

SERFF Tracking Number: MRKA-125803977 State: Arkansas
 Filing Company: Markel American Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: ARMCCR-081
 TOI: 19.0 Personal Auto Sub-TOI: 19.0002 Motorcycle
 Product Name: Motorcycle Program
 Project Name/Number: /

Filing at a Glance

Company: Markel American Insurance Company

Product Name: Motorcycle Program

TOI: 19.0 Personal Auto

Sub-TOI: 19.0002 Motorcycle

SERFF Tr Num: MRKA-125803977 State: Arkansas

SERFF Status: Closed

Co Tr Num: ARMCCR-081

State Tr Num: EFT \$100

State Status: Fees verified and received

Filing Type: Rate/Rule

Co Status: Sent to DOI for File and Use

Authors: Lisa Schuppner, Audrey Hanken

Date Submitted: 09/22/2008

Reviewer(s): Alexa Grissom, Betty Montesi

Disposition Date: 09/25/2008

Disposition Status: Filed

Effective Date Requested (New): 12/15/2008

Effective Date Requested (Renewal): 03/15/2009

Effective Date (New): 12/15/2008

Effective Date (Renewal): 03/15/2009

State Filing Description:

General Information

Project Name:

Project Number:

Reference Organization:

Reference Title:

Filing Status Changed: 09/25/2008

State Status Changed: 09/23/2008

Corresponding Filing Tracking Number: MRKA-125803976

Filing Description:

We enclose a final print rate and rule revision to our current Motorcycle and Recreational Vehicle program, which will now include only on road motorcycles and be known as our Motorcycle program. The Off Road Recreational Vehicle program has been submitted under a separate filing.

The last program revision, with a rate impact, was filed and approved by your department effective September 18, 2006

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under your filing #AR-PC-06-020922 (our filing #ARRECRR-062). All changes are detailed on the enclosed filing addendum. Any necessary supporting documentation is also enclosed.

We are filing these changes using your "file and use" statutes with an effective date of December 15, 2008 for new business and March 15, 2009 for renewals. We understand this filing to be deemed approved if not disapproved within this time period. Please feel free to contact me if you have any questions or concerns regarding this filing.

Company and Contact

Filing Contact Information

Lisa Schuppner, Regulatory Compliance LSCHUPP@MARKELCORP.COM
 P.O. Box 906 (800) 236-2862 [Phone]
 Pewaukee, WI 53072-0906 (262) 548-9790[FAX]

Filing Company Information

Markel American Insurance Company CoCode: 28932 State of Domicile: Virginia
 P.O. Box 906 Group Code: 785 Company Type: Insurance
 Company

N14 W23800
 Pewaukee, WI 53072-0906 Group Name: State ID Number:
 (800) 236-2862 ext. [Phone] FEIN Number: 54-1398877

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$100 per rate/rule filing.

Our domicile of Virginia does not charge rate/rule filing fees.

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Markel American Insurance Company	\$100.00	09/22/2008	22640541

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	09/25/2008	09/25/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	09/25/2008	09/25/2008	Lisa Schuppner	09/25/2008	09/25/2008
Pending Industry Response	Alexa Grissom	09/23/2008	09/23/2008	Lisa Schuppner	09/24/2008	09/24/2008

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Disposition

Disposition Date: 09/25/2008
 Effective Date (New): 12/15/2008
 Effective Date (Renewal): 03/15/2009
 Status: Filed
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Markel American Insurance Company	0.000%	\$0	2,243	\$714,789	%	%	0.000%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Filing Memorandum	Filed	Yes
Supporting Document	Rule and Rate Manual Listing	Filed	Yes
Supporting Document	Financial Responsibility Factor Support	Filed	Yes
Rate	General Rules	Filed	Yes
Rate	General Rules	Filed	Yes
Rate	General Rules	Filed	Yes
Rate	Rate Page	Filed	Yes
Rate	Rate Page	Filed	Yes
Rate	Operator Age Factors	Filed	Yes
Rate (revised)	Financial Responsibility Factor Page	Filed	Yes
Rate	Financial Responsibility Factor Page	Filed	Yes
Rate	Symbol, Bike Age, CC Size and Acquisition Factors	Filed	Yes
Rate	Symbol Definitions	Filed	Yes
Rate	Surcharge Page	Filed	Yes
Rate	Credit Page	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 09/25/2008

Submitted Date 09/25/2008

Respond By Date

Dear Lisa Schuppner,

This will acknowledge receipt of the captioned filing. The correct place to attach the Rf-1 is the tab above where you submitted it. The Department allows no-hits and thin files to be given a neutral factor. They may not be surcharged.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 09/25/2008

Submitted Date 09/25/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: Thank you for your continued prompt review of our filing. Our response follows the order of your Objection Letter today.

1. As requested, we decreased our Financial Responsibility thin file factor from 1.10 to 1.00 to comply with your department's position prohibiting surcharges even when supporting documentation is provided as allowed by Ark. Code Ann. 23-67-405 (5)(C). To avoid the potential for competitive disadvantage, we hope that your department will consider issuing a bulletin announcing its position.

We look forward to receiving your department's acknowledgement. If you have further questions or concerns regarding this filing, please contact us.

Changed Items:

SERFF Tracking Number: MRKA-125803977 State: Arkansas
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No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Financial Responsibility Factor Page	FR-1	New	
Previous Version			
Financial Responsibility Factor Page	FR-1	New	

Sincerely,
Audrey Hanken, Lisa Schuppner

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 09/23/2008
Submitted Date 09/23/2008
Respond By Date

Dear Lisa Schuppner,

This will acknowledge receipt of the captioned filing. The RF-1 must be completed and submitted. Additionally, per Ark. Code Ann. 23-79-405 (5), thin files must be neutral.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/24/2008
Submitted Date 09/24/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: Thank you for your prompt review of our filing. Our response follows the order of your Objection Letter on September 23, 2008.

1. The RF-1 was attached, as required. Please see the NAIC Loss Cost Filing Document for OTHER than Workers' Comp component in the Supporting Documentation tab. If you prefer to receive this file attached to a different component in the future, please let us know.
2. Ark. Code Ann. 23-79-405 (5) does not apply since this is not a Medicare Supplement program that would be subject to the loss ratio standards of that law. If your intended citation was Ark. Code Ann. 23-67-405 (5), we believe that our Financial Responsibility Factor Support exhibit in the Supporting Documentation tab provides appropriate information as allowed by subd. (5)(C) for thin files to be treated as otherwise approved since the thin file relates to the risk for the insurer. The loss ratio for thin files, which is substantially higher than the loss ratio for no hits, confirms that a thin file

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relates to our risk.

We look forward to receiving your department's acknowledgement. If you have further questions or concerns regarding this filing, please contact us.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Audrey Hanken, Lisa Schuppner

SERFF Tracking Number: MRKA-125803977
Filing Company: Markel American Insurance Company
Company Tracking Number: ARMCRR-081
TOI: 19.0 Personal Auto
Product Name: Motorcycle Program
Project Name/Number: /

State: Arkansas
State Tracking Number: EFT \$100
Sub-TOI: 19.0002 Motorcycle

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type:

Overall Percentage of Last Rate Revision:

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Markel American Insurance Company	0.000%	0.000%	\$0	2,243	\$714,789	%	%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
Filed	General Rules	P-1	Replacement	ARMC-992	MC - AR - 2008 - Rules P-1.pdf
Filed	General Rules	P-2	Replacement	ARREC-051	MC - AR - 2008 - Rules P-2.pdf
Filed	General Rules	P-3	Replacement	AR-PC-06-0183256	MC - AR - 2008 - Rules P-3.pdf
Filed	Rate Page	R-1, R-2	Replacement	AR-PC-06-0183256	MC - AR - 2008 - R-1 R-2.pdf
Filed	Rate Page	R-3	Replacement	AR-PC-06-020922	MC - AR - 2008 - R-3.pdf
Filed	Operator Age Factors	AG-1	Replacement	ARREC-051	MC - AR - 2008 - Factors AG.pdf
Filed	Financial Responsibility Factor Page	FR-1	New		MC - AR - 2008 - Factors FR.pdf
Filed	Symbol, Bike Age, CC Size and Acquisition Factors	MF-1	Replacement	AR-PC-06-0183256	MC - AR - 2008 - Factors MF.pdf
Filed	Symbol Definitions	MF-2, MF-3, MF-Withdrawn 4		ARREC-051	

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Filed	Surcharge Page	Q-1	Replacement	ARREC-051	MC - AR - 2008 - Q-1.pdf
Filed	Credit Page	Q-2	Replacement	ARREC-011	MC - AR - 2008 - Q-2.pdf

ARKANSAS (03)
MOTORCYCLE
RULE and RATE MANUAL
RULES

Rule 1. – Definitions

Motorcycle- The term "motorcycle" includes motorcycles, motorized scooters, powercycles and other similar vehicles two-wheeled motor vehicles not used for commercial purposes.

See page MF-1 for specific definitions by symbol.

Rule 2. - Policy Form

Motorcycles will be written using motorcycle policy MT4001 and Declarations MT4000. Additional endorsements will be used as necessary for applicable coverages.

Rule 3. - Premium Determination

All rounding will be done according to Rule 8.

The Bodily Injury Liability, Passenger Liability and Property Damage Liability premiums will be determined as follows:

- A. Determine appropriate territory based on risk location (T Page).
- B. Determine the annual premium base rate for the territory from A. above. (R Pages).
- C. Multiply rate from B. above by the applicable increased limit factor (R Pages); Round.
- D. Multiply rate from C. above by the applicable vehicle CC size factor (MF Page); Round.
(Where "cc" is shown, it means the cubic centimeter displacement of the engine.)
- E. Multiply rate from D. above by the applicable operator age factor (AG Page); Round.
- F. Multiply rate from E. above by the applicable vehicle symbol factor (MF Page); Round.
- G. Multiply rate from F. above by the applicable vehicle age factor (MF Page); Round.
- H. Multiply rate from G. above by the applicable financial responsibility factor (FR Page); Round.
- I. Multiply rate from H. above by the applicable acquisition factor (MF Page); Round.
- J. Multiply rate from I. above by the total Underwriting Surcharge/Discount factor (Q Pages); Round.

The Comprehensive and Collision premiums will be determined as follows:

- A. Determine appropriate territory (T Page).
- B. Determine the physical damage base rate for the territory from A. above. (R Pages)
- C. Divide the total value of the unit by 100.
- D. Multiply rate from B. above by the result from C. above.
- E. Multiply rate from D. above by the appropriate settlement type factor (R Pages.)
- F. Multiply rate from E. above by the appropriate deductible credit (R Pages); Round.
- G. Multiply rate from F. above by the applicable vehicle CC size factor (MF Page); Round.
(Where "cc" is shown, it means the cubic centimeter displacement of the engine.)
- H. Multiply rate from G. above by the applicable operator age factors (AG Page); Round.
- I. Multiply rate from H. above by the applicable vehicle symbol factor (MF Page); Round.
- J. Multiply rate from I. above by the applicable vehicle age factor (MF Page); Round.
- K. Multiply rate from J. above by the applicable financial responsibility factor (FR Page); Round.
- L. Multiply rate from K. above by the applicable acquisition factor (MF Page); Round.
- M. Multiply rate from L. above by the total Underwriting Surcharge/Discount factor (Q Pages); Round.

The Uninsured Motorists–Bodily Injury, Uninsured Motorists-Property Damage, Underinsured Motorists-Bodily Injury, Medical Payments, Funeral Expense, Rental Reimbursement, Towing & Labor and Volunteer Community Service premiums will be determined as follows:

- A. Determine the annual premium for the limit selected (R Pages).
- B. Multiply rate from A. above by the applicable financial responsibility factor (FR Page); Round.
- C. Multiply rate from B. above by the applicable acquisition factor (MF Page); Round.

The Personal Injury Protection Coverage premiums will be determined as follows:

- A. Determine the annual premium rate for the unit cc size selected.
- B. Multiply rate from A. above by the applicable financial responsibility factor (FR Page); Round.
- C. Multiply rate from B. above by the applicable acquisition factor (MF Page); Round.

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RULE and RATE MANUAL
RULES

Rule 3. - Premium Determination (continued)

The Trailer Coverage premiums will be determined as follows:

- A. Determine the trailer coverage base rate (R Pages)
- B. Divide the trailer value by 100.
- C. Multiply rate from B. above by the result from A. above.
- D. Multiply rate from C. above by the applicable financial responsibility factor (FR Page); Round.
- E. Multiply rate from D. above by the applicable acquisition factor (MF Page); Round.

The Mechanical Breakdown premium will be determined as follows:

- A. Multiply base rate by the applicable Unit Age and Warranty Factor (R Pages);
- B. Multiply rate from A. above by the applicable unit type factor (R Pages); Round.
- C. Multiply rate from B. above by the applicable financial responsibility factor (FR Page); Round.
- D. Multiply rate from C. above by the applicable acquisition factor (MF Page); Round.

Rule 4. - Minimum Written and Earned Premium

There is a minimum written of \$50.00 per policy. There is a minimum earned of \$50.00 per policy on any insured requested cancellation.

Rule 5. - Policy Period

No policy may be written for a period longer than 12 months.

Rule 6. - Changes

- A. All changes requiring adjustments of premium shall be computed pro rata.
- B. If an outstanding policy is amended and results in a premium adjustment of less than \$5.00, such adjustment is waived, except that any actual premium will be returned at the request of the insured.

Rule 7. - Cancellation

- A. Cancellation may be effected by the Company for the reasons enumerated in the policy conditions.
- B. If a policy or form of coverage is canceled by the Company, the return premium shall be computed pro rata, and the table on Page P-2A shall be used.
- C. If a policy or form of coverage is canceled by the insured, the return premium shall be computed short rate and the tables on Pages P-2B shall be used.
- D. If a policy or form of coverage is canceled by the Company or by the insured and results in a return premium of less than \$5.00, such return is waived, except that any actual premium will be returned at the request of the insured.

Rule 8. - Whole Dollar Premium

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy. A premium involving \$.50 or more shall be rounded to the next higher whole dollar.

Rule 9. - Reserved for Future Use

Rule 10. - Acceptable Accessories

Acceptable non-stock accessories include, but is not limited to, saddle bags, fairing, windshield, light bars, helmets, sissy bar, luggage rack, safety guards, highway pegs, crash roll bar, CB radio, AM/FM stereo radio, intercom system, cruise control, trunk engine guard, custom seats, cargo trailer, sidecar, campers, riding leathers, custom exhausts, easy rider or high stacks, custom paint, custom gas tank, and performance enhancing equipment. The physical damage deductible will apply as shown on the Declarations Page. Accessory value is added to the unit value for rating.

Rule 11. - Reserved for Future Use

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MOTORCYCLE
RULE and RATE MANUAL
RULES

Rule 12. - Installment Billing Fee

A fully earned fee of \$5.00 will be charged for each non-EFT/ACH and \$1.00 will be charged for all electronic funds transfer (EFT) and/or automated clearing house (ACH) installment billing issued by the Company under their optional installment billing plan.

Rule 13. – Reserved for Future Use

Rule 14. – Non-Sufficient Funds Fee

A \$25 fee will be charged to recover costs associated with processing non-sufficient funds.

ARKANSAS (03)
MOTORCYCLE
RULE and RATE MANUAL
RATE PAGES

A. MANDATORY LIABILITY COVERAGE AT FINANCIAL RESPONSIBILITY LIMITS INCLUDES:

Bodily Injury Liability, Property Damage Liability, Passenger Liability

25/50/25	<u>TERRITORY 1</u>	<u>TERRITORY 2</u>
BI BASE RATE:	\$43	\$39
PD BASE RATE:	\$19	\$17
PL BASE RATE:	\$42	\$38

B. INCREASED LIMITS OF LIABILITY - Multiply this factor against base rate before other adjustments

	<u>Bodily Injury Liability/Passenger Liability</u>	<u>Property Damage Liability</u>
50/100/25	1.60	1.00
100/300/50	2.00	1.20
250/500/100	2.40	1.35

C. PHYSICAL DAMAGE COVERAGE INCLUDES:

Rate based on Actual Cash Value of Motorcycle:

	<u>TERRITORY 1</u>	<u>TERRITORY 2</u>
Comprehensive:	1.80%	1.64%
Collision:	2.70%	2.45%

Settlement Type:	<u>FACTOR</u>	Deductible:	<u>FACTOR</u>
Agreed Value	1.00	\$2,000	0.65
Actual Cash Value	1.00	\$1,500	0.70
Replacement Cost	1.05	\$1,000	0.75
		\$500	0.87
		\$250	1.00

D. OTHER COVERAGES - The following additional coverages are available for purchase:

1. Medical Payments

Provisions for this optional coverage are found in the motorcycle policy provisions.

<u>LIMIT</u>	<u>ANNUAL PREMIUM</u>
\$1,000	\$33
\$2,500	\$74
\$5,000	\$119

2. Uninsured Motorists - Bodily Injury

This optional coverage will be offered to all insureds up to their purchased BI liability limits. Selection rejection forms will be obtained when required.

<u>LIMIT</u>	<u>ANNUAL RATE</u>
\$25,000/50,000	\$51
\$50,000/\$100,000	\$92
\$100,000/\$300,000	\$128

ARKANSAS (03)
MOTORCYCLE
RULE and RATE MANUAL
RATE PAGES

D. OPTIONAL COVERAGES - Continued

3. Uninsured Motorists - Property Damage

This optional coverage will be offered to all insureds up to their purchased PD liability limits. Selection rejection forms will be obtained when required. A \$200 deductible will apply.

<u>LIMIT</u>	<u>ANNUAL RATE</u>
\$25,000	\$35
\$50,000	\$53

4. Underinsured Motorists - Bodily Injury

This optional coverage will be offered to all insureds up to their purchased BI liability limits. However, this coverage cannot be purchased unless the insured has also purchased UM-BI and the limit they purchase of this coverage must be equal to the purchased UM-BI limits. Selection rejection forms will be obtained when required.

<u>LIMIT</u>	<u>ANNUAL RATE</u>
\$25,000/50,000	\$85
\$50,000/\$100,000	\$153
\$100,000/\$300,000	\$213

5. Personal Injury Protection (PIP) Benefits

This optional coverage includes Medical Payments of \$5000, Work Loss up to \$7280 for income earners and \$3640 for non-income earners and Accidental Death Benefits of \$5000. Selection rejection forms will be obtained when required.

<u>Cycle Size</u>	<u>Medical Payments</u>	<u>Work Loss Expense</u>	<u>Accidental Death</u>
0-150cc	\$200	\$119	\$36
151-300cc	\$250	\$131	\$43
301-450cc	\$282	\$149	\$48
451-600cc	\$313	\$161	\$55
601-750cc	\$375	\$185	\$67
751-900cc	\$407	\$197	\$72
901-1050cc	\$438	\$209	\$79
1051-1250cc	\$463	\$217	\$87
Over 1250cc	\$482	\$226	\$96

6. Funeral Expense Coverage

Provisions for this optional coverage are found in the Funeral Expense Coverage Endorsement.

LIMIT	\$5,000
ANNUAL RATE:	\$20

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RULE and RATE MANUAL
RATE PAGES

D. OPTIONAL COVERAGES - Continued

7. Towing and Labor Costs Coverage

This optional coverage can be purchased to cover the disablement of your motorcycle up to \$50.00 each occurrence.

ANNUAL RATE: \$10

8. Volunteer Community Service Coverage

This optional coverage is available for occasional use while insured is operating the insured motorcycle on a volunteer basis to provide assistance, direction or other similar service for a community event.

ANNUAL RATE: \$15

9. Rental Reimbursement Coverage

Provisions for this optional coverage are found in the Rental Reimbursement Coverage Endorsement.

ANNUAL RATE: \$15

10. Trailer Coverage

Provisions for this optional coverage are found in the Trailer Coverage Endorsement.

A \$250 deductible applies.

ANNUAL RATE per \$1 \$0.30

11. Mechanical Breakdown Coverage

Provisions for this optional coverage are found in the Mechanical Breakdown Coverage Endorsement.

Coverage can be purchased to provide protection from mechanical breakdown after the expiration of the manufacturer's warranty. \$100 Deductible applies. Coverage only available if unit carries Comprehensive and Collision coverages.

ANNUAL BASE RATE: \$120

Unit Age and Warranty Factor	Unit Age				
	1 year	2 years	3 years	4 years	5 years
3 years			0.50	1.00	1.50
2 years		0.50	1.00	1.50	2.25
1 year	0.50	1.00	1.50	2.25	3.00

Unit Type	Factor
Non Sport	1.00
Sport (09, 10, 11, 12)	1.75

ARKANSAS (03)
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FACTOR PAGES

OPERATOR AGE FACTORS

AGE OF OPERATOR	MOTORCYCLE		
	MOTORCYCLE SYMBOLS	LIABILITY FACTOR	PHYSICAL DAMAGE FACTOR
16	ALL OTHER	5.00	4.85
16	SPORT BIKES	5.00	7.15
17	ALL OTHER	5.00	4.85
17	SPORT BIKES	5.00	7.15
18	ALL OTHER	5.00	4.85
18	SPORT BIKES	5.00	7.15
19	ALL OTHER	5.00	4.85
19	SPORT BIKES	5.00	7.15
20	ALL OTHER	5.00	4.85
20	SPORT BIKES	5.00	7.15
21	ALL OTHER	2.60	3.25
21	SPORT BIKES	2.60	5.50
22	ALL OTHER	2.60	3.25
22	SPORT BIKES	2.60	5.50
23	ALL OTHER	2.60	3.25
23	SPORT BIKES	2.60	5.50
24	ALL OTHER	2.60	3.25
24	SPORT BIKES	2.60	5.50
25	ALL OTHER	1.65	2.60
25	SPORT BIKES	1.65	4.13
26	ALL OTHER	1.50	2.10
26	SPORT BIKES	1.50	3.03
27	ALL OTHER	1.50	1.65
27	SPORT BIKES	1.50	2.75
28	ALL OTHER	1.00	1.55
28	SPORT BIKES	1.00	2.48
29	ALL OTHER	1.00	1.50
29	SPORT BIKES	1.00	2.09
30	ALL OTHER	1.00	1.48
30	SPORT BIKES	1.00	1.98
31	ALL OTHER	1.00	1.40
31	SPORT BIKES	1.00	1.93
32	ALL OTHER	1.00	1.05
32	SPORT BIKES	1.00	1.65
33	ALL OTHER	1.00	1.00
33	SPORT BIKES	1.00	1.54
34	ALL OTHER	0.85	1.00
34	SPORT BIKES	0.85	1.43
35	ALL OTHER	0.85	0.90
35	SPORT BIKES	0.85	1.32
36-40	ALL OTHER	0.85	0.90
36-40	SPORT BIKES	0.85	0.95
41-45	ALL OTHER	0.85	0.85
41-45	SPORT BIKES	0.85	0.95
46-50	ALL OTHER	0.85	0.85
46-50	SPORT BIKES	0.85	0.95
51-55	ALL OTHER	0.85	0.85
51-55	SPORT BIKES	0.85	0.95
56 - 60	ALL OTHER	0.95	0.85
56 - 60	SPORT BIKES	0.95	0.95
61-65	ALL OTHER	1.15	0.85
61-65	SPORT BIKES	1.15	0.95
66 and over	ALL	1.15	0.95

NOTES:

- 1) A factor of 1.00 equals base rate
- 2) Sport Bikes refer to symbols 9, 10, 11 and 12

ARKANSAS (03)
MOTORCYCLE
RULE and RATE MANUAL
FACTOR PAGES

FINANCIAL RESPONSIBILITY FACTORS

For the first year the Financial Responsibility factor is in effect, the impact of that factor will be capped at +/- 15% for renewal business only. For those policies, when the Financial Responsibility factor listed in the table below is: (a) greater than 1.15, then the applicable factor will be 1.15; and (b) less than 0.85, then the applicable factor will be 0.85; and (c) any other factor, then the applicable factor will remain the factor listed in the table below. When that period ends, the Financial Responsibility factors for renewal business will be the factors listed below.

FINANCIAL RESPONSIBILITY RANGE	FACTOR
1-550	1.65
551-600	1.35
601-650	1.20
651-700	1.10
701-750	1.00
751-800	0.95
801-850	0.88
851-900	0.82
901-950	0.75
951-997	0.65
998 - No Hit	1.00
999 - Thin File	1.00

ARKANSAS (03)
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FACTOR PAGES

I. SYMBOL FACTORS*

SYMBOL NUMBER	SYMBOL NAME	ALL PROGRAMS	
		LIABILITY FACTOR	PHYSICAL DAMAGE FACTOR
01	Preferred Tour	0.94	1.10
02	Tour and any pre-1986 non-Sportster Harley-Davidson	1.10	0.94
03	Sport Tour	0.90	1.96
04	Non-touring BMW	0.85	1.35
08	Big Twin	1.10	1.00
09	Low Surcharge	2.10	3.05
10	High Surcharge	2.30	4.00
11	Professional Racing Surcharge	2.50	5.30
12	Naked Sport	2.30	4.00
15	Sportsters	0.88	0.80
16	Cruisers	0.85	1.00
17	High-Performance Cruisers	0.85	1.00
20	Mopeds	1.10	1.45
21	Scoters	1.10	1.45
25	Street Bikes and any pre-1986 non-Harley Davidson, non-trike, non-modified/homemade, non-rebuilt/reconstructed	0.83	1.00
30	Off-Road Trail Motorcycles	1.00	1.00
35	Tour Trikes	0.85	0.69
45	Professional Constructed Trike	1.00	1.25
50	Kit Trike	1.00	1.25
55	Reconstructed/V-8 Trike	2.00	1.50
60	Modified/homemade	2.40	2.50
65	Rebuilt/reconstructed	1.40	1.85

* The symbols apply to both new and renewal business. At renewal, the Company may change or add symbols.

II. VEHICLE AGE FACTORS - Model year will change on October 1st of each year

AGE OF VEHICLE	MOTORCYCLE		
	MOTORCYCLE SYMBOL	LIABILITY FACTOR	PHYSICAL DAMAGE FACTOR
New	ALL OTHER	1.00	1.10
New	SPORT BIKES (9,10,11,12)	1.00	1.21
1 year	ALL	1.00	1.00
2 years	ALL	1.00	0.95
3 years	ALL	0.85	0.90
4 years	ALL	0.80	0.87
5 years	ALL	0.80	0.84
6 years	ALL	0.78	0.82
7 years	ALL	0.78	0.82
8-10 years	ALL	0.78	0.82
11 years & over	ALL	0.75	0.80

III. CC SIZE FACTORS

CUBIC CENTIMETERS OF ENGINE	MOTORCYCLE		
	MOTORCYCLE SYMBOL	LIABILITY FACTOR	PHYSICAL DAMAGE FACTOR
0 - 150 cc's	ALL	0.75	1.00
151 - 300 cc's	ALL	0.75	1.00
301 - 450 cc's	ALL	0.75	1.00
451 - 600 cc's	ALL	0.75	1.00
601 - 750 cc's	ALL	1.00	1.00
751 - 900 cc's	ALL	1.00	1.00
901 - 1050 cc's	ALL	1.00	1.00
1051 - 1250 cc's	ALL	1.00	1.00
Over 1250 cc's	ALL	1.00	1.00

IV. ACQUISITION EXPENSE FACTORS

DISTRIBUTION CHANNEL	FACTOR
Direct	1.00
Manufacturer/Association	1.03
Agent	1.06

ARKANSAS (03)
MOTORCYCLE
RULE and RATE MANUAL
UNDERWRITING SURCHARGES AND DISCOUNTS BY COVERAGE

The following surcharges and discount percentages will be additive and will be applied to each indicated coverage after all other factors have been applied. (See Premium Determination Rule on Rule Pages.) The maximum offset, if a credit, will be 35%.

SURCHARGES

1. RIDING EXPERIENCE

- a) Less than 1 year
- b) Greater than 1 year and less than 2 years

APPLIES TO:			
%	LIAB	CP	CL
50%	X	X	X
20%	X	X	X

2. MOTOR VEHICLE DRIVING RECORD

Violations in the last three years will be used. Minor violations will be those as accepted by the Department of Motor Vehicles in this state. Major violations will be defined as hit and run, reckless driving, driving under the influence of alcohol or driving under the influence of a drug/narcotic, implied consent, and reckless homicide.

- 2nd minor violation
- 3rd or over minor violation
- 1st major violation; no other violations
- 1st major violation; has other violations
- 2nd or over major violation
- 1st chargeable at-fault accident**
- 2nd or over chargeable at-fault accident**

25%	X		X
50%	X		X
75%	X		X
100%	X		X
150%	X		X
25%	X		X
75%	X		X

**A chargeable at fault accident will be considered any accident that was caused either wholly or partially by the insured, a resident of the same household or other customary operator, (unless written evidence such as a police report is submitted exonerating the operator) where the damages due to the accident exceed \$1,000.

NOTE: This surcharge will be waived for the policy of any named insured who has been insured with the Company for four consecutive (4) calendar years, who has been completely loss free.

3. INCREASED HAZARD SURCHARGE

Any operator of motorcycle with a symbol 9, 10, 11 or 12 that does not have a motorcycle endorsed license. Surcharge will be deleted and premium returned on a pro-rata basis upon proof of endorsement.

10%	X	X	X
-----	---	---	---

GENERIC (00)
MOTORCYCLE
RULE and RATE MANUAL
UNDERWRITING SURCHARGES AND DISCOUNTS BY COVERAGE

APPLIES TO:			
%	LIAB	CP	CL

DISCOUNTS

1. RENEWAL DISCOUNT
A renewal discount will be given on an annual basis to any insured who renews their policy with the Company.

-10%	X	X	X
------	---	---	---

2. SAFE DRIVER DISCOUNT
A discount will be given to any operator with no more than one minor violation and no chargeable at-fault accidents.

-10%	X	X	X
------	---	---	---

3. DRIVER EDUCATION/SAFETY COURSE DISCOUNT
Discount allowed for completion of any motorcycle driver education/safety course.

-10%	X	X	X
------	---	---	---

4. TRANSFER DISCOUNT
Discount allowed if insured had coverage for the motorcycle with another insurance company within the previous six months.

-10%	X	X	X
------	---	---	---

5. ANTI-LOCK BRAKES DISCOUNT
Any motorcycle with factory equipped anti-lock brakes per the N.A.D.A. valuation guide will be eligible for discount.

-10%	X		X
------	---	--	---

6. ANTI-THEFT DISCOUNT
Any motorcycle equipped with a permanently attached electronic alarm or tracking system will be eligible for discount provided proof of purchase has been provided to company.

-10%		X	
------	--	---	--

7. MULTI-UNIT DISCOUNT
If the insured insures multiple units within the same policy the following policy discount will be given:

2 units	-5%	X	X	X
3 or more units	-10%	X	X	X

SERFF Tracking Number: MRKA-125803977 State: Arkansas
 Filing Company: Markel American Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: ARMCCR-081
 TOI: 19.0 Personal Auto Sub-TOI: 19.0002 Motorcycle
 Product Name: Motorcycle Program
 Project Name/Number: /

Supporting Document Schedules

Review Status:
Bypassed -Name: A-1 Private Passenger Auto Filed 09/25/2008
 Abstract
Bypass Reason: This program is limited to motorcycles and does not cover automobiles.
Comments:

Review Status:
Bypassed -Name: APCS-Auto Premium Comparison Filed 09/25/2008
 Survey
Bypass Reason: This program is limited to motorcycles and does not cover automobiles.
Comments:

Review Status:
Bypassed -Name: NAIC loss cost data entry document Filed 09/25/2008
Bypass Reason: This independent filing does not use loss costs.
Comments:

Review Status:
Satisfied -Name: NAIC Loss Cost Filing Document Filed 09/25/2008
 for OTHER than Workers' Comp
Comments:
 This independent filing does not use loss costs. Form RF-1 is attached.
Attachment:
 Ar RF-1Mc.pdf

Review Status:
Satisfied -Name: Uniform Transmittal Document- Filed 09/25/2008
 Property & Casualty
Comments:
 All of the required information is provided in the General Information and Rate/Rule Schedule tabs.

Review Status:

SERFF Tracking Number: MRKA-125803977 State: Arkansas
Filing Company: Markel American Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: ARMCCR-081
TOI: 19.0 Personal Auto Sub-TOI: 19.0002 Motorcycle
Product Name: Motorcycle Program
Project Name/Number: /

Satisfied -Name: Filing Memorandum Filed 09/25/2008

Comments:

Attachment:

MC - AR - 2008 - MEMO.pdf

SERFF Tracking Number: MRKA-125803977 State: Arkansas
Filing Company: Markel American Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: ARMCCR-081
TOI: 19.0 Personal Auto Sub-TOI: 19.0002 Motorcycle
Product Name: Motorcycle Program
Project Name/Number: /

Satisfied -Name: Rule and Rate Manual Listing **Review Status:** Filed 09/25/2008
Comments:
Attachment:
MC - AR - 2008 - Rule List.pdf

Satisfied -Name: Financial Responsibility Factor Support **Review Status:** Filed 09/25/2008
Comments:
Attachment:
Financial Responsibility Factor Support.pdf

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

Form RF-1

1.	This filing transmittal is part of Company Tracking #	ARMCRR-081	Rev. 4/96
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/Item Filing Number	Not applicable.	
Company Name		Company NAIC Number	
3.	A. Markel American Insurance Company	B. 28932	
Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Business (i.e., Sub-type of Insurance)	
4.	A. 19.0 Personal Auto	B. 19.0002 Motorcycle	

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
All	0.0%	0.00%					
TOTAL OVERALL EFFECT			0.0%	0.00%			

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
2007	2,243	none	n/a	736,268	279,120	37.90%	53.10%
2006	2,559	-4.30%	3/2/2006	856,771	490,096	57.20%	42.01%
2005	2,591	1.15%	3/1/2005	781	409	52.39%	65.00%
2004	2,602	5.65%	4/1/2004	966	459	47.53%	56.80%
2003	2,415	13.8%	02/10/03	818	600	73.28%	55.93%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	7.6%
B. General Expense + ULAE	17.6%
C. Taxes, License & Fees	1.9%
D. Underwriting Profit & Contingencies	9%
E. Other (explain)=Invstmt Inc.	2.3%
F. TOTAL	33.8%

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

9. 15% Estimated Maximum Rate Increase for any Arkansas Insured (%) Territory (if applicable):

10. -15% Estimated Maximum Rate Decrease for any Arkansas Insured (%) Territory (if applicable)

Insureds with a Financial Responsibility range of 1-650

Insureds with a Financial Responsibility range of 851-997

ARKANSAS (03)
MOTORCYCLE
PROGRAM
FILING MEMORANDUM

ALL Pages

Removed references to Off Road Recreational Vehicles (All-Terrain Vehicles and Golf Carts) as splitting program into separate filings: Motorcycle and Off Road Recreational Vehicles.

All other changes are detailed below:

P-1 to P-3	Due to changes outlined below, individual rules may have moved to different page numbers.	
	<i>Rule 3</i>	Revised to add financial responsibility component and settlement type (for Comprehensive and Collision). Consolidated Rule 13 into Rule 3
	<i>Rule 9</i>	Deleted Rule 9 - Financial Responsibility Filings. This rule will remain blank and is reserved for future use.
	<i>Rule 10</i>	Revised to clarify accessory value is added to the unit value for rating purposes
	<i>Rule 11</i>	Deleted Rule 11 - Deductible for Comprehensive and Collision and moved available deductibles and factors to the Rate page. This rule will remain blank and is reserved for future use.
	<i>Rule 12</i>	Added \$1 fee for electronic funds transfers (EFT) and automated clearing house (ACH transactions)
	<i>Rule 13</i>	Deleted Rule 13 - Acquisition Expense and included in Rule 3. Premium Determination. This rule will remain blank and is reserved for future use.
R-1	C.	Added Settlement Types and corresponding factors for Agreed Value, Actual Cash Value and Replacement Cost Moved deductibles and corresponding factors from Rules and added \$2,000 and \$1,500 as available deductibles.
R-2	D.3	Increased rate for Underinsured Motorists-Bodily Injury for an overall rate change of +3.21%
	D.7	Deleted Agreed Value Coverage and added as a Settlement Type under C.
R-3	D.9	Added new coverage - "Rental Reimbursement Coverage"
	D.10	Added new coverage - "Trailer Coverage"
	D.11	Moved premium determination to Rules, Rule 3. Premium Determination.
AG-1	No other changes were made.	
FR-1	Added Financial Responsibility Factor Page	
MF-1	I.	Clarified symbols 02 and 25
MF-2 thru MF-4	Deleted from filing as many manufactures/models listed were no longer in production or representative of the symbol groupings.	
Q-1	3.	Removed items b), c) and d).
	4.	Removed "Escort Service Surcharge"
	5.	Removed "Corporately Titled Surcharge"
Q-2	3.	Broadened discount by removing reference to trailer safety program
	6.	Broadened discount to allow for tracking systems

ARKANSAS (03)
MOTORCYCLE
PROGRAM

RULE AND RATE MANUAL LISTING PAGE - EFFECTIVE 12/15/2008

<u>PAGE NO.</u>	<u>EDITION DATE</u>	<u>INCLUSION</u>	<u>DESCRIPTION</u>	<u>REASON:</u>
P-1	12/15/2008	Included	GENERAL RULES	2008 Program Changes
P-2	12/15/2008	Included	GENERAL RULES	2008 Program Changes
P-3	12/15/2008	Included	GENERAL RULES	2008 Program Changes
P-2A	2/15/1998	Not Included	PRO RATA TABLE	No Changes
P-2B(1-4)	3/20/2006	Not Included	SHORT RATE TABLE	No Changes
T-1	4/1/2005	Not Included	TERRITORY PAGE	No Changes
R-1	12/15/2008	Included	RATE PAGE	2008 Program Changes
R-2	12/15/2008	Included	RATE PAGE	2008 Program Changes
R-3	12/15/2008	Included	RATE PAGE	2008 Program Changes
AG-1	12/15/2008	Included	OPERATOR AGE FACTORS	2008 Program Changes
FR-1	12/15/2008	Included	FINANCIAL RESPONSIBILITY FACTORS	2008 Program Changes
MF-1	12/15/2008	Included	SYMBOL, BIKE AGE, CC SIZE, AND ACQUISITION EXPENSE FACTORS	2008 Program Changes
MF-2	3/1/2005	Deleted	SYMBOL DEFINITIONS	2008 Program Changes
MF-3	3/1/2005	Deleted	SYMBOL DEFINITIONS, CON'T	2008 Program Changes
MF-4	3/1/2005	Deleted	SYMBOL DEFINITIONS, CON'T	2008 Program Changes
Q-1	12/15/2008	Included	SURCHARGE/CREDIT PAGES	2008 Program Changes
Q-2	12/15/2008	Included	SURCHARGE/CREDIT PAGES	2008 Program Changes

MAIC & MIC Recreational Vehicle Program Financial Responsibility Factor Study

2003-2005

1st Party and 3rd Party:

ScoreGrp	ClaimCnt	IncLoss	EP	Avg Prem	LR	Freq	Sev	Pure Prem	PPFct	Cred	Comp Cred	WgtFct	SelectedFct
1-550	111	786,152	1,093,404	312	71.9%	3.16%	7,082	224	1.22	32.0%	1.45	1.38	1.65
551-600	398	2,897,328	4,014,893	322	72.2%	3.19%	7,280	232	1.27	60.6%	1.45	1.34	1.35
601-650	577	3,566,831	5,820,335	333	61.3%	3.30%	6,182	204	1.11	73.0%	1.07	1.10	1.20
651-700	822	4,392,009	8,876,828	337	49.5%	3.12%	5,343	167	0.91	87.1%	1.07	0.93	1.10
701-750	971	6,032,883	10,841,735	339	55.6%	3.04%	6,213	189	1.03	94.6%	0.95	1.02	1.00
751-800	880	5,721,031	10,463,111	339	54.7%	2.85%	6,501	186	1.01	90.1%	0.80	0.99	0.95
801-850	640	4,097,162	7,792,634	331	52.6%	2.72%	6,402	174	0.95	76.8%	0.75	0.90	0.88
851-900	417	2,719,695	5,104,176	330	53.3%	2.70%	6,522	176	0.96	62.0%	0.70	0.86	0.82
901-950	290	1,843,085	3,500,865	309	52.6%	2.56%	6,355	162	0.88	51.7%	0.70	0.80	0.75
951-997	1,284	8,897,619	15,365,703	311	57.9%	2.60%	6,930	180	0.98	100.0%	0.70	0.98	0.65
998 - No Hit	698	4,367,390	8,097,215	309	53.9%	2.7%	6,257	167	0.91	80.2%	1.00	0.93	1.00
999 - Thin File	277	2,253,683	3,357,847	313	67.1%	2.6%	8,136	210	1.15	50.6%	2.00	1.57	1.10
Total	7,365	47,574,867	84,328,746	325	56.4%	2.8%	6,460	184	1.00	100.0%			

Compliment of Credibility is American Modern Home Factors

Overall Impact is Revenue Neutral

ScoreGrp	Dist	Factor
1-550	2.4%	1.65
551-600	6.7%	1.35
601-650	8.4%	1.20
651-700	11.7%	1.10
701-750	13.5%	1.00
751-800	13.7%	0.95
801-850	10.9%	0.88
851-900	7.9%	0.82
901-950	6.5%	0.75
951-997	7.3%	0.65
998 - No Hit	9.1%	1.00
999 - Thin File	2.0%	1.10
Total	100.0%	-0.6%

SERFF Tracking Number: MRKA-125803977 State: Arkansas
 Filing Company: Markel American Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: ARMCCR-081
 TOI: 19.0 Personal Auto Sub-TOI: 19.0002 Motorcycle
 Product Name: Motorcycle Program
 Project Name/Number: /

Superseded Attachments

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.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Rate and Rule	Financial Responsibility Factor Page	09/04/2008	MC - AR - 2008 - Factors FR.pdf

ARKANSAS (03)
MOTORCYCLE
RULE and RATE MANUAL
FACTOR PAGES

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