

**ARKANSAS INSURANCE DEPARTMENT  
RATE FILING ABSTRACT**

**Form RF-1**  
Rev. 4/96

Insurer Name: Automobile Club Inter-Insurance Exchange Contact Person: Katina Arras  
 NAIC Number: 15512 Signature: \_\_\_\_\_  
 Name of Advisory Organization Whose Filing You are Referencing N/A Telephone No: (314) 523-7350 Ext. 5236  
 Co. Affiliation to Advisory Organization: Member N/A Subscriber \_\_\_\_\_ Service Purchaser \_\_\_\_\_  
 Reference Filing #: N/A Proposed Effective Date: 10/15/2007

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant (If Applicable)	(8) Co. Current Loss Cost Multiplier
Private Passenger Auto							
Bodily Injury/Property Damage	19.9%	-0.1%					
Personal Injury Protection	37.1%	33.4%					
Uninsured/Underinsured Motorists	-5.9%	-0.7%					
Uninsured Property Damage	87.9%	38.4%					
Collision	-21.5%	-4.4%					
Comprehensive	6.5%	-2.6%					
Rental Reimbursement	16.6%	-1.7%					
<b>TOTAL OVERALL EFFECT</b>	<b>4.9%</b>	<b>0.1%</b>					

N/A Apply Lost Cost Factors to Future Filings? (Y or N)  
17.9% Estimated Maximum Rate Increase for any Arkansas Insured (%) Corresponds to Question 3 on RF-2 or RF-WC  
-23.6% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Rate Change History				5 Year History				Selected Provisions	
Year	Policy Count	%	Eff. Date	AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio	A. Total Production Expense	16.3%
2007	12,934	0.10%	3/15/07					B. General Expense	9.3%
2006				\$14,038	\$9,561	68.1%	73.0%	C. Taxes, License & Fees	2.9%
2005	12,389	-5.50%	6/1/05	13,146	8,436	64.2%	72.0%	D. Underwriting Profit & Contingencies	1.5%
2004	10,188	0.80%	8/1/04	11,685	7,858	67.2%	63.8%	E. Other (explain)	0.0%
2003	8,706	6.40%	8/1/03	9,626	7,011	72.8%	69.8%	F. TOTAL	30.0%
2002	7,620	4.38%	7/1/02	8,004	4,949	61.8%	65.1%		