

**State:** Arkansas **Filing Company:** Imperial Fire & Casualty Insurance Company  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Imperial\_PPA\_Rate\_Rule  
**Project Name/Number:** /

## Filing at a Glance

Company: Imperial Fire & Casualty Insurance Company  
Product Name: Imperial\_PPA\_Rate\_Rule  
State: Arkansas  
TOI: 19.0 Personal Auto  
Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Filing Type: Rate/Rule  
Date Submitted: 03/12/2015  
SERFF Tr Num: GMMX-129971853  
SERFF Status: Closed-Filed  
State Tr Num:  
State Status:  
Co Tr Num: IPACAR20150401  
  
Effective Date: 04/01/2015  
Requested (New):  
Effective Date: 05/01/2015  
Requested (Renewal):  
Author(s): Kristi Harris  
Reviewer(s): Alexa Grissom (primary)  
Disposition Date: 04/07/2015  
Disposition Status: Filed  
Effective Date (New): 04/01/2015  
Effective Date (Renewal): 05/01/2015

State Filing Description:

**State:** Arkansas **Filing Company:** Imperial Fire & Casualty Insurance Company  
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## General Information

Project Name: Status of Filing in Domicile: Not Filed  
 Project Number: Domicile Status Comments:  
 Reference Organization: Reference Number:  
 Reference Title: Advisory Org. Circular:  
 Filing Status Changed: 04/07/2015  
 State Status Changed: Deemer Date:  
 Created By: Kristi Harris Submitted By: Kristi Harris  
 Corresponding Filing Tracking Number:

### Filing Description:

We submit for your review and approval a rate and rule filing for our Arkansas Classic Program in Imperial Fire and Casualty Insurance Company. We request an effective date of April 1, 2015 for new business and May 1, 2015 for renewals.

## Company and Contact

### Filing Contact Information

Kristi Harris, Regulatory Analyst Kristi.Harris@NGIC.com  
 5630 University Parkway 336-435-3132 [Phone] 53132 [Ext]  
 Winston-Salem, NC 27105 336-435-8105 [FAX]

### Filing Company Information

Imperial Fire & Casualty Insurance Company CoCode: 44369 State of Domicile: Louisiana  
 Company Group Code: 2538 Company Type:  
 5630 University Parkway Group Name: AmTrustNGH State ID Number:  
 Winston Salem, NC 27105 FEIN Number: 72-1171736  
 (336) 435-2000 ext. [Phone]

## Filing Fees

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

Company	Amount	Date Processed	Transaction #
Imperial Fire & Casualty Insurance Company	\$100.00	03/12/2015	93401477

State: Arkansas

Filing Company:

Imperial Fire &amp; Casualty Insurance Company

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

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	04/07/2015	04/07/2015

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	03/31/2015	03/31/2015
Pending Industry Response	Alexa Grissom	03/24/2015	03/24/2015

#### Response Letters

Responded By	Created On	Date Submitted
Kristi Harris	03/31/2015	03/31/2015
Kristi Harris	03/24/2015	03/24/2015

State: Arkansas

Filing Company: Imperial Fire & Casualty Insurance Company

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## Disposition

Disposition Date: 04/07/2015

Effective Date (New): 04/01/2015

Effective Date (Renewal): 05/01/2015

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):
Imperial Fire & Casualty Insurance Company	6.400%	5.700%	\$321,151	9,375	\$5,681,884	29.000%	-2.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract		Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey		Yes
Supporting Document	APCS-Auto Premium Comparison Survey		Yes
Supporting Document (revised)	NAIC loss cost data entry document		Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		Yes
Supporting Document (revised)	Explanatory Memo and Filing Support		Yes
Supporting Document	Explanatory Memo and Filing Support		Yes
Supporting Document	Rule Mockup		Yes
Rate	Base Rates		Yes
Rate	Underwriting Manual		Yes
Rate	Driver Class		Yes
Rate	Driver to Vehicle Ratio		Yes
Rate	Liability Adjustment Factor		Yes
Rate	Model Year		Yes
Rate	Renewal Adjustment Factor		Yes

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## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	03/31/2015
Submitted Date	03/31/2015
Respond By Date	

---

Dear Kristi Harris,

**Introduction:**

This will acknowledge receipt of the captioned filing. The test on the APCS said the date is not a date. Please reenter the date and resubmit the form.

**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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**Project Name/Number:** /

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	03/24/2015
Submitted Date	03/24/2015
Respond By Date	

---

Dear Kristi Harris,

**Introduction:**

*This will acknowledge receipt of the captioned filing. The Rf-1 must be submitted under the supporting information tab.*

**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  
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## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 03/31/2015  
 Submitted Date 03/31/2015

Dear Alexa Grissom,

### Introduction:

This submission is in response to your objection on 3/31/2015.

### Response 1

#### Comments:

We amended the APCS. We apologize for the oversight.

### Changed Items:

Supporting Document Schedule Item Changes	
<b>Satisfied - Item:</b>	APCS-Auto Premium Comparison Survey
<b>Comments:</b>	
<b>Attachment(s):</b>	2013 FILING PPA_Survey_FORM_APCS2012.pdf 2013 FILING PPA_Survey_FORM_APCS2012.xls
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	APCS-Auto Premium Comparison Survey
<b>Comments:</b>	
<b>Attachment(s):</b>	2013 FILING PPA_Survey_FORM_APCS2012.xls 2013 FILING PPA_Survey_FORM_APCS2012.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Conclusion:

Sincerely,  
Kristi Harris

SERFF Tracking #:

GMMX-129971853

State Tracking #:

Company Tracking #:

IPACAR20150401

State:

Arkansas

Filing Company:

Imperial Fire & Casualty Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Imperial\_PPA\_Rate\_Rule

Project Name/Number:

/

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/24/2015
Submitted Date	03/24/2015

Dear Alexa Grissom,

### Introduction:

This submission is in response to your objection on March 24, 2015.

### Response 1

#### Comments:

We moved the RF-1 from the Filing Support Section of the Supporting Documents Schedule to the NAIC loss cost data section.

### Changed Items:

Supporting Document Schedule Item Changes	
<b>Satisfied - Item:</b>	NAIC loss cost data entry document
<b>Comments:</b>	
<b>Attachment(s):</b>	2013 FILING FORM RF-1 Rate Filing Abstract.pdf
<i>Previous Version</i>	
<b>Bypassed - Item:</b>	NAIC loss cost data entry document
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	

SERFF Tracking #:

GMMX-129971853

State Tracking #:

Company Tracking #:

IPACAR20150401

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Filing Company:

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**Supporting Document Schedule Item Changes**

<b>Satisfied - Item:</b>	NAIC loss cost data entry document
<b>Comments:</b>	
<b>Attachment(s):</b>	2013 FILING FORM RF-1 Rate Filing Abstract.pdf
<i>Previous Version</i>	
<b>Bypassed - Item:</b>	<i>NAIC loss cost data entry document</i>
<b>Bypass Reason:</b>	<i>N/A</i>
<b>Attachment(s):</b>	

<b>Satisfied - Item:</b>	Explanatory Memo and Filing Support
<b>Comments:</b>	
<b>Attachment(s):</b>	Explanatory Memo.pdf AR Classic - Rate Level Indications LARGE.pdf Rate Impact.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Explanatory Memo and Filing Support</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>Explanatory Memo.pdf AR Classic - Rate Level Indications LARGE.pdf Rate Impact.pdf 2013 FILING FORM RF-1 Rate Filing Abstract.pdf</i>

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Conclusion:**

Sincerely,  
Kristi Harris

SERFF Tracking #:

GMMX-129971853

State Tracking #:

Company Tracking #:

IPACAR20150401

State: Arkansas

Filing Company: Imperial Fire & Casualty Insurance Company

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Product Name: Imperial\_PPA\_Rate\_Rule

Project Name/Number: /

### Rate Information

Rate data applies to filing.

Filing Method: File and Use

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 3.200%

Effective Date of Last Rate Revision: 02/27/2014

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):
Imperial Fire & Casualty Insurance Company	6.400%	5.700%	\$321,151	9,375	\$5,681,884	29.000%	-2.000%

State: Arkansas

Filing Company:

Imperial Fire &amp; Casualty Insurance Company

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

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Project Name/Number: /

## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Base Rates		Replacement		BaseRate.pdf
2		Underwriting Manual		Replacement		Arkansas Classic UW Manual 2015 04 01.pdf
3		Driver Class		Replacement		DriverClass.pdf
4		Driver to Vehicle Ratio		Replacement		Driver To Vehicle Ratio.pdf
5		Liability Adjustment Factor		Replacement		Liability Adjustment Factor.pdf
6		Model Year		Replacement		ModelYear.pdf
7		Renewal Adjustment Factor		Replacement		Renewal Adjsutment Factor.pdf

**Imperial Fire & Casualty Insurance Company**  
**Private Passenger Automobile - Arkansas Classic Program**  
**New Business Effective 04/01/2015**  
**Renewals Effective 05/01/2015**

**BASE RATES**

<b>Program</b>	<b>Coverage</b>	<b>Factor</b>
Classic	Bodily Injury	124.80
Classic	Property Damage	129.04
Classic	Other Than Collision	262.25
Classic	Collision	494.50
Classic	Personal Injury Protection - Accidental Death	23.19
Classic	Personal Injury Protection - Disability	23.70
Classic	Personal Injury Protection - Medical	71.65
Classic	Uninsured Motorist Bodily Injury	41.66
Classic	Underinsured Motorist Bodily Injury	35.83
Classic	Uninsured Motorist Property Damage	31.32
Classic	Rental Reimbursement	35.25
Classic	Towing	4.52
Classic	Custom Equipment	45.20

ARKANSAS  
PRIVATE PASSENGER AUTO

**Classic Program**

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**IMPERIAL**  
**FIRE & CASUALTY**  
INSURANCE COMPANY

Underwriting Guidelines  
Effective  
April 01, 2015 new business  
May 01, 2015 renewal business

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Servicing and Claims  
**1-888-522-8242**

Imperial  
PO Box 702507  
Dallas, Texas 75370  
Fax (800) 936-1403  
[www.imperialfire.com](http://www.imperialfire.com)

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## IMPORTANT PHONE NUMBERS AND ADDRESSES

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### **Underwriting/Customer Service**

Toll Free Phone      1-888-522-8242  
 Local Phone            972-267-8929  
 Fax                        972-267-2519  
 E-mail                    [uwcustserv@imperialfire.com](mailto:uwcustserv@imperialfire.com)

### **Business Hours**

M-F 8:00-6:00 CST

### **Website**

[www.imperialfire.com](http://www.imperialfire.com)

### **Applications, Endorsements, and Correspondence**

Fax - Applications      1-800-936-1403  
 Fax - Endrs/Corr        1-866-530-3242  
 P.O. Box 702507 Dallas, TX 75370-2507

### **Payments**

Toll Free Phone      1-888-522-8242  
 Local Phone            972-267-8929  
 P.O. Box 702507  
 Dallas, Texas 75370-2507  
[www.imperialfire.com](http://www.imperialfire.com)  
 Imperial On The Go App

### **Claims**

Toll Free Phone      1-888-522-8242  
 Local Phone            972-267-8929  
 Fax                        972-250-6548  
 P.O. Box 704029 Dallas, TX 75370-2507

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## GENERAL UNDERWRITING RULES

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### COMMISSIONS

A producer's commission will be paid as collected. All commissions will be paid monthly. Commission payments will be mailed to the producer with the statement. Should the statement reflect a balance due Imperial, payment is due within 15 days of the statement date.

### BINDING PROCEDURES AND APPLICATION

Applications must be uploaded and printed from the Imperial Webrater at [www.imperialfire.com](http://www.imperialfire.com) and are bound no earlier than the date and time of upload. The application signed by the insured and the producer should be faxed with the Imperial Fax Cover Sheet and any required supporting documentation within 24 hours of upload to 1-800-936-1403.

Endorsements are bound no earlier than date of request. Most endorsements can be completed online at the Imperial website, [www.imperialfire.com](http://www.imperialfire.com). Any required supporting documentation must be faxed within 24 hours of request to 1-866-530-3242.

Renewals are bound as of the effective date indicated on the renewal notice issued to the insured.

The following additional rules apply:

1. Application and endorsement forms must be complete and signed by the producer and the applicant.
2. Do not back-date coverage. No risk will be bound to cover a loss which occurs before the application is signed and accompanied by the correct down payment.
3. You may not issue policies, endorsements, or cancellations.
4. You may not authorize any claim payments.
5. You may not bind any business through a broker, solicitor, or sub-producer.

### DEFINITIONS

"Private Passenger Auto" means a private passenger type land motor vehicle with at least four (4) wheels, but not more than six (6) wheels; including cars, vans and utility vehicles, pickup body, or cargo van, designed for operation principally upon public roads, with a gross vehicle weight rating of 12,000 pounds or less according to the manufacturer's specifications. However, the term does not include step-vans, parcel delivery vans, cargo cutaway vans or other vans with cabs separate from the cargo area.

These vehicles may not be used for public or private livery or conveyance. Business Use and Artisan Use, as defined in the [Vehicle Use Definitions](#), is acceptable. The insured will be charged additional premium for vehicles used for business or artisan purposes.

"Eligible-to-be-rated driver" means any person who is required to be disclosed on the application, including all persons above the legal age to drive who reside with named insured, and any other person who regularly or frequently drives a covered vehicle. However, excluded drivers and drivers with learner's permits as defined in [Permit Rating](#) are not considered eligible-to-be-rated drivers.

### INELIGIBLE RISKS

#### **Drivers**

1. Named Insured that is not the registered owner of the insured vehicle(s) or his/her spouse.
2. Named Insured that is a minor (under 18 years old).
3. Operators under the minimum age for state licensing.
4. Operators not residing in the state.
5. Operators who do not have a driver's license unless they are excluded from coverage.
6. Operators with a cancelled or revoked driver's license status, unless they are excluded from coverage.
7. Operators with more than 2 DWI, DUI, alcohol, drug, or controlled substance violations within the previous 35 months.
8. Operators convicted of a DWI, DUI, alcohol, drug, or controlled substance violation prior to age 21. (Underage DWI)
9. Operators age 15-18 with more than 3 points.
10. Operators age 19-21 with more than 5 points.
11. Operators age 22 and older with more than 15 points.
12. Operators with more than six violations.
13. Any risk with more than 18 driver violation points combined for all drivers.
14. Operators living in or working in Mexico.
15. Migrant or transient workers in seasonal occupations.

16. Operators with a physical or mental impairment of any nature; unless accompanied by an Imperial Physician's Statement indicating that the insured is capable of driving a motor vehicle.
17. Residents of the Named Insured's household not listed on the policy. All household members age 14 and older must be disclosed and listed on the policy as Active, Permitted, or Excluded.
18. Operators requiring Financial Responsibility Filings.
19. Operators who have been convicted of insurance fraud.
20. Operators who have had a policy cancelled or non-renewed by Imperial for fraud or misrepresentation in connection with an application for insurance or in the presentation or settlement of a claim.

### Vehicles

1. Vehicles with a value over \$60,000.
2. Vehicles rated a with physical damage symbol 25 or higher for model years 2010 and older.
3. Vehicles rated a with physical damage symbol 58 or higher for model years 2011 and newer.
4. Pickups, vans, or utility vehicles with a load capacity in excess of one (1) ton load capacity.
5. Pickups, vans, or utility vehicles with a gross vehicle weight rating (according to manufacturer's specifications) greater than 12,000 pounds.
6. Vehicle with special additional/custom equipment in excess of \$4,000.
7. Vehicles that have a title or registration indicating that the vehicle has been reconstructed, salvaged, or water damaged requesting Physical Damage coverage. (These vehicles can be quoted for BI, PD, UMBI, UIMBI, UMPD and PIP coverages)
8. Vehicles that have business decals or logos unless you obtain Underwriting approval.
9. More than one (1) Business or Artisan use vehicle.
10. Vehicles used for Business or ARTISAN use that do not meet our acceptable Vehicle Use guidelines.
11. Vehicles without a garaging address in the state.
12. Vehicles with a principal out-of-state garaging location.
13. Vehicles that are regularly available to non-listed drivers.
14. Vehicles provided by the insured for the use of his employees.
15. Vehicles available to multiple drivers for sales, farming, business, or artisan use (i.e. pooled vehicles).
16. Vehicles leased or rented to other operators by the insured.
17. Vehicles used for racing.
18. Vehicles used for emergency services, including, but not limited to: ambulance, police car, fire rescue, or any other related public service.
19. Vehicles used to transport nursery children, school children, hotel/motel guests, or for non-emergency medical transport. Does not apply to shared expense car pools.
20. Vehicles used for carrying persons or property for compensation or a fee, including, but not limited to: limousine, taxi, or other livery services, pickup or delivery of magazines, newspapers, food, or any other products.
21. Government owned vehicles.
22. Vehicles that are not owned or leased by the named insured or a resident relative.
23. Vehicles owned or leased by a partnership or corporation.
24. Vehicles with snowplowing equipment.
25. Vehicles not registered for street use.
26. Vehicles equipped with cooking equipment or bathrooms.
27. Vehicles that have been rebuilt or structurally altered.
28. Vehicles equipped with altered suspensions, which are suspensions that are homemade, custom-built, or modified, and include lift kits greater than 4 inches. However, lift kits of 4 inches or less and low riders with hydraulics are acceptable if registered for street use.
29. Flatbed trucks equipped with power or manual winches or fifth wheel.
30. Dune buggies, off road vehicles, all terrain vehicles, snowmobiles.
31. Any grey market vehicles, kit cars, motorcycles, racing vehicles, rental vehicles, camper vans, motor homes.
32. Commercial vehicle types including step vans, panel vans, parcel delivery vans, cargo cutaway vans, or other vans with cabs separate from the cargo area.
33. Pickups with flat or stake beds.
34. Golf cart type vehicles, Micro-trucks, and other vehicles that have a top speed of 25 mph or less (i.e. GEM, Ford Think Neighbor).
35. **Vehicles over 15 years old are unacceptable for all physical damage coverage.**
36. **Vehicles over 40 years old are unacceptable for all coverages.**

### Other Ineligible Risks

1. Policies written for Physical Damage only.
2. Policies with all vehicles generally garaged out of state.
3. Two or more private passenger automobile insurance policies for the same household, with the following exceptions:
  - a. Children who own their own vehicle; or
  - b. Unrelated residents/roommates.

4. Policies with vehicles garaged at two different addresses and drivers in two different households, with the following exceptions:
  - a. Student or military risks (i.e., spouse of insured/unmarried child of insured);
  - b. Named insured has two different households (i.e., one permanent home and one vacation home);
  - c. Drivers who live at different addresses but all vehicles are garaged at one place; or
  - d. Husband/wife in the process of divorce and the vehicle is still considered community property.
5. Non-owner policies with business or artisan use.
6. Policies with more than one Named Insured. A policy may only be written in the name of an individual. If a vehicle is titled to both a husband and wife or parent and child, only one can be the named insured, and the other can be listed as an additional insured. A policy may never be written in the name of a business or corporation.

This program is designed to write specific risks. If a risk does not fit our program, we will not accept it. Please refrain from putting our underwriters in the uncomfortable position of having to make exceptions. Imperial retains the right for final underwriting acceptance.

**CANCELLATIONS**

Return premiums are computed as follows:

Non-Pay	- pro rata
Insured's request	- pro rata
NSF on down payment	- flat cancellation

All fees are fully earned.

Cancellation notices will print with the effective time of 12:01 AM on the cancellation date. For cancellations due to nonpayment of premium, coverage will remain in force if payment is postmarked or received by Imperial or the Producer on or before the cancellation date.

If payment is made in the Producer's office, Imperial may request a copy of a dated receipt to verify payment date.

In the event of a total loss, coverage continues until the insured requests a cancellation.

Insured request cancellations must be made in writing and must be postmarked or faxed by the requested cancellation effective date. Otherwise, the cancellation will be made effective the date of postmark or fax.

Installment premium must be received in the Imperial office by the due date. Cancellation notice will be sent no later than 10 days prior to the date on which premium received by Imperial is sufficient to provide coverage. Payment received that is postmarked prior to the cancellation date may reinstate the policy with no lapse in coverage. If a postage meter is used, the payment must be received in Imperial's office no later than the day cancellation is effective.

**REINSTATEMENTS**

If a policy is cancelled for non-payment of premium, a policy may be reinstated without a lapse in coverage within 4 days of the cancellation date if the insured provides a Statement of No Loss and one (1) installment payment.

A late fee and an installment fee will be applied to the payment made to reinstate the policy.

A new application is required in order to rewrite coverage if a policy has been cancelled for more than 4 days or if a policy was cancelled for any reason other than non-payment of premium. New business rules and fees apply to the new application.

NOTE: Payments received by Imperial after the cancellation date without an underwriter's approval and a signed Statement of No Loss will remain cancelled. If there is no balance of premium and/or fees due Imperial, the payment will be returned. If a balance remains after cancellation, the late payment will be applied. Any remaining credit would be refunded once sufficient time has been allowed for the check to clear. In some cases the payment will be mailed back to the policyholder. Transfer discounts may be lost.

## **RENEWALS**

Renewal Invoices will be mailed to the insured, with a copy to the producer, at least 20 days prior to the current term expiration date.

If the renewal payment is postmarked or received by Imperial or the Producer on or before the renewal effective date, the renewal term will be put in force with no lapse in coverage.

If the renewal payment is postmarked or received by Imperial or the Producer within 30 days after the renewal effective date, the renewal term will be put in force with a lapse in coverage. The effective date of the renewal term will be 1 day after the postmark or receipt date of the payment.

Renewals will be processed only if payment is received. Imperial may honor any payment for renewal that is paid up to 4 days after the expiration date provided no loss has occurred after the expiration date and time. The expiration date is day one of this time frame.

All policies not meeting these guidelines may be rewritten and will require a new application and the appropriate down payment.

If a lapse in coverage occurs, the insured may no longer qualify for a Transfer discount and may be moved to a lower Responsible Driver Category (RDC).

## **ENDORSEMENTS**

Most endorsements can be completed either online or at the Imperial website, [www.imperialfire.com](http://www.imperialfire.com), or call Customer Service, 1-888-522-8242. If an endorsement is made by written request, please use the Imperial Endorsement Request Form. When deleting anything from a policy, a memo or exclusion/rejection must be signed by the Named Insured.

Any required supporting documentation or Endorsement Request Forms must be faxed or postmarked within 24 hours of endorsement request. If documentation is not received by Imperial within 24 hours of request, the endorsement will be made effective the day after postmark or fax.

Additional premium endorsements will be billed by Imperial, and the premium will be spread over the remaining payments of the policy period. A down payment of premium may be submitted with the endorsement request.

On return premium endorsements, the credit will be applied to the remaining balance and spread over the remaining installments.

## **MVR AND UNDERWRITING REPORTS**

MVR and Underwriting reports, including Loss History and Additional Driver reports, must be run on each active driver prior to upload. Click "Order Reports" on the Application screen in Webrater, and all applicable reports will be ordered.

Undisclosed drivers found on these reports will be added to the quote automatically. Review additional drivers to ensure all drivers are rated or excluded as needed. If a driver does not reside in the household or is unknown to the insured, change the driver status to "Not in Household." Failure to disclose all drivers may jeopardize coverage.

Accidents and violations listed on the application will be reconciled with similar accidents and violations on the MVR and/or Underwriting reports to avoid duplication. When reconciliation occurs, the accidents and violations will be assigned the date of occurrence listed on the MVR or Underwriting report. If the reconciliation process does not find duplicates, accidents and violations listed on the application and/or the MVR/Underwriting report will be considered separate violations.

If you see any discrepancies in the MVR and Underwriting reports, call Customer Service at 1-888-522-8242.

### **UNVERIFIABLE DRIVING RECORD**

An Unverifiable Driving Record (UDR) is defined as follows:

1. A driving record cannot be verified by a state's Department of Motor Vehicles;
2. A driving record is verified by the state's Department of Motor Vehicles, but the record contains less than 36 months of history.

An [Unverifiable Driving Record Surcharge](#) will be charged to an eligible-to-be-rated driver whose driving record is unverifiable.

### **FOREIGN/INTERNATIONAL LICENSE**

Drivers who do not have a valid U.S. driver's license but have a valid foreign or international driver's license are acceptable. A [Foreign License Surcharge](#) will be applied to the driver until a valid U.S. license has been obtained and reported to Imperial.

### **FINANCIAL RESPONSIBILITY (SR-22) FILINGS**

Financial responsibility filings are not available in this program.

### **NAMED DRIVER EXCLUSION**

All residents of the household age 14 and older must be listed on the policy. Drivers may be listed as Rated, Permitted, or Excluded. To exclude a driver from coverage, provide the full name, date of birth, and driver's license number of the driver to be excluded on the Named Driver Exclusion form. This form is required at application and for mid-term changes to exclude a driver. A copy of the form is available on our website, [www.imperialfire.com](http://www.imperialfire.com). You can also contact Customer Service for a copy of the form at 1-888-522-8242.

If an excluded operator drives, has custody or control of an insured vehicle and a claim results, there is no coverage under the policy for such claim.

### **VEHICLE INSPECTION/PHOTOS**

Applications and Endorsements may be submitted without photo inspections. At Underwriting discretion, inspections may be requested.

### **WEATHER RELATED RESTRICTIONS**

No new coverages or increased coverages may be written or bound in any area where the National Weather Service has issued a "warning" of an impending weather catastrophe or disaster, including, but not limited to, snow, ice, hail, tornadoes, and windstorms.

### **POLICY TERM**

Rates are for a Semi-Annual (6 month) policy term. No other term is available through this program.

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## **GENERAL RATING RULES**

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Endorsements will be calculated using rules and rates in effect as of the policy term effective date.

**Any policy issued or endorsed that does not meet underwriting guidelines will be surcharged and subject to non-renewal.**

### **DRIVER CLASSIFICATION**

Drivers are classified by age, gender, and marital status.

Age refers to the age attained by the driver's last birthday before inception of the policy term. Webrater automatically assigns the correct age based on the driver's date of birth and policy effective date.

If a driver is age 24 or younger and has a birth date within 30 days after inception of the policy term, the higher age will be used to develop the driver age class (but not for other age-related purposes throughout these Rules).

Marital Status is defined as follows:

**Single** - Driver who has never been married or is divorced or legally separated.

**Married** - Driver who is legally married and living with a spouse or meets the local statutory definition of married. It also includes persons not living together because of career obligations or military service.

**Widow/Widower** - Driver who was legally married but whose spouse is deceased. Widowed operators are rated as married.

There can be no driver class change on a policy during the policy term except to recognize a change in marital status.

Policies are rated using the [Driver Assignment](#) rules in effect on the policy term effective date.

### **PERMIT RATING**

Drivers with a learner's permit who are single, age 18 and under, and a child of the primary named insured, will not be included in the rating of the policy. The permit driver will become an eligible-to-be-rated driver at the earliest of notification by the named insured that the permit driver has obtained their full driver's license or the first renewal of the policy after the permit driver becomes of legal license age in the state.

### **RESPONSIBLE DRIVER CATEGORIES**

To obtain the best available rate for the insured, Imperial offers three (3) different new business responsible driver categories based on Proof of Prior Coverage. Policies will continue to renew in their new business responsible driver category except as noted below.

#### **RDC-1**

1. Must be an acceptable risk according to the guidelines listed in this program.
2. Has no prior coverage or has over 30-day lapse in coverage.

#### **RDC-2**

1. Must be an acceptable risk according to the guidelines listed in this program.
2. Must have 6 months of prior coverage with 8 - 30 days lapse before the inception of the policy.

#### **RDC-3**

1. Must be an acceptable risk according to the guidelines listed in this program.
2. Must have 6 months of prior coverage with 0 - 7 days lapse before the inception of the policy.

The following rules apply for Proof of Prior Coverage:

1. The named insured and/or spouse must have prior private passenger automobile coverage for the past six (6) months that has not lapsed for more than thirty (30) days.
2. Coverage with any Imperial Fire and Casualty company qualifies as proof of prior coverage.
3. Acceptable proof should contain any company-issued documentation containing the insured's name, liability coverages, and policy term or inception/expiration dates.
4. Proof must be submitted with the application.

#### **RDC-4 (Reserved for all renewal policies effective prior to 03/29/14)**

1. Must be an acceptable risk according to the guidelines listed in this program

### **DRIVER POINT DEVELOPMENT**

Driving record points are assigned to eligible-to-be-rated drivers for chargeable accidents and violations.

All accidents and violations, including Not-At-Fault incidents, must be listed on the policy for each eligible-to-be-rated driver. Accidents and violations that are listed on the application will be compared to the individual's driving record. Known accidents or violations that are not listed on the application may result in the cancellation of the policy.

**Chargeable Period** – the 35-month period prior to policy term inception. The occurrence date is used to determine if the accident or violation took place in the chargeable period.

**Same Day Offenses** – if an occurrence results in multiple violations or accidents, the driving record points for that occurrence will be based on the violation or accident with the highest point charge.

**Source of Points** – points will be charged for accidents or violations occurring while a driver is operating a private passenger auto, commercial vehicle, motorcycle or recreational vehicle.

VIOLATIONS	POINTS		
	1 <sup>st</sup>	2 <sup>nd</sup>	Each Addt'l
At Fault Accident	4	6	5
Careless Operation	4	4	4
DWI/DUI	3	6	6
Major	5	5	5
Minor	1	1	2
Not at Fault	0	0	0
Other Than Collision	0	0	0
Speeding	2	1	1

The following risks are ineligible in the Imperial Classic program:

1. Policies with more than 18 driver violation points combined for all drivers.
2. Drivers age 15-18 with more than 3 points.
3. Drivers age 19-21 with more than 5 points.
4. Drivers age 22 and older with more than 15 points.
5. Drivers with more than 6 chargeable violations of any kind.
6. Drivers with more than 2 chargeable alcohol/drug/narcotic related violations of any kind.
7. Drivers convicted of a DWI, DUI, alcohol, drug, or controlled substance violation prior to age 21. (Underage DWI).

**Major Violations** – include, but are not limited to:

1. Assault with Motor Vehicle;
2. Driving Wrong Way;
3. Driving While Suspended or Revoked;
4. Fleeing from Police;
5. Passing Stopped School Bus;
6. Hit and Run;
7. Reckless or Negligent Driving;
8. Racing;
9. Other non-routine, serious infractions.

**Minor Violations** – include, but are not limited to:

1. Fail to Stop after Accident;
2. Fail to Signal Intention to Turn, Stop, or Pass;
3. Fail to Obey Traffic Control Device;
4. Fail to Yield;
5. Following too Closely/Tailgating;
6. Improper Turn or Passing
7. Lane Violation;
8. Other routine traffic violations.

**At-Fault Accidents** – accidents noted on the MVR or application will be deemed to be at-fault unless proof is received to verify that the insured was not-at-fault. Accidents noted on Underwriting reports will be deemed to be at-fault if payments were made under liability coverages. Accidents involving hitting another vehicle or object as a result of swerving to avoid an animal are at-fault.

**Not-At-Fault Accidents** - accidents may be considered not-at-fault if:

1. The accident was caused by collision with a bird or animal;
2. The automobile was lawfully parked;

3. The automobile was struck in the rear by another vehicle and the driver of the automobile which was struck in the rear was not convicted of a moving violation in connection with the accident;
4. The automobile was struck by a "hit-and-run" driver, and the accident was reported to the proper authorities within 24 hours;
5. The driver of the automobile was not convicted of a moving traffic violation in connection with the accident, but the driver of another vehicle involved in the accident was convicted of a moving traffic violation;
6. The owner or operator of the insured's automobile has been reimbursed for more than 50% of the property damage loss by, or on behalf of, another person responsible for the accident or has judgment against such other person for more than 50% of the property damage loss.

### **DRIVER ASSIGNMENT**

1. When insuring one vehicle with more than one operator, the highest rated driver will be used to rate the policy.
2. When insuring more than one vehicle, the highest rated driver will be assigned to the highest rated vehicle. The second highest rated driver will be assigned to the second highest rated vehicle, and so on until all operators are assigned. Remaining vehicles are assigned the lowest rated driver with no points.
3. The following will be used to determine the highest rated driver: driver class, driver points, and driver-specific discounts/surcharges.
4. The following will be used to determine the highest rated vehicle: model year, vehicle value/symbol, and vehicle-specific discounts/surcharges.

### **TERRITORY ASSIGNMENT**

All territories are determined according to the zip code and county in which the vehicle is garaged.

If the insured uses a post office box as a mailing address, the physical garaging address must be provided, including zip code.

When the garaging location is changed during the policy period to a location outside of the state, the vehicle will be rated with an out of state territory code. The policy will be non-renewed if any vehicle is garaged outside of the state.

### **VEHICLE USE DEFINITIONS**

#### **Artisan \***

Acceptable artisan use vehicles are those vehicles used by the insured to transport tools or other materials in a trade or business if:

1. The insured visits no more than two job sites per day;
2. The vehicle is owned or leased by an individual, not a corporation or partnership;
3. The vehicle is operated solely by the named insured or other resident relative; and
4. The vehicle is not used to transport explosives, chemicals, flammable materials, or more than 500 pounds of supplies or equipment.

Acceptable artisan use does not include vehicles with a load capacity of greater than ¾ ton or with a gross vehicle weight rating (according to the manufacturer's specifications) greater than 12,000 pounds. All additional equipment must be disclosed and must comply with Imperial's Additional/Custom Parts or Equipment Guidelines. **An Artisan Use Form is required for each vehicle on the policy listed as having Business or Artisan Use.** Only 1 vehicle classified as Business or Artisan Use is allowed on a single policy.

***\* Business Use Surcharge will be applied***

#### **Business \***

Acceptable business use vehicles are those vehicles, other than Artisan use vehicles, that are:

1. Used by sales or service representatives or for consumer-oriented direct home sales;
2. Used by real estate or insurance agents, lawyers, doctors, accountants, or other professionals visiting multiple locations;
3. Owned by the insured and used by domestic employees; or
4. Used in a business for occasional errands.

Acceptable business use does not include vehicles used for pick up or delivery of goods, limousine or taxi services, or livery conveyance, including not-for-hire livery. It does not include vehicles with a load capacity of greater than ¾ ton or with a gross vehicle weight rating (according to the manufacturer's specifications) greater than 12,000 pounds. It does not include trailers used for business purposes. All additional equipment must be disclosed and must comply with Imperial's Additional/Custom

Parts or Equipment Guidelines. **An Artisan Use Form is required for each vehicle on the policy listed as having Business or Artisan Use.** Only 1 vehicle classified as Business or Artisan Use is allowed on a single policy.

**\* Business Use Surcharge will be applied**

#### **Commuting**

Vehicles used to drive to and from work or school or to any location where other transportation is taken to work or school.

#### **Farm**

Vehicles used primarily on a farm, ranch, or orchard.

#### **Pleasure**

Vehicles are not used for commercial purposes or commuting to work or school.

### **SYMBOL DETERMINATION**

Imperial rates based on ISO™ Liability, PIP/MED and Physical Damage symbols. Refer to your ISO™ manual for information regarding symbols.

The vehicle symbol for Comprehensive and Collision coverage is used for Uninsured Motorist Property Damage coverage.

The vehicle symbol for Personal Injury Protection coverage is used for Uninsured/Underinsured Motorist Bodily Injury coverage.

If the Imperial Webrater is unable to locate a symbol for a valid VIN, the vehicle may be eligible to be rated as Stated Value. Contact Customer Service at 1-888-522-8242 for additional information.

Imperial is unable to rate vehicles classified by ISO™ as Incomplete Vehicles. The Imperial Webrater will issue an Ineligible Risk Warning when an Incomplete Vehicle VIN is entered. In limited circumstances, Imperial may accept these vehicles. Call Underwriting at 1-888-522-8242 to determine if a specific vehicle is acceptable. A Vehicle Inspection Form and photos may be required.

### **VEHICLE STATED VALUE RATING**

If the Imperial Webrater is unable to identify a valid VIN, Stated Value rating may be available for rating a vehicle.

The stated amount value for any vehicle may not exceed \$60,000.

Physical Damage coverage on stated value vehicles provides coverage up to the lowest of:

1. The actual cash value, reduced by the deductible and the salvage value if retained by the owner;
2. The amount necessary to replace the property, reduced by the deductible and the salvage value if retained by the owner;
3. The amount necessary to repair the property, reduced by the deductible and the salvage value if retained by the owner; or
4. The stated value specified by the insured, reduced by the salvage value if retained by the owner.

Note: Physical Damage coverage is not available for vehicles over 15 years old.

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## **COVERAGES AVAILABLE**

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### **SUMMARY OF COVERAGES OFFERED**

This program offers the following coverages:

#### Liability Coverages

Bodily Injury/Property Damage  
Personal Injury Protection  
Uninsured Motorist Protection  
Underinsured Motorist Protection  
Uninsured Motorist Property Damage

#### Physical Damage Coverages

Other Than Collision  
Collision  
Custom Parts or Equipment  
Rental Reimbursement  
Towing and Labor

### **LIABILITY**

1. Liability Coverage is required. Physical Damage only policies are unacceptable.

2. Bodily Injury and Property Damage liability limits are required to be equal to or higher than the minimum financial responsibility limits required by law in any state in which a vehicle is garaged for more than two months out of the year.
3. Limits must be the same on all vehicles on the policy.
4. Property Damage limits cannot be higher than the per person Bodily Injury limits.

**Available Limits:**

<u>BI</u>	<u>PD</u>
25/50	25

**UNINSURED/ UNDERINSURED MOTORIST PROTECTION**

1. Uninsured/Underinsured Motorist Coverage is required unless it is rejected.
2. When selected, UMBI, UIMBI and UMPD coverage applies to all vehicles on the policy.
3. UMBI, UIMBI and UMPD limits must be the same on all vehicles on the policy.
4. UMBI and UIMBI limits cannot exceed BI limits.
5. UMBI is required if UIMBI is selected.
6. UMBI is required if UMPD is selected.
7. UMPD limits cannot exceed the PD limit.
8. UMPD limits cannot exceed the per-person UMBI limit.
9. If rejected, an Uninsured/Underinsured Motorist Selection/Rejection form must be signed, or coverage will be added, and additional premium will be charged.

**Available Limits:**

<u>UM/UIMBI</u>	<u>UMPD</u>
25/50	25

**PERSONAL INJURY PROTECTION**

1. Personal Injury Protection Coverage is required unless rejected.
2. If selected, this coverage applies to all vehicles on the policy.
3. Limits must be the same on all vehicles on the policy.
4. If rejected, a Personal Injury Protection Selection/Rejection form must be signed, or coverage will be added, and additional premium will be charged.

**Available Limits:**

5,000	Medical & Hospital
Statutory	Income Disability
5,000	Accidental Death

**PHYSICAL DAMAGE**

1. Physical Damage Coverage is optional.
2. Coverage is provided at actual cash value less the selected deductible.
3. Maximum insured value is \$60,000 per vehicle.
4. Vehicles over 15 years old cannot have Physical Damage coverage.
5. Photo Inspections may be requested at Underwriting discretion but are not required in all cases.
6. Other than Collision (OTC) and Collision (COL) must be sold together.
7. Any deductible combination is acceptable.

**Available Deductibles:**

<u>OTC</u>	<u>COL</u>
250	250
500	500
750	750
1000	1000

**ADDITIONAL OR CUSTOM PARTS OR EQUIPMENT**

1. Other Than Collision and Collision Coverage must be purchased in order for Custom Parts or Equipment Coverage to apply.
2. Standard equipment, such as permanently installed stereos, radios, and other sound reproducing equipment, installed by the auto manufacturer or auto dealer is automatically covered under OTC/COL, up to a maximum of \$1,000.

3. Non-standard equipment options and equipment valued over \$1,000 may be covered if Additional Custom Parts or Equipment Coverage is purchased and premium is paid.
4. Coverage above \$4,000 is not available.
5. An Additional/Custom Parts or Equipment Form, photos, and receipts are required. The form can be found on the Imperial website, [www.imperialfire.com](http://www.imperialfire.com), or by calling Customer Service at 1-888-522-8242.
6. The selected Other Than Collision deductible applies to Additional Custom Parts or Equipment.
7. **Acceptable Custom Parts or Equipment includes, but is not limited to:**
  - a. Utility/Horse trailers.
  - b. Custom bodywork.
  - c. Customized interior work (special carpeting, seat covers, paneling, furniture, and appliances, including van conversions, even if factory installed).
  - d. Custom engine work and parts.
  - e. Custom paintwork.
  - f. Custom wheels and tires.
  - g. Camper top/shells.
  - h. T-Top roofs.
8. **Unacceptable Custom Parts or Equipment includes, but is not limited to:**
  - a. Not permanently installed radio, CD player, tape player, CB radio, television, home hi-fidelity system, citizen band radios, two-way mobile radios, telephones, scanning receivers, or combination thereof, and their accessories.
  - b. Tapes, CD's, or their containers.
  - c. Radar detection or transmission equipment.

#### **RENTAL REIMBURSEMENT**

1. Rental Reimbursement coverage can be purchased to reimburse the insured for each qualified disablement of a covered vehicle.
2. Qualified disablement means a loss covered by the Other Than Collision or Collision coverages of the policy.
3. Rental reimbursement may be purchased only for a vehicle covered by Other Than Collision and Collision coverages.

#### **Available Limits:**

\$20 per day/ \$600 per occurrence

#### **TOWING AND LABOR**

1. Towing and Labor coverage can be purchased to pay for:
  - a. Towing of a covered disabled vehicle to the nearest qualified repair facility; and
  - b. Labor on a covered disabled vehicle at the place of disablement when necessary due to a covered emergency.
2. Towing and Labor may only be purchased for a vehicle covered by Other Than Collision and Collision coverages.

#### **Available Limits:**

\$50 per disablement/ \$150 term

#### **NON-OWNER POLICIES**

Non-owner policies provide liability protection (Bodily Injury, Property Damage, Uninsured/Underinsured Motorist, and Personal Injury Protection) for an individual who does not own a vehicle or have access to any personal use vehicles on a regular basis. Physical Damage coverages are not available for non-owner policies.

The policy does not cover any resident relatives, with the exception of a listed spouse, or any other person or organization (other than a person or organization with respect only to vicarious liability for an accident arising out of the use of a non-owned vehicle by the named operator with the express or implied permission of the owner). Non-owner policies are not available if the insured operates a vehicle used for business or artisan use.

#### **POLICY FORM**

Imperial Arkansas Personal Auto Policy

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### **DISCOUNTS AND SURCHARGES**

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### **COMPANION POLICY DISCOUNT**

Applied to all vehicles on the policy if the named insured either has an active policy or initiates a policy within the same term through our Flood program. The policy number of the Flood policy must be submitted with the application. The discount continues to apply at each subsequent renewal providing the Flood policy remains in force.

**If Imperial does not receive a valid Companion Policy number, the discount will be removed from the policy.**

### **EFT DISCOUNT**

Applied to all vehicles on the policy if the insured selects an EFT Installment payment plan.

### **RENEWAL ADJUSTMENT FACTOR**

Applied to all vehicles on the policy if the policy is in a renewal term

### **HOMEOWNER DISCOUNT**

Applied to all vehicles on the policy if the insured or resident spouse owns a home or mobile home. The following rules apply:

1. The Named Insured must own and reside in principal residence located in the state. Named Insured must match applicant or spouse of applicant.
2. Proof of homeownership must be submitted with the application. Acceptable proof would be any of the following:
  - a. Homeowners insurance declarations page,
  - b. Copy of the deed,
  - c. Homestead exemption certificate,
  - d. Tax records,
  - e. Mortgage payment booklet, or
  - f. Loan agreement.
3. A property tax record is required for a mobile homeowner applying for a Homeowner discount.
4. Select the appropriate residence classification in Webrater and the discount will be applied automatically. The following classifications are available:
  - a. **Owns Home:** Primary residence is a home, town house, or condominium that is owned, occupied, and insured by the named insured or spouse.
  - b. **Owns Mobile Home:** Primary residence is a mobile home, ten (10) years or newer that is owned, occupied, and insured by the named insured or spouse. The mobile home must be grounded with a permanent, enclosed foundation on property owned by the named insured or spouse. No Mobile Home parks accepted.
  - c. **Rents (No Discount):** Primary residence is a home, condominium, mobile home, apartment, or other residence rented by the named insured or spouse.

**If Imperial does not receive proper proof, the discount will be removed from the policy.**

### **MULTI CAR DISCOUNT**

Applied to all vehicles on the policy if there is more than one (1) vehicle on the policy.

### **PAID IN-FULL DISCOUNT**

Applied to all vehicles on the policy if the insured pays the full term premium due at the time the application is submitted or when payment is due to renew the policy.

### **PRIOR COVERAGE/TRANSFER DISCOUNT**

Applied to all vehicles on the policy if the Named Insured has Proof of Prior Coverage.

The following rules apply for Proof of Prior Coverage:

1. The named insured and/or spouse must have prior private passenger automobile coverage for the past six (6) months that has not lapsed for more than thirty (30) days.
2. Coverage with any Imperial Fire and Casualty company qualifies as proof of prior coverage.
3. Acceptable proof should contain any company-issued documentation containing the insured's name, liability coverages, and policy term or inception/expiration dates.
4. Proof must be submitted with the application.

**If Imperial does not receive proper proof of prior coverage, the discount will be removed from the policy.**

#### **MATURE DRIVER DISCOUNT**

Applied to all vehicles on the policy if an eligible-to-be-rated driver is 55 years old or older and has completed a motor vehicle accident prevention course, meeting the Office of Motor Vehicle criteria. The course must have been completed within three (3) years of the policy effective date, and a certificate proving course completion must be submitted. **If Imperial does not receive proper proof, the discount will be removed from the policy.**

#### **SCHOLASTIC HONOR DISCOUNT**

Applied to all vehicles on the policy if an eligible-to-be-rated driver is 24 years old or younger and graduated from a college or university with cumulative scholastic records showing the insured attained one (1) of the following:

1. A grade point average of "B" or higher;
2. At least a three (3) point average on a four (4) point scale (or equivalent).

Imperial must receive the student's transcripts as proof of grade point average. **If proof is not received, the discount will be removed from the policy.**

#### **LIABILITY ADJUSTMENT FACTOR**

Applied to a vehicle with Other Than Collision (OTC) and Collision (COL) coverages

#### **BUSINESS USE SURCHARGE**

Applied to a vehicle classified as having Business or Artisan Use. Refer to the [Vehicle Use Definitions](#) for acceptable Business or Artisan Use.

#### **FOREIGN/INTERNATIONAL LICENSE SURCHARGE**

Applied to an eligible-to-be-rated driver who does not have a valid U.S. driver's license but has a valid foreign or international driver's license. If the driving record is unverifiable, only the Foreign/International License surcharge will apply. The Unverifiable Driving Record surcharge will not be charged in addition to the Foreign License Surcharge. The Foreign License surcharge will be removed after a valid U.S. license has been obtained and reported to Imperial.

#### **INELIGIBLE RISK SURCHARGE**

Applied to all vehicles on the policy for midterm endorsements adding an ineligible risk.

This includes, but is not limited to adding, an [Ineligible Vehicle](#) or [Ineligible Driver](#), adding vehicle use that does not meet our acceptable [Vehicle Use Definitions](#), or changing the garaging address to an out of state zip code.

Policies with an Ineligible Risk Surcharge will be non-renewed at the end of the policy term.

#### **UNVERIFIABLE DRIVING RECORD SURCHARGE**

Applied to an eligible-to-be-rated driver when:

1. A driving record cannot be verified by a state's Department of Motor Vehicles;
2. A driving record is verified by the state's Department of Motor Vehicles, but the record contains less than 36 months of history.

The surcharge will be removed as soon as a verifiable driving record with a minimum of 36 month's history is obtained.

Drivers 18 years of age and younger will not be charged an Unverifiable Driving Record surcharge.

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## **BILLING PROCEDURES**

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All policies are written on a Direct Bill basis. No financing of premium will be accepted. **Insureds checks mailed for installment and renewal down payment must be made payable to Imperial Fire and Casualty.**

### **DOWN PAYMENT**

The gross down payment must accompany the original application. Down payments may be made through the Imperial Webtrater by agent EFT, insured E-check, or insured credit card.

Several payment options are available, including Paid in Full, and multiple EFT and non-EFT payment plans.

A discount is available if the premium is either paid in full or paid through an EFT payment plan.

### **BILLING**

If an installment pay plan is selected, the insured will be billed monthly from inception through renewal, approximately 15 days before the due date. Each installment will include an installment fee.

### **NSF/RETURNED PAYMENTS**

If the insured's payment is returned by the bank unpaid for any reason, the following rules apply:

1. Payment made for new business or initial renewal payment - coverage will be canceled flat and cannot be reinstated.
2. Installment payments - a cancellation notice will be issued, and Imperial must receive a replacement payment in certified funds (i.e. money order or cashier's check) prior to the cancellation effective date.
3. Payments made for reinstatement or to avoid cancellation where notice had been previously issued - the policy will be canceled pro-rata as of the last cancellation notice date.

A fee will be charged for any payment that is returned unpaid.

### **RETURNED PREMIUM**

On return premium endorsements, the credit will be applied to the remaining balance and spread over the remaining installments. If there is no remaining balance after the credit has been applied, return premium will be mailed to the insured no more than 30 days after the endorsement is processed.

The insured must make a request in writing for returned premium of less than \$5.

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## **FEES**

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No commission is paid on fees.

### **INSTALLMENT BILLING FEE**

For policies on installment plans, a fee will be charged on all payments after the new business down payment, including the renewal down payment. A reduced fee is available if the insured selects an EFT payment plan.

### **LATE FEE**

A fee will be charged for any installment payment that is postmarked or received by Imperial or the Producer after the bill due date. A late fee will also be charged if a payment is returned unpaid, and the payment is not replaced on or before the bill due date.

**If payment is made in the Producer's office, Imperial may request a copy of a dated receipt to verify payment date.**

### **NSF/RETURNED PAYMENT FEE**

A fee is charged for each payment returned unpaid by a financial institution for any reason (i.e. insufficient funds, closed account, etc.).

### **POLICY FEE**

A fee is charged at the beginning of each policy term. The policy fee is fully earned, and if the insured has selected an installment payment plan, the fee is spread over the installment payments.

### **REINSTATEMENT FEE**

A fee will be assessed for any policy requiring reinstatement.

Reinstatements with a lapse in coverage are allowed up to 30 days after date of cancellation. After 30 days, a new application is required to rewrite coverage.

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## **APPLICATION REQUIREMENTS SUMMARY**

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If applicable, the following proof of discount eligibility must be submitted:

1. Companion Policy,
2. Homeowner,
3. Mature Driver,
4. Prior Coverage,
5. Scholastic Honor.

Documentation must be submitted in order to receive available discounts. Applications submitted with no proof will not receive the discounts and will be uprated.

The following additional documentation may be required:

1. Artisan/Business Use form,
2. Additional/Custom Parts or Equipment form and receipts,
3. Driver Exclusion form,
4. Personal Injury Protection Selection/Rejection form,
5. Physician's Statement,
6. Proof of not at fault accident,
7. Uninsured/Underinsured Motorist Selection/Rejection form,
8. Vehicle Inspection and photos.

Applications submitted without proper documentation may be subject to coverage changes and premium increases or cancellation. Contact Imperial Customer Service at 1-888-522-8242 if you have any questions about documentation that may need to be submitted.

### **Imperial Fire & Casualty Insurance Company**

P.O. BOX 702507

Dallas, TX 75370-2507

[www.imperialfire.com](http://www.imperialfire.com)

**Imperial Fire & Casualty Insurance Company**  
**Private Passenger Automobile - Arkansas Classic Program**  
**New Business Effective 04/01/2015**  
**Renewals Effective 05/01/2015**

**DRIVER CLASS**

Program	DriverClass	BI	PD	OTC	COL	PAD	PID	PMP	UMBI	UIMBI	UMPD
Classic	MF14	3.947	4.314	2.014	3.781	4.040	4.040	4.040	3.947	3.947	3.781
Classic	MF15	3.947	4.314	1.913	3.413	3.264	3.264	3.264	3.947	3.947	3.413
Classic	MF16	3.588	3.922	1.816	3.081	2.642	2.642	2.642	3.588	3.588	3.081
Classic	MF17	2.871	3.138	1.725	2.781	2.150	2.150	2.150	2.871	2.871	2.781
Classic	MF18	2.297	2.510	1.638	2.511	1.767	1.767	1.767	2.297	2.297	2.511
Classic	MF19	1.506	1.695	1.556	2.267	1.471	1.471	1.471	1.506	1.506	2.267
Classic	MF20	1.309	1.515	1.478	2.046	1.248	1.248	1.248	1.309	1.309	2.046
Classic	MF21	1.184	1.354	1.403	1.847	1.085	1.085	1.085	1.184	1.184	1.847
Classic	MF22	1.088	1.318	1.333	1.667	0.969	0.969	0.969	1.088	1.088	1.667
Classic	MF23	1.015	1.280	1.266	1.505	0.891	0.891	0.891	1.015	1.015	1.505
Classic	MF24	0.962	1.255	1.202	1.359	0.842	0.842	0.842	0.962	0.962	1.359
Classic	MF25	1.067	1.223	1.179	1.288	0.818	0.818	0.818	1.067	1.067	1.288
Classic	MF26	1.051	1.203	1.141	1.227	0.810	0.810	0.810	1.051	1.051	1.227
Classic	MF27	1.036	1.181	1.134	1.203	0.817	0.817	0.817	1.036	1.036	1.203
Classic	MF28	1.028	1.166	1.128	1.184	0.833	0.833	0.833	1.028	1.028	1.184
Classic	MF29	1.027	1.155	1.125	1.168	0.857	0.857	0.857	1.027	1.027	1.168
Classic	MF30	1.028	1.148	1.122	1.157	0.884	0.884	0.884	1.028	1.028	1.157
Classic	MF31	1.031	1.142	1.121	1.149	0.914	0.914	0.914	1.031	1.031	1.149
Classic	MF32	1.035	1.138	1.118	1.145	0.946	0.946	0.946	1.035	1.035	1.145
Classic	MF33	1.036	1.135	1.115	1.145	0.978	0.978	0.978	1.036	1.036	1.145
Classic	MF34	1.036	1.133	1.110	1.148	1.009	1.009	1.009	1.036	1.036	1.148
Classic	MF35	1.034	1.131	1.103	1.154	1.039	1.039	1.039	1.034	1.034	1.154
Classic	MF36	1.028	1.129	1.093	1.162	1.066	1.066	1.066	1.028	1.028	1.162
Classic	MF37	1.020	1.127	1.082	1.171	1.092	1.092	1.092	1.020	1.020	1.171
Classic	MF38	1.010	1.125	1.069	1.179	1.113	1.113	1.113	1.010	1.010	1.179
Classic	MF39	0.997	1.122	1.055	1.178	1.132	1.132	1.132	0.997	0.997	1.178
Classic	MF40	0.983	1.117	1.040	1.176	1.147	1.147	1.147	0.983	0.983	1.176
Classic	MF41	0.967	1.112	1.026	1.176	1.159	1.159	1.159	0.967	0.967	1.176
Classic	MF42	0.951	1.105	1.012	1.175	1.167	1.167	1.167	0.951	0.951	1.175
Classic	MF43	0.934	1.095	0.998	1.174	1.172	1.172	1.172	0.934	0.934	1.174
Classic	MF44	0.918	1.084	0.987	1.173	1.173	1.173	1.173	0.918	0.918	1.173
Classic	MF45	0.902	1.071	0.977	1.172	1.170	1.170	1.170	0.902	0.902	1.172
Classic	MF46	0.887	1.055	0.968	1.159	1.163	1.163	1.163	0.887	0.887	1.159
Classic	MF47	0.874	1.038	0.962	1.141	1.153	1.153	1.153	0.874	0.874	1.141
Classic	MF48	0.861	1.019	0.956	1.119	1.139	1.139	1.139	0.861	0.861	1.119
Classic	MF49	0.851	0.999	0.951	1.096	1.123	1.123	1.123	0.851	0.851	1.096
Classic	MF50	0.841	0.978	0.947	1.073	1.102	1.102	1.102	0.841	0.841	1.073
Classic	MF51	0.833	0.957	0.942	1.049	1.081	1.081	1.081	0.833	0.833	1.049
Classic	MF52	0.827	0.936	0.936	1.028	1.056	1.056	1.056	0.827	0.827	1.028

Classic	MF53	0.822	0.916	0.928	1.009	1.030	1.030	1.030	0.822	0.822	1.009
Classic	MF54	0.817	0.899	0.918	0.994	1.003	1.003	1.003	0.817	0.817	0.994
Classic	MF55	0.814	0.883	0.905	0.983	0.976	0.976	0.976	0.814	0.814	0.983
Classic	MF56	0.811	0.871	0.888	0.978	0.948	0.948	0.948	0.811	0.811	0.978
Classic	MF57	0.809	0.863	0.869	0.978	0.921	0.921	0.921	0.809	0.809	0.978
Classic	MF58	0.807	0.858	0.846	0.984	0.895	0.895	0.895	0.807	0.807	0.984
Classic	MF59	0.805	0.858	0.821	0.995	0.872	0.872	0.872	0.805	0.805	0.995
Classic	MF60	0.804	0.861	0.794	1.009	0.850	0.850	0.850	0.804	0.804	1.009
Classic	MF61	0.804	0.861	0.779	1.009	0.831	0.831	0.831	0.804	0.804	1.009
Classic	MF62	0.804	0.861	0.764	1.009	0.833	0.833	0.833	0.804	0.804	1.009
Classic	MF63	0.804	0.861	0.748	1.009	0.833	0.833	0.833	0.804	0.804	1.009
Classic	MF64	0.804	0.861	0.732	1.009	0.833	0.833	0.833	0.804	0.804	1.009
Classic	MF65	0.804	0.865	0.715	1.009	0.833	0.833	0.833	0.804	0.804	1.009
Classic	MF66	0.804	0.878	0.697	1.009	0.833	0.833	0.833	0.804	0.804	1.009
Classic	MF67	0.804	0.896	0.679	1.009	0.833	0.833	0.833	0.804	0.804	1.009
Classic	MF68	0.804	0.919	0.661	1.009	0.833	0.833	0.833	0.804	0.804	1.009
Classic	MF69	0.816	0.947	0.642	1.009	0.833	0.833	0.833	0.816	0.816	1.009
Classic	MF70	0.852	0.981	0.622	1.009	0.833	0.833	0.833	0.852	0.852	1.009
Classic	MF71	0.896	1.019	0.603	1.030	0.833	0.833	0.833	0.896	0.896	1.030
Classic	MF72	0.945	1.062	0.583	1.057	0.833	0.833	0.833	0.945	0.945	1.057
Classic	MF73	1.000	1.109	0.564	1.087	0.833	0.833	0.833	1.000	1.000	1.087
Classic	MF74	1.058	1.162	0.545	1.120	0.833	0.833	0.833	1.058	1.058	1.120
Classic	MF75	1.119	1.217	0.526	1.154	0.833	0.833	0.833	1.119	1.119	1.154
Classic	MF76	1.181	1.277	0.509	1.191	0.833	0.833	0.833	1.181	1.181	1.191
Classic	MF77	1.241	1.338	0.493	1.227	0.833	0.833	0.833	1.241	1.241	1.227
Classic	MF78	1.297	1.402	0.479	1.263	0.833	0.833	0.833	1.297	1.297	1.263
Classic	MF79	1.348	1.466	0.468	1.297	0.833	0.833	0.833	1.348	1.348	1.297
Classic	MF80	1.392	1.528	0.458	1.330	0.833	0.833	0.833	1.392	1.392	1.330
Classic	MF81	1.425	1.590	0.457	1.359	0.833	0.833	0.833	1.425	1.425	1.359
Classic	MF82	1.450	1.647	0.457	1.383	0.833	0.833	0.833	1.450	1.450	1.383
Classic	MF83	1.464	1.698	0.457	1.404	0.833	0.833	0.833	1.464	1.464	1.404
Classic	MF84	1.473	1.742	0.457	1.421	0.833	0.833	0.833	1.473	1.473	1.421
Classic	MF85	1.480	1.776	0.457	1.436	0.833	0.833	0.833	1.480	1.480	1.436
Classic	MF86	1.480	1.797	0.457	1.446	0.833	0.833	0.833	1.480	1.480	1.446
Classic	MF87	1.480	1.807	0.457	1.455	0.833	0.833	0.833	1.480	1.480	1.455
Classic	MF88	1.480	1.809	0.457	1.463	0.833	0.833	0.833	1.480	1.480	1.463
Classic	MF89	1.480	1.810	0.457	1.474	0.833	0.833	0.833	1.480	1.480	1.474
Classic	MF90	1.480	1.810	0.457	1.489	0.833	0.833	0.833	1.480	1.480	1.489
Classic	MF91	1.480	1.812	0.457	1.509	0.833	0.833	0.833	1.480	1.480	1.509
Classic	MF92	1.480	1.817	0.457	1.538	0.833	0.833	0.833	1.480	1.480	1.538
Classic	MF93	1.480	1.826	0.457	1.591	0.833	0.833	0.833	1.480	1.480	1.591
Classic	MF94	1.528	1.841	0.457	1.688	0.833	0.833	0.833	1.528	1.528	1.688
Classic	MF95	1.742	1.866	0.457	1.827	0.833	0.833	0.833	1.742	1.742	1.827
Classic	MF96	1.742	1.866	0.457	1.827	0.833	0.833	0.833	1.742	1.742	1.827
Classic	MF97	1.742	1.866	0.457	1.827	0.833	0.833	0.833	1.742	1.742	1.827
Classic	MF98	1.742	1.866	0.457	1.827	1.493	1.493	1.493	1.742	1.742	1.827
Classic	MF99	1.742	1.866	0.457	1.827	1.493	1.493	1.493	1.742	1.742	1.827

Classic	SF14	4.436	4.314	1.516	3.066	4.040	4.040	4.040	4.225	4.225	3.781
Classic	SF15	4.436	4.314	1.516	3.066	3.264	3.264	3.264	4.225	4.225	3.413
Classic	SF16	4.436	3.922	1.516	3.066	2.642	2.642	2.642	4.225	4.225	3.081
Classic	SF17	3.625	3.344	1.466	2.773	2.150	2.150	2.150	3.453	3.453	2.781
Classic	SF18	3.116	2.958	1.415	2.504	1.767	1.767	1.767	2.827	2.827	2.511
Classic	SF19	2.254	2.303	1.404	1.986	1.471	1.471	1.471	2.045	2.045	2.267
Classic	SF20	2.035	2.225	1.393	1.951	1.248	1.248	1.248	1.846	1.846	2.046
Classic	SF21	1.759	1.891	1.382	1.793	1.085	1.085	1.085	1.595	1.595	1.847
Classic	SF22	1.713	1.665	1.333	1.667	0.969	0.969	0.969	1.553	1.553	1.667
Classic	SF23	1.615	1.516	1.266	1.505	0.919	0.919	0.919	1.464	1.464	1.505
Classic	SF24	1.496	1.489	1.227	1.388	0.900	0.900	0.900	1.358	1.358	1.359
Classic	SF25	1.405	1.401	1.211	1.369	0.895	0.895	0.895	1.275	1.275	1.304
Classic	SF26	1.301	1.349	1.141	1.227	0.901	0.901	0.901	1.180	1.180	1.227
Classic	SF27	1.218	1.325	1.134	1.203	0.917	0.917	0.917	1.104	1.104	1.203
Classic	SF28	1.159	1.309	1.128	1.184	0.942	0.942	0.942	1.052	1.052	1.184
Classic	SF29	1.126	1.298	1.125	1.168	0.974	0.974	0.974	1.027	1.027	1.168
Classic	SF30	1.113	1.287	1.122	1.157	1.011	1.011	1.011	1.028	1.028	1.157
Classic	SF31	1.105	1.278	1.121	1.149	1.051	1.051	1.051	1.031	1.031	1.149
Classic	SF32	1.096	1.267	1.118	1.145	1.092	1.092	1.092	1.035	1.035	1.145
Classic	SF33	1.088	1.258	1.115	1.145	1.135	1.135	1.135	1.036	1.036	1.145
Classic	SF34	1.080	1.250	1.110	1.148	1.175	1.175	1.175	1.036	1.036	1.148
Classic	SF35	1.073	1.242	1.100	1.154	1.212	1.212	1.212	1.034	1.034	1.154
Classic	SF36	1.067	1.235	1.081	1.145	1.246	1.246	1.246	1.028	1.028	1.162
Classic	SF37	1.063	1.230	1.063	1.136	1.274	1.274	1.274	1.020	1.020	1.171
Classic	SF38	1.058	1.224	1.042	1.131	1.298	1.298	1.298	1.010	1.010	1.179
Classic	SF39	1.055	1.221	1.021	1.126	1.315	1.315	1.315	0.997	0.997	1.178
Classic	SF40	1.052	1.217	1.000	1.124	1.326	1.326	1.326	0.983	0.983	1.176
Classic	SF41	1.049	1.213	0.979	1.124	1.331	1.331	1.331	0.967	0.967	1.176
Classic	SF42	1.045	1.209	0.957	1.124	1.330	1.330	1.330	0.951	0.951	1.175
Classic	SF43	1.038	1.202	0.937	1.125	1.323	1.323	1.323	0.942	0.942	1.174
Classic	SF44	1.031	1.194	0.917	1.126	1.310	1.310	1.310	0.936	0.936	1.173
Classic	SF45	1.022	1.182	0.900	1.126	1.291	1.291	1.291	0.927	0.927	1.172
Classic	SF46	1.009	1.168	0.883	1.126	1.269	1.269	1.269	0.916	0.916	1.159
Classic	SF47	0.994	1.151	0.868	1.124	1.242	1.242	1.242	0.902	0.902	1.141
Classic	SF48	0.977	1.130	0.855	1.119	1.212	1.212	1.212	0.886	0.886	1.119
Classic	SF49	0.956	1.106	0.844	1.096	1.179	1.179	1.179	0.867	0.867	1.096
Classic	SF50	0.933	1.080	0.834	1.073	1.145	1.145	1.145	0.847	0.847	1.073
Classic	SF51	0.947	1.052	0.825	1.049	1.109	1.109	1.109	0.859	0.859	1.049
Classic	SF52	0.938	1.024	0.817	1.028	1.072	1.072	1.072	0.851	0.851	1.028
Classic	SF53	0.932	0.996	0.812	1.009	1.036	1.036	1.036	0.846	0.846	1.009
Classic	SF54	0.930	0.969	0.806	0.994	1.003	1.003	1.003	0.844	0.844	0.994
Classic	SF55	0.930	0.945	0.802	0.983	0.976	0.976	0.976	0.844	0.844	0.983
Classic	SF56	0.931	0.924	0.798	0.978	0.948	0.948	0.948	0.845	0.845	0.978
Classic	SF57	0.931	0.908	0.793	0.978	0.921	0.921	0.921	0.845	0.845	0.978
Classic	SF58	0.929	0.897	0.789	0.976	0.895	0.895	0.895	0.843	0.843	0.984
Classic	SF59	0.925	0.891	0.784	0.959	0.872	0.872	0.872	0.839	0.839	0.995
Classic	SF60	0.917	0.891	0.780	0.947	0.850	0.850	0.850	0.831	0.831	1.009

Classic	SF61	0.917	0.891	0.770	0.947	0.831	0.831	0.831	0.831	0.831	1.009
Classic	SF62	0.917	0.891	0.759	0.947	0.833	0.833	0.833	0.831	0.831	1.009
Classic	SF63	0.917	0.891	0.748	0.947	0.833	0.833	0.833	0.831	0.831	1.009
Classic	SF64	0.917	0.891	0.732	0.947	0.833	0.833	0.833	0.831	0.831	1.009
Classic	SF65	0.917	0.891	0.715	0.947	0.833	0.833	0.833	0.831	0.831	1.009
Classic	SF66	0.917	0.891	0.697	0.947	0.833	0.833	0.833	0.831	0.831	1.009
Classic	SF67	0.917	0.896	0.679	0.947	0.833	0.833	0.833	0.831	0.831	1.009
Classic	SF68	0.917	0.919	0.661	0.947	0.833	0.833	0.833	0.831	0.831	1.009
Classic	SF69	0.917	0.947	0.642	0.947	0.833	0.833	0.833	0.831	0.831	1.009
Classic	SF70	0.917	0.981	0.622	0.947	0.833	0.833	0.833	0.852	0.852	1.009
Classic	SF71	0.917	1.019	0.603	0.947	0.833	0.833	0.833	0.896	0.896	1.030
Classic	SF72	0.945	1.062	0.583	0.947	0.833	0.833	0.833	0.945	0.945	1.057
Classic	SF73	1.000	1.109	0.564	0.947	0.833	0.833	0.833	1.000	1.000	1.087
Classic	SF74	1.058	1.162	0.545	0.947	0.833	0.833	0.833	1.058	1.058	1.120
Classic	SF75	1.305	1.364	0.526	0.947	0.833	0.833	0.833	1.243	1.243	1.154
Classic	SF76	1.371	1.426	0.509	0.978	0.833	0.833	0.833	1.306	1.306	1.191
Classic	SF77	1.441	1.493	0.493	1.009	0.833	0.833	0.833	1.373	1.373	1.227
Classic	SF78	1.514	1.566	0.479	1.042	0.833	0.833	0.833	1.442	1.442	1.263
Classic	SF79	1.588	1.644	0.468	1.075	0.833	0.833	0.833	1.512	1.512	1.297
Classic	SF80	1.660	1.726	0.458	1.110	0.833	0.833	0.833	1.581	1.581	1.330
Classic	SF81	1.728	1.813	0.457	1.145	0.833	0.833	0.833	1.646	1.646	1.359
Classic	SF82	1.791	1.901	0.453	1.183	0.833	0.833	0.833	1.706	1.706	1.383
Classic	SF83	1.846	1.990	0.451	1.221	0.833	0.833	0.833	1.758	1.758	1.404
Classic	SF84	1.891	2.078	0.449	1.260	0.833	0.833	0.833	1.801	1.801	1.421
Classic	SF85	1.925	2.162	0.449	1.300	0.833	0.833	0.833	1.833	1.833	1.436
Classic	SF86	1.936	2.226	0.449	1.342	0.833	0.833	0.833	1.844	1.844	1.446
Classic	SF87	1.942	2.280	0.449	1.386	0.833	0.833	0.833	1.850	1.850	1.455
Classic	SF88	1.944	2.318	0.449	1.430	0.833	0.833	0.833	1.851	1.851	1.463
Classic	SF89	1.944	2.339	0.449	1.474	0.833	0.833	0.833	1.851	1.851	1.474
Classic	SF90	1.944	2.342	0.449	1.489	0.833	0.833	0.833	1.851	1.851	1.489
Classic	SF91	1.944	2.342	0.449	1.509	0.833	0.833	0.833	1.851	1.851	1.509
Classic	SF92	1.944	2.342	0.449	1.538	0.833	0.833	0.833	1.853	1.853	1.538
Classic	SF93	1.944	2.342	0.449	1.591	0.833	0.833	0.833	1.868	1.868	1.591
Classic	SF94	1.944	2.342	0.449	1.648	0.833	0.833	0.833	1.894	1.894	1.688
Classic	SF95	1.944	2.342	0.449	1.701	0.833	0.833	0.833	1.934	1.934	1.827
Classic	SF96	1.944	2.342	0.449	1.756	0.833	0.833	0.833	1.934	1.934	1.827
Classic	SF97	1.944	2.342	0.449	1.813	0.833	0.833	0.833	1.934	1.934	1.827
Classic	SF98	1.944	2.342	0.449	1.827	2.217	2.217	2.217	1.934	1.934	1.827
Classic	SF99	1.944	2.342	0.449	1.827	2.217	2.217	2.217	1.934	1.934	1.827
Classic	MM14	4.421	4.447	1.497	3.251	2.217	2.217	2.217	4.421	4.421	3.251
Classic	MM15	4.421	4.447	1.485	3.251	2.217	2.217	2.217	4.421	4.421	3.251
Classic	MM16	4.421	4.447	1.474	3.251	2.217	2.217	2.217	4.421	4.421	3.251
Classic	MM17	3.044	3.213	1.463	2.406	2.176	2.176	2.176	3.044	3.044	2.406
Classic	MM18	2.376	2.471	1.452	1.900	2.083	2.083	2.083	2.376	2.376	1.900
Classic	MM19	1.901	1.977	1.441	1.520	1.957	1.957	1.957	1.901	1.901	1.520
Classic	MM20	1.853	1.936	1.430	1.503	1.815	1.815	1.815	1.853	1.853	1.503
Classic	MM21	1.334	1.358	1.419	1.473	1.666	1.666	1.666	1.334	1.334	1.121

Classic	MM22	1.278	1.287	1.408	1.444	1.522	1.522	1.522	1.278	1.278	1.110
Classic	MM23	1.237	1.232	1.398	1.415	1.387	1.387	1.387	1.237	1.237	1.106
Classic	MM24	1.231	1.188	1.387	1.386	1.266	1.266	1.266	1.231	1.231	1.104
Classic	MM25	1.227	1.182	1.377	1.359	1.163	1.163	1.163	1.227	1.227	1.086
Classic	MM26	1.223	1.182	1.366	1.331	1.076	1.076	1.076	1.223	1.223	1.331
Classic	MM27	1.219	1.182	1.356	1.328	1.008	1.008	1.008	1.219	1.219	1.328
Classic	MM28	1.214	1.182	1.346	1.327	0.955	0.955	0.955	1.214	1.214	1.327
Classic	MM29	1.210	1.181	1.336	1.324	0.918	0.918	0.918	1.210	1.210	1.324
Classic	MM30	1.206	1.181	1.325	1.320	0.895	0.895	0.895	1.206	1.206	1.320
Classic	MM31	1.202	1.181	1.321	1.314	0.884	0.884	0.884	1.202	1.202	1.314
Classic	MM32	1.198	1.181	1.311	1.305	0.882	0.882	0.882	1.198	1.198	1.305
Classic	MM33	1.194	1.180	1.296	1.294	0.887	0.887	0.887	1.194	1.194	1.294
Classic	MM34	1.190	1.180	1.275	1.280	0.898	0.898	0.898	1.190	1.190	1.280
Classic	MM35	1.186	1.180	1.226	1.263	0.911	0.911	0.911	1.186	1.186	1.263
Classic	MM36	1.167	1.180	1.203	1.245	0.926	0.926	0.926	1.167	1.167	1.245
Classic	MM37	1.152	1.180	1.177	1.226	0.942	0.942	0.942	1.152	1.152	1.226
Classic	MM38	1.140	1.169	1.149	1.206	0.956	0.956	0.956	1.140	1.140	1.206
Classic	MM39	1.129	1.159	1.119	1.186	0.968	0.968	0.968	1.129	1.129	1.186
Classic	MM40	1.120	1.150	1.091	1.166	0.978	0.978	0.978	1.120	1.120	1.166
Classic	MM41	1.110	1.140	1.063	1.146	0.985	0.985	0.985	1.110	1.110	1.146
Classic	MM42	1.098	1.130	1.038	1.127	0.989	0.989	0.989	1.098	1.098	1.127
Classic	MM43	1.085	1.117	1.016	1.109	0.989	0.989	0.989	1.085	1.085	1.109
Classic	MM44	1.069	1.103	0.998	1.092	0.986	0.986	0.986	1.069	1.069	1.092
Classic	MM45	1.049	1.086	0.984	1.076	0.981	0.981	0.981	1.049	1.049	1.076
Classic	MM46	1.025	1.067	0.973	1.062	0.973	0.973	0.973	1.025	1.025	1.062
Classic	MM47	0.998	1.045	0.966	1.049	0.963	0.963	0.963	0.998	0.998	1.049
Classic	MM48	0.969	1.021	0.962	1.037	0.953	0.953	0.953	0.969	0.969	1.037
Classic	MM49	0.937	0.996	0.959	1.025	0.941	0.941	0.941	0.937	0.937	1.025
Classic	MM50	0.903	0.970	0.956	1.014	0.929	0.929	0.929	0.903	0.903	1.014
Classic	MM51	0.870	0.943	0.954	1.004	0.918	0.918	0.918	0.870	0.870	1.004
Classic	MM52	0.839	0.918	0.949	0.993	0.907	0.907	0.907	0.839	0.839	0.993
Classic	MM53	0.811	0.894	0.941	0.983	0.898	0.898	0.898	0.811	0.811	0.983
Classic	MM54	0.788	0.872	0.929	0.972	0.890	0.890	0.890	0.788	0.788	0.972
Classic	MM55	0.770	0.854	0.911	0.961	0.884	0.884	0.884	0.770	0.770	0.961
Classic	MM56	0.760	0.841	0.889	0.950	0.880	0.880	0.880	0.760	0.760	0.950
Classic	MM57	0.758	0.833	0.860	0.939	0.876	0.876	0.876	0.758	0.758	0.939
Classic	MM58	0.765	0.830	0.827	0.928	0.875	0.875	0.875	0.765	0.765	0.928
Classic	MM59	0.780	0.834	0.790	0.918	0.874	0.874	0.874	0.780	0.780	0.918
Classic	MM60	0.803	0.843	0.750	0.909	0.875	0.875	0.875	0.803	0.803	0.909
Classic	MM61	0.803	0.843	0.736	0.909	0.876	0.876	0.876	0.803	0.803	0.909
Classic	MM62	0.803	0.843	0.721	0.909	0.855	0.855	0.855	0.803	0.803	0.909
Classic	MM63	0.803	0.843	0.706	0.909	0.855	0.855	0.855	0.803	0.803	0.909
Classic	MM64	0.803	0.843	0.690	0.909	0.855	0.855	0.855	0.803	0.803	0.909
Classic	MM65	0.803	0.843	0.674	0.909	0.855	0.855	0.855	0.803	0.803	0.909
Classic	MM66	0.803	0.843	0.657	0.909	0.855	0.855	0.855	0.803	0.803	0.909
Classic	MM67	0.803	0.852	0.640	0.909	0.855	0.855	0.855	0.803	0.803	0.909
Classic	MM68	0.806	0.864	0.623	0.909	0.855	0.855	0.855	0.806	0.806	0.909

Classic	MM69	0.819	0.880	0.605	0.909	0.855	0.855	0.855	0.819	0.819	0.909
Classic	MM70	0.835	0.901	0.587	0.909	0.855	0.855	0.855	0.835	0.835	0.909
Classic	MM71	0.854	0.925	0.570	0.909	0.855	0.855	0.855	0.854	0.854	0.909
Classic	MM72	0.875	0.953	0.552	0.909	0.855	0.855	0.855	0.875	0.875	0.909
Classic	MM73	0.899	0.984	0.535	0.909	0.855	0.855	0.855	0.899	0.899	0.909
Classic	MM74	0.925	1.019	0.518	0.911	0.855	0.855	0.855	0.925	0.925	0.911
Classic	MM75	0.953	1.057	0.502	0.932	0.855	0.855	0.855	0.953	0.953	0.932
Classic	MM76	0.975	1.071	0.487	0.955	0.855	0.855	0.855	0.975	0.975	0.955
Classic	MM77	0.997	1.085	0.473	0.964	0.855	0.855	0.855	0.997	0.997	0.964
Classic	MM78	1.019	1.099	0.461	0.974	0.855	0.855	0.855	1.019	1.019	0.974
Classic	MM79	1.043	1.114	0.451	0.983	0.855	0.855	0.855	1.043	1.043	0.983
Classic	MM80	1.066	1.128	0.442	0.993	0.855	0.855	0.855	1.066	1.066	0.993
Classic	MM81	1.091	1.143	0.441	1.003	0.855	0.855	0.855	1.091	1.091	1.003
Classic	MM82	1.115	1.158	0.441	1.012	0.855	0.855	0.855	1.115	1.115	1.012
Classic	MM83	1.141	1.173	0.441	1.022	0.855	0.855	0.855	1.141	1.141	1.022
Classic	MM84	1.167	1.188	0.441	1.032	0.855	0.855	0.855	1.167	1.167	1.032
Classic	MM85	1.193	1.204	0.441	1.043	0.855	0.855	0.855	1.193	1.193	1.043
Classic	MM86	1.221	1.219	0.441	1.053	0.855	0.855	0.855	1.221	1.221	1.053
Classic	MM87	1.248	1.235	0.441	1.063	0.855	0.855	0.855	1.248	1.248	1.063
Classic	MM88	1.277	1.251	0.441	1.073	0.855	0.855	0.855	1.277	1.277	1.073
Classic	MM89	1.306	1.268	0.441	1.084	0.855	0.855	0.855	1.306	1.306	1.084
Classic	MM90	1.336	1.284	0.441	1.095	0.855	0.855	0.855	1.336	1.336	1.095
Classic	MM91	1.366	1.301	0.441	1.105	0.855	0.855	0.855	1.366	1.366	1.105
Classic	MM92	1.397	1.318	0.441	1.116	0.855	0.855	0.855	1.397	1.397	1.116
Classic	MM93	1.429	1.335	0.441	1.127	0.855	0.855	0.855	1.429	1.429	1.127
Classic	MM94	1.461	1.352	0.441	1.138	0.855	0.855	0.855	1.461	1.461	1.138
Classic	MM95	1.495	1.370	0.441	1.149	0.855	0.855	0.855	1.495	1.495	1.149
Classic	MM96	1.529	1.388	0.441	1.160	0.855	0.855	0.855	1.529	1.529	1.160
Classic	MM97	1.563	1.406	0.441	1.172	0.855	0.855	0.855	1.563	1.563	1.172
Classic	MM98	1.599	1.424	0.441	1.183	1.776	1.776	1.776	1.599	1.599	1.183
Classic	MM99	1.635	1.443	0.441	1.178	1.776	1.776	1.776	1.635	1.635	1.178
Classic	SM14	6.455	6.646	1.497	4.033	2.217	2.217	2.217	5.123	5.123	3.751
Classic	SM15	6.455	6.646	1.494	4.033	2.217	2.217	2.217	5.123	5.123	3.751
Classic	SM16	6.455	6.646	1.494	4.033	2.217	2.217	2.217	5.123	5.123	3.751
Classic	SM17	4.445	4.975	1.463	3.322	2.176	2.176	2.176	3.527	3.527	3.090
Classic	SM18	4.445	4.721	1.452	3.078	2.083	2.083	2.083	3.527	3.527	2.863
Classic	SM19	3.978	3.991	1.436	2.852	1.957	1.957	1.957	3.157	3.157	2.653
Classic	SM20	3.347	3.424	1.372	2.643	1.815	1.815	1.815	2.656	2.656	2.459
Classic	SM21	2.503	2.658	1.311	2.449	1.666	1.666	1.666	1.987	1.987	2.278
Classic	SM22	2.009	2.141	1.253	2.270	1.522	1.522	1.522	1.739	1.739	2.111
Classic	SM23	1.656	1.605	1.198	2.103	1.387	1.387	1.387	1.434	1.434	1.956
Classic	SM24	1.648	1.499	1.145	1.949	1.266	1.266	1.266	1.427	1.427	1.813
Classic	SM25	1.642	1.497	1.095	1.755	1.163	1.163	1.163	1.422	1.422	1.633
Classic	SM26	1.431	1.453	1.344	1.755	1.076	1.076	1.076	1.239	1.239	1.815
Classic	SM27	1.389	1.436	1.332	1.758	1.008	1.008	1.008	1.219	1.219	1.635
Classic	SM28	1.356	1.381	1.315	1.583	0.955	0.955	0.955	1.214	1.214	1.473
Classic	SM29	1.328	1.338	1.296	1.426	0.929	0.929	0.929	1.210	1.210	1.326

Classic	SM30	1.206	1.187	1.276	1.320	0.923	0.923	0.923	1.206	1.206	1.320
Classic	SM31	1.202	1.181	1.256	1.314	0.921	0.921	0.921	1.202	1.202	1.314
Classic	SM32	1.198	1.181	1.238	1.305	0.924	0.924	0.924	1.198	1.198	1.305
Classic	SM33	1.194	1.180	1.220	1.294	0.929	0.929	0.929	1.194	1.194	1.294
Classic	SM34	1.190	1.180	1.206	1.280	0.934	0.934	0.934	1.190	1.190	1.280
Classic	SM35	1.186	1.180	1.194	1.263	0.941	0.941	0.941	1.186	1.186	1.263
Classic	SM36	1.167	1.180	1.184	1.245	0.947	0.947	0.947	1.167	1.167	1.245
Classic	SM37	1.152	1.180	1.176	1.226	0.952	0.952	0.952	1.152	1.152	1.226
Classic	SM38	1.140	1.169	1.149	1.206	0.956	0.956	0.956	1.140	1.140	1.206
Classic	SM39	1.129	1.159	1.119	1.186	0.968	0.968	0.968	1.129	1.129	1.186
Classic	SM40	1.120	1.150	1.091	1.166	0.978	0.978	0.978	1.120	1.120	1.166
Classic	SM41	1.110	1.140	1.063	1.146	0.985	0.985	0.985	1.110	1.110	1.146
Classic	SM42	1.098	1.130	1.041	1.127	0.989	0.989	0.989	1.098	1.098	1.127
Classic	SM43	1.085	1.117	1.034	1.109	0.989	0.989	0.989	1.085	1.085	1.109
Classic	SM44	1.069	1.103	1.024	1.092	0.986	0.986	0.986	1.069	1.069	1.092
Classic	SM45	1.049	1.086	1.013	1.076	0.981	0.981	0.981	1.049	1.049	1.076
Classic	SM46	1.025	1.067	0.999	1.062	0.973	0.973	0.973	1.025	1.025	1.062
Classic	SM47	1.014	1.045	0.984	1.049	0.963	0.963	0.963	0.998	0.998	1.049
Classic	SM48	1.016	1.021	0.966	1.037	0.953	0.953	0.953	0.969	0.969	1.037
Classic	SM49	1.016	1.006	0.959	1.025	0.941	0.941	0.941	0.968	0.968	1.025
Classic	SM50	1.014	1.001	0.956	1.023	0.929	0.929	0.929	0.966	0.966	1.014
Classic	SM51	1.009	0.996	0.954	1.027	0.918	0.918	0.918	0.961	0.961	1.004
Classic	SM52	1.000	0.990	0.949	1.031	0.907	0.907	0.907	0.953	0.953	0.993
Classic	SM53	0.988	0.982	0.941	1.035	0.898	0.898	0.898	0.941	0.941	0.983
Classic	SM54	0.973	0.974	0.921	1.037	0.890	0.890	0.890	0.926	0.926	0.972
Classic	SM55	0.954	0.965	0.899	1.036	0.884	0.884	0.884	0.909	0.909	0.964
Classic	SM56	0.933	0.955	0.879	1.030	0.880	0.880	0.880	0.889	0.889	0.958
Classic	SM57	0.910	0.945	0.860	1.020	0.876	0.876	0.876	0.867	0.867	0.949
Classic	SM58	0.887	0.935	0.827	1.005	0.875	0.875	0.875	0.844	0.844	0.935
Classic	SM59	0.863	0.926	0.790	0.985	0.874	0.874	0.874	0.822	0.822	0.918
Classic	SM60	0.842	0.920	0.750	0.963	0.875	0.875	0.875	0.803	0.803	0.909
Classic	SM61	0.844	0.920	0.739	0.963	0.876	0.876	0.876	0.804	0.804	0.909
Classic	SM62	0.849	0.923	0.729	0.963	0.855	0.855	0.855	0.809	0.809	0.909
Classic	SM63	0.856	0.930	0.720	0.963	0.855	0.855	0.855	0.816	0.816	0.909
Classic	SM64	0.866	0.939	0.711	0.963	0.855	0.855	0.855	0.824	0.824	0.909
Classic	SM65	0.876	0.953	0.702	0.963	0.855	0.855	0.855	0.835	0.835	0.909
Classic	SM66	0.888	0.969	0.692	0.967	0.855	0.855	0.855	0.846	0.846	0.909
Classic	SM67	0.901	0.991	0.682	0.974	0.855	0.855	0.855	0.858	0.858	0.909
Classic	SM68	0.914	1.017	0.671	0.982	0.855	0.855	0.855	0.871	0.871	0.913
Classic	SM69	0.927	1.047	0.659	0.991	0.855	0.855	0.855	0.883	0.883	0.922
Classic	SM70	0.941	1.081	0.646	1.002	0.855	0.855	0.855	0.896	0.896	0.932
Classic	SM71	0.954	1.120	0.632	1.014	0.855	0.855	0.855	0.908	0.908	0.944
Classic	SM72	0.967	1.164	0.617	1.028	0.855	0.855	0.855	0.921	0.921	0.956
Classic	SM73	0.981	1.211	0.601	1.043	0.855	0.855	0.855	0.934	0.934	0.970
Classic	SM74	0.995	1.263	0.584	1.059	0.855	0.855	0.855	0.947	0.947	0.985
Classic	SM75	1.010	1.318	0.567	1.077	0.855	0.855	0.855	0.962	0.962	1.002
Classic	SM76	1.037	1.354	0.549	1.102	0.855	0.855	0.855	0.987	0.987	1.025

Classic	SM77	1.065	1.391	0.532	1.128	0.855	0.855	0.855	1.014	1.014	1.049
Classic	SM78	1.093	1.428	0.515	1.154	0.855	0.855	0.855	1.041	1.041	1.073
Classic	SM79	1.122	1.467	0.500	1.181	0.855	0.855	0.855	1.069	1.069	1.098
Classic	SM80	1.152	1.507	0.486	1.208	0.855	0.855	0.855	1.097	1.097	1.124
Classic	SM81	1.183	1.548	0.483	1.236	0.855	0.855	0.855	1.127	1.127	1.150
Classic	SM82	1.215	1.590	0.480	1.265	0.855	0.855	0.855	1.157	1.157	1.176
Classic	SM83	1.247	1.633	0.479	1.294	0.855	0.855	0.855	1.188	1.188	1.204
Classic	SM84	1.280	1.678	0.479	1.324	0.855	0.855	0.855	1.219	1.219	1.232
Classic	SM85	1.314	1.723	0.479	1.355	0.855	0.855	0.855	1.252	1.252	1.260
Classic	SM86	1.350	1.770	0.479	1.386	0.855	0.855	0.855	1.285	1.285	1.290
Classic	SM87	1.386	1.818	0.479	1.418	0.855	0.855	0.855	1.320	1.320	1.320
Classic	SM88	1.423	1.867	0.479	1.451	0.855	0.855	0.855	1.355	1.355	1.350
Classic	SM89	1.461	1.918	0.479	1.485	0.855	0.855	0.855	1.391	1.391	1.381
Classic	SM90	1.500	1.970	0.479	1.520	0.855	0.855	0.855	1.428	1.428	1.414
Classic	SM91	1.500	1.970	0.479	1.520	0.855	0.855	0.855	1.466	1.466	1.446
Classic	SM92	1.506	1.980	0.479	1.520	0.855	0.855	0.855	1.506	1.506	1.480
Classic	SM93	1.546	2.033	0.479	1.520	0.855	0.855	0.855	1.546	1.546	1.514
Classic	SM94	1.587	2.089	0.479	1.550	0.855	0.855	0.855	1.587	1.587	1.550
Classic	SM95	1.629	2.145	0.479	1.585	0.855	0.855	0.855	1.629	1.629	1.585
Classic	SM96	1.673	2.204	0.479	1.622	0.855	0.855	0.855	1.673	1.673	1.622
Classic	SM97	1.718	2.264	0.479	1.660	0.855	0.855	0.855	1.718	1.718	1.660
Classic	SM98	1.764	2.325	0.479	1.699	1.776	1.776	1.776	1.764	1.764	1.699
Classic	SM99	1.811	2.388	0.479	1.738	1.776	1.776	1.776	1.811	1.811	1.738



**Imperial Fire & Casualty Insurance Company**  
**Private Passenger Automobile - Arkansas Classic Program**  
**New Business Effective 04/01/2015**  
**Renewals Effective 05/01/2015**

**LIABILITY ADJUSTMENT FACTOR**

<b>Program</b>	<b>Description</b>	<b>BI</b>	<b>PD</b>	<b>OTC</b>	<b>COL</b>	<b>PAD</b>	<b>PID</b>	<b>PMP</b>	<b>UMBI</b>	<b>UIMBI</b>	<b>UMPD</b>	<b>REN</b>	<b>TOW</b>	<b>SPE</b>
Classic	Liability Adjustment Factor	1.130	1.170	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Classic	Business Use Surcharge	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.000	1.000	1.000

**Imperial Fire & Casualty Insurance Company**  
**Private Passenger Automobile - Arkansas Classic Program**  
**New Business Effective 04/01/2015**  
**Renewals Effective 05/01/2015**

**MODEL YEAR**

Program	VehicleCountType	ModelYear	BI	PD	OTC	COL	PAD	PID	PMP	UMBI	UIMBI	UMPD
Classic	S	2015	1.000	1.000	1.000	1.030	0.925	0.925	0.925	0.912	0.912	2.000
Classic	S	2014	1.000	1.000	1.000	1.030	0.925	0.925	0.925	0.912	0.912	2.000
Classic	S	2013	1.000	1.000	1.000	1.020	0.925	0.925	0.925	0.912	0.912	2.000
Classic	S	2012	1.000	1.000	1.000	1.020	0.925	0.925	0.925	0.912	0.912	2.000
Classic	S	2011	1.000	1.000	1.000	1.010	0.925	0.925	0.925	0.912	0.912	2.000
Classic	S	2010	1.000	1.000	1.000	1.010	0.925	0.925	0.925	0.912	0.912	2.000
Classic	S	2009	1.000	1.000	1.000	1.000	0.925	0.925	0.925	0.912	0.912	1.260
Classic	S	2008	1.000	1.000	1.000	1.000	0.925	0.925	0.925	0.912	0.912	1.260
Classic	S	2007	1.000	1.000	1.000	1.000	0.925	0.925	0.925	0.931	0.931	1.260
Classic	S	2006	1.000	1.000	1.000	0.950	0.943	0.943	0.943	0.980	0.980	1.260
Classic	S	2005	1.000	1.000	1.000	0.950	0.943	0.943	0.943	1.020	1.020	1.260
Classic	S	2004	1.000	1.000	0.980	0.850	1.000	1.000	1.000	1.020	1.020	1.260
Classic	S	2003	1.000	1.000	0.882	0.718	1.000	1.000	1.000	1.000	1.000	1.155
Classic	S	2002	1.000	1.000	0.775	0.700	1.000	1.000	1.000	1.000	1.000	1.100
Classic	S	2001	1.000	1.000	0.755	0.582	1.000	1.000	1.000	1.000	1.000	1.000
Classic	S	2000	1.000	1.000	0.755	0.545	1.019	1.019	1.019	0.961	0.961	0.887
Classic	S	1999	1.000	1.000	0.735	0.491	1.019	1.019	1.019	0.961	0.961	0.806
Classic	S	1998	1.000	1.000	0.725	0.445	1.019	1.019	1.019	0.863	0.863	0.726
Classic	S	1997	1.000	1.000	0.706	0.445	1.019	1.019	1.019	0.863	0.863	0.677
Classic	S	1996	1.000	1.000	0.706	0.445	1.019	1.019	1.019	0.863	0.863	0.629
Classic	S	1995	1.000	1.000	0.647	0.445	1.019	1.019	1.019	0.833	0.833	0.565
Classic	S	1994	1.000	1.000	0.598	0.445	0.991	0.991	0.991	0.833	0.833	0.500
Classic	S	1993	0.990	0.990	0.559	0.445	0.991	0.991	0.991	0.794	0.794	0.484
Classic	S	1992	0.960	0.960	0.539	0.445	0.991	0.991	0.991	0.775	0.775	0.435
Classic	S	1991	0.960	0.960	0.549	0.445	0.915	0.915	0.915	0.686	0.686	0.403
Classic	S	1990	0.950	0.950	0.461	0.445	0.915	0.915	0.915	0.686	0.686	0.403
Classic	S	1989	0.950	0.950	0.461	0.445	0.915	0.915	0.915	0.686	0.686	0.403
Classic	S	1988	0.950	0.950	0.461	0.445	0.915	0.915	0.915	0.686	0.686	0.403
Classic	S	1987	0.940	0.940	0.461	0.445	0.915	0.915	0.915	0.686	0.686	0.403
Classic	S	1986	0.940	0.940	0.461	0.445	0.915	0.915	0.915	0.686	0.686	0.403
Classic	S	1985	0.930	0.930	0.461	0.445	0.915	0.915	0.915	0.686	0.686	0.403
Classic	S	1984	0.930	0.930	0.461	0.445	0.915	0.915	0.915	0.686	0.686	0.403
Classic	S	1983	0.900	0.900	0.461	0.445	0.915	0.915	0.915	0.686	0.686	0.403
Classic	S	1982	0.900	0.900	0.461	0.445	0.915	0.915	0.915	0.686	0.686	0.403
Classic	S	1981	0.900	0.900	0.461	0.445	0.915	0.915	0.915	0.686	0.686	0.403
Classic	S	1980	0.900	0.900	0.461	0.445	0.915	0.915	0.915	0.686	0.686	0.403
Classic	S	1979	0.900	0.900	0.461	0.445	0.915	0.915	0.915	0.686	0.686	0.403
Classic	S	1978	0.900	0.900	0.461	0.445	0.915	0.915	0.915	0.686	0.686	0.403
Classic	S	1977	0.900	0.900	0.461	0.445	0.915	0.915	0.915	0.686	0.686	0.403
Classic	S	1976	0.900	0.900	0.461	0.445	0.915	0.915	0.915	0.686	0.686	0.403
Classic	S	1975	0.900	0.900	0.461	0.445	0.915	0.915	0.915	0.686	0.686	0.403
Classic	S	1974	0.900	0.900	0.461	0.445	0.915	0.915	0.915	0.686	0.686	0.403
Classic	S	1973	0.900	0.900	0.461	0.445	0.915	0.915	0.915	0.686	0.686	0.403
Classic	S	1972	0.900	0.900	0.461	0.445	0.915	0.915	0.915	0.686	0.686	0.403
Classic	S	1971	0.900	0.900	0.461	0.445	0.915	0.915	0.915	0.686	0.686	0.403





**State:** Arkansas  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Imperial\_PPA\_Rate\_Rule  
**Project Name/Number:** /

**Filing Company:** Imperial Fire & Casualty Insurance Company

## Supporting Document Schedules

<b>Satisfied - Item:</b>	A-1 Private Passenger Auto Abstract
<b>Comments:</b>	
<b>Attachment(s):</b>	2013 FILING A-1 ed 1-06.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	APCS-Auto Premium Comparison Survey
<b>Comments:</b>	
<b>Attachment(s):</b>	2013 FILING PPA_Survey_FORM_APCS2012.pdf 2013 FILING PPA_Survey_FORM_APCS2012.xls
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	NAIC loss cost data entry document
<b>Comments:</b>	
<b>Attachment(s):</b>	2013 FILING FORM RF-1 Rate Filing Abstract.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Explanatory Memo and Filing Support
<b>Comments:</b>	
<b>Attachment(s):</b>	Explanatory Memo.pdf AR Classic - Rate Level Indications LARGE.pdf Rate Impact.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Rule Mockup
<b>Comments:</b>	
<b>Attachment(s):</b>	Arkansas Classic UW Manual 2015 04 01 - markup.pdf

**SERFF Tracking #:**

GMMX-129971853

**State Tracking #:**

**Company Tracking #:**

IPACAR20150401

**State:**

Arkansas

**Filing Company:**

Imperial Fire & Casualty Insurance Company

**TOI/Sub-TOI:**

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

**Product Name:**

Imperial\_PPA\_Rate\_Rule

**Project Name/Number:**

/

<b>Item Status:</b>	
<b>Status Date:</b>	

**SERFF Tracking #:**

GMMX-129971853

**State Tracking #:**

**Company Tracking #:**

IPACAR20150401

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**State:**

Arkansas

**Filing Company:**

Imperial Fire & Casualty Insurance Company

**TOI/Sub-TOI:**

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

**Product Name:**

Imperial\_PPA\_Rate\_Rule

**Project Name/Number:**

/

***Attachment 2013 FILING PPA\_Survey\_FORM\_APCS2012.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 Imperial Fire and Casualty Insurance Company  
 NAIC # (including group #) 44369

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 5%
- b. Good Student Discount 5%
- c. Multi-car Discount 0-15%
- d. Accident Free Discount\* 0%

Please Specify Qualification for Discount:

- e. Anti-Theft Discount 0%
- f. Other (specify) 5%
  - Paid in Full 5%
  - Prior insurance discount (6 Months 8-30 day lapse, varies by coverage) 0-17%
  - Prior insurance discount (6 Months 0-7 day lapse, varies by coverage) 0-35%
  - Homeowner discount (varies by coverage) 0-5%
  - EFT discount 5%
  - Companion Policy discount 5%

6. Do you have an installment payment plan for automobile insurance?  Yes  No  
 If so, what is the fee for installment payments?  
\$8 (\$2 EFT pay plans)

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

*M. A. Williams*  
 \_\_\_\_\_  
 Signature  
 Michael A. Williams  
 \_\_\_\_\_  
 Printed Name  
 Product Manager  
 \_\_\_\_\_  
 Title  
 972-267-8929 x1193  
 \_\_\_\_\_  
 Telephone Number  
 michael.williams@imperialfire.com  
 \_\_\_\_\_  
 Email address



**NAIC LOSS COST DATA ENTRY DOCUMENT**

1. This filing transmittal is part of Company Tracking # \_\_\_\_\_

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**

		Company Name		Company NAIC Number
3.	A.	<b>Imperial Fire &amp; Casualty Insurance Company</b>	B.	<b>44369</b>

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	<b>Classic Personal Auto</b>	B.	<b>Private Passenger Auto (PPA)</b>

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(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
Auto BI	7.8	5.2					
Auto PD	12.8	10.0					
Auto COMP	-6.4	0.0					
Auto COL	-4.9	0.0					
Auto PIP	-0.1	0.0					
Auto UMBI	2.0	1.8					
Auto UIMBI	2.0	1.8					
Auto UMPD	2.0	1.8					
TOTAL OVERALL EFFECT	6.4	5.7					

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
2015	8083	5.7	04/01/15	5424	3684	67.9	62.1
2014	7083	3.2	02/27/14	3049	2229	73.1	58.9
2013	4886	1.6	01/15/13	2458	1775	72.2	77.1
2012	3999	-5.3	06/19/12	2685	1839	68.5	81.2
2012	3612	-4.7	01/16/12	2651	2175	78.9	86.5
2011	4121	5.9	11/29/10	2124	1524	71.8	71.7
2009	6206	-4.8	06/01/09	2761	1429	51.7	59.8

7.

Expense Constants	Selected Provisions
A. Total Production Expense	<b>13.1</b>
B. General Expense	<b>9.5</b>
C. Taxes, License & Fees	<b>3.4</b>
D. Underwriting Profit & Contingencies	<b>5.0</b>
E. Other Acquisition Expense	<b>0.0</b>
F. TOTAL	<b>31.0</b>

8.   N   Apply Lost Cost Factors to Future filings? (Y or N)
9.  +29.0  Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10.  -2.0  Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_



## EXPLANATORY MEMORANDUM

Imperial Fire & Casualty Insurance Company  
Private Passenger Auto – Arkansas Classic Program  
New Effective Date: 04/01/15  
Renewal Effective Date: 05/01/15

NAIC Number: 44369  
Company Tracking Number: IFACAR20150401

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The purpose of this rate change is to address our rate level indication (+6.4%) with targeted adjustments to the following rating variables:

- Driver Class
- Model Year
- Renewal Adjustment Factor
- Liability Adjustment Factor
- Driver to Vehicle Ratio
- Base Rate

Finally, we have updated our underwriting guidelines. Please advise if you have any questions or need any additional information.

Thanks and regards,  
Michael

**Michael A. Williams**  
**Product Manager**  
**Imperial Fire & Casualty Insurance Company**  
[michael.williams@imperialfire.com](mailto:michael.williams@imperialfire.com)  
**972-267-8929 x1193**

**Imperial Fire & Casualty Insurance Company**  
**Private Passenger Automobile - Arkansas Classic Program**  
**Experience Period: 10/1/2009 to 9/30/2014**

	Indicated Loss Ratio	Rate Level Indication	CAT Loading	Credibility	Credibility Weighted RLI	2014 Q1 - Q3 Earned Premium
BI	75.8%	9.9%	0.0%	0.785	<b>7.8%</b>	\$ 1,377,987
PD	77.8%	12.8%	0.0%	1.000	<b>12.8%</b>	\$ 1,538,842
OTC	68.5%	-0.7%	38.5%	0.416	<b>-6.4%</b>	\$ 243,165
COL	64.2%	-7.0%	0.0%	0.598	<b>-4.9%</b>	\$ 618,340
PAD PID PIP PMP	68.7%	-0.4%	0.0%	0.146	<b>-0.1%</b>	\$ 22,595
UBI UIM UPD	71.6%	3.8%	0.0%	0.457	<b>2.0%</b>	\$ 199,915
CEQ REN TOW	27.6%	-60.1%	0.0%	0.270	<b>-15.5%</b>	\$ 19,640
All Coverage	73.9%	7.1%	2.33%		<b>6.4%</b>	\$ 4,020,482

Imperial Fire & Casualty Insurance Company  
Rate Level Indication  
Experience Period: 10/1/2009 to 9/30/2014  
Arkansas Classic - BI

	Calendar Accident Year 10/1 through 12/31 of 2009	Calendar Accident Year 1/1 through 12/31 of 2010	Calendar Accident Year 1/1 through 12/31 of 2011	Calendar Accident Year 1/1 through 12/31 of 2012	Calendar Accident Year 1/1 through 12/31 of 2013	Calendar Accident Year 1/1 through 9/30 of 2014	ALL YEARS COMBINED
<b>PREMIUM</b>							
(1)	WRITTEN PREMIUM	\$ 215,904	\$ 1,223,808	\$ 1,030,673	\$ 1,095,910	\$ 1,596,360	\$ 6,709,645
(2)	EARNED PREMIUM	\$ 288,970	\$ 1,214,783	\$ 1,071,150	\$ 1,036,737	\$ 1,470,272	\$ 6,459,899
(3)	CURRENT RATE LEVEL FACTOR ("CL")	1.0435	1.0435	1.0427	1.0568	1.1070	1.0622
(4)	ON LEVEL EARNED PREMIUM [2 x 3]	\$ 301,545	\$ 1,267,648	\$ 1,116,881	\$ 1,095,630	\$ 1,627,665	\$ 6,861,929
(5)	PREMIUM TREND FACTOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
(6)	TRENDED AND ON LEVEL EARNED PREMIUM [4 x 5]	\$ 301,545	\$ 1,267,648	\$ 1,116,881	\$ 1,095,630	\$ 1,627,665	\$ 6,861,929
<b>INCURRED LOSSES and ALAE EXCLUDING CAT</b>							
(7)	INCURRED LOSS and ALAE NET of RECOVERY	\$ 217,301	\$ 1,033,381	\$ 715,809	\$ 732,011	\$ 1,294,680	\$ 4,727,882
(8)	INCURRED LOSS DEVELOPMENT FACTOR	1.0000	1.0002	1.0081	1.0429	1.1000	1.1005
(9)	DEVELOPED INCURRED LOSS and ALAE [7 x 8]	\$ 217,301	\$ 1,033,556	\$ 721,633	\$ 763,424	\$ 1,424,204	\$ 5,202,801
(10)	LOSS TREND FACTOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
(11)	TRENDED AND DEVELOPED INCURRED LOSS and ALAE [9 x 10]	\$ 217,301	\$ 1,033,556	\$ 721,633	\$ 763,424	\$ 1,424,204	\$ 5,202,801
<b>PAID LOSSES and ALAE EXCLUDING CAT</b>							
(12)	PAID LOSS and ALAE NET of RECOVERY	\$ 213,441	\$ 1,009,588	\$ 692,946	\$ 655,520	\$ 986,601	\$ 3,963,977
(13)	PAID LOSS DEVELOPMENT FACTOR	1.0000	1.0021	1.0181	1.1433	1.6210	1.7524
(14)	DEVELOPED PAID LOSS and ALAE [12 x 13]	\$ 213,441	\$ 1,011,665	\$ 705,476	\$ 749,434	\$ 1,599,267	\$ 6,946,375
(15)	LOSS TREND FACTOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
(16)	TRENDED AND DEVELOPED PAID LOSS and ALAE [14 x 15]	\$ 213,441	\$ 1,011,665	\$ 705,476	\$ 749,434	\$ 1,599,267	\$ 6,946,375
<b>LOSS RATIOS EXCLUDING CAT</b>							
(17)	ACTUAL INCURRED LOSS RATIO [7 / 2]	75.2%	85.1%	66.8%	70.6%	88.1%	73.2%
(18)	ULTIMATE INCURRED LOSS RATIO [9 / 2]	75.2%	85.1%	67.4%	73.6%	96.9%	80.5%
(19)	INDICATED LOSS RATIO - INCURRED METHOD [11 / 6]	72.1%	81.5%	64.6%	69.7%	87.5%	73.3%
(20)	ACTUAL PAID LOSS RATIO [12 / 2]	73.9%	83.1%	64.7%	63.2%	67.1%	61.4%
(21)	ULTIMATE PAID LOSS RATIO [14 / 2]	73.9%	83.3%	65.9%	72.3%	108.8%	107.5%
(22)	INDICATED LOSS RATIO - PAID METHOD [16 / 6]	70.8%	79.8%	63.2%	68.4%	98.3%	124.1%
(23)	INDICATED LOSS RATIO - SELECTED [19 x 40 + 22 x 41]	71.6%	80.8%	64.0%	69.3%	89.7%	75.8%
(24)	PERMISSIBLE LOSS & ALAE RATIO [34 - 29]	69.0%	69.0%	69.0%	69.0%	69.0%	69.0%
(25)	RATE LEVEL INDICATION [23 / 24 - 1.0]	3.7%	17.2%	-7.2%	0.4%	29.9%	9.9%
(26)	PENDING RATE CHANGE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(27)	EXPECTED LOSS & ALAE RATIO [23 / (1.0 + 26)]	71.6%	80.8%	64.0%	69.3%	89.7%	75.8%
(28)	EXPECTED RATE LEVEL INDICATION [27 / 24 - 1.0]	3.7%	17.2%	-7.2%	0.4%	29.9%	9.9%
<b>LOSS RATIOS INCLUDING CAT</b>							
(29)	INCURRED CAT LOADING	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(30)	INDICATED LOSS RATIO - INCURRED METHOD [19 + 29]	72.1%	81.5%	64.6%	69.7%	87.5%	73.3%
(31)	PAID CAT LOADING	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(32)	INDICATED LOSS RATIO - PAID METHOD [22 + 31]	70.8%	79.8%	63.2%	68.4%	98.3%	124.1%
(33)	INDICATED LOSS RATIO - SELECTED [30 x 40 + 32 x 41]	71.6%	80.8%	64.0%	69.3%	89.7%	75.8%
(34)	PERMISSIBLE LOSS & ALAE RATIO	69.0%	69.0%	69.0%	69.0%	69.0%	69.0%
(35)	RATE LEVEL INDICATION [33 / 34 - 1.0]	3.7%	17.2%	-7.2%	0.4%	29.9%	9.9%
(36)	PENDING RATE CHANGE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(37)	EXPECTED LOSS & ALAE RATIO [33 / (1.0 + 36)]	71.6%	80.8%	64.0%	69.3%	89.7%	75.8%
(38)	EXPECTED RATE LEVEL INDICATION [37 / 34 - 1.0]	3.7%	17.2%	-7.2%	0.4%	29.9%	9.9%
<b>WEIGHT</b>							
(39)	ACCIDENT YEAR WEIGHT	10%	10%	10%	15%	10%	100%
(40)	INCURRED WEIGHT	60%	60%	60%	70%	80%	70%
(41)	PAID WEIGHT [1.0 - 40]	40%	40%	40%	30%	20%	30%
<b>CREDIBILITY WEIGHTING</b>							
(42)	CLAIM COUNT						667
(43)	CREDIBILITY						0.7851
(44)	EXPECTED ANNUAL NET TREND						0.0000
(45)	ASSUMED NUMBER OF YEARS SINCE LAST RATE REVIEW						0.9781
(46)	EXPECTED NET TREND SINCE LAST RATE REVIEW						0.0%
(47)	CREDIBILITY WEIGHTED RATE LEVEL INDICATION						7.8%

(4) Current Rate Level Factor Adjusts Premium to Account for Rate Changes

**Rate Change History**

Date	BI Impact	Cumulative Impact
11/29/11	16.70%	16.70%
01/16/12	-15.10%	-0.92%
06/19/12	-6.30%	-7.16%
01/15/13	2.00%	-5.31%
02/27/14	10.20%	4.35%

- (6) Trended Premium Represented at Current Prices
- (9) & (14) Loss & ALAE Including Future Payments
- (10) & (15) Loss Trend - PCI Fast Track Trend
- (19) (22) (23) Loss Ratio Taking into Account Premium at Current Prices & Losses with Future Payments and Inflation
- (24) The Target Loss Ratio - Our Goal
- (25) The Amount of Rate Increase or Decrease We Need to Hit Our Loss Ratio Goal
- (26) No Pending Rate Change
- (27) New Loss Ratio with Pending Rate Change Taken Into Account
- (28) The Amount of Rate Increase or Decrease Still Needed to Hit Our Loss Ratio Goal

Imperial Fire & Casualty Insurance Company  
Rate Level Indication  
Experience Period: 10/1/2009 to 9/30/2014  
Arkansas Classic - PD

	Calendar Accident Year 10/1 through 12/31 of 2009	Calendar Accident Year 1/1 through 12/31 of 2010	Calendar Accident Year 1/1 through 12/31 of 2011	Calendar Accident Year 1/1 through 12/31 of 2012	Calendar Accident Year 1/1 through 12/31 of 2013	Calendar Accident Year 1/1 through 9/30 of 2014	ALL YEARS COMBINED
<b>PREMIUM</b>							
(1)	WRITTEN PREMIUM	\$ 243,235	\$ 1,350,789	\$ 1,133,179	\$ 1,272,431	\$ 1,866,108	\$ 7,533,801
(2)	EARNED PREMIUM	\$ 304,245	\$ 1,341,546	\$ 1,184,614	\$ 1,180,472	\$ 1,719,735	\$ 7,269,453
(3)	CURRENT RATE LEVEL FACTOR ("CL")	0.9537	0.9537	0.9537	0.9777	1.0076	0.9805
(4)	ON LEVEL EARNED PREMIUM [2 x 3]	\$ 290,153	\$ 1,279,408	\$ 1,129,775	\$ 1,154,171	\$ 1,732,808	\$ 7,127,686
(5)	PREMIUM TREND FACTOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
(6)	TRENDED AND ON LEVEL EARNED PREMIUM [4 x 5]	\$ 290,153	\$ 1,279,408	\$ 1,129,775	\$ 1,154,171	\$ 1,732,808	\$ 7,127,686
<b>INCURRED LOSSES and ALAE EXCLUDING CAT</b>							
(7)	INCURRED LOSS and ALAE NET of RECOVERY	\$ 176,683	\$ 870,842	\$ 796,560	\$ 830,092	\$ 1,510,453	\$ 5,289,153
(8)	INCURRED LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0000	1.0005	1.0051	1.0225
(9)	DEVELOPED INCURRED LOSS and ALAE [7 x 8]	\$ 176,683	\$ 870,842	\$ 796,560	\$ 830,478	\$ 1,518,094	\$ 5,408,327
(10)	LOSS TREND FACTOR	1.0937	1.0835	1.0675	1.0517	1.0361	1.0499
(11)	TRENDED AND DEVELOPED INCURRED LOSS and ALAE [9 x 10]	\$ 193,232	\$ 943,575	\$ 850,334	\$ 873,422	\$ 1,572,968	\$ 5,676,858
<b>PAID LOSSES and ALAE EXCLUDING CAT</b>							
(12)	PAID LOSS and ALAE NET of RECOVERY	\$ 176,683	\$ 870,842	\$ 796,560	\$ 830,092	\$ 1,488,361	\$ 5,054,904
(13)	PAID LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0000	1.0005	1.0141	1.0368
(14)	DEVELOPED PAID LOSS and ALAE [12 x 13]	\$ 176,683	\$ 870,842	\$ 796,571	\$ 830,497	\$ 1,509,333	\$ 5,350,045
(15)	LOSS TREND FACTOR	1.0937	1.0835	1.0675	1.0517	1.0361	1.0499
(16)	TRENDED AND DEVELOPED PAID LOSS and ALAE [14 x 15]	\$ 193,232	\$ 943,575	\$ 850,346	\$ 873,441	\$ 1,563,890	\$ 5,617,134
<b>LOSS RATIOS EXCLUDING CAT</b>							
(17)	ACTUAL INCURRED LOSS RATIO [7 / 2]	58.1%	64.9%	67.2%	70.3%	87.8%	72.8%
(18)	ULTIMATE INCURRED LOSS RATIO [9 / 2]	58.1%	64.9%	67.2%	70.4%	88.3%	74.4%
(19)	INDICATED LOSS RATIO - INCURRED METHOD [11 / 6]	66.6%	73.8%	75.3%	75.7%	90.8%	78.3%
(20)	ACTUAL PAID LOSS RATIO [12 / 2]	58.1%	64.9%	67.2%	70.3%	86.5%	69.5%
(21)	ULTIMATE PAID LOSS RATIO [14 / 2]	58.1%	64.9%	67.2%	70.4%	87.8%	73.6%
(22)	INDICATED LOSS RATIO - PAID METHOD [16 / 6]	66.6%	73.8%	75.3%	75.7%	90.3%	76.8%
(23)	<b>INDICATED LOSS RATIO - SELECTED [19 x 40 + 22 x 41]</b>	<b>66.6%</b>	<b>73.8%</b>	<b>75.3%</b>	<b>75.7%</b>	<b>90.6%</b>	<b>77.8%</b>
(24)	PERMISSIBLE LOSS & ALAE RATIO [34 - 29]	69.0%	69.0%	69.0%	69.0%	69.0%	69.0%
(25)	RATE LEVEL INDICATION [23 / 24 - 1.0]	-3.5%	6.9%	9.1%	9.7%	31.3%	12.8%
(26)	PENDING RATE CHANGE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(27)	EXPECTED LOSS & ALAE RATIO [23 / (1.0 + 26)]	66.6%	73.8%	75.3%	75.7%	90.6%	77.8%
(28)	EXPECTED RATE LEVEL INDICATION [27 / 24 - 1.0]	-3.5%	6.9%	9.1%	9.7%	31.3%	12.8%
<b>LOSS RATIOS INCLUDING CAT</b>							
(29)	INCURRED CAT LOADING	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(30)	INDICATED LOSS RATIO - INCURRED METHOD [19 + 29]	66.6%	73.8%	75.3%	75.7%	90.8%	78.3%
(31)	PAID CAT LOADING	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(32)	INDICATED LOSS RATIO - PAID METHOD [22 + 31]	66.6%	73.8%	75.3%	75.7%	90.3%	76.8%
(33)	<b>INDICATED LOSS RATIO - SELECTED [30 x 40 + 32 x 41]</b>	<b>66.6%</b>	<b>73.8%</b>	<b>75.3%</b>	<b>75.7%</b>	<b>90.6%</b>	<b>77.8%</b>
(34)	PERMISSIBLE LOSS & ALAE RATIO	69.0%	69.0%	69.0%	69.0%	69.0%	69.0%
(35)	RATE LEVEL INDICATION [33 / 34 - 1.0]	-3.5%	6.9%	9.1%	9.7%	31.3%	12.8%
(36)	PENDING RATE CHANGE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(37)	EXPECTED LOSS & ALAE RATIO [33 / (1.0 + 36)]	66.6%	73.8%	75.3%	75.7%	90.6%	77.8%
(38)	EXPECTED RATE LEVEL INDICATION [37 / 34 - 1.0]	-3.5%	6.9%	9.1%	9.7%	31.3%	12.8%
<b>WEIGHT</b>							
(39)	ACCIDENT YEAR WEIGHT	10%	10%	10%	15%	10%	100%
(40)	INCURRED WEIGHT	50%	50%	50%	50%	60%	60%
(41)	PAID WEIGHT [1.0 - 40]	50%	50%	50%	50%	40%	40%
<b>CREDIBILITY WEIGHTING</b>							
(42)	CLAIM COUNT						1840
(43)	CREDIBILITY						1.0000
(44)	EXPECTED ANNUAL NET TREND						0.0150
(45)	ASSUMED NUMBER OF YEARS SINCE LAST RATE REVIEW						0.9781
(46)	EXPECTED NET TREND SINCE LAST RATE REVIEW						1.5%
(47)	CREDIBILITY WEIGHTED RATE LEVEL INDICATION						<b>12.8%</b>

(4) Current Rate Level Factor Adjusts Premium to Account for Rate Changes

**Rate Change History**

Date	PD Impact	Cumulative Impact
11/29/11	-0.50%	-0.50%
01/16/12	0.20%	-0.30%
06/19/12	-6.50%	-6.78%
01/15/13	2.00%	-4.92%
02/27/14	0.30%	-4.63%

(6) Trended Premium Represented at Current Prices

(9) & (14) Loss & ALAE Including Future Payments

(10) & (15) Loss Trend - PCI Fast Track Trend

(19) (22) (23) Loss Ratio Taking into Account Premium at Current Prices & Losses with Future Payments and Inflation

(24) The Target Loss Ratio - Our Goal

(25) The Amount of Rate Increase or Decrease We Need to Hit Our Loss Ratio Goal

(26) No Pending Rate Change

(27) New Loss Ratio with Pending Rate Change Taken Into Account

(28) The Amount of Rate Increase or Decrease Still Needed to Hit Our Loss Ratio Goal

Imperial Fire & Casualty Insurance Company  
Rate Level Indication  
Experience Period: 10/1/2009 to 9/30/2014  
Arkansas Classic - OTC

	Calendar Accident Year 10/1 through 12/31 of 2009	Calendar Accident Year 1/1 through 12/31 of 2010	Calendar Accident Year 1/1 through 12/31 of 2011	Calendar Accident Year 1/1 through 12/31 of 2012	Calendar Accident Year 1/1 through 12/31 of 2013	Calendar Accident Year 1/1 through 9/30 of 2014	ALL YEARS COMBINED
<b>PREMIUM</b>							
(1)	WRITTEN PREMIUM	\$ 38,953	\$ 152,635	\$ 122,414	\$ 126,624	\$ 259,008	\$ 974,307
(2)	EARNED PREMIUM	\$ 40,589	\$ 160,981	\$ 128,473	\$ 116,082	\$ 228,697	\$ 917,987
(3)	CURRENT RATE LEVEL FACTOR ("CL")	0.9884	0.9884	0.9885	0.9907	0.9880	0.9900
(4)	ON LEVEL EARNED PREMIUM [2 x 3]	\$ 40,118	\$ 159,113	\$ 127,000	\$ 115,000	\$ 225,953	\$ 908,842
(5)	PREMIUM TREND FACTOR	1.1945	1.1726	1.1385	1.1053	1.0730	1.1018
(6)	TRENDED AND ON LEVEL EARNED PREMIUM [4 x 5]	\$ 47,922	\$ 186,581	\$ 144,587	\$ 127,107	\$ 242,457	\$ 1,001,350
<b>INCURRED LOSSES and ALAE EXCLUDING CAT</b>							
(7)	INCURRED LOSS and ALAE NET of RECOVERY	\$ 17,132	\$ 58,284	\$ 63,560	\$ 57,953	\$ 61,963	\$ 353,552
(8)	INCURRED LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0177
(9)	DEVELOPED INCURRED LOSS and ALAE [7 x 8]	\$ 17,132	\$ 58,284	\$ 63,560	\$ 57,953	\$ 61,963	\$ 359,802
(10)	LOSS TREND FACTOR	0.6057	0.6381	0.6936	0.7540	0.8197	0.7646
(11)	TRENDED AND DEVELOPED INCURRED LOSS and ALAE [9 x 10]	\$ 10,376	\$ 37,192	\$ 44,086	\$ 43,697	\$ 50,789	\$ 275,105
<b>PAID LOSSES and ALAE EXCLUDING CAT</b>							
(12)	PAID LOSS and ALAE NET of RECOVERY	\$ 17,132	\$ 58,284	\$ 63,560	\$ 57,953	\$ 61,963	\$ 336,752
(13)	PAID LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0490
(14)	DEVELOPED PAID LOSS and ALAE [12 x 13]	\$ 17,132	\$ 58,284	\$ 63,560	\$ 57,953	\$ 61,963	\$ 353,262
(15)	LOSS TREND FACTOR	0.6057	0.6381	0.6936	0.7540	0.8197	0.7624
(16)	TRENDED AND DEVELOPED PAID LOSS and ALAE [14 x 15]	\$ 10,376	\$ 37,192	\$ 44,086	\$ 43,697	\$ 50,789	\$ 269,339
<b>LOSS RATIOS EXCLUDING CAT</b>							
(17)	ACTUAL INCURRED LOSS RATIO [7 / 2]	42.2%	36.2%	49.5%	49.9%	27.1%	38.5%
(18)	ULTIMATE INCURRED LOSS RATIO [9 / 2]	42.2%	36.2%	49.5%	49.9%	27.1%	39.2%
(19)	INDICATED LOSS RATIO - INCURRED METHOD [11 / 6]	21.7%	19.9%	30.5%	34.4%	20.9%	30.3%
(20)	ACTUAL PAID LOSS RATIO [12 / 2]	42.2%	36.2%	49.5%	49.9%	27.1%	36.7%
(21)	ULTIMATE PAID LOSS RATIO [14 / 2]	42.2%	36.2%	49.5%	49.9%	27.1%	38.5%
(22)	INDICATED LOSS RATIO - PAID METHOD [16 / 6]	21.7%	19.9%	30.5%	34.4%	20.9%	29.3%
(23)	INDICATED LOSS RATIO - SELECTED [19 x 40 + 22 x 41]	21.7%	19.9%	30.5%	34.4%	20.9%	30.0%
(24)	PERMISSIBLE LOSS & ALAE RATIO [34 - 29]	30.5%	30.5%	30.5%	30.5%	30.5%	30.5%
(25)	RATE LEVEL INDICATION [23 / 24 - 1.0]	-29.0%	-34.6%	0.0%	12.7%	-31.3%	-1.6%
(26)	PENDING RATE CHANGE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(27)	EXPECTED LOSS & ALAE RATIO [23 / (1.0 + 26)]	21.7%	19.9%	30.5%	34.4%	20.9%	30.0%
(28)	EXPECTED RATE LEVEL INDICATION [27 / 24 - 1.0]	-29.0%	-34.6%	0.0%	12.7%	-31.3%	-1.6%
<b>LOSS RATIOS INCLUDING CAT</b>							
(29)	INCURRED CAT LOADING	38.5%	38.5%	38.5%	38.5%	38.5%	38.5%
(30)	INDICATED LOSS RATIO - INCURRED METHOD [19 + 29]	60.2%	58.4%	69.0%	72.9%	59.5%	68.8%
(31)	PAID CAT LOADING	38.5%	38.5%	38.5%	38.5%	38.5%	38.5%
(32)	INDICATED LOSS RATIO - PAID METHOD [22 + 31]	60.2%	58.4%	69.0%	72.9%	59.5%	67.8%
(33)	INDICATED LOSS RATIO - SELECTED [30 x 40 + 32 x 41]	60.2%	58.4%	69.0%	72.9%	59.5%	68.5%
(34)	PERMISSIBLE LOSS & ALAE RATIO	69.0%	69.0%	69.0%	69.0%	69.0%	69.0%
(35)	RATE LEVEL INDICATION [33 / 34 - 1.0]	-12.8%	-15.3%	0.0%	5.6%	-13.8%	-0.7%
(36)	PENDING RATE CHANGE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(37)	EXPECTED LOSS & ALAE RATIO [33 / (1.0 + 36)]	60.2%	58.4%	69.0%	72.9%	59.5%	68.5%
(38)	EXPECTED RATE LEVEL INDICATION [37 / 34 - 1.0]	-12.8%	-15.3%	0.0%	5.6%	-13.8%	-0.7%
<b>WEIGHT</b>							
(39)	ACCIDENT YEAR WEIGHT	10%	10%	10%	15%	10%	100%
(40)	INCURRED WEIGHT	50%	50%	50%	50%	50%	60%
(41)	PAID WEIGHT [1.0 - 40]	50%	50%	50%	50%	50%	40%
<b>CREDIBILITY WEIGHTING</b>							
(42)	CLAIM COUNT						187
(43)	CREDIBILITY						0.4157
(44)	EXPECTED ANNUAL NET TREND						-0.1068
(45)	ASSUMED NUMBER OF YEARS SINCE LAST RATE REVIEW						0.9781
(46)	EXPECTED NET TREND SINCE LAST RATE REVIEW						-10.5%
(47)	CREDIBILITY WEIGHTED RATE LEVEL INDICATION						-6.4%

(4) Current Rate Level Factor Adjusts Premium to Account for Rate Changes

**Rate Change History**

Date	OTC Impact	Cumulative Impact
11/29/11	-2.40%	-2.40%
01/16/12	2.50%	0.04%
06/19/12	0.00%	0.04%
01/15/13	0.00%	0.04%
02/27/14	-1.20%	-1.16%

(6) Trended Premium Represented at Current Prices

(9) & (14) Loss & ALAE Including Future Payments

(10) & (15) Loss Trend - PCI Fast Track Trend

(19) (22) (23) Loss Ratio Taking into Account Premium at Current Prices & Losses with Future Payments and Inflation

(24) The Target Loss Ratio - Our Goal

(25) The Amount of Rate Increase or Decrease We Need to Hit Our Loss Ratio Goal

(26) No Pending Rate Change

(27) New Loss Ratio with Pending Rate Change Taken Into Account

(28) The Amount of Rate Increase or Decrease Still Needed to Hit Our Loss Ratio Goal

Imperial Fire & Casualty Insurance Company  
Rate Level Indication  
Experience Period: 10/1/2009 to 9/30/2014  
Arkansas Classic - COL

	Calendar Accident Year 10/1 through 12/31 of 2009	Calendar Accident Year 1/1 through 12/31 of 2010	Calendar Accident Year 1/1 through 12/31 of 2011	Calendar Accident Year 1/1 through 12/31 of 2012	Calendar Accident Year 1/1 through 12/31 of 2013	Calendar Accident Year 1/1 through 9/30 of 2014	ALL YEARS COMBINED
<b>PREMIUM</b>							
(1)	WRITTEN PREMIUM	\$ 78,279	\$ 295,150	\$ 240,740	\$ 310,647	\$ 678,436	\$ 2,274,415
(2)	EARNED PREMIUM	\$ 80,882	\$ 312,509	\$ 250,742	\$ 268,227	\$ 591,154	\$ 2,121,854
(3)	CURRENT RATE LEVEL FACTOR ("CL")	0.8253	0.8253	0.8257	0.8886	0.8980	0.8887
(4)	ON LEVEL EARNED PREMIUM [2 x 3]	\$ 66,749	\$ 257,902	\$ 207,035	\$ 238,359	\$ 530,857	\$ 1,885,640
(5)	PREMIUM TREND FACTOR	1.1945	1.1726	1.1385	1.1053	1.0730	1.0457
(6)	TRENDED AND ON LEVEL EARNED PREMIUM [4 x 5]	\$ 79,734	\$ 302,425	\$ 235,705	\$ 263,453	\$ 569,630	\$ 2,062,393
<b>INCURRED LOSSES and ALAE EXCLUDING CAT</b>							
(7)	INCURRED LOSS and ALAE NET of RECOVERY	\$ 58,380	\$ 212,282	\$ 173,955	\$ 128,277	\$ 366,410	\$ 1,310,525
(8)	INCURRED LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0000	1.0000	1.0000	0.9983
(9)	DEVELOPED INCURRED LOSS and ALAE [7 x 8]	\$ 58,380	\$ 212,282	\$ 173,955	\$ 128,277	\$ 366,410	\$ 1,309,896
(10)	LOSS TREND FACTOR	1.0617	1.0551	1.0446	1.0343	1.0240	1.0151
(11)	TRENDED AND DEVELOPED INCURRED LOSS and ALAE [9 x 10]	\$ 61,980	\$ 223,973	\$ 181,718	\$ 132,673	\$ 375,210	\$ 1,351,759
<b>PAID LOSSES and ALAE EXCLUDING CAT</b>							
(12)	PAID LOSS and ALAE NET of RECOVERY	\$ 58,380	\$ 212,282	\$ 173,955	\$ 128,277	\$ 366,410	\$ 1,276,615
(13)	PAID LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0000	1.0000	0.9999	1.0808
(14)	DEVELOPED PAID LOSS and ALAE [12 x 13]	\$ 58,380	\$ 212,282	\$ 173,955	\$ 128,277	\$ 366,377	\$ 1,303,832
(15)	LOSS TREND FACTOR	1.0617	1.0551	1.0446	1.0343	1.0240	1.0151
(16)	TRENDED AND DEVELOPED PAID LOSS and ALAE [14 x 15]	\$ 61,980	\$ 223,973	\$ 181,718	\$ 132,673	\$ 375,175	\$ 1,345,603
<b>LOSS RATIOS EXCLUDING CAT</b>							
(17)	ACTUAL INCURRED LOSS RATIO [7 / 2]	72.2%	67.9%	69.4%	47.8%	62.0%	61.8%
(18)	ULTIMATE INCURRED LOSS RATIO [9 / 2]	72.2%	67.9%	69.4%	47.8%	62.0%	61.7%
(19)	INDICATED LOSS RATIO - INCURRED METHOD [11 / 6]	77.7%	74.1%	77.1%	50.4%	65.9%	64.3%
(20)	ACTUAL PAID LOSS RATIO [12 / 2]	72.2%	67.9%	69.4%	47.8%	62.0%	60.2%
(21)	ULTIMATE PAID LOSS RATIO [14 / 2]	72.2%	67.9%	69.4%	47.8%	62.0%	61.4%
(22)	INDICATED LOSS RATIO - PAID METHOD [16 / 6]	77.7%	74.1%	77.1%	50.4%	65.9%	60.5%
(23)	<b>INDICATED LOSS RATIO - SELECTED [19 x 40 + 22 x 41]</b>	<b>77.7%</b>	<b>74.1%</b>	<b>77.1%</b>	<b>50.4%</b>	<b>65.9%</b>	<b>61.1%</b>
(24)	PERMISSIBLE LOSS & ALAE RATIO [34 - 29]	69.0%	69.0%	69.0%	69.0%	69.0%	69.0%
(25)	RATE LEVEL INDICATION [23 / 24 - 1.0]	12.7%	7.3%	11.7%	-27.0%	-4.5%	-7.0%
(26)	PENDING RATE CHANGE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(27)	EXPECTED LOSS & ALAE RATIO [23 / (1.0 + 26)]	77.7%	74.1%	77.1%	50.4%	65.9%	64.2%
(28)	EXPECTED RATE LEVEL INDICATION [27 / 24 - 1.0]	12.7%	7.3%	11.7%	-27.0%	-4.5%	-7.0%
<b>LOSS RATIOS INCLUDING CAT</b>							
(29)	INCURRED CAT LOADING	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(30)	INDICATED LOSS RATIO - INCURRED METHOD [19 + 29]	77.7%	74.1%	77.1%	50.4%	65.9%	64.3%
(31)	PAID CAT LOADING	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(32)	INDICATED LOSS RATIO - PAID METHOD [22 + 31]	77.7%	74.1%	77.1%	50.4%	65.9%	63.9%
(33)	<b>INDICATED LOSS RATIO - SELECTED [30 x 40 + 32 x 41]</b>	<b>77.7%</b>	<b>74.1%</b>	<b>77.1%</b>	<b>50.4%</b>	<b>65.9%</b>	<b>64.2%</b>
(34)	PERMISSIBLE LOSS & ALAE RATIO	69.0%	69.0%	69.0%	69.0%	69.0%	69.0%
(35)	RATE LEVEL INDICATION [33 / 34 - 1.0]	12.7%	7.3%	11.7%	-27.0%	-4.5%	-7.0%
(36)	PENDING RATE CHANGE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(37)	EXPECTED LOSS & ALAE RATIO [33 / (1.0 + 36)]	77.7%	74.1%	77.1%	50.4%	65.9%	64.2%
(38)	EXPECTED RATE LEVEL INDICATION [37 / 34 - 1.0]	12.7%	7.3%	11.7%	-27.0%	-4.5%	-7.0%
<b>WEIGHT</b>							
(39)	ACCIDENT YEAR WEIGHT	5%	10%	10%	15%	20%	100%
(40)	INCURRED WEIGHT	50%	50%	50%	50%	60%	60%
(41)	PAID WEIGHT [1.0 - 40]	50%	50%	50%	50%	40%	40%
<b>CREDIBILITY WEIGHTING</b>							
(42)	CLAIM COUNT						387
(43)	CREDIBILITY						0.5981
(44)	EXPECTED ANNUAL NET TREND						-0.0194
(45)	ASSUMED NUMBER OF YEARS SINCE LAST RATE REVIEW						0.9781
(46)	EXPECTED NET TREND SINCE LAST RATE REVIEW						-1.9%
(47)	CREDIBILITY WEIGHTED RATE LEVEL INDICATION						<b>-4.9%</b>

(4) Current Rate Level Factor Adjusts Premium to Account for Rate Changes

**Rate Change History**

Date	COL Impact	Cumulative Impact
11/29/11	-8.10%	-8.10%
01/16/12	0.00%	-8.10%
06/19/12	0.00%	-8.10%
01/15/13	0.00%	-8.10%
02/27/14	-10.20%	-17.47%

- (6) Trended Premium Represented at Current Prices
- (9) & (14) Loss & ALAE Including Future Payments
- (10) & (15) Loss Trend - PCI Fast Track Trend
- (19) (22) (23) Loss Ratio Taking into Account Premium at Current Prices & Losses with Future Payments and Inflation
- (24) The Target Loss Ratio - Our Goal
- (25) The Amount of Rate Increase or Decrease We Need to Hit Our Loss Ratio Goal
- (26) No Pending Rate Change
- (27) New Loss Ratio with Pending Rate Change Taken Into Account
- (28) The Amount of Rate Increase or Decrease Still Needed to Hit Our Loss Ratio Goal

Imperial Fire & Casualty Insurance Company  
Rate Level Indication  
Experience Period: 10/1/2009 to 9/30/2014  
Arkansas Classic - PAD PID PIP PMP

	Calendar Accident Year 10/1 through 12/31 of 2009	Calendar Accident Year 1/1 through 12/31 of 2010	Calendar Accident Year 1/1 through 12/31 of 2011	Calendar Accident Year 1/1 through 12/31 of 2012	Calendar Accident Year 1/1 through 12/31 of 2013	Calendar Accident Year 1/1 through 9/30 of 2014	ALL YEARS COMBINED
<b>PREMIUM</b>							
(1)	WRITTEN PREMIUM	\$ 4,878	\$ 13,869	\$ 12,721	\$ 15,800	\$ 26,619	\$ 97,412
(2)	EARNED PREMIUM	\$ 4,258	\$ 15,300	\$ 12,947	\$ 14,235	\$ 24,470	\$ 93,804
(3)	CURRENT RATE LEVEL FACTOR ("CL")	1.1841	1.1841	1.1839	1.1611	1.1574	1.1497
(4)	ON LEVEL EARNED PREMIUM [2 x 3]	\$ 5,042	\$ 18,116	\$ 15,328	\$ 16,529	\$ 28,322	\$ 107,851
(5)	PREMIUM TREND FACTOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
(6)	TRENDED AND ON LEVEL EARNED PREMIUM [4 x 5]	\$ 5,042	\$ 18,116	\$ 15,328	\$ 16,529	\$ 28,322	\$ 107,851
<b>INCURRED LOSSES and ALAE EXCLUDING CAT</b>							
(7)	INCURRED LOSS and ALAE NET of RECOVERY	\$ 821	\$ 9,715	\$ 22,415	\$ 11,210	\$ 27,153	\$ 83,280
(8)	INCURRED LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0000	1.0427	1.0112	1.0062
(9)	DEVELOPED INCURRED LOSS and ALAE [7 x 8]	\$ 821	\$ 9,715	\$ 22,415	\$ 11,689	\$ 27,458	\$ 83,796
(10)	LOSS TREND FACTOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
(11)	TRENDED AND DEVELOPED INCURRED LOSS and ALAE [9 x 10]	\$ 821	\$ 9,715	\$ 22,415	\$ 11,689	\$ 27,458	\$ 83,796
<b>PAID LOSSES and ALAE EXCLUDING CAT</b>							
(12)	PAID LOSS and ALAE NET of RECOVERY	\$ 821	\$ 9,715	\$ 22,415	\$ 11,210	\$ 27,153	\$ 79,450
(13)	PAID LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0000	1.0834	1.0840	1.5699
(14)	DEVELOPED PAID LOSS and ALAE [12 x 13]	\$ 821	\$ 9,715	\$ 22,415	\$ 12,145	\$ 29,433	\$ 124,725
(15)	LOSS TREND FACTOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
(16)	TRENDED AND DEVELOPED PAID LOSS and ALAE [14 x 15]	\$ 821	\$ 9,715	\$ 22,415	\$ 12,145	\$ 29,433	\$ 124,725
<b>LOSS RATIOS EXCLUDING CAT</b>							
(17)	ACTUAL INCURRED LOSS RATIO [7 / 2]	19.3%	63.5%	173.1%	78.7%	111.0%	88.8%
(18)	ULTIMATE INCURRED LOSS RATIO [9 / 2]	19.3%	63.5%	173.1%	82.1%	112.2%	89.3%
(19)	INDICATED LOSS RATIO - INCURRED METHOD [11 / 6]	16.3%	53.6%	146.2%	70.7%	96.9%	68.3%
(20)	ACTUAL PAID LOSS RATIO [12 / 2]	19.3%	63.5%	173.1%	78.7%	111.0%	84.7%
(21)	ULTIMATE PAID LOSS RATIO [14 / 2]	19.3%	63.5%	173.1%	85.3%	120.3%	133.0%
(22)	INDICATED LOSS RATIO - PAID METHOD [16 / 6]	16.3%	53.6%	146.2%	73.5%	103.9%	125.1%
(23)	INDICATED LOSS RATIO - SELECTED [19 x 40 + 22 x 41]	16.3%	53.6%	146.2%	71.5%	98.3%	68.7%
(24)	PERMISSIBLE LOSS & ALAE RATIO [34 - 29]	69.0%	69.0%	69.0%	69.0%	69.0%	69.0%
(25)	RATE LEVEL INDICATION [23 / 24 - 1.0]	-76.4%	-22.3%	111.9%	3.7%	42.5%	-30.8%
(26)	PENDING RATE CHANGE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(27)	EXPECTED LOSS & ALAE RATIO [23 / (1.0 + 26)]	16.3%	53.6%	146.2%	71.5%	98.3%	68.7%
(28)	EXPECTED RATE LEVEL INDICATION [27 / 24 - 1.0]	-76.4%	-22.3%	111.9%	3.7%	42.5%	-30.8%
<b>LOSS RATIOS INCLUDING CAT</b>							
(29)	INCURRED CAT LOADING	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(30)	INDICATED LOSS RATIO - INCURRED METHOD [19 + 29]	16.3%	53.6%	146.2%	70.7%	96.9%	68.3%
(31)	PAID CAT LOADING	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(32)	INDICATED LOSS RATIO - PAID METHOD [22 + 31]	16.3%	53.6%	146.2%	73.5%	103.9%	125.1%
(33)	INDICATED LOSS RATIO - SELECTED [30 x 40 + 32 x 41]	16.3%	53.6%	146.2%	71.5%	98.3%	68.7%
(34)	PERMISSIBLE LOSS & ALAE RATIO	69.0%	69.0%	69.0%	69.0%	69.0%	69.0%
(35)	RATE LEVEL INDICATION [33 / 34 - 1.0]	-76.4%	-22.3%	111.9%	3.7%	42.5%	-30.8%
(36)	PENDING RATE CHANGE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(37)	EXPECTED LOSS & ALAE RATIO [33 / (1.0 + 36)]	16.3%	53.6%	146.2%	71.5%	98.3%	68.7%
(38)	EXPECTED RATE LEVEL INDICATION [37 / 34 - 1.0]	-76.4%	-22.3%	111.9%	3.7%	42.5%	-30.8%
<b>WEIGHT</b>							
(39)	ACCIDENT YEAR WEIGHT	10%	10%	10%	15%	20%	100%
(40)	INCURRED WEIGHT	50%	50%	50%	70%	80%	70%
(41)	PAID WEIGHT [1.0 - 40]	50%	50%	50%	30%	20%	30%
<b>CREDIBILITY WEIGHTING</b>							
(42)	CLAIM COUNT						23
(43)	CREDIBILITY						0.1458
(44)	EXPECTED ANNUAL NET TREND						0.0000
(45)	ASSUMED NUMBER OF YEARS SINCE LAST RATE REVIEW						0.9781
(46)	EXPECTED NET TREND SINCE LAST RATE REVIEW						0.0%
(47)	CREDIBILITY WEIGHTED RATE LEVEL INDICATION						-0.1%

(4) Current Rate Level Factor Adjusts Premium to Account for Rate Changes

**Rate Change History**

Date	PAD PID PIP PMP Impact	Cumulative Impact
11/29/11	2.30%	2.30%
01/16/12	0.00%	2.30%
06/19/12	0.00%	2.30%
01/15/13	0.00%	2.30%
02/27/14	15.74%	18.41%

- (6) Trended Premium Represented at Current Prices
- (9) & (14) Loss & ALAE Including Future Payments
- (10) & (15) Loss Trend - PCI Fast Track Trend
- (19) (22) (23) Loss Ratio Taking into Account Premium at Current Prices & Losses with Future Payments and Inflation
- (24) The Target Loss Ratio - Our Goal
- (25) The Amount of Rate Increase or Decrease We Need to Hit Our Loss Ratio Goal
- (26) No Pending Rate Change
- (27) New Loss Ratio with Pending Rate Change Taken Into Account
- (28) The Amount of Rate Increase or Decrease Still Needed to Hit Our Loss Ratio Goal

Imperial Fire & Casualty Insurance Company  
 Rate Level Indication  
 Experience Period: 10/1/2009 to 9/30/2014  
 Arkansas Classic - UBI UIM UPD

		Calendar Accident Year 10/1 through 12/31 of 2009	Calendar Accident Year 1/1 through 12/31 of 2010	Calendar Accident Year 1/1 through 12/31 of 2011	Calendar Accident Year 1/1 through 12/31 of 2012	Calendar Accident Year 1/1 through 12/31 of 2013	Calendar Accident Year 1/1 through 9/30 of 2014	ALL YEARS COMBINED
<b>PREMIUM</b>								
(1)	WRITTEN PREMIUM	\$ 21,520	\$ 114,080	\$ 105,094	\$ 123,272	\$ 211,536	\$ 224,245	\$ 799,748
(2)	EARNED PREMIUM	\$ 27,325	\$ 115,582	\$ 104,970	\$ 112,051	\$ 190,586	\$ 199,915	\$ 750,428
(3)	CURRENT RATE LEVEL FACTOR ("CL")	1.2381	1.2381	1.2372	1.2357	1.2566	1.1367	1.2153
(4)	ON LEVEL EARNED PREMIUM [2 x 3]	\$ 33,832	\$ 143,101	\$ 129,870	\$ 138,455	\$ 239,492	\$ 227,250	\$ 912,000
(5)	PREMIUM TREND FACTOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
(6)	TRENDED AND ON LEVEL EARNED PREMIUM [4 x 5]	\$ 33,832	\$ 143,101	\$ 129,870	\$ 138,455	\$ 239,492	\$ 227,250	\$ 912,000
<b>INCURRED LOSSES and ALAE EXCLUDING CAT</b>								
(7)	INCURRED LOSS and ALAE NET of RECOVERY	\$ 8,167	\$ 121,581	\$ 68,057	\$ 166,284	\$ 224,120	\$ 126,056	\$ 714,266
(8)	INCURRED LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0000	1.0130	0.9712	1.0387	1.0008
(9)	DEVELOPED INCURRED LOSS and ALAE [7 x 8]	\$ 8,167	\$ 121,581	\$ 68,057	\$ 168,441	\$ 217,664	\$ 130,937	\$ 714,848
(10)	LOSS TREND FACTOR	1.0374	1.0334	1.0271	1.0209	1.0147	1.0093	1.0198
(11)	TRENDED AND DEVELOPED INCURRED LOSS and ALAE [9 x 10]	\$ 8,472	\$ 125,643	\$ 69,903	\$ 171,956	\$ 220,853	\$ 132,149	\$ 728,977
<b>PAID LOSSES and ALAE EXCLUDING CAT</b>								
(12)	PAID LOSS and ALAE NET of RECOVERY	\$ 8,167	\$ 121,581	\$ 68,057	\$ 166,284	\$ 224,120	\$ 105,556	\$ 693,766
(13)	PAID LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0000	1.0408	1.1874	2.0866	1.2387
(14)	DEVELOPED PAID LOSS and ALAE [12 x 13]	\$ 8,167	\$ 121,581	\$ 68,057	\$ 173,070	\$ 266,124	\$ 220,255	\$ 857,256
(15)	LOSS TREND FACTOR	1.0374	1.0334	1.0271	1.0209	1.0147	1.0093	1.0184
(16)	TRENDED AND DEVELOPED PAID LOSS and ALAE [14 x 15]	\$ 8,472	\$ 125,643	\$ 69,903	\$ 176,682	\$ 270,024	\$ 222,294	\$ 873,019
<b>LOSS RATIOS EXCLUDING CAT</b>								
(17)	ACTUAL INCURRED LOSS RATIO [7 / 2]	29.9%	105.2%	64.8%	148.4%	117.6%	63.1%	95.2%
(18)	ULTIMATE INCURRED LOSS RATIO [9 / 2]	29.9%	105.2%	64.8%	150.3%	114.2%	65.5%	95.3%
(19)	INDICATED LOSS RATIO - INCURRED METHOD [11 / 6]	25.0%	87.8%	53.8%	124.2%	92.2%	58.2%	69.1%
(20)	ACTUAL PAID LOSS RATIO [12 / 2]	29.9%	105.2%	64.8%	148.4%	117.6%	52.8%	92.4%
(21)	ULTIMATE PAID LOSS RATIO [14 / 2]	29.9%	105.2%	64.8%	154.5%	139.6%	110.2%	114.2%
(22)	INDICATED LOSS RATIO - PAID METHOD [16 / 6]	25.0%	87.8%	53.8%	127.6%	112.7%	97.8%	90.4%
(23)	<b>INDICATED LOSS RATIO - SELECTED [19 x 40 + 22 x 41]</b>	<b>25.0%</b>	<b>87.8%</b>	<b>53.8%</b>	<b>125.2%</b>	<b>96.3%</b>	<b>62.1%</b>	<b>71.6%</b>
(24)	PERMISSIBLE LOSS & ALAE RATIO [34 - 29]	69.0%	69.0%	69.0%	69.0%	69.0%	69.0%	69.0%
(25)	RATE LEVEL INDICATION [23 / 24 - 1.0]	-63.7%	27.2%	-22.0%	81.5%	39.6%	-10.0%	3.8%
(26)	PENDING RATE CHANGE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(27)	EXPECTED LOSS & ALAE RATIO [23 / (1.0 + 26)]	25.0%	87.8%	53.8%	125.2%	96.3%	62.1%	71.6%
(28)	EXPECTED RATE LEVEL INDICATION [27 / 24 - 1.0]	-63.7%	27.2%	-22.0%	81.5%	39.6%	-10.0%	3.8%
<b>LOSS RATIOS INCLUDING CAT</b>								
(29)	INCURRED CAT LOADING	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(30)	INDICATED LOSS RATIO - INCURRED METHOD [19 + 29]	25.0%	87.8%	53.8%	124.2%	92.2%	58.2%	69.1%
(31)	PAID CAT LOADING	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(32)	INDICATED LOSS RATIO - PAID METHOD [22 + 31]	25.0%	87.8%	53.8%	127.6%	112.7%	97.8%	90.4%
(33)	<b>INDICATED LOSS RATIO - SELECTED [30 x 40 + 32 x 41]</b>	<b>25.0%</b>	<b>87.8%</b>	<b>53.8%</b>	<b>125.2%</b>	<b>96.3%</b>	<b>62.1%</b>	<b>71.6%</b>
(34)	PERMISSIBLE LOSS & ALAE RATIO	69.0%	69.0%	69.0%	69.0%	69.0%	69.0%	69.0%
(35)	RATE LEVEL INDICATION [33 / 34 - 1.0]	-63.7%	27.2%	-22.0%	81.5%	39.6%	-10.0%	3.8%
(36)	PENDING RATE CHANGE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(37)	EXPECTED LOSS & ALAE RATIO [33 / (1.0 + 36)]	25.0%	87.8%	53.8%	125.2%	96.3%	62.1%	71.6%
(38)	EXPECTED RATE LEVEL INDICATION [37 / 34 - 1.0]	-63.7%	27.2%	-22.0%	81.5%	39.6%	-10.0%	3.8%
<b>WEIGHT</b>								
(39)	ACCIDENT YEAR WEIGHT	10%	10%	10%	10%	15%	45%	100%
(40)	INCURRED WEIGHT	50%	50%	50%	70%	80%	90%	80%
(41)	PAID WEIGHT [1.0 - 40]	50%	50%	50%	30%	20%	10%	20%
<b>CREDIBILITY WEIGHTING</b>								
(42)	CLAIM COUNT							226
(43)	CREDIBILITY							0.4570
(44)	EXPECTED ANNUAL NET TREND							0.0061
(45)	ASSUMED NUMBER OF YEARS SINCE LAST RATE REVIEW							0.9781
(46)	EXPECTED NET TREND SINCE LAST RATE REVIEW							0.6%
(47)	CREDIBILITY WEIGHTED RATE LEVEL INDICATION							<b>2.0%</b>

(4) Current Rate Level Factor Adjusts Premium to Account for Rate Changes

**Rate Change History**

Date	UBI UIM UPD Impact	Cumulative Impact
11/29/11	14.30%	14.30%
01/16/12	-13.80%	-1.47%
06/19/12	0.00%	-1.47%
01/15/13	0.00%	-1.47%
02/27/14	25.66%	23.81%

- (6) Trended Premium Represented at Current Prices
- (9) & (14) Loss & ALAE Including Future Payments
- (10) & (15) Loss Trend - PCI Fast Track Trend
- (19) (22) (23) Loss Ratio Taking into Account Premium at Current Prices & Losses with Future Payments and Inflation
- (24) The Target Loss Ratio - Our Goal
- (25) The Amount of Rate Increase or Decrease We Need to Hit Our Loss Ratio Goal
- (26) No Pending Rate Change
- (27) New Loss Ratio with Pending Rate Change Taken Into Account
- (28) The Amount of Rate Increase or Decrease Still Needed to Hit Our Loss Ratio Goal

Imperial Fire & Casualty Insurance Company  
Rate Level Indication  
Experience Period: 10/1/2009 to 9/30/2014  
Arkansas Classic - CEQ REN TOW

	Calendar Accident Year 10/1 through 12/31 of 2009	Calendar Accident Year 1/1 through 12/31 of 2010	Calendar Accident Year 1/1 through 12/31 of 2011	Calendar Accident Year 1/1 through 12/31 of 2012	Calendar Accident Year 1/1 through 12/31 of 2013	Calendar Accident Year 1/1 through 9/30 of 2014	ALL YEARS COMBINED
<b>PREMIUM</b>							
(1)	WRITTEN PREMIUM	\$ 2,129	\$ 6,278	\$ 6,586	\$ 10,490	\$ 21,234	\$ 67,382
(2)	EARNED PREMIUM	\$ 1,797	\$ 6,889	\$ 6,298	\$ 8,932	\$ 18,410	\$ 61,965
(3)	CURRENT RATE LEVEL FACTOR ("CL")	0.9040	0.9040	0.9046	0.9897	1.0000	0.9754
(4)	ON LEVEL EARNED PREMIUM [2 x 3]	\$ 1,625	\$ 6,227	\$ 5,697	\$ 8,840	\$ 18,410	\$ 60,438
(5)	PREMIUM TREND FACTOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
(6)	TRENDED AND ON LEVEL EARNED PREMIUM [4 x 5]	\$ 1,625	\$ 6,227	\$ 5,697	\$ 8,840	\$ 18,410	\$ 60,438
<b>INCURRED LOSSES and ALAE EXCLUDING CAT</b>							
(7)	INCURRED LOSS and ALAE NET of RECOVERY	\$ 500	\$ 1,740	\$ 1,710	\$ 1,639	\$ 4,398	\$ 16,073
(8)	INCURRED LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0000	1.0000	0.9979	0.9347
(9)	DEVELOPED INCURRED LOSS and ALAE [7 x 8]	\$ 500	\$ 1,740	\$ 1,710	\$ 1,639	\$ 4,389	\$ 15,022
(10)	LOSS TREND FACTOR	1.0617	1.0551	1.0446	1.0343	1.0240	1.0294
(11)	TRENDED AND DEVELOPED INCURRED LOSS and ALAE [9 x 10]	\$ 531	\$ 1,836	\$ 1,786	\$ 1,695	\$ 4,494	\$ 15,463
<b>PAID LOSSES and ALAE EXCLUDING CAT</b>							
(12)	PAID LOSS and ALAE NET of RECOVERY	\$ 500	\$ 1,740	\$ 1,710	\$ 1,639	\$ 4,398	\$ 15,423
(13)	PAID LOSS DEVELOPMENT FACTOR	1.0000	1.0000	1.0000	1.0000	0.9979	1.1325
(14)	DEVELOPED PAID LOSS and ALAE [12 x 13]	\$ 500	\$ 1,740	\$ 1,710	\$ 1,639	\$ 4,389	\$ 17,466
(15)	LOSS TREND FACTOR	1.0617	1.0551	1.0446	1.0343	1.0240	1.0274
(16)	TRENDED AND DEVELOPED PAID LOSS and ALAE [14 x 15]	\$ 531	\$ 1,836	\$ 1,786	\$ 1,695	\$ 4,494	\$ 17,944
<b>LOSS RATIOS EXCLUDING CAT</b>							
(17)	ACTUAL INCURRED LOSS RATIO [7 / 2]	27.8%	25.3%	27.2%	18.3%	23.9%	25.9%
(18)	ULTIMATE INCURRED LOSS RATIO [9 / 2]	27.8%	25.3%	27.2%	18.3%	23.8%	24.2%
(19)	INDICATED LOSS RATIO - INCURRED METHOD [11 / 6]	32.7%	29.5%	31.4%	19.2%	24.4%	26.2%
(20)	ACTUAL PAID LOSS RATIO [12 / 2]	27.8%	25.3%	27.2%	18.3%	23.9%	24.9%
(21)	ULTIMATE PAID LOSS RATIO [14 / 2]	27.8%	25.3%	27.2%	18.3%	23.8%	28.2%
(22)	INDICATED LOSS RATIO - PAID METHOD [16 / 6]	32.7%	29.5%	31.4%	19.2%	24.4%	30.7%
(23)	<b>INDICATED LOSS RATIO - SELECTED [19 x 40 + 22 x 41]</b>	<b>32.7%</b>	<b>29.5%</b>	<b>31.4%</b>	<b>19.2%</b>	<b>24.4%</b>	<b>27.6%</b>
(24)	PERMISSIBLE LOSS & ALAE RATIO [34 - 29]	69.0%	69.0%	69.0%	69.0%	69.0%	69.0%
(25)	RATE LEVEL INDICATION [23 / 24 - 1.0]	-52.6%	-57.3%	-54.6%	-72.2%	-64.6%	-60.1%
(26)	PENDING RATE CHANGE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(27)	EXPECTED LOSS & ALAE RATIO [23 / (1.0 + 26)]	32.7%	29.5%	31.4%	19.2%	24.4%	27.6%
(28)	EXPECTED RATE LEVEL INDICATION [27 / 24 - 1.0]	-52.6%	-57.3%	-54.6%	-72.2%	-64.6%	-60.1%
<b>LOSS RATIOS INCLUDING CAT</b>							
(29)	INCURRED CAT LOADING	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(30)	INDICATED LOSS RATIO - INCURRED METHOD [19 + 29]	32.7%	29.5%	31.4%	19.2%	24.4%	26.2%
(31)	PAID CAT LOADING	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(32)	INDICATED LOSS RATIO - PAID METHOD [22 + 31]	32.7%	29.5%	31.4%	19.2%	24.4%	30.7%
(33)	<b>INDICATED LOSS RATIO - SELECTED [30 x 40 + 32 x 41]</b>	<b>32.7%</b>	<b>29.5%</b>	<b>31.4%</b>	<b>19.2%</b>	<b>24.4%</b>	<b>27.6%</b>
(34)	PERMISSIBLE LOSS & ALAE RATIO	69.0%	69.0%	69.0%	69.0%	69.0%	69.0%
(35)	RATE LEVEL INDICATION [33 / 34 - 1.0]	-52.6%	-57.3%	-54.6%	-72.2%	-64.6%	-60.1%
(36)	PENDING RATE CHANGE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(37)	EXPECTED LOSS & ALAE RATIO [33 / (1.0 + 36)]	32.7%	29.5%	31.4%	19.2%	24.4%	27.6%
(38)	EXPECTED RATE LEVEL INDICATION [37 / 34 - 1.0]	-52.6%	-57.3%	-54.6%	-72.2%	-64.6%	-60.1%
<b>WEIGHT</b>							
(39)	ACCIDENT YEAR WEIGHT	10%	10%	10%	15%	20%	100%
(40)	INCURRED WEIGHT	50%	50%	50%	50%	50%	60%
(41)	PAID WEIGHT [1.0 - 40]	50%	50%	50%	50%	50%	40%
<b>CREDIBILITY WEIGHTING</b>							
(42)	CLAIM COUNT						79
(43)	CREDIBILITY						0.2702
(44)	EXPECTED ANNUAL NET TREND						0.0100
(45)	ASSUMED NUMBER OF YEARS SINCE LAST RATE REVIEW						0.9781
(46)	EXPECTED NET TREND SINCE LAST RATE REVIEW						1.0%
(47)	CREDIBILITY WEIGHTED RATE LEVEL INDICATION						<b>-15.5%</b>

(4) Current Rate Level Factor Adjusts Premium to Account for Rate Changes

**Rate Change History**

Date	CEQ REN TOW Impact	Cumulative Impact
11/29/11	-9.60%	-9.60%
01/16/12	0.00%	-9.60%
06/19/12	0.00%	-9.60%
01/15/13	0.00%	-9.60%
02/27/14	0.00%	-9.60%

- (6) Trended Premium Represented at Current Prices
- (9) & (14) Loss & ALAE Including Future Payments
- (10) & (15) Loss Trend - PCI Fast Track Trend
- (19) (22) (23) Loss Ratio Taking into Account Premium at Current Prices & Losses with Future Payments and Inflation
- (24) The Target Loss Ratio - Our Goal
- (25) The Amount of Rate Increase or Decrease We Need to Hit Our Loss Ratio Goal
- (26) No Pending Rate Change
- (27) New Loss Ratio with Pending Rate Change Taken Into Account
- (28) The Amount of Rate Increase or Decrease Still Needed to Hit Our Loss Ratio Goal

**Imperial Fire & Casualty Insurance Company**  
**Private Passenger Automobile - Arkansas Classic Program**  
**New Business Effective 04/01/2015**  
**Renewals Effective 05/01/2015**

**RATE IMPACT**

Coverage	2014 Written Premium	Rate Impact	Rate Level Indication
Bodily Injury	\$ 1,978,335	5.2%	7.8%
Property Damage	\$ 2,129,321	10.0%	12.8%
Other Than Collision	\$ 360,652	0.0%	-6.4%
Collision	\$ 872,476	0.0%	-4.9%
Personal Injury Protection - Accidental Death	\$ 4,643	0.0%	-0.1%
Personal Injury Protection - Disability	\$ 4,220	0.0%	-0.1%
Personal Injury Protection - Medical	\$ 20,095	0.0%	-0.1%
Uninsured Motorist Bodily Injury	\$ 126,475	1.8%	2.0%
Underinsured Motorist Bodily Injury	\$ 35,701	1.8%	2.0%
Uninsured Motorist Property Damage	\$ 121,616	1.8%	2.0%
Rental Reimbursement	\$ 24,602	0.0%	-15.5%
Towing	\$ 3,361	0.0%	-15.5%
Custom Equipment	\$ 387	0.0%	-15.5%
Overall	\$ 5,681,884	5.7%	6.4%

ARKANSAS  
PRIVATE PASSENGER AUTO

**Classic Program**

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**IMPERIAL**  
**FIRE & CASUALTY**  
INSURANCE COMPANY

Underwriting Guidelines  
Effective

April 01, 2015~~February 27, 2014~~ new business  
May 01, 2015~~March 29, 2014~~ renewal business

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Servicing and Claims  
**1-888-522-8242**

Imperial  
PO Box 702507  
Dallas, Texas 75370  
Fax (800) 936-1403  
[www.imperialfire.com](http://www.imperialfire.com)

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## IMPORTANT PHONE NUMBERS AND ADDRESSES

### **Underwriting/Customer Service**

Toll Free Phone      1-888-522-8242  
 Local Phone            972-267-8929  
 Fax                      972-267-2519  
 E-mail                  [uwcustserv@imperialfire.com](mailto:uwcustserv@imperialfire.com)

### **Imperial Business Hours**

M-F 8:00-6:00 CST

### **Website**

[www.imperialfire.com](http://www.imperialfire.com)

### **Applications, Endorsements, and Correspondence**

Fax - Applications      1-800-936-1403  
 Fax - Endrs/Corr      1-866-530-3242  
 P.O. Box 702507 [Dallas, TX 75370-2507](#)

### **All Payments**

[Toll Free Phone 1-888-522-8242](tel:1-888-522-8242)  
[Local Phone 972-267-8929](tel:972-267-8929)

P.O. Box 702507  
 Dallas, Texas 75370-2507  
[www.imperialfire.com](http://www.imperialfire.com)

### **Claims**

Toll Free Phone      1-888-522-8242  
 Local Phone            972-267-8929  
 Fax                      972-250-6548  
[P.O. Box 704029 Dallas, TX 75370-2507](mailto:Claims@imperialfire.com)

[Imperial On The Go App](#)  
**[Claims Correspondence](#)**  
[P.O. Box 704029](mailto:Claims@imperialfire.com)  
[Dallas, Texas 75370-2507](mailto:Claims@imperialfire.com)

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## GENERAL UNDERWRITING RULES

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### COMMISSIONS

A producer's commission will be paid as collected. All commissions will be paid monthly. Commission payments will be mailed to the producer with the statement. Should the statement reflect a balance due Imperial, payment is due within 15 days of the statement date.

### BINDING PROCEDURES AND APPLICATION

Applications must be uploaded and printed from the Imperial Webrater at [www.imperialfire.com](http://www.imperialfire.com) and are bound no earlier than the date and time of upload. The application signed by the insured and the producer should be faxed with the Imperial Fax Cover Sheet and any required supporting documentation within 24 hours of upload to 1-800-936-1403.

Endorsements are bound no earlier than date of request. Most endorsements can be completed online at the Imperial website, [www.imperialfire.com](http://www.imperialfire.com). Any required supporting documentation must be faxed within 24 hours of request to 1-866-530-3242.

Renewals are bound as of the effective date indicated on the renewal notice issued to the insured.

The following additional rules apply:

1. Application and endorsement forms must be complete and signed by the producer and the applicant.
2. Do not back-date coverage. No risk will be bound to cover a loss which occurs before the application is signed and accompanied by the correct down payment.
3. You may not issue policies, endorsements, or cancellations.
4. You may not authorize any claim payments.
5. You may not bind any business through a broker, solicitor, or sub-producer.

### DEFINITIONS

"Private Passenger Auto" means a private passenger type land motor vehicle with at least four (4) wheels, but not more than six (6) wheels; including cars, vans and utility vehicles, pickup body, or cargo van, designed for operation principally upon public roads, with a gross vehicle weight rating of 12,000 pounds or less according to the manufacturer's specifications. However, the term does not include step-vans, parcel delivery vans, cargo cutaway vans or other vans with cabs separate from the cargo area.

These vehicles may not be used for public or private livery or conveyance. Business Use and Artisan Use, as defined in the [Vehicle Use Definitions](#), is acceptable. The insured will be charged additional premium for vehicles used for business or artisan purposes.

"Eligible-to-be-rated driver" means any person who is required to be disclosed on the application, including all persons above the legal age to drive who reside with named insured, and any other person who regularly or frequently drives a covered vehicle. However, excluded drivers and drivers with learner's permits as defined in [Permit Rating](#) are not considered eligible-to-be-rated drivers.

### INELIGIBLE RISKS

#### **Drivers**

1. Named Insured that is not the registered owner of the insured vehicle(s) or his/her spouse.
2. Named Insured that is a minor (under 18 years old).
3. Operators under the minimum age for state licensing.
4. Operators not residing in the state.
5. Operators who do not have a driver's license unless they are excluded from coverage.
6. Operators with a cancelled or revoked driver's license status, unless they are excluded from coverage.
7. Operators with more than 2 DWI, DUI, alcohol, drug, or controlled substance violations within the previous 35 months.
8. Operators convicted of a DWI, DUI, alcohol, drug, or controlled substance violation prior to age 21. (Underage DWI)
9. Operators age 15-18 with more than 3 points.
10. Operators age 19-21 with more than 5 points.
11. Operators age 22 and older with more than 15 points.
12. Operators with more than six violations.
13. Any risk with more than 18 driver violation points combined for all drivers.
14. Operators living in or working in Mexico.
15. Migrant or transient workers in seasonal occupations.

16. Operators with a physical or mental impairment of any nature; unless accompanied by an Imperial Physician's Statement indicating that the insured is capable of driving a motor vehicle.
17. Residents of the Named Insured's household not listed on the policy. All household members age 14 and older must be disclosed and listed on the policy as Active, Permitted, or Excluded.
18. Operators requiring Financial Responsibility Filings.
19. Operators who have been convicted of insurance fraud.
20. Operators who have had a policy cancelled or non-renewed by Imperial for fraud or misrepresentation in connection with an application for insurance or in the presentation or settlement of a claim.

### Vehicles

1. Vehicles with a value over \$60,000.
2. Vehicles rated a with physical damage symbol 25 or higher for model years 2010 and older.
3. Vehicles rated a with physical damage symbol 58 or higher for model years 2011 and newer.
4. Pickups, vans, or utility vehicles with a load capacity in excess of one (1) ton load capacity.
5. Pickups, vans, or utility vehicles with a gross vehicle weight rating (according to manufacturer's specifications) greater than 12,000 pounds.
6. Vehicle with special additional/custom equipment in excess of \$4,000.
7. Vehicles that have a title or registration indicating that the vehicle has been reconstructed, salvaged, or water damaged requesting Physical Damage coverage. (These vehicles can be quoted for BI, PD, UMBI, UIMBI, UMPD and PIP coverages)
8. Vehicles that have business decals or logos unless you obtain Underwriting approval.
9. More than one (1) Business or Artisan use vehicle.
10. Vehicles used for Business or ARTISAN use that do not meet our acceptable Vehicle Use guidelines.
11. Vehicles without a garaging address in the state.
12. Vehicles with a principal out-of-state garaging location.
13. Vehicles that are regularly available to non-listed drivers.
14. Vehicles provided by the insured for the use of his employees.
15. Vehicles available to multiple drivers for sales, farming, business, or artisan use (i.e. pooled vehicles).
16. Vehicles leased or rented to other operators by the insured.
17. Vehicles used for racing.
18. Vehicles used for emergency services, including, but not limited to: ambulance, police car, fire rescue, or any other related public service.
19. Vehicles used to transport nursery children, school children, hotel/motel guests, or for non-emergency medical transport. Does not apply to shared expense car pools.
20. Vehicles used for carrying persons or property for compensation or a fee, including, but not limited to: limousine, taxi, or other livery services, pickup or delivery of magazines, newspapers, food, or any other products.
21. Government owned vehicles.
22. Vehicles that are not owned or leased by the named insured or a resident relative.
23. Vehicles owned or leased by a partnership or corporation.
24. Vehicles with snowplowing equipment.
25. Vehicles not registered for street use.
26. Vehicles equipped with cooking equipment or bathrooms.
27. Vehicles that have been rebuilt or structurally altered.
28. Vehicles equipped with altered suspensions, which are suspensions that are homemade, custom-built, or modified, and include lift kits greater than 4 inches. However, lift kits of 4 inches or less and low riders with hydraulics are acceptable if registered for street use.
29. Flatbed trucks equipped with power or manual winches or fifth wheel.
30. Dune buggies, off road vehicles, all terrain vehicles, snowmobiles.
31. Any grey market vehicles, kit cars, motorcycles, racing vehicles, rental vehicles, camper vans, motor homes.
32. Commercial vehicle types including step vans, panel vans, parcel delivery vans, cargo cutaway vans, or other vans with cabs separate from the cargo area.
33. Pickups with flat or stake beds.
34. Golf cart type vehicles, Micro-trucks, and other vehicles that have a top speed of 25 mph or less (i.e. GEM, Ford Think Neighbor).
35. **Vehicles over 15 years old are unacceptable for all physical damage coverage.**
36. **Vehicles over 40 years old are unacceptable for all coverages.**

### Other Ineligible Risks

1. Policies written for Physical Damage only.
2. Policies with all vehicles generally garaged out of state.
3. Two or more private passenger automobile insurance policies for the same household, with the following exceptions:
  - a. Children who own their own vehicle; or
  - b. Unrelated residents/roommates.

4. Policies with vehicles garaged at two different addresses and drivers in two different households, with the following exceptions:
  - a. Student or military risks (i.e., spouse of insured/unmarried child of insured);
  - b. Named insured has two different households (i.e., one permanent home and one vacation home);
  - c. Drivers who live at different addresses but all vehicles are garaged at one place; or
  - d. Husband/wife in the process of divorce and the vehicle is still considered community property.
5. Non-owner policies with business or artisan use.
6. Policies with more than one Named Insured. A policy may only be written in the name of an individual. If a vehicle is titled to both a husband and wife or parent and child, only one can be the named insured, and the other can be listed as an additional insured. A policy may never be written in the name of a business or corporation.

This program is designed to write specific risks. If a risk does not fit our program, we will not accept it. Please refrain from putting our underwriters in the uncomfortable position of having to make exceptions. Imperial retains the right for final underwriting acceptance.

### **CANCELLATIONS**

Return premiums are computed as follows:

Non-Pay	- pro rata
Insured's request	- pro rata
NSF on down payment	- flat cancellation

All fees are fully earned.

Cancellation notices will print with the effective time of 12:01 AM on the cancellation date. For cancellations due to nonpayment of premium, coverage will remain in force if payment is postmarked or received by Imperial or the Producer on or before the cancellation date.

If payment is made in the Producer's office, Imperial may request a copy of a dated receipt to verify payment date.

In the event of a total loss, coverage continues until the insured requests a cancellation.

Insured request cancellations must be made in writing and must be postmarked or faxed by the requested cancellation effective date. Otherwise, the cancellation will be made effective the date of postmark or fax.

Installment premium must be received in the Imperial office by the due date. Cancellation notice will be sent no later than 10 days prior to the date on which premium received by Imperial is sufficient to provide coverage. Payment received that is postmarked prior to the cancellation date may reinstate the policy with no lapse in coverage. If a postage meter is used, the payment must be received in Imperial's office no later than the day cancellation is effective.

### **REINSTATEMENTS**

If a policy is cancelled for non-payment of premium, a policy may be reinstated without a lapse in coverage within 4 days of the cancellation date if the insured provides a Statement of No Loss and one (1) installment payment.;

~~Within 7 days of the cancellation date if the insured provides a Statement of No Loss and one (1) installment payment.~~

~~Within 8—15 days of the cancellation date if the insured provides a Statement of No Loss and two (2) installment payments.~~

A late fee and, an installment ~~and reinstatement~~ fee will be applied to the payment made to reinstate the policy.

A new application is required in order to ~~rewriterrestart~~ coverage if a policy has been cancelled for more than 415 days or if a policy was cancelled for any reason other than non-payment of premium. New business rules and fees apply to the new application.

NOTE: Payments received by Imperial after the cancellation date without an underwriter's approval and a signed Statement of No Loss will remain cancelled. If there is no balance of premium and/or fees due Imperial, the payment will be returned. If a balance remains after cancellation, the late payment will be applied. Any remaining credit would be refunded once sufficient time has been allowed for the check to clear. In some cases the payment will be mailed back to the policyholder. ~~If the insured requests reinstatement after 15 days, the policy must be re-written with a new application and the appropriate down payment.~~ Transfer discounts may be lost.

## **RENEWALS**

Renewal Invoices will be mailed to the insured, with a copy to the producer, at least 20 days prior to the current term expiration date.

If the renewal payment is postmarked or received by Imperial or the Producer on or before the renewal effective date, the renewal term will be put in force with no lapse in coverage.

If the renewal payment is postmarked or received by Imperial or the Producer within 30 days after the renewal effective date, the renewal term will be put in force with a lapse in coverage. The effective date of the renewal term will be 1 day after the postmark or receipt date of the payment.

Renewals will be processed only if payment is received. Imperial may honor any payment for renewal that is paid up to ~~47~~ days after the expiration date provided no loss has occurred after the expiration date and time. The expiration date is day one of this time frame.

All policies not meeting these guidelines ~~may~~**must** be rewritten and will require a new application and the appropriate down payment.

If a lapse in coverage occurs, the insured may no longer qualify for a Transfer discount and may be moved to a lower Responsible Driver Category (RDC).

## **ENDORSEMENTS**

Most endorsements can be completed either online or at the Imperial website, [www.imperialfire.com](http://www.imperialfire.com), or call Customer Service, 1-888-522-8242. If an endorsement is made by written request, please use the Imperial Endorsement Request Form. When deleting anything from a policy, a memo or exclusion/rejection must be signed by the Named Insured.

Any required supporting documentation or Endorsement Request Forms must be faxed or postmarked within 24 hours of endorsement request. If documentation is not received by Imperial within 24 hours of request, the endorsement will be made effective the day after postmark or fax.

Additional premium endorsements will be billed by Imperial, and the premium will be spread over the remaining payments of the policy period. A down payment of premium may be submitted with the endorsement request.

On return premium endorsements, the credit will be applied to the remaining balance and spread over the remaining installments.

## **MVR AND UNDERWRITING REPORTS**

MVR and Underwriting reports, including Loss History and Additional Driver reports, must be run on each active driver prior to upload. Click "Order Reports" on the Application screen in Webrater, and all applicable reports will be ordered.

Undisclosed drivers found on these reports will be added to the quote automatically. Review additional drivers to ensure all drivers are rated or excluded as needed. If a driver does not reside in the household or is unknown to the insured, change the driver status to "Not in Household." Failure to disclose all drivers may jeopardize coverage.

Accidents and violations listed on the application will be reconciled with similar accidents and violations on the MVR and/or Underwriting reports to avoid duplication. When reconciliation occurs, the accidents and violations will be assigned the date of occurrence listed on the MVR or Underwriting report. If the reconciliation process does not find duplicates, accidents and violations listed on the application and/or the MVR/Underwriting report will be considered separate violations.

If you see any discrepancies in the MVR and Underwriting reports, call Customer Service at 1-888-522-8242.

## **UNVERIFIABLE DRIVING RECORD**

An Unverifiable Driving Record (UDR) is defined as follows:

1. A driving record cannot be verified by a state's Department of Motor Vehicles;
2. A driving record is verified by the state's Department of Motor Vehicles, but the record contains less than 36 months of history.

An [Unverifiable Driving Record Surcharge](#) will be charged to an eligible-to-be-rated driver whose driving record is unverifiable.

## **FOREIGN/INTERNATIONAL LICENSE**

Drivers who do not have a valid U.S. driver's license but have a valid foreign or international driver's license are acceptable. A [Foreign License Surcharge](#) will be applied to the driver until a valid U.S. license has been obtained and reported to Imperial.

## **FINANCIAL RESPONSIBILITY (SR-22) FILINGS**

Financial responsibility filings are not available in this program.

## **NAMED DRIVER EXCLUSION**

All residents of the household age 14 and older must be listed on the policy. Drivers may be listed as Rated, Permitted, or Excluded. To exclude a driver from coverage, provide the full name, date of birth, and driver's license number of the driver to be excluded on the Named Driver Exclusion form. This form is required at application and for mid-term changes to exclude a driver. A copy of the form is available on our website, [www.imperialfire.com](http://www.imperialfire.com). You can also contact Customer Service for a copy of the form at 1-888-522-8242.

If an excluded operator drives, has custody or control of an insured vehicle and a claim results, there is no coverage under the policy for such claim.

## **VEHICLE INSPECTION/PHOTOS**

Applications and Endorsements may be submitted without photo inspections. At Underwriting discretion, inspections may be requested.

## **WEATHER RELATED RESTRICTIONS**

No new coverages or increased coverages may be written or bound in any area where the National Weather Service has issued a "warning" of an impending weather catastrophe or disaster, including, but not limited to, [snow](#), [ice](#), hail, tornadoes, and windstorms.

## **POLICY TERM**

Rates are for a Semi-Annual (6 month) policy term. No other term is available through this program.

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## **GENERAL RATING RULES**

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Endorsements will be calculated using rules and rates in effect as of the policy term effective date.

**Any policy issued or endorsed that does not meet underwriting guidelines will be surcharged and subject to non-renewal.**

## **DRIVER CLASSIFICATION**

Drivers are classified by age, gender, and marital status.

Age refers to the age attained by the driver's last birthday before inception of the policy term. Webrater automatically assigns the correct age based on the driver's date of birth and policy effective date.

If a driver is age 24 or younger and has a birth date within 30 days after inception of the policy term, the higher age will be used to develop the driver age class (but not for other age-related purposes throughout these Rules).

Marital Status is defined as follows:

**Single** - Driver who has never been married or is divorced or legally separated.

**Married** - Driver who is legally married and living with a spouse or meets the local statutory definition of married. It also includes persons not living together because of career obligations or military service.

**Widow/Widower** - Driver who was legally married but whose spouse is deceased. Widowed operators are rated as married.

There can be no driver class change on a policy during the policy term except to recognize a change in marital status.

Policies are rated using the [Driver Assignment](#) rules in effect on the policy term effective date.

### **PERMIT RATING**

Drivers with a learner's permit who are single, age 18 and under, and a child of the primary named insured, will not be included in the rating of the policy. The permit driver will become an eligible-to-be-rated driver at the earliest of notification by the named insured that the permit driver has obtained their full driver's license or the first renewal of the policy after the permit driver becomes of legal license age in the state.

### **RESPONSIBLE DRIVER CATEGORIES**

To obtain the best available rate for the insured, Imperial offers three (3) different new business responsible driver categories based on Proof of Prior Coverage. Policies will continue to renew in their new business responsible driver category except as noted below.

#### **RDC-1**

1. Must be an acceptable risk according to the guidelines listed in this program.
2. Has no prior coverage or has over 30-day lapse in coverage.

#### **RDC-2**

1. Must be an acceptable risk according to the guidelines listed in this program.
2. Must have 6 months of prior coverage with 8 - 30 days lapse before the inception of the policy.

#### **RDC-3**

1. Must be an acceptable risk according to the guidelines listed in this program.
2. Must have 6 months of prior coverage with 0 - 7 days lapse before the inception of the policy.

The following rules apply for Proof of Prior Coverage:

1. The named insured and/or spouse must have prior private passenger automobile coverage for the past six (6) months that has not lapsed for more than thirty (30) days.
2. Coverage with any Imperial Fire and Casualty company qualifies as proof of prior coverage.
3. Acceptable proof should contain any company-issued documentation containing the insured's name, liability coverages, and policy term or inception/expiration dates.
4. Proof must be submitted with the application.

#### **RDC-4 (Reserved for all renewal policies effective prior to 03/29/14)**

1. Must be an acceptable risk according to the guidelines listed in this program

### **DRIVER POINT DEVELOPMENT**

Driving record points are assigned to eligible-to-be-rated drivers for chargeable accidents and violations.

All accidents and violations, including Not-At-Fault incidents, must be listed on the policy for each eligible-to-be-rated driver. Accidents and violations that are listed on the application will be compared to the individual's driving record. Known accidents or violations that are not listed on the application may result in the cancellation of the policy.

**Chargeable Period** – the 35-month period prior to policy term inception. The occurrence date is used to determine if the accident or violation took place in the chargeable period.

**Same Day Offenses** – if an occurrence results in multiple violations or accidents, the driving record points for that occurrence will be based on the violation or accident with the highest point charge.

**Source of Points** – points will be charged for accidents or violations occurring while a driver is operating a private passenger auto, commercial vehicle, motorcycle or recreational vehicle.

VIOLATIONS	POINTS		
	1 <sup>st</sup>	2 <sup>nd</sup>	Each Addt'l
At Fault Accident	4	6	5
Careless Operation	4	4	4
DWI/DUI	3	6	6
Major	5	5	5
Minor	1	1	2
Not at Fault	0	0	0
Other Than Collision	0	0	0
Speeding	2	1	1

The following risks are ineligible in the Imperial Classic program:

1. Policies with more than 18 driver violation points combined for all drivers.
2. Drivers age 15-18 with more than 3 points.
3. Drivers age 19-21 with more than 5 points.
4. Drivers age 22 and older with more than 15 points.
5. Drivers with more than 6 chargeable violations of any kind.
6. Drivers with more than 2 chargeable alcohol/drug/narcotic related violations of any kind.
7. Drivers convicted of a DWI, DUI, alcohol, drug, or controlled substance violation prior to age 21. (Underage DWI).

**Major Violations** – include, but are not limited to:

1. Assault with Motor Vehicle;
2. Driving Wrong Way;
3. Driving While Suspended or Revoked;
4. Fleeing from Police;
5. Passing Stopped School Bus;
6. Hit and Run;
7. Reckless or Negligent Driving;
8. Racing;
9. Other non-routine, serious infractions.

**Minor Violations** – include, but are not limited to:

1. Fail to Stop after Accident;
2. Fail to Signal Intention to Turn, Stop, or Pass;
3. Fail to Obey Traffic Control Device;
4. Fail to Yield;
5. Following too Closely/Tailgating;
6. Improper Turn or Passing
7. Lane Violation;
8. Other routine traffic violations.

**At-Fault Accidents** – accidents noted on the MVR or application will be deemed to be at-fault unless proof is received to verify that the insured was not-at-fault. Accidents noted on Underwriting reports will be deemed to be at-fault if payments were made under liability coverages. Accidents involving hitting another vehicle or object as a result of swerving to avoid an animal are at-fault.

**Not-At-Fault Accidents** - accidents may be considered not-at-fault if:

1. The accident was caused by collision with a bird or animal;
2. The automobile was lawfully parked;

3. The automobile was struck in the rear by another vehicle and the driver of the automobile which was struck in the rear was not convicted of a moving violation in connection with the accident;
4. The automobile was struck by a "hit-and-run" driver, and the accident was reported to the proper authorities within 24 hours;
5. The driver of the automobile was not convicted of a moving traffic violation in connection with the accident, but the driver of another vehicle involved in the accident was convicted of a moving traffic violation;
6. The owner or operator of the insured's automobile has been reimbursed for more than 50% of the property damage loss by, or on behalf of, another person responsible for the accident or has judgment against such other person for more than 50% of the property damage loss.

### **DRIVER ASSIGNMENT**

1. When insuring one vehicle with more than one operator, the highest rated driver will be used to rate the policy.
2. When insuring more than one vehicle, the highest rated driver will be assigned to the highest rated vehicle. The second highest rated driver will be assigned to the second highest rated vehicle, and so on until all operators are assigned. Remaining vehicles are assigned the lowest rated driver with no points.
3. The following will be used to determine the highest rated driver: driver class, driver points, and driver-specific discounts/surcharges.
4. The following will be used to determine the highest rated vehicle: model year, vehicle value/symbol, and vehicle-specific discounts/surcharges.

### **TERRITORY ASSIGNMENT**

All territories are determined according to the zip code and county in which the vehicle is garaged.

If the insured uses a post office box as a mailing address, the physical garaging address must be provided, including zip code.

When the garaging location is changed during the policy period to a location outside of the state, the vehicle will be rated with an out of state territory code. The policy will be non-renewed if any vehicle is garaged outside of the state.

### **VEHICLE USE DEFINITIONS**

#### **Artisan \***

Acceptable artisan use vehicles are those vehicles used by the insured to transport tools or other materials in a trade or business if:

1. The insured visits no more than two job sites per day;
2. The vehicle is owned or leased by an individual, not a corporation or partnership;
3. The vehicle is operated solely by the named insured or other resident relative; and
4. The vehicle is not used to transport explosives, chemicals, flammable materials, or more than 500 pounds of supplies or equipment.

Acceptable artisan use does not include vehicles with a load capacity of greater than ¾ ton or with a gross vehicle weight rating (according to the manufacturer's specifications) greater than 12,000 pounds. All additional equipment must be disclosed and must comply with Imperial's Additional/Custom Parts or Equipment Guidelines. **An Artisan Use Form is required for each vehicle on the policy listed as having Business or Artisan Use.** Only 1 vehicle classified as Business or Artisan Use is allowed on a single policy.

***\* Business Use Surcharge will be applied***

#### **Business \***

Acceptable business use vehicles are those vehicles, other than Artisan use vehicles, that are:

1. Used by sales or service representatives or for consumer-oriented direct home sales;
2. Used by real estate or insurance agents, lawyers, doctors, accountants, or other professionals visiting multiple locations;
3. Owned by the insured and used by domestic employees; or
4. Used in a business for occasional errands.

Acceptable business use does not include vehicles used for pick up or delivery of goods, limousine or taxi services, or livery conveyance, including not-for-hire livery. It does not include vehicles with a load capacity of greater than ¾ ton or with a gross vehicle weight rating (according to the manufacturer's specifications) greater than 12,000 pounds. It does not include trailers used for business purposes. All additional equipment must be disclosed and must comply with Imperial's Additional/Custom

Parts or Equipment Guidelines. **An Artisan Use Form is required for each vehicle on the policy listed as having Business or Artisan Use.** Only 1 vehicle classified as Business or Artisan Use is allowed on a single policy.

**\* Business Use Surcharge will be applied**

#### **Commuting**

Vehicles used to drive to and from work or school or to any location where other transportation is taken to work or school.

#### **Farm**

Vehicles used primarily on a farm, ranch, or orchard.

#### **Pleasure**

Vehicles are not used for commercial purposes or commuting to work or school.

### **SYMBOL DETERMINATION**

Imperial rates based on ISO™ Liability, PIP/MED and Physical Damage symbols. Refer to your ISO™ manual for information regarding symbols.

The vehicle symbol for Comprehensive and Collision coverage is used for Uninsured Motorist Property Damage coverage.

The vehicle symbol for Personal Injury Protection coverage is used for Uninsured/Underinsured Motorist Bodily Injury coverage.

If the Imperial Webrater is unable to locate a symbol for a valid VIN, the vehicle may be eligible to be rated as Stated Value. Contact Customer Service at 1-888-522-8242 for additional information.

Imperial is unable to rate vehicles classified by ISO™ as Incomplete Vehicles. The Imperial Webrater will issue an Ineligible Risk Warning when an Incomplete Vehicle VIN is entered. In limited circumstances, Imperial may accept these vehicles. Call Underwriting at 1-888-522-8242 to determine if a specific vehicle is acceptable. A Vehicle Inspection Form and photos may be required.

### **VEHICLE STATED VALUE RATING**

If the Imperial Webrater is unable to identify a valid VIN, Stated Value rating may be available for rating a vehicle.

The stated amount value for any vehicle may not exceed \$60,000.

Physical Damage coverage on stated value vehicles provides coverage up to the lowest of:

1. The actual cash value, reduced by the deductible and the salvage value if retained by the owner;
2. The amount necessary to replace the property, reduced by the deductible and the salvage value if retained by the owner;
3. The amount necessary to repair the property, reduced by the deductible and the salvage value if retained by the owner; or
4. The stated value specified by the insured, reduced by the salvage value if retained by the owner.

Note: Physical Damage coverage is not available for vehicles over 15 years old.

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## **COVERAGES AVAILABLE**

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### **SUMMARY OF COVERAGES OFFERED**

This program offers the following coverages:

#### Liability Coverages

Bodily Injury/Property Damage  
Personal Injury Protection  
Uninsured Motorist Protection  
Underinsured Motorist Protection  
Uninsured Motorist Property Damage

#### Physical Damage Coverages

Other Than Collision  
Collision  
Custom Parts or Equipment  
Rental Reimbursement  
Towing and Labor

### **LIABILITY**

1. Liability Coverage is required. Physical Damage only policies are unacceptable.

2. Bodily Injury and Property Damage liability limits are required to be equal to or higher than the minimum financial responsibility limits required by law in any state in which a vehicle is garaged for more than two months out of the year.
3. Limits must be the same on all vehicles on the policy.
4. Property Damage limits cannot be higher than the per person Bodily Injury limits.

**Available Limits:**

<u>BI</u>	<u>PD</u>
25/50	25

**UNINSURED/ UNDERINSURED MOTORIST PROTECTION**

1. Uninsured/Underinsured Motorist Coverage is required unless it is rejected.
2. When selected, UMBI, UIMBI and UMPD coverage applies to all vehicles on the policy.
3. UMBI, UIMBI and UMPD limits must be the same on all vehicles on the policy.
4. UMBI and UIMBI limits cannot exceed BI limits.
5. UMBI is required if UIMBI is selected.
6. UMBI is required if UMPD is selected.
7. UMPD limits cannot exceed the PD limit.
8. UMPD limits cannot exceed the per-person UMBI limit.
9. If rejected, an Uninsured/Underinsured Motorist Selection/Rejection form must be signed, or coverage will be added, and additional premium will be charged.

**Available Limits:**

<u>UM/UIMBI</u>	<u>UMPD</u>
25/50	25

**PERSONAL INJURY PROTECTION**

1. Personal Injury Protection Coverage is required unless rejected.
2. If selected, this coverage applies to all vehicles on the policy.
3. Limits must be the same on all vehicles on the policy.
4. If rejected, a Personal Injury Protection Selection/Rejection form must be signed, or coverage will be added, and additional premium will be charged.

**Available Limits:**

5,000	Medical & Hospital
Statutory	Income Disability
5,000	Accidental Death

**PHYSICAL DAMAGE**

1. Physical Damage Coverage is optional.
2. Coverage is provided at actual cash value less the selected deductible.
3. Maximum insured value is \$60,000 per vehicle.
4. Vehicles over 15 years old cannot have Physical Damage coverage.
5. Photo Inspections may be requested at Underwriting discretion but are not required in all cases.
6. Other than Collision (OTC) and Collision (COL) must be sold together.
7. Any deductible combination is acceptable.

**Available Deductibles:**

<u>OTC</u>	<u>COL</u>
250	250
500	500
750	750
1000	1000

**ADDITIONAL OR CUSTOM PARTS OR EQUIPMENT**

1. Other Than Collision and Collision Coverage must be purchased in order for Custom Parts or Equipment Coverage to apply.
2. Standard equipment, such as permanently installed stereos, radios, and other sound reproducing equipment, installed by the auto manufacturer or auto dealer is automatically covered under OTC/COL, up to a maximum of \$1,000.

3. Non-standard equipment options and equipment valued over \$1,000 may be covered if Additional Custom Parts or Equipment Coverage is purchased and premium is paid.
4. Coverage above \$4,000 is not available.
5. An Additional/Custom Parts or Equipment Form, photos, and receipts are required. The form can be found on the Imperial website, [www.imperialfire.com](http://www.imperialfire.com), or by calling Customer Service at 1-888-522-8242.
6. The selected Other Than Collision deductible applies to Additional Custom Parts or Equipment.
7. **Acceptable Custom Parts or Equipment includes, but is not limited to:**
  - a. Utility/Horse trailers.
  - b. Custom bodywork.
  - c. Customized interior work (special carpeting, seat covers, paneling, furniture, and appliances, including van conversions, even if factory installed).
  - d. Custom engine work and parts.
  - e. Custom paintwork.
  - f. Custom wheels and tires.
  - g. Camper top/shells.
  - h. T-Top roofs.
8. **Unacceptable Custom Parts or Equipment includes, but is not limited to:**
  - a. Not permanently installed radio, CD player, tape player, CB radio, television, home hi-fidelity system, citizen band radios, two-way mobile radios, telephones, scanning receivers, or combination thereof, and their accessories.
  - b. Tapes, CD's, or their containers.
  - c. Radar detection or transmission equipment.

#### **RENTAL REIMBURSEMENT**

1. Rental Reimbursement coverage can be purchased to reimburse the insured for each qualified disablement of a covered vehicle.
2. Qualified disablement means a loss covered by the Other Than Collision or Collision coverages of the policy.
3. Rental reimbursement may be purchased only for a vehicle covered by Other Than Collision and Collision coverages.

#### **Available Limits:**

\$20 per day/ \$600 per occurrence

#### **TOWING AND LABOR**

1. Towing and Labor coverage can be purchased to pay for:
  - a. Towing of a covered disabled vehicle to the nearest qualified repair facility; and
  - b. Labor on a covered disabled vehicle at the place of disablement when necessary due to a covered emergency.
2. Towing and Labor may only be purchased for a vehicle covered by Other Than Collision and Collision coverages.

#### **Available Limits:**

\$50 per disablement/ \$150 term

#### **NON-OWNER POLICIES**

Non-owner policies provide liability protection (Bodily Injury, Property Damage, Uninsured/Underinsured Motorist, and Personal Injury Protection) for an individual who does not own a vehicle or have access to any personal use vehicles on a regular basis. Physical Damage coverages are not available for non-owner policies.

The policy does not cover any resident relatives, with the exception of a listed spouse, or any other person or organization (other than a person or organization with respect only to vicarious liability for an accident arising out of the use of a non-owned vehicle by the named operator with the express or implied permission of the owner). Non-owner policies are not available if the insured operates a vehicle used for business or artisan use.

#### **POLICY FORM**

Imperial Arkansas Personal Auto Policy

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### **DISCOUNTS AND SURCHARGES**

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### **COMPANION POLICY DISCOUNT**

Applied to all vehicles on the policy if the named insured either has an active policy or initiates a policy within the same term through our Flood program. The policy number of the Flood policy must be submitted with the application. The discount continues to apply at each subsequent renewal providing the Flood policy remains in force.

**If Imperial does not receive a valid Companion Policy number, the discount will be removed from the policy.**

### **EFT DISCOUNT**

Applied to all vehicles on the policy if the insured selects an EFT Installment payment plan.

### **RENEWAL ADJUSTMENT FACTOR ~~DISCOUNT~~**

Applied to all vehicles on the policy if the policy is in a renewal term

### **HOMEOWNER DISCOUNT**

Applied to all vehicles on the policy if the insured or resident spouse owns a home or mobile home. The following rules apply:

1. The Named Insured must own and reside in principal residence located in the state. Named Insured must match applicant or spouse of applicant.
2. Proof of homeownership must be submitted with the application. Acceptable proof would be any of the following:
  - a. Homeowners insurance declarations page,
  - b. Copy of the deed,
  - c. Homestead exemption certificate,
  - d. Tax records,
  - e. Mortgage payment booklet, or
  - f. Loan agreement.
3. A property tax record is required for a mobile homeowner applying for a Homeowner discount.
4. Select the appropriate residence classification in Webrater and the discount will be applied automatically. The following classifications are available:
  - a. **Owns Home:** Primary residence is a home, town house, or condominium that is owned, occupied, and insured by the named insured or spouse.
  - b. **Owns Mobile Home:** Primary residence is a mobile home, ten (10) years or newer that is owned, occupied, and insured by the named insured or spouse. The mobile home must be grounded with a permanent, enclosed foundation on property owned by the named insured or spouse. No Mobile Home parks accepted.
  - c. **Rents (No Discount):** Primary residence is a home, condominium, mobile home, apartment, or other residence rented by the named insured or spouse.

**If Imperial does not receive proper proof, the discount will be removed from the policy.**

### **MULTI CAR DISCOUNT**

Applied to all vehicles on the policy if there is more than one (1) vehicle on the policy.

### **PAID IN-FULL DISCOUNT**

Applied to all vehicles on the policy if the insured pays the full term premium due at the time the application is submitted or when payment is due to renew the policy.

### **PRIOR COVERAGE/TRANSFER DISCOUNT**

Applied to all vehicles on the policy if the Named Insured has Proof of Prior Coverage.

The following rules apply for Proof of Prior Coverage:

1. The named insured and/or spouse must have prior private passenger automobile coverage for the past six (6) months that has not lapsed for more than thirty (30) days.
2. Coverage with any Imperial Fire and Casualty company qualifies as proof of prior coverage.
3. Acceptable proof should contain any company-issued documentation containing the insured's name, liability coverages, and policy term or inception/expiration dates.
4. Proof must be submitted with the application.

**If Imperial does not receive proper proof of prior coverage, the discount will be removed from the policy.**

### **MATURE DRIVER DISCOUNT**

Applied to all vehicles on the policy if an eligible-to-be-rated driver is 55 years old or older and has completed a motor vehicle accident prevention course, meeting the Office of Motor Vehicle criteria. The course must have been completed within three (3) years of the policy effective date, and a certificate proving course completion must be submitted. **If Imperial does not receive proper proof, the discount will be removed from the policy.**

### **SCHOLASTIC HONOR DISCOUNT**

Applied to all vehicles on the policy if an eligible-to-be-rated driver is 24 years old or younger and graduated from a college or university with cumulative scholastic records showing the insured attained one (1) of the following:

1. A grade point average of "B" or higher;
2. At least a three (3) point average on a four (4) point scale (or equivalent).

Imperial must receive the student's transcripts as proof of grade point average. **If proof is not received, the discount will be removed from the policy.**

### **LIABILITY ADJUSTMENT FACTOR**

Applied to a vehicle with Other Than Collision (OTC) and Collision (COL) coverages

### **BUSINESS USE SURCHARGE**

Applied to a vehicle classified as having Business or Artisan Use. Refer to the [Vehicle Use Definitions](#) for acceptable Business or Artisan Use.

### **FOREIGN/INTERNATIONAL LICENSE SURCHARGE**

Applied to an eligible-to-be-rated driver who does not have a valid U.S. driver's license but has a valid foreign or international driver's license. If the driving record is unverifiable, only the Foreign/International License surcharge will apply. The Unverifiable Driving Record surcharge will not be charged in addition to the Foreign License Surcharge. The Foreign License surcharge will be removed after a valid U.S. license has been obtained and reported to Imperial.

### **INELIGIBLE RISK SURCHARGE**

Applied to all vehicles on the policy for midterm endorsements adding an ineligible risk.

This includes, but is not limited to adding, an [Ineligible Vehicle](#) or [Ineligible Driver](#), adding vehicle use that does not meet our acceptable [Vehicle Use Definitions](#), or changing the garaging address to an out of state zip code.

Policies with an Ineligible Risk Surcharge will be non-renewed at the end of the policy term.

### **UNVERIFIABLE DRIVING RECORD SURCHARGE**

Applied to an eligible-to-be-rated driver when:

1. A driving record cannot be verified by a state's Department of Motor Vehicles;
2. A driving record is verified by the state's Department of Motor Vehicles, but the record contains less than 36 months of history.

The surcharge will be removed as soon as a verifiable driving record with a minimum of 36 month's history is obtained.

Drivers 18 years of age and younger will not be charged an Unverifiable Driving Record surcharge.

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## **BILLING PROCEDURES**

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All policies are written on a Direct Bill basis. No financing of premium will be accepted. **Insureds checks mailed for installment and renewal down payment must be made payable to Imperial Fire and Casualty.**

### **DOWN PAYMENT**

The gross down payment must accompany the original application. Down payments may be made through the Imperial Webtrater by agent EFT, insured E-check, or insured credit card.

Several payment options are available, including Paid in Full, and multiple EFT and non-EFT payment plans.

A discount is available if the premium is either paid in full or paid through an EFT payment plan.

### **BILLING**

If an installment pay plan is selected, the insured will be billed monthly from inception through renewal, approximately 15 days before the due date. Each installment will include an installment fee.

### **NSF/RETURNED PAYMENTS**

If the insured's payment is returned by the bank unpaid for any reason, the following rules apply:

1. Payment made for new business or initial renewal payment - coverage will be canceled flat and cannot be reinstated.
2. Installment payments - a cancellation notice will be issued, and Imperial must receive a replacement payment in certified funds (i.e. money order or cashier's check) prior to the cancellation effective date.
3. Payments made for reinstatement or to avoid cancellation where notice had been previously issued - the policy will be canceled pro-rata as of the last cancellation notice date.

A fee will be charged for any payment that is returned unpaid.

### **RETURNED PREMIUM**

On return premium endorsements, the credit will be applied to the remaining balance and spread over the remaining installments. If there is no remaining balance after the credit has been applied, return premium will be mailed to the insured no more than 30 days after the endorsement is processed.

The insured must make a request in writing for returned premium of less than \$5.

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## **FEES**

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No commission is paid on fees.

### **INSTALLMENT BILLING FEE**

For policies on installment plans, a fee will be charged on all payments after the new business down payment, including the renewal down payment. A reduced fee is available if the insured selects an EFT payment plan.

### **LATE FEE**

A fee will be charged for any installment payment that is postmarked or received by Imperial or the Producer after the bill due date. A late fee will also be charged if a payment is returned unpaid, and the payment is not replaced on or before the bill due date.

**If payment is made in the Producer's office, Imperial may request a copy of a dated receipt to verify payment date.**

### **NSF/RETURNED PAYMENT FEE**

A fee is charged for each payment returned unpaid by a financial institution for any reason (i.e. insufficient funds, closed account, etc.).

## **POLICY FEE**

A fee is charged at the beginning of each policy term. The policy fee is fully earned, and if the insured has selected an installment payment plan, the fee is spread over the installment payments.

## **REINSTATEMENT FEE**

A fee will be assessed for any policy requiring reinstatement.

Reinstatements with a lapse in coverage are allowed up to 3015 days after date of cancellation. After 3015 days, a new application is required to re~~write-sta#~~ coverage.

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## **APPLICATION REQUIREMENTS SUMMARY**

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If applicable, the following proof of discount eligibility must be submitted:

1. Companion Policy,
2. Homeowner,
3. Mature Driver,
4. Prior Coverage,
5. Scholastic Honor.

Documentation must be submitted in order to receive available discounts. Applications submitted with no proof will not receive the discounts and will be uprated.

The following additional documentation may be required:

1. Artisan/Business Use form,
2. Additional/Custom Parts or Equipment form and receipts,
3. Driver Exclusion form,
4. Personal Injury Protection Selection/Rejection form,
5. Physician's Statement,
6. Proof of not at fault accident,
7. Uninsured/Underinsured Motorist Selection/Rejection form,
8. Vehicle Inspection and photos.

Applications submitted without proper documentation may be subject to coverage changes and premium increases or cancellation. Contact Imperial Customer Service at 1-888-522-8242 if you have any questions about documentation that may need to be submitted.

### **Imperial Fire & Casualty Insurance Company**

P.O. BOX 702507

Dallas, TX 75370-2507

[www.imperialfire.com](http://www.imperialfire.com)

State: Arkansas

Filing Company:

Imperial Fire &amp; Casualty Insurance Company

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

Product Name: Imperial\_PPA\_Rate\_Rule

Project Name/Number: /

## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
03/12/2015		Supporting Document	Explanatory Memo and Filing Support	03/24/2015	Explanatory Memo.pdf AR Classic - Rate Level Indications LARGE.pdf Rate Impact.pdf 2013 FILING FORM RF-1 Rate Filing Abstract.pdf (Superseded)
03/11/2015		Supporting Document	APCS-Auto Premium Comparison Survey	03/31/2015	2013 FILING PPA_Survey_FORM_APCS2012.xls (Superseded) 2013 FILING PPA_Survey_FORM_APCS2012.pdf (Superseded)
03/11/2015		Supporting Document	NAIC loss cost data entry document	03/24/2015	

## NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # \_\_\_\_\_

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**

		Company Name		Company NAIC Number
3.	A.	<b>Imperial Fire &amp; Casualty Insurance Company</b>	B.	<b>44369</b>

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	<b>Classic Personal Auto</b>	B.	<b>Private Passenger Auto (PPA)</b>

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(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
Auto BI	7.8	5.2					
Auto PD	12.8	10.0					
Auto COMP	-6.4	0.0					
Auto COL	-4.9	0.0					
Auto PIP	-0.1	0.0					
Auto UMBI	2.0	1.8					
Auto UIMBI	2.0	1.8					
Auto UMPD	2.0	1.8					
TOTAL OVERALL EFFECT	6.4	5.7					

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
2015	8083	5.7	04/01/15	5424	3684	67.9	62.1
2014	7083	3.2	02/27/14	3049	2229	73.1	58.9
2013	4886	1.6	01/15/13	2458	1775	72.2	77.1
2012	3999	-5.3	06/19/12	2685	1839	68.5	81.2
2012	3612	-4.7	01/16/12	2651	2175	78.9	86.5
2011	4121	5.9	11/29/10	2124	1524	71.8	71.7
2009	6206	-4.8	06/01/09	2761	1429	51.7	59.8

7.

Expense Constants	Selected Provisions
A. Total Production Expense	<b>13.1</b>
B. General Expense	<b>9.5</b>
C. Taxes, License & Fees	<b>3.4</b>
D. Underwriting Profit & Contingencies	<b>5.0</b>
E. Other Acquisition Expense	<b>0.0</b>
F. TOTAL	<b>31.0</b>

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

9.  +29.0  Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_

10.  -2.0  Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_



