

SERFF Tracking Number: LBRM-125957576 State: Arkansas  
First Filing Company: The Ohio Casualty Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: 2008-03334  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: AR Auto OC/WA/AFC 02/2009 Fast Path  
Project Name/Number: AR Auto OC/WA/AFC 02/2009 Fast Path /2008-03334

## Filing at a Glance

Companies: The Ohio Casualty Insurance Company, West American Insurance Company, American Fire and Casualty Company

Product Name: AR Auto OC/WA/AFC 02/2009 SERFF Tr Num: LBRM-125957576 State: Arkansas  
Fast Path

TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: EFT \$100  
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: 2008-03334 State Status: Fees verified and received (PPA)  
Filing Type: Rate Co Status: Reviewer(s): Alexa Grissom, Betty Montesi

Authors: Jodi Guggenberger, Nancy Greene  
Disposition Date: 02/24/2009

Date Submitted: 01/13/2009 Disposition Status: Filed

Effective Date Requested (New): 02/14/2009

Effective Date (New): 02/14/2009

Effective Date Requested (Renewal): 03/17/2009

Effective Date (Renewal):  
03/17/2009

State Filing Description:

## General Information

Project Name: AR Auto OC/WA/AFC 02/2009 Fast Path

Status of Filing in Domicile:

Project Number: 2008-03334

Domicile Status Comments:

Reference Organization: N/A

Reference Number: N/A

Reference Title: N/A

Advisory Org. Circular: N/A

Filing Status Changed: 02/24/2009

State Status Changed: 01/15/2009

Deemer Date:

Corresponding Filing Tracking Number: N/A

Filing Description:

Effective February 14, 2009 for New Business and March 17, 2009 for Renewal Business, we are filing rate revisions to our Personal Auto Manual. Base rates will be modified uniformly by territory for Property Damage, Single Limit Liability, Medical Payments, Arkansas Medical Payments, Arkansas Workloss, Arkansas AD & D, Comprehensive and Collision coverages.

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Attached please find our revised Rule 8. Base Rates and Rule 13. Medical Payments Insurance, Workloss Coverage and Accidental Death Benefits as well as our Actuarial Memorandum, Actuarial Statement of Opinion and the required filing forms.

If you need any further assistance with this filing please feel free to contact me at (800) 843-6446 ext. 2876.

## Company and Contact

### Filing Contact Information

Nancy Greene, Nancy.Greene@Safeco.com  
9450 Seward Road (800) 843-6446 [Phone]  
Fairfield, OH 45014 (513) 603-2160[FAX]

### Filing Company Information

The Ohio Casualty Insurance Company	CoCode: 24074	State of Domicile: Ohio
9450 Seward Road	Group Code: 111	Company Type: Property & Casualty
Fairfield, OH 45014-5456	Group Name:	State ID Number:
(800) 843-6446 ext. [Phone]	FEIN Number: 31-0396250	
	-----	
West American Insurance Company	CoCode: 44393	State of Domicile: Indiana
9450 Seward Road	Group Code: 111	Company Type: Property & Casualty
Fairfield, OH 45014-5456	Group Name:	State ID Number:
(800) 843-6446 ext. [Phone]	FEIN Number: 31-0624491	
	-----	
American Fire and Casualty Company	CoCode: 24066	State of Domicile: Ohio
9450 Seward Road	Group Code: 111	Company Type: Property & Casualty
Fairfield, OH 45014-5456	Group Name:	State ID Number:
(800) 843-6446 ext. [Phone]	FEIN Number: 59-0141790	
	-----	

## Filing Fees

*SERFF Tracking Number:* LBRM-125957576      *State:* Arkansas  
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*Fee Required?* Yes  
*Fee Amount:* \$100.00  
*Retaliatory?* No  
*Fee Explanation:* One Rate Review Submission - \$100.00  
*Per Company:* No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Ohio Casualty Insurance Company	\$100.00	01/13/2009	24994162
West American Insurance Company	\$0.00	01/13/2009	
American Fire and Casualty Company	\$0.00	01/13/2009	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	02/24/2009	02/24/2009

### 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	02/19/2009	02/19/2009	Nancy Greene	02/20/2009	02/20/2009

### Amendments

Item	Schedule	Created By	Created On	Date Submitted
Filing Amendment	Supporting Document	Nancy Greene	02/20/2009	02/20/2009

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing Status	Note To Reviewer	Nancy Greene	02/13/2009	02/13/2009

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## Disposition

Disposition Date: 02/24/2009  
 Effective Date (New): 02/14/2009  
 Effective Date (Renewal): 03/17/2009  
 Status: Filed  
 Comment:

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):
The Ohio Casualty Insurance Company	4.500%	4.300%	\$3,513	67	\$81,704	6.100%	1.600%
West American Insurance Company	4.500%	4.300%	\$32,696	632	\$760,381	6.100%	1.600%
American Fire and Casualty Company	4.500%	4.300%	\$9,570	127	\$222,558	6.100%	1.600%

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing 4.500%  
 Overall Percentage Rate Impact For This Filing 4.300%  
 Effect of Rate Filing-Written Premium Change For This Program \$45,779

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**Effect of Rate Filing - Number of Policyholders Affected**

826



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Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	No
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	No
Supporting Document	NAIC loss cost data entry document	Filed	No
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	No
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	No
Supporting Document	Filing Memorandum	Filed	No
Supporting Document	Actuarial Statement of Opinion	Filed	No
Supporting Document	Filing Amendment	Filed	No
Rate (revised)	Base Rates	Filed	No
Rate	Medical Payments Insurance, Workloss Coverage and Accidental Death Benefits	Filed	No
Rate	Base Rates	Filed	No

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 02/19/2009  
Submitted Date 02/19/2009  
Respond By Date

Dear Nancy Greene,

This will acknowledge receipt of the captioned filing. I apologize for the delay in responding to your filing. The filing lists the base limit for liability property damage as \$15,000. The minimum in Arkansas is \$25,000. Has the filing been implemented?

Please feel free to contact me if you have questions.

Sincerely,  
Alexa Grissom

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 02/20/2009  
Submitted Date 02/20/2009

Dear Alexa Grissom,

### Comments:

Thank you for your objection letter dated 02/19/09, attached please find our response.

### Response 1

Comments: Attached please find our Objection Letter Response.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

### Rate/Rule Schedule Item Changes

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<b>Exhibit Name</b>	<b>Rule # or Page #</b>	<b>Rate Action</b>	<b>Previous State Filing #</b>
Base Rates	Rule 8. 02-09	Replacement	LBRM-125540509
<b>Previous Version</b>			
Base Rates	Rule 8. 02-09	Replacement	LBRM-125540509

If you need any further assistance with this filing please contact me at 800-843-6446, extension 2876.

Sincerely,  
Jodi Guggenberger, Nancy Greene

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**Amendment Letter**

Amendment Date:

Submitted Date: 02/20/2009

**Comments:**

In my previous response to your Objection Letter dated 02/20/09, I inadvertently forgort to advise you of the following:

The base limit for property damage was incorrectly stated on the rule only, and not in our rating system. The attachment I previously added under the Rate/Rule Schedule will reflect this.

I apologize for any inconvenience this may have caused.

If you need any further assistance with this filing, please feel free to contact me at 800-843-6446, ext. 2876.

Sincerely,

Nancy Greene

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**User Added -Name: Filing Amendment**

Comment: The base limit for property damage was incorrectly stated on the rule only, and not in our rating system.

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*Project Name/Number:* AR Auto OC/WA/AFC 02/2009 Fast Path /2008-03334

**Note To Reviewer**

**Created By:**

Nancy Greene on 02/13/2009 06:51 AM

**Last Edited By:**

Nancy Greene

**Submitted On:**

02/13/2009 06:52 AM

**Subject:**

Filing Status

**Comments:**

Our requested effective date for New Business on this filing is 2/14/09. Could you please advise of the status.

Thank you.

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## Rate Information

Rate data applies to filing.

**Filing Method:** File and Use  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** -14.000%  
**Effective Date of Last Rate Revision:** 04/12/2008  
**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:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
The Ohio Casualty Insurance Company	4.500%	4.300%	\$3,513	67	\$81,704	6.100%	1.600%
West American Insurance Company	4.500%	4.300%	\$32,696	632	\$760,381	6.100%	1.600%
American Fire and Casualty Company	4.500%	4.300%	\$9,570	127	\$222,558	6.100%	1.600%

## Overall Rate Information for Multiple Company Filings

**Overall % Rate Indicated:** 4.500%

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Project Name/Number: AR Auto OC/WA/AFC 02/2009 Fast Path /2008-03334

**Overall Percentage Rate Impact For This Filing:** 4.300%  
**Effect of Rate Filing - Written Premium Change For This Program:** \$45,779  
**Effect of Rate Filing - Number of Policyholders Affected:** 826



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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:	Attachments
Filed	Base Rates	Rule 8. 02-09	Replacement	LBRM-125540509	Rule 8. Base Rates Revised.pdf
Filed	Medical Payments Insurance, Workloss Coverage and Accidental Death Benefits	Rule 13. 02-09	Replacement	AR-PC-07-026362	Rule 13. Medical Payments.pdf

**ARKANSAS 02-09**



**THE OHIO CASUALTY INSURANCE COMPANY®  
WEST AMERICAN INSURANCE COMPANY®  
AMERICAN FIRE AND CASUALTY COMPANY®  
PERSONAL AUTO MANUAL  
RULES AND RATES**

**RULE 8. BASE RATES**

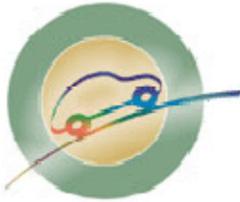
<b>Liability Coverage</b>	<b>Base Limit</b>	<b>Semi-Annual Base Rate</b>
Bodily Injury (BI)	\$25,000/\$50,000	\$114.50
Property Damage (PD)	\$25,000	\$131.50
Single Limit Liability (CSL)	\$75,000	\$274.50
Medical Payments (MP)	\$1,000	\$22.50
Arkansas Medical Payments (ArMED)	\$5,000	\$60.50
Uninsured Motorists - Split Limit (UM)	\$25,000/\$50,000	\$18.00
Uninsured Motorists - Single Limit (UM)	\$50,000	\$22.00
Uninsured Motorists - Combined Single Limit (UM)	\$75,000	\$51.50
Underinsured Motorists - Split Limit (UIM)	\$10,000/\$20,000	\$28.00
Underinsured Motorists - Single Limit (UIM)	\$50,000	\$58.50
Uninsured Motorists - Property Damage (UMPD)	\$25,000	\$26.50
Arkansas Workloss	\$5,000	\$3.00
Arkansas AD&D	\$5,000	\$1.80

<b>Physical Damage Coverage</b>	<b>Model Year/ Symbol</b>	<b>Base Deductible</b>	<b>Semi-Annual Base Rate</b>
Comprehensive (COMP)	MY 2007, Sym 8	\$500	\$152.50
Collision (COLL)	MY 2007, Sym 8	\$500	\$396.50

Rental Reimbursement, Trip Interruption Coverage and other coverages are offered FREE as part of the Enhanced Coverage Endorsement - See Rule 32.

Rates for Towing and Labor and Electronic Equipment may be found in Rule 31. Miscellaneous Coverages.

ARKANSAS 02-09



**OHIO CASUALTY GROUP®  
PERSONAL AUTO MANUAL  
RULES AND RATES**

**RULE 13. MEDICAL PAYMENTS INSURANCE, WORK LOSS COVERAGE  
AND ACCIDENTAL DEATH BENEFIT**

**A. Eligibility**

Medical Payments Insurance, Work Loss Coverage and Accidental Death Benefit must be afforded under every auto liability policy issued or delivered to the owner of an auto, motorcycle, motorscooter, motorbike or similar motor vehicle registered or principally garaged in Arkansas. These coverages are not available for Extended Non-Owned or Named Non-Owner Vehicles.

If one or more of these coverages are afforded, attach [PP 05 82](#), Personal Injury Protection Coverage - Arkansas to the policy.

**Exceptions:**

1. The named insured has the right to reject one or more of such coverages in writing and must reject the Statutory Limit of Medical Payments in writing if lower or higher limits are requested.
2. After the named insured rejects one or more of such coverages, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended or replacement policy as to the availability of such coverage.

**B. Coverages and Rates**

1. Medical Payments

a. Limits

Statutory Limit per person - \$5,000.

**(1)** Lower or higher limits are permitted, only when the named insured has rejected the Statutory Limit.

**(2)** A maximum limit of \$5,000 applies to pedestrians who are other than the named insured or a relative.

**(3)** Basic and Increased Limits of Personal Auto Medical Payments Coverage may be purchased only when the named insured has rejected Arkansas Medical Payments Coverage.

**b.** Rates

Rates: Charge the applicable manual rate for Medical Payment Insurance. Apply all factors applicable to Medical Payments as shown in Rule 7 – Premium Determination.

**2.** Work Loss Coverage

**a.** Limits

Maximum per person -

**(1)** For an Income Earner - \$140 per week for 52 weeks.

**(2)** For a Non-Income Earner - \$70 per week for 52 weeks.

**b.** Rates

All Private Passenger Motor Vehicles - \$3.00 per car.

Apply all factors applicable to Miscellaneous Coverages as shown in Rule 7 – Premium Determination.

**3.** Accidental Death Benefit

**a.** Limits

Maximum per person - \$5,000

**b.** Rates

All Private Passenger Motor Vehicles - \$1.80 per car. Apply all factors applicable to Miscellaneous Coverages as shown in Rule 7 – Premium Determination.

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## Supporting Document Schedules

**Satisfied -Name:** A-1 Private Passenger Auto  
 Abstract  
**Review Status:** Filed 02/24/2009

**Comments:**

**Attachments:**

Form A-1 OC.pdf  
 Form A-1 WA.pdf  
 Form A-1 AF.pdf

**Satisfied -Name:** APCS-Auto Premium Comparison  
 Survey  
**Review Status:** Filed 02/24/2009

**Comments:**

**Attachments:**

FORM APCS OC.xls  
 FORM APCS WA.xls  
 FORM APCS AFC.xls  
 FORM APCS OC.pdf  
 FORM APCS WA.pdf  
 FORM APCS AFC.pdf

**Satisfied -Name:** NAIC loss cost data entry document  
**Review Status:** Filed 02/24/2009

**Comments:**

**Attachments:**

NAIC LC DATA ENTRY DOC OC.pdf  
 NAIC LC DATA ENTRY DOC WA.pdf  
 NAIC LC DATA ENTRY DOC AF.pdf

**Bypassed -Name:** NAIC Loss Cost Filing Document  
 for OTHER than Workers' Comp  
**Review Status:** Filed 02/24/2009

**Bypass Reason:** N/A

*SERFF Tracking Number:* LBRM-125957576      *State:* Arkansas  
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**Comments:**

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**Satisfied -Name:** Uniform Transmittal Document-  
Property & Casualty **Review Status:** Filed 02/24/2009

**Comments:**

**Attachment:**  
P&CTrans.pdf

**Satisfied -Name:** Filing Memorandum **Review Status:** Filed 02/24/2009

**Comments:**

**Attachment:**  
Filing Memorandum.pdf

**Satisfied -Name:** Actuarial Statement of Opinion **Review Status:** Filed 02/24/2009

**Comments:**

**Attachment:**  
Actuarial Statement of Opinion.pdf

**Satisfied -Name:** Filing Amendment **Review Status:** Filed 02/24/2009

**Comments:**

The base limit for property damage was incorrectly stated on the rule only, and not in our rating system.

**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 The Ohio Casualty Insurance Company  
 NAIC No. (including group #) 0111-24074

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 you 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: **Please see the attached Rule 28.**

- a. Driver Over 55 %
  - b. Good Student Discount %
  - c. Multi-car Discount %
  - d. Accident Free Discount\* %
- \*Please Specify Qualification for Discount:  
 \_\_\_\_\_  
 \_\_\_\_\_

- e. Anti-theft Discount %
- f. Other (specify) %
- %
- %
- %

6. Do you have an installment payment plan for automobile insurance?  Yes  No  
 If so, what is the fee for installment payments? 5%

7. Does your company utilize a tiered rating plan?  Yes  No  
 If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
---------	-----------------------	--------

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

\_\_\_\_\_  
 Signature  
Nancy Greene  
 Printed Name  
PL State Filing Technician II  
 Title  
800-843-6446, Ext. 2876  
 Telephone Number  
Nancy.Greene@LibertyMutual.com  
 Email address

**THE OHIO CASUALTY INSURANCE COMPANY®**  
**WEST AMERICAN INSURANCE COMPANY®**  
**AMERICAN FIRE AND CASUALTY COMPANY®**  
**PERSONAL AUTO MANUAL**  
**RULES AND RATES**

## **RULE 28. DISCOUNTS**

- [A. Multi-Car Discount](#)
- [B. Package Discount](#)
- [C. Valued Customer Discount](#)
- [D. Prime Life Discount](#)
- [E. Good Student Discount](#)
- [F. Driver Training Discount](#)
- [G. Motor Vehicle Accident Prevention Course Discount](#)
- [H. Anti-Theft Discount](#)
- [I. Passive Restraint Discount](#)
- [J. Anti-Lock Brake Discount](#)
- [K. Excess Vehicles Discount](#)

### **A. Multi-Car Discount**

1. The applicable Multi-Car Discount will apply if:
  - a. More than one personal auto is owned by an individual or owned jointly by two or more relatives or resident individuals, and
  - b. Two or more autos are insured by any member company of the Ohio Casualty Group either on the same policy, or separate policies.
  - c. To qualify for the Multi-Car Discount, Bodily Injury Liability Coverage or Single Limit Liability Coverage must be written on the vehicles in question.
  - d. A vehicle with Comprehensive and/or Collision Coverage only will not qualify for the Multi-Car Discount and will not qualify another vehicle for the Multi-Car Discount.
  - e. A Motorhome will qualify for the Multi-Car Discount if it is on a policy with a personal auto. However, the Motorhome will NOT qualify the auto for the discount.
  - f. Primary or Secondary Extended Non-Owned coverage qualifies a single car policy for the multi-car discount. The multi-car discount does not apply to Extended Non-Owned vehicles.
2. Determine the applicable Multi-Car Discount Factor per Vehicle based on:
  - a. Whether the vehicle has been designated an Excess Vehicle or not, and
  - b. The Age of the Class Rated Operator (Not applicable for Excess Vehicles)
  - c. The following Table if the Vehicle is NOT an Excess Vehicle:

Multi-Car Discount Factor								
Age	BI	PD	CSL	MP	All UM & UIM	COMP	COLL	ArMED
<36	0.678	0.663	0.672	0.521	0.710	0.849	0.683	0.521
36-40	0.678	0.663	0.672	0.521	0.710	0.849	0.743	0.521
41-45	0.678	0.735	0.701	0.521	0.710	0.849	0.743	0.521
46-55	0.678	0.735	0.701	0.521	0.710	0.883	0.743	0.521
56-59	0.678	0.711	0.691	0.521	0.710	0.883	0.743	0.521
60-75	0.678	0.711	0.691	0.521	0.710	0.883	0.672	0.521
76+	0.678	0.596	0.645	0.521	0.710	0.883	0.672	0.521

- d. If the Vehicle is an Excess Vehicle, the following Table shall be used, regardless of the ages of operators on the policy:

Multi-Car Discount Factor							
BI	PD	CSL	MP	All UM & UIM	COMP	COLL	ArMED
0.678	0.697	0.686	0.521	0.710	0.870	0.709	0.521

## B. Package Discount

1. A Package Discount will apply if the named insured has both a Personal Auto and a Homeowners policy with the Ohio Casualty Group.
2. The Package Discount will apply as long as both policies remain in-force. If the Homeowners Policy is cancelled, this discount will be removed from the auto policy at the next renewal.
3. If the policy qualifies, a factor of .9 shall be applied to all coverages, including Miscellaneous Coverages.

## C. Valued Customer Discount

1. The Valued Customer Discount is based on the following criteria:
  - a. Market Tier of the Policy
  - b. Consecutive Years Insured with OCG - the number of years the policy has been in-force with the Ohio Casualty Group,
  - c. If the policy has been in force with the Ohio Casualty Group less than 3 years, the number of years of continuous coverage the named insured has been insured with the prior insurance company,
  - d. For renewals, the Number of Request to Cancel Notices for non-pay with OCG in the past 36 months, and
  - e. The Sum of the number of Major and Minor At-Fault Accidents and Convictions incidents on the entire policy in the past 36 months.
2. Determine the Rating Factor from the table below. This factor is applied to all coverages, including Miscellaneous Coverages, on all vehicles on the policy.

**Note:** For Work Loss and Accidental Death Coverages use the Medical Payments Factor, for other Miscellaneous coverages use the Comprehensive Factor.

Market	Consecutive Years Insured		Number of Request to Cancel	Sum of Number of Accidents & Convictions	BI	PD	CSL	MP	All UM&UIM	COMP	COLL	ArMED
	with OCG	with Prior Company										
2-3	0	0	0-1	0-1	0.942	0.917	0.932	0.941	0.792	0.950	0.891	0.941
2-3	0	0	0-1	2+	0.952	0.926	0.942	0.950	0.800	0.950	0.900	0.950
2-3	0	0	2+	0-1	0.990	0.990	0.990	0.990	0.990	1.000	0.990	0.990
2-3	0	0	2+	2+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2-3	0	1	0-1	0-1	0.933	0.916	0.926	0.931	0.776	0.941	0.887	0.931
2-3	0	1	0-1	2+	0.942	0.925	0.935	0.941	0.784	0.941	0.896	0.941
2-3	0	1	2+	0-1	0.980	0.989	0.984	0.980	0.970	0.990	0.985	0.980
2-3	0	1	2+	2+	0.990	0.999	0.994	0.990	0.980	0.990	0.995	0.990
2-3	0	2	0-1	0-1	0.924	0.915	0.920	0.922	0.760	0.931	0.873	0.922
2-3	0	2	0-1	2+	0.933	0.924	0.929	0.931	0.768	0.931	0.882	0.931
2-3	0	2	2+	0-1	0.970	0.988	0.977	0.970	0.950	0.980	0.970	0.970
2-3	0	2	2+	2+	0.980	0.998	0.987	0.980	0.960	0.980	0.980	0.980
2-3	0	3+	0-1	0-1	0.914	0.914	0.914	0.912	0.744	0.922	0.883	0.912
2-3	0	3+	0-1	2+	0.923	0.923	0.923	0.922	0.752	0.922	0.892	0.922
2-3	0	3+	2+	0-1	0.960	0.987	0.971	0.960	0.931	0.970	0.981	0.960
2-3	0	3+	2+	2+	0.970	0.997	0.981	0.970	0.940	0.970	0.991	0.970
2-3	1	0	0-1	0-1	0.928	0.915	0.923	0.919	0.740	0.920	0.882	0.919
2-3	1	0	0-1	2+	0.938	0.924	0.932	0.928	0.747	0.920	0.891	0.928
2-3	1	0	2+	0-1	0.975	0.988	0.980	0.967	0.925	0.968	0.980	0.967
2-3	1	0	2+	2+	0.985	0.998	0.990	0.977	0.934	0.968	0.990	0.977
2-3	1	1	0-1	0-1	0.924	0.914	0.920	0.912	0.729	0.912	0.878	0.912
2-3	1	1	0-1	2+	0.933	0.923	0.929	0.922	0.736	0.912	0.887	0.922
2-3	1	1	2+	0-1	0.970	0.987	0.977	0.960	0.911	0.960	0.975	0.960
2-3	1	1	2+	2+	0.980	0.997	0.987	0.970	0.920	0.960	0.985	0.970
2-3	1	2	0-1	0-1	0.914	0.913	0.914	0.903	0.717	0.903	0.875	0.903
2-3	1	2	0-1	2+	0.923	0.922	0.923	0.912	0.724	0.903	0.884	0.912
2-3	1	2	2+	0-1	0.960	0.986	0.970	0.950	0.896	0.950	0.972	0.950
2-3	1	2	2+	2+	0.970	0.996	0.980	0.960	0.905	0.950	0.982	0.960
2-3	1	3+	0-1	0-1	0.909	0.912	0.910	0.893	0.705	0.898	0.871	0.893
2-3	1	3+	0-1	2+	0.919	0.921	0.920	0.903	0.712	0.898	0.880	0.903
2-3	1	3+	2+	0-1	0.955	0.985	0.967	0.941	0.881	0.945	0.968	0.941
2-3	1	3+	2+	2+	0.965	0.995	0.977	0.950	0.890	0.945	0.978	0.950
2-3	2	0	0-1	0-1	0.915	0.913	0.914	0.897	0.691	0.893	0.872	0.897
2-3	2	0	0-1	2+	0.924	0.922	0.923	0.906	0.698	0.893	0.881	0.906
2-3	2	0	2+	0-1	0.961	0.986	0.971	0.944	0.863	0.940	0.969	0.944
2-3	2	0	2+	2+	0.971	0.996	0.981	0.954	0.872	0.940	0.979	0.954
2-3	2	1	0-1	0-1	0.909	0.912	0.910	0.893	0.681	0.888	0.865	0.893
2-3	2	1	0-1	2+	0.919	0.921	0.920	0.903	0.688	0.888	0.874	0.903
2-3	2	1	2+	0-1	0.955	0.985	0.967	0.941	0.851	0.935	0.961	0.941
2-3	2	1	2+	2+	0.965	0.995	0.977	0.950	0.860	0.935	0.971	0.950
2-3	2	2	0-1	0-1	0.905	0.911	0.907	0.884	0.673	0.884	0.862	0.884
2-3	2	2	0-1	2+	0.914	0.920	0.916	0.893	0.680	0.884	0.870	0.893
2-3	2	2	2+	0-1	0.950	0.984	0.964	0.931	0.842	0.930	0.957	0.931
2-3	2	2	2+	2+	0.960	0.994	0.974	0.940	0.850	0.930	0.967	0.940
2-3	2	3+	0-1	0-1	0.900	0.910	0.904	0.875	0.665	0.879	0.859	0.875
2-3	2	3+	0-1	2+	0.909	0.920	0.913	0.884	0.672	0.879	0.868	0.884
2-3	2	3+	2+	0-1	0.945	0.983	0.960	0.921	0.832	0.925	0.954	0.921
2-3	2	3+	2+	2+	0.955	0.993	0.970	0.930	0.840	0.925	0.964	0.930
2-3	3	NA	0-1	0-1	0.902	0.911	0.906	0.876	0.645	0.874	0.863	0.876
2-3	3	NA	0-1	2+	0.911	0.920	0.915	0.884	0.651	0.874	0.872	0.884

2-3	3	NA	2+	0-1	0.947	0.984	0.962	0.922	0.806	0.920	0.959	0.922
2-3	3	NA	2+	2+	0.957	0.994	0.972	0.931	0.814	0.920	0.969	0.931
2-3	4	NA	0-1	0-1	0.889	0.909	0.897	0.865	0.634	0.874	0.854	0.865
2-3	4	NA	0-1	2+	0.898	0.919	0.906	0.874	0.640	0.874	0.863	0.874
2-3	4	NA	2+	0-1	0.934	0.982	0.953	0.911	0.792	0.920	0.949	0.911
2-3	4	NA	2+	2+	0.943	0.992	0.963	0.920	0.800	0.920	0.959	0.920
2-3	5	NA	0-1	0-1	0.877	0.908	0.889	0.865	0.634	0.874	0.846	0.865
2-3	5	NA	0-1	2+	0.885	0.917	0.898	0.874	0.640	0.874	0.854	0.874
2-3	5	NA	2+	0-1	0.921	0.980	0.945	0.911	0.792	0.920	0.940	0.911
2-3	5	NA	2+	2+	0.930	0.990	0.954	0.920	0.800	0.920	0.949	0.920
2-3	6	NA	0-1	0-1	0.863	0.897	0.877	0.865	0.634	0.874	0.838	0.865
2-3	6	NA	0-1	2+	0.872	0.906	0.886	0.874	0.640	0.874	0.846	0.874
2-3	6	NA	2+	0-1	0.907	0.968	0.931	0.911	0.792	0.920	0.931	0.911
2-3	6	NA	2+	2+	0.916	0.978	0.941	0.920	0.800	0.920	0.940	0.920
2-3	7	NA	0-1	0-1	0.863	0.886	0.872	0.865	0.634	0.874	0.820	0.865
2-3	7	NA	0-1	2+	0.872	0.895	0.881	0.874	0.640	0.874	0.828	0.874
2-3	7	NA	2+	0-1	0.907	0.957	0.927	0.911	0.792	0.920	0.911	0.911
2-3	7	NA	2+	2+	0.916	0.967	0.936	0.920	0.800	0.920	0.920	0.920
2-3	8	NA	0-1	0-1	0.863	0.875	0.868	0.865	0.634	0.874	0.820	0.865
2-3	8	NA	0-1	2+	0.872	0.884	0.877	0.874	0.640	0.874	0.828	0.874
2-3	8	NA	2+	0-1	0.907	0.945	0.922	0.911	0.792	0.920	0.911	0.911
2-3	8	NA	2+	2+	0.916	0.955	0.932	0.920	0.800	0.920	0.920	0.920
2-3	9	NA	0-1	0-1	0.863	0.865	0.864	0.865	0.634	0.874	0.820	0.865
2-3	9	NA	0-1	2+	0.872	0.874	0.873	0.874	0.640	0.874	0.828	0.874
2-3	9	NA	2+	0-1	0.907	0.935	0.918	0.911	0.792	0.920	0.911	0.911
2-3	9	NA	2+	2+	0.916	0.944	0.927	0.920	0.800	0.920	0.920	0.920
2-3	10+	NA	0-1	0-1	0.863	0.855	0.860	0.865	0.634	0.874	0.820	0.865
2-3	10+	NA	0-1	2+	0.872	0.864	0.869	0.874	0.640	0.874	0.828	0.874
2-3	10+	NA	2+	0-1	0.907	0.924	0.914	0.911	0.792	0.920	0.911	0.911
2-3	10+	NA	2+	2+	0.916	0.933	0.923	0.920	0.800	0.920	0.920	0.920
4-6	0	0	0-1	0-1	0.942	0.853	0.906	0.941	0.792	0.950	0.891	0.941
4-6	0	0	0-1	2+	0.952	0.862	0.916	0.950	0.800	0.950	0.900	0.950
4-6	0	0	2+	0-1	0.990	0.990	0.990	0.990	0.990	1.000	0.990	0.990
4-6	0	0	2+	2+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4-6	0	1	0-1	0-1	0.933	0.853	0.901	0.931	0.776	0.941	0.887	0.931
4-6	0	1	0-1	2+	0.942	0.861	0.910	0.941	0.784	0.941	0.896	0.941
4-6	0	1	2+	0-1	0.980	0.989	0.984	0.980	0.970	0.990	0.985	0.980
4-6	0	1	2+	2+	0.990	0.999	0.994	0.990	0.980	0.990	0.995	0.990
4-6	0	2	0-1	0-1	0.924	0.852	0.895	0.922	0.760	0.931	0.873	0.922
4-6	0	2	0-1	2+	0.933	0.860	0.904	0.931	0.768	0.931	0.882	0.931
4-6	0	2	2+	0-1	0.970	0.988	0.977	0.970	0.950	0.980	0.970	0.970
4-6	0	2	2+	2+	0.980	0.998	0.987	0.980	0.960	0.980	0.980	0.980
4-6	0	3+	0-1	0-1	0.914	0.851	0.889	0.912	0.744	0.922	0.883	0.912
4-6	0	3+	0-1	2+	0.923	0.859	0.897	0.922	0.752	0.922	0.892	0.922
4-6	0	3+	2+	0-1	0.960	0.987	0.971	0.960	0.931	0.970	0.981	0.960
4-6	0	3+	2+	2+	0.970	0.997	0.981	0.970	0.940	0.970	0.991	0.970
4-6	1	0	0-1	0-1	0.928	0.852	0.898	0.919	0.740	0.920	0.882	0.919
4-6	1	0	0-1	2+	0.938	0.860	0.907	0.928	0.747	0.920	0.891	0.928
4-6	1	0	2+	0-1	0.975	0.988	0.980	0.967	0.925	0.968	0.980	0.967
4-6	1	0	2+	2+	0.985	0.998	0.990	0.977	0.934	0.968	0.990	0.977
4-6	1	1	0-1	0-1	0.924	0.851	0.895	0.912	0.729	0.912	0.878	0.912
4-6	1	1	0-1	2+	0.933	0.859	0.903	0.922	0.736	0.912	0.887	0.922
4-6	1	1	2+	0-1	0.970	0.987	0.977	0.960	0.911	0.960	0.975	0.960
4-6	1	1	2+	2+	0.980	0.997	0.987	0.970	0.920	0.960	0.985	0.970
4-6	1	2	0-1	0-1	0.914	0.850	0.888	0.903	0.717	0.903	0.875	0.903

4-6	1	2	0-1	2+	0.923	0.859	0.897	0.912	0.724	0.903	0.884	0.912
4-6	1	2	2+	0-1	0.960	0.986	0.970	0.950	0.896	0.950	0.972	0.950
4-6	1	2	2+	2+	0.970	0.996	0.980	0.960	0.905	0.950	0.982	0.960
4-6	1	3+	0-1	0-1	0.909	0.849	0.885	0.893	0.705	0.898	0.871	0.893
4-6	1	3+	0-1	2+	0.919	0.858	0.895	0.903	0.712	0.898	0.880	0.903
4-6	1	3+	2+	0-1	0.955	0.985	0.967	0.941	0.881	0.945	0.968	0.941
4-6	1	3+	2+	2+	0.965	0.995	0.977	0.950	0.890	0.945	0.978	0.950
4-6	2	0	0-1	0-1	0.915	0.850	0.889	0.897	0.691	0.893	0.872	0.897
4-6	2	0	0-1	2+	0.924	0.859	0.898	0.906	0.698	0.893	0.881	0.906
4-6	2	0	2+	0-1	0.961	0.986	0.971	0.944	0.863	0.940	0.969	0.944
4-6	2	0	2+	2+	0.971	0.996	0.981	0.954	0.872	0.940	0.979	0.954
4-6	2	1	0-1	0-1	0.909	0.849	0.885	0.893	0.681	0.888	0.865	0.893
4-6	2	1	0-1	2+	0.919	0.858	0.895	0.903	0.688	0.888	0.874	0.903
4-6	2	1	2+	0-1	0.955	0.985	0.967	0.941	0.851	0.935	0.961	0.941
4-6	2	1	2+	2+	0.965	0.995	0.977	0.950	0.860	0.935	0.971	0.950
4-6	2	2	0-1	0-1	0.905	0.848	0.882	0.884	0.673	0.884	0.862	0.884
4-6	2	2	0-1	2+	0.914	0.857	0.891	0.893	0.680	0.884	0.870	0.893
4-6	2	2	2+	0-1	0.950	0.984	0.964	0.931	0.842	0.930	0.957	0.931
4-6	2	2	2+	2+	0.960	0.994	0.974	0.940	0.850	0.930	0.967	0.940
4-6	2	3+	0-1	0-1	0.900	0.847	0.879	0.875	0.665	0.879	0.859	0.875
4-6	2	3+	0-1	2+	0.909	0.856	0.888	0.884	0.672	0.879	0.868	0.884
4-6	2	3+	2+	0-1	0.945	0.983	0.960	0.921	0.832	0.925	0.954	0.921
4-6	2	3+	2+	2+	0.955	0.993	0.970	0.930	0.840	0.925	0.964	0.930
4-6	3	NA	0-1	0-1	0.902	0.848	0.880	0.876	0.645	0.874	0.863	0.876
4-6	3	NA	0-1	2+	0.911	0.857	0.889	0.884	0.651	0.874	0.872	0.884
4-6	3	NA	2+	0-1	0.947	0.984	0.962	0.922	0.806	0.920	0.959	0.922
4-6	3	NA	2+	2+	0.957	0.994	0.972	0.931	0.814	0.920	0.969	0.931
4-6	4	NA	0-1	0-1	0.889	0.847	0.872	0.865	0.634	0.874	0.854	0.865
4-6	4	NA	0-1	2+	0.898	0.855	0.881	0.874	0.640	0.874	0.863	0.874
4-6	4	NA	2+	0-1	0.934	0.982	0.953	0.911	0.792	0.920	0.949	0.911
4-6	4	NA	2+	2+	0.943	0.992	0.963	0.920	0.800	0.920	0.959	0.920
4-6	5	NA	0-1	0-1	0.877	0.845	0.864	0.865	0.634	0.874	0.846	0.865
4-6	5	NA	0-1	2+	0.885	0.853	0.872	0.874	0.640	0.874	0.854	0.874
4-6	5	NA	2+	0-1	0.921	0.980	0.945	0.911	0.792	0.920	0.940	0.911
4-6	5	NA	2+	2+	0.930	0.990	0.954	0.920	0.800	0.920	0.949	0.920
4-6	6	NA	0-1	0-1	0.863	0.835	0.852	0.865	0.634	0.874	0.838	0.865
4-6	6	NA	0-1	2+	0.872	0.843	0.860	0.874	0.640	0.874	0.846	0.874
4-6	6	NA	2+	0-1	0.907	0.968	0.931	0.911	0.792	0.920	0.931	0.911
4-6	6	NA	2+	2+	0.916	0.978	0.941	0.920	0.800	0.920	0.940	0.920
4-6	7	NA	0-1	0-1	0.863	0.825	0.848	0.865	0.634	0.874	0.820	0.865
4-6	7	NA	0-1	2+	0.872	0.834	0.857	0.874	0.640	0.874	0.828	0.874
4-6	7	NA	2+	0-1	0.907	0.957	0.927	0.911	0.792	0.920	0.911	0.911
4-6	7	NA	2+	2+	0.916	0.967	0.936	0.920	0.800	0.920	0.920	0.920
4-6	8	NA	0-1	0-1	0.863	0.815	0.844	0.865	0.634	0.874	0.820	0.865
4-6	8	NA	0-1	2+	0.872	0.823	0.852	0.874	0.640	0.874	0.828	0.874
4-6	8	NA	2+	0-1	0.907	0.945	0.922	0.911	0.792	0.920	0.911	0.911
4-6	8	NA	2+	2+	0.916	0.955	0.932	0.920	0.800	0.920	0.920	0.920
4-6	9	NA	0-1	0-1	0.863	0.806	0.840	0.865	0.634	0.874	0.820	0.865
4-6	9	NA	0-1	2+	0.872	0.814	0.849	0.874	0.640	0.874	0.828	0.874
4-6	9	NA	2+	0-1	0.907	0.935	0.918	0.911	0.792	0.920	0.911	0.911
4-6	9	NA	2+	2+	0.916	0.944	0.927	0.920	0.800	0.920	0.920	0.920
4-6	10+	NA	0-1	0-1	0.863	0.796	0.836	0.865	0.634	0.874	0.820	0.865
4-6	10+	NA	0-1	2+	0.872	0.804	0.845	0.874	0.640	0.874	0.828	0.874
4-6	10+	NA	2+	0-1	0.907	0.924	0.914	0.911	0.792	0.920	0.911	0.911
4-6	10+	NA	2+	2+	0.916	0.933	0.923	0.920	0.800	0.920	0.920	0.920

7-9	0	0	0-1	0-1	0.870	0.822	0.851	0.884	0.792	0.900	0.842	0.884
7-9	0	0	0-1	2+	0.879	0.830	0.859	0.893	0.800	0.900	0.850	0.893
7-9	0	0	2+	0-1	0.990	0.990	0.990	0.990	0.990	1.000	0.990	0.990
7-9	0	0	2+	2+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7-9	0	1	0-1	0-1	0.862	0.821	0.846	0.875	0.776	0.891	0.837	0.875
7-9	0	1	0-1	2+	0.870	0.829	0.854	0.884	0.784	0.891	0.846	0.884
7-9	0	1	2+	0-1	0.980	0.989	0.984	0.980	0.970	0.990	0.985	0.980
7-9	0	1	2+	2+	0.990	0.999	0.994	0.990	0.980	0.990	0.995	0.990
7-9	0	2	0-1	0-1	0.853	0.820	0.840	0.866	0.760	0.882	0.825	0.866
7-9	0	2	0-1	2+	0.861	0.828	0.848	0.875	0.768	0.882	0.833	0.875
7-9	0	2	2+	0-1	0.970	0.988	0.977	0.970	0.950	0.980	0.970	0.970
7-9	0	2	2+	2+	0.980	0.998	0.987	0.980	0.960	0.980	0.980	0.980
7-9	0	3+	0-1	0-1	0.844	0.819	0.834	0.858	0.744	0.873	0.834	0.858
7-9	0	3+	0-1	2+	0.853	0.828	0.843	0.866	0.752	0.873	0.842	0.866
7-9	0	3+	2+	0-1	0.960	0.987	0.971	0.960	0.931	0.970	0.981	0.960
7-9	0	3+	2+	2+	0.970	0.997	0.981	0.970	0.940	0.970	0.991	0.970
7-9	1	0	0-1	0-1	0.857	0.820	0.842	0.864	0.740	0.871	0.833	0.864
7-9	1	0	0-1	2+	0.866	0.828	0.851	0.872	0.747	0.871	0.842	0.872
7-9	1	0	2+	0-1	0.975	0.988	0.980	0.967	0.925	0.968	0.980	0.967
7-9	1	0	2+	2+	0.985	0.998	0.990	0.977	0.934	0.968	0.990	0.977
7-9	1	1	0-1	0-1	0.853	0.819	0.839	0.858	0.729	0.864	0.829	0.858
7-9	1	1	0-1	2+	0.861	0.828	0.848	0.866	0.736	0.864	0.837	0.866
7-9	1	1	2+	0-1	0.970	0.987	0.977	0.960	0.911	0.960	0.975	0.960
7-9	1	1	2+	2+	0.980	0.997	0.987	0.970	0.920	0.960	0.985	0.970
7-9	1	2	0-1	0-1	0.844	0.818	0.834	0.849	0.717	0.855	0.826	0.849
7-9	1	2	0-1	2+	0.853	0.827	0.843	0.857	0.724	0.855	0.835	0.857
7-9	1	2	2+	0-1	0.960	0.986	0.970	0.950	0.896	0.950	0.972	0.950
7-9	1	2	2+	2+	0.970	0.996	0.980	0.960	0.905	0.950	0.982	0.960
7-9	1	3+	0-1	0-1	0.840	0.818	0.831	0.840	0.705	0.851	0.823	0.840
7-9	1	3+	0-1	2+	0.848	0.826	0.839	0.848	0.712	0.851	0.831	0.848
7-9	1	3+	2+	0-1	0.955	0.985	0.967	0.941	0.881	0.945	0.968	0.941
7-9	1	3+	2+	2+	0.965	0.995	0.977	0.950	0.890	0.945	0.978	0.950
7-9	2	0	0-1	0-1	0.845	0.818	0.834	0.843	0.691	0.846	0.824	0.843
7-9	2	0	0-1	2+	0.854	0.827	0.843	0.852	0.698	0.846	0.832	0.852
7-9	2	0	2+	0-1	0.961	0.986	0.971	0.944	0.863	0.940	0.969	0.944
7-9	2	0	2+	2+	0.971	0.996	0.981	0.954	0.872	0.940	0.979	0.954
7-9	2	1	0-1	0-1	0.840	0.818	0.831	0.840	0.681	0.842	0.817	0.840
7-9	2	1	0-1	2+	0.848	0.826	0.839	0.848	0.688	0.842	0.825	0.848
7-9	2	1	2+	0-1	0.955	0.985	0.967	0.941	0.851	0.935	0.961	0.941
7-9	2	1	2+	2+	0.965	0.995	0.977	0.950	0.860	0.935	0.971	0.950
7-9	2	2	0-1	0-1	0.835	0.817	0.828	0.831	0.673	0.837	0.814	0.831
7-9	2	2	0-1	2+	0.844	0.825	0.836	0.839	0.680	0.837	0.822	0.839
7-9	2	2	2+	0-1	0.950	0.984	0.964	0.931	0.842	0.930	0.957	0.931
7-9	2	2	2+	2+	0.960	0.994	0.974	0.940	0.850	0.930	0.967	0.940
7-9	2	3+	0-1	0-1	0.831	0.816	0.825	0.822	0.665	0.833	0.811	0.822
7-9	2	3+	0-1	2+	0.839	0.824	0.833	0.831	0.672	0.833	0.819	0.831
7-9	2	3+	2+	0-1	0.945	0.983	0.960	0.921	0.832	0.925	0.954	0.921
7-9	2	3+	2+	2+	0.955	0.993	0.970	0.930	0.840	0.925	0.964	0.930
7-9	3	NA	0-1	0-1	0.833	0.817	0.827	0.823	0.645	0.828	0.815	0.823
7-9	3	NA	0-1	2+	0.841	0.825	0.835	0.831	0.651	0.828	0.824	0.831
7-9	3	NA	2+	0-1	0.947	0.984	0.962	0.922	0.806	0.920	0.959	0.922
7-9	3	NA	2+	2+	0.957	0.994	0.972	0.931	0.814	0.920	0.969	0.931
7-9	4	NA	0-1	0-1	0.821	0.815	0.819	0.813	0.634	0.828	0.807	0.813
7-9	4	NA	0-1	2+	0.829	0.823	0.827	0.822	0.640	0.828	0.815	0.822
7-9	4	NA	2+	0-1	0.934	0.982	0.953	0.911	0.792	0.920	0.949	0.911

7-9	4	NA	2+	2+	0.943	0.992	0.963	0.920	0.800	0.920	0.959	0.920
7-9	5	NA	0-1	0-1	0.809	0.813	0.811	0.813	0.634	0.828	0.799	0.813
7-9	5	NA	0-1	2+	0.817	0.822	0.819	0.822	0.640	0.828	0.807	0.822
7-9	5	NA	2+	0-1	0.921	0.980	0.945	0.911	0.792	0.920	0.940	0.911
7-9	5	NA	2+	2+	0.930	0.990	0.954	0.920	0.800	0.920	0.949	0.920
7-9	6	NA	0-1	0-1	0.797	0.804	0.800	0.813	0.634	0.828	0.791	0.813
7-9	6	NA	0-1	2+	0.805	0.812	0.808	0.822	0.640	0.828	0.799	0.822
7-9	6	NA	2+	0-1	0.907	0.968	0.931	0.911	0.792	0.920	0.931	0.911
7-9	6	NA	2+	2+	0.916	0.978	0.941	0.920	0.800	0.920	0.940	0.920
7-9	7	NA	0-1	0-1	0.797	0.795	0.796	0.813	0.634	0.828	0.774	0.813
7-9	7	NA	0-1	2+	0.805	0.803	0.804	0.822	0.640	0.828	0.782	0.822
7-9	7	NA	2+	0-1	0.907	0.957	0.927	0.911	0.792	0.920	0.911	0.911
7-9	7	NA	2+	2+	0.916	0.967	0.936	0.920	0.800	0.920	0.920	0.920
7-9	8	NA	0-1	0-1	0.797	0.785	0.792	0.813	0.634	0.828	0.774	0.813
7-9	8	NA	0-1	2+	0.805	0.793	0.800	0.822	0.640	0.828	0.782	0.822
7-9	8	NA	2+	0-1	0.907	0.945	0.922	0.911	0.792	0.920	0.911	0.911
7-9	8	NA	2+	2+	0.916	0.955	0.932	0.920	0.800	0.920	0.920	0.920
7-9	9	NA	0-1	0-1	0.797	0.776	0.789	0.813	0.634	0.828	0.774	0.813
7-9	9	NA	0-1	2+	0.805	0.784	0.797	0.822	0.640	0.828	0.782	0.822
7-9	9	NA	2+	0-1	0.907	0.935	0.918	0.911	0.792	0.920	0.911	0.911
7-9	9	NA	2+	2+	0.916	0.944	0.927	0.920	0.800	0.920	0.920	0.920
7-9	10+	NA	0-1	0-1	0.797	0.767	0.785	0.813	0.634	0.828	0.774	0.813
7-9	10+	NA	0-1	2+	0.805	0.774	0.793	0.822	0.640	0.828	0.782	0.822
7-9	10+	NA	2+	0-1	0.907	0.924	0.914	0.911	0.792	0.920	0.911	0.911
7-9	10+	NA	2+	2+	0.916	0.933	0.923	0.920	0.800	0.920	0.920	0.920
98-99	0	0	0-1	0-1	0.792	0.792	0.792	0.800	0.792	0.800	0.792	0.800
98-99	0	0	0-1	2+	0.800	0.800	0.800	0.808	0.800	0.800	0.800	0.808
98-99	0	0	2+	0-1	0.990	0.990	0.990	0.990	0.990	1.000	0.990	0.990
98-99	0	0	2+	2+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
98-99	0	1	0-1	0-1	0.784	0.784	0.784	0.784	0.776	0.792	0.784	0.784
98-99	0	1	0-1	2+	0.792	0.792	0.792	0.792	0.784	0.792	0.792	0.792
98-99	0	1	2+	0-1	0.980	0.980	0.980	0.970	0.970	0.990	0.980	0.970
98-99	0	1	2+	2+	0.990	0.990	0.990	0.980	0.980	0.990	0.990	0.980
98-99	0	2	0-1	0-1	0.776	0.776	0.776	0.768	0.760	0.784	0.776	0.768
98-99	0	2	0-1	2+	0.784	0.784	0.784	0.776	0.768	0.784	0.784	0.776
98-99	0	2	2+	0-1	0.970	0.970	0.970	0.950	0.950	0.980	0.970	0.950
98-99	0	2	2+	2+	0.980	0.980	0.980	0.960	0.960	0.980	0.980	0.960
98-99	0	3+	0-1	0-1	0.768	0.768	0.768	0.752	0.744	0.776	0.768	0.752
98-99	0	3+	0-1	2+	0.776	0.776	0.776	0.759	0.752	0.776	0.776	0.759
98-99	0	3+	2+	0-1	0.960	0.960	0.960	0.931	0.931	0.970	0.960	0.931
98-99	0	3+	2+	2+	0.970	0.970	0.970	0.940	0.940	0.970	0.970	0.940
98-99	1	0	0-1	0-1	0.780	0.772	0.777	0.768	0.740	0.760	0.767	0.768
98-99	1	0	0-1	2+	0.788	0.780	0.785	0.776	0.747	0.760	0.775	0.776
98-99	1	0	2+	0-1	0.975	0.965	0.971	0.950	0.925	0.950	0.959	0.950
98-99	1	0	2+	2+	0.985	0.975	0.981	0.960	0.934	0.950	0.969	0.960
98-99	1	1	0-1	0-1	0.776	0.764	0.771	0.760	0.729	0.752	0.760	0.760
98-99	1	1	0-1	2+	0.784	0.772	0.779	0.767	0.736	0.752	0.768	0.767
98-99	1	1	2+	0-1	0.970	0.955	0.964	0.941	0.911	0.940	0.950	0.941
98-99	1	1	2+	2+	0.980	0.965	0.974	0.950	0.920	0.940	0.960	0.950
98-99	1	2	0-1	0-1	0.768	0.756	0.763	0.752	0.717	0.744	0.752	0.752
98-99	1	2	0-1	2+	0.776	0.764	0.771	0.759	0.724	0.744	0.760	0.759
98-99	1	2	2+	0-1	0.960	0.945	0.954	0.931	0.896	0.930	0.941	0.931
98-99	1	2	2+	2+	0.970	0.955	0.964	0.940	0.905	0.930	0.950	0.940
98-99	1	3+	0-1	0-1	0.764	0.748	0.758	0.744	0.705	0.736	0.748	0.744
98-99	1	3+	0-1	2+	0.772	0.756	0.766	0.751	0.712	0.736	0.756	0.751

98-99	1	3+	2+	0-1	0.955	0.936	0.947	0.921	0.881	0.920	0.936	0.921
98-99	1	3+	2+	2+	0.965	0.945	0.957	0.930	0.890	0.920	0.945	0.930
98-99	2	0	0-1	0-1	0.769	0.753	0.763	0.752	0.691	0.720	0.744	0.752
98-99	2	0	0-1	2+	0.777	0.761	0.771	0.759	0.698	0.720	0.751	0.759
98-99	2	0	2+	0-1	0.961	0.941	0.953	0.931	0.863	0.900	0.930	0.931
98-99	2	0	2+	2+	0.971	0.951	0.963	0.940	0.872	0.900	0.939	0.940
98-99	2	1	0-1	0-1	0.764	0.744	0.756	0.744	0.681	0.712	0.737	0.744
98-99	2	1	0-1	2+	0.772	0.752	0.764	0.751	0.688	0.712	0.744	0.751
98-99	2	1	2+	0-1	0.955	0.931	0.945	0.921	0.851	0.890	0.921	0.921
98-99	2	1	2+	2+	0.965	0.940	0.955	0.930	0.860	0.890	0.930	0.930
98-99	2	2	0-1	0-1	0.760	0.737	0.751	0.736	0.673	0.704	0.729	0.736
98-99	2	2	0-1	2+	0.768	0.744	0.758	0.743	0.680	0.704	0.736	0.743
98-99	2	2	2+	0-1	0.950	0.921	0.938	0.911	0.842	0.880	0.911	0.911
98-99	2	2	2+	2+	0.960	0.930	0.948	0.920	0.850	0.880	0.920	0.920
98-99	2	3+	0-1	0-1	0.756	0.729	0.745	0.728	0.665	0.696	0.721	0.728
98-99	2	3+	0-1	2+	0.764	0.736	0.753	0.735	0.672	0.696	0.728	0.735
98-99	2	3+	2+	0-1	0.945	0.911	0.931	0.901	0.832	0.870	0.901	0.901
98-99	2	3+	2+	2+	0.955	0.920	0.941	0.910	0.840	0.870	0.910	0.910
98-99	3	NA	0-1	0-1	0.758	0.734	0.748	0.680	0.645	0.688	0.721	0.680
98-99	3	NA	0-1	2+	0.766	0.742	0.756	0.687	0.651	0.688	0.728	0.687
98-99	3	NA	2+	0-1	0.947	0.918	0.935	0.842	0.806	0.860	0.901	0.842
98-99	3	NA	2+	2+	0.957	0.927	0.945	0.850	0.814	0.860	0.910	0.850
98-99	4	NA	0-1	0-1	0.747	0.716	0.735	0.680	0.634	0.680	0.699	0.680
98-99	4	NA	0-1	2+	0.754	0.723	0.742	0.687	0.640	0.680	0.706	0.687
98-99	4	NA	2+	0-1	0.934	0.895	0.918	0.842	0.792	0.850	0.873	0.842
98-99	4	NA	2+	2+	0.943	0.904	0.927	0.850	0.800	0.850	0.882	0.850
98-99	5	NA	0-1	0-1	0.737	0.698	0.721	0.680	0.634	0.680	0.673	0.680
98-99	5	NA	0-1	2+	0.744	0.705	0.728	0.687	0.640	0.680	0.680	0.687
98-99	5	NA	2+	0-1	0.921	0.872	0.901	0.842	0.792	0.850	0.842	0.842
98-99	5	NA	2+	2+	0.930	0.881	0.910	0.850	0.800	0.850	0.850	0.850
98-99	6	NA	0-1	0-1	0.725	0.674	0.705	0.680	0.634	0.680	0.673	0.680
98-99	6	NA	0-1	2+	0.733	0.681	0.712	0.687	0.640	0.680	0.680	0.687
98-99	6	NA	2+	0-1	0.907	0.842	0.881	0.842	0.792	0.850	0.842	0.842
98-99	6	NA	2+	2+	0.916	0.851	0.890	0.850	0.800	0.850	0.850	0.850
98-99	7	NA	0-1	0-1	0.725	0.674	0.705	0.680	0.634	0.680	0.673	0.680
98-99	7	NA	0-1	2+	0.733	0.681	0.712	0.687	0.640	0.680	0.680	0.687
98-99	7	NA	2+	0-1	0.907	0.842	0.881	0.842	0.792	0.850	0.842	0.842
98-99	7	NA	2+	2+	0.916	0.851	0.890	0.850	0.800	0.850	0.850	0.850
98-99	8	NA	0-1	0-1	0.725	0.674	0.705	0.680	0.634	0.680	0.673	0.680
98-99	8	NA	0-1	2+	0.733	0.681	0.712	0.687	0.640	0.680	0.680	0.687
98-99	8	NA	2+	0-1	0.907	0.842	0.881	0.842	0.792	0.850	0.842	0.842
98-99	8	NA	2+	2+	0.916	0.851	0.890	0.850	0.800	0.850	0.850	0.850
98-99	9	NA	0-1	0-1	0.725	0.674	0.705	0.680	0.634	0.680	0.673	0.680
98-99	9	NA	0-1	2+	0.733	0.681	0.712	0.687	0.640	0.680	0.680	0.687
98-99	9	NA	2+	0-1	0.907	0.842	0.881	0.842	0.792	0.850	0.842	0.842
98-99	9	NA	2+	2+	0.916	0.851	0.890	0.850	0.800	0.850	0.850	0.850
98-99	10+	NA	0-1	0-1	0.725	0.674	0.705	0.680	0.634	0.680	0.673	0.680
98-99	10+	NA	0-1	2+	0.733	0.681	0.712	0.687	0.640	0.680	0.680	0.687
98-99	10+	NA	2+	0-1	0.907	0.842	0.881	0.842	0.792	0.850	0.842	0.842
98-99	10+	NA	2+	2+	0.916	0.851	0.890	0.850	0.800	0.850	0.850	0.850

\*Market Tier 98 is reserved for "No Hits"  
Market Tier 99 is reserved for "No Score" or "Thin File"

**D. Prime Life Discount**

1. The Prime Life Discount will apply if:
  - a. The policy qualifies for the Package Discount, and
  - b. At least one operator in the household is Age 50 or older.
2. If the policy qualifies, a factor of 0.95 should be applied to all coverages, including Miscellaneous Coverages for all vehicles.

**E. Good Student Discount**

1. The Good Student Discount will apply to a vehicle if:
  - a. The rated operator is:
    - (1) At least 16 years of age, and
    - (2) A full time high school student or enrolled in an associate or bachelor degree program in an accredited college/ university/trade or technical school.
  - b. A certificate statement from a school official is presented to the company at the time the discount is first given and after High School graduation, indicating that the student has met one of the following requirements:
    - (1) Is in the upper 20% of his/her class scholastically, or
    - (2) Maintains a "B" average, or it's equivalent. If a letter grading system cannot be averaged, then no grade may be below a "B".
    - (3) When in a school maintaining a numerical grade, the student must have at least a "3.0" average in a 4, 3, 2, 1 point system, or it's equivalent.
    - (4) The student is included in a "Dean's List", "Honor Society", "Honor Roll", or comparable list indicating scholastic achievement.
    - (5) In the event the student is schooled in an atmosphere where daily grades are not used to measure performance (such as a homeschool environment), written proof of a composite score at or above the 70<sup>th</sup> percentile on a high school level national standard achievement or proficiency test.
  - c. If the rated operator qualifies for the Good Student Discount during High School as detailed above on a single semester's performance, the discount will continue to apply until he or she graduates from High School. Requalification is necessary upon graduation from High School and will be based on the driver's final High School GPA and/or class ranking. The discount will then apply through the age of 21.
  - d. If the rated operator first earns the Good Student Discount in college, it will continue to apply through the age of 21.
2. If the rated operator qualifies, the factor determined below should be applied to Bodily Injury, Property Damage, Single Limit Liability, Medical Payments, Comprehensive and Collision Coverages for the vehicle operated by the Good Student.

Age	Sum of Number of Accidents and Convictions	Factor
<20	0-2	0.910
<20	3+	0.955
20	0-2	0.920

20	3+	0.960
21	0-2	0.960
21	3+	0.980

**F. Driver Training Discount**

1. The Driver Training Discount will apply to a vehicle if:
  - a. The rated operator is under 20 years of age, and
  - b. Has presented a certificate signed by a school official that he or she has successfully completed a driver education course meeting the following standards:
    - (1) The course was conducted by instructors certified by the state Department of Education or other responsible educational agency, and
    - (2) The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or
    - (3) The course was conducted by other schools and such course and the school had the approval and supervision of the State Department of Education or other responsible educational agency, or
    - (4) The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible state education agency.
  
2. If the rated operator qualifies, the factor determined below should be applied to Bodily Injury, Property Damage, Single Limit Liability, Medical Payments, Comprehensive and Collision Coverages for the vehicle operated by the qualifying operator.

Age	Sum of Number of Accidents and Convictions	Factor
<20	0-2	0.950
<20	3+	0.975

## **G. Motor Vehicle Accident Prevention Course Discount**

1. The Motor Vehicle Accident Prevention Course Discount will apply to a vehicle if:
  - a. The vehicle is classified and rated as a personal auto, and
  - b. The Rated Operator of the Vehicle is:
    - (1) Age 55 or older, and
    - (2) Has a completion certificate, dated within the most recent 36 months, certifying that he or she has successfully completed a motor vehicle accident prevention course which meets the criteria established by the State Motor Vehicle Bureau, and
    - (3) The rated operator did not take the course as a result of an order or sentence imposed by the court.
2. This discount may be cancelled if, during the policy period, the rated operator of the insured motor vehicle is:
  - a. Involved in an at-fault accident, or
  - b. Convicted of a moving traffic violation.
3. This discount shall apply:
  - a. To new and renewal policies with inception dates within the 36-month period following the course completion date, and
  - b. Only to the vehicle operated by the insured with the course completion certificate.
4. If the operator qualifies, a factor of 0.95 should be applied to Bodily Injury, Property Damage, Single Limit Liability, Medical Payments, and Collision Coverages.

## **H. Anti-Theft Discount**

1. These discounts apply to Comprehensive Coverage only. To qualify for the Anti-Theft Discount, the vehicle must be equipped with:
  - a. A hood lock which can be released only from inside the vehicle, and
  - b. A device meeting the criteria of either **2.** or **3.** below.

If a vehicle is equipped with more than one qualifying device, only the single highest discount shall apply.
2. Alarm ONLY and Active Disabling Devices  
A 5% discount on Comprehensive Coverage shall be afforded on vehicles equipped with:
  - a. alarm only devices which sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes, or
  - b. active disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as active if a separate manual step IS required to engage the device.
  - c. Apply a factor of .95.

**3. Passive Disabling Devices**

- a.** A 15% discount on Comprehensive Coverage shall be afforded on vehicles equipped with passive disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as passive if a separate manual step is NOT required to engage the device.
- b.** Apply a factor of .85.

**I. Passive Restraint Discount**

- 1.** The Passive Restraint Discount will apply to 1997 and Prior Model Year Vehicles only. (Subsequent Model Year Vehicles will receive Liability Symbols which incorporate this discount.)
- 2.** Passive Restraint Discount Factors:

The following discounts apply to Medical Payments **only**. To qualify, the personal auto must be equipped with a factory installed automatic occupant restraint, conforming to the federal crash protection requirements, and meeting the criteria of either Paragraph **a.** or **b.** below:

- a.** Apply a factor of .80 when the restraint is installed in the driver-side-only position.
- b.** Apply a factor of .70 when the restraints are installed in both front outboard seat positions.

**J. Anti-Lock Brake Discount**

- 1.** The Anti-Lock Braking System Discount will apply to 1997 and prior Model Year Vehicles only. (Subsequent Model Year Vehicles will receive Liability Symbols which incorporate this discount.)
- 2.** A .95 factor for Bodily Injury and Property Damage Liability (or Single Limit Liability) coverages shall be applied to those private passenger autos equipped with a factory installed Anti-Lock Braking System (ABS).

**K. Excess Vehicles Discount**

- 1.** When a policy has more autos (including Classic Autos) than drivers, autos which are not assigned a Class Rated Operator according to Rule 3 - Driver Assignment shall be designated as Excess Vehicles.
  - a.** Only vehicles with Liability Coverage will be considered in the determination of Excess Vehicles. Antique Autos and Motor Homes are not considered autos for the purposes of this rule.
  - b.** The number of Excess Vehicles will be the number of autos minus the number of drivers. An Extended Non-Owned Vehicle will be counted as an auto for the purposes of determining the rating factor only.
  - c.** This discount shall not apply to Motorcycles, Motorhomes, Recreational Vehicles other than Classic Autos or Extended Non-Owned Vehicles.

2. To determine the Excess Vehicle Factor, refer to the table below:

Total Number of Drivers on Policy	Total Number of Vehicles on Policy									
	1	2	3	4	5	6	7	8	9	10+
1		0.700	0.670	0.630	0.600	0.560	0.560	0.560	0.560	0.560
2			0.650	0.620	0.590	0.550	0.520	0.520	0.520	0.520
3				0.600	0.570	0.540	0.510	0.480	0.480	0.480
4					0.600	0.570	0.540	0.510	0.480	0.480
5						0.600	0.570	0.540	0.510	0.480

3. The Excess Vehicle Discount will apply to all coverages except Comprehensive on those vehicles designated as Excess Vehicles.

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**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 West American Insurance Company  
 NAIC No. (including group #) 0111-44393

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 you 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: **Please see the attached Rule 28.**

- a. Driver Over 55 %
  - b. Good Student Discount %
  - c. Multi-car Discount %
  - d. Accident Free Discount\* %
- \*Please Specify Qualification for Discount:  
 \_\_\_\_\_  
 \_\_\_\_\_

- e. Anti-theft Discount %
- f. Other (specify) %
- %
- %
- %

6. Do you have an installment payment plan for automobile insurance?  Yes  No  
 If so, what is the fee for installment payments? 5%

7. Does your company utilize a tiered rating plan?  Yes  No  
 If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
---------	-----------------------	--------

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

\_\_\_\_\_  
 Signature  
Nancy Greene  
 Printed Name  
PL State Filing Technician II  
 Title  
800-843-6446, Ext. 2876  
 Telephone Number  
Nancy.Greene@LibertyMutual.com  
 Email address

**THE OHIO CASUALTY INSURANCE COMPANY®**  
**WEST AMERICAN INSURANCE COMPANY®**  
**AMERICAN FIRE AND CASUALTY COMPANY®**  
**PERSONAL AUTO MANUAL**  
**RULES AND RATES**

## **RULE 28. DISCOUNTS**

- [A. Multi-Car Discount](#)
- [B. Package Discount](#)
- [C. Valued Customer Discount](#)
- [D. Prime Life Discount](#)
- [E. Good Student Discount](#)
- [F. Driver Training Discount](#)
- [G. Motor Vehicle Accident Prevention Course Discount](#)
- [H. Anti-Theft Discount](#)
- [I. Passive Restraint Discount](#)
- [J. Anti-Lock Brake Discount](#)
- [K. Excess Vehicles Discount](#)

### **A. Multi-Car Discount**

1. The applicable Multi-Car Discount will apply if:
  - a. More than one personal auto is owned by an individual or owned jointly by two or more relatives or resident individuals, and
  - b. Two or more autos are insured by any member company of the Ohio Casualty Group either on the same policy, or separate policies.
  - c. To qualify for the Multi-Car Discount, Bodily Injury Liability Coverage or Single Limit Liability Coverage must be written on the vehicles in question.
  - d. A vehicle with Comprehensive and/or Collision Coverage only will not qualify for the Multi-Car Discount and will not qualify another vehicle for the Multi-Car Discount.
  - e. A Motorhome will qualify for the Multi-Car Discount if it is on a policy with a personal auto. However, the Motorhome will NOT qualify the auto for the discount.
  - f. Primary or Secondary Extended Non-Owned coverage qualifies a single car policy for the multi-car discount. The multi-car discount does not apply to Extended Non-Owned vehicles.
2. Determine the applicable Multi-Car Discount Factor per Vehicle based on:
  - a. Whether the vehicle has been designated an Excess Vehicle or not, and
  - b. The Age of the Class Rated Operator (Not applicable for Excess Vehicles)
  - c. The following Table if the Vehicle is NOT an Excess Vehicle:

Multi-Car Discount Factor								
Age	BI	PD	CSL	MP	All UM & UIM	COMP	COLL	ArMED
<36	0.678	0.663	0.672	0.521	0.710	0.849	0.683	0.521
36-40	0.678	0.663	0.672	0.521	0.710	0.849	0.743	0.521
41-45	0.678	0.735	0.701	0.521	0.710	0.849	0.743	0.521
46-55	0.678	0.735	0.701	0.521	0.710	0.883	0.743	0.521
56-59	0.678	0.711	0.691	0.521	0.710	0.883	0.743	0.521
60-75	0.678	0.711	0.691	0.521	0.710	0.883	0.672	0.521
76+	0.678	0.596	0.645	0.521	0.710	0.883	0.672	0.521

- d. If the Vehicle is an Excess Vehicle, the following Table shall be used, regardless of the ages of operators on the policy:

Multi-Car Discount Factor							
BI	PD	CSL	MP	All UM & UIM	COMP	COLL	ArMED
0.678	0.697	0.686	0.521	0.710	0.870	0.709	0.521

## B. Package Discount

1. A Package Discount will apply if the named insured has both a Personal Auto and a Homeowners policy with the Ohio Casualty Group.
2. The Package Discount will apply as long as both policies remain in-force. If the Homeowners Policy is cancelled, this discount will be removed from the auto policy at the next renewal.
3. If the policy qualifies, a factor of .9 shall be applied to all coverages, including Miscellaneous Coverages.

## C. Valued Customer Discount

1. The Valued Customer Discount is based on the following criteria:
  - a. Market Tier of the Policy
  - b. Consecutive Years Insured with OCG - the number of years the policy has been in-force with the Ohio Casualty Group,
  - c. If the policy has been in force with the Ohio Casualty Group less than 3 years, the number of years of continuous coverage the named insured has been insured with the prior insurance company,
  - d. For renewals, the Number of Request to Cancel Notices for non-pay with OCG in the past 36 months, and
  - e. The Sum of the number of Major and Minor At-Fault Accidents and Convictions incidents on the entire policy in the past 36 months.
2. Determine the Rating Factor from the table below. This factor is applied to all coverages, including Miscellaneous Coverages, on all vehicles on the policy.

**Note:** For Work Loss and Accidental Death Coverages use the Medical Payments Factor, for other Miscellaneous coverages use the Comprehensive Factor.

Market	Consecutive Years Insured		Number of Request to Cancel	Sum of Number of Accidents & Convictions	BI	PD	CSL	MP	All UM&UIM	COMP	COLL	ArMED
	with OCG	with Prior Company										
2-3	0	0	0-1	0-1	0.942	0.917	0.932	0.941	0.792	0.950	0.891	0.941
2-3	0	0	0-1	2+	0.952	0.926	0.942	0.950	0.800	0.950	0.900	0.950
2-3	0	0	2+	0-1	0.990	0.990	0.990	0.990	0.990	1.000	0.990	0.990
2-3	0	0	2+	2+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2-3	0	1	0-1	0-1	0.933	0.916	0.926	0.931	0.776	0.941	0.887	0.931
2-3	0	1	0-1	2+	0.942	0.925	0.935	0.941	0.784	0.941	0.896	0.941
2-3	0	1	2+	0-1	0.980	0.989	0.984	0.980	0.970	0.990	0.985	0.980
2-3	0	1	2+	2+	0.990	0.999	0.994	0.990	0.980	0.990	0.995	0.990
2-3	0	2	0-1	0-1	0.924	0.915	0.920	0.922	0.760	0.931	0.873	0.922
2-3	0	2	0-1	2+	0.933	0.924	0.929	0.931	0.768	0.931	0.882	0.931
2-3	0	2	2+	0-1	0.970	0.988	0.977	0.970	0.950	0.980	0.970	0.970
2-3	0	2	2+	2+	0.980	0.998	0.987	0.980	0.960	0.980	0.980	0.980
2-3	0	3+	0-1	0-1	0.914	0.914	0.914	0.912	0.744	0.922	0.883	0.912
2-3	0	3+	0-1	2+	0.923	0.923	0.923	0.922	0.752	0.922	0.892	0.922
2-3	0	3+	2+	0-1	0.960	0.987	0.971	0.960	0.931	0.970	0.981	0.960
2-3	0	3+	2+	2+	0.970	0.997	0.981	0.970	0.940	0.970	0.991	0.970
2-3	1	0	0-1	0-1	0.928	0.915	0.923	0.919	0.740	0.920	0.882	0.919
2-3	1	0	0-1	2+	0.938	0.924	0.932	0.928	0.747	0.920	0.891	0.928
2-3	1	0	2+	0-1	0.975	0.988	0.980	0.967	0.925	0.968	0.980	0.967
2-3	1	0	2+	2+	0.985	0.998	0.990	0.977	0.934	0.968	0.990	0.977
2-3	1	1	0-1	0-1	0.924	0.914	0.920	0.912	0.729	0.912	0.878	0.912
2-3	1	1	0-1	2+	0.933	0.923	0.929	0.922	0.736	0.912	0.887	0.922
2-3	1	1	2+	0-1	0.970	0.987	0.977	0.960	0.911	0.960	0.975	0.960
2-3	1	1	2+	2+	0.980	0.997	0.987	0.970	0.920	0.960	0.985	0.970
2-3	1	2	0-1	0-1	0.914	0.913	0.914	0.903	0.717	0.903	0.875	0.903
2-3	1	2	0-1	2+	0.923	0.922	0.923	0.912	0.724	0.903	0.884	0.912
2-3	1	2	2+	0-1	0.960	0.986	0.970	0.950	0.896	0.950	0.972	0.950
2-3	1	2	2+	2+	0.970	0.996	0.980	0.960	0.905	0.950	0.982	0.960
2-3	1	3+	0-1	0-1	0.909	0.912	0.910	0.893	0.705	0.898	0.871	0.893
2-3	1	3+	0-1	2+	0.919	0.921	0.920	0.903	0.712	0.898	0.880	0.903
2-3	1	3+	2+	0-1	0.955	0.985	0.967	0.941	0.881	0.945	0.968	0.941
2-3	1	3+	2+	2+	0.965	0.995	0.977	0.950	0.890	0.945	0.978	0.950
2-3	2	0	0-1	0-1	0.915	0.913	0.914	0.897	0.691	0.893	0.872	0.897
2-3	2	0	0-1	2+	0.924	0.922	0.923	0.906	0.698	0.893	0.881	0.906
2-3	2	0	2+	0-1	0.961	0.986	0.971	0.944	0.863	0.940	0.969	0.944
2-3	2	0	2+	2+	0.971	0.996	0.981	0.954	0.872	0.940	0.979	0.954
2-3	2	1	0-1	0-1	0.909	0.912	0.910	0.893	0.681	0.888	0.865	0.893
2-3	2	1	0-1	2+	0.919	0.921	0.920	0.903	0.688	0.888	0.874	0.903
2-3	2	1	2+	0-1	0.955	0.985	0.967	0.941	0.851	0.935	0.961	0.941
2-3	2	1	2+	2+	0.965	0.995	0.977	0.950	0.860	0.935	0.971	0.950
2-3	2	2	0-1	0-1	0.905	0.911	0.907	0.884	0.673	0.884	0.862	0.884
2-3	2	2	0-1	2+	0.914	0.920	0.916	0.893	0.680	0.884	0.870	0.893
2-3	2	2	2+	0-1	0.950	0.984	0.964	0.931	0.842	0.930	0.957	0.931
2-3	2	2	2+	2+	0.960	0.994	0.974	0.940	0.850	0.930	0.967	0.940
2-3	2	3+	0-1	0-1	0.900	0.910	0.904	0.875	0.665	0.879	0.859	0.875
2-3	2	3+	0-1	2+	0.909	0.920	0.913	0.884	0.672	0.879	0.868	0.884
2-3	2	3+	2+	0-1	0.945	0.983	0.960	0.921	0.832	0.925	0.954	0.921
2-3	2	3+	2+	2+	0.955	0.993	0.970	0.930	0.840	0.925	0.964	0.930
2-3	3	NA	0-1	0-1	0.902	0.911	0.906	0.876	0.645	0.874	0.863	0.876
2-3	3	NA	0-1	2+	0.911	0.920	0.915	0.884	0.651	0.874	0.872	0.884

2-3	3	NA	2+	0-1	0.947	0.984	0.962	0.922	0.806	0.920	0.959	0.922
2-3	3	NA	2+	2+	0.957	0.994	0.972	0.931	0.814	0.920	0.969	0.931
2-3	4	NA	0-1	0-1	0.889	0.909	0.897	0.865	0.634	0.874	0.854	0.865
2-3	4	NA	0-1	2+	0.898	0.919	0.906	0.874	0.640	0.874	0.863	0.874
2-3	4	NA	2+	0-1	0.934	0.982	0.953	0.911	0.792	0.920	0.949	0.911
2-3	4	NA	2+	2+	0.943	0.992	0.963	0.920	0.800	0.920	0.959	0.920
2-3	5	NA	0-1	0-1	0.877	0.908	0.889	0.865	0.634	0.874	0.846	0.865
2-3	5	NA	0-1	2+	0.885	0.917	0.898	0.874	0.640	0.874	0.854	0.874
2-3	5	NA	2+	0-1	0.921	0.980	0.945	0.911	0.792	0.920	0.940	0.911
2-3	5	NA	2+	2+	0.930	0.990	0.954	0.920	0.800	0.920	0.949	0.920
2-3	6	NA	0-1	0-1	0.863	0.897	0.877	0.865	0.634	0.874	0.838	0.865
2-3	6	NA	0-1	2+	0.872	0.906	0.886	0.874	0.640	0.874	0.846	0.874
2-3	6	NA	2+	0-1	0.907	0.968	0.931	0.911	0.792	0.920	0.931	0.911
2-3	6	NA	2+	2+	0.916	0.978	0.941	0.920	0.800	0.920	0.940	0.920
2-3	7	NA	0-1	0-1	0.863	0.886	0.872	0.865	0.634	0.874	0.820	0.865
2-3	7	NA	0-1	2+	0.872	0.895	0.881	0.874	0.640	0.874	0.828	0.874
2-3	7	NA	2+	0-1	0.907	0.957	0.927	0.911	0.792	0.920	0.911	0.911
2-3	7	NA	2+	2+	0.916	0.967	0.936	0.920	0.800	0.920	0.920	0.920
2-3	8	NA	0-1	0-1	0.863	0.875	0.868	0.865	0.634	0.874	0.820	0.865
2-3	8	NA	0-1	2+	0.872	0.884	0.877	0.874	0.640	0.874	0.828	0.874
2-3	8	NA	2+	0-1	0.907	0.945	0.922	0.911	0.792	0.920	0.911	0.911
2-3	8	NA	2+	2+	0.916	0.955	0.932	0.920	0.800	0.920	0.920	0.920
2-3	9	NA	0-1	0-1	0.863	0.865	0.864	0.865	0.634	0.874	0.820	0.865
2-3	9	NA	0-1	2+	0.872	0.874	0.873	0.874	0.640	0.874	0.828	0.874
2-3	9	NA	2+	0-1	0.907	0.935	0.918	0.911	0.792	0.920	0.911	0.911
2-3	9	NA	2+	2+	0.916	0.944	0.927	0.920	0.800	0.920	0.920	0.920
2-3	10+	NA	0-1	0-1	0.863	0.855	0.860	0.865	0.634	0.874	0.820	0.865
2-3	10+	NA	0-1	2+	0.872	0.864	0.869	0.874	0.640	0.874	0.828	0.874
2-3	10+	NA	2+	0-1	0.907	0.924	0.914	0.911	0.792	0.920	0.911	0.911
2-3	10+	NA	2+	2+	0.916	0.933	0.923	0.920	0.800	0.920	0.920	0.920
4-6	0	0	0-1	0-1	0.942	0.853	0.906	0.941	0.792	0.950	0.891	0.941
4-6	0	0	0-1	2+	0.952	0.862	0.916	0.950	0.800	0.950	0.900	0.950
4-6	0	0	2+	0-1	0.990	0.990	0.990	0.990	0.990	1.000	0.990	0.990
4-6	0	0	2+	2+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4-6	0	1	0-1	0-1	0.933	0.853	0.901	0.931	0.776	0.941	0.887	0.931
4-6	0	1	0-1	2+	0.942	0.861	0.910	0.941	0.784	0.941	0.896	0.941
4-6	0	1	2+	0-1	0.980	0.989	0.984	0.980	0.970	0.990	0.985	0.980
4-6	0	1	2+	2+	0.990	0.999	0.994	0.990	0.980	0.990	0.995	0.990
4-6	0	2	0-1	0-1	0.924	0.852	0.895	0.922	0.760	0.931	0.873	0.922
4-6	0	2	0-1	2+	0.933	0.860	0.904	0.931	0.768	0.931	0.882	0.931
4-6	0	2	2+	0-1	0.970	0.988	0.977	0.970	0.950	0.980	0.970	0.970
4-6	0	2	2+	2+	0.980	0.998	0.987	0.980	0.960	0.980	0.980	0.980
4-6	0	3+	0-1	0-1	0.914	0.851	0.889	0.912	0.744	0.922	0.883	0.912
4-6	0	3+	0-1	2+	0.923	0.859	0.897	0.922	0.752	0.922	0.892	0.922
4-6	0	3+	2+	0-1	0.960	0.987	0.971	0.960	0.931	0.970	0.981	0.960
4-6	0	3+	2+	2+	0.970	0.997	0.981	0.970	0.940	0.970	0.991	0.970
4-6	1	0	0-1	0-1	0.928	0.852	0.898	0.919	0.740	0.920	0.882	0.919
4-6	1	0	0-1	2+	0.938	0.860	0.907	0.928	0.747	0.920	0.891	0.928
4-6	1	0	2+	0-1	0.975	0.988	0.980	0.967	0.925	0.968	0.980	0.967
4-6	1	0	2+	2+	0.985	0.998	0.990	0.977	0.934	0.968	0.990	0.977
4-6	1	1	0-1	0-1	0.924	0.851	0.895	0.912	0.729	0.912	0.878	0.912
4-6	1	1	0-1	2+	0.933	0.859	0.903	0.922	0.736	0.912	0.887	0.922
4-6	1	1	2+	0-1	0.970	0.987	0.977	0.960	0.911	0.960	0.975	0.960
4-6	1	1	2+	2+	0.980	0.997	0.987	0.970	0.920	0.960	0.985	0.970
4-6	1	2	0-1	0-1	0.914	0.850	0.888	0.903	0.717	0.903	0.875	0.903

4-6	1	2	0-1	2+	0.923	0.859	0.897	0.912	0.724	0.903	0.884	0.912
4-6	1	2	2+	0-1	0.960	0.986	0.970	0.950	0.896	0.950	0.972	0.950
4-6	1	2	2+	2+	0.970	0.996	0.980	0.960	0.905	0.950	0.982	0.960
4-6	1	3+	0-1	0-1	0.909	0.849	0.885	0.893	0.705	0.898	0.871	0.893
4-6	1	3+	0-1	2+	0.919	0.858	0.895	0.903	0.712	0.898	0.880	0.903
4-6	1	3+	2+	0-1	0.955	0.985	0.967	0.941	0.881	0.945	0.968	0.941
4-6	1	3+	2+	2+	0.965	0.995	0.977	0.950	0.890	0.945	0.978	0.950
4-6	2	0	0-1	0-1	0.915	0.850	0.889	0.897	0.691	0.893	0.872	0.897
4-6	2	0	0-1	2+	0.924	0.859	0.898	0.906	0.698	0.893	0.881	0.906
4-6	2	0	2+	0-1	0.961	0.986	0.971	0.944	0.863	0.940	0.969	0.944
4-6	2	0	2+	2+	0.971	0.996	0.981	0.954	0.872	0.940	0.979	0.954
4-6	2	1	0-1	0-1	0.909	0.849	0.885	0.893	0.681	0.888	0.865	0.893
4-6	2	1	0-1	2+	0.919	0.858	0.895	0.903	0.688	0.888	0.874	0.903
4-6	2	1	2+	0-1	0.955	0.985	0.967	0.941	0.851	0.935	0.961	0.941
4-6	2	1	2+	2+	0.965	0.995	0.977	0.950	0.860	0.935	0.971	0.950
4-6	2	2	0-1	0-1	0.905	0.848	0.882	0.884	0.673	0.884	0.862	0.884
4-6	2	2	0-1	2+	0.914	0.857	0.891	0.893	0.680	0.884	0.870	0.893
4-6	2	2	2+	0-1	0.950	0.984	0.964	0.931	0.842	0.930	0.957	0.931
4-6	2	2	2+	2+	0.960	0.994	0.974	0.940	0.850	0.930	0.967	0.940
4-6	2	3+	0-1	0-1	0.900	0.847	0.879	0.875	0.665	0.879	0.859	0.875
4-6	2	3+	0-1	2+	0.909	0.856	0.888	0.884	0.672	0.879	0.868	0.884
4-6	2	3+	2+	0-1	0.945	0.983	0.960	0.921	0.832	0.925	0.954	0.921
4-6	2	3+	2+	2+	0.955	0.993	0.970	0.930	0.840	0.925	0.964	0.930
4-6	3	NA	0-1	0-1	0.902	0.848	0.880	0.876	0.645	0.874	0.863	0.876
4-6	3	NA	0-1	2+	0.911	0.857	0.889	0.884	0.651	0.874	0.872	0.884
4-6	3	NA	2+	0-1	0.947	0.984	0.962	0.922	0.806	0.920	0.959	0.922
4-6	3	NA	2+	2+	0.957	0.994	0.972	0.931	0.814	0.920	0.969	0.931
4-6	4	NA	0-1	0-1	0.889	0.847	0.872	0.865	0.634	0.874	0.854	0.865
4-6	4	NA	0-1	2+	0.898	0.855	0.881	0.874	0.640	0.874	0.863	0.874
4-6	4	NA	2+	0-1	0.934	0.982	0.953	0.911	0.792	0.920	0.949	0.911
4-6	4	NA	2+	2+	0.943	0.992	0.963	0.920	0.800	0.920	0.959	0.920
4-6	5	NA	0-1	0-1	0.877	0.845	0.864	0.865	0.634	0.874	0.846	0.865
4-6	5	NA	0-1	2+	0.885	0.853	0.872	0.874	0.640	0.874	0.854	0.874
4-6	5	NA	2+	0-1	0.921	0.980	0.945	0.911	0.792	0.920	0.940	0.911
4-6	5	NA	2+	2+	0.930	0.990	0.954	0.920	0.800	0.920	0.949	0.920
4-6	6	NA	0-1	0-1	0.863	0.835	0.852	0.865	0.634	0.874	0.838	0.865
4-6	6	NA	0-1	2+	0.872	0.843	0.860	0.874	0.640	0.874	0.846	0.874
4-6	6	NA	2+	0-1	0.907	0.968	0.931	0.911	0.792	0.920	0.931	0.911
4-6	6	NA	2+	2+	0.916	0.978	0.941	0.920	0.800	0.920	0.940	0.920
4-6	7	NA	0-1	0-1	0.863	0.825	0.848	0.865	0.634	0.874	0.820	0.865
4-6	7	NA	0-1	2+	0.872	0.834	0.857	0.874	0.640	0.874	0.828	0.874
4-6	7	NA	2+	0-1	0.907	0.957	0.927	0.911	0.792	0.920	0.911	0.911
4-6	7	NA	2+	2+	0.916	0.967	0.936	0.920	0.800	0.920	0.920	0.920
4-6	8	NA	0-1	0-1	0.863	0.815	0.844	0.865	0.634	0.874	0.820	0.865
4-6	8	NA	0-1	2+	0.872	0.823	0.852	0.874	0.640	0.874	0.828	0.874
4-6	8	NA	2+	0-1	0.907	0.945	0.922	0.911	0.792	0.920	0.911	0.911
4-6	8	NA	2+	2+	0.916	0.955	0.932	0.920	0.800	0.920	0.920	0.920
4-6	9	NA	0-1	0-1	0.863	0.806	0.840	0.865	0.634	0.874	0.820	0.865
4-6	9	NA	0-1	2+	0.872	0.814	0.849	0.874	0.640	0.874	0.828	0.874
4-6	9	NA	2+	0-1	0.907	0.935	0.918	0.911	0.792	0.920	0.911	0.911
4-6	9	NA	2+	2+	0.916	0.944	0.927	0.920	0.800	0.920	0.920	0.920
4-6	10+	NA	0-1	0-1	0.863	0.796	0.836	0.865	0.634	0.874	0.820	0.865
4-6	10+	NA	0-1	2+	0.872	0.804	0.845	0.874	0.640	0.874	0.828	0.874
4-6	10+	NA	2+	0-1	0.907	0.924	0.914	0.911	0.792	0.920	0.911	0.911
4-6	10+	NA	2+	2+	0.916	0.933	0.923	0.920	0.800	0.920	0.920	0.920

7-9	0	0	0-1	0-1	0.870	0.822	0.851	0.884	0.792	0.900	0.842	0.884
7-9	0	0	0-1	2+	0.879	0.830	0.859	0.893	0.800	0.900	0.850	0.893
7-9	0	0	2+	0-1	0.990	0.990	0.990	0.990	0.990	1.000	0.990	0.990
7-9	0	0	2+	2+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7-9	0	1	0-1	0-1	0.862	0.821	0.846	0.875	0.776	0.891	0.837	0.875
7-9	0	1	0-1	2+	0.870	0.829	0.854	0.884	0.784	0.891	0.846	0.884
7-9	0	1	2+	0-1	0.980	0.989	0.984	0.980	0.970	0.990	0.985	0.980
7-9	0	1	2+	2+	0.990	0.999	0.994	0.990	0.980	0.990	0.995	0.990
7-9	0	2	0-1	0-1	0.853	0.820	0.840	0.866	0.760	0.882	0.825	0.866
7-9	0	2	0-1	2+	0.861	0.828	0.848	0.875	0.768	0.882	0.833	0.875
7-9	0	2	2+	0-1	0.970	0.988	0.977	0.970	0.950	0.980	0.970	0.970
7-9	0	2	2+	2+	0.980	0.998	0.987	0.980	0.960	0.980	0.980	0.980
7-9	0	3+	0-1	0-1	0.844	0.819	0.834	0.858	0.744	0.873	0.834	0.858
7-9	0	3+	0-1	2+	0.853	0.828	0.843	0.866	0.752	0.873	0.842	0.866
7-9	0	3+	2+	0-1	0.960	0.987	0.971	0.960	0.931	0.970	0.981	0.960
7-9	0	3+	2+	2+	0.970	0.997	0.981	0.970	0.940	0.970	0.991	0.970
7-9	1	0	0-1	0-1	0.857	0.820	0.842	0.864	0.740	0.871	0.833	0.864
7-9	1	0	0-1	2+	0.866	0.828	0.851	0.872	0.747	0.871	0.842	0.872
7-9	1	0	2+	0-1	0.975	0.988	0.980	0.967	0.925	0.968	0.980	0.967
7-9	1	0	2+	2+	0.985	0.998	0.990	0.977	0.934	0.968	0.990	0.977
7-9	1	1	0-1	0-1	0.853	0.819	0.839	0.858	0.729	0.864	0.829	0.858
7-9	1	1	0-1	2+	0.861	0.828	0.848	0.866	0.736	0.864	0.837	0.866
7-9	1	1	2+	0-1	0.970	0.987	0.977	0.960	0.911	0.960	0.975	0.960
7-9	1	1	2+	2+	0.980	0.997	0.987	0.970	0.920	0.960	0.985	0.970
7-9	1	2	0-1	0-1	0.844	0.818	0.834	0.849	0.717	0.855	0.826	0.849
7-9	1	2	0-1	2+	0.853	0.827	0.843	0.857	0.724	0.855	0.835	0.857
7-9	1	2	2+	0-1	0.960	0.986	0.970	0.950	0.896	0.950	0.972	0.950
7-9	1	2	2+	2+	0.970	0.996	0.980	0.960	0.905	0.950	0.982	0.960
7-9	1	3+	0-1	0-1	0.840	0.818	0.831	0.840	0.705	0.851	0.823	0.840
7-9	1	3+	0-1	2+	0.848	0.826	0.839	0.848	0.712	0.851	0.831	0.848
7-9	1	3+	2+	0-1	0.955	0.985	0.967	0.941	0.881	0.945	0.968	0.941
7-9	1	3+	2+	2+	0.965	0.995	0.977	0.950	0.890	0.945	0.978	0.950
7-9	2	0	0-1	0-1	0.845	0.818	0.834	0.843	0.691	0.846	0.824	0.843
7-9	2	0	0-1	2+	0.854	0.827	0.843	0.852	0.698	0.846	0.832	0.852
7-9	2	0	2+	0-1	0.961	0.986	0.971	0.944	0.863	0.940	0.969	0.944
7-9	2	0	2+	2+	0.971	0.996	0.981	0.954	0.872	0.940	0.979	0.954
7-9	2	1	0-1	0-1	0.840	0.818	0.831	0.840	0.681	0.842	0.817	0.840
7-9	2	1	0-1	2+	0.848	0.826	0.839	0.848	0.688	0.842	0.825	0.848
7-9	2	1	2+	0-1	0.955	0.985	0.967	0.941	0.851	0.935	0.961	0.941
7-9	2	1	2+	2+	0.965	0.995	0.977	0.950	0.860	0.935	0.971	0.950
7-9	2	2	0-1	0-1	0.835	0.817	0.828	0.831	0.673	0.837	0.814	0.831
7-9	2	2	0-1	2+	0.844	0.825	0.836	0.839	0.680	0.837	0.822	0.839
7-9	2	2	2+	0-1	0.950	0.984	0.964	0.931	0.842	0.930	0.957	0.931
7-9	2	2	2+	2+	0.960	0.994	0.974	0.940	0.850	0.930	0.967	0.940
7-9	2	3+	0-1	0-1	0.831	0.816	0.825	0.822	0.665	0.833	0.811	0.822
7-9	2	3+	0-1	2+	0.839	0.824	0.833	0.831	0.672	0.833	0.819	0.831
7-9	2	3+	2+	0-1	0.945	0.983	0.960	0.921	0.832	0.925	0.954	0.921
7-9	2	3+	2+	2+	0.955	0.993	0.970	0.930	0.840	0.925	0.964	0.930
7-9	3	NA	0-1	0-1	0.833	0.817	0.827	0.823	0.645	0.828	0.815	0.823
7-9	3	NA	0-1	2+	0.841	0.825	0.835	0.831	0.651	0.828	0.824	0.831
7-9	3	NA	2+	0-1	0.947	0.984	0.962	0.922	0.806	0.920	0.959	0.922
7-9	3	NA	2+	2+	0.957	0.994	0.972	0.931	0.814	0.920	0.969	0.931
7-9	4	NA	0-1	0-1	0.821	0.815	0.819	0.813	0.634	0.828	0.807	0.813
7-9	4	NA	0-1	2+	0.829	0.823	0.827	0.822	0.640	0.828	0.815	0.822
7-9	4	NA	2+	0-1	0.934	0.982	0.953	0.911	0.792	0.920	0.949	0.911

7-9	4	NA	2+	2+	0.943	0.992	0.963	0.920	0.800	0.920	0.959	0.920
7-9	5	NA	0-1	0-1	0.809	0.813	0.811	0.813	0.634	0.828	0.799	0.813
7-9	5	NA	0-1	2+	0.817	0.822	0.819	0.822	0.640	0.828	0.807	0.822
7-9	5	NA	2+	0-1	0.921	0.980	0.945	0.911	0.792	0.920	0.940	0.911
7-9	5	NA	2+	2+	0.930	0.990	0.954	0.920	0.800	0.920	0.949	0.920
7-9	6	NA	0-1	0-1	0.797	0.804	0.800	0.813	0.634	0.828	0.791	0.813
7-9	6	NA	0-1	2+	0.805	0.812	0.808	0.822	0.640	0.828	0.799	0.822
7-9	6	NA	2+	0-1	0.907	0.968	0.931	0.911	0.792	0.920	0.931	0.911
7-9	6	NA	2+	2+	0.916	0.978	0.941	0.920	0.800	0.920	0.940	0.920
7-9	7	NA	0-1	0-1	0.797	0.795	0.796	0.813	0.634	0.828	0.774	0.813
7-9	7	NA	0-1	2+	0.805	0.803	0.804	0.822	0.640	0.828	0.782	0.822
7-9	7	NA	2+	0-1	0.907	0.957	0.927	0.911	0.792	0.920	0.911	0.911
7-9	7	NA	2+	2+	0.916	0.967	0.936	0.920	0.800	0.920	0.920	0.920
7-9	8	NA	0-1	0-1	0.797	0.785	0.792	0.813	0.634	0.828	0.774	0.813
7-9	8	NA	0-1	2+	0.805	0.793	0.800	0.822	0.640	0.828	0.782	0.822
7-9	8	NA	2+	0-1	0.907	0.945	0.922	0.911	0.792	0.920	0.911	0.911
7-9	8	NA	2+	2+	0.916	0.955	0.932	0.920	0.800	0.920	0.920	0.920
7-9	9	NA	0-1	0-1	0.797	0.776	0.789	0.813	0.634	0.828	0.774	0.813
7-9	9	NA	0-1	2+	0.805	0.784	0.797	0.822	0.640	0.828	0.782	0.822
7-9	9	NA	2+	0-1	0.907	0.935	0.918	0.911	0.792	0.920	0.911	0.911
7-9	9	NA	2+	2+	0.916	0.944	0.927	0.920	0.800	0.920	0.920	0.920
7-9	10+	NA	0-1	0-1	0.797	0.767	0.785	0.813	0.634	0.828	0.774	0.813
7-9	10+	NA	0-1	2+	0.805	0.774	0.793	0.822	0.640	0.828	0.782	0.822
7-9	10+	NA	2+	0-1	0.907	0.924	0.914	0.911	0.792	0.920	0.911	0.911
7-9	10+	NA	2+	2+	0.916	0.933	0.923	0.920	0.800	0.920	0.920	0.920
98-99	0	0	0-1	0-1	0.792	0.792	0.792	0.800	0.792	0.800	0.792	0.800
98-99	0	0	0-1	2+	0.800	0.800	0.800	0.808	0.800	0.800	0.800	0.808
98-99	0	0	2+	0-1	0.990	0.990	0.990	0.990	0.990	1.000	0.990	0.990
98-99	0	0	2+	2+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
98-99	0	1	0-1	0-1	0.784	0.784	0.784	0.784	0.776	0.792	0.784	0.784
98-99	0	1	0-1	2+	0.792	0.792	0.792	0.792	0.784	0.792	0.792	0.792
98-99	0	1	2+	0-1	0.980	0.980	0.980	0.970	0.970	0.990	0.980	0.970
98-99	0	1	2+	2+	0.990	0.990	0.990	0.980	0.980	0.990	0.990	0.980
98-99	0	2	0-1	0-1	0.776	0.776	0.776	0.768	0.760	0.784	0.776	0.768
98-99	0	2	0-1	2+	0.784	0.784	0.784	0.776	0.768	0.784	0.784	0.776
98-99	0	2	2+	0-1	0.970	0.970	0.970	0.950	0.950	0.980	0.970	0.950
98-99	0	2	2+	2+	0.980	0.980	0.980	0.960	0.960	0.980	0.980	0.960
98-99	0	3+	0-1	0-1	0.768	0.768	0.768	0.752	0.744	0.776	0.768	0.752
98-99	0	3+	0-1	2+	0.776	0.776	0.776	0.759	0.752	0.776	0.776	0.759
98-99	0	3+	2+	0-1	0.960	0.960	0.960	0.931	0.931	0.970	0.960	0.931
98-99	0	3+	2+	2+	0.970	0.970	0.970	0.940	0.940	0.970	0.970	0.940
98-99	1	0	0-1	0-1	0.780	0.772	0.777	0.768	0.740	0.760	0.767	0.768
98-99	1	0	0-1	2+	0.788	0.780	0.785	0.776	0.747	0.760	0.775	0.776
98-99	1	0	2+	0-1	0.975	0.965	0.971	0.950	0.925	0.950	0.959	0.950
98-99	1	0	2+	2+	0.985	0.975	0.981	0.960	0.934	0.950	0.969	0.960
98-99	1	1	0-1	0-1	0.776	0.764	0.771	0.760	0.729	0.752	0.760	0.760
98-99	1	1	0-1	2+	0.784	0.772	0.779	0.767	0.736	0.752	0.768	0.767
98-99	1	1	2+	0-1	0.970	0.955	0.964	0.941	0.911	0.940	0.950	0.941
98-99	1	1	2+	2+	0.980	0.965	0.974	0.950	0.920	0.940	0.960	0.950
98-99	1	2	0-1	0-1	0.768	0.756	0.763	0.752	0.717	0.744	0.752	0.752
98-99	1	2	0-1	2+	0.776	0.764	0.771	0.759	0.724	0.744	0.760	0.759
98-99	1	2	2+	0-1	0.960	0.945	0.954	0.931	0.896	0.930	0.941	0.931
98-99	1	2	2+	2+	0.970	0.955	0.964	0.940	0.905	0.930	0.950	0.940
98-99	1	3+	0-1	0-1	0.764	0.748	0.758	0.744	0.705	0.736	0.748	0.744
98-99	1	3+	0-1	2+	0.772	0.756	0.766	0.751	0.712	0.736	0.756	0.751

98-99	1	3+	2+	0-1	0.955	0.936	0.947	0.921	0.881	0.920	0.936	0.921
98-99	1	3+	2+	2+	0.965	0.945	0.957	0.930	0.890	0.920	0.945	0.930
98-99	2	0	0-1	0-1	0.769	0.753	0.763	0.752	0.691	0.720	0.744	0.752
98-99	2	0	0-1	2+	0.777	0.761	0.771	0.759	0.698	0.720	0.751	0.759
98-99	2	0	2+	0-1	0.961	0.941	0.953	0.931	0.863	0.900	0.930	0.931
98-99	2	0	2+	2+	0.971	0.951	0.963	0.940	0.872	0.900	0.939	0.940
98-99	2	1	0-1	0-1	0.764	0.744	0.756	0.744	0.681	0.712	0.737	0.744
98-99	2	1	0-1	2+	0.772	0.752	0.764	0.751	0.688	0.712	0.744	0.751
98-99	2	1	2+	0-1	0.955	0.931	0.945	0.921	0.851	0.890	0.921	0.921
98-99	2	1	2+	2+	0.965	0.940	0.955	0.930	0.860	0.890	0.930	0.930
98-99	2	2	0-1	0-1	0.760	0.737	0.751	0.736	0.673	0.704	0.729	0.736
98-99	2	2	0-1	2+	0.768	0.744	0.758	0.743	0.680	0.704	0.736	0.743
98-99	2	2	2+	0-1	0.950	0.921	0.938	0.911	0.842	0.880	0.911	0.911
98-99	2	2	2+	2+	0.960	0.930	0.948	0.920	0.850	0.880	0.920	0.920
98-99	2	3+	0-1	0-1	0.756	0.729	0.745	0.728	0.665	0.696	0.721	0.728
98-99	2	3+	0-1	2+	0.764	0.736	0.753	0.735	0.672	0.696	0.728	0.735
98-99	2	3+	2+	0-1	0.945	0.911	0.931	0.901	0.832	0.870	0.901	0.901
98-99	2	3+	2+	2+	0.955	0.920	0.941	0.910	0.840	0.870	0.910	0.910
98-99	3	NA	0-1	0-1	0.758	0.734	0.748	0.680	0.645	0.688	0.721	0.680
98-99	3	NA	0-1	2+	0.766	0.742	0.756	0.687	0.651	0.688	0.728	0.687
98-99	3	NA	2+	0-1	0.947	0.918	0.935	0.842	0.806	0.860	0.901	0.842
98-99	3	NA	2+	2+	0.957	0.927	0.945	0.850	0.814	0.860	0.910	0.850
98-99	4	NA	0-1	0-1	0.747	0.716	0.735	0.680	0.634	0.680	0.699	0.680
98-99	4	NA	0-1	2+	0.754	0.723	0.742	0.687	0.640	0.680	0.706	0.687
98-99	4	NA	2+	0-1	0.934	0.895	0.918	0.842	0.792	0.850	0.873	0.842
98-99	4	NA	2+	2+	0.943	0.904	0.927	0.850	0.800	0.850	0.882	0.850
98-99	5	NA	0-1	0-1	0.737	0.698	0.721	0.680	0.634	0.680	0.673	0.680
98-99	5	NA	0-1	2+	0.744	0.705	0.728	0.687	0.640	0.680	0.680	0.687
98-99	5	NA	2+	0-1	0.921	0.872	0.901	0.842	0.792	0.850	0.842	0.842
98-99	5	NA	2+	2+	0.930	0.881	0.910	0.850	0.800	0.850	0.850	0.850
98-99	6	NA	0-1	0-1	0.725	0.674	0.705	0.680	0.634	0.680	0.673	0.680
98-99	6	NA	0-1	2+	0.733	0.681	0.712	0.687	0.640	0.680	0.680	0.687
98-99	6	NA	2+	0-1	0.907	0.842	0.881	0.842	0.792	0.850	0.842	0.842
98-99	6	NA	2+	2+	0.916	0.851	0.890	0.850	0.800	0.850	0.850	0.850
98-99	7	NA	0-1	0-1	0.725	0.674	0.705	0.680	0.634	0.680	0.673	0.680
98-99	7	NA	0-1	2+	0.733	0.681	0.712	0.687	0.640	0.680	0.680	0.687
98-99	7	NA	2+	0-1	0.907	0.842	0.881	0.842	0.792	0.850	0.842	0.842
98-99	7	NA	2+	2+	0.916	0.851	0.890	0.850	0.800	0.850	0.850	0.850
98-99	8	NA	0-1	0-1	0.725	0.674	0.705	0.680	0.634	0.680	0.673	0.680
98-99	8	NA	0-1	2+	0.733	0.681	0.712	0.687	0.640	0.680	0.680	0.687
98-99	8	NA	2+	0-1	0.907	0.842	0.881	0.842	0.792	0.850	0.842	0.842
98-99	8	NA	2+	2+	0.916	0.851	0.890	0.850	0.800	0.850	0.850	0.850
98-99	9	NA	0-1	0-1	0.725	0.674	0.705	0.680	0.634	0.680	0.673	0.680
98-99	9	NA	0-1	2+	0.733	0.681	0.712	0.687	0.640	0.680	0.680	0.687
98-99	9	NA	2+	0-1	0.907	0.842	0.881	0.842	0.792	0.850	0.842	0.842
98-99	9	NA	2+	2+	0.916	0.851	0.890	0.850	0.800	0.850	0.850	0.850
98-99	10+	NA	0-1	0-1	0.725	0.674	0.705	0.680	0.634	0.680	0.673	0.680
98-99	10+	NA	0-1	2+	0.733	0.681	0.712	0.687	0.640	0.680	0.680	0.687
98-99	10+	NA	2+	0-1	0.907	0.842	0.881	0.842	0.792	0.850	0.842	0.842
98-99	10+	NA	2+	2+	0.916	0.851	0.890	0.850	0.800	0.850	0.850	0.850

\*Market Tier 98 is reserved for "No Hits"  
Market Tier 99 is reserved for "No Score" or "Thin File"

**D. Prime Life Discount**

1. The Prime Life Discount will apply if:
  - a. The policy qualifies for the Package Discount, and
  - b. At least one operator in the household is Age 50 or older.
2. If the policy qualifies, a factor of 0.95 should be applied to all coverages, including Miscellaneous Coverages for all vehicles.

**E. Good Student Discount**

1. The Good Student Discount will apply to a vehicle if:
  - a. The rated operator is:
    - (1) At least 16 years of age, and
    - (2) A full time high school student or enrolled in an associate or bachelor degree program in an accredited college/ university/trade or technical school.
  - b. A certificate statement from a school official is presented to the company at the time the discount is first given and after High School graduation, indicating that the student has met one of the following requirements:
    - (1) Is in the upper 20% of his/her class scholastically, or
    - (2) Maintains a "B" average, or it's equivalent. If a letter grading system cannot be averaged, then no grade may be below a "B".
    - (3) When in a school maintaining a numerical grade, the student must have at least a "3.0" average in a 4, 3, 2, 1 point system, or it's equivalent.
    - (4) The student is included in a "Dean's List", "Honor Society", "Honor Roll", or comparable list indicating scholastic achievement.
    - (5) In the event the student is schooled in an atmosphere where daily grades are not used to measure performance (such as a homeschool environment), written proof of a composite score at or above the 70<sup>th</sup> percentile on a high school level national standard achievement or proficiency test.
  - c. If the rated operator qualifies for the Good Student Discount during High School as detailed above on a single semester's performance, the discount will continue to apply until he or she graduates from High School. Requalification is necessary upon graduation from High School and will be based on the driver's final High School GPA and/or class ranking. The discount will then apply through the age of 21.
  - d. If the rated operator first earns the Good Student Discount in college, it will continue to apply through the age of 21.
2. If the rated operator qualifies, the factor determined below should be applied to Bodily Injury, Property Damage, Single Limit Liability, Medical Payments, Comprehensive and Collision Coverages for the vehicle operated by the Good Student.

Age	Sum of Number of Accidents and Convictions	Factor
<20	0-2	0.910
<20	3+	0.955
20	0-2	0.920

20	3+	0.960
21	0-2	0.960
21	3+	0.980

**F. Driver Training Discount**

1. The Driver Training Discount will apply to a vehicle if:
  - a. The rated operator is under 20 years of age, and
  - b. Has presented a certificate signed by a school official that he or she has successfully completed a driver education course meeting the following standards:
    - (1) The course was conducted by instructors certified by the state Department of Education or other responsible educational agency, and
    - (2) The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or
    - (3) The course was conducted by other schools and such course and the school had the approval and supervision of the State Department of Education or other responsible educational agency, or
    - (4) The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible state education agency.
2. If the rated operator qualifies, the factor determined below should be applied to Bodily Injury, Property Damage, Single Limit Liability, Medical Payments, Comprehensive and Collision Coverages for the vehicle operated by the qualifying operator.

Age	Sum of Number of Accidents and Convictions	Factor
<20	0-2	0.950
<20	3+	0.975

## **G. Motor Vehicle Accident Prevention Course Discount**

1. The Motor Vehicle Accident Prevention Course Discount will apply to a vehicle if:
  - a. The vehicle is classified and rated as a personal auto, and
  - b. The Rated Operator of the Vehicle is:
    - (1) Age 55 or older, and
    - (2) Has a completion certificate, dated within the most recent 36 months, certifying that he or she has successfully completed a motor vehicle accident prevention course which meets the criteria established by the State Motor Vehicle Bureau, and
    - (3) The rated operator did not take the course as a result of an order or sentence imposed by the court.
2. This discount may be cancelled if, during the policy period, the rated operator of the insured motor vehicle is:
  - a. Involved in an at-fault accident, or
  - b. Convicted of a moving traffic violation.
3. This discount shall apply:
  - a. To new and renewal policies with inception dates within the 36-month period following the course completion date, and
  - b. Only to the vehicle operated by the insured with the course completion certificate.
4. If the operator qualifies, a factor of 0.95 should be applied to Bodily Injury, Property Damage, Single Limit Liability, Medical Payments, and Collision Coverages.

## **H. Anti-Theft Discount**

1. These discounts apply to Comprehensive Coverage only. To qualify for the Anti-Theft Discount, the vehicle must be equipped with:
  - a. A hood lock which can be released only from inside the vehicle, and
  - b. A device meeting the criteria of either **2.** or **3.** below.

If a vehicle is equipped with more than one qualifying device, only the single highest discount shall apply.
2. Alarm ONLY and Active Disabling Devices  
A 5% discount on Comprehensive Coverage shall be afforded on vehicles equipped with:
  - a. alarm only devices which sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes, or
  - b. active disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as active if a separate manual step IS required to engage the device.
  - c. Apply a factor of .95.

**3. Passive Disabling Devices**

- a.** A 15% discount on Comprehensive Coverage shall be afforded on vehicles equipped with passive disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as passive if a separate manual step is NOT required to engage the device.
- b.** Apply a factor of .85.

**I. Passive Restraint Discount**

- 1.** The Passive Restraint Discount will apply to 1997 and Prior Model Year Vehicles only. (Subsequent Model Year Vehicles will receive Liability Symbols which incorporate this discount.)
- 2.** Passive Restraint Discount Factors:

The following discounts apply to Medical Payments **only**. To qualify, the personal auto must be equipped with a factory installed automatic occupant restraint, conforming to the federal crash protection requirements, and meeting the criteria of either Paragraph **a.** or **b.** below:

- a.** Apply a factor of .80 when the restraint is installed in the driver-side-only position.
- b.** Apply a factor of .70 when the restraints are installed in both front outboard seat positions.

**J. Anti-Lock Brake Discount**

- 1.** The Anti-Lock Braking System Discount will apply to 1997 and prior Model Year Vehicles only. (Subsequent Model Year Vehicles will receive Liability Symbols which incorporate this discount.)
- 2.** A .95 factor for Bodily Injury and Property Damage Liability (or Single Limit Liability) coverages shall be applied to those private passenger autos equipped with a factory installed Anti-Lock Braking System (ABS).

**K. Excess Vehicles Discount**

- 1.** When a policy has more autos (including Classic Autos) than drivers, autos which are not assigned a Class Rated Operator according to Rule 3 - Driver Assignment shall be designated as Excess Vehicles.
  - a.** Only vehicles with Liability Coverage will be considered in the determination of Excess Vehicles. Antique Autos and Motor Homes are not considered autos for the purposes of this rule.
  - b.** The number of Excess Vehicles will be the number of autos minus the number of drivers. An Extended Non-Owned Vehicle will be counted as an auto for the purposes of determining the rating factor only.
  - c.** This discount shall not apply to Motorcycles, Motorhomes, Recreational Vehicles other than Classic Autos or Extended Non-Owned Vehicles.

2. To determine the Excess Vehicle Factor, refer to the table below:

Total Number of Drivers on Policy	Total Number of Vehicles on Policy									
	1	2	3	4	5	6	7	8	9	10+
1		0.700	0.670	0.630	0.600	0.560	0.560	0.560	0.560	0.560
2			0.650	0.620	0.590	0.550	0.520	0.520	0.520	0.520
3				0.600	0.570	0.540	0.510	0.480	0.480	0.480
4					0.600	0.570	0.540	0.510	0.480	0.480
5						0.600	0.570	0.540	0.510	0.480

3. The Excess Vehicle Discount will apply to all coverages except Comprehensive on those vehicles designated as Excess Vehicles.

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**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 American Fire and Casualty Company  
 NAIC No. (including group #) 0111-24066

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 you 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: **Please see the attached Rule 28.**

- a. Driver Over 55 %
  - b. Good Student Discount %
  - c. Multi-car Discount %
  - d. Accident Free Discount\* %
- \*Please Specify Qualification for Discount:  
 \_\_\_\_\_  
 \_\_\_\_\_

- e. Anti-theft Discount %
- f. Other (specify) %
- %
- %
- %

6. Do you have an installment payment plan for automobile insurance?  Yes  No  
 If so, what is the fee for installment payments? 5%

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.

\_\_\_\_\_  
 Signature  
Nancy Greene  
 Printed Name  
PL State Filing Technician II  
 Title  
800-843-6446, Ext. 2876  
 Telephone Number  
Nancy.Greene@LibertyMutual.com  
 Email address

**THE OHIO CASUALTY INSURANCE COMPANY®**  
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**PERSONAL AUTO MANUAL**  
**RULES AND RATES**

## **RULE 28. DISCOUNTS**

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### **A. Multi-Car Discount**

1. The applicable Multi-Car Discount will apply if:
  - a. More than one personal auto is owned by an individual or owned jointly by two or more relatives or resident individuals, and
  - b. Two or more autos are insured by any member company of the Ohio Casualty Group either on the same policy, or separate policies.
  - c. To qualify for the Multi-Car Discount, Bodily Injury Liability Coverage or Single Limit Liability Coverage must be written on the vehicles in question.
  - d. A vehicle with Comprehensive and/or Collision Coverage only will not qualify for the Multi-Car Discount and will not qualify another vehicle for the Multi-Car Discount.
  - e. A Motorhome will qualify for the Multi-Car Discount if it is on a policy with a personal auto. However, the Motorhome will NOT qualify the auto for the discount.
  - f. Primary or Secondary Extended Non-Owned coverage qualifies a single car policy for the multi-car discount. The multi-car discount does not apply to Extended Non-Owned vehicles.
2. Determine the applicable Multi-Car Discount Factor per Vehicle based on:
  - a. Whether the vehicle has been designated an Excess Vehicle or not, and
  - b. The Age of the Class Rated Operator (Not applicable for Excess Vehicles)
  - c. The following Table if the Vehicle is NOT an Excess Vehicle:

Multi-Car Discount Factor								
Age	BI	PD	CSL	MP	All UM & UIM	COMP	COLL	ArMED
<36	0.678	0.663	0.672	0.521	0.710	0.849	0.683	0.521
36-40	0.678	0.663	0.672	0.521	0.710	0.849	0.743	0.521
41-45	0.678	0.735	0.701	0.521	0.710	0.849	0.743	0.521
46-55	0.678	0.735	0.701	0.521	0.710	0.883	0.743	0.521
56-59	0.678	0.711	0.691	0.521	0.710	0.883	0.743	0.521
60-75	0.678	0.711	0.691	0.521	0.710	0.883	0.672	0.521
76+	0.678	0.596	0.645	0.521	0.710	0.883	0.672	0.521

- d. If the Vehicle is an Excess Vehicle, the following Table shall be used, regardless of the ages of operators on the policy:

Multi-Car Discount Factor							
BI	PD	CSL	MP	All UM & UIM	COMP	COLL	ArMED
0.678	0.697	0.686	0.521	0.710	0.870	0.709	0.521

## B. Package Discount

1. A Package Discount will apply if the named insured has both a Personal Auto and a Homeowners policy with the Ohio Casualty Group.
2. The Package Discount will apply as long as both policies remain in-force. If the Homeowners Policy is cancelled, this discount will be removed from the auto policy at the next renewal.
3. If the policy qualifies, a factor of .9 shall be applied to all coverages, including Miscellaneous Coverages.

## C. Valued Customer Discount

1. The Valued Customer Discount is based on the following criteria:
  - a. Market Tier of the Policy
  - b. Consecutive Years Insured with OCG - the number of years the policy has been in-force with the Ohio Casualty Group,
  - c. If the policy has been in force with the Ohio Casualty Group less than 3 years, the number of years of continuous coverage the named insured has been insured with the prior insurance company,
  - d. For renewals, the Number of Request to Cancel Notices for non-pay with OCG in the past 36 months, and
  - e. The Sum of the number of Major and Minor At-Fault Accidents and Convictions incidents on the entire policy in the past 36 months.
2. Determine the Rating Factor from the table below. This factor is applied to all coverages, including Miscellaneous Coverages, on all vehicles on the policy.

**Note:** For Work Loss and Accidental Death Coverages use the Medical Payments Factor, for other Miscellaneous coverages use the Comprehensive Factor.

Market	Consecutive Years Insured		Number of Request to Cancel	Sum of Number of Accidents & Convictions	BI	PD	CSL	MP	All UM&UIM	COMP	COLL	ArMED
	with OCG	with Prior Company										
2-3	0	0	0-1	0-1	0.942	0.917	0.932	0.941	0.792	0.950	0.891	0.941
2-3	0	0	0-1	2+	0.952	0.926	0.942	0.950	0.800	0.950	0.900	0.950
2-3	0	0	2+	0-1	0.990	0.990	0.990	0.990	0.990	1.000	0.990	0.990
2-3	0	0	2+	2+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2-3	0	1	0-1	0-1	0.933	0.916	0.926	0.931	0.776	0.941	0.887	0.931
2-3	0	1	0-1	2+	0.942	0.925	0.935	0.941	0.784	0.941	0.896	0.941
2-3	0	1	2+	0-1	0.980	0.989	0.984	0.980	0.970	0.990	0.985	0.980
2-3	0	1	2+	2+	0.990	0.999	0.994	0.990	0.980	0.990	0.995	0.990
2-3	0	2	0-1	0-1	0.924	0.915	0.920	0.922	0.760	0.931	0.873	0.922
2-3	0	2	0-1	2+	0.933	0.924	0.929	0.931	0.768	0.931	0.882	0.931
2-3	0	2	2+	0-1	0.970	0.988	0.977	0.970	0.950	0.980	0.970	0.970
2-3	0	2	2+	2+	0.980	0.998	0.987	0.980	0.960	0.980	0.980	0.980
2-3	0	3+	0-1	0-1	0.914	0.914	0.914	0.912	0.744	0.922	0.883	0.912
2-3	0	3+	0-1	2+	0.923	0.923	0.923	0.922	0.752	0.922	0.892	0.922
2-3	0	3+	2+	0-1	0.960	0.987	0.971	0.960	0.931	0.970	0.981	0.960
2-3	0	3+	2+	2+	0.970	0.997	0.981	0.970	0.940	0.970	0.991	0.970
2-3	1	0	0-1	0-1	0.928	0.915	0.923	0.919	0.740	0.920	0.882	0.919
2-3	1	0	0-1	2+	0.938	0.924	0.932	0.928	0.747	0.920	0.891	0.928
2-3	1	0	2+	0-1	0.975	0.988	0.980	0.967	0.925	0.968	0.980	0.967
2-3	1	0	2+	2+	0.985	0.998	0.990	0.977	0.934	0.968	0.990	0.977
2-3	1	1	0-1	0-1	0.924	0.914	0.920	0.912	0.729	0.912	0.878	0.912
2-3	1	1	0-1	2+	0.933	0.923	0.929	0.922	0.736	0.912	0.887	0.922
2-3	1	1	2+	0-1	0.970	0.987	0.977	0.960	0.911	0.960	0.975	0.960
2-3	1	1	2+	2+	0.980	0.997	0.987	0.970	0.920	0.960	0.985	0.970
2-3	1	2	0-1	0-1	0.914	0.913	0.914	0.903	0.717	0.903	0.875	0.903
2-3	1	2	0-1	2+	0.923	0.922	0.923	0.912	0.724	0.903	0.884	0.912
2-3	1	2	2+	0-1	0.960	0.986	0.970	0.950	0.896	0.950	0.972	0.950
2-3	1	2	2+	2+	0.970	0.996	0.980	0.960	0.905	0.950	0.982	0.960
2-3	1	3+	0-1	0-1	0.909	0.912	0.910	0.893	0.705	0.898	0.871	0.893
2-3	1	3+	0-1	2+	0.919	0.921	0.920	0.903	0.712	0.898	0.880	0.903
2-3	1	3+	2+	0-1	0.955	0.985	0.967	0.941	0.881	0.945	0.968	0.941
2-3	1	3+	2+	2+	0.965	0.995	0.977	0.950	0.890	0.945	0.978	0.950
2-3	2	0	0-1	0-1	0.915	0.913	0.914	0.897	0.691	0.893	0.872	0.897
2-3	2	0	0-1	2+	0.924	0.922	0.923	0.906	0.698	0.893	0.881	0.906
2-3	2	0	2+	0-1	0.961	0.986	0.971	0.944	0.863	0.940	0.969	0.944
2-3	2	0	2+	2+	0.971	0.996	0.981	0.954	0.872	0.940	0.979	0.954
2-3	2	1	0-1	0-1	0.909	0.912	0.910	0.893	0.681	0.888	0.865	0.893
2-3	2	1	0-1	2+	0.919	0.921	0.920	0.903	0.688	0.888	0.874	0.903
2-3	2	1	2+	0-1	0.955	0.985	0.967	0.941	0.851	0.935	0.961	0.941
2-3	2	1	2+	2+	0.965	0.995	0.977	0.950	0.860	0.935	0.971	0.950
2-3	2	2	0-1	0-1	0.905	0.911	0.907	0.884	0.673	0.884	0.862	0.884
2-3	2	2	0-1	2+	0.914	0.920	0.916	0.893	0.680	0.884	0.870	0.893
2-3	2	2	2+	0-1	0.950	0.984	0.964	0.931	0.842	0.930	0.957	0.931
2-3	2	2	2+	2+	0.960	0.994	0.974	0.940	0.850	0.930	0.967	0.940
2-3	2	3+	0-1	0-1	0.900	0.910	0.904	0.875	0.665	0.879	0.859	0.875
2-3	2	3+	0-1	2+	0.909	0.920	0.913	0.884	0.672	0.879	0.868	0.884
2-3	2	3+	2+	0-1	0.945	0.983	0.960	0.921	0.832	0.925	0.954	0.921
2-3	2	3+	2+	2+	0.955	0.993	0.970	0.930	0.840	0.925	0.964	0.930
2-3	3	NA	0-1	0-1	0.902	0.911	0.906	0.876	0.645	0.874	0.863	0.876
2-3	3	NA	0-1	2+	0.911	0.920	0.915	0.884	0.651	0.874	0.872	0.884

2-3	3	NA	2+	0-1	0.947	0.984	0.962	0.922	0.806	0.920	0.959	0.922
2-3	3	NA	2+	2+	0.957	0.994	0.972	0.931	0.814	0.920	0.969	0.931
2-3	4	NA	0-1	0-1	0.889	0.909	0.897	0.865	0.634	0.874	0.854	0.865
2-3	4	NA	0-1	2+	0.898	0.919	0.906	0.874	0.640	0.874	0.863	0.874
2-3	4	NA	2+	0-1	0.934	0.982	0.953	0.911	0.792	0.920	0.949	0.911
2-3	4	NA	2+	2+	0.943	0.992	0.963	0.920	0.800	0.920	0.959	0.920
2-3	5	NA	0-1	0-1	0.877	0.908	0.889	0.865	0.634	0.874	0.846	0.865
2-3	5	NA	0-1	2+	0.885	0.917	0.898	0.874	0.640	0.874	0.854	0.874
2-3	5	NA	2+	0-1	0.921	0.980	0.945	0.911	0.792	0.920	0.940	0.911
2-3	5	NA	2+	2+	0.930	0.990	0.954	0.920	0.800	0.920	0.949	0.920
2-3	6	NA	0-1	0-1	0.863	0.897	0.877	0.865	0.634	0.874	0.838	0.865
2-3	6	NA	0-1	2+	0.872	0.906	0.886	0.874	0.640	0.874	0.846	0.874
2-3	6	NA	2+	0-1	0.907	0.968	0.931	0.911	0.792	0.920	0.931	0.911
2-3	6	NA	2+	2+	0.916	0.978	0.941	0.920	0.800	0.920	0.940	0.920
2-3	7	NA	0-1	0-1	0.863	0.886	0.872	0.865	0.634	0.874	0.820	0.865
2-3	7	NA	0-1	2+	0.872	0.895	0.881	0.874	0.640	0.874	0.828	0.874
2-3	7	NA	2+	0-1	0.907	0.957	0.927	0.911	0.792	0.920	0.911	0.911
2-3	7	NA	2+	2+	0.916	0.967	0.936	0.920	0.800	0.920	0.920	0.920
2-3	8	NA	0-1	0-1	0.863	0.875	0.868	0.865	0.634	0.874	0.820	0.865
2-3	8	NA	0-1	2+	0.872	0.884	0.877	0.874	0.640	0.874	0.828	0.874
2-3	8	NA	2+	0-1	0.907	0.945	0.922	0.911	0.792	0.920	0.911	0.911
2-3	8	NA	2+	2+	0.916	0.955	0.932	0.920	0.800	0.920	0.920	0.920
2-3	9	NA	0-1	0-1	0.863	0.865	0.864	0.865	0.634	0.874	0.820	0.865
2-3	9	NA	0-1	2+	0.872	0.874	0.873	0.874	0.640	0.874	0.828	0.874
2-3	9	NA	2+	0-1	0.907	0.935	0.918	0.911	0.792	0.920	0.911	0.911
2-3	9	NA	2+	2+	0.916	0.944	0.927	0.920	0.800	0.920	0.920	0.920
2-3	10+	NA	0-1	0-1	0.863	0.855	0.860	0.865	0.634	0.874	0.820	0.865
2-3	10+	NA	0-1	2+	0.872	0.864	0.869	0.874	0.640	0.874	0.828	0.874
2-3	10+	NA	2+	0-1	0.907	0.924	0.914	0.911	0.792	0.920	0.911	0.911
2-3	10+	NA	2+	2+	0.916	0.933	0.923	0.920	0.800	0.920	0.920	0.920
4-6	0	0	0-1	0-1	0.942	0.853	0.906	0.941	0.792	0.950	0.891	0.941
4-6	0	0	0-1	2+	0.952	0.862	0.916	0.950	0.800	0.950	0.900	0.950
4-6	0	0	2+	0-1	0.990	0.990	0.990	0.990	0.990	1.000	0.990	0.990
4-6	0	0	2+	2+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4-6	0	1	0-1	0-1	0.933	0.853	0.901	0.931	0.776	0.941	0.887	0.931
4-6	0	1	0-1	2+	0.942	0.861	0.910	0.941	0.784	0.941	0.896	0.941
4-6	0	1	2+	0-1	0.980	0.989	0.984	0.980	0.970	0.990	0.985	0.980
4-6	0	1	2+	2+	0.990	0.999	0.994	0.990	0.980	0.990	0.995	0.990
4-6	0	2	0-1	0-1	0.924	0.852	0.895	0.922	0.760	0.931	0.873	0.922
4-6	0	2	0-1	2+	0.933	0.860	0.904	0.931	0.768	0.931	0.882	0.931
4-6	0	2	2+	0-1	0.970	0.988	0.977	0.970	0.950	0.980	0.970	0.970
4-6	0	2	2+	2+	0.980	0.998	0.987	0.980	0.960	0.980	0.980	0.980
4-6	0	3+	0-1	0-1	0.914	0.851	0.889	0.912	0.744	0.922	0.883	0.912
4-6	0	3+	0-1	2+	0.923	0.859	0.897	0.922	0.752	0.922	0.892	0.922
4-6	0	3+	2+	0-1	0.960	0.987	0.971	0.960	0.931	0.970	0.981	0.960
4-6	0	3+	2+	2+	0.970	0.997	0.981	0.970	0.940	0.970	0.991	0.970
4-6	1	0	0-1	0-1	0.928	0.852	0.898	0.919	0.740	0.920	0.882	0.919
4-6	1	0	0-1	2+	0.938	0.860	0.907	0.928	0.747	0.920	0.891	0.928
4-6	1	0	2+	0-1	0.975	0.988	0.980	0.967	0.925	0.968	0.980	0.967
4-6	1	0	2+	2+	0.985	0.998	0.990	0.977	0.934	0.968	0.990	0.977
4-6	1	1	0-1	0-1	0.924	0.851	0.895	0.912	0.729	0.912	0.878	0.912
4-6	1	1	0-1	2+	0.933	0.859	0.903	0.922	0.736	0.912	0.887	0.922
4-6	1	1	2+	0-1	0.970	0.987	0.977	0.960	0.911	0.960	0.975	0.960
4-6	1	1	2+	2+	0.980	0.997	0.987	0.970	0.920	0.960	0.985	0.970
4-6	1	2	0-1	0-1	0.914	0.850	0.888	0.903	0.717	0.903	0.875	0.903

4-6	1	2	0-1	2+	0.923	0.859	0.897	0.912	0.724	0.903	0.884	0.912
4-6	1	2	2+	0-1	0.960	0.986	0.970	0.950	0.896	0.950	0.972	0.950
4-6	1	2	2+	2+	0.970	0.996	0.980	0.960	0.905	0.950	0.982	0.960
4-6	1	3+	0-1	0-1	0.909	0.849	0.885	0.893	0.705	0.898	0.871	0.893
4-6	1	3+	0-1	2+	0.919	0.858	0.895	0.903	0.712	0.898	0.880	0.903
4-6	1	3+	2+	0-1	0.955	0.985	0.967	0.941	0.881	0.945	0.968	0.941
4-6	1	3+	2+	2+	0.965	0.995	0.977	0.950	0.890	0.945	0.978	0.950
4-6	2	0	0-1	0-1	0.915	0.850	0.889	0.897	0.691	0.893	0.872	0.897
4-6	2	0	0-1	2+	0.924	0.859	0.898	0.906	0.698	0.893	0.881	0.906
4-6	2	0	2+	0-1	0.961	0.986	0.971	0.944	0.863	0.940	0.969	0.944
4-6	2	0	2+	2+	0.971	0.996	0.981	0.954	0.872	0.940	0.979	0.954
4-6	2	1	0-1	0-1	0.909	0.849	0.885	0.893	0.681	0.888	0.865	0.893
4-6	2	1	0-1	2+	0.919	0.858	0.895	0.903	0.688	0.888	0.874	0.903
4-6	2	1	2+	0-1	0.955	0.985	0.967	0.941	0.851	0.935	0.961	0.941
4-6	2	1	2+	2+	0.965	0.995	0.977	0.950	0.860	0.935	0.971	0.950
4-6	2	2	0-1	0-1	0.905	0.848	0.882	0.884	0.673	0.884	0.862	0.884
4-6	2	2	0-1	2+	0.914	0.857	0.891	0.893	0.680	0.884	0.870	0.893
4-6	2	2	2+	0-1	0.950	0.984	0.964	0.931	0.842	0.930	0.957	0.931
4-6	2	2	2+	2+	0.960	0.994	0.974	0.940	0.850	0.930	0.967	0.940
4-6	2	3+	0-1	0-1	0.900	0.847	0.879	0.875	0.665	0.879	0.859	0.875
4-6	2	3+	0-1	2+	0.909	0.856	0.888	0.884	0.672	0.879	0.868	0.884
4-6	2	3+	2+	0-1	0.945	0.983	0.960	0.921	0.832	0.925	0.954	0.921
4-6	2	3+	2+	2+	0.955	0.993	0.970	0.930	0.840	0.925	0.964	0.930
4-6	3	NA	0-1	0-1	0.902	0.848	0.880	0.876	0.645	0.874	0.863	0.876
4-6	3	NA	0-1	2+	0.911	0.857	0.889	0.884	0.651	0.874	0.872	0.884
4-6	3	NA	2+	0-1	0.947	0.984	0.962	0.922	0.806	0.920	0.959	0.922
4-6	3	NA	2+	2+	0.957	0.994	0.972	0.931	0.814	0.920	0.969	0.931
4-6	4	NA	0-1	0-1	0.889	0.847	0.872	0.865	0.634	0.874	0.854	0.865
4-6	4	NA	0-1	2+	0.898	0.855	0.881	0.874	0.640	0.874	0.863	0.874
4-6	4	NA	2+	0-1	0.934	0.982	0.953	0.911	0.792	0.920	0.949	0.911
4-6	4	NA	2+	2+	0.943	0.992	0.963	0.920	0.800	0.920	0.959	0.920
4-6	5	NA	0-1	0-1	0.877	0.845	0.864	0.865	0.634	0.874	0.846	0.865
4-6	5	NA	0-1	2+	0.885	0.853	0.872	0.874	0.640	0.874	0.854	0.874
4-6	5	NA	2+	0-1	0.921	0.980	0.945	0.911	0.792	0.920	0.940	0.911
4-6	5	NA	2+	2+	0.930	0.990	0.954	0.920	0.800	0.920	0.949	0.920
4-6	6	NA	0-1	0-1	0.863	0.835	0.852	0.865	0.634	0.874	0.838	0.865
4-6	6	NA	0-1	2+	0.872	0.843	0.860	0.874	0.640	0.874	0.846	0.874
4-6	6	NA	2+	0-1	0.907	0.968	0.931	0.911	0.792	0.920	0.931	0.911
4-6	6	NA	2+	2+	0.916	0.978	0.941	0.920	0.800	0.920	0.940	0.920
4-6	7	NA	0-1	0-1	0.863	0.825	0.848	0.865	0.634	0.874	0.820	0.865
4-6	7	NA	0-1	2+	0.872	0.834	0.857	0.874	0.640	0.874	0.828	0.874
4-6	7	NA	2+	0-1	0.907	0.957	0.927	0.911	0.792	0.920	0.911	0.911
4-6	7	NA	2+	2+	0.916	0.967	0.936	0.920	0.800	0.920	0.920	0.920
4-6	8	NA	0-1	0-1	0.863	0.815	0.844	0.865	0.634	0.874	0.820	0.865
4-6	8	NA	0-1	2+	0.872	0.823	0.852	0.874	0.640	0.874	0.828	0.874
4-6	8	NA	2+	0-1	0.907	0.945	0.922	0.911	0.792	0.920	0.911	0.911
4-6	8	NA	2+	2+	0.916	0.955	0.932	0.920	0.800	0.920	0.920	0.920
4-6	9	NA	0-1	0-1	0.863	0.806	0.840	0.865	0.634	0.874	0.820	0.865
4-6	9	NA	0-1	2+	0.872	0.814	0.849	0.874	0.640	0.874	0.828	0.874
4-6	9	NA	2+	0-1	0.907	0.935	0.918	0.911	0.792	0.920	0.911	0.911
4-6	9	NA	2+	2+	0.916	0.944	0.927	0.920	0.800	0.920	0.920	0.920
4-6	10+	NA	0-1	0-1	0.863	0.796	0.836	0.865	0.634	0.874	0.820	0.865
4-6	10+	NA	0-1	2+	0.872	0.804	0.845	0.874	0.640	0.874	0.828	0.874
4-6	10+	NA	2+	0-1	0.907	0.924	0.914	0.911	0.792	0.920	0.911	0.911
4-6	10+	NA	2+	2+	0.916	0.933	0.923	0.920	0.800	0.920	0.920	0.920

7-9	0	0	0-1	0-1	0.870	0.822	0.851	0.884	0.792	0.900	0.842	0.884
7-9	0	0	0-1	2+	0.879	0.830	0.859	0.893	0.800	0.900	0.850	0.893
7-9	0	0	2+	0-1	0.990	0.990	0.990	0.990	0.990	1.000	0.990	0.990
7-9	0	0	2+	2+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7-9	0	1	0-1	0-1	0.862	0.821	0.846	0.875	0.776	0.891	0.837	0.875
7-9	0	1	0-1	2+	0.870	0.829	0.854	0.884	0.784	0.891	0.846	0.884
7-9	0	1	2+	0-1	0.980	0.989	0.984	0.980	0.970	0.990	0.985	0.980
7-9	0	1	2+	2+	0.990	0.999	0.994	0.990	0.980	0.990	0.995	0.990
7-9	0	2	0-1	0-1	0.853	0.820	0.840	0.866	0.760	0.882	0.825	0.866
7-9	0	2	0-1	2+	0.861	0.828	0.848	0.875	0.768	0.882	0.833	0.875
7-9	0	2	2+	0-1	0.970	0.988	0.977	0.970	0.950	0.980	0.970	0.970
7-9	0	2	2+	2+	0.980	0.998	0.987	0.980	0.960	0.980	0.980	0.980
7-9	0	3+	0-1	0-1	0.844	0.819	0.834	0.858	0.744	0.873	0.834	0.858
7-9	0	3+	0-1	2+	0.853	0.828	0.843	0.866	0.752	0.873	0.842	0.866
7-9	0	3+	2+	0-1	0.960	0.987	0.971	0.960	0.931	0.970	0.981	0.960
7-9	0	3+	2+	2+	0.970	0.997	0.981	0.970	0.940	0.970	0.991	0.970
7-9	1	0	0-1	0-1	0.857	0.820	0.842	0.864	0.740	0.871	0.833	0.864
7-9	1	0	0-1	2+	0.866	0.828	0.851	0.872	0.747	0.871	0.842	0.872
7-9	1	0	2+	0-1	0.975	0.988	0.980	0.967	0.925	0.968	0.980	0.967
7-9	1	0	2+	2+	0.985	0.998	0.990	0.977	0.934	0.968	0.990	0.977
7-9	1	1	0-1	0-1	0.853	0.819	0.839	0.858	0.729	0.864	0.829	0.858
7-9	1	1	0-1	2+	0.861	0.828	0.848	0.866	0.736	0.864	0.837	0.866
7-9	1	1	2+	0-1	0.970	0.987	0.977	0.960	0.911	0.960	0.975	0.960
7-9	1	1	2+	2+	0.980	0.997	0.987	0.970	0.920	0.960	0.985	0.970
7-9	1	2	0-1	0-1	0.844	0.818	0.834	0.849	0.717	0.855	0.826	0.849
7-9	1	2	0-1	2+	0.853	0.827	0.843	0.857	0.724	0.855	0.835	0.857
7-9	1	2	2+	0-1	0.960	0.986	0.970	0.950	0.896	0.950	0.972	0.950
7-9	1	2	2+	2+	0.970	0.996	0.980	0.960	0.905	0.950	0.982	0.960
7-9	1	3+	0-1	0-1	0.840	0.818	0.831	0.840	0.705	0.851	0.823	0.840
7-9	1	3+	0-1	2+	0.848	0.826	0.839	0.848	0.712	0.851	0.831	0.848
7-9	1	3+	2+	0-1	0.955	0.985	0.967	0.941	0.881	0.945	0.968	0.941
7-9	1	3+	2+	2+	0.965	0.995	0.977	0.950	0.890	0.945	0.978	0.950
7-9	2	0	0-1	0-1	0.845	0.818	0.834	0.843	0.691	0.846	0.824	0.843
7-9	2	0	0-1	2+	0.854	0.827	0.843	0.852	0.698	0.846	0.832	0.852
7-9	2	0	2+	0-1	0.961	0.986	0.971	0.944	0.863	0.940	0.969	0.944
7-9	2	0	2+	2+	0.971	0.996	0.981	0.954	0.872	0.940	0.979	0.954
7-9	2	1	0-1	0-1	0.840	0.818	0.831	0.840	0.681	0.842	0.817	0.840
7-9	2	1	0-1	2+	0.848	0.826	0.839	0.848	0.688	0.842	0.825	0.848
7-9	2	1	2+	0-1	0.955	0.985	0.967	0.941	0.851	0.935	0.961	0.941
7-9	2	1	2+	2+	0.965	0.995	0.977	0.950	0.860	0.935	0.971	0.950
7-9	2	2	0-1	0-1	0.835	0.817	0.828	0.831	0.673	0.837	0.814	0.831
7-9	2	2	0-1	2+	0.844	0.825	0.836	0.839	0.680	0.837	0.822	0.839
7-9	2	2	2+	0-1	0.950	0.984	0.964	0.931	0.842	0.930	0.957	0.931
7-9	2	2	2+	2+	0.960	0.994	0.974	0.940	0.850	0.930	0.967	0.940
7-9	2	3+	0-1	0-1	0.831	0.816	0.825	0.822	0.665	0.833	0.811	0.822
7-9	2	3+	0-1	2+	0.839	0.824	0.833	0.831	0.672	0.833	0.819	0.831
7-9	2	3+	2+	0-1	0.945	0.983	0.960	0.921	0.832	0.925	0.954	0.921
7-9	2	3+	2+	2+	0.955	0.993	0.970	0.930	0.840	0.925	0.964	0.930
7-9	3	NA	0-1	0-1	0.833	0.817	0.827	0.823	0.645	0.828	0.815	0.823
7-9	3	NA	0-1	2+	0.841	0.825	0.835	0.831	0.651	0.828	0.824	0.831
7-9	3	NA	2+	0-1	0.947	0.984	0.962	0.922	0.806	0.920	0.959	0.922
7-9	3	NA	2+	2+	0.957	0.994	0.972	0.931	0.814	0.920	0.969	0.931
7-9	4	NA	0-1	0-1	0.821	0.815	0.819	0.813	0.634	0.828	0.807	0.813
7-9	4	NA	0-1	2+	0.829	0.823	0.827	0.822	0.640	0.828	0.815	0.822
7-9	4	NA	2+	0-1	0.934	0.982	0.953	0.911	0.792	0.920	0.949	0.911

7-9	4	NA	2+	2+	0.943	0.992	0.963	0.920	0.800	0.920	0.959	0.920
7-9	5	NA	0-1	0-1	0.809	0.813	0.811	0.813	0.634	0.828	0.799	0.813
7-9	5	NA	0-1	2+	0.817	0.822	0.819	0.822	0.640	0.828	0.807	0.822
7-9	5	NA	2+	0-1	0.921	0.980	0.945	0.911	0.792	0.920	0.940	0.911
7-9	5	NA	2+	2+	0.930	0.990	0.954	0.920	0.800	0.920	0.949	0.920
7-9	6	NA	0-1	0-1	0.797	0.804	0.800	0.813	0.634	0.828	0.791	0.813
7-9	6	NA	0-1	2+	0.805	0.812	0.808	0.822	0.640	0.828	0.799	0.822
7-9	6	NA	2+	0-1	0.907	0.968	0.931	0.911	0.792	0.920	0.931	0.911
7-9	6	NA	2+	2+	0.916	0.978	0.941	0.920	0.800	0.920	0.940	0.920
7-9	7	NA	0-1	0-1	0.797	0.795	0.796	0.813	0.634	0.828	0.774	0.813
7-9	7	NA	0-1	2+	0.805	0.803	0.804	0.822	0.640	0.828	0.782	0.822
7-9	7	NA	2+	0-1	0.907	0.957	0.927	0.911	0.792	0.920	0.911	0.911
7-9	7	NA	2+	2+	0.916	0.967	0.936	0.920	0.800	0.920	0.920	0.920
7-9	8	NA	0-1	0-1	0.797	0.785	0.792	0.813	0.634	0.828	0.774	0.813
7-9	8	NA	0-1	2+	0.805	0.793	0.800	0.822	0.640	0.828	0.782	0.822
7-9	8	NA	2+	0-1	0.907	0.945	0.922	0.911	0.792	0.920	0.911	0.911
7-9	8	NA	2+	2+	0.916	0.955	0.932	0.920	0.800	0.920	0.920	0.920
7-9	9	NA	0-1	0-1	0.797	0.776	0.789	0.813	0.634	0.828	0.774	0.813
7-9	9	NA	0-1	2+	0.805	0.784	0.797	0.822	0.640	0.828	0.782	0.822
7-9	9	NA	2+	0-1	0.907	0.935	0.918	0.911	0.792	0.920	0.911	0.911
7-9	9	NA	2+	2+	0.916	0.944	0.927	0.920	0.800	0.920	0.920	0.920
7-9	10+	NA	0-1	0-1	0.797	0.767	0.785	0.813	0.634	0.828	0.774	0.813
7-9	10+	NA	0-1	2+	0.805	0.774	0.793	0.822	0.640	0.828	0.782	0.822
7-9	10+	NA	2+	0-1	0.907	0.924	0.914	0.911	0.792	0.920	0.911	0.911
7-9	10+	NA	2+	2+	0.916	0.933	0.923	0.920	0.800	0.920	0.920	0.920
98-99	0	0	0-1	0-1	0.792	0.792	0.792	0.800	0.792	0.800	0.792	0.800
98-99	0	0	0-1	2+	0.800	0.800	0.800	0.808	0.800	0.800	0.800	0.808
98-99	0	0	2+	0-1	0.990	0.990	0.990	0.990	0.990	1.000	0.990	0.990
98-99	0	0	2+	2+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
98-99	0	1	0-1	0-1	0.784	0.784	0.784	0.784	0.776	0.792	0.784	0.784
98-99	0	1	0-1	2+	0.792	0.792	0.792	0.792	0.784	0.792	0.792	0.792
98-99	0	1	2+	0-1	0.980	0.980	0.980	0.970	0.970	0.990	0.980	0.970
98-99	0	1	2+	2+	0.990	0.990	0.990	0.980	0.980	0.990	0.990	0.980
98-99	0	2	0-1	0-1	0.776	0.776	0.776	0.768	0.760	0.784	0.776	0.768
98-99	0	2	0-1	2+	0.784	0.784	0.784	0.776	0.768	0.784	0.784	0.776
98-99	0	2	2+	0-1	0.970	0.970	0.970	0.950	0.950	0.980	0.970	0.950
98-99	0	2	2+	2+	0.980	0.980	0.980	0.960	0.960	0.980	0.980	0.960
98-99	0	3+	0-1	0-1	0.768	0.768	0.768	0.752	0.744	0.776	0.768	0.752
98-99	0	3+	0-1	2+	0.776	0.776	0.776	0.759	0.752	0.776	0.776	0.759
98-99	0	3+	2+	0-1	0.960	0.960	0.960	0.931	0.931	0.970	0.960	0.931
98-99	0	3+	2+	2+	0.970	0.970	0.970	0.940	0.940	0.970	0.970	0.940
98-99	1	0	0-1	0-1	0.780	0.772	0.777	0.768	0.740	0.760	0.767	0.768
98-99	1	0	0-1	2+	0.788	0.780	0.785	0.776	0.747	0.760	0.775	0.776
98-99	1	0	2+	0-1	0.975	0.965	0.971	0.950	0.925	0.950	0.959	0.950
98-99	1	0	2+	2+	0.985	0.975	0.981	0.960	0.934	0.950	0.969	0.960
98-99	1	1	0-1	0-1	0.776	0.764	0.771	0.760	0.729	0.752	0.760	0.760
98-99	1	1	0-1	2+	0.784	0.772	0.779	0.767	0.736	0.752	0.768	0.767
98-99	1	1	2+	0-1	0.970	0.955	0.964	0.941	0.911	0.940	0.950	0.941
98-99	1	1	2+	2+	0.980	0.965	0.974	0.950	0.920	0.940	0.960	0.950
98-99	1	2	0-1	0-1	0.768	0.756	0.763	0.752	0.717	0.744	0.752	0.752
98-99	1	2	0-1	2+	0.776	0.764	0.771	0.759	0.724	0.744	0.760	0.759
98-99	1	2	2+	0-1	0.960	0.945	0.954	0.931	0.896	0.930	0.941	0.931
98-99	1	2	2+	2+	0.970	0.955	0.964	0.940	0.905	0.930	0.950	0.940
98-99	1	3+	0-1	0-1	0.764	0.748	0.758	0.744	0.705	0.736	0.748	0.744
98-99	1	3+	0-1	2+	0.772	0.756	0.766	0.751	0.712	0.736	0.756	0.751

98-99	1	3+	2+	0-1	0.955	0.936	0.947	0.921	0.881	0.920	0.936	0.921
98-99	1	3+	2+	2+	0.965	0.945	0.957	0.930	0.890	0.920	0.945	0.930
98-99	2	0	0-1	0-1	0.769	0.753	0.763	0.752	0.691	0.720	0.744	0.752
98-99	2	0	0-1	2+	0.777	0.761	0.771	0.759	0.698	0.720	0.751	0.759
98-99	2	0	2+	0-1	0.961	0.941	0.953	0.931	0.863	0.900	0.930	0.931
98-99	2	0	2+	2+	0.971	0.951	0.963	0.940	0.872	0.900	0.939	0.940
98-99	2	1	0-1	0-1	0.764	0.744	0.756	0.744	0.681	0.712	0.737	0.744
98-99	2	1	0-1	2+	0.772	0.752	0.764	0.751	0.688	0.712	0.744	0.751
98-99	2	1	2+	0-1	0.955	0.931	0.945	0.921	0.851	0.890	0.921	0.921
98-99	2	1	2+	2+	0.965	0.940	0.955	0.930	0.860	0.890	0.930	0.930
98-99	2	2	0-1	0-1	0.760	0.737	0.751	0.736	0.673	0.704	0.729	0.736
98-99	2	2	0-1	2+	0.768	0.744	0.758	0.743	0.680	0.704	0.736	0.743
98-99	2	2	2+	0-1	0.950	0.921	0.938	0.911	0.842	0.880	0.911	0.911
98-99	2	2	2+	2+	0.960	0.930	0.948	0.920	0.850	0.880	0.920	0.920
98-99	2	3+	0-1	0-1	0.756	0.729	0.745	0.728	0.665	0.696	0.721	0.728
98-99	2	3+	0-1	2+	0.764	0.736	0.753	0.735	0.672	0.696	0.728	0.735
98-99	2	3+	2+	0-1	0.945	0.911	0.931	0.901	0.832	0.870	0.901	0.901
98-99	2	3+	2+	2+	0.955	0.920	0.941	0.910	0.840	0.870	0.910	0.910
98-99	3	NA	0-1	0-1	0.758	0.734	0.748	0.680	0.645	0.688	0.721	0.680
98-99	3	NA	0-1	2+	0.766	0.742	0.756	0.687	0.651	0.688	0.728	0.687
98-99	3	NA	2+	0-1	0.947	0.918	0.935	0.842	0.806	0.860	0.901	0.842
98-99	3	NA	2+	2+	0.957	0.927	0.945	0.850	0.814	0.860	0.910	0.850
98-99	4	NA	0-1	0-1	0.747	0.716	0.735	0.680	0.634	0.680	0.699	0.680
98-99	4	NA	0-1	2+	0.754	0.723	0.742	0.687	0.640	0.680	0.706	0.687
98-99	4	NA	2+	0-1	0.934	0.895	0.918	0.842	0.792	0.850	0.873	0.842
98-99	4	NA	2+	2+	0.943	0.904	0.927	0.850	0.800	0.850	0.882	0.850
98-99	5	NA	0-1	0-1	0.737	0.698	0.721	0.680	0.634	0.680	0.673	0.680
98-99	5	NA	0-1	2+	0.744	0.705	0.728	0.687	0.640	0.680	0.680	0.687
98-99	5	NA	2+	0-1	0.921	0.872	0.901	0.842	0.792	0.850	0.842	0.842
98-99	5	NA	2+	2+	0.930	0.881	0.910	0.850	0.800	0.850	0.850	0.850
98-99	6	NA	0-1	0-1	0.725	0.674	0.705	0.680	0.634	0.680	0.673	0.680
98-99	6	NA	0-1	2+	0.733	0.681	0.712	0.687	0.640	0.680	0.680	0.687
98-99	6	NA	2+	0-1	0.907	0.842	0.881	0.842	0.792	0.850	0.842	0.842
98-99	6	NA	2+	2+	0.916	0.851	0.890	0.850	0.800	0.850	0.850	0.850
98-99	7	NA	0-1	0-1	0.725	0.674	0.705	0.680	0.634	0.680	0.673	0.680
98-99	7	NA	0-1	2+	0.733	0.681	0.712	0.687	0.640	0.680	0.680	0.687
98-99	7	NA	2+	0-1	0.907	0.842	0.881	0.842	0.792	0.850	0.842	0.842
98-99	7	NA	2+	2+	0.916	0.851	0.890	0.850	0.800	0.850	0.850	0.850
98-99	8	NA	0-1	0-1	0.725	0.674	0.705	0.680	0.634	0.680	0.673	0.680
98-99	8	NA	0-1	2+	0.733	0.681	0.712	0.687	0.640	0.680	0.680	0.687
98-99	8	NA	2+	0-1	0.907	0.842	0.881	0.842	0.792	0.850	0.842	0.842
98-99	8	NA	2+	2+	0.916	0.851	0.890	0.850	0.800	0.850	0.850	0.850
98-99	9	NA	0-1	0-1	0.725	0.674	0.705	0.680	0.634	0.680	0.673	0.680
98-99	9	NA	0-1	2+	0.733	0.681	0.712	0.687	0.640	0.680	0.680	0.687
98-99	9	NA	2+	0-1	0.907	0.842	0.881	0.842	0.792	0.850	0.842	0.842
98-99	9	NA	2+	2+	0.916	0.851	0.890	0.850	0.800	0.850	0.850	0.850
98-99	10+	NA	0-1	0-1	0.725	0.674	0.705	0.680	0.634	0.680	0.673	0.680
98-99	10+	NA	0-1	2+	0.733	0.681	0.712	0.687	0.640	0.680	0.680	0.687
98-99	10+	NA	2+	0-1	0.907	0.842	0.881	0.842	0.792	0.850	0.842	0.842
98-99	10+	NA	2+	2+	0.916	0.851	0.890	0.850	0.800	0.850	0.850	0.850

\*Market Tier 98 is reserved for "No Hits"  
Market Tier 99 is reserved for "No Score" or "Thin File"

**D. Prime Life Discount**

1. The Prime Life Discount will apply if:
  - a. The policy qualifies for the Package Discount, and
  - b. At least one operator in the household is Age 50 or older.
2. If the policy qualifies, a factor of 0.95 should be applied to all coverages, including Miscellaneous Coverages for all vehicles.

**E. Good Student Discount**

1. The Good Student Discount will apply to a vehicle if:
  - a. The rated operator is:
    - (1) At least 16 years of age, and
    - (2) A full time high school student or enrolled in an associate or bachelor degree program in an accredited college/ university/trade or technical school.
  - b. A certificate statement from a school official is presented to the company at the time the discount is first given and after High School graduation, indicating that the student has met one of the following requirements:
    - (1) Is in the upper 20% of his/her class scholastically, or
    - (2) Maintains a "B" average, or it's equivalent. If a letter grading system cannot be averaged, then no grade may be below a "B".
    - (3) When in a school maintaining a numerical grade, the student must have at least a "3.0" average in a 4, 3, 2, 1 point system, or it's equivalent.
    - (4) The student is included in a "Dean's List", "Honor Society", "Honor Roll", or comparable list indicating scholastic achievement.
    - (5) In the event the student is schooled in an atmosphere where daily grades are not used to measure performance (such as a homeschool environment), written proof of a composite score at or above the 70<sup>th</sup> percentile on a high school level national standard achievement or proficiency test.
  - c. If the rated operator qualifies for the Good Student Discount during High School as detailed above on a single semester's performance, the discount will continue to apply until he or she graduates from High School. Requalification is necessary upon graduation from High School and will be based on the driver's final High School GPA and/or class ranking. The discount will then apply through the age of 21.
  - d. If the rated operator first earns the Good Student Discount in college, it will continue to apply through the age of 21.
2. If the rated operator qualifies, the factor determined below should be applied to Bodily Injury, Property Damage, Single Limit Liability, Medical Payments, Comprehensive and Collision Coverages for the vehicle operated by the Good Student.

Age	Sum of Number of Accidents and Convictions	Factor
<20	0-2	0.910
<20	3+	0.955
20	0-2	0.920

20	3+	0.960
21	0-2	0.960
21	3+	0.980

**F. Driver Training Discount**

1. The Driver Training Discount will apply to a vehicle if:
  - a. The rated operator is under 20 years of age, and
  - b. Has presented a certificate signed by a school official that he or she has successfully completed a driver education course meeting the following standards:
    - (1) The course was conducted by instructors certified by the state Department of Education or other responsible educational agency, and
    - (2) The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or
    - (3) The course was conducted by other schools and such course and the school had the approval and supervision of the State Department of Education or other responsible educational agency, or
    - (4) The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible state education agency.
2. If the rated operator qualifies, the factor determined below should be applied to Bodily Injury, Property Damage, Single Limit Liability, Medical Payments, Comprehensive and Collision Coverages for the vehicle operated by the qualifying operator.

Age	Sum of Number of Accidents and Convictions	Factor
<20	0-2	0.950
<20	3+	0.975

## **G. Motor Vehicle Accident Prevention Course Discount**

1. The Motor Vehicle Accident Prevention Course Discount will apply to a vehicle if:
  - a. The vehicle is classified and rated as a personal auto, and
  - b. The Rated Operator of the Vehicle is:
    - (1) Age 55 or older, and
    - (2) Has a completion certificate, dated within the most recent 36 months, certifying that he or she has successfully completed a motor vehicle accident prevention course which meets the criteria established by the State Motor Vehicle Bureau, and
    - (3) The rated operator did not take the course as a result of an order or sentence imposed by the court.
2. This discount may be cancelled if, during the policy period, the rated operator of the insured motor vehicle is:
  - a. Involved in an at-fault accident, or
  - b. Convicted of a moving traffic violation.
3. This discount shall apply:
  - a. To new and renewal policies with inception dates within the 36-month period following the course completion date, and
  - b. Only to the vehicle operated by the insured with the course completion certificate.
4. If the operator qualifies, a factor of 0.95 should be applied to Bodily Injury, Property Damage, Single Limit Liability, Medical Payments, and Collision Coverages.

## **H. Anti-Theft Discount**

1. These discounts apply to Comprehensive Coverage only. To qualify for the Anti-Theft Discount, the vehicle must be equipped with:
  - a. A hood lock which can be released only from inside the vehicle, and
  - b. A device meeting the criteria of either **2.** or **3.** below.

If a vehicle is equipped with more than one qualifying device, only the single highest discount shall apply.
2. Alarm ONLY and Active Disabling Devices  
A 5% discount on Comprehensive Coverage shall be afforded on vehicles equipped with:
  - a. alarm only devices which sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes, or
  - b. active disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as active if a separate manual step IS required to engage the device.
  - c. Apply a factor of .95.

**3. Passive Disabling Devices**

- a.** A 15% discount on Comprehensive Coverage shall be afforded on vehicles equipped with passive disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as passive if a separate manual step is NOT required to engage the device.
- b.** Apply a factor of .85.

**I. Passive Restraint Discount**

- 1.** The Passive Restraint Discount will apply to 1997 and Prior Model Year Vehicles only. (Subsequent Model Year Vehicles will receive Liability Symbols which incorporate this discount.)
- 2.** Passive Restraint Discount Factors:

The following discounts apply to Medical Payments **only**. To qualify, the personal auto must be equipped with a factory installed automatic occupant restraint, conforming to the federal crash protection requirements, and meeting the criteria of either Paragraph **a.** or **b.** below:

- a.** Apply a factor of .80 when the restraint is installed in the driver-side-only position.
- b.** Apply a factor of .70 when the restraints are installed in both front outboard seat positions.

**J. Anti-Lock Brake Discount**

- 1.** The Anti-Lock Braking System Discount will apply to 1997 and prior Model Year Vehicles only. (Subsequent Model Year Vehicles will receive Liability Symbols which incorporate this discount.)
- 2.** A .95 factor for Bodily Injury and Property Damage Liability (or Single Limit Liability) coverages shall be applied to those private passenger autos equipped with a factory installed Anti-Lock Braking System (ABS).

**K. Excess Vehicles Discount**

- 1.** When a policy has more autos (including Classic Autos) than drivers, autos which are not assigned a Class Rated Operator according to Rule 3 - Driver Assignment shall be designated as Excess Vehicles.
  - a.** Only vehicles with Liability Coverage will be considered in the determination of Excess Vehicles. Antique Autos and Motor Homes are not considered autos for the purposes of this rule.
  - b.** The number of Excess Vehicles will be the number of autos minus the number of drivers. An Extended Non-Owned Vehicle will be counted as an auto for the purposes of determining the rating factor only.
  - c.** This discount shall not apply to Motorcycles, Motorhomes, Recreational Vehicles other than Classic Autos or Extended Non-Owned Vehicles.

2. To determine the Excess Vehicle Factor, refer to the table below:

Total Number of Drivers on Policy	Total Number of Vehicles on Policy									
	1	2	3	4	5	6	7	8	9	10+
1		0.700	0.670	0.630	0.600	0.560	0.560	0.560	0.560	0.560
2			0.650	0.620	0.590	0.550	0.520	0.520	0.520	0.520
3				0.600	0.570	0.540	0.510	0.480	0.480	0.480
4					0.600	0.570	0.540	0.510	0.480	0.480
5						0.600	0.570	0.540	0.510	0.480

3. The Excess Vehicle Discount will apply to all coverages except Comprehensive on those vehicles designated as Excess Vehicles.

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*SERFF Tracking Number:*      *LBRM-125957576*                      *State:*                      *Arkansas*  
*First Filing Company:*      *The Ohio Casualty Insurance Company, ...*      *State Tracking Number:*      *EFT \$100*  
*Company Tracking Number:*      *2008-03334*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*                      *AR Auto OC/WA/AFC 02/2009 Fast Path*  
*Project Name/Number:*              *AR Auto OC/WA/AFC 02/2009 Fast Path /2008-03334*

**Attachment "FORM APCS OC.xls" is not a PDF document and cannot be reproduced here.**

*SERFF Tracking Number:* LBRM-125957576      *State:* Arkansas  
*First Filing Company:* The Ohio Casualty Insurance Company, ...      *State Tracking Number:* EFT \$100  
*Company Tracking Number:* 2008-03334  
*TOI:* 19.0 Personal Auto      *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* AR Auto OC/WA/AFC 02/2009 Fast Path  
*Project Name/Number:* AR Auto OC/WA/AFC 02/2009 Fast Path /2008-03334

**Attachment "FORM APCS WA.xls" is not a PDF document and cannot be reproduced here.**

*SERFF Tracking Number:* LBRM-125957576      *State:* Arkansas  
*First Filing Company:* The Ohio Casualty Insurance Company, ...      *State Tracking Number:* EFT \$100  
*Company Tracking Number:* 2008-03334  
*TOI:* 19.0 Personal Auto      *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* AR Auto OC/WA/AFC 02/2009 Fast Path  
*Project Name/Number:* AR Auto OC/WA/AFC 02/2009 Fast Path /2008-03334

Attachment "FORM APCS AFC.xls" is not a PDF document and cannot be reproduced here.

**Private Passenger Auto Premium Comparison Survey Form**  
FORM APCS - last modified December, 2008

Section A  
Exhibit II

NAIC Number: 111-24074  
 Company Name: The Ohio Casualty Insurance Company  
 Contact Person: Nancy Quinn  
 Telephone No.: (513) 603-2156  
 Email Address: Nancy.Quinn@LibertyMutual.com  
 Effective Date: 2/14/09 (new business), 3/17/09 (renewal)

**Assumptions to Use: All policies are semi-annual**  
 1 Minimum Liability - BI of 25/50, PD of 25,000  
 2 Typical Liability - BI of 100/300, PD of 50,000  
 3 Comprehensive & Collision \$250 deductible per accident  
 4 Uninsured Motorists Property Damage \$200 deductible per accident  
 5 The insured has elected to accept:  
 Uninsured motorist property and bodily injury equal to liability coverage  
 Underinsured bodily injury equal to liability coverage  
 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death  
 7 If gender/marital rates are different, use the highest of the two  
 8 Market Tier 6 (represents "average" tier)  
 9 Assumed clean driving record, pleasure use

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

DISCOUNTS OFFERED:  
 VALUED CUSTOMER DISCOUNT 0-37 %  
 AUTO/HOMEOWNERS 10 %  
 GOOD STUDENT 9 %  
 DRIVER TRAINING 5 %  
 MTR. VEH. ACC. PREV. DISCOUNT 5 %  
 PRIME LIFE 5 %

Vehicle	Coverages	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff					
			Gender		Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
			18	40	18	40	18	40	18	40	18	40	18	40	18	40	18	40	18	40	18	40	18	40
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$454	\$522	\$227	\$192	\$554	\$639	\$270	\$228	\$699	\$820	\$328	\$276	\$578	\$661	\$285	\$240	\$708	\$814	\$344	\$288		
	Minimum Liability with Comprehensive and Collision		\$803	\$921	\$427	\$342	\$989	\$1,139	\$532	\$420	\$1,127	\$1,309	\$571	\$458	\$1,057	\$1,211	\$571	\$450	\$1,134	\$1,303	\$600	\$475		
	100/300/50 Liability with Comprehensive and Collision		\$945	\$1,090	\$508	\$413	\$1,159	\$1,344	\$624	\$500	\$1,341	\$1,570	\$681	\$553	\$1,228	\$1,417	\$663	\$531	\$1,341	\$1,554	\$706	\$568		
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$476	\$545	\$237	\$201	\$580	\$668	\$284	\$239	\$727	\$852	\$340	\$286	\$610	\$695	\$302	\$253	\$749	\$856	\$366	\$305		
	Minimum Liability with Comprehensive and Collision		\$968	\$1,108	\$516	\$409	\$1,189	\$1,367	\$643	\$503	\$1,331	\$1,544	\$679	\$540	\$1,281	\$1,464	\$696	\$544	\$1,346	\$1,540	\$717	\$564		
	100/300/50 Liability with Comprehensive and Collision		\$1,113	\$1,281	\$598	\$482	\$1,364	\$1,577	\$736	\$585	\$1,552	\$1,812	\$792	\$638	\$1,456	\$1,675	\$789	\$626	\$1,559	\$1,799	\$826	\$659		
2003 Honda Odyssey "EX"	Minimum Liability		\$372	\$425	\$192	\$164	\$452	\$519	\$227	\$192	\$563	\$659	\$270	\$228	\$474	\$539	\$241	\$203	\$580	\$663	\$290	\$243		
	Minimum Liability with Comprehensive and Collision		\$820	\$938	\$444	\$353	\$1,004	\$1,154	\$551	\$432	\$1,113	\$1,289	\$577	\$459	\$1,083	\$1,238	\$597	\$466	\$1,122	\$1,284	\$607	\$477		
	100/300/50 Liability with Comprehensive and Collision		\$942	\$1,082	\$517	\$417	\$1,149	\$1,326	\$633	\$504	\$1,294	\$1,507	\$673	\$543	\$1,229	\$1,411	\$678	\$539	\$1,296	\$1,494	\$700	\$559		
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$428	\$487	\$218	\$185	\$521	\$596	\$260	\$219	\$641	\$749	\$304	\$256	\$555	\$624	\$281	\$235	\$682	\$769	\$340	\$283		
	Minimum Liability with Comprehensive and Collision		\$942	\$1,075	\$508	\$402	\$1,155	\$1,323	\$632	\$494	\$1,273	\$1,472	\$657	\$521	\$1,253	\$1,426	\$688	\$537	\$1,303	\$1,482	\$704	\$552		
	100/300/50 Liability with Comprehensive and Collision		\$1,074	\$1,231	\$584	\$470	\$1,313	\$1,511	\$718	\$570	\$1,470	\$1,711	\$759	\$611	\$1,411	\$1,615	\$775	\$613	\$1,493	\$1,712	\$804	\$639		
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$419	\$481	\$212	\$180	\$510	\$589	\$253	\$213	\$639	\$750	\$302	\$255	\$535	\$611	\$268	\$225	\$657	\$752	\$323	\$270		
	Minimum Liability with Comprehensive and Collision		\$1,027	\$1,177	\$558	\$439	\$1,265	\$1,455	\$700	\$543	\$1,385	\$1,604	\$723	\$570	\$1,366	\$1,564	\$758	\$587	\$1,395	\$1,600	\$761	\$593		
	100/300/50 Liability with Comprehensive and Collision		\$1,161	\$1,336	\$636	\$507	\$1,425	\$1,647	\$788	\$620	\$1,587	\$1,849	\$828	\$661	\$1,527	\$1,757	\$847	\$664	\$1,590	\$1,836	\$863	\$681		
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$489	\$555	\$246	\$208	\$597	\$682	\$295	\$247	\$730	\$855	\$342	\$288	\$640	\$718	\$322	\$268	\$790	\$888	\$393	\$326		
	Minimum Liability with Comprehensive and Collision		\$811	\$924	\$432	\$346	\$992	\$1,133	\$521	\$415	\$1,124	\$1,306	\$568	\$456	\$1,083	\$1,227	\$588	\$463	\$1,111	\$1,257	\$579	\$464		
	100/300/50 Liability with Comprehensive and Collision		\$956	\$1,098	\$514	\$418	\$1,166	\$1,344	\$614	\$498	\$1,345	\$1,575	\$680	\$553	\$1,258	\$1,438	\$682	\$546	\$1,324	\$1,516	\$688	\$558		

**Private Passenger Auto Premium Comparison Survey Form**  
FORM APCS - last modified December, 2008

Section A  
Exhibit II

NAIC Number: 111-44393  
 Company Name: West American Insurance Company  
 Contact Person: Nancy Quinn  
 Telephone No.: (513) 603-2156  
 Email Address: Nancy.Quinn@LibertyMutual.com  
 Effective Date: 2/14/09 (new business), 3/17/09 (renewal)

**Assumptions to Use: All policies are semi-annual**  
 1 Minimum Liability - BI of 25/50, PD of 25,000  
 2 Typical Liability - BI of 100/300, PD of 50,000  
 3 Comprehensive & Collision \$250 deductible per accident  
 4 Uninsured Motorists Property Damage \$200 deductible per accident  
 5 The insured has elected to accept:  
 Uninsured motorist property and bodily injury equal to liability coverage  
 Underinsured bodily injury equal to liability coverage  
 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death  
 7 If gender/marital rates are different, use the highest of the two  
 8 Market Tier 6 (represents "average" tier)  
 9 Assumed clean driving record, pleasure use

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

DISCOUNTS OFFERED:  
 VALUED CUSTOMER DISCOUNT 0-37 %  
 AUTO/HOMEOWNERS 10 %  
 GOOD STUDENT 9 %  
 DRIVER TRAINING 5 %  
 MTR. VEH. ACC. PREV. DISCOUNT 5 %  
 PRIME LIFE 5 %

Vehicle	Coverages	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff					
			Gender		Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
			18	40	18	40	18	40	18	40	18	40	18	40	18	40	18	40	18	40	18	40	18	40
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$454	\$522	\$227	\$192	\$554	\$639	\$270	\$228	\$699	\$820	\$328	\$276	\$578	\$661	\$285	\$240	\$708	\$814	\$344	\$288		
	Minimum Liability with Comprehensive and Collision		\$803	\$921	\$427	\$342	\$989	\$1,139	\$532	\$420	\$1,127	\$1,309	\$571	\$458	\$1,057	\$1,211	\$571	\$450	\$1,134	\$1,303	\$600	\$475		
	100/300/50 Liability with Comprehensive and Collision		\$945	\$1,090	\$508	\$413	\$1,159	\$1,344	\$624	\$500	\$1,341	\$1,570	\$681	\$553	\$1,228	\$1,417	\$663	\$531	\$1,341	\$1,554	\$706	\$568		
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$476	\$545	\$237	\$201	\$580	\$668	\$284	\$239	\$727	\$852	\$340	\$286	\$610	\$695	\$302	\$253	\$749	\$856	\$366	\$305		
	Minimum Liability with Comprehensive and Collision		\$968	\$1,108	\$516	\$409	\$1,189	\$1,367	\$643	\$503	\$1,331	\$1,544	\$679	\$540	\$1,281	\$1,464	\$696	\$544	\$1,346	\$1,540	\$717	\$564		
	100/300/50 Liability with Comprehensive and Collision		\$1,113	\$1,281	\$598	\$482	\$1,364	\$1,577	\$736	\$585	\$1,552	\$1,812	\$792	\$638	\$1,456	\$1,675	\$789	\$626	\$1,559	\$1,799	\$826	\$659		
2003 Honda Odyssey "EX"	Minimum Liability		\$372	\$425	\$192	\$164	\$452	\$519	\$227	\$192	\$563	\$659	\$270	\$228	\$474	\$539	\$241	\$203	\$580	\$663	\$290	\$243		
	Minimum Liability with Comprehensive and Collision		\$820	\$938	\$444	\$353	\$1,004	\$1,154	\$551	\$432	\$1,113	\$1,289	\$577	\$459	\$1,083	\$1,238	\$597	\$466	\$1,122	\$1,284	\$607	\$477		
	100/300/50 Liability with Comprehensive and Collision		\$942	\$1,082	\$517	\$417	\$1,149	\$1,326	\$633	\$504	\$1,294	\$1,507	\$673	\$543	\$1,229	\$1,411	\$678	\$539	\$1,296	\$1,494	\$700	\$559		
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$428	\$487	\$218	\$185	\$521	\$596	\$260	\$219	\$641	\$749	\$304	\$256	\$555	\$624	\$281	\$235	\$682	\$769	\$340	\$283		
	Minimum Liability with Comprehensive and Collision		\$942	\$1,075	\$508	\$402	\$1,155	\$1,323	\$632	\$494	\$1,273	\$1,472	\$657	\$521	\$1,253	\$1,426	\$688	\$537	\$1,303	\$1,482	\$704	\$552		
	100/300/50 Liability with Comprehensive and Collision		\$1,074	\$1,231	\$584	\$470	\$1,313	\$1,511	\$718	\$570	\$1,470	\$1,711	\$759	\$611	\$1,411	\$1,615	\$775	\$613	\$1,493	\$1,712	\$804	\$639		
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$419	\$481	\$212	\$180	\$510	\$589	\$253	\$213	\$639	\$750	\$302	\$255	\$535	\$611	\$268	\$225	\$657	\$752	\$323	\$270		
	Minimum Liability with Comprehensive and Collision		\$1,027	\$1,177	\$558	\$439	\$1,265	\$1,455	\$700	\$543	\$1,385	\$1,604	\$723	\$570	\$1,366	\$1,564	\$758	\$587	\$1,395	\$1,600	\$761	\$593		
	100/300/50 Liability with Comprehensive and Collision		\$1,161	\$1,336	\$636	\$507	\$1,425	\$1,647	\$788	\$620	\$1,587	\$1,849	\$828	\$661	\$1,527	\$1,757	\$847	\$664	\$1,590	\$1,836	\$863	\$681		
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$489	\$555	\$246	\$208	\$597	\$682	\$295	\$247	\$730	\$855	\$342	\$288	\$640	\$718	\$322	\$268	\$790	\$888	\$393	\$326		
	Minimum Liability with Comprehensive and Collision		\$811	\$924	\$432	\$346	\$992	\$1,133	\$521	\$415	\$1,124	\$1,306	\$568	\$456	\$1,083	\$1,227	\$588	\$463	\$1,111	\$1,257	\$579	\$464		
	100/300/50 Liability with Comprehensive and Collision		\$956	\$1,098	\$514	\$418	\$1,166	\$1,344	\$614	\$498	\$1,345	\$1,575	\$680	\$553	\$1,258	\$1,438	\$682	\$546	\$1,324	\$1,516	\$688	\$558		

**Private Passenger Auto Premium Comparison Survey Form**  
FORM APCS - last modified December, 2008

Section A  
Exhibit II

NAIC Number: 111-24066  
 Company Name: American Fire and Casualty Company  
 Contact Person: Nancy Quinn  
 Telephone No.: (513) 603-2156  
 Email Address: Nancy.Quinn@LibertyMutual.com  
 Effective Date: 2/14/09 (new business), 3/17/09 (renewal)

**Assumptions to Use: All policies are semi-annual**  
 1 Minimum Liability - BI of 25/50, PD of 25,000  
 2 Typical Liability - BI of 100/300, PD of 50,000  
 3 Comprehensive & Collision \$250 deductible per accident  
 4 Uninsured Motorists Property Damage \$200 deductible per accident  
 5 The insured has elected to accept:  
 Uninsured motorist property and bodily injury equal to liability coverage  
 Underinsured bodily injury equal to liability coverage  
 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death  
 7 If gender/marital rates are different, use the highest of the two  
 8 Market Tier 6 (represents "average" tier)  
 9 Assumed clean driving record, pleasure use

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

DISCOUNTS OFFERED:  
 VALUED CUSTOMER DISCOUNT 0-37 %  
 AUTO/HOMEOWNERS 10 %  
 GOOD STUDENT 9 %  
 DRIVER TRAINING 5 %  
 MTR. VEH. ACC. PREV. DISCOUNT 5 %  
 PRIME LIFE 5 %

Vehicle	Coverages	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66
			Female 18	Male 18			Female 18	Male 18			Female 18	Male 18			Female 18	Male 18			Female 18	Male 18		
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$454	\$522	\$227	\$192	\$554	\$639	\$270	\$228	\$699	\$820	\$328	\$276	\$578	\$661	\$285	\$240	\$708	\$814	\$344	\$288
	Minimum Liability with Comprehensive and Collision		\$803	\$921	\$427	\$342	\$989	\$1,139	\$532	\$420	\$1,127	\$1,309	\$571	\$458	\$1,057	\$1,211	\$571	\$450	\$1,134	\$1,303	\$600	\$475
	100/300/50 Liability with Comprehensive and Collision		\$945	\$1,090	\$508	\$413	\$1,159	\$1,344	\$624	\$500	\$1,341	\$1,570	\$681	\$553	\$1,228	\$1,417	\$663	\$531	\$1,341	\$1,554	\$706	\$568
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$476	\$545	\$237	\$201	\$580	\$668	\$284	\$239	\$727	\$852	\$340	\$286	\$610	\$695	\$302	\$253	\$749	\$856	\$366	\$305
	Minimum Liability with Comprehensive and Collision		\$968	\$1,108	\$516	\$409	\$1,189	\$1,367	\$643	\$503	\$1,331	\$1,544	\$679	\$540	\$1,281	\$1,464	\$696	\$544	\$1,346	\$1,540	\$717	\$564
	100/300/50 Liability with Comprehensive and Collision		\$1,113	\$1,281	\$598	\$482	\$1,364	\$1,577	\$736	\$585	\$1,552	\$1,812	\$792	\$638	\$1,456	\$1,675	\$789	\$626	\$1,559	\$1,799	\$826	\$659
2003 Honda Odyssey "EX"	Minimum Liability		\$372	\$425	\$192	\$164	\$452	\$519	\$227	\$192	\$563	\$659	\$270	\$228	\$474	\$539	\$241	\$203	\$580	\$663	\$290	\$243
	Minimum Liability with Comprehensive and Collision		\$820	\$938	\$444	\$353	\$1,004	\$1,154	\$551	\$432	\$1,113	\$1,289	\$577	\$459	\$1,083	\$1,238	\$597	\$466	\$1,122	\$1,284	\$607	\$477
	100/300/50 Liability with Comprehensive and Collision		\$942	\$1,082	\$517	\$417	\$1,149	\$1,326	\$633	\$504	\$1,294	\$1,507	\$673	\$543	\$1,229	\$1,411	\$678	\$539	\$1,296	\$1,494	\$700	\$559
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$428	\$487	\$218	\$185	\$521	\$596	\$260	\$219	\$641	\$749	\$304	\$256	\$555	\$624	\$281	\$235	\$682	\$769	\$340	\$283
	Minimum Liability with Comprehensive and Collision		\$942	\$1,075	\$508	\$402	\$1,155	\$1,323	\$632	\$494	\$1,273	\$1,472	\$657	\$521	\$1,253	\$1,426	\$688	\$537	\$1,303	\$1,482	\$704	\$552
	100/300/50 Liability with Comprehensive and Collision		\$1,074	\$1,231	\$584	\$470	\$1,313	\$1,511	\$718	\$570	\$1,470	\$1,711	\$759	\$611	\$1,411	\$1,615	\$775	\$613	\$1,493	\$1,712	\$804	\$639
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$419	\$481	\$212	\$180	\$510	\$589	\$253	\$213	\$639	\$750	\$302	\$255	\$535	\$611	\$268	\$225	\$657	\$752	\$323	\$270
	Minimum Liability with Comprehensive and Collision		\$1,027	\$1,177	\$558	\$439	\$1,265	\$1,455	\$700	\$543	\$1,385	\$1,604	\$723	\$570	\$1,366	\$1,564	\$758	\$587	\$1,395	\$1,600	\$761	\$593
	100/300/50 Liability with Comprehensive and Collision		\$1,161	\$1,336	\$636	\$507	\$1,425	\$1,647	\$788	\$620	\$1,587	\$1,849	\$828	\$661	\$1,527	\$1,757	\$847	\$664	\$1,590	\$1,836	\$863	\$681
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$489	\$555	\$246	\$208	\$597	\$682	\$295	\$247	\$730	\$855	\$342	\$288	\$640	\$718	\$322	\$268	\$790	\$888	\$393	\$326
	Minimum Liability with Comprehensive and Collision		\$811	\$924	\$432	\$346	\$992	\$1,133	\$521	\$415	\$1,124	\$1,306	\$568	\$456	\$1,083	\$1,227	\$588	\$463	\$1,111	\$1,257	\$579	\$464
	100/300/50 Liability with Comprehensive and Collision		\$956	\$1,098	\$514	\$418	\$1,166	\$1,344	\$614	\$498	\$1,345	\$1,575	\$680	\$553	\$1,258	\$1,438	\$682	\$546	\$1,324	\$1,516	\$688	\$558

**NAIC LOSS COST DATA ENTRY DOCUMENT**

1. This filing transmittal is part of Company Tracking # 2008-03334

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
A. The Ohio Casualty Insurance Company	B. 0111-24074

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

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
Bodily Injury	6.6%	NA	N/A	N/A	N/A	N/A	N/A
Property Damage	16.0%	10.0%	N/A	N/A	N/A	N/A	N/A
Medical Payments	17.3%	10.0%	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists	-13.9%	NA	N/A	N/A	N/A	N/A	N/A
Comprehensive	14.0%	7.0%	N/A	N/A	N/A	N/A	N/A
Collision	9.1%	5.0%	N/A	N/A	N/A	N/A	N/A
<b>TOTAL OVERALL EFFECT</b>	<b>8.0%</b>	<b>4.3%</b>					

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
12/03	436	6.4%	2/15/2003	426	311	73.1%	101.1%
12/04	324	-0.1%	9/29/2003	326	262	80.3%	55.4%
12/05	242	5.5%	6/1/2004	249	154	61.8%	80.2%
12/06	205	0.7%	1/15/2005	194	93	48.1%	65.8%
12/07	157	0.7%	8/29/2005	144	95	65.9%	71.3%
		-1.1%	8/29/2006				
		-21.0%	1/2/2008				
		-14.0%	5/13/2008				

7.

Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, License & Fees	N/A
D. Underwriting Profit & Contingencies	N/A
E. Other (explain)	N/A
F. TOTAL	N/A

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

9. 6.1% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_

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

PC RLC

## NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # 2008-03334

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.	West American Insurance Company	B. <u>0111-44393</u>

		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.	19.0 Personal Auto	B. <u>19.0001 Private Passenger Auto (PPA)</u>

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
Bodily Injury	-1.5%	NA	N/A	N/A	N/A	N/A	N/A
Property Damage	25.8%	10.0%	N/A	N/A	N/A	N/A	N/A
Medical Payments	13.2%	10.0%	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists	-16.9%	NA	N/A	N/A	N/A	N/A	N/A
Comprehensive	13.1%	7.0%	N/A	N/A	N/A	N/A	N/A
Collision	13.4%	5.0%	N/A	N/A	N/A	N/A	N/A
<b>TOTAL OVERALL EFFECT</b>	7.5%	4.3%					

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
12/03	1861	5.7%	2/15/2003	1381	764	55.3%	72.0%
12/04	1713	0.4%	9/29/2003	1349	725	53.7%	59.5%
12/05	1609	3.5%	6/1/2004	1250	643	51.4%	60.3%
12/06	1418	1.2%	1/15/2005	1126	728	64.6%	65.0%
12/07	1276	0.2%	8/29/2005	941	282	30.0%	61.9%
		-4.3%	8/29/2006				
		1.8%	1/2/2008				
		-14.0%	5/13/2008				

7.

Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, License & Fees	N/A
D. Underwriting Profit & Contingencies	N/A
E. Other (explain)	N/A
F. TOTAL	N/A

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

9. 6.1% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_

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

PC RLC

**NAIC LOSS COST DATA ENTRY DOCUMENT**

1. This filing transmittal is part of Company Tracking # 2008-03334

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

3. A. Company Name <u>American Fire and Casualty Company</u>	B. Company NAIC Number <u>0111-24066</u>
---	---

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

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
Bodily Injury	1.2%	NA	N/A	N/A	N/A	N/A	N/A
Property Damage	14.8%	10.0%	N/A	N/A	N/A	N/A	N/A
Medical Payments	23.0%	10.0%	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists	-15.2%	NA	N/A	N/A	N/A	N/A	N/A
Comprehensive	7.9%	7.0%	N/A	N/A	N/A	N/A	N/A
Collision	-0.3%	5.0%	N/A	N/A	N/A	N/A	N/A
<b>TOTAL OVERALL EFFECT</b>	<b>2.8%</b>	<b>4.3%</b>					

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
12/03	667	4.5%	2/15/2003	531	192	36.2%	71.5%
12/04	605	-0.9%	9/29/2003	492	359	73.0%	54.0%
12/05	547	4.1%	6/1/2004	454	106	23.3%	57.0%
12/06	467	0.8%	1/15/2005	379	198	52.1%	69.4%
12/07	385	1.0%	8/29/2005	303	259	85.5%	55.7%
		-1.9%	8/29/2006				
		4.7%	1/2/2008				
		-14.0%	5/13/2008				

7.

Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, License & Fees	N/A
D. Underwriting Profit & Contingencies	N/A
E. Other (explain)	N/A
F. TOTAL	N/A

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

9. 6.1% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_

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

## Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b>
	a. Date the filing is received:
	b. Analyst:
	c. Disposition:
	d. Date of disposition of the filing:
	e. Effective date of filing:
	New Business
	Renewal Business
	f. State Filing #:
	g. SERFF Filing #:
	h. Subject Codes

<b>3. Group Name</b>	<b>Group NAIC #</b>
	0111

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
The Ohio Casualty Insurance Company	Ohio	24074	31-0396250	
West American Insurance Company	Indiana	44393	31-0624491	
American Fire and Casualty Company	Ohio	24066	59-0141790	

<b>5. Company Tracking Number</b>	<b>2008-03334</b>
-----------------------------------	-------------------

**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Nancy Greene 9450 Seward Road Fairfield, OH 45014	PL State Filing Technician II	800-843-6446, Ext. 2876	513-603-2160	nancy.greene@libertymutual.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Nancy Greene

**Filing information** (see General Instructions for descriptions of these fields)

<b>9. Type of Insurance (TOI)</b>	19.0 Personal Auto
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	19.0001 Private Passenger Auto (PPA)
<b>11. State Specific Product code(s)</b> (if applicable)[See State Specific Requirements]	
<b>12. Company Program Title</b> (Marketing title)	Personal Auto
<b>13. Filing Type</b>	<input checked="" type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
<b>14. Effective Date(s) Requested</b>	New: February 14, 2009      Renewal: March 17, 2009
<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>16. Reference Organization</b> (if applicable)	N/A
<b>17. Reference Organization # &amp; Title</b>	N/A
<b>18. Company's Date of Filing</b>	N/A

<b>19. Status of filing in domicile</b>	<input checked="" type="checkbox"/> Not Filed	<input type="checkbox"/> Pending	<input type="checkbox"/> Authorized	<input type="checkbox"/> Disapproved
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## Property & Casualty Transmittal Document—

<b>20. This filing transmittal is part of Company Tracking #</b>	2008-03334
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<b>21. Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
--

Effective February 14, 2009 for New Business and March 17, 2009 for Renewal Business, we are filing rate revisions to our Personal Auto Manual. Base rates will be modified uniformly by territory for Property Damage, Single Limit Liability, Medical Payments, Arkansas Medical Payments, Arkansas Workloss, Arkansas AD & D, Comprehensive and Collision coverages.

Attached please find our revised Rule 8. Base Rates and Rule 13. Medical Payments Insurance, Workloss Coverage and Accidental Death Benefits as well as our Actuarial Memorandum, Actuarial Statement of Opinion and the required filing forms.

If you need any further assistance with this filing please feel free to contact me at (800) 843-6446 ext. 2876.

<b>22. Filing Fees</b> (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
---

**Check #:**  
**Amount:**

**Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.**

**\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required other state specific forms, etc.)**

**STATE OF ARKANSAS**  
**PRIVATE PASSENGER AUTOMOBILE**  
**WEST AMERICAN INSURANCE COMPANY**  
**OHIO CASUALTY INSURANCE COMPANY**  
**AMERICAN FIRE AND CASUALTY COMPANY**  
**FILING MEMORANDUM**

This memorandum and the attached exhibits represent a proposed revision to the Private Passenger Automobile rates for the above captioned companies. We are proposing changes to our Arkansas Personal Automobile Insurance program that, on average, will impact our current policyholders by +4.3%. Our current indicated rate level change is +4.5%. The base rates are being modified uniformly across territories for Property Damage, Single Limit Liability, Medical Payments, Arkansas Medical Payments, Arkansas Workloss, Arkansas AD & D, Comprehensive, and Collision coverages.

These changes are proposed to be effective February 14, 2009 for New Business and March 17, 2009 for Renewal Business.

Supporting exhibits are as follows:

**Section A - Summary of Changes**

Exhibit I - IMPACT SUMMARY

**Section B - Supporting Information**

Exhibit I - RATE LEVEL INDICATIONS

This exhibit displays our rate level indications for each coverage. These indications predict our rate level needs based on comparing our current premium levels and anticipated loss levels. Earned Premiums have been adjusted to reflect prior rate change

Experience shown is for three accident years ending 3/31/08 and valued at 6/30/08. All business is voluntary and reflects total limit liability and all deductible physical damage. The last three pages of the exhibit provide line-by-line explanations.

Exhibit II - EXPENSES INCLUDING THE CALCULATION OF THE PERMISSIBLE LOSS RATIO

This exhibit displays the components of the permissible loss ratio. Consideration of investment income is reflected as a reduction of the profit and contingency load.

Exhibit III - DETERMINATION OF TREND FACTORS

In order to utilize prior years' experience to estimate any underlying loss ratio, and hence, the change indicated to produce an appropriate rate level for some future period, such losses must be adjusted to the average cost level expected for the future

Exhibit III - DETERMINATION OF TREND FACTORS - continued

Trend adjusts the losses for the change in average cost level from the midpoint of each experience period to the end of the latest experience year. Projection adjusts for the change in average level from the end of the latest experience year to the average date of loss for the period during which the proposed rates will be in effect.

The experience periods in this review are accident years ending 3/06, 3/07 and 3/08. The assumed effective date is 3/17/09 and, given a semi-annual policy, the average loss date is nine months after the effective date, or 12/17/09.

Average annual changes in pure premiums are calculated using ISO's Fast Track paid claim costs and frequency fitted to exponential curves.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**FILING MEMORANDUM**

Exhibit IV - LOSS DEVELOPMENT

The development pattern of Private Passenger Automobile accident year losses for this state is displayed with a 6/30/08 valuation date. Selected factors are based on a review of all points.

Exhibit V - INVESTMENT INCOME/PROFIT LOAD

See Exhibit V for profit load support.

Exhibit VI - RATE LEVEL HISTORY

This exhibit contains a summary of the rate changes which occurred during and subsequent to the experience period.

Exhibit VII - EXCESS WIND & WATER

Adjustments are made to comprehensive losses to smooth the effects of excess wind and water years. This procedure uses ISO's average wind and water to non-wind and water ratio and ISO's excess wind and water factor with our actual losses.

**Section C - Revised Manual Pages**

Exhibit I - REVISED RULE 8. - BASE RATES

Exhibit II - REVISED RULE 13. - WORK LOSS AND ACCIDENTAL DEATH BENEFIT RATES

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**IMPACT SUMMARY**

A comparison of the indications and impacts, totaled for all companies, is given below.

<b>COVERAGE</b>	<b>Written Premium at Current Rates</b>	<b>Indicated Change</b>	<b>Proposed Rate Level Change</b>
Bodily Injury	\$284,919	0.4%	0.0%
Property Damage	\$180,581	15.1%	10.0%
Medical Payments	\$41,813	11.9%	10.0%
Personal Injury Protection	\$0	0.0%	0.0%
Uninsured Motorists	\$138,246	-10.4%	0.0%
Comprehensive	\$135,838	10.2%	7.0%
Collision	\$283,246	5.3%	5.0%
<b>Total</b>	<b>\$1,064,643</b>	<b>4.5%</b>	<b>4.3%</b>

\* The indication and impacts shown are for all UM, UIM, and UMPD coverages combined.

**OHIO CASUALTY INSURANCE COMPANY, WEST AMERICAN INSURANCE COMPANY,  
 AMERICAN FIRE & CASUALTY COMPANY  
 ARKANSAS PRIVATE PASSENGER AUTOMOBILE  
 RATE LEVEL INDICATION - BODILY INJURY (ACCIDENT-YEAR BASIS)  
 RENEWAL EFFECTIVE DATE OF MARCH 17, 2009**

	Year Ending:	<u>03/31/06</u>	<u>03/31/07</u>	<u>03/31/08</u>
1. Earned Premium		\$479,062	\$409,024	\$336,676
2. On Level Factor		0.924	0.901	0.903
3. Earned Premium @ Current Rates [(1)*(2)]		\$442,570	\$368,527	\$303,968
4. Earned Exposure		2,402	2,114	1,807
5. Present Expense Fee				
6. Expense Fee Premium				
7. Variable Earned Premium @ Current Rates				
8. Premium Trend		1.000	1.000	1.000
9. Trended Earned Premium @ Current Rates		\$442,570	\$368,527	\$303,968
10. Losses Incurred as of: <u>06/30/08</u>		\$219,134	\$178,225	\$152,024
11. Loss Development Factor		1.022	1.124	1.349
12. Ultimate Incurred Losses [(10)*(11)]		\$223,955	\$200,325	\$205,080
13. Unallocated LAE Factor		0.102	0.102	0.102
14. Unallocated LAE [(12)*(13)]		\$22,843	\$20,433	\$20,918
15. Allocated LAE as of: <u>06/30/08</u>		\$15,965	\$35,331	\$2,446
16. Development Factor		1.022	1.124	1.349
17. Allocated LAE at Ultimate [(15)*(16)]		\$16,316	\$39,712	\$3,300
18. Total Loss and LAE [(12)+(14)+(17)]		\$263,114	\$260,470	\$229,298
19. Average Annual Change in Losses - Historical		-1.1%	-1.1%	-1.1%
20. Loss Trend Factor to: <u>03/31/08</u>		0.973	0.984	0.994
21. Trended Losses and LAE [(18)*(20)]		\$256,010	\$256,302	\$227,922
22. Average Annual Change in Losses - Prospective		0.0%	0.0%	0.0%
23. Loss Projection Factor		1.000	1.000	1.000
24. Projected Loss and LAE [(21)*(23)]		\$256,010	\$256,302	\$227,922
25. Adjusted Loss and LAE Ratio		0.578	0.695	0.750
26. Incurred Claim Count		21	21	20
27. Accident Year Weight		0.200	0.300	0.500
28. Weighted Adjusted Loss and LAE Ratio				0.699
29. Credibility, using a Full Credibility Standard of 1,500 Claims				0.203
30. Complementary Loss and LAE Ratio				0.682
31. Credibility Weighted Ratio [(29)*(28)]+[(1-(29))*(30)]				0.685
32. Permissible Loss & LAE Ratio				0.682
33. Total Rate Indication [((31)/(32)-1)*100%]				0.4%
34. Trended Variable Earned Premium Adjusted to Indicated Level				\$305,184
35. Indicated Average Variable Rate				\$168.89
36. Fixed Expense Multiplier				0.000
37. Indicated Expense Fee				\$0
38. Indicated Average Rate				\$168.89
39. Trended Current Average Rate				\$168.22
40. Total Rate Indication				0.4%

**OHIO CASUALTY INSURANCE COMPANY, WEST AMERICAN INSURANCE COMPANY,  
 AMERICAN FIRE & CASUALTY COMPANY  
 ARKANSAS PRIVATE PASSENGER AUTOMOBILE  
 RATE LEVEL INDICATION - PROPERTY DAMAGE (ACCIDENT-YEAR BASIS)  
 RENEWAL EFFECTIVE DATE OF MARCH 17, 2009**

Section B  
 Exhibit I  
 Page 2

	Year Ending:	<u>03/31/06</u>	<u>03/31/07</u>	<u>03/31/08</u>
1. Earned Premium		\$316,275	\$269,250	\$216,718
2. On Level Factor		0.899	0.869	0.885
3. Earned Premium @ Current Rates [(1)*(2)]		\$284,233	\$234,018	\$191,806
4. Earned Exposure		2,402	2,114	1,807
5. Present Expense Fee				
6. Expense Fee Premium				
7. Variable Earned Premium @ Current Rates				
8. Premium Trend		1.000	1.000	1.000
9. Trended Earned Premium @ Current Rates		\$284,233	\$234,018	\$191,806
10. Losses Incurred as of: <u>06/30/08</u>		\$196,929	\$183,048	\$166,337
11. Loss Development Factor		1.000	1.005	1.015
12. Ultimate Incurred Losses [(10)*(11)]		\$196,929	\$183,963	\$168,832
13. Unallocated LAE Factor		0.102	0.102	0.102
14. Unallocated LAE [(12)*(13)]		\$20,087	\$18,764	\$17,221
15. Allocated LAE as of: <u>06/30/08</u>		\$4,130	\$4,027	\$3,018
16. Development Factor		1.000	1.005	1.015
17. Allocated LAE at Ultimate [(15)*(16)]		\$4,130	\$4,047	\$3,063
18. Total Loss and LAE [(12)+(14)+(17)]		\$221,146	\$206,774	\$189,116
19. Average Annual Change in Losses - Historical		1.6%	1.6%	1.6%
20. Loss Trend Factor to: 03/31/08		1.040	1.024	1.008
21. Trended Losses and LAE [(18)*(20)]		\$229,992	\$211,737	\$190,629
22. Average Annual Change in Losses - Prospective		1.6%	1.6%	1.6%
23. Loss Projection Factor		1.028	1.028	1.028
24. Projected Loss and LAE [(21)*(23)]		\$236,432	\$217,666	\$195,967
25. Adjusted Loss and LAE Ratio		0.832	0.930	1.022
26. Incurred Claim Count		66	63	61
27. Accident Year Weight		0.200	0.300	0.500
28. Weighted Adjusted Loss and LAE Ratio				0.956
29. Credibility, using a Full Credibility Standard of 1,500 Claims				0.356
30. Complementary Loss and LAE Ratio				0.691
31. Credibility Weighted Ratio [(29)*(28)]+[(1-(29))*(30)]				0.785
32. Permissible Loss & LAE Ratio				0.682
33. Total Rate Indication [((31)/(32)-1)*100%]				15.1%
34. Trended Variable Earned Premium Adjusted to Indicated Level				\$220,769
35. Indicated Average Variable Rate				\$122.17
36. Fixed Expense Multiplier				0.000
37. Indicated Expense Fee				\$0
38. Indicated Average Rate				\$122.17
39. Trended Current Average Rate				\$106.15
40. Total Rate Indication				15.1%

**OHIO CASUALTY INSURANCE COMPANY, WEST AMERICAN INSURANCE COMPANY,  
 AMERICAN FIRE & CASUALTY COMPANY  
 ARKANSAS PRIVATE PASSENGER AUTOMOBILE  
 RATE LEVEL INDICATION - MEDICAL PAYMENTS (ACCIDENT-YEAR BASIS)  
 RENEWAL EFFECTIVE DATE OF MARCH 17, 2009**

	Year Ending:	<u>03/31/06</u>	<u>03/31/07</u>	<u>03/31/08</u>
1. Earned Premium		\$89,189	\$75,576	\$58,831
2. On Level Factor		0.774	0.746	0.770
3. Earned Premium @ Current Rates [(1)*(2)]		\$69,043	\$56,344	\$45,280
4. Earned Exposure		2,096	1,834	1,544
5. Present Expense Fee				
6. Expense Fee Premium				
7. Variable Earned Premium @ Current Rates				
8. Premium Trend		1.000	1.000	1.000
9. Trended Earned Premium @ Current Rates		\$69,043	\$56,344	\$45,280
10. Losses Incurred as of: <u>06/30/08</u>		\$42,529	\$60,538	\$38,823
11. Loss Development Factor		0.979	0.930	0.865
12. Ultimate Incurred Losses [(10)*(11)]		\$41,636	\$56,300	\$33,582
13. Unallocated LAE Factor		0.102	0.102	0.102
14. Unallocated LAE [(12)*(13)]		\$4,246	\$5,743	\$3,425
15. Allocated LAE as of: <u>06/30/08</u>		\$1,323	\$1,164	\$1,397
16. Development Factor		0.979	0.930	0.865
17. Allocated LAE at Ultimate [(15)*(16)]		\$1,295	\$1,083	\$1,208
18. Total Loss and LAE [(12)+(14)+(17)]		\$47,177	\$63,126	\$38,215
19. Average Annual Change in Losses - Historical		4.6%	4.6%	4.6%
20. Loss Trend Factor to: 03/31/08		1.119	1.070	1.023
21. Trended Losses and LAE [(18)*(20)]		\$52,791	\$67,545	\$39,094
22. Average Annual Change in Losses - Prospective		4.6%	4.6%	4.6%
23. Loss Projection Factor		1.080	1.080	1.080
24. Projected Loss and LAE [(21)*(23)]		\$57,014	\$72,949	\$42,222
25. Adjusted Loss and LAE Ratio		0.826	1.295	0.932
26. Incurred Claim Count		15	18	14
27. Accident Year Weight		0.200	0.300	0.500
28. Weighted Adjusted Loss and LAE Ratio				1.020
29. Credibility, using a Full Credibility Standard of 1,500 Claims				0.177
30. Complementary Loss and LAE Ratio				0.708
31. Credibility Weighted Ratio [(29)*(28)]+[(1-(29))*(30)]				0.763
32. Permissible Loss & LAE Ratio				0.682
33. Total Rate Indication [((31)/(32)-1)*100%]				11.9%
34. Trended Variable Earned Premium Adjusted to Indicated Level				\$50,668
35. Indicated Average Variable Rate				\$32.82
36. Fixed Expense Multiplier				0.000
37. Indicated Expense Fee				\$0
38. Indicated Average Rate				\$32.82
39. Trended Current Average Rate				\$29.33
40. Total Rate Indication				11.9%

**OHIO CASUALTY INSURANCE COMPANY, WEST AMERICAN INSURANCE COMPANY,  
 AMERICAN FIRE & CASUALTY COMPANY  
 ARKANSAS PRIVATE PASSENGER AUTOMOBILE  
 RATE LEVEL INDICATION - UNINSURED MOTORISTS (ACCIDENT-YEAR BASIS)  
 RENEWAL EFFECTIVE DATE OF MARCH 17, 2009**

	Year Ending:	<u>03/31/06</u>	<u>03/31/07</u>	<u>03/31/08</u>
1. Earned Premium		\$225,839	\$196,111	\$162,674
2. On Level Factor		0.899	0.901	0.917
3. Earned Premium @ Current Rates [(1)*(2)]		\$202,998	\$176,745	\$149,247
4. Earned Exposure		6,373	5,545	4,692
5. Present Expense Fee				
6. Expense Fee Premium				
7. Variable Earned Premium @ Current Rates				
8. Premium Trend		1.000	1.000	1.000
9. Trended Earned Premium @ Current Rates		\$202,998	\$176,745	\$149,247
10. Losses Incurred as of: <u>06/30/08</u>		\$49,102	\$38,623	\$10,658
11. Loss Development Factor		1.092	1.256	1.570
12. Ultimate Incurred Losses [(10)*(11)]		\$53,619	\$48,510	\$16,733
13. Unallocated LAE Factor		0.102	0.102	0.102
14. Unallocated LAE [(12)*(13)]		\$5,470	\$4,947	\$1,707
15. Allocated LAE as of: <u>06/30/08</u>		\$2,082	\$340	\$100
16. Development Factor		1.092	1.256	1.570
17. Allocated LAE at Ultimate [(15)*(16)]		\$2,274	\$427	\$157
18. Total Loss and LAE [(12)+(14)+(17)]		\$61,363	\$53,884	\$18,597
19. Average Annual Change in Losses - Historical		-1.1%	-1.1%	-1.1%
20. Loss Trend Factor to: 03/31/08		0.973	0.984	0.994
21. Trended Losses and LAE [(18)*(20)]		\$59,706	\$53,022	\$18,485
22. Average Annual Change in Losses - Prospective		0.0%	0.0%	0.0%
23. Loss Projection Factor		1.000	1.000	1.000
24. Projected Loss and LAE [(21)*(23)]		\$59,706	\$53,022	\$18,485
25. Adjusted Loss and LAE Ratio		0.294	0.300	0.124
26. Incurred Claim Count		20	10	4
27. Accident Year Weight		0.200	0.300	0.500
28. Weighted Adjusted Loss and LAE Ratio				0.211
29. Credibility, using a Full Credibility Standard of 1,500 Claims				0.151
30. Complementary Loss and LAE Ratio				0.682
31. Credibility Weighted Ratio [(29)*(28)]+[(1-(29))*(30)]				0.611
32. Permissible Loss & LAE Ratio				0.682
33. Total Rate Indication [((31)/(32)-1)*100%]				-10.4%
34. Trended Variable Earned Premium Adjusted to Indicated Level				\$133,725
35. Indicated Average Variable Rate				\$28.50
36. Fixed Expense Multiplier				0.000
37. Indicated Expense Fee				\$0
38. Indicated Average Rate				\$28.50
39. Trended Current Average Rate				\$31.81
40. Total Rate Indication				-10.4%

**OHIO CASUALTY INSURANCE COMPANY, WEST AMERICAN INSURANCE COMPANY,  
 AMERICAN FIRE & CASUALTY COMPANY  
 ARKANSAS PRIVATE PASSENGER AUTOMOBILE  
 RATE LEVEL INDICATION - COMPREHENSIVE (ACCIDENT-YEAR BASIS)  
 RENEWAL EFFECTIVE DATE OF MARCH 17, 2009**

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	Year Ending:	<u>03/31/06</u>	<u>03/31/07</u>	<u>03/31/08</u>
1. Earned Premium		\$258,414	\$210,511	\$174,454
2. On Level Factor		0.735	0.793	0.836
3. Earned Premium @ Current Rates [(1)*(2)]		\$189,992	\$166,929	\$145,769
4. Earned Exposure		1,736	1,538	1,328
5. Present Expense Fee				
6. Expense Fee Premium				
7. Variable Earned Premium @ Current Rates				
8. Premium Trend		1.194	1.145	1.098
9. Trended Earned Premium @ Current Rates		\$226,850	\$191,134	\$160,054
10. Losses Incurred as of: <u>06/30/08</u>		\$175,235	\$173,380	\$70,303
11. Loss Development Factor		1.000	0.999	0.998
12. Ultimate Incurred Losses [(10)*(11)]		\$175,235	\$173,207	\$70,162
12A. Ultimate Incurred Losses Adj'd for Wind & Water		\$130,126	\$183,425	\$74,303
13. Unallocated LAE Factor		0.095	0.097	0.104
14. Unallocated LAE [(12A)*(13)]		\$12,308	\$17,768	\$7,728
15. Allocated LAE as of: <u>06/30/08</u>		\$5,025	\$3,844	\$2,100
16. Development Factor		1.000	0.999	0.998
17. Allocated LAE at Ultimate [(15)*(16)]		\$5,025	\$3,840	\$2,096
18. Total Loss and LAE [(12A)+(14)+(17)]		\$147,459	\$205,033	\$84,127
19. Average Annual Change in Losses - Historical		2.0%	2.0%	2.0%
20. Loss Trend Factor to: 03/31/08		1.051	1.030	1.010
21. Trended Losses and LAE [(18)*(20)]		\$154,979	\$211,184	\$84,968
22. Average Annual Change in Losses - Prospective		2.0%	2.0%	2.0%
23. Loss Projection Factor		1.035	1.035	1.035
24. Projected Loss and LAE [(21)*(23)]		\$160,403	\$218,575	\$87,942
25. Adjusted Loss and LAE Ratio		0.707	1.144	0.549
26. Incurred Claim Count		205	154	126
27. Accident Year Weight		0.200	0.300	0.500
28. Weighted Adjusted Loss and LAE Ratio				0.759
29. Credibility, using a Full Credibility Standard of 1,500 Claims				0.569
30. Complementary Loss and LAE Ratio				0.624
31. Credibility Weighted Ratio [(29)*(28)]+[(1-(29))*(30)]				0.701
32. Permissible Loss & LAE Ratio				0.636
33. Total Rate Indication [((31)/(32)-1)*100%]				10.2%
34. Trended Variable Earned Premium Adjusted to Indicated Level				\$176,380
35. Indicated Average Variable Rate				\$132.82
36. Fixed Expense Multiplier				0.000
37. Indicated Expense Fee				\$0
38. Indicated Average Rate				\$132.82
39. Trended Current Average Rate				\$120.52
40. Total Rate Indication				10.2%

**OHIO CASUALTY INSURANCE COMPANY, WEST AMERICAN INSURANCE COMPANY,  
 AMERICAN FIRE & CASUALTY COMPANY  
 ARKANSAS PRIVATE PASSENGER AUTOMOBILE  
 RATE LEVEL INDICATION - COLLISION (ACCIDENT-YEAR BASIS)  
 RENEWAL EFFECTIVE DATE OF MARCH 17, 2009**

Section B  
 Exhibit I  
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	Year Ending:	<u>03/31/06</u>	<u>03/31/07</u>	<u>03/31/08</u>
1. Earned Premium		\$537,608	\$452,148	\$379,600
2. On Level Factor		0.722	0.758	0.792
3. Earned Premium @ Current Rates [(1)*(2)]		\$387,958	\$342,809	\$300,664
4. Earned Exposure		1,709	1,514	1,304
5. Present Expense Fee				
6. Expense Fee Premium				
7. Variable Earned Premium @ Current Rates				
8. Premium Trend		1.218	1.163	1.109
9. Trended Earned Premium @ Current Rates		\$472,533	\$398,687	\$333,436
10. Losses Incurred as of: <u>06/30/08</u>		\$243,762	\$272,356	\$225,311
11. Loss Development Factor		1.000	0.990	0.970
12. Ultimate Incurred Losses [(10)*(11)]		\$243,762	\$269,632	\$218,552
13. Unallocated LAE Factor		0.104	0.104	0.104
14. Unallocated LAE [(12)*(13)]		\$25,351	\$28,041	\$22,729
15. Allocated LAE as of: <u>06/30/08</u>		\$6,005	\$7,262	\$3,815
16. Development Factor		1.000	0.990	0.970
17. Allocated LAE at Ultimate [(15)*(16)]		\$6,005	\$7,189	\$3,701
18. Total Loss and LAE [(12)+(14)+(17)]		\$275,118	\$304,862	\$244,982
19. Average Annual Change in Losses - Historical		2.0%	2.0%	2.0%
20. Loss Trend Factor to: 03/31/08		1.051	1.030	1.010
21. Trended Losses and LAE [(18)*(20)]		\$289,149	\$314,008	\$247,432
22. Average Annual Change in Losses - Prospective		2.0%	2.0%	2.0%
23. Loss Projection Factor		1.035	1.035	1.035
24. Projected Loss and LAE [(21)*(23)]		\$299,269	\$324,998	\$256,092
25. Adjusted Loss and LAE Ratio		0.633	0.815	0.768
26. Incurred Claim Count		72	65	59
27. Accident Year Weight		0.200	0.300	0.500
28. Weighted Adjusted Loss and LAE Ratio				0.755
29. Credibility, using a Full Credibility Standard of 1,500 Claims				0.361
30. Complementary Loss and LAE Ratio				0.622
31. Credibility Weighted Ratio [(29)*(28)]+[(1-(29))*(30)]				0.670
32. Permissible Loss & LAE Ratio				0.636
33. Total Rate Indication [((31)/(32)-1)*100%]				5.3%
34. Trended Variable Earned Premium Adjusted to Indicated Level				\$351,108
35. Indicated Average Variable Rate				\$269.25
36. Fixed Expense Multiplier				0.000
37. Indicated Expense Fee				\$0
38. Indicated Average Rate				\$269.25
39. Trended Current Average Rate				\$255.70
40. Total Rate Indication				5.3%

## PRIVATE PASSENGER AUTOMOBILE

WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY

## EXPLANATORY MEMORANDUM FOR INDICATED CHANGE EXHIBIT

<u>Line</u>	<u>Description</u>
1	Calendar year direct earned premium.
2	Premium adjustment factor developed using geometric (parallelogram) method.
3	Product of Lines 1 and 2.
4	Direct earned car years.
5	Present annual expense fee from rate manual. (Group average shown here.) Used only in expense fee states.
6	Expense fee premium (at current rates) estimated by the product of Lines 4 and 5. Used only in expense fee states.
7	Line 3 minus Line 6. (Used only if an expense fee state.)
8	Premium trend resulting from model year and symbol drift. (Physical Damage only.)
9	Product of Lines 3 and 8 for non-expense fee states, Lines 7 and 8 if an expense fee state.
10	Voluntary, direct losses for the accident years displayed. (Paid losses and case reserves.)
11	Incurred loss and paid ALAE development factor. (Also used in Line 16.) Note the two loss items are combined to produce greater credibility in determining loss development factors.
12	Product of Lines 10 and 11.
12A	Includes an adjustment for Excess Wind (and/or Water) using ISO's wind and water factors (Comprehensive coverage only).
13	Incurred unallocated loss adjustment expenses to incurred losses determined on a countrywide basis.
14	Product of Lines 12 and 13.
15	Paid allocated LAE on a direct basis for the accident years displayed (includes Adjustor's Fees).
16	Incurred loss and paid ALAE development factor. (Also used in Line 11.)
17	Product of Lines 15 and 16.
18	Sum of Lines 12, 14 and 17.

## PRIVATE PASSENGER AUTOMOBILE

WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY

## EXPLANATORY MEMORANDUM FOR INDICATED CHANGE EXHIBIT

<u>Line</u>	<u>Description</u>
19	Average annual change in losses - historical. Determined by a review of average paid claim cost and frequency data. Fast Track data is used. The trend factor is determined using the least squares method. The time series is fit to an exponential curve
20	The loss trend factor extends the average annual change in losses from the midpoint of the experience period to the end of the last year in the experience period.
21	Product of Lines 18 and 20.
22	Average annual change in losses - prospective. Determined by a review of average paid claim cost and frequency data with greater consideration given to more recent quarters. Fast Track data is used. The trend factor is determined using the least square
23	The projection factor extends losses from the end of the latest experience year to the midpoint of the anticipated annual policy period.
24	Product of Lines 21 and 23.
25	Ratio of Line 24 to Line 9.
26	Incurred Claim Count.
27	Selected Weights for each accident year.
28	Line 25 weighted by Line 27.
29	Based on the total claim count for the entire experience period using 1500 claims as the standard for full credibility and the formula: $(\text{Total number of Claims}/1500)^{.5}$
30	Complementary Loss and LAE Ratio determined by coverage as follows:

**Coverages without expense fees:** Permissible Loss Ratio trended utilizing the average annual changes (Lines 19 and/or Lines 22) from 9 months past the last rate revision to 9 months after the proposed effective where appropriate depending on whether the be

**Coverages with expense fees:** The Variable Permissible Loss Ratio, rather than the Permissible Loss Ratio, is trended as noted above.

31 [Line 28 x Line 29] + [(1.000 - Line 29) x Line 30]

STATE OF ARKANSAS

PRIVATE PASSENGER AUTOMOBILE

WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY

EXPLANATORY MEMORANDUM FOR INDICATED CHANGE EXHIBIT

**Line**    **Description**

32    Permissible Loss Ratio = Complement of Expense Ratio. (Variable expense ratio for coverages with expense fees.) The profit load has been offset for investment income.

33    [Line 31/Line 32] - 1.000 expressed as a percent.

Lines 34-40 apply only to expense fee states.

OHIO CASUALTY INSURANCE COMPANY, WEST AMERICAN INSURANCE COMPANY, AMERICAN  
 FIRE & CASUALTY COMPANY  
 ARKANSAS PRIVATE PASSENGER AUTOMOBILE  
 EXPENSE EXHIBIT

Section B  
 Exhibit II  
 Page 1

	<i>Liability</i>		<i>Physical Damage</i>	
	<u>Selected</u>	<u>Percent Variable</u>	<u>Selected</u>	<u>Percent Variable</u>
1. Commissions/Contingents	16.5%	100.0%	16.6%	100.0%
2. Other Acquisition	6.0%	100.0%	6.1%	100.0%
3. General	5.9%	100.0%	6.2%	100.0%
4. Taxes, Licenses & Fees, etc.	1.9%	100.0%	2.0%	100.0%
<hr/>				
5. Total Expense Ratio <i>lines (1) + (2) + (3) + (4), Selected</i>	30.3%		30.9%	
6. Variable Expense Ratio <i>Selected weighted by Pct Variable, lines (1), (2), (3) and (4)</i>	30.3%		30.9%	
7. Fixed Expense Ratio <i>line (5) - line (6)</i>	0.0%		0.0%	
8. Reinsurance Load	0.0%		0.0%	
9. Underwriting Profit Provision	1.5%		5.5%	
10. Permissible Loss Ratio <sup>1</sup> <i>100% - line (5) - line (8) - line (9)</i>	68.2%		63.6%	
11. Variable Permissible Loss Ratio <i>100% - line (6) - line (8) - line (9)</i>	68.2%		63.6%	
12. Fixed Expense Multiplier <i>line (11) ÷ [line (11) - line (7)] - 1.000</i>	0.000		0.000	

<sup>1</sup> Applicable to states and/or coverages that do not have an expense fee.

**STATE OF ARKANSAS**

**PRIVATE PASSENGER AUTOMOBILE**

**WEST AMERICAN INSURANCE COMPANY  
OHIO CASUALTY INSURANCE COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY**

**EXPENSE INFORMATION**

Commissions, including Contingent Commissions and Taxes, are expressed as percentages of written premiums. The selected expense provisions are based on actual expenses for this state which balance to Page 14 of the Annual Statement and statutory tax rates in the State Tax Manual Plus, published by the American Insurance Association.

General and Other Acquisition Expenses are based on countrywide group data. These expenses are expressed as percentages of earned premium. Adjustments have been made to all years expenses to remove the effect of expenses generated by the Avomark Program (Direct Writer).

The support for the profit provision in the Permissible Loss Ratio is provided in Exhibit V.

Paid allocated loss adjustment expense (ALAE) dollars are actual state PPA accident year numbers. They are developed using a loss development factor derived from combined incurred loss and ALAE triangles. The same loss development factor is used for incurred losses. We do not separate the two because of low credibility for the ALAE and the difficulty this presents in determining an ALAE loss development factor alone. We realize that each of these ultimates, developed as such, is biased when taken separately. However, when summed together, as they eventually are in the indications calculation, the biases counteract one another and the total ultimate loss and ALAE is correct.

Unallocated loss adjustment expense is expressed as a percent of incurred loss. These numbers are based on countrywide group data.

Adjustor's expenses are included with Allocated Loss Adjustment Expenses.

**OHIO CASUALTY INSURANCE COMPANY, WEST AMERICAN INSURANCE COMPANY, AMERICAN  
FIRE & CASUALTY COMPANY  
ARKANSAS PRIVATE PASSENGER AUTOMOBILE  
LOSS TREND CALCULATION USING FAST TRACK DATA - SUMMARY**

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	<u>16-Points</u>	<u>12-Points</u>	<u>8-Points</u>	<u>6-Points</u>	<u>Historical</u>	<u>Prospective</u>
<b><i>Bodily Injury</i></b>						
Frequency	- 5.6%	- 6.0%	- 3.5%	- 4.2%	- 3.0%	- 3.0%
Severity	+ 2.7%	+ 0.8%	- 2.1%	- 0.7%	+ 2.0%	+ 3.1%
Pure Premium	- 3.0%	- 5.2%	- 5.6%	- 4.9%	- 1.1%	0.0%
<b><i>Property Damage</i></b>						
Frequency	- 1.8%	- 2.0%	- 0.2%	- 0.6%	- 0.9%	- 0.9%
Severity	+ 2.5%	+ 2.9%	+ 2.1%	+ 2.3%	+ 2.5%	+ 2.5%
Pure Premium	+ 0.7%	+ 0.8%	+ 1.9%	+ 1.7%	+ 1.6%	+ 1.6%
<b><i>Medical Payments</i></b>						
				<u>Derived</u>	<u>Historical</u>	<u>Prospective</u>
Frequency	Uses Bodily Injury Frequency			0.0%	- 1.0%	- 1.0%
Severity	Uses Latest CPI Factor			+ 5.8%	+ 5.7%	+ 5.7%
Pure Premium				+ 5.8%	+ 4.6%	+ 4.6%
<b><i>Uninsured Motorists</i></b>						
Frequency	16-Points	12-Points	8-Points	6-Points	Historical	Prospective
	Uses Bodily Injury Frequency				- 3.0%	- 3.0%
Severity	Uses Bodily Injury Severity				+ 2.0%	+ 3.1%
Pure Premium	Uses Bodily Injury Pure Premium				- 1.1%	0.0%
<b><i>Comprehensive</i></b>						
Frequency	- 11.5%	- 14.1%	- 20.8%	- 18.4%	0.0%	0.0%
Severity	+ 10.3%	+ 12.3%	- 5.4%	- 7.7%	+ 2.0%	+ 2.0%
Pure Premium	- 2.4%	- 3.5%	- 25.1%	- 24.7%	+ 2.0%	+ 2.0%
<b><i>Collision</i></b>						
Frequency	- 1.5%	- 1.2%	+ 0.9%	+ 0.3%	0.0%	0.0%
Severity	+ 1.7%	+ 1.2%	+ 1.7%	+ 2.3%	+ 2.0%	+ 2.0%
Pure Premium	+ 0.2%	0.0%	+ 2.6%	+ 2.6%	+ 2.0%	+ 2.0%

Based on Fast Track data through 03/31/2008.

Fast Track data reflects Total Limits losses for Liability coverages, and All Deductibles for Physical Damage coverages.

**OHIO CASUALTY INSURANCE COMPANY, WEST AMERICAN INSURANCE COMPANY, AMERICAN FIRE & CASUALTY COMPANY**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**LOSS TREND CALCULATION USING FAST TRACK DATA - BODILY INJURY**

Section B

Exhibit III

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**Fast Track Data**

Year Ending	Paid Claims	Earned Car Years	Paid Losses
06/30/04	10,931	979,672	89,261,482
09/30/04	11,044	977,657	88,921,531
12/31/04	11,195	974,458	93,042,821
03/31/05	11,210	972,701	94,005,266
06/30/05	11,039	973,832	93,753,239
09/30/05	10,962	976,647	95,215,780
12/31/05	10,583	982,687	93,137,956
03/31/06	10,176	989,493	92,373,380
06/30/06	10,099	998,004	93,637,401
09/30/06	9,991	1,005,820	91,263,991
12/31/06	10,022	1,013,906	92,235,793
03/31/07	10,158	1,022,333	90,683,879
06/30/07	10,227	1,031,407	88,807,171
09/30/07	10,098	1,039,960	88,832,191
12/31/07	10,082	1,049,627	88,326,031
03/31/08	9,946	1,059,022	91,145,172

**Claim Frequency Analysis**

Claim Freq.	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
1.116%		1.163%			
1.130%		1.146%			
1.149%		1.130%			
1.152%		1.114%			
1.134%	1.6%	1.098%	1.106%		
1.122%	- 0.7%	1.083%	1.089%		
1.077%	- 6.3%	1.067%	1.073%		
1.028%	- 10.8%	1.052%	1.056%		
1.012%	- 10.8%	1.037%	1.040%	1.012%	
0.993%	- 11.5%	1.023%	1.024%	1.003%	
0.988%	- 8.3%	1.008%	1.008%	0.994%	1.001%
0.994%	- 3.3%	0.994%	0.993%	0.985%	0.990%
0.992%	- 2.0%	0.980%	0.977%	0.977%	0.979%
0.971%	- 2.2%	0.966%	0.962%	0.968%	0.969%
0.961%	- 2.7%	0.952%	0.947%	0.960%	0.958%
0.939%	- 5.5%	0.939%	0.933%	0.951%	0.948%

	Annual Trend	R <sup>2</sup> Statistic	F-value	d.f.	α-value F-distrib.
16-Point	- 5.6%	0.892	116.14	14	0.0000
12-Point	- 6.0%	0.876	70.79	10	0.0000
8-Point	- 3.5%	0.838	31.15	6	0.0014
6-Point	- 4.2%	0.818	18.02	4	0.0132
Historical Selection	- 3.0%		Prospective Select.		- 3.0%

**Average Claim Severity Analysis**

Year Ending	Claim Size	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
06/30/04	8,166		8,310			
09/30/04	8,052		8,366			
12/31/04	8,311		8,422			
03/31/05	8,386		8,478			
06/30/05	8,493	4.0%	8,535	8,814		
09/30/05	8,686	7.9%	8,592	8,832		
12/31/05	8,801	5.9%	8,650	8,850		
03/31/06	9,078	8.2%	8,708	8,868		
06/30/06	9,272	9.2%	8,766	8,886	9,162	
09/30/06	9,135	5.2%	8,825	8,904	9,113	
12/31/06	9,203	4.6%	8,884	8,923	9,063	8,962
03/31/07	8,927	- 1.7%	8,943	8,941	9,015	8,945
06/30/07	8,684	- 6.3%	9,003	8,959	8,966	8,929
09/30/07	8,797	- 3.7%	9,063	8,977	8,918	8,912
12/31/07	8,761	- 4.8%	9,124	8,996	8,870	8,896
03/31/08	9,164	2.7%	9,185	9,014	8,822	8,879

**Pure Premium Analysis**

Pure Premium	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
91.11		96.64			
90.95		95.91			
95.48		95.18			
96.64		94.46			
96.27	5.7%	93.75	97.52		
97.49	7.2%	93.04	96.21		
94.78	- 0.7%	92.33	94.93		
93.35	- 3.4%	91.63	93.65		
93.82	- 2.5%	90.94	92.40	92.71	
90.74	- 6.9%	90.25	91.16	91.40	
90.97	- 4.0%	89.56	89.94	90.10	89.67
88.70	- 5.0%	88.88	88.74	88.82	88.54
86.10	- 8.2%	88.21	87.55	87.56	87.42
85.42	- 5.9%	87.54	86.38	86.32	86.32
84.15	- 7.5%	86.88	85.22	85.10	85.24
86.07	- 3.0%	86.22	84.08	83.89	84.17

	Annual Trend	R <sup>2</sup> Statistic	F-value	d.f.	α-value F-distrib.
16-Point	2.7%	0.525	15.49	14	0.0015
12-Point	0.8%	0.069	0.74	10	0.4094
8-Point	- 2.1%	0.272	2.24	6	0.1852
6-Point	- 0.7%	0.020	0.08	4	0.7869
Historical Selection	2.0%		Prospective Select.		3.1%

	Annual Trend	R <sup>2</sup> Statistic	F-value	d.f.	α-value F-distrib.
16-Point	- 3.0%	0.581	19.40	14	0.0006
12-Point	- 5.2%	0.934	140.83	10	0.0000
8-Point	- 5.6%	0.854	35.13	6	0.0010
6-Point	- 4.9%	0.697	9.21	4	0.0386
Historical Selection	- 1.1%		Prospective Select.		0.0%

**OHIO CASUALTY INSURANCE COMPANY, WEST AMERICAN INSURANCE COMPANY, AMERICAN FIRE & CASUALTY COMPANY**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**LOSS TREND CALCULATION USING FAST TRACK DATA - PROPERTY DAMAGE**

Section B

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**Fast Track Data**

Year Ending	Paid Claims	Earned Car Years	Paid Losses
06/30/04	33,048	979,672	85,300,591
09/30/04	32,800	977,657	84,394,712
12/31/04	32,605	974,458	83,586,756
03/31/05	32,633	972,701	84,330,919
06/30/05	32,854	973,832	84,898,722
09/30/05	32,915	976,647	85,552,324
12/31/05	32,762	982,687	86,304,210
03/31/06	32,467	989,493	85,981,239
06/30/06	32,089	998,004	85,993,291
09/30/06	32,060	1,005,820	87,332,112
12/31/06	32,519	1,013,906	88,414,726
03/31/07	32,806	1,022,333	89,504,017
06/30/07	33,235	1,031,407	91,072,369
09/30/07	33,454	1,039,960	92,242,643
12/31/07	33,690	1,049,627	93,487,505
03/31/08	33,622	1,059,022	94,113,701

**Claim Frequency Analysis**

Claim Freq.	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
3.373%		3.387%			
3.355%		3.372%			
3.346%		3.357%			
3.355%		3.342%			
3.374%	0.0%	3.328%	3.341%		
3.370%	0.4%	3.313%	3.324%		
3.334%	- 0.4%	3.298%	3.307%		
3.281%	- 2.2%	3.283%	3.291%		
3.215%	- 4.7%	3.269%	3.274%	3.210%	
3.187%	- 5.4%	3.254%	3.258%	3.209%	
3.207%	- 3.8%	3.240%	3.241%	3.207%	3.218%
3.209%	- 2.2%	3.225%	3.225%	3.206%	3.214%
3.222%	0.2%	3.211%	3.209%	3.204%	3.209%
3.217%	0.9%	3.197%	3.192%	3.203%	3.204%
3.210%	0.1%	3.182%	3.176%	3.202%	3.200%
3.175%	- 1.1%	3.168%	3.160%	3.200%	3.195%

	Annual Trend	R <sup>2</sup> Statistic	F-value	d.f.	α-value F-distrib.
16-Point	- 1.8%	0.804	57.59	14	0.0000
12-Point	- 2.0%	0.707	24.14	10	0.0006
8-Point	- 0.2%	0.050	0.31	6	0.5961
6-Point	- 0.6%	0.276	1.53	4	0.2842
Historical Selection	- 0.9%		Prospective Select.		- 0.9%

**Average Claim Severity Analysis**

Year Ending	Claim Size	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
06/30/04	2,581		2,545			
09/30/04	2,573		2,561			
12/31/04	2,564		2,577			
03/31/05	2,584		2,593			
06/30/05	2,584	0.1%	2,609	2,596		
09/30/05	2,599	1.0%	2,626	2,614		
12/31/05	2,634	2.8%	2,642	2,633		
03/31/06	2,648	2.5%	2,659	2,651		
06/30/06	2,680	3.7%	2,675	2,670	2,690	
09/30/06	2,724	4.8%	2,692	2,689	2,704	
12/31/06	2,719	3.2%	2,709	2,708	2,718	2,713
03/31/07	2,728	3.0%	2,726	2,727	2,733	2,729
06/30/07	2,740	2.3%	2,743	2,746	2,747	2,745
09/30/07	2,757	1.2%	2,760	2,765	2,762	2,761
12/31/07	2,775	2.1%	2,777	2,785	2,777	2,777
03/31/08	2,799	2.6%	2,795	2,805	2,791	2,793

**Pure Premium Analysis**

Pure Premium	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
87.07		86.21			
86.32		86.37			
85.78		86.52			
86.70		86.68			
87.18	0.1%	86.83	86.73		
87.60	1.5%	86.98	86.90		
87.82	2.4%	87.14	87.08		
86.89	0.2%	87.29	87.25		
86.17	- 1.2%	87.45	87.42	86.37	
86.83	- 0.9%	87.61	87.59	86.78	
87.20	- 0.7%	87.76	87.76	87.20	87.33
87.55	0.8%	87.92	87.94	87.62	87.71
88.30	2.5%	88.08	88.11	88.04	88.09
88.70	2.2%	88.23	88.28	88.46	88.47
89.07	2.1%	88.39	88.46	88.89	88.85
88.87	1.5%	88.55	88.63	89.32	89.23

	Annual Trend	R <sup>2</sup> Statistic	F-value	d.f.	α-value F-distrib.
16-Point	2.5%	0.954	288.77	14	0.0000
12-Point	2.9%	0.961	247.02	10	0.0000
8-Point	2.1%	0.930	79.70	6	0.0001
6-Point	2.3%	0.976	165.84	4	0.0002
Historical Selection	2.5%		Prospective Select.		2.5%

	Annual Trend	R <sup>2</sup> Statistic	F-value	d.f.	α-value F-distrib.
16-Point	0.7%	0.579	19.24	14	0.0006
12-Point	0.8%	0.477	9.11	10	0.0129
8-Point	1.9%	0.950	113.16	6	0.0000
6-Point	1.7%	0.888	31.79	4	0.0049
Historical Selection	1.6%		Prospective Select.		1.6%

**OHIO CASUALTY INSURANCE COMPANY, WEST AMERICAN INSURANCE COMPANY, AMERICAN FIRE & CASUALTY COMPANY**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**LOSS TREND CALCULATION USING FAST TRACK DATA - COMPREHENSIVE**

Section B

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**Fast Track Data**

Year Ending	Paid Claims	Earned Car Years	Paid Losses
06/30/04	69,336	730,744	63,007,772
09/30/04	63,781	730,571	54,572,113
12/31/04	63,131	730,873	54,884,205
03/31/05	64,014	732,459	57,160,662
06/30/05	61,128	735,010	50,376,122
09/30/05	60,444	737,764	50,032,214
12/31/05	60,887	742,169	52,894,168
03/31/06	60,874	746,465	59,382,814
06/30/06	63,922	752,707	74,228,838
09/30/06	61,158	758,624	74,376,634
12/31/06	58,447	765,003	72,833,921
03/31/07	54,737	771,816	66,530,900
06/30/07	47,415	779,119	50,520,182
09/30/07	46,709	786,168	50,353,263
12/31/07	46,601	793,461	50,607,834
03/31/08	48,133	799,726	55,678,674

**Claim Frequency Analysis**

Claim Freq.	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
9.488%		9.615%			
8.730%		9.325%			
8.638%		9.044%			
8.740%		8.771%			
8.317%	- 12.3%	8.506%	8.954%		
8.193%	- 6.2%	8.250%	8.620%		
8.204%	- 5.0%	8.001%	8.299%		
8.155%	- 6.7%	7.759%	7.989%		
8.492%	2.1%	7.525%	7.691%	8.379%	
8.062%	- 1.6%	7.298%	7.404%	7.904%	
7.640%	- 6.9%	7.078%	7.128%	7.456%	7.278%
7.092%	- 13.0%	6.865%	6.862%	7.033%	6.917%
6.086%	- 28.3%	6.657%	6.606%	6.635%	6.574%
5.941%	- 26.3%	6.457%	6.360%	6.259%	6.247%
5.873%	- 23.1%	6.262%	6.123%	5.904%	5.937%
6.019%	- 15.1%	6.073%	5.894%	5.569%	5.642%

	Annual Trend	R <sup>2</sup> Statistic	F-value	d.f.	α-value F-distrib.
16-Point	- 11.5%	0.840	73.37	14	0.0000
12-Point	- 14.1%	0.821	45.83	10	0.0000
8-Point	- 20.8%	0.891	49.14	6	0.0004
6-Point	- 18.4%	0.743	11.54	4	0.0274
Historical Selection		0.0%	Prospective Select.		0.0%

**Average Claim Severity Analysis**

Year Ending	Claim Size	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
06/30/04	909		836			
09/30/04	856		857			
12/31/04	869		878			
03/31/05	893		900			
06/30/05	824	- 9.3%	922	895		
09/30/05	828	- 3.3%	945	921		
12/31/05	869	- 0.1%	968	948		
03/31/06	976	9.2%	992	976		
06/30/06	1,161	40.9%	1,017	1,005	1,208	
09/30/06	1,216	46.9%	1,042	1,034	1,192	
12/31/06	1,246	43.4%	1,068	1,065	1,175	1,197
03/31/07	1,215	24.6%	1,094	1,096	1,159	1,174
06/30/07	1,065	- 8.2%	1,121	1,128	1,143	1,151
09/30/07	1,078	- 11.4%	1,149	1,161	1,128	1,128
12/31/07	1,086	- 12.9%	1,178	1,196	1,112	1,106
03/31/08	1,157	- 4.8%	1,207	1,231	1,097	1,084

**Pure Premium Analysis**

Pure Premium	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
86.22		80.42			
74.70		79.92			
75.09		79.43			
78.04		78.94			
68.54	- 20.5%	78.45	80.12		
67.82	- 9.2%	77.97	79.40		
71.27	- 5.1%	77.49	78.69		
79.55	1.9%	77.01	77.98		
98.62	43.9%	76.53	77.28	101.24	
98.04	44.6%	76.06	76.58	94.19	
95.21	33.6%	75.59	75.90	87.63	87.15
86.20	8.4%	75.13	75.21	81.53	81.19
64.84	- 34.2%	74.66	74.54	75.86	75.64
64.05	- 34.7%	74.20	73.87	70.58	70.46
63.78	- 33.0%	73.74	73.20	65.66	65.64
69.62	- 19.2%	73.29	72.55	61.09	61.15

	Annual Trend	R <sup>2</sup> Statistic	F-value	d.f.	α-value F-distrib.
16-Point	10.3%	0.591	20.22	14	0.0005
12-Point	12.3%	0.479	9.21	10	0.0126
8-Point	- 5.4%	0.307	2.66	6	0.1539
6-Point	- 7.7%	0.313	1.82	4	0.2488
Historical Selection		2.0%	Prospective Select.		2.0%

	Annual Trend	R <sup>2</sup> Statistic	F-value	d.f.	α-value F-distrib.
16-Point	- 2.4%	0.039	0.56	14	0.4662
12-Point	- 3.5%	0.036	0.38	10	0.5536
8-Point	- 25.1%	0.773	20.43	6	0.0040
6-Point	- 24.7%	0.587	5.68	4	0.0756
Historical Selection		2.0%	Prospective Select.		2.0%

**OHIO CASUALTY INSURANCE COMPANY, WEST AMERICAN INSURANCE COMPANY, AMERICAN FIRE & CASUALTY COMPANY**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**LOSS TREND CALCULATION USING FAST TRACK DATA - COLLISION**

Section B

Exhibit III

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**Fast Track Data**

Year Ending	Paid Claims	Earned Car Years	Paid Losses
06/30/04	39,239	711,870	116,828,981
09/30/04	38,672	711,628	116,459,808
12/31/04	38,358	711,892	117,458,846
03/31/05	38,685	713,394	120,130,004
06/30/05	38,907	715,832	121,592,855
09/30/05	38,932	718,542	121,304,223
12/31/05	38,577	722,858	121,690,156
03/31/06	38,087	727,059	119,118,235
06/30/06	37,795	733,199	119,000,908
09/30/06	38,091	738,936	120,095,233
12/31/06	38,649	745,145	121,221,792
03/31/07	39,240	751,809	125,266,304
06/30/07	39,818	758,971	126,427,780
09/30/07	40,123	765,953	127,673,516
12/31/07	40,445	773,003	129,323,541
03/31/08	40,589	779,146	132,236,415

**Claim Frequency Analysis**

Claim Freq.	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
5.512%		5.453%			
5.434%		5.432%			
5.388%		5.412%			
5.423%		5.391%			
5.435%	- 1.4%	5.371%	5.343%		
5.418%	- 0.3%	5.351%	5.327%		
5.337%	- 0.9%	5.331%	5.311%		
5.239%	- 3.4%	5.311%	5.295%		
5.155%	- 5.2%	5.290%	5.279%	5.166%	
5.155%	- 4.9%	5.271%	5.263%	5.177%	
5.187%	- 2.8%	5.251%	5.247%	5.188%	5.212%
5.219%	- 0.4%	5.231%	5.231%	5.199%	5.216%
5.246%	1.8%	5.211%	5.216%	5.211%	5.220%
5.238%	1.6%	5.191%	5.200%	5.222%	5.224%
5.232%	0.9%	5.172%	5.184%	5.233%	5.228%
5.209%	- 0.2%	5.152%	5.169%	5.245%	5.232%

	Annual Trend	R <sup>2</sup> Statistic	F-value	d.f.	α-value F-distrib.
16-Point	- 1.5%	0.675	29.02	14	0.0001
12-Point	- 1.2%	0.385	6.26	10	0.0314
8-Point	0.9%	0.587	8.53	6	0.0266
6-Point	0.3%	0.122	0.56	4	0.4969
Historical Selection		0.0%	Prospective Select.		0.0%

**Average Claim Severity Analysis**

Year Ending	Claim Size	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
06/30/04	2,977		3,032			
09/30/04	3,011		3,045			
12/31/04	3,062		3,058			
03/31/05	3,105		3,072			
06/30/05	3,125	5.0%	3,085	3,112		
09/30/05	3,116	3.5%	3,098	3,121		
12/31/05	3,154	3.0%	3,112	3,130		
03/31/06	3,128	0.7%	3,125	3,140		
06/30/06	3,149	0.7%	3,139	3,149	3,134	
09/30/06	3,153	1.2%	3,152	3,159	3,147	
12/31/06	3,136	- 0.6%	3,166	3,168	3,161	3,145
03/31/07	3,192	2.1%	3,180	3,178	3,174	3,163
06/30/07	3,175	0.8%	3,193	3,188	3,187	3,181
09/30/07	3,182	0.9%	3,207	3,197	3,200	3,199
12/31/07	3,198	1.9%	3,221	3,207	3,213	3,217
03/31/08	3,258	2.1%	3,235	3,217	3,227	3,235

**Pure Premium Analysis**

Pure Premium	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
164.12		165.33			
163.65		165.42			
165.00		165.51			
168.39		165.60			
169.86	3.5%	165.69	166.24		
168.82	3.2%	165.78	166.24		
168.35	2.0%	165.87	166.25		
163.84	- 2.7%	165.96	166.25		
162.30	- 4.4%	166.05	166.25	161.92	
162.52	- 3.7%	166.14	166.25	162.94	
162.68	- 3.4%	166.23	166.25	163.97	163.93
166.62	1.7%	166.32	166.25	165.01	164.99
166.58	2.6%	166.41	166.26	166.06	166.05
166.69	2.6%	166.51	166.26	167.11	167.12
167.30	2.8%	166.60	166.26	168.17	168.20
169.72	1.9%	166.69	166.26	169.23	169.28

	Annual Trend	R <sup>2</sup> Statistic	F-value	d.f.	α-value F-distrib.
16-Point	1.7%	0.833	69.75	14	0.0000
12-Point	1.2%	0.751	30.13	10	0.0003
8-Point	1.7%	0.720	15.46	6	0.0077
6-Point	2.3%	0.725	10.57	4	0.0313
Historical Selection		2.0%	Prospective Select.		2.0%

	Annual Trend	R <sup>2</sup> Statistic	F-value	d.f.	α-value F-distrib.
16-Point	0.2%	0.027	0.39	14	0.5426
12-Point	0.0%	0.000	0.00	10	0.9950
8-Point	2.6%	0.884	45.63	6	0.0005
6-Point	2.6%	0.776	13.89	4	0.0204
Historical Selection		2.0%	Prospective Select.		2.0%

**OHIO CASUALTY INSURANCE COMPANY, WEST AMERICAN INSURANCE COMPANY,  
 AMERICAN FIRE & CASUALTY COMPANY  
 ARKANSAS PRIVATE PASSENGER AUTOMOBILE  
 ACCIDENT-YEAR LOSS DEVELOPMENT - BODILY INJURY (INC. LOSS AND ALAE)**

Section B  
 Exhibit IV  
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Accident Year (03/31/xxxx)	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months
1997	566,436	720,096	734,979	738,974	760,547	760,547	737,648
1998	701,254	617,310	627,496	632,652	634,338	634,338	634,338
1999	897,082	918,190	985,874	979,583	974,532	974,532	974,532
2000	820,748	1,012,069	1,039,829	1,068,328	1,115,917	1,119,392	1,119,392
2001	699,086	801,991	841,108	843,461	843,763	843,763	843,763
2002	432,065	556,205	654,153	729,691	754,339	758,825	760,359
2003	293,374	348,540	382,749	341,966	341,966	341,966	
2004	252,398	270,580	324,488	313,428	313,428		
2005	187,709	295,096	344,159	344,159			
2006	211,149	255,379	235,099				
2007	355,514	213,555					
2008	154,470						
	<u>27/15</u>	<u>39/27</u>	<u>51/39</u>	<u>63/51</u>	<u>75/63</u>	<u>87/75</u>	
1997	1.271	1.021	1.005	1.029	1.000	0.970	
1998	0.880	1.017	1.008	1.003	1.000	1.000	
1999	1.024	1.074	0.994	0.995	1.000	1.000	
2000	1.233	1.027	1.027	1.045	1.003	1.000	
2001	1.147	1.049	1.003	1.000	1.000	1.000	
2002	1.287	1.176	1.115	1.034	1.006	1.002	
2003	1.188	1.098	0.893	1.000	1.000		
2004	1.072	1.199	0.966	1.000			
2005	1.572	1.166	1.000				
2006	1.209	0.921					
2007	0.601						
							<b>Tail</b>
All Year Average	1.135	1.075	1.001	1.013	1.001	0.995	1.000
5-Year Average	1.128	1.112	0.996	1.016	1.002	1.000	1.000
Weighted Avg (5-Yr)	1.064	1.124	1.010	1.022	1.002	1.000	1.000
3-Year Average	1.127	1.095	0.953	1.011	1.002	1.001	1.000
Exc. High/Low (6-Yr)	1.189	1.122	0.999	1.009	1.001	1.000	1.000
Selected	1.200	1.100	1.010	1.010	1.002	1.000	1.000
Cum. All Year Average	1.233	1.086	1.010	1.009	0.996	0.995	
Cum. 5-Year Average	1.272	1.128	1.014	1.018	1.002	1.000	
Cum. Wgt'd. Avg (5-Yr)	1.236	1.162	1.034	1.024	1.002	1.000	
Cum. 3-Year Average	1.192	1.058	0.966	1.014	1.003	1.001	
Cum. High/Low (6-Yr)	1.346	1.132	1.009	1.010	1.001	1.000	
Cum. Selected	1.349	1.124	1.022	1.012	1.002	1.000	
Accident Year Ending	03/31/2008	03/31/2007	03/31/2006	03/31/2005	03/31/2004	03/31/2003	
Estimated Ultimate	208,380	240,035	240,272	348,289	314,055	341,966	

**OHIO CASUALTY INSURANCE COMPANY, WEST AMERICAN INSURANCE COMPANY,  
 AMERICAN FIRE & CASUALTY COMPANY  
 ARKANSAS PRIVATE PASSENGER AUTOMOBILE  
 ACCIDENT-YEAR LOSS DEVELOPMENT - PROPERTY DAMAGE (INC. LOSS AND ALAE)**

Section B  
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Accident Year (03/31/xxxx)	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months
1997	432,513	431,130	432,239	432,239	432,239	432,239	432,239
1998	526,342	497,955	497,496	497,486	497,486	497,486	497,486
1999	611,279	616,351	612,067	613,065	613,065	613,065	613,065
2000	766,797	763,410	766,107	766,731	766,731	766,731	766,731
2001	827,903	790,885	796,275	787,055	787,055	787,184	787,184
2002	555,755	550,146	550,146	550,146	550,146	550,146	550,146
2003	264,090	260,549	260,549	260,549	260,549	260,549	
2004	243,057	263,739	274,948	274,948	274,948		
2005	221,966	225,006	225,006	225,006			
2006	186,418	201,059	201,059				
2007	204,421	187,075					
2008	169,355						
	<u>27/15</u>	<u>39/27</u>	<u>51/39</u>	<u>63/51</u>	<u>75/63</u>	<u>87/75</u>	
1997	0.997	1.003	1.000	1.000	1.000	1.000	
1998	0.946	0.999	1.000	1.000	1.000	1.000	
1999	1.008	0.993	1.002	1.000	1.000	1.000	
2000	0.996	1.004	1.001	1.000	1.000	1.000	
2001	0.955	1.007	0.988	1.000	1.000	1.000	
2002	0.990	1.000	1.000	1.000	1.000	1.000	
2003	0.987	1.000	1.000	1.000	1.000		
2004	1.085	1.043	1.000	1.000			
2005	1.014	1.000	1.000				
2006	1.079	1.000					
2007	0.915						
							<b>Tail</b>
All Year Average	0.997	1.005	0.999	1.000	1.000	1.000	1.000
5-Year Average	1.016	1.009	0.998	1.000	1.000	1.000	1.000
Weighted Avg (5-Yr)	1.016	1.007	0.996	1.000	1.000	1.000	1.000
3-Year Average	1.002	1.014	1.000	1.000	1.000	1.000	1.000
Exc. High/Low (6-Yr)	1.017	1.002	1.000	1.000	1.000	1.000	1.000
Selected	1.010	1.005	1.000	1.000	1.000	1.000	1.000
Cum. All Year Average	1.001	1.004	0.999	1.000	1.000	1.000	
Cum. 5-Year Average	1.023	1.007	0.998	1.000	1.000	1.000	
Cum. Wgt'd. Avg (5-Yr)	1.019	1.003	0.996	1.000	1.000	1.000	
Cum. 3-Year Average	1.016	1.014	1.000	1.000	1.000	1.000	
Cum. High/Low (6-Yr)	1.019	1.002	1.000	1.000	1.000	1.000	
Cum. Selected	1.015	1.005	1.000	1.000	1.000	1.000	
Accident Year Ending	03/31/2008	03/31/2007	03/31/2006	03/31/2005	03/31/2004	03/31/2003	
Estimated Ultimate	171,895	188,011	201,059	225,006	274,948	260,549	

**OHIO CASUALTY INSURANCE COMPANY, WEST AMERICAN INSURANCE COMPANY,  
 AMERICAN FIRE & CASUALTY COMPANY  
 ARKANSAS PRIVATE PASSENGER AUTOMOBILE  
 ACCIDENT-YEAR LOSS DEVELOPMENT - MEDICAL PAYMENTS (INC. LOSS AND ALAE)**

Accident Year (03/31/xxxx)	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months
1997	204,598	198,623	180,945	181,006	186,905	187,721	187,721
1998	204,372	114,252	103,571	101,571	101,571	101,571	101,571
1999	215,106	155,046	150,115	145,102	145,102	142,363	142,363
2000	218,785	199,473	190,535	179,908	180,051	180,051	180,051
2001	249,727	208,206	200,530	203,853	203,853	203,853	203,853
2002	238,687	206,567	202,502	196,472	195,516	195,516	195,516
2003	111,260	97,709	97,649	97,649	95,587	95,587	
2004	58,585	32,424	27,233	22,621	22,621		
2005	42,214	32,828	28,986	25,755			
2006	48,521	46,315	43,852				
2007	55,543	61,701					
2008	40,220						
	<u>27/15</u>	<u>39/27</u>	<u>51/39</u>	<u>63/51</u>	<u>75/63</u>	<u>87/75</u>	
1997	0.971	0.911	1.000	1.033	1.004	1.000	
1998	0.559	0.907	0.981	1.000	1.000	1.000	
1999	0.721	0.968	0.967	1.000	0.981	1.000	
2000	0.912	0.955	0.944	1.001	1.000	1.000	
2001	0.834	0.963	1.017	1.000	1.000	1.000	
2002	0.865	0.980	0.970	0.995	1.000	1.000	
2003	0.878	0.999	1.000	0.979	1.000		
2004	0.553	0.840	0.831	1.000			
2005	0.778	0.883	0.889				
2006	0.955	0.947					
2007	1.111						
							<b>Tail</b>
All Year Average	0.831	0.935	0.955	1.001	0.998	1.000	1.000
5-Year Average	0.855	0.930	0.941	0.995	0.996	1.000	1.000
Weighted Avg (5-Yr)	0.857	0.962	0.981	0.996	0.997	1.000	1.000
3-Year Average	0.948	0.890	0.906	0.991	1.000	1.000	1.000
Exc. High/Low (6-Yr)	0.869	0.943	0.951	0.999	1.000	1.000	1.000
Selected	0.930	0.950	0.980	0.999	1.000	1.000	1.000
Cum. All Year Average	0.741	0.892	0.954	0.999	0.998	1.000	
Cum. 5-Year Average	0.742	0.868	0.933	0.991	0.996	1.000	
Cum. Wgt'd. Avg (5-Yr)	0.803	0.937	0.974	0.993	0.997	1.000	
Cum. 3-Year Average	0.757	0.799	0.898	0.991	1.000	1.000	
Cum. High/Low (6-Yr)	0.779	0.896	0.950	0.999	1.000	1.000	
Cum. Selected	0.865	0.930	0.979	0.999	1.000	1.000	
Accident Year Ending	03/31/2008	03/31/2007	03/31/2006	03/31/2005	03/31/2004	03/31/2003	
Estimated Ultimate	34,791	57,382	42,931	25,729	22,621	95,587	

**OHIO CASUALTY INSURANCE COMPANY, WEST AMERICAN INSURANCE COMPANY,  
 AMERICAN FIRE & CASUALTY COMPANY  
 ARKANSAS PRIVATE PASSENGER AUTOMOBILE  
 ACCIDENT-YEAR LOSS DEVELOPMENT - UNINSURED MOTORISTS (INC. LOSS AND ALAE)**

Accident Year (03/31/xxxx)	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months
1997	589,405	778,896	799,399	688,359	670,999	670,969	670,939
1998	292,380	286,034	268,917	246,684	245,875	245,305	244,980
1999	345,880	343,688	400,274	400,435	400,435	400,274	400,183
2000	180,698	300,156	411,628	365,324	453,929	450,949	450,949
2001	328,385	336,898	303,798	285,600	296,260	287,982	291,103
2002	190,070	172,911	196,105	206,105	205,149	205,149	205,149
2003	310,780	402,605	361,337	361,501	361,501	361,501	
2004	52,741	41,753	43,491	43,491	47,690		
2005	43,417	79,828	74,693	74,693			
2006	38,585	57,917	51,184				
2007	46,634	38,964					
2008	10,757						
	<u>27/15</u>	<u>39/27</u>	<u>51/39</u>	<u>63/51</u>	<u>75/63</u>	<u>87/75</u>	
1997	1.321	1.026	0.861	0.975	1.000	1.000	
1998	0.978	0.940	0.917	0.997	0.998	0.999	
1999	0.994	1.165	1.000	1.000	1.000	1.000	
2000	1.661	1.371	0.888	1.243	0.993	1.000	
2001	1.026	0.902	0.940	1.037	0.972	1.011	
2002	0.910	1.134	1.051	0.995	1.000	1.000	
2003	1.295	0.897	1.000	1.000	1.000		
2004	0.792	1.042	1.000	1.097			
2005	1.839	0.936	1.000				
2006	1.501	0.884					
2007	0.836						
							<b>Tail</b>
All Year Average	1.196	1.030	0.962	1.043	0.995	1.002	1.000
5-Year Average	1.252	0.979	0.998	1.074	0.993	1.002	1.000
Weighted Avg (5-Yr)	1.262	0.963	0.992	1.081	0.993	1.002	1.000
3-Year Average	1.392	0.954	1.000	1.031	0.991	1.004	1.000
Exc. High/Low (6-Yr)	1.135	0.944	0.985	1.033	0.998	1.000	1.000
Selected	1.250	1.150	1.050	1.015	1.010	1.008	1.007
Cum. All Year Average	1.232	1.030	1.000	1.040	0.997	1.002	
Cum. 5-Year Average	1.308	1.045	1.067	1.069	0.995	1.002	
Cum. Wgt'd. Avg (5-Yr)	1.297	1.028	1.067	1.076	0.995	1.002	
Cum. 3-Year Average	1.363	0.979	1.026	1.026	0.995	1.004	
Cum. High/Low (6-Yr)	1.088	0.959	1.016	1.031	0.998	1.000	
Cum. Selected	1.570	1.256	1.092	1.040	1.025	1.015	
Accident Year Ending	03/31/2008	03/31/2007	03/31/2006	03/31/2005	03/31/2004	03/31/2003	
Estimated Ultimate	16,889	48,939	55,893	77,681	48,882	366,924	

**OHIO CASUALTY INSURANCE COMPANY, WEST AMERICAN INSURANCE COMPANY,  
 AMERICAN FIRE & CASUALTY COMPANY  
 ARKANSAS PRIVATE PASSENGER AUTOMOBILE  
 ACCIDENT-YEAR LOSS DEVELOPMENT - COMPREHENSIVE (INC. LOSS AND ALAE)**

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Accident Year (03/31/xxxx)	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months
1997	326,241	322,701	322,248	322,248	322,248	322,248	322,248
1998	338,804	333,955	335,710	335,512	335,552	335,552	335,552
1999	732,954	716,118	713,789	713,754	713,630	713,630	713,630
2000	565,149	550,716	548,753	548,753	548,753	548,151	548,151
2001	563,413	560,194	557,209	557,209	557,209	557,209	557,209
2002	354,337	353,355	352,603	352,603	352,603	352,603	352,603
2003	188,675	190,693	191,115	191,115	191,115	191,115	
2004	210,713	210,368	210,368	210,368	210,368		
2005	176,717	178,110	177,365	177,365			
2006	180,663	180,260	180,260				
2007	177,345	177,224					
2008	72,404						
	<u>27/15</u>	<u>39/27</u>	<u>51/39</u>	<u>63/51</u>	<u>75/63</u>	<u>87/75</u>	
1997	0.989	0.999	1.000	1.000	1.000	1.000	
1998	0.986	1.005	0.999	1.000	1.000	1.000	
1999	0.977	0.997	1.000	1.000	1.000	1.000	
2000	0.974	0.996	1.000	1.000	0.999	1.000	
2001	0.994	0.995	1.000	1.000	1.000	1.000	
2002	0.997	0.998	1.000	1.000	1.000	1.000	
2003	1.011	1.002	1.000	1.000	1.000		
2004	0.998	1.000	1.000	1.000			
2005	1.008	0.996	1.000				
2006	0.998	1.000					
2007	0.999						
							<b>Tail</b>
All Year Average	0.994	0.999	1.000	1.000	1.000	1.000	1.000
5-Year Average	1.003	0.999	1.000	1.000	1.000	1.000	1.000
Weighted Avg (5-Yr)	1.003	0.999	1.000	1.000	1.000	1.000	1.000
3-Year Average	1.002	0.999	1.000	1.000	1.000	1.000	1.000
Exc. High/Low (6-Yr)	1.001	0.998	1.000	1.000	1.000	1.000	1.000
Selected	0.999	0.999	1.000	1.000	1.000	1.000	1.000
Cum. All Year Average	0.993	0.999	1.000	1.000	1.000	1.000	
Cum. 5-Year Average	1.002	0.999	1.000	1.000	1.000	1.000	
Cum. Wgt'd. Avg (5-Yr)	1.002	0.999	1.000	1.000	1.000	1.000	
Cum. 3-Year Average	1.001	0.999	1.000	1.000	1.000	1.000	
Cum. High/Low (6-Yr)	0.999	0.998	1.000	1.000	1.000	1.000	
Cum. Selected	0.998	0.999	1.000	1.000	1.000	1.000	
Accident Year Ending	03/31/2008	03/31/2007	03/31/2006	03/31/2005	03/31/2004	03/31/2003	
Estimated Ultimate	72,259	177,047	180,260	177,365	210,368	191,115	

**OHIO CASUALTY INSURANCE COMPANY, WEST AMERICAN INSURANCE COMPANY,  
 AMERICAN FIRE & CASUALTY COMPANY  
 ARKANSAS PRIVATE PASSENGER AUTOMOBILE  
 ACCIDENT-YEAR LOSS DEVELOPMENT - COLLISION (INC. LOSS AND ALAE)**

Accident Year (03/31/xxxx)	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months
1997	522,655	510,492	509,460	509,460	509,460	509,430	509,460
1998	709,613	680,385	680,385	678,630	678,011	677,618	677,618
1999	890,740	816,651	811,954	812,006	802,974	802,974	802,974
2000	955,748	876,046	837,337	836,587	836,437	834,969	834,969
2001	909,552	882,358	879,351	880,196	880,196	880,196	880,196
2002	654,825	630,801	617,688	617,688	618,645	618,645	614,458
2003	342,570	339,807	339,807	339,807	339,807	339,807	
2004	336,910	331,834	331,349	331,349	331,349		
2005	394,837	385,790	374,110	373,926			
2006	258,851	249,766	249,766				
2007	277,404	279,619					
2008	229,125						
	<u>27/15</u>	<u>39/27</u>	<u>51/39</u>	<u>63/51</u>	<u>75/63</u>	<u>87/75</u>	
1997	0.977	0.998	1.000	1.000	1.000	1.000	
1998	0.959	1.000	0.997	0.999	0.999	1.000	
1999	0.917	0.994	1.000	0.989	1.000	1.000	
2000	0.917	0.956	0.999	1.000	0.998	1.000	
2001	0.970	0.997	1.001	1.000	1.000	1.000	
2002	0.963	0.979	1.000	1.002	1.000	0.993	
2003	0.992	1.000	1.000	1.000	1.000		
2004	0.985	0.999	1.000	1.000			
2005	0.977	0.970	1.000				
2006	0.965	1.000					
2007	1.008						
							<b>Tail</b>
All Year Average	0.966	0.989	1.000	0.999	1.000	0.999	1.000
5-Year Average	0.985	0.989	1.000	1.000	1.000	0.999	1.000
Weighted Avg (5-Yr)	0.985	0.987	1.000	1.000	1.000	0.999	1.000
3-Year Average	0.983	0.989	1.000	1.001	1.000	0.998	1.000
Exc. High/Low (6-Yr)	0.980	0.994	1.000	1.000	1.000	1.000	1.000
Selected	0.980	0.990	1.000	1.000	1.000	1.000	1.000
Cum. All Year Average	0.953	0.987	0.998	0.998	0.999	0.999	
Cum. 5-Year Average	0.973	0.988	0.999	0.999	0.999	0.999	
Cum. Wgt'd. Avg (5-Yr)	0.971	0.986	0.999	0.999	0.999	0.999	
Cum. 3-Year Average	0.971	0.988	0.999	0.999	0.998	0.998	
Cum. High/Low (6-Yr)	0.974	0.994	1.000	1.000	1.000	1.000	
Cum. Selected	0.970	0.990	1.000	1.000	1.000	1.000	
Accident Year Ending	03/31/2008	03/31/2007	03/31/2006	03/31/2005	03/31/2004	03/31/2003	
Estimated Ultimate	222,252	276,823	249,766	373,926	331,349	339,807	

**SUMMARY OF ASSUMPTIONS AND RESULTS For AFIC PP AUTO - Liability GC  
2007 Net**

**I. UNDERWRITING ASSUMPTIONS**

**A) Policy Costs**

Expense Ratio ( <i>as % WP</i> )	30.3%
Dividend Ratio ( <i>as % WP</i> )	0.0%
ULAE Ratio ( <i>as % of Loss&amp;ALAE</i> )	9.7%
Ultimate Loss & ALAE	1,000

**B) Cash Flow Patterns**

Disc Loss&ALAE to Undisc	91.0%
Duration of Losses (in yrs)	1.5
Disc Premium to Undisc	98.2%

**C) Average Effective Date**

0

**D) Level of Reserve Adequacy**

Held to Nominal Reserves	100.0%
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**II. FINANCE ASSUMPTIONS**

**A) Investment Rate of Return**

Assets Backing Liabilities & Surplus	5.25%
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**B) Federal Income Taxes**

Marginal Income Tax Rate	35.0%
Tax on Investment Returns	35.0%

**C) Target Return on Capital**

Post-Tax Return	<b>12.0%</b>
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**III. RISK (SURPLUS) ASSUMPTIONS**

Reserve Leverage Ratio	0.0%
Premium Leverage Ratio	39.2%

**IV. PRICING RESULTS**

**A) Premium**

Nominal Premium	1,652
Discounted Premium	1,621

**B) Summary of Costs**

Disc Loss & LAE	1,000
Disc Expense (incl PHR Dividends)	500
Disc Taxes	<u>59</u>
	1,560

**C) Ratios**

	Nominal (% of Nominal Prem)	Discounted (% of Disc Prem)
Loss & ALAE Ratio	60.5%	56.2%
ULAE Ratio	5.9%	5.5%
Expense Ratio (incl PHR Dividends)	30.3%	30.9%
<b>Combined Ratio</b>	<b>96.7%</b>	92.6%

**V. PROFITABILITY**

**A) Equity Charge**

<u>Nominal</u>	<u>Discounted</u>
91.78	61.26

**B) IRR on Equity Flows**

Pre-Tax IRR	18.9%
<b>Post-Tax IRR</b>	<b>12.0%</b>

**C) Economic Value Added**

0

**E) All Quarters View**

	<u>Nominal</u>	<u>Discounted</u>
Dollars of Capital Quarters	3,976	3,839
Dollars of Income Quarters	115	109
Return (Annualized)	12.0%	11.9%
Dollars of SAP Surplus Qtrs	2,592	2,511
Ratio of Surplus to EFC	65.2%	65.4%
<b>Return on Surplus (Annualized)</b>	18.9%	18.0%

**F) "Rule of Thumb" Return**

13.3%

$$\begin{aligned}
 &= (1 - \text{disc CR}) * (1 - 35\%) * 1 / \text{Prem Lev Ratio} \\
 &\quad * \text{Ratio of Surplus to EFC} \\
 &\quad + \text{Invest Rate of Return}
 \end{aligned}$$

**SUMMARY OF ASSUMPTIONS AND RESULTS For AFIC PP AUTO - Phys Dam GC  
2007 Net**

**I. UNDERWRITING ASSUMPTIONS**

**A) Policy Costs**

Expense Ratio ( <i>as % WP</i> )	30.9%
Dividend Ratio ( <i>as % WP</i> )	0.0%
ULAE Ratio ( <i>as % of Loss&amp;ALAE</i> )	10.2%
Ultimate Loss & ALAE	1,000

**B) Cash Flow Patterns**

Disc Loss&ALAE to Undisc	96.7%
Duration of Losses (in yrs)	0.3
Disc Premium to Undisc	98.1%

<b>C) Average Effective Date</b>	0
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**D) Level of Reserve Adequacy**

Held to Nominal Reserves	100.0%
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**II. FINANCE ASSUMPTIONS**

**A) Investment Rate of Return**

Assets Backing Liabilities & Surplus	5.25%
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**B) Federal Income Taxes**

Marginal Income Tax Rate	35.0%
Tax on Investment Returns	35.0%

**C) Target Return on Capital**

Post-Tax Return	<b>12.0%</b>
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**III. RISK (SURPLUS) ASSUMPTIONS**

Reserve Leverage Ratio	0.0%
Premium Leverage Ratio	35.3%

**IV. PRICING RESULTS**

**A) Premium**

Nominal Premium	1,753
Discounted Premium	1,720

**B) Summary of Costs**

Disc Loss & LAE	1,066
Disc Expense (incl PHR Dividends)	542
Disc Taxes	<u>56</u>
	1,663

**C) Ratios**

	Nominal (% of Nominal Prem)	Discounted (% of Disc Prem)
Loss & ALAE Ratio	57.1%	56.2%
ULAE Ratio	5.8%	5.7%
Expense Ratio (incl PHR Dividends)	30.9%	31.5%
<b>Combined Ratio</b>	<b>93.8%</b>	93.4%

**V. PROFITABILITY**

**A) Equity Charge**

<u>Nominal</u>	<u>Discounted</u>
89.73	57.29

**B) IRR on Equity Flows**

Pre-Tax IRR	18.8%
<b>Post-Tax IRR</b>	<b>12.0%</b>

**C) Economic Value Added**

0

**E) All Quarters View**

	<u>Nominal</u>	<u>Discounted</u>
Dollars of Capital Quarters	3,727	3,611
Dollars of Income Quarters	107	102
Return (Annualized)	12.0%	11.8%
Dollars of SAP Surplus Qtrs	2,478	2,401
Ratio of Surplus to EFC	66.5%	66.5%
<b>Return on Surplus (Annualized)</b>	18.4%	17.6%

**F) "Rule of Thumb" Return**

13.3%

$$=(1-\text{disc CR}) \cdot (1-35\%) \cdot 1/\text{Prem Lev Ratio}$$
 \* Ratio of Surplus to EFC  
 + Invest Rate of Return

**OHIO CASUALTY INSURANCE COMPANY**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**CALCULATION OF PREMIUM ON LEVEL FACTORS**

**Rate Level Change History**

Renewal Effective Date	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06	01/02/08	05/13/08
Bodily Injury	+ 9.1%	+ 4.5%	+ 2.2%	+ 16.8%	+ 4.2%	+ 3.2%	+ 2.3%	- 18.9%	- 11.7%
Property Damage	+ 25.3%	+ 18.9%	+ 2.8%	+ 0.9%	- 0.5%	+ 6.6%	- 0.3%	- 22.2%	- 12.3%
Medical Payments	+ 12.3%	+ 26.3%	+ 12.8%	+ 15.5%	+ 4.0%	+ 7.0%	+ 0.6%	- 32.0%	- 12.2%
PIP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Uninsured Motorist	+ 14.8%	0.0%	+ 3.6%	+ 13.2%	+ 4.0%	0.0%	0.0%	- 9.5%	- 0.4%
Comprehensive	+ 24.2%	+ 0.9%	+ 2.1%	- 3.5%	- 5.0%	- 7.0%	- 6.3%	- 22.2%	- 20.1%
Collision	- 2.7%	+ 2.1%	- 7.9%	- 0.6%	- 0.8%	- 4.3%	- 3.8%	- 25.6%	- 20.8%
<b>Total</b>	<b>+ 11.8%</b>	<b>+ 6.4%</b>	<b>- 0.1%</b>	<b>+ 5.5%</b>	<b>+ 0.7%</b>	<b>+ 0.7%</b>	<b>- 1.1%</b>	<b>- 21.0%</b>	<b>- 14.0%</b>
Rate Change Type	R	R	R	R	R	R	R	R	R

**Cumulative Rate Level Indices Following the Indicated Rate Revision**

Coverage	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06	01/02/08	05/13/08
Bodily Injury	1.091	1.140	1.165	1.361	1.418	1.463	1.497	1.214	1.072
Property Damage	1.253	1.490	1.532	1.545	1.538	1.639	1.634	1.271	1.115
Medical Payments	1.123	1.418	1.600	1.848	1.922	2.056	2.069	1.407	1.235
PIP	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Uninsured Motorist	1.148	1.148	1.189	1.346	1.400	1.400	1.400	1.267	1.262
Comprehensive	1.242	1.253	1.279	1.235	1.173	1.091	1.022	0.795	0.635
Collision	0.973	0.993	0.915	0.909	0.902	0.863	0.831	0.618	0.489

**Decimal Portion of Calendar Year Premium Earned/Written at the Indicated Rate Level**

	Cal Year	Prior	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06	01/02/08	05/13/08
<b>Earned Premium</b>	03/31/08	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.94067	0.05933	0.00000
	03/31/07	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.66438	0.33562	0.00000	0.00000
	03/31/06	0.00000	0.00000	0.00000	0.00000	0.08504	0.57935	0.33562	0.00000	0.00000	0.00000
	03/31/05	0.00000	0.00000	0.00000	0.42027	0.53707	0.04266	0.00000	0.00000	0.00000	0.00000
	03/31/04	0.00000	0.14176	0.60432	0.25393	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
<b>Written Premium</b>	03/31/08	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.75683	0.24317	0.00000
	03/31/07	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.41370	0.58630	0.00000	0.00000
	03/31/06	0.00000	0.00000	0.00000	0.00000	0.00000	0.41370	0.58630	0.00000	0.00000	0.00000
	03/31/05	0.00000	0.00000	0.00000	0.16986	0.62466	0.20548	0.00000	0.00000	0.00000	0.00000
	03/31/04	0.00000	0.00000	0.49727	0.50273	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

**Earned Premium Weighted Indices**

**Written Premium Weighted Indices**

Coverage	03/31/04	03/31/05	03/31/06	03/31/07	03/31/08	03/31/04	03/31/05	03/31/06	03/31/07	03/31/08
Bodily Injury	1.13950	1.28110	1.42845	1.47476	1.48034	1.15270	1.33942	1.44469	1.48320	1.42832
Property Damage	1.46684	1.53919	1.57230	1.63742	1.61263	1.51079	1.54139	1.59709	1.63619	1.54594
Medical Payments	1.42258	1.74682	1.96066	2.06046	2.02938	1.50962	1.82095	2.00067	2.06356	1.90769
PIP	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Uninsured Motorist	1.15849	1.28264	1.39559	1.40017	1.39228	1.16878	1.33072	1.40017	1.40017	1.36783
Comprehensive	1.25828	1.25090	1.15067	1.06780	1.00868	1.26641	1.22963	1.12484	1.05058	0.96696
Collision	0.97061	0.91146	0.88979	0.85238	0.81797	0.95398	0.90890	0.87944	0.84416	0.77888

**Earned Premium On-Level Factors**

**Written Premium On-Level Factors**

Coverage	03/31/04	03/31/05	03/31/06	03/31/07	03/31/08	03/31/04	03/31/05	03/31/06	03/31/07	03/31/08
Bodily Injury	0.94086	0.83687	0.75054	0.72697	0.72423	0.93008	0.80043	0.74210	0.72284	0.75061
Property Damage	0.76013	0.72440	0.70915	0.68094	0.69141	0.73802	0.72337	0.69814	0.68146	0.72124
Medical Payments	0.86819	0.70704	0.62993	0.59942	0.60860	0.81814	0.67826	0.61733	0.59852	0.64742
PIP	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Uninsured Motorist	1.08942	0.98398	0.90434	0.90138	0.90649	1.07984	0.94843	0.90138	0.90138	0.92270
Comprehensive	0.50497	0.50794	0.55219	0.59504	0.62992	0.50172	0.51673	0.56487	0.60480	0.65709
Collision	0.50424	0.53696	0.55004	0.57418	0.59834	0.51303	0.53847	0.55651	0.57977	0.62836

**WEST AMERICAN INSURANCE COMPANY  
ARKANSAS PRIVATE PASSENGER AUTOMOBILE  
CALCULATION OF PREMIUM ON LEVEL FACTORS**

**Rate Level Change History**

Renewal Effective Date	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06	01/02/08	05/13/08
Bodily Injury	+ 9.1%	+ 4.4%	+ 2.3%	+ 14.7%	+ 6.1%	+ 3.3%	- 1.1%	+ 5.2%	- 11.7%
Property Damage	+ 25.4%	+ 19.2%	+ 3.1%	- 0.9%	- 0.5%	+ 6.6%	- 3.1%	+ 3.8%	- 12.3%
Medical Payments	+ 10.9%	+ 26.0%	+ 13.3%	+ 13.9%	+ 4.6%	+ 7.3%	- 4.0%	- 8.0%	- 12.2%
PIP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Uninsured Motorist	+ 14.8%	0.0%	+ 2.8%	+ 14.1%	+ 4.5%	0.0%	- 2.7%	- 7.3%	- 0.4%
Comprehensive	+ 24.5%	- 0.1%	+ 3.3%	- 5.9%	- 5.2%	- 6.4%	- 8.1%	+ 3.9%	- 20.1%
Collision	- 2.8%	+ 2.1%	- 6.4%	- 2.7%	- 0.8%	- 4.3%	- 6.8%	+ 1.3%	- 20.8%
<b>Total</b>	<b>+ 11.2%</b>	<b>+ 5.7%</b>	<b>+ 0.4%</b>	<b>+ 3.5%</b>	<b>+ 1.2%</b>	<b>+ 0.2%</b>	<b>- 4.3%</b>	<b>+ 1.8%</b>	<b>- 14.0%</b>
Rate Change Type	R	R	R	R	R	R	R	R	R

**Cumulative Rate Level Indices Following the Indicated Rate Revision**

Coverage	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06	01/02/08	05/13/08
Bodily Injury	1.091	1.139	1.165	1.336	1.418	1.465	1.449	1.524	1.346
Property Damage	1.254	1.495	1.541	1.527	1.520	1.620	1.570	1.629	1.429
Medical Payments	1.109	1.397	1.583	1.803	1.886	2.024	1.943	1.788	1.569
PIP	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Uninsured Motorist	1.148	1.148	1.180	1.347	1.407	1.407	1.369	1.269	1.264
Comprehensive	1.245	1.244	1.285	1.209	1.146	1.073	0.986	1.024	0.818
Collision	0.972	0.992	0.929	0.904	0.897	0.858	0.800	0.810	0.642

**Decimal Portion of Calendar Year Premium Earned/Written at the Indicated Rate Level**

	Cal Year	Prior	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06	01/02/08	05/13/08
<b>Earned Premium</b>	03/31/08	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.94067	0.05933	0.00000
	03/31/07	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.66438	0.33562	0.00000	0.00000
	03/31/06	0.00000	0.00000	0.00000	0.00000	0.08504	0.57935	0.33562	0.00000	0.00000	0.00000
	03/31/05	0.00000	0.00000	0.00000	0.42027	0.53707	0.04266	0.00000	0.00000	0.00000	0.00000
	03/31/04	0.00000	0.14176	0.60432	0.25393	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
<b>Written Premium</b>	03/31/08	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.75683	0.24317	0.00000
	03/31/07	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.41370	0.58630	0.00000	0.00000
	03/31/06	0.00000	0.00000	0.00000	0.00000	0.00000	0.41370	0.58630	0.00000	0.00000	0.00000
	03/31/05	0.00000	0.00000	0.00000	0.16986	0.62466	0.20548	0.00000	0.00000	0.00000	0.00000
	03/31/04	0.00000	0.00000	0.49727	0.50273	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

**Earned Premium Weighted Indices**

**Written Premium Weighted Indices**

Coverage	03/31/04	03/31/05	03/31/06	03/31/07	03/31/08	03/31/04	03/31/05	03/31/06	03/31/07	03/31/08
Bodily Injury	1.13885	1.26798	1.42678	1.45940	1.45316	1.15217	1.32414	1.44545	1.45536	1.46701
Property Damage	1.47240	1.53274	1.55391	1.60304	1.57322	1.51806	1.52802	1.57840	1.59045	1.58418
Medical Payments	1.40366	1.71430	1.92536	1.99672	1.93371	1.49077	1.78291	1.96693	1.97643	1.90514
PIP	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Uninsured Motorist	1.15616	1.27920	1.40199	1.39439	1.36322	1.16416	1.33073	1.40714	1.38486	1.34484
Comprehensive	1.25435	1.23817	1.12686	1.04361	0.98816	1.26439	1.20895	1.10312	1.02183	0.99523
Collision	0.97339	0.91405	0.88426	0.83845	0.80030	0.96048	0.90659	0.87398	0.82383	0.80222

**Earned Premium On-Level Factors**

**Written Premium On-Level Factors**

Coverage	03/31/04	03/31/05	03/31/06	03/31/07	03/31/08	03/31/04	03/31/05	03/31/06	03/31/07	03/31/08
Bodily Injury	1.18164	1.06131	0.94318	0.92210	0.92606	1.16798	1.01629	0.93100	0.92466	0.91732
Property Damage	0.97047	0.93226	0.91956	0.89138	0.90828	0.94128	0.93514	0.90529	0.89844	0.90199
Medical Payments	1.11810	0.91549	0.81513	0.78600	0.81161	1.05276	0.88026	0.79791	0.79407	0.82379
PIP	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Uninsured Motorist	1.09338	0.98822	0.90166	0.90658	0.92731	1.08587	0.94995	0.89836	0.91281	0.93998
Comprehensive	0.65248	0.66101	0.72630	0.78424	0.82824	0.64730	0.67698	0.74193	0.80096	0.82236
Collision	0.65912	0.70192	0.72556	0.76520	0.80168	0.66798	0.70769	0.73409	0.77879	0.79977

**AMERICAN FIRE & CASUALTY COMPANY**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**CALCULATION OF PREMIUM ON LEVEL FACTORS**

**Rate Level Change History**

Renewal Effective Date	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06	01/02/08	05/13/08
Bodily Injury	+ 9.2%	+ 3.7%	+ 1.8%	+ 15.4%	+ 4.6%	+ 4.3%	+ 1.4%	+ 5.7%	- 11.7%
Property Damage	+ 25.5%	+ 15.9%	+ 1.4%	- 0.9%	- 0.7%	+ 7.6%	- 1.1%	+ 6.3%	- 12.3%
Medical Payments	+ 13.8%	+ 23.4%	+ 13.3%	+ 14.3%	+ 4.2%	+ 7.6%	- 0.2%	- 20.5%	- 12.2%
PIP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Uninsured Motorist	+ 14.8%	0.0%	+ 2.8%	+ 14.0%	+ 4.5%	0.0%	0.0%	- 11.2%	- 0.4%
Comprehensive	+ 24.5%	- 0.7%	+ 1.8%	- 3.6%	- 4.5%	- 5.7%	- 7.2%	+ 19.2%	- 20.1%
Collision	- 2.7%	+ 1.1%	- 8.5%	- 2.4%	- 0.9%	- 3.1%	- 3.7%	+ 6.5%	- 20.8%
<b>Total</b>	<b>+ 11.4%</b>	<b>+ 4.5%</b>	<b>- 0.9%</b>	<b>+ 4.1%</b>	<b>+ 0.8%</b>	<b>+ 1.0%</b>	<b>- 1.9%</b>	<b>+ 4.7%</b>	<b>- 14.0%</b>
Rate Change Type	R	R	R	R	R	R	R	R	R

**Cumulative Rate Level Indices Following the Indicated Rate Revision**

Coverage	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06	01/02/08	05/13/08
Bodily Injury	1.092	1.132	1.153	1.330	1.392	1.451	1.472	1.556	1.374
Property Damage	1.255	1.455	1.475	1.462	1.451	1.562	1.545	1.642	1.440
Medical Payments	1.138	1.404	1.591	1.819	1.895	2.039	2.035	1.618	1.420
PIP	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Uninsured Motorist	1.148	1.148	1.180	1.345	1.406	1.406	1.406	1.248	1.243
Comprehensive	1.245	1.236	1.259	1.213	1.159	1.093	1.014	1.209	0.966
Collision	0.973	0.984	0.900	0.878	0.871	0.844	0.812	0.865	0.685

**Decimal Portion of Calendar Year Premium Earned/Written at the Indicated Rate Level**

	Cal Year	Prior	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06	01/02/08	05/13/08
<b>Earned Premium</b>	03/31/08	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.94067	0.05933	0.00000
	03/31/07	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.66438	0.33562	0.00000	0.00000
	03/31/06	0.00000	0.00000	0.00000	0.00000	0.08504	0.57935	0.33562	0.00000	0.00000	0.00000
	03/31/05	0.00000	0.00000	0.00000	0.42027	0.53707	0.04266	0.00000	0.00000	0.00000	0.00000
	03/31/04	0.00000	0.14176	0.60432	0.25393	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
<b>Written Premium</b>	03/31/08	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.75683	0.24317	0.00000
	03/31/07	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.41370	0.58630	0.00000	0.00000
	03/31/06	0.00000	0.00000	0.00000	0.00000	0.00000	0.41370	0.58630	0.00000	0.00000	0.00000
	03/31/05	0.00000	0.00000	0.00000	0.16986	0.62466	0.20548	0.00000	0.00000	0.00000	0.00000
	03/31/04	0.00000	0.00000	0.49727	0.50273	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

**Earned Premium Weighted Indices**

**Written Premium Weighted Indices**

Coverage	03/31/04	03/31/05	03/31/06	03/31/07	03/31/08	03/31/04	03/31/05	03/31/06	03/31/07	03/31/08
Bodily Injury	1.13185	1.25832	1.40639	1.45817	1.47664	1.14265	1.31274	1.42659	1.46326	1.49206
Property Damage	1.43143	1.46678	1.48929	1.55594	1.55030	1.46478	1.46179	1.51608	1.55164	1.56819
Medical Payments	1.41397	1.72622	1.93680	2.03761	2.01015	1.49819	1.79563	1.97940	2.03659	1.93347
PIP	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Uninsured Motorist	1.15616	1.27851	1.40076	1.40591	1.39656	1.16416	1.32974	1.40591	1.40591	1.36762
Comprehensive	1.24317	1.22994	1.14111	1.06619	1.02548	1.24747	1.20971	1.11991	1.04647	1.06127
Collision	0.96095	0.88723	0.86219	0.83312	0.81551	0.94167	0.88053	0.85476	0.82529	0.82522

**Earned Premium On-Level Factors**

**Written Premium On-Level Factors**

Coverage	03/31/04	03/31/05	03/31/06	03/31/07	03/31/08	03/31/04	03/31/05	03/31/06	03/31/07	03/31/08
Bodily Injury	1.21354	1.09158	0.97665	0.94197	0.93019	1.20207	1.04633	0.96282	0.93869	0.92057
Property Damage	1.00591	0.98167	0.96683	0.92541	0.92878	0.98301	0.98502	0.94975	0.92798	0.91818
Medical Payments	1.00454	0.82283	0.73336	0.69708	0.70660	0.94807	0.79102	0.71758	0.69743	0.73463
PIP	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Uninsured Motorist	1.07550	0.97258	0.88770	0.88445	0.89036	1.06811	0.93511	0.88445	0.88445	0.90921
Comprehensive	0.77678	0.78514	0.84625	0.90572	0.94168	0.77410	0.79827	0.86227	0.92279	0.90992
Collision	0.71307	0.77232	0.79475	0.82248	0.84024	0.72767	0.77820	0.80166	0.83028	0.83036

**OHIO CASUALTY GROUP**  
**ARKANSAS PRIVATE PASSENGER AUTOMOBILE**  
**EXCESS WIND AND WATER CALCULATION (COMPREHENSIVE, ONLY)**

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Year Ending:	<u>03/31/2006</u>	<u>03/31/2007</u>	<u>03/31/2008</u>
1. Total Losses Incurred	\$ 175,235	\$ 173,380	\$ 70,304
2. Wind & Water Losses Incurred	\$ 85,282	\$ 41,785	\$ 7,613
3. non-Wind & Water Losses { line (1) - line (2) }	\$ 89,953	\$ 131,595	\$ 62,691
4. Wind & Water to non-Wind & Water Ratio { line (2) ÷ line (3) }	0.948	0.318	0.121
5. Normal Wind & Water to non-Wind & Water Ratio (from ISO Circular)			0.366
6. Normal Wind and Water Losses Incurred { line (3) x minimum of lines (4) and (5) }	\$ 32,923	\$ 41,785	\$ 7,613
7. Losses Adjusted for Normal Wind & Water { line (3) + line (6) }	\$ 122,876	\$ 173,380	\$ 70,304
8. Excess Wind & Water Factor (from ISO Circular)			1.059
9. Losses Adjusted for Excess Losses { line (7) x line (8) }	\$ 130,126	\$ 183,609	\$ 74,452
10. Development Factor to Ultimate	1.000	0.999	0.998
11. Ultimate Adjusted Losses Incurred { line (9) x line (10) }	\$ 130,126	\$ 183,425	\$ 74,303

\* ISO Circular: AS-PA-2008-003

**ARKANSAS 02-09**



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RULES AND RATES**

**RULE 8. BASE RATES**

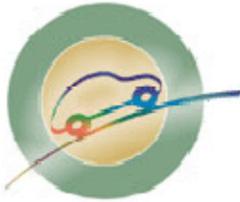
<b>Liability Coverage</b>	<b>Base Limit</b>	<b>Semi-Annual Base Rate</b>
Bodily Injury (BI)	\$25,000/\$50,000	\$114.50
Property Damage (PD)	\$15,000	\$131.50
Single Limit Liability (CSL)	\$75,000	\$274.50
Medical Payments (MP)	\$1,000	\$22.50
Arkansas Medical Payments (ArMED)	\$5,000	\$60.50
Uninsured Motorists - Split Limit (UM)	\$25,000/\$50,000	\$18.00
Uninsured Motorists - Single Limit (UM)	\$50,000	\$22.00
Uninsured Motorists - Combined Single Limit (UM)	\$75,000	\$51.50
Underinsured Motorists - Split Limit (UIM)	\$10,000/\$20,000	\$28.00
Underinsured Motorists - Single Limit (UIM)	\$50,000	\$58.50
Uninsured Motorists - Property Damage (UMPD)	\$25,000	\$26.50
Arkansas Workloss	\$5,000	\$3.00
Arkansas AD&D	\$5,000	\$1.80

<b>Physical Damage Coverage</b>	<b>Model Year/ Symbol</b>	<b>Base Deductible</b>	<b>Semi-Annual Base Rate</b>
Comprehensive (COMP)	MY 2007, Sym 8	\$500	\$152.50
Collision (COLL)	MY 2007, Sym 8	\$500	\$396.50

Rental Reimbursement, Trip Interruption Coverage and other coverages are offered FREE as part of the Enhanced Coverage Endorsement - See Rule 32.

Rates for Towing and Labor and Electronic Equipment may be found in Rule 31. Miscellaneous Coverages.

ARKANSAS 02-09



**OHIO CASUALTY GROUP®  
PERSONAL AUTO MANUAL  
RULES AND RATES**

**RULE 13. MEDICAL PAYMENTS INSURANCE, WORK LOSS COVERAGE  
AND ACCIDENTAL DEATH BENEFIT**

**A. Eligibility**

Medical Payments Insurance, Work Loss Coverage and Accidental Death Benefit must be afforded under every auto liability policy issued or delivered to the owner of an auto, motorcycle, motorscooter, motorbike or similar motor vehicle registered or principally garaged in Arkansas. These coverages are not available for Extended Non-Owned or Named Non-Owner Vehicles.

If one or more of these coverages are afforded, attach [PP 05 82](#), Personal Injury Protection Coverage - Arkansas to the policy.

**Exceptions:**

1. The named insured has the right to reject one or more of such coverages in writing and must reject the Statutory Limit of Medical Payments in writing if lower or higher limits are requested.
2. After the named insured rejects one or more of such coverages, the insurer shall not be required to notify any insured in any renewal, reinstatement, substitute, amended or replacement policy as to the availability of such coverage.

**B. Coverages and Rates**

1. Medical Payments

a. Limits

Statutory Limit per person - \$5,000.

**(1)** Lower or higher limits are permitted, only when the named insured has rejected the Statutory Limit.

**(2)** A maximum limit of \$5,000 applies to pedestrians who are other than the named insured or a relative.

**(3)** Basic and Increased Limits of Personal Auto Medical Payments Coverage may be purchased only when the named insured has rejected Arkansas Medical Payments Coverage.

**b.** Rates

Rates: Charge the applicable manual rate for Medical Payment Insurance. Apply all factors applicable to Medical Payments as shown in Rule 7 – Premium Determination.

**2.** Work Loss Coverage

**a.** Limits

Maximum per person -

**(1)** For an Income Earner - \$140 per week for 52 weeks.

**(2)** For a Non-Income Earner - \$70 per week for 52 weeks.

**b.** Rates

All Private Passenger Motor Vehicles - \$3.00 per car.

Apply all factors applicable to Miscellaneous Coverages as shown in Rule 7 – Premium Determination.

**3.** Accidental Death Benefit

**a.** Limits

Maximum per person - \$5,000

**b.** Rates

All Private Passenger Motor Vehicles - \$1.80 per car. Apply all factors applicable to Miscellaneous Coverages as shown in Rule 7 – Premium Determination.

## Actuarial Statement of Opinion

I, Joseph P Greenwood, hold the title of Actuary within the Liberty Mutual Group. I am a member of the American Academy of Actuaries and a Fellow of the Casualty Actuarial Society. I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

Filing #: 2008-03334

Date: January 13, 2009



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Joseph P Greenwood, FCAS, MAAA  
Actuary

*SERFF Tracking Number:* LBRM-125957576      *State:* Arkansas  
*First Filing Company:* The Ohio Casualty Insurance Company, ...      *State Tracking Number:* EFT \$100  
*Company Tracking Number:* 2008-03334  
*TOI:* 19.0 Personal Auto      *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* AR Auto OC/WA/AFC 02/2009 Fast Path  
*Project Name/Number:* AR Auto OC/WA/AFC 02/2009 Fast Path /2008-03334

## 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.

<b>Original Date:</b>	<b>Schedule</b>	<b>Document Name</b>	<b>Replaced Date</b>	<b>Attach Document</b>
No original date	Rate and Rule	Base Rates	01/09/2009	Rule 8. Base Rates.pdf

**ARKANSAS 02-09**



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RULES AND RATES**

**RULE 8. BASE RATES**

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