

SERFF Tracking Number: AMMA-126425792 State: Arkansas
Filing Company: Amica Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AR-A-10-1-RR
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR-A-10-1-RR
Project Name/Number: Rate and Rule Revision/

Filing at a Glance

Company: Amica Mutual Insurance Company
Product Name: AR-A-10-1-RR SERFF Tr Num: AMMA-126425792 State: Arkansas
TOI: 19.0 Personal Auto SERFF Status: Closed-Filed State Tr Num: EFT \$100
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: AR-A-10-1-RR State Status: Fees verified and received (PPA)
Filing Type: Rate/Rule Reviewer(s): Alexa Grissom, Betty Montesi
Disposition Date: 03/11/2010
Authors: Brenda Miller, Carol Pedro, Brenda Walker, Christina Perfetti
Date Submitted: 01/20/2010 Disposition Status: Filed
Effective Date Requested (New): 06/01/2010 Effective Date (New): 08/01/2010
Effective Date Requested (Renewal): 06/01/2010 Effective Date (Renewal):
State Filing Description:

General Information

Project Name: Rate and Rule Revision Status of Filing in Domicile: Not Filed
Project Number: Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 03/11/2010
State Status Changed: 01/25/2010 Deemer Date:
Created By: Carol Pedro Submitted By: Brenda Walker
Corresponding Filing Tracking Number:
Filing Description:
Rate and Rule Revision

Company and Contact

Filing Contact Information

Brenda Walker, Sr. Regulatory/Compliance bwalker@amica.com
Anlys
P.O. Box 6008 800-652-6422 [Phone] 24584 [Ext]

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Providence, RI 02940 401-334-6518 [FAX]

Filing Company Information

Amica Mutual Insurance Company CoCode: 19976 State of Domicile: Rhode Island
 P.O. Box 6008 Group Code: 28 Company Type:
 Providence, RI 02940 Group Name: State ID Number:
 (800) 652-6422 ext. [Phone] FEIN Number: 05-0348344

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Amica Mutual Insurance Company	\$100.00	01/20/2010	33659032

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	03/11/2010	03/11/2010

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	02/16/2010	02/16/2010	Brenda Walker	02/16/2010	02/16/2010
Pending Industry Response	Alexa Grissom	01/28/2010	01/28/2010	Brenda Walker	02/04/2010	02/04/2010
Pending Industry Response	Alexa Grissom	01/25/2010	01/25/2010	Brenda Walker	01/26/2010	01/26/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
new effective date	Note To Reviewer	Carol Pedro	03/12/2010	03/12/2010
Status	Note To Reviewer	Brenda Walker	03/05/2010	03/05/2010

SERFF Tracking Number: AMMA-126425792 State: Arkansas
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Disposition

Disposition Date: 03/11/2010

Effective Date (New): 08/01/2010

Effective Date (Renewal):

- Effective Date (New) changed from 06/01/2010 to 08/01/2010 by Grissom, Alexa on 03/16/2010.

Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Amica Mutual Insurance Company	%	4.400%	\$26,750	451	\$607,965	8.000%	1.000%

SERFF Tracking Number: AMMA-126425792 State: Arkansas
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 Project Name/Number: Rate and Rule Revision/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Explanatory Memorandum & Support Exhibits	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Rate	Revised Manual Pages	Filed	Yes

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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR-A-10-1-RR
Project Name/Number: Rate and Rule Revision/

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 02/16/2010
Submitted Date 02/16/2010
Respond By Date

Dear Brenda Walker,

This will acknowledge receipt of the captioned filing. Our Director has advised that the APCS was submitted on an altered form. The form must be submitted exactly as it is presented with your companies' information inserted.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 02/16/2010
Submitted Date 02/16/2010

Dear Alexa Grissom,

Comments:

Please refer to your objection of 2-16-2010, Amica submits the following response:

Response 1

Comments: We have sent the exhibit again.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking Number: *AMMA-126425792* *State:* *Arkansas*
Filing Company: *Amica Mutual Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *AR-A-10-1-RR*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *AR-A-10-1-RR*
Project Name/Number: *Rate and Rule Revision/*

We hope this enables you to complete your review of our filing.

Sincerely,
Brenda Miller, Brenda Walker, Carol Pedro, Christina Perfetti

SERFF Tracking Number: AMMA-126425792 State: Arkansas
Filing Company: Amica Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AR-A-10-1-RR
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR-A-10-1-RR
Project Name/Number: Rate and Rule Revision/

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/28/2010
Submitted Date 01/28/2010

Respond By Date

Dear Brenda Walker,

This will acknowledge receipt of the captioned filing. The Rf-1 is required to be on the Department's web site. Therefore, it needs to be completed before the filing can be finalized.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 02/04/2010
Submitted Date 02/04/2010

Dear Alexa Grissom,

Comments:

Please refer to your objection dated 1-28-10, Amica submits the following response.

Response 1

Comments: We have included indications on the NAIC form as requested.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: NAIC loss cost data entry document

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking Number: *AMMA-126425792* *State:* *Arkansas*
Filing Company: *Amica Mutual Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *AR-A-10-1-RR*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *AR-A-10-1-RR*
Project Name/Number: *Rate and Rule Revision/*

We hope this enables you to complete your review of our filing.

Sincerely,
Brenda Miller, Brenda Walker, Carol Pedro, Christina Perfetti

SERFF Tracking Number: AMMA-126425792 State: Arkansas
Filing Company: Amica Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AR-A-10-1-RR
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR-A-10-1-RR
Project Name/Number: Rate and Rule Revision/

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 01/25/2010

Submitted Date 01/25/2010

Respond By Date

Dear Brenda Walker,

This will acknowledge receipt of the captioned filing. Please advise why the indicated rate change section of the Rf-1 is incomplete. This form is a requirement for rate/rule filings.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 01/26/2010

Submitted Date 01/26/2010

Dear Alexa Grissom,

Comments:

In response to your objection dated 1-25-10, Amica submits the following response;

Response 1

Comments: As noted on the rate and rule filing schedule, as of 12-31-09 Amica's policy count is only 451 policies. Due to our small volume of business, our accident year loss experience has little credibility and is therefore not reliable for ratemaking purposes. Amica traditionally only includes calendar year loss ratios, expense data and investment income with our rate level filings.

However, our decision to revise base rates was based on a combination of several factors, including calendar year loss results, the rate actions of our competitors and our company's rising expense levels. Although our premium volume is relatively small, our calendar year data is fairly consistent for the coverages where we are seeking rate increases. For Property Damage, Comprehensive and Collision coverages the results are relatively stable in four out of five years, resulting in our filed rate level increases.

In a state such as Arkansas where we have minimal data and a limited presence, we supplement our data with information relating to the rate level actions of many of the state's largest writers. This has historically served as a useful barometer as we assess the appropriateness of our rate level. We are seeking a 4.4% rate level increase, which

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Product Name: AR-A-10-1-RR
Project Name/Number: Rate and Rule Revision/

Note To Reviewer

Created By:

Carol Pedro on 03/12/2010 12:49 PM

Last Edited By:

Carol Pedro

Submitted On:

03/12/2010 12:49 PM

Subject:

new effective date

Comments:

Your approval has been received. Due to timing constraints, Amica is changing the effective date from June 1, 2010 to August 1, 2010 for new business and renewal policies.

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Product Name: AR-A-10-1-RR
Project Name/Number: Rate and Rule Revision/

Note To Reviewer

Created By:

Brenda Walker on 03/05/2010 08:10 AM

Last Edited By:

Alexa Grissom

Submitted On:

03/11/2010 03:45 PM

Subject:

Status

Comments:

I have been asked to follow up with the department on the status of this filing. Please advise. Thank you.

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 TOI: 19.0 Personal Auto
 Product Name: AR-A-10-1-RR
 Project Name/Number: Rate and Rule Revision/

State: Arkansas
 State Tracking Number: EFT \$100
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 06/01/2009
Filing Method of Last Filing: File & 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:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Amica Mutual Insurance Company	%	4.400%	\$26,750	451	\$607,965	8.000%	1.000%

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Project Name/Number: Rate and Rule Revision/

Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Filed 03/11/2010	Revised Manual		Replacement	06 10 Revised Manual
	Pages			Pages.pdf

Physical Damage Effective:
 New Business June 1, 2010
 Renewals June 1, 2010

Amica Mutual Insurance Company
 Personal Vehicle Manual
Arkansas
 Comprehensive Symbol Factors
 Model Year

Sym. (a)	2012 (c)	2011 (c)	Sym. (b)	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1990 1999	1981 - 1989 (d)	1980 & Prior (e)
1	0.34	0.33															
2	0.42	0.40															
3	0.52	0.49															
4	0.64	0.61	1	0.38	0.36	0.34	0.33	0.31	0.29	0.28	0.27	0.25	0.24	0.23	0.22	0.12	0.12
5	0.73	0.69	2	0.49	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.12	0.12
6	0.80	0.77	3	0.59	0.56	0.53	0.51	0.48	0.45	0.44	0.41	0.39	0.37	0.35	0.34	0.12	0.12
7	0.89	0.85	4	0.67	0.64	0.60	0.58	0.54	0.52	0.50	0.47	0.44	0.42	0.40	0.38	0.12	0.12
8	0.96	0.91	5	0.75	0.71	0.68	0.65	0.61	0.58	0.56	0.53	0.50	0.47	0.45	0.43	0.14	0.14
10	1.03	0.99	6	0.84	0.80	0.76	0.72	0.68	0.65	0.62	0.59	0.55	0.53	0.50	0.48	0.22	0.22
11	1.10	1.05	7	0.92	0.87	0.83	0.79	0.75	0.71	0.68	0.64	0.61	0.58	0.55	0.52	0.28	0.28
12	1.17	1.11	8	1.00	0.95	0.90	0.86	0.81	0.77	0.74	0.70	0.66	0.63	0.60	0.57	0.36	0.36
13	1.22	1.17	10	1.09	1.04	0.98	0.94	0.88	0.84	0.81	0.76	0.72	0.69	0.65	0.62	0.46	0.46
14	1.28	1.22	11	1.20	1.14	1.08	1.03	0.97	0.92	0.89	0.84	0.79	0.76	0.72	0.68	0.55	0.55
15	1.34	1.28	12	1.31	1.24	1.18	1.13	1.06	1.01	0.97	0.92	0.86	0.83	0.79	0.75	0.65	0.65
16	1.40	1.33	13	1.43	1.36	1.29	1.23	1.16	1.10	1.06	1.00	0.94	0.90	0.86	0.82	0.78	0.78
17	1.46	1.40	14	1.56	1.48	1.40	1.34	1.26	1.20	1.15	1.09	1.03	0.98	0.94	0.89	0.93	0.99
18	1.53	1.46	15	1.72	1.63	1.55	1.48	1.39	1.32	1.27	1.20	1.14	1.08	1.03	0.98	1.11	
19	1.58	1.51	16	1.87	1.78	1.68	1.61	1.51	1.44	1.38	1.31	1.23	1.18	1.12	1.07	1.29	
20	1.64	1.56	17	2.02	1.92	1.82	1.74	1.64	1.56	1.49	1.41	1.33	1.27	1.21	1.15	1.50	
21	1.69	1.62	18	2.16	2.05	1.94	1.86	1.75	1.66	1.60	1.51	1.43	1.36	1.30	1.23	1.74	
22	1.75	1.67	19	2.34	2.22	2.11	2.01	1.90	1.80	1.73	1.64	1.54	1.47	1.40	1.33	2.02	
23	1.80	1.72	20	2.54	2.41	2.29	2.18	2.06	1.96	1.88	1.78	1.68	1.60	1.52	1.45	2.36	
24	1.86	1.77	21	2.77	2.63	2.49	2.38	2.24	2.13	2.05	1.94	1.83	1.75	1.66	1.58	2.95	
25	1.91	1.83	22	3.06	2.91	2.75	2.63	2.48	2.36	2.26	2.14	2.02	1.93	1.84	1.74		
26	1.96	1.87	23	3.37	3.20	3.03	2.90	2.73	2.59	2.49	2.36	2.22	2.12	2.02	1.92		
27	2.01	1.92	24	3.83	3.64	3.45	3.29	3.10	2.95	2.83	2.68	2.53	2.41	2.30	2.18		
28	2.07	1.97	25	4.49	4.27	4.04	3.86	3.64	3.46	3.32	3.14	2.96	2.83	2.69	2.56		
29	2.11	2.02	26	5.17	4.91	4.65	4.45	4.19	3.98	3.83	3.62	3.41	3.26	3.10	2.95		
30	2.17	2.07															
31	2.22	2.12															
32	2.27	2.16															
33	2.31	2.21															
34	2.37	2.26															
35	2.41	2.30															
36	2.48	2.36															
37	2.55	2.44															
38	2.63	2.51															
39	2.70	2.57															
40	2.77	2.65															
41	2.84	2.71															
42	2.92	2.78															
43	2.98	2.85															
44	3.06	2.82															
45	3.12	2.98															
46	3.20	3.06															
47	3.29	3.14															
48	3.38	3.22															
49	3.47	3.31															
50	3.54	3.38															
51	3.63	3.47															
52	3.72	3.55															
53	3.80	3.62															
54	3.93	3.75															
55	4.09	3.91															
56	4.27	4.07															
57	4.44	4.24															
58	4.72	4.50															
59	5.08	4.85															
60	5.46	5.21															
61	5.84	5.58															
62	6.24	5.95															
63	6.64	6.34															
64	7.05	6.73															
65	7.45	7.11															
66	8.05	7.69															
67	8.87	8.46															
68	9.67	9.23															
69	10.47	10.00															
70	11.29	10.77															
71	12.10	11.55															
72	12.91	12.33															
73	13.73	13.10															
74	14.54	13.88															
75	15.36	14.66															

(a) 75 Symbol Table applies to 2011 and later model years. Refer to Personal Vehicle Manual Rule 12, for rating Symbol 98 vehicles.
 (b) 27 Symbol Table applies to 1990 - 2010. Refer to Personal Vehicle Manual Rule 12, for rating Symbol 27 vehicles.
 (c) 2011 relativities are 1.05 times the rels from the 75 Symbol Table.
 2012 relativities are 1.10 times the rels from the 75 Symbol Table, where 1.10 = 1.05 x 1.05 rounded to 2 decimal places.
 (d) 21 Symbol Table applies to 1981 - 1989 model years.
 (e) 14 Symbol Table applies to 1976 - 1980 model years.
 (f) 7 Symbol Table applies to 1975 and earlier model years. Refer to Personal Vehicle Manual Rule 12 for rating Symbol 7 vehicles.

Physical Damage Effective:
 New Business June 1, 2010
 Renewals June 1, 2010

Amica Mutual Insurance Company
Personal Vehicle Manual
Arkansas
Collision Symbol Factors
 Model Year

Sym. (a)	2012 (c)	2011 (c)	Sym. (b)	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1990 - 1999	1981 - 1989 (d)	1980 & Prior (e)
1	0.48	0.46															
2	0.61	0.58															
3	0.74	0.70	1	0.62	0.58	0.55	0.51	0.47	0.43	0.41	0.38	0.36	0.34	0.32	0.30	0.20	0.20
4	0.85	0.81	2	0.70	0.66	0.62	0.58	0.53	0.49	0.46	0.43	0.41	0.39	0.36	0.34	0.20	0.20
5	0.90	0.86	3	0.77	0.72	0.68	0.64	0.59	0.54	0.51	0.48	0.45	0.42	0.39	0.37	0.20	0.20
6	0.94	0.89	4	0.82	0.77	0.72	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42	0.39	0.20	0.20
7	0.97	0.92	5	0.86	0.81	0.76	0.71	0.65	0.60	0.57	0.53	0.50	0.47	0.44	0.41	0.25	0.25
8	1.01	0.97	6	0.90	0.85	0.79	0.75	0.68	0.63	0.59	0.56	0.52	0.50	0.46	0.43	0.30	0.30
10	1.06	1.01	7	0.95	0.89	0.84	0.79	0.72	0.67	0.63	0.59	0.55	0.52	0.48	0.46	0.34	0.34
11	1.10	1.05	8	1.00	0.94	0.88	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48	0.38	0.38
12	1.13	1.08	10	1.05	0.99	0.92	0.87	0.80	0.74	0.69	0.65	0.61	0.58	0.54	0.50	0.42	0.42
13	1.17	1.11	11	1.10	1.03	0.97	0.91	0.84	0.77	0.73	0.68	0.64	0.61	0.56	0.53	0.47	0.47
14	1.19	1.13	12	1.15	1.08	1.01	0.95	0.87	0.81	0.76	0.71	0.67	0.63	0.59	0.55	0.51	0.51
15	1.22	1.17	13	1.21	1.14	1.06	1.00	0.92	0.85	0.80	0.75	0.70	0.67	0.62	0.58	0.57	0.57
16	1.24	1.19	14	1.28	1.20	1.13	1.06	0.97	0.90	0.84	0.79	0.74	0.70	0.65	0.61	0.63	0.66
17	1.28	1.22	15	1.37	1.29	1.21	1.14	1.04	0.96	0.90	0.85	0.79	0.75	0.70	0.66	0.71	
18	1.31	1.25	16	1.44	1.35	1.27	1.20	1.09	1.01	0.95	0.89	0.84	0.79	0.73	0.69	0.79	
19	1.34	1.28	17	1.52	1.43	1.34	1.26	1.16	1.06	1.00	0.94	0.88	0.84	0.78	0.73	0.86	
20	1.36	1.30	18	1.60	1.50	1.41	1.33	1.22	1.12	1.06	0.99	0.93	0.88	0.82	0.77	0.93	
21	1.40	1.33	19	1.68	1.58	1.48	1.39	1.28	1.18	1.11	1.04	0.97	0.92	0.86	0.81	1.01	
22	1.43	1.37	20	1.76	1.65	1.55	1.46	1.34	1.23	1.16	1.09	1.02	0.97	0.90	0.84	1.11	
23	1.46	1.40	21	1.84	1.73	1.62	1.53	1.40	1.29	1.21	1.14	1.07	1.01	0.94	0.88	1.30	
24	1.49	1.42	22	1.94	1.82	1.71	1.61	1.47	1.36	1.28	1.20	1.13	1.07	0.99	0.93		
25	1.52	1.45	23	2.05	1.93	1.80	1.70	1.56	1.44	1.35	1.27	1.19	1.13	1.05	0.98		
26	1.54	1.47	24	2.21	2.08	1.94	1.83	1.68	1.55	1.46	1.37	1.28	1.22	1.13	1.06		
27	1.56	1.49	25	2.46	2.31	2.16	2.04	1.87	1.72	1.62	1.53	1.43	1.35	1.25	1.18		
28	1.60	1.52	26	2.71	2.55	2.38	2.25	2.06	1.90	1.79	1.68	1.57	1.49	1.38	1.30		
29	1.62	1.54															
30	1.65	1.58															
31	1.67	1.60															
32	1.69	1.62															
33	1.73	1.65															
34	1.75	1.67															
35	1.77	1.69															
36	1.80	1.72															
37	1.84	1.75															
38	1.87	1.79															
39	1.89	1.81															
40	1.93	1.84															
41	1.95	1.86															
42	1.98	1.89															
43	2.00	1.91															
44	2.02	1.93															
45	2.05	1.95															
46	2.08	1.98															
47	2.11	2.02															
48	2.13	2.04															
49	2.17	2.07															
50	2.20	2.10															
51	2.23	2.13															
52	2.26	2.15															
53	2.29	2.18															
54	2.33	2.23															
55	2.39	2.28															
56	2.45	2.34															
57	2.52	2.40															
58	2.63	2.51															
59	2.76	2.64															
60	2.89	2.76															
61	3.06	2.92															
62	3.26	3.11															
63	3.44	3.29															
64	3.64	3.48															
65	3.83	3.65															
66	4.11	3.93															
67	4.50	4.29															
68	4.88	4.66															
69	5.27	5.03															
70	5.64	5.39															
71	6.03	5.75															
72	6.41	6.12															
73	6.80	6.49															
74	7.18	6.86															
75	7.57	7.22															

(a) 75 Symbol Table applies to 2011 and later model years. Refer to Personal Vehicle Manual Rule 12. for rating Symbol 98 vehicles.
 (b) 27 Symbol Table applies to 1990 - 2010. Refer to Personal Vehicle Manual Rule 12. for rating Symbol 27 vehicles.
 (c) 2011 relativities are 1.05 times the rels from the 75 Symbol Table.
 2012 relativities are 1.10 times the rels from the 75 Symbol Table, where 1.10 = 1.05 x 1.05 rounded to 2 decimal places.
 (d) 21 Symbol Table applies to 1981 - 1989 model years.
 (e) 14 Symbol Table applies to 1976 - 1980 model years.
 (f) 7 Symbol Table applies to 1975 and earlier model years. Refer to Personal Vehicle Manual Rule 12 for rating Symbol 7 vehicles.

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4. CLASSIFICATIONS

Refer to the Arkansas Classification Tables at the end of these Exception Pages for the Primary Classification Rating Factors and for the Primary and Secondary Statistical Codes that apply in Arkansas. Refer to Section A.2. of this rule to determine the Secondary Classification Rating Factors.

Section A.2. is replaced by the following:

2. Secondary Classification

a. Determine if the auto is:

(1) A single car, or

(2) Part of a multi-car risk and

(3) Determine if a youthful operator is rated on the auto. For purposes of this portion of the rule only, a youthful operator shall be defined as an operator younger than 25 years of age.

For each vehicle of a multi-car risk, subtract the following multi-car factor from the Primary Rating Factor:

1. For vehicles not assigned a youthful operator, subtract a factor of .25.

2. For vehicles assigned a youthful operator, subtract a factor of .15.

3. For vehicles classified as an excess auto, subtract the highest multi-car factor based on the assigned vehicles.

b. Refer to the Safe Driver Insurance Plan to classify operators according to the provisions of the Plan.

c. Refer to the Safe Driver Insurance Plan to determine the appropriate factor to be added to the Primary Rating Factor

Section B. of this rule is replaced by the following:

B. Private Passenger Autos owned by corporations, co-partnerships, or unincorporated associations and covered by a Personal Auto Policy.

1. Corporations, co-partnerships or unincorporated associations owning fewer than five motor vehicles:

An owned private passenger auto principally furnished to a specified individual shall be classified and rated as if owned by that individual in accordance with Rule 4.A., provided that auto is not used for business purposes. This rule does not apply to autos which are eligible for rating as van pools in the Commercial Lines Manual -Division 1 - Automobile.

2. Farm family co-partnerships or farm family corporations:

An owned private passenger auto principally garaged on a farm or ranch shall be classified and rated in accordance with Rule 4.A., provided that vehicle is:

a. Not experience rated, and

- b. Not used in an occupation other than farming or ranching

Section C.1. of this rule is replaced by the following:

1. Use Classifications:

- a. BUSINESS USE means that use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.
- b. FARM USE means the auto is principally garaged on a farm or ranch, and
 - (1) it is not customarily used in going to or from work other than farming or ranching, or in driving to or from school, and
 - (2) it is not customarily used in any occupation other than farming or ranching.
- c. LESS THAN 30 MILES means that the auto is used an average of less than 30 miles per day for all uses except BUSINESS USE or FARM USE.
- d. 30 OR MORE MILES means that the auto is used an average of 30 or more miles per day for all uses except BUSINESS USE or FARM USE.

LIABILITY COVERAGES ONLY

- e. An auto used in the business of U.S. Government by one of its employees may be classified and rated as LESS THAN 30 MILES or 30 OR MORE MILES when the applicable endorsement is used to limit coverage.

Section C.2.e.2. is replaced by the following:

- e. 2. If a YOUTHFUL UNMARRIED FEMALE OPERATOR or a YOUTHFUL UNMARRIED MALE OPERATOR is a student residing at an educational institution over 100 road miles from the auto's place of principal garaging, classify as Student Away and refer to the Primary Class Plan pages for rating factors.

If the only driver on the policy is youthful, the Student Away Classification does not apply.

Section C.3. of this rule is replaced by the following:

- (1) When determining principal operator assignment, exclude drivers classified as Student Away from the driver count and exclude cars without liability coverage from the car count.
- (2) Single Car Risks
 - (a) Assign the operator with the highest primary LESS THAN 30 MILES OCCASIONAL rating factor to the auto. After assigning an operator to the auto on the basis of LESS THAN 30 MILES OCCASIONAL rating factor, the factor must be adjusted for the actual use/mileage of the auto before determining and applying the Secondary Rating Factors.
- (3) Multi-Car Risks
 - (a) Assign operators to autos as follows:
 - (i) Determine the primary LESS THAN 30 MILES OCCASIONAL rating factors for all operators.
 - (ii) All operators are assigned to autos in the order of the highest rated operator to the auto with the lowest total base premium beginning with autos having liability coverage.

- (iii) After assigning operators to autos on the basis of LESS THAN 30 MILES OCCASIONAL rating factors, each factor must be adjusted for the actual use/mileage of the auto before determining and applying the Secondary Rating Factors.
- (iv) If the number of autos with liability coverage is equal to or greater than the number of drivers without the Student Away Classification in Section C.2.e.2., occasional youthful operators will be classified and rated using the principal operator classification codes and factors.
- (v) Any remaining autos are rated using a factor of .85. A multi-car risk factor will then be subtracted and the SDP component as calculated in A.2.c. will be added. Classify autos in excess of the number of operators as follows:
 - (a) If all operators on the policy are age 40-74, the **Excess Autos 2** (All Operators Age 40-74) classification shall apply to the autos in excess of the number of operators.
 - (b) If not all operators on the policy are age 40-74, the **Excess Autos 1** classification shall apply to the autos in excess of the number of operators.

(4) Multi-Car Discount

The applicable Multi-Car Rating Factor applies if more than one private passenger auto is owned by an individual or owned jointly by two or more relatives or resident individuals, and two or more autos are insured in the same company for any of the following coverages; single limit liability (or bodily injury and property damage liability,) medical payments, no-fault, comprehensive or collision.

- (5) TOTAL BASE PREMIUM is the sum of the base premium for single limit liability or bodily injury and property damage liability, medical payments, no-fault, comprehensive and collision coverages that apply to the auto.

The following is added to Paragraph 5.b.(3) of Section C.:

- (a) In addition to the prior semester records, allow the Annual GPA as an additional qualifier of good student status; this may be obtained by averaging GPAs of the (2) preceding semesters.

Section C.6. is replaced by the following:

6. Vehicles Equipped With Anti-Theft Devices

These discounts apply to comprehensive coverage only. To qualify, 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 Paragraph 1., 2., 3. or 4. below.

If a vehicle is equipped with more than one qualifying device, only the single highest discount shall apply.

Refer to Company for required evidence of installation of anti-theft devices meeting the following criteria prior to granting a discount.

1. Alarm ONLY (Cov. Code 1) and Active Disabling Devices (Cov. Code 2)

A 5% discount on Comprehensive Coverage shall be afforded on vehicles equipped with (1) 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 (2) 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.

2. Passive Disabling Devices (Cov. Code 3)

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.

3. Automobile Recovery System

A 15% discount on Comprehensive Coverage shall be afforded for vehicles equipped with an automobile recovery device. For the purpose of this rule, an automobile recovery device is an operational device consisting of an electronic homing device, which uses a radio frequency network allocated by the Federal Communications Commission, as approved by the Board of Directors of the Automobile Theft Prevention Authority. (Example: LoJack)

4. Vehicle Tracking System

A 25% discount on Comprehensive Coverage shall be afforded for vehicles equipped with a global positioning system (GPS) tracking device, which will locate a car automatically upon notification of theft. If subscription to a tracking vendor is necessary, annual verification of continued service is required. (Example: Onstar)

Section C.7.b. does not apply.

Section C.9 is added to this rule:

MULTI-LINE DISCOUNT

A discount shall apply, in accordance with the table below, if a policyholder also has an Amica homeowners and/or qualifying Amica Life Insurance policy(ies). A qualifying Amica Life Insurance policy is an active individual term life policy, an active individual whole life policy, or an active individual universal life policy within the policyholder's account that is owned by the named insured or a related household member.

- a. Only the largest single discount shall apply regardless of the number of Homeowners policies in force.
- b. A qualifying Amica Life Insurance policy may be associated with only one policyholder in a given household.

- c. The discount shall apply to Single Limit Liability, Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorists, Underinsured Motorist, Work Loss Coverage, Accidental Death Benefit, Other Than Collision, and Collision coverages for policies with private passenger vehicles.

	No Amica Life Policies	1 Amica Life Policy	2+ Amica Life Policies
Auto only	0%	4%	7%
Auto & HO-1, 2, 3, 5, 9	5%	7%	10%
Auto & HO-6	3%	5%	8%
Auto & HO-4	3%	5%	8%

Section C.10 is added to this rule:

10. Vehicle Weight Rating Factor

- a. The rating factor shall apply to Bodily Injury, Property Damage, Work Loss, Accidental Death Benefit and Medical Payments Coverage.
- b. This rating factor applies to Model Year 2009 and higher.
- c. This rating factor does not apply to miscellaneous types.

Vehicle Weight in LBS	BI/PD or CSL	Work Loss, Accidental Death Benefit, Medical Payments
<2500	0.85	1.00
2500-4499	1.00	1.00
4500-5500	1.10	0.90
>5500	1.20	0.90

Section C.11 is added to this rule:

11. Tenure Discount

Insureds that are not presently insured with Amica but have been consecutively insured for a period of not less than three years with the same insurer or insurer group and have not been cancelled or non-renewed will be eligible for a 3% discount. The discount shall apply to Single Limit Liability, Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorists, Underinsured Motorist, Work Loss Coverage, Accidental Death Benefit, Other Than Collision, and Collision coverages for policies with private passenger vehicles for new business, first renewals and second renewals.

D. Motor Vehicle Accident Prevention Course Discount

LIABILITY, MEDICAL PAYMENTS AND COLLISION

1. The Motor Vehicle Accident Prevention Course Discount applies to the premiums for single limit liability or bodily injury and property damage liability; medical payments; and collision coverages.

Exception:

This discount does not apply to vehicles classified and rated under the Miscellaneous Types Rule unless otherwise specified.

2. Private Passenger Autos principally operated by an adult operator (including autos classified under Youthful Operator classifications) shall be subject to a Motor Vehicle Accident Prevention Course Discount of 10% provided the adult principal operator of the auto:
 - a. is age 55 or over, and
 - b. has a completion certificate, dated within the last 36 months, certifying that the principal operator has successfully completed an approved Motor Vehicle Accident Prevention Course.
3. The 10% Motor Vehicle Accident Prevention Course Discount shall be applied in accordance with the following:
 - a. to the number of vehicles equal to the number of operators with course completion certificates and applied beginning with the highest rated automobile.
 - b. only once to each such auto regardless of the number of operators with course completion certificates.
4. An approved Motor Vehicle Accident Prevention Course shall:
 - a. be approved by the Arkansas Department of Motor Vehicle, and
 - b. be taught by an approved instructor, and
 - c. include the minimum hours of classroom and field driving instruction prescribed by the Arkansas Department of Motor Vehicles, and
 - d. shall not be self-instructed.

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5. SAFE DRIVER INSURANCE PLAN (SDIP)

Section 5.A. is replaced by the following:

A1. Eligibility

An auto is eligible for rating under this Plan if it is:

1. Owned by an individual, or owned jointly by two or more relatives or resident individuals.
2. Owned by a family partnership or family corporation, provided the vehicle is:
 - a. Garaged on a farm or ranch; and
 - b. Not rated as part of a fleet; and
 - c. Not used in any occupation other than farming or ranching.
3. Furnished to an individual by a corporation, partnership or unincorporated association owning less than 5 motor vehicles and not used for business purposes.

Exceptions:

1. The SDIP does not apply to an auto that is used in the business of driver training.
2. The SDIP does not apply to policies written for a term in excess of 12 months unless such policy provides for an annual adjustment of premium.

A2. Application

To determine the appropriate factor to be added to the Primary Rating Factor carry out the following:

For each driver on the policy, starting with the driver having the greatest number of points (In cases where two or more drivers have an equal number of points, rank drivers based on driver number):

- (1) Accumulate points from chargeable incidents.
- (2) Repeat step (1) for all drivers.

- (3) Based on the most recent accident or moving violation for each driver, select table (A), (B), or (C) to be used:

Points	Table (A)	Table (B)	Table (C)
	Additive Factor	Additive Factor	Additive Factor
0	0.00	0.00	0.00
.5	0.20	0.16	0.13
1	0.40	0.33	0.26
1.5	0.70	0.57	0.47
2	1.00	0.82	0.68
2.5	1.40	1.15	0.93
3	1.80	1.48	1.18
3.5	2.25	1.85	1.46
4	2.70	2.21	1.73
4.5	3.15	2.58	2.05
5	3.60	2.95	2.36
5.5	4.10	3.36	2.71
6	4.60	3.77	3.05
6.5	5.10	4.18	3.40
7	5.60	4.59	3.75
7.5	6.15	5.04	4.14
8	6.70	5.49	4.52
8.5	7.25	5.95	4.91
9	7.80	6.40	5.29
9.5	8.35	6.85	5.68
10	8.90	7.30	6.06
Add'l +.5	+0.60	+0.49	+0.38

- (A) If driver's most recent accident or moving violation occurred during the most recent 365 days of the experience period.
- (B) If driver's most recent accident or moving violation occurred between the most recent 366 and 730 days of the experience period.
- (C) If driver's most recent accident or moving violation occurred between the most recent 731 and 1094 days of the experience period.
- (4) For each driver, calculate the appropriate safe driver factor from the applicable table and the point total. If a driver on the policy has an accident causing bodily injury in the experience period on or after June 1, 2009, then multiply the rating factor in (3) by 1.10.
- (5) Sum factors in (3) and (4) for all drivers.
- (6) Divide (5) by the number of vehicles on the policy that carries liability coverage, truncate to two decimal places.
- (7) Add the result in (6) as the SDP component of the secondary class plan to vehicles with liability coverage.

Section B. Definitions is replaced by the following:

B. Definitions

1. Driving Record Points

a. Convictions

Points shall be assigned for convictions during the experience period for motor vehicle violations of the applicant or any other currently resident operator as follows:

- (1) Four points are assigned for a plea or a conviction of:
 - (a) Driving while intoxicated or under the influence of drugs; or
 - (b) Refusal to submit to a chemical test; or
 - (c) A plea of no lo contendere to driving under the influence charge; or
 - (d) Notice of chemical test above the legal limit, but not accompanied by a DUI/DWI conviction; or
 - (e) Drinking while driving; or
 - (f) Failure to stop and report when involved in an accident resulting in bodily injury or death; or
 - (g) Homicide, assault, manslaughter, or other felony arising out of the operation of a motor vehicle; or
 - (h) Driving while license is suspended or revoked; or
 - (i) Transportation of illegal substances by motor vehicle; or
 - (j) Prearranged highway racing or knowingly lending a motor vehicle to be used in highway racing; or
 - (k) Fleeing or attempting to elude a Law Enforcement Officer.
- (2) Three points shall be assigned for a conviction of:
 - (a) Highway racing;
 - (b) Failing to stop and report when involved in a motor vehicle accident resulting in property damage only (hit-and-run driving); or
 - (c) Driving a motor vehicle in a reckless manner with Willful and Wanton Disregard; or
 - (d) Reckless or negligent driving reduced from driving while intoxicated or under the influence of drugs; or
 - (e) Negligent driving; or
 - (f) Driving to endanger.

- (3) Three points are assigned for the accumulation of points under a State Point System or a series of convictions requiring the filing of evidence of Financial Responsibility under any Financial Responsibility Law as of the effective date of the policy.
- (4) Two points shall be assigned for conviction for:
 - (a) Speeding 20 or more miles over the speed limit; or
 - (b) Unsafe, reckless (Not Willful) operation of a motor vehicle; or
 - (c) Reckless (Not Willful) operation of a motor vehicle.
 - (d) Driving while texting.
- (5) Two points will be assigned for any other charge which results in the filing of evidence of financial responsibility under any Financial Responsibility Law required as of the effective date of the policy.
- (6) One point shall be assigned for a conviction for:
 - (a) Speeding more than 10 miles over the speed limit but less than 20 miles; or
 - (b) Passing in a school zone; or
 - (c) Passing a stopped school bus; or
 - (d) Illegal passing; or
 - (e) Driving on wrong side of road.
- (7) With respect to other convictions for other moving traffic violations:
 - (a) One half point shall be assigned for each such violation
 - (b) In the case where there are no other chargeable accidents or violations for the driver during the experience period, no points are assigned for the first violation.

Exceptions

1. Convictions for the following shall not be regarded as moving traffic violations:
 - (a) Inadequate muffler or excess escape of exhaust products; or
 - (b) Improper lights or other equipment except brakes; or
 - (c) Failure to sign or display registration card; or
 - (d) Failure to display license plate; or
 - (e) Failure to have in possession driver's license provided there is a valid one in existence; or
 - (f) Failure to display current inspection certificate; or
 - (g) Failure to carry Insurance Identification Card; or
2. No points shall be assigned for a conviction under paragraph a.(3) or a.(5) above if the insured

demonstrates that the convictions resulted from a motor vehicle traffic violation while operating any auto under the following circumstances:

- (a) while responding to an emergency call as a paid or volunteer member of any Police, Fire Department, First Aid Squad or any law enforcement agency; or
- (b) while driving under circumstances requiring licensing as a chauffeur.

b. Suspensions

One and half points will be assigned for any charge which results in suspensions or revocation of an operator's license.

No points will be assigned for any suspensions resulting in an administrative matter.

c. Accidents (Not At-Fault Accidents Are Excluded)

Points shall be assigned for each accident that occurred during the experience period, involving the applicant or any current resident operator, while operating an auto.

- (1) One point is assigned for each auto accident that results in Bodily Injury or death
- (2) One point or ½ point is assigned based on the amount of property damage for the following criteria:

(a) Accidents occurring prior to June 1, 2009

	Type I	Type II
Less than or equal to \$1,500	1/2	1/2
In excess of \$1,500 but not more than \$2,500	1/2	1
In excess of \$2,500	1/2	1

(b) Accidents occurring on or after June 1, 2009

	I	II
Less than or equal to \$1,500	0	0
In excess of \$1,500 but not more than \$2,500	1/2	1/2
In excess of \$2,500	1	1

Type I Accidents occurring on private property, such as driveways or parking lots and involving property damage only.

Type II All other accidents resulting in damage to property including his or her own.

- (3) For each operator, half-point accidents incurred prior to June 1, 2009 will be forgiven unless the operator has another accident or violation resulting in safe driver points within the experience period.

Exceptions

- 1. No points are assigned for accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy; and
- 2. No points are assigned for accidents occurring under the following circumstances:
 - a. Auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or

- b. The applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person; or
- c. Auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident; or
- d. Operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident; or
- e. Auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 72 hours by the applicant or resident operator; or
- f. Accidents involving damage by contact with animals, fowl, road debris or damaged road surface (pot holes); or
- g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects; or
- h. Accidents occurring when using auto in response to an emergency if the operator of the auto at the time of the accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such emergency.
- i. The applicant or other resident operator receives payment under Personal Injury Protection where such individual is not at fault; or
- j. Accident occurred as a result of the operation of an auto under circumstances requiring licensing as a chauffeur.

d. Inexperienced Operator

- (1) Add the following to the primary rating factor of assigned operators based on the number of years with a valid United States, Canadian, or foreign license. The factor applies to all assigned Youthful (i.e. Principal and Occasional) and Adult operator classes. The factor will apply regardless of the number of safe driver points accumulated by the driver.

<u>Years</u>	<u>Additive Factor</u>
0	0.4
1	0.3
2	0.2
3+	0.0

- (2) If the operator of the auto has no surcharge for an accident, but has been licensed less than three years, Sub-Classification 1B applies.
- (3) Sub-Classification 1A applies only when the policy has one point assigned based on any operator's accident or conviction record.
 - (a) If the operator of the auto has been licensed for less than three years and HAS a point assigned for an accident or conviction Sub-Classification 1A applies.

(b) If the operator does not qualify for an Inexperienced Operator factor in accordance with (1) above, but the policy has a total of one point assigned based on any operator's accident or conviction record, Sub-Classification 1A applies.

(4) If the principal operator qualifies for an Inexperienced Operator factor from (1) above, but the policy also insures other operators who have points assigned for accidents or convictions, Sub-Classifications 2 through 10 apply.

e. Assign one point for each operator without a valid drivers license issued in either the United States or Canada.

f. Refund of Surcharge Premium

If a point has been assigned for an accident and it is later determined that the accident falls under one of the exceptions in this rule, the company shall refund to the insured the increased portion of the premium generated by the accident.

2. Experience Period

The experience period shall be the 3 years immediately preceding the 3 months prior to the effective date of the policy.

Sections C. and D. of this rule do not apply.

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14. MISCELLANEOUS COVERAGES

A. Uninsured Motorists Coverage

This rule applies except as follows:

1. Owners – (Class Code – Refer to Statistical Plan)

BODILY INJURY

This form of auto insurance must be afforded at limits not less than the financial responsibility limits under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Arkansas. Attach applicable endorsement.

Exceptions:

- (1) The named insured has the right to reject such coverage in writing.
- (2) After a named insured rejects such coverage, 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.
- (3) The written agreement to reject such coverage shall continue until the rejection is withdrawn in writing by the named insured.

Increased Limits

If a named insured or applicant purchases liability limits greater than the financial responsibility limits, increased limits of Uninsured Motorists Coverage must be offered in amounts up to the liability limits on the policy.

Note:

- a. For new policies written on or after January 1, 2000, an insured or applicant who does not want to purchase increased limits shall reject such increased limits in writing on the application for insurance coverage.

PROPERTY DAMAGE

If Bodily Injury Uninsured Motorists Coverage is purchased, the named insured must be offered Property Damage Uninsured Motorists Coverage, subject to a \$200 deductible.

Exceptions

- (1) Property Damage Uninsured Motorists limits shall be made available up to the policy's property damage liability limits.
- (2) The named insured has the right to reject Property Damage Uninsured Motorists Coverage in writing.
- (3) After the named insured has rejected such coverage, it need not again be made available in any continuation, renewal, reinstatement, or replacement policy issued by the same insurer unless the insured requests such coverage in writing.
- (4) Whenever a new application is submitted in connection with any renewal, reinstatement, or replacement policy, the provisions of this rule shall apply in the same manner as if a new policy is being issued.

Rates

Rates for basic and increased limits coverage are displayed on the rate pages. Uninsured Motorists coverage rates are provided for the following risks:

- (1) Single Car risk.
- (2) Multi-Car risk.

Rates for multi-car risks are on a per-car basis. Apply these rates to each car including the first car.

The provisions of Rule 5 Safe Driver Insurance Plan DOES NOT APPLY to the rates for this coverage.

The provisions of Section H. of Rule 3. Premium Determination APPLY to this coverage.

The provisions of Sections C.9 Multi-Line Discount and C.11 Tenure Discount of Rule 4 Classifications APPLY to this coverage.

The remaining provisions of Rule 4 Classification DO NOT APPLY to the rates for this coverage.

B. Underinsured Motorists Coverage

Section 1. is replaced by the following:

1. Owners

- a. This form of auto insurance shall be offered in limits at least equal to the Financial Responsibility law limits under every automobile liability insurance policy covering liability arising out of the ownership, maintenance or use of any motor vehicle in Arkansas.

Underinsured Motorists Coverage must be offered for:

- (1) All new policies issued on or after July 1, 1993.

Exceptions

- (a) If the named insured does not elect Underinsured Motorists Coverage the coverage must be rejected in writing.
- (b) This coverage shall not be provided and must be rejected in writing if the named insured has rejected Bodily Injury Uninsured Motorists Coverage.

(c) After a named insured rejects such coverage, 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. If Underinsured Motorists Coverage is provided:

- (1) The coverage shall apply to all vehicles insured under the policy.
- (2) Uninsured Motorists Coverage and Underinsured Motorists Coverage must be provided at the same limits.
- (3) Attach the applicable endorsement at basic or increased limits.

c. Rates

(1) Rates are displayed on the Rate Pages. Underinsured Motorists coverage rates are provided for the following risks:

(a) Single Car risk.

(b) Multi-Car risk. Rates for multi-car risks are on a per-car basis. Apply these rates to each car including the first car.

(2) The provisions of Rule 5 Safe Driver Insurance Plan DOES NOT APPLY to the rates for this coverage.

The provisions of Section H. of Rule 3 Premium Determination APPLY to this coverage.

The provisions of Sections C.9 Multi-Line Discount and C.11 Tenure Discount of Rule 4 Classifications APPLY to this coverage.

The remaining provisions of Rule 4 Classification DO NOT APPLY to the rates for this coverage.

C. Deductible Insurance

2. Comprehensive Deductibles For Which No Premium Is Shown - Charge the following percentage of the \$500 Deductible Comprehensive premium:

Full Coverage	=	273%
\$ 50 Deductible	=	239%
\$ 100 Deductible	=	190%
\$ 200 Deductible	=	149%
\$ 250 Deductible	=	139%
\$ 300 Deductible	=	124%
\$ 400 Deductible	=	112%
\$ 750 Deductible	=	89%
\$1,000 Deductible	=	76%
\$1,500 Deductible	=	67%
\$2,000 Deductible	=	62%
\$2,500 Deductible	=	57%
\$3,000 Deductible	=	53%
\$4,000 Deductible	=	49%
\$5,000 Deductible	=	45%

3. Collision Deductibles For Which No Premium Is Shown - Charge the following percentage of the \$500 Deductible Collision premium:

	50 Deductible	=	240%
\$	100 Deductible	=	200%
\$	200 Deductible	=	165%
\$	250 Deductible	=	145%
\$	300 Deductible	=	128%
\$	400 Deductible	=	118%
\$	750 Deductible	=	88%
\$	1,000 Deductible	=	73%
\$	1,500 Deductible	=	68%
\$	2,000 Deductible	=	60%
\$	2,500 Deductible	=	56%
\$	3,000 Deductible	=	52%
\$	4,000 Deductible	=	47%
\$	5,000 Deductible	=	42%

Paragraph D.1. is replaced by the following:

D. Optional Limits Transportation Expenses Coverage

1. The \$20/600 limit for Transportation Expenses Coverage may be increased to the following limits:

Limits	Annual Rate Per Auto
30/900	
40/1200	Refer to Rate Pages
50/1500	
75/2250	
100/3000	

The following section is added to this rule:

L. Named Driver Exclusion

1. Applicability

An automobile insurance policy may be endorsed to exclude all or specific coverage(s) when a motor vehicle is operated by a specifically excluded individual.

2. Requirements

a. The named driver exclusion endorsement must be signed by the named insured.

b. The named driver exclusion endorsement shall remain in effect:

- (1) For the term of the policy; and
- (2) For each renewal, reinstatement, substitute, modified, replacement or amended policy;
unless discontinued by the insurer.

c. If a named driver exclusion endorsement is attached to the policy:

- (1) The premiums charged shall not reflect the claim experience, driving record or rating classification of the named excluded driver with respect to the excluded coverages.
- (2) The named excluded driver shall not be listed as an operator of any auto covered under the policy.

d. If a loss payee is shown in the policy and physical damage coverage is excluded under the named driver exclusion endorsement, the loss payee may be sent a notice indicating that the policy contains a named driver exclusion.

3. Endorsement

Attach the named driver exclusion endorsement to the policy.

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PERSONAL VEHICLE MANUAL
ARKANSAS EXCEPTION PAGES

Effective **JUNE 1, 2010**

18. INCREASED LIMITS

A. The following tables contain the factors to be applied to the basic \$75,000 Single Limit Liability or the \$25,000/50,000 Bodily Injury Liability rate, and the \$25,000 Property Damage Liability rate in the state of Arkansas.

1. \$75,000 Single Limit Liability Increased Limits Table:

Limits	Factor
\$ 75,000	1.00
100,000	1.05
150,000	1.12
200,000	1.14
250,000	1.16
300,000	1.17
400,000	1.24
500,000	1.27
1,000,000	1.38
2,000,000	1.51

2. \$25,000/50,000 Bodily Injury Limit Liability Increased Limits Table:

Limits	Factor
\$ 25/50	1.00
50/100	1.22
100/200	1.39
100/300	1.46
300/300	1.55
250/500	1.60
500/1,000	1.75
1,000/1,000	1.88

3. \$25,000 Property Damage Liability Increased Limits Table:

Limits	Factor
\$ 25,000	1.000
50,000	1.035
75,000	1.046
100,000	1.055
150,000	1.070
200,000	1.080
250,000	1.090
300,000	1.100
400,000	1.115
500,000	1.125
750,000	1.150
1,000,000	1.170

Rule 18.B. is replaced by the following:

B. Medical Payments Increased Limits

The following table contains the factors to be applied to the basic \$1,000 Medical Payments Coverage limit rate.

Limits	Factor
\$ 1,000	1.00
2,000	1.57
5,000	2.45
10,000	3.40
25,000	4.40
50,000	5.40
75,000	6.25
100,000	7.00

SERFF Tracking Number: AMMA-126425792

State: Arkansas

Filing Company: Amica Mutual Insurance Company

State Tracking Number: EFT \$100

Company Tracking Number: AR-A-10-1-RR

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: AR-A-10-1-RR

Project Name/Number: Rate and Rule Revision/

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: A-1 Private Passenger Auto Abstract	Filed	03/11/2010

Comments:

Attachment:

Form A-1 PPA Abstract.pdf

	Item Status:	Status Date:
Satisfied - Item: APCS-Auto Premium Comparison Survey	Filed	03/11/2010

Comments:

Attachment:

viewFilingAttachment.xls

	Item Status:	Status Date:
Satisfied - Item: NAIC loss cost data entry document	Filed	03/11/2010

Comments:

Attachment:

NAIC DATA ENTRY.pdf

	Item Status:	Status Date:
Bypassed - Item: NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	03/11/2010

Bypass Reason: Not Applicable

Comments:

	Item Status:	Status Date:
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SERFF Tracking Number: AMMA-126425792 State: Arkansas
Filing Company: Amica Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AR-A-10-1-RR
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR-A-10-1-RR
Project Name/Number: Rate and Rule Revision/
Satisfied - Item: Explanatory Memorandum & Filed 03/11/2010
Support Exhibits

Comments:

Attachments:

Explanatory Memorandum.pdf

\$750 Phys Dam Deductible Exhibits.pdf

IL Exhibit 03.pdf

AutoSWRL.pdf

elr.pdf

expenses.pdf

liab inv inc.pdf

phys dam inv inc.pdf

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 Amica Mutual Insurance Company
 NAIC # (including group #) NAIC 19976 Group 028

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? Yes No
 If yes, list the areas: _____

2. Do you furnish a market for young drivers? Yes No

3. Do require collateral business to support a youthful driver? Yes No

4. Do you insure drivers with an international or foreign driver's license? Yes No

5. Specify the percentage you allow in credit or discounts for the following:

- a. Driver over 55 10%
- b. Good Student Discount 3.8% – 11.3%
- c. Multi-car Discount 15% - 25%
- d. Accident Free Discount* Varies %

Please Specify Qualification for Discount:

Incorporated within the Household Assessment Level (HAL)

- e. Anti-Theft Discount 5-25%
- f. Other (specify) Multi-Line Discount 2-10%
- College Graduate Scholastic Discount 5%
- Motor Vehicle Accident Prevention Discount 10%

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments?
\$3.00

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
See Attachment		

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

 Signature
 Brenda M. Walker
 Printed Name
 Sr. Regulatory Compliance Analyst
 Title
 1-800-652-6422 ext. 24584
 Telephone Number
 bwalker@amica.com
 Email address

Arkansas
Amica Mutual Insurance Company
Private Passenger Automobile

Proposed Household Assessment Volume

<u>HAL</u>	<u>Current</u>	<u>HAL</u>	<u>Current</u>
23	12.0%	61	0.2%
24	3.7%	62	0.0%
25	6.0%	63	0.0%
26	6.6%	64	0.2%
27	7.1%	65	0.0%
28	7.3%	66	0.4%
29	4.4%	67	0.2%
30	5.6%	68	0.0%
31	7.3%	69	0.2%
32	3.5%	70	0.0%
33	3.5%	71	0.0%
34	4.6%	72	0.0%
35	2.1%	73	0.0%
36	2.9%	74	0.0%
37	1.0%	75	0.0%
38	1.9%	76	0.0%
39	2.5%	77	0.0%
40	1.5%	78	0.0%
41	1.9%	79	0.0%
42	1.0%	80	0.0%
43	0.4%	81	0.0%
44	1.0%	82	0.0%
45	1.2%	83	0.0%
46	0.6%	84	0.0%
47	0.8%	85	0.0%
48	0.0%	86	0.0%
49	0.4%	87	0.0%
50	0.0%	88	0.0%
51	0.2%	89	0.0%
52	1.2%	90	0.0%
53	0.4%	91	0.0%
54	0.6%	92	0.0%
55	0.4%	93	0.0%
56	0.6%	94	0.0%
57	0.0%	95	0.0%
58	0.0%	96	0.0%
59	0.0%	97	0.0%
60	0.0%	98	0.0%
		99	0.0%

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # AR-A-10-1-RR

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. Amica Mutual Insurance Company	B.	028-19976

	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. 19.1/21.4	B.	19.1001/21.1000

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	5.4%	0.3%					
Medical Payments	18.6	5.8					
Uninsured Motorist	7.8	0.0					
Property Damage	16.7	10.0					
Misc. Comp. (Rental)	0.0	0.0					
Comprehensive Base	6.3	10.0					
Collision	5.4	5.0					
TOTAL OVERALL EFFECT	8.2%	4.4%					

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
2004	522	-0.2%	10/01/04	728	204	0.280	0.552
2005	501	---	---	716	473	0.661	0.515
2006	456	-5.1%	02/01/06	687	438	0.638	0.529
2007	426	-4.8%	05/01/07	586	(54)	(0.092)	0.548
2007	426	-0.3%	07/01/07	586	(54)	(0.092)	0.548
2008	451	0.2%	06/01/08	588	215	.366	.557
9/2009	484	0.0%	06/01/09	464	391	.843	.570

7. Liab. / Phys. Dam

Expense Constants	Selected Provisions	
A. Total Production Expense	.235	.245
B. General Expense	.045	.047
C. Taxes, License & Fees	.031	.031
D. Underwriting Profit & Cont. (inc. Inv. Inc)	.018	.043
E. Other (Anticipated Dividend)	.098	.091
F. TOTAL	.427	.457

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 8.0 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. N/A Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

PC RLC

Arkansas
Amica Mutual Insurance Company
Private Passenger Automobile

Explanatory Memorandum

Effective May 1, 2010 new business and renewals, Amica will implement the following statewide base rate changes by coverage:

<u>Coverage</u>	<u>Base Rate Change</u>
Bodily Injury	0.0%
Medical Payments	0.0
Uninsured Motorists	0.0
Property Damage	10.0
Comprehensive (Base)	10.0
Collision	5.0

In addition to the base rate changes, Amica will make the following changes to our rating plan;

1. We will revise the Good Student discount qualification standard to reflect annual averaging of GPA as well as the preceding school semester as an additional qualifier and we have removed state exceptions 4.C.8 regarding Excess Custom Equipment Coverage as this information is now located in the General Rules. Manual Rule 4 has been revised to reflect these changes.
2. We will editorially revise Rule 5, our SDIP plan to display half of the current additive factors under Table A, B, & C for over 10 points. With the implementation of the half point intervals in our last rate revision, we neglected to adjust these factors in half. We also revised the wording to apply to driver's not the policies. In addition, we have modified the accident section under c. accidents to be displayed as a table versus text to be more user friendly.
3. We will introduce a \$750 deductible option for Comprehensive and Collision coverages. In addition, we have eliminated 14.H. regarding Excess Custom Equipment Coverage. Exhibit 1 displays the derivation of the proposed factors. Manual rule 14 has also been revised to reflect this change.
4. We will revise our Property Damage and Medical Payments Increased Limits factors. As a result, we also will revise the Single Limit Liability Increased Limits factors to reflect the change in the Property Damage Increased Limits factors. Exhibit 2 compares our current and revised increased limits factors. Manual Rule 18 has been revised to reflect these changes. Bodily Injury rate level will increase by 0.3% and Medical Payments rate level will increase by 5.8%.
5. We will also revise the Base Model Year from 2009 to 2010 for Comprehensive and Collision coverages. Base rates have been offset by factors of 0.997 for Comprehensive and 1.013 for Collision so that Amica does not realize a change in premium as a result of the base model year revision.

Exhibit 3 displays calendar year loss ratios by coverage for the past five years for Arkansas. Exhibits 4 and 5 display an expected loss ratio exhibit and three years of underlying expense data for 2006-2008. Exhibit 6, Sheets 1-2 displays the investment earnings from unearned premium and loss reserves for liability and physical damage, respectively. The overall rate level change associated with this revision is 4.4%.

Arkansas

Amica Mutual Insurance Company
Automobile

\$750 Proposed Physical Damage Deductible Option

Deductible	Current Deductible Factors		Proposed Deductible Factors	
	Comprehensive	Collision	Comprehensive	Collision
500	1.000	1.000	1.000	1.000
750	N/A	N/A	0.890	0.880
1000	0.760	0.730	0.760	0.730

COMPETITOR ANALYSIS		
Company	Relativity of \$750 to \$500 Deductible	
	Comprehensive	Collision
Amica (NJ)	0.860	0.820
Farmers (AZ)	0.800	0.800
Safeco (CO)	0.762	0.857
Progressive (PA)	0.930	0.950
Commerce (ID)	0.860	0.870
AIG (NJ)	0.884	0.849
Plymouth Rock (NJ)	0.930	0.940
NJMF (NJ)	0.890	0.860
Liberty (NJ)	0.880	0.860
<u>Encompass (NJ)</u>	<u>0.931</u>	<u>0.897</u>
Average Comp.	0.874	0.876
Selection	0.890	0.880

**Arkansas
Amica Mutual Insurance Company
Private Passenger Automobile**

Exhibit 2

Changes to Increased Limits Factors

Single Limit

<u>Limit</u>	<u>Current Factor</u>	<u>Proposed Factor</u>
75,000	1.00	1.00
100,000	1.04	1.05
150,000	1.11	1.12
200,000	1.16	1.14
250,000	1.20	1.16
300,000	1.22	1.17
400,000	1.25	1.24
500,000	1.28	1.27
1,000,000	1.42	1.38
2,000,000	1.59	1.51

Property Damage

<u>Limit</u>	<u>Current Factor</u>	<u>Proposed Factor</u>
25	1.00	1.000
50	1.05	1.035
75	1.07	1.046
100	1.09	1.055
150	1.14	1.070
200	1.16	1.080
250	1.18	1.090
300	1.19	1.100
400	1.21	1.115
500	1.23	1.125
750	1.27	1.150
1,000	1.32	1.170

Medical Payments

<u>Limit</u>	<u>Current Factor</u>	<u>Proposed Factor</u>
1,000	1.00	1.00
2,000	1.57	1.57
5,000	<u>2.41</u>	<u>2.45</u>
10,000	3.16	3.40
25,000	4.15	4.40
50,000	4.93	5.40
75,000	5.23	6.25
100,000	5.35	7.00

Arkansas
Amica Mutual Insurance Company
Private Passenger Voluntary - All Policies Combined

EXHIBIT 3

Calendar Loss Ratio Experience

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>5 Year Total</u>
<u>Bodily Injury (A)</u>						
Earned Premium	\$296,775	\$302,233	\$295,699	\$254,616	\$248,920	\$1,398,244
Earned Premium at Present Rates	301,227	291,655	282,097	245,450	248,173	1,368,602
Incurred Losses Including all Loss Adjustment Expense	14,568	279,861	213,421	-14,016	70,825	564,659
Loss Ratio	0.049	0.926	0.722	-0.055	0.285	0.404
Loss Ratio at Present Rates	0.048	0.960	0.757	-0.057	0.285	0.413
<u>Property Damage</u>						
Earned Premium	\$98,701	\$100,564	\$98,422	\$85,149	\$82,950	\$465,785
Earned Premium at Present Rates	100,576	96,642	93,501	81,828	82,701	455,248
Incurred Losses Including all Loss Adjustment Expense	87,177	106,439	95,112	-25,180	62,604	326,151
Loss Ratio	0.883	1.058	0.966	-0.296	0.755	0.700
Loss Ratio at Present Rates	0.867	1.101	1.017	-0.308	0.757	0.716
<u>Comprehensive (B)</u>						
Earned Premium	\$99,879	\$85,633	\$78,075	\$66,191	\$69,179	\$398,957
Earned Premium at Present Rates	73,311	71,161	71,439	64,933	70,286	351,130
Incurred Losses Including all Loss Adjustment Expense	40,876	63,285	88,048	-7,181	49,112	234,140
Loss Ratio	0.409	0.739	1.128	-0.108	0.710	0.587
Loss Ratio at Present Rates	0.558	0.889	1.232	-0.111	0.699	0.667
<u>Collision (B)</u>						
Earned Premium	\$233,005	\$227,996	\$214,964	\$179,731	\$187,251	\$1,042,947
Earned Premium at Present Rates	191,297	186,273	185,729	170,924	186,502	920,725
Incurred Losses Including all Loss Adjustment Expense	121,182	153,750	158,168	-18,270	99,847	514,676
Loss Ratio	0.520	0.674	0.736	-0.102	0.533	0.493
Loss Ratio at Present Rates	0.633	0.825	0.852	-0.107	0.535	0.559
<u>All Coverages Combined</u>						
Earned Premium	\$728,360	\$716,426	\$687,161	\$585,686	\$588,300	\$3,305,933
Earned Premium at Present Rates	666,411	645,731	632,766	563,135	587,662	3,095,705
Incurred Losses Including all Loss Adjustment Expense	263,803	603,335	554,748	-64,646	282,387	1,639,627
Loss Ratio	0.362	0.842	0.807	-0.110	0.480	0.496
Loss Ratio at Present Rates	0.396	0.934	0.877	-0.115	0.481	0.530

(A) BI Including MP and UM

(B) All deductibles combined

**ARKANSAS
CALCULATION OF AMICA EXPECTED LOSS RATIOS**

EXHIBIT 4

<u>EXPENSE PROVISIONS</u>	<u>LIABILITY</u>	<u>PHY DAMAGE</u>
1. General	0.045	0.047
2. Other Acquisition	0.235	0.245
3. Taxes, Licenses, And Fees		
a. Amica Total TLF ([3b]+[3C])	0.031	0.031
b. Premium Tax (ISO)	0.025	0.025
c. Miscellaneous (AMICA)	0.006	0.006
4. Dividend	0.098	0.091
5. Profit (include FIT & II if required)	0.013	0.030
6. Residual Market (if applicable)	0.000	0.000
7. Fixed Expense Ratio (a) 0.75*([1]+[2])+[3C]+[6]	0.216	0.225
8. Variable Expense Ratio (a) ([1]+[2]+[3A]+[4]+[5]+[6])-[7]	0.206	0.219
9. Variable Expense Excluding Dividend (a) [8]-[4]	0.108	0.128
10. Expected Loss Ratio 1-[7]-[8]	0.578	0.556
11. Variable Expected Loss Ratio 1-[8]	0.794	0.781

(a) Assumes General And Other Acquisition Eexpenses Are 75% Fixed

**ARKANSAS
PRIVATE PASSENGER AUTOMOBILE
LIABILITY**

**EXHIBIT 6
SHEET 1**

**ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES**

	<u>Liability</u>
A. UNEARNED PREMIUM RESERVE	
1. Arkansas Direct Earned Premium for 2008	\$331,869
2. Mean Unearned Premium Reserve	\$164,856
3. Deduction for Prepaid Expenses for State	
Commission and Brokerage Expense	0.0%
Taxes, Licenses and Fees	3.1%
50% of Other Acquisition Expense	11.8%
50% of Company Operating Expense	2.3%
Total	17.2%
4. Deduction for Federal Taxes Payable	0.0%
5. [(2) x [(3) + (4)]]	\$28,355
6. Net Subject to Investment (2) - (5)	\$136,501
B. DELAYED REMISSION OF PREMIUM (AGENTS' BALANCES)	
1. Arkansas Direct Earned Premium (A-1)	\$331,869
2. Average Agents' Balance	0.287
3. Delayed Remission (1) x (2)	\$95,247
C. LOSS RESERVE	
1. Arkansas Direct Earned Premium (A-1)	\$331,869
2. Expected Incurred Losses and Loss Adjustment Expenses	
(1) x 0.573	\$190,161
3. Expected Mean Loss Reserves: (2) x 1.720 for Liability	\$327,077
D. NET SUBJECT TO INVESTMENT (A-6) - (B-3) + (C-3)	\$368,331
E. SELECTED AVERAGE RATE OF RETURN	3.9%
F. INVESTMENT EARNINGS ON NET SUBJECT TO INVESTMENT (D) X (E)	\$14,365
G. AVERAGE RATE OF RETURN AS A PERCENT OF DIRECT EARNED PREMIUM (F) ÷ (A-1)	0.043
H. AVERAGE RATE OF RETURN AS A PERCENT OF DIRECT EARNED PREMIUM AFTER FEDERAL INCOME TAXES (G) X 0.739	0.032

**ARKANSAS
PRIVATE PASSENGER AUTOMOBILE
PHYSICAL DAMAGE**

**ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES**

	<u>Physical Damage</u>
A. UNEARNED PREMIUM RESERVE	
1. Arkansas Direct Earned Premium for 2008	\$256,430
2. Mean Unearned Premium Reserve	\$126,164
3. Deduction for Prepaid Expenses for State	
Commission and Brokerage Expense	0.0%
Taxes, Licenses and Fees	3.1%
50% of Other Acquisition Expense	12.3%
50% of Company Operating Expense	2.4%
Total	17.8%
4. Deduction for Federal Taxes Payable	-0.2%
5. [(2) x ((3) + (4))]	\$22,205
6. Net Subject to Investment (2) - (5)	\$103,959
B. DELAYED REMISSION OF PREMIUM (AGENTS' BALANCES)	
1. Arkansas Direct Earned Premium (A-1)	\$256,430
2. Average Agents' Balance	0.287
3. Delayed Remission (1) x (2)	\$73,595
C. LOSS RESERVE	
1. Arkansas Direct Earned Premium (A-1)	\$256,430
2. Expected Incurred Losses and Loss Adjustment Expenses	
(1) x 0.543	\$139,242
3. Expected Mean Loss Reserves: (2) x 0.204 for Physical Damage	\$28,405
D. NET SUBJECT TO INVESTMENT (A-6) - (B-3) + (C-3)	\$58,769
E. SELECTED AVERAGE RATE OF RETURN	3.9%
F. INVESTMENT EARNINGS ON NET SUBJECT TO INVESTMENT (D) X (E)	\$2,292
G. AVERAGE RATE OF RETURN AS A PERCENT OF DIRECT EARNED PREMIUM (F) ÷ (A-1)	0.009
H. AVERAGE RATE OF RETURN AS A PERCENT OF DIRECT EARNED PREMIUM AFTER FEDERAL INCOME TAXES (G) X 0.739	0.007

SERFF Tracking Number: AMMA-126425792 State: Arkansas
 Filing Company: Amica Mutual Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: AR-A-10-1-RR
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: AR-A-10-1-RR
 Project Name/Number: Rate and Rule Revision/

Superseded Schedule Items

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

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
12/18/2009	Supporting Document	APCS-Auto Premium Comparison Survey	02/16/2010	FORM APCS.xls (Superseded)
12/18/2009	Supporting Document	NAIC loss cost data entry document	02/04/2010	NAIC DATA ENTRY.pdf (Superseded)

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # AR-A-10-1-RR

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. Amica Mutual Insurance Company	B.	028-19976

	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. 19.1/21.4	B.	19.1001/21.1000

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	N/A	0.3%					
Medical Payments	N/A	5.8					
Uninsured Motorist	N/A	0.0					
Property Damage	N/A	10.0					
Misc. Comp. (Rental)	N/A	0.0					
Comprehensive Base	N/A	10.0					
Collision	N/A	5.0					
TOTAL OVERALL EFFECT	N/A	4.4%					

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
2004	522	-0.2%	10/01/04	728	204	0.280	0.552
2005	501	---	---	716	473	0.661	0.515
2006	456	-5.1%	02/01/06	687	438	0.638	0.529
2007	426	-4.8%	05/01/07	586	(54)	(0.092)	0.548
2007	426	-0.3%	07/01/07	586	(54)	(0.092)	0.548
2008	451	0.2%	06/01/08	588	215	.366	.557
9/2009	484	0.0%	06/01/09	464	391	.843	.570

7. Liab. / Phys. Dam

Expense Constants	Selected Provisions	
A. Total Production Expense	.235	.245
B. General Expense	.045	.047
C. Taxes, License & Fees	.031	.031
D. Underwriting Profit & Cont. (inc. Inv. Inc)	.018	.043
E. Other (Anticipated Dividend)	.098	.091
F. TOTAL	.427	.457

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

9. 8.0 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. N/A Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

PC RLC