SERFF Tracking Number:	*STAT-125917412*	*State:*		*Arkansas*
Filing Company:	*State Auto National Insurance Company*	*State Tracking Number:*		*EFT $100*
Company Tracking Number:	*SAN-AU-2008-465*			
TOI:	*19.0 Personal Auto*	*Sub-TOI:*		*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Arkansas NSA - Rates and Rules*			
Project Name/Number:	*Rates and Rules eff On Approval/SAN-AU-2008-465*			

Filing at a Glance

Company: State Auto National Insurance Company

Product Name: Arkansas NSA - Rates and Rules	SERFF Tr Num: STAT-125917412	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: EFT $100
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: SAN-AU-2008-465	State Status: Fees verified and received
Filing Type: Rate/Rule	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi
	Authors: Doug Griffith, Amanda Scott	Disposition Date: 12/04/2008
	Date Submitted: 11/24/2008	Disposition Status: Filed
Effective Date Requested (New): On Approval		Effective Date (New): 12/15/2008
Effective Date Requested (Renewal): On Approval		Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Rates and Rules eff On Approval	Status of Filing in Domicile:
Project Number: SAN-AU-2008-465	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 12/04/2008	
State Status Changed: 12/02/2008	Deemer Date:
Corresponding Filing Tracking Number:	

Filing Description:

With this filing we are revising our Non-Standard Auto program, as detailed below.

This filing is meant as an amendment to our filing ID SAN-AU-2008-20 SERFF Tracking number
STAT – 125478208, effective May 17, 2008.

SERFF Tracking Number:	STAT-125917412	State:	Arkansas
Filing Company:	State Auto National Insurance Company	State Tracking Number:	EFT $100
Company Tracking Number:	SAN-AU-2008-465		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Arkansas NSA - Rates and Rules		
Project Name/Number:	Rates and Rules eff On Approval/SAN-AU-2008-465		

With the filing listed above our Rate Document and Departmental Form A-1 listed the Paid in Full discount as 10%; however it was not our intention to revise this discount from the 5% reported in our manual.

Attached are revised copies of our rating document and Form A-1.

Company and Contact

Filing Contact Information

Doug Griffith, Supervisor, State Filings   doug.griffith@stateauto.com

518 E. Broad Street   (614) 917-5492 [Phone]

Columbus, OH 43215   (614) 887-1615[FAX]

Filing Company Information

State Auto National Insurance Company	CoCode: 19530	State of Domicile: Ohio
518 E. Broad Street	Group Code: 175	Company Type: Property and Casualty
PO Box 182822		
Columbus, OH 43215	Group Name:	State ID Number:
(614) 464-5000 ext. [Phone]	FEIN Number: 31-1334827	

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Auto National Insurance Company	$100.00	11/24/2008	24116487

SERFF Tracking Number:	STAT-125917412	*State:*	*Arkansas*
Filing Company:	*State Auto National Insurance Company*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*SAN-AU-2008-465*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Arkansas NSA - Rates and Rules*		
Project Name/Number:	*Rates and Rules eff On Approval/SAN-AU-2008-465*		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	12/04/2008	12/04/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	12/02/2008	12/02/2008	Amanda Scott	12/03/2008	12/03/2008

SERFF Tracking Number:	STAT-125917412	State:	Arkansas
Filing Company:	State Auto National Insurance Company	State Tracking Number:	EFT $100
Company Tracking Number:	SAN-AU-2008-465		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Arkansas NSA - Rates and Rules		
Project Name/Number:	Rates and Rules eff On Approval/SAN-AU-2008-465		

Disposition

Disposition Date: 12/04/2008

Effective Date (New): 12/15/2008

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	STAT-125917412	State:	Arkansas
Filing Company:	State Auto National Insurance Company	State Tracking Number:	EFT $100
Company Tracking Number:	SAN-AU-2008-465		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Arkansas NSA - Rates and Rules		
Project Name/Number:	Rates and Rules eff On Approval/SAN-AU-2008-465		

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Rate	Rate Document	Filed	Yes

SERFF Tracking Number:	STAT-125917412	*State:*	*Arkansas*
Filing Company:	*State Auto National Insurance Company*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*SAN-AU-2008-465*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Arkansas NSA - Rates and Rules*		
Project Name/Number:	*Rates and Rules eff On Approval/SAN-AU-2008-465*		

Objection Letter

Objection Letter Status   Pending Industry Response

Objection Letter Date   12/02/2008

Submitted Date   12/02/2008

Respond By Date

Dear Doug Griffith,

    This will acknowledge receipt of the captioned filing. Please clarify if the filing is only a clarification of the discount or if it is a rate change filing. If it is a rate change, please file the APCS and RF-1.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status   Submitted to State

Response Letter Date   12/03/2008

Submitted Date   12/03/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: This filing is meant as a clarification of the discount only.

Changed Items:

    No Supporting Documents changed.

    No Form Schedule items changed.

    No Rate/Rule Schedule items changed.

Sincerely,

SERFF Tracking Number:	STAT-125917412	State:	Arkansas	
Filing Company:	State Auto National Insurance Company	State Tracking Number:	EFT $100	
Company Tracking Number:	SAN-AU-2008-465			
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)	
Product Name:	Arkansas NSA - Rates and Rules			
Project Name/Number:	Rates and Rules eff On Approval/SAN-AU-2008-465			

Amanda Scott, Doug Griffith

SERFF Tracking Number:	STAT-125917412	State:	Arkansas
Filing Company:	State Auto National Insurance Company	State Tracking Number:	EFT $100
Company Tracking Number:	SAN-AU-2008-465		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Arkansas NSA - Rates and Rules		
Project Name/Number:	Rates and Rules eff On Approval/SAN-AU-2008-465		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	STAT-125917412	State:	Arkansas
Filing Company:	State Auto National Insurance Company	State Tracking Number:	EFT $100
Company Tracking Number:	SAN-AU-2008-465		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Arkansas NSA - Rates and Rules		
Project Name/Number:	Rates and Rules eff On Approval/SAN-AU-2008-465		

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
Filed	Rate Document	Entire Document	Replacement		AR NSA Rate Document.pdf

ARKANSAS
STATE AUTO NATIONAL BASE RATES AND RELATIVITIES
Effective 05-17-08

Order of Rate Calculation

Bodily Injury (BI) and Property Damage (PD)
(round to whole dollar for steps 6-17)

1.   1.00 + Violation Point Add-on
2.   Result #1 x Age of Major Violation Factor
3.   Result #2 x Age of Minor Violation Factor
4.   Result #3 x Excess Accident/Major Violations Surcharge Factor (if applicable)
     Round to 2 decimals
5.   Result #4 + Driver Code 0-point factor – 1.00 (no rounding)
6.   Result #5 x Base Rate
7.   Result #6 x Territory Factor
8.   Result #7 x 1.00 (*reserved for future use*)
9.   Result #8 x Model Year Factor
     DETERMINE HIGHEST RATED VEHICLE
10. Result #9 x Increased Limits Factor
11. Result #10 x Multiplicative Discount Factor
12. Result #11 x Renewal Discount Factor (if applicable)
13. Result #12 x Defensive Driver Discount Factor (if applicable)
14. Result #13 x College Graduate Scholastic Achievement Discount Factor (if applicable)
15. Result #14 x Term Factor
16. Result #15 x Business Use or Student Away at School Surcharge Factor (if applicable)
17. Result #16 x Blue Chip Discount Factor

Uninsured Motorists (UM) and Underinsured Motorists (UIM) and
Uninsured Motorists Property Damage (UMPD)
(round to whole dollar after each step)

1.   Driver Code 0-Point Factor x Base Rate
2.   Result #1 x Territory Factor
3.   Result #2 x 1.00 (*reserved for future use*)
4.   Result #3 x Model Year Factor
     DETERMINE HIGHEST RATED VEHICLE
5.   Result #4 x Increased Limits Factor
6.   Result #5 x Term Factor
7.   Result #6 x Business Use or Student Away at School Surcharge Factor (if applicable)

ARKANSAS
STATE AUTO NATIONAL BASE RATES AND RELATIVITIES
Effective 05-17-08

Personal Injury Protection - Medical & Hospital Expenses (PIP MP)
(round to whole dollar for steps 6-17)

1. 1.00 + Violation Point Add-on
2. Result #1 x Age of Major Violation Factor
3. Result #2 x Age of Minor Violation Factor
4. Result #3 x Excess Accident/Major Violations Surcharge Factor (if applicable)
   Round to 2 decimals
5. Result #4 + Driver Code 0-point factor – 1.00 (no rounding)
6. Result #5 x Base Rate
7. Result #6 x Territory Factor
8. Result #7 x 1.00 (*reserved for future use*)
9. Result #8 x Model Year Factor
   DETERMINE HIGHEST RATED VEHICLE
10. Result #9 x Increased Limits Factor
11. Result #10 x Multiplicative Discount Factor
12. Result #11 x Renewal Discount Factor (if applicable)
13. Result #12 x Defensive Driver Discount Factor (if applicable)
14. Result #13 x College Graduate Scholastic Achievement Discount Factor (if applicable)
15. Result #14 x Term Factor
16. Result #15 x Business Use or Student Away at School Surcharge Factor (if applicable)
17. Result #16 x Blue Chip Discount Factor

Personal Injury Protection - Wage Loss (PIP WL), and Accidental Death (PIP AD)
(round to whole dollar for steps 6-18)

1. 1.00 + Violation Point Add-on
2. Result #1 x Age of Major Violation Factor
3. Result #2 x Age of Minor Violation Factor
4. Result #3 x Excess Accident/Major Violations Surcharge Factor (if applicable)
   Round to 2 decimals
5. Result #4 + Driver Code 0-point factor – 1.00 (no rounding)
6. Result #5 x Base Rate
7. Result #6 x Territory Factor
8. Result #7 x 1.00 (*reserved for future use*)
9. Result #8 x Model Year Factor
   DETERMINE HIGHEST RATED VEHICLE
10. Result #9 x Increased Limits Factor
11. Result #10 x Multiplicative Discount Factor
12. Result #11 x Renewal Discount Factor (if applicable)
13. Result #12 x Defensive Driver Discount Factor (if applicable)
14. Result #13 x College Graduate Scholastic Achievement Discount Factor (if applicable)
15. Result #14 x Term Factor
16. Result #15 x Business Use or Student Away at School Surcharge Factor (if applicable)
17. Result #16 for PIP WL + Result #16 for PIP AD (if applicable[*])
18. Result #17 x Blue Chip Discount Factor

   *If either coverage is rejected, skip this step and apply the Blue Chip factor to Result #16

ARKANSAS
STATE AUTO NATIONAL BASE RATES AND RELATIVITIES
Effective 05-17-08

Other Than Collision (OTC)
(round to whole dollar for steps 6-18)

1. 1.00 + Violation Point Add-on
2. Result #1 x Age of Major Violation Factor
3. Result #2 x Age of Minor Violation Factor
4. Result #3 x Excess Accident/Major Violations Surcharge Factor (if applicable)
   Round to 2 decimals
5. Result #4 + Driver Code 0-point factor – 1.00 (no rounding)
6. Result #5 x Base Rate
7. Result #6 x Territory Factor
8. Result #7 x SA/ISO Symbol Factor
9. Result #8 x 1.00 (*reserved for future use*)
10. Result #9 x 1.00 (*reserved for future use*)
11. Result #10 x Model Year Factor
12. Result #11 x Deductible Factor
    DETERMINE HIGHEST RATED VEHICLE
13. Result #12 x Multiplicative Discount Factor
14. Result #13 x Renewal Discount Factor (if applicable)
15. Result #14 x College Graduate Scholastic Achievement Discount Factor (if applicable)
16. Result #15 x Term Factor
17. Result #16 x Business Use or Student Away at School Surcharge Factor (if applicable)
18. Result #17 x Blue Chip Discount Factor

Collision
(round to whole dollar for steps 6-19)

1. 1.00 + Violation Point Add-on
2. Result #1 x Age of Major Violation Factor
3. Result #2 x Age of Minor Violation Factor
4. Result #3 x Excess Accident/Major Violations Surcharge Factor (if applicable)
   Round to 2 decimals
5. Result #4 + Driver Code 0-point factor – 1.00 (no rounding)
6. Result #5 x Base Rate
7. Result #6 x Territory Factor
8. Result #7 x SA/ISO Symbol Factor
9. Result #8 x 1.00 (*reserved for future use*)
10. Result #9 x 1.00 (*reserved for future use*)
11. Result #10 x Model Year Factor
12. Result #11 x Deductible Factor
    DETERMINE HIGHEST RATED VEHICLE
13. Result #12 x Multiplicative Discount Factor
14. Result #13 x Renewal Discount Factor (if applicable)
15. Result #14 x Defensive Driver Discount Factor (if applicable)
16. Result #15 x College Graduate Scholastic Achievement Discount Factor (if applicable)
17. Result #16 x Term Factor
18. Result #17 x Business Use or Student Away at School Surcharge Factor (if applicable)
19. Result #18 x Blue Chip Discount Factor

Utility Trailers (OTC and Collision)
(round to whole dollar after each step)

1. Amount of Coverage (stated amount) / 100
2. Result #1 x Rate per $100
3. Result #2 x Term Factor

Recreational Trailers (OTC and Collision)
(round to whole dollar after each step)

1. Base Rate x Territory Factor
2. Result #1 x Model Year Factor
3. Result #2 x SA/ISO Symbol Factor
4. Result #3 x Deductible Factor
5. Result #4 x RT Percentage Factor
6. Result #5 + Expense Load
7. Result #6 x Term Factor

HIGHEST RATED DRIVER (HRD)
1. Determine the HRD by adding the assigned driver class point relativities for each driver for the following coverages: BI, PD, UM, UIM, UMPD, PIP MP, PIP WL/AD, OTC, and Collision.
2. The HRD is the driver with the highest cumulative driver class point relativity.

LOWEST RATED DRIVER (LRD) - (Used only when there are more vehicles than drivers)
1. Determine the LRD by adding the zero (0) point driver class relativities for each driver.
2. Add all liability and physical damage coverages relativities. (Same coverages as HRD)
3. The LRD is the driver with the lowest cumulative driver class relativity.

HIGHEST RATED VEHICLE (HRV)
1. Determine the HRV by rating each vehicle with their respective coverages on the policy using the driver class relativities of the HRD. (Do not include OTC and Collision coverage for liability only vehicles)
2. Calculate liability coverages (BI, PD, PIP MP, PIP WL, and PIP AD) through rating step 9 only, and uninsured motorists coverages (UM, UIM, and UMPD) through rating step 4 only.
3. Calculate physical damage coverages (OTC and Collision) through rating step 12 only.
4. Add liability, physical damage and any optional coverages (Towing & Extended Transportation Expenses).
5. The HRV is the vehicle with the highest total premium.

DRIVER/VEHICLE ASSIGNMENT:
- Assign the **HRD** to the **HRV**.
- Assign the **2nd HRD** to the **2nd HRV**, and so on.
- Assign the **LRD** to additional vehicles when there are more vehicles than drivers.

DRIVER CODE DESIGNATIONS

	Male		Female	
Age	**Married**	**Single**	**Married**	**Single**
14-18	A1	B1	C1	D1
19-20	A2	B2	C2	D2
21-22	A3	B3	C3	D3
23-24	A0	B0	C0	D0
25-29	A4	B4	C4	D4
30-34	A5	B5	C5	D5
35-39	A6	B6	C6	D6
40-44	V0	X0	Y0	Z0
45-49	V1	X1	Y1	Z1
50-54	V2	X2	Y2	Z2
55-59	V3	X3	Y3	Z3
60-64	V4	X4	Y4	Z4
65-69	V5	X5	Y5	Z5
70-74	V6	X6	Y6	Z6
75-79	A7	B7	C7	D7
80-84	A8	B8	C8	D8
85+	A9	B9	C9	D9

Note: Use lowest rated driver class at 0 points when there are more vehicles on the policy than drivers.

ARKANSAS
STATE AUTO NATIONAL BASE RATES AND RELATIVITIES
Effective 05-17-08

Base Rates	
BI	$222
PD	$179
UM	$24
UIM	$19
UMPD	$30
PIP MP	$99
PIP WL	$20
PIP AD	$30
OTC	$135
COLL	$433

Term Factors	6-Month	Annual
All Coverages	1.00	2.00

INCREASED LIMIT FACTORS

BI Limit Options	
25/50	1.00
50/100	1.23
100/300	1.64
250/500	2.00
500/500	2.50

PD Limit Options	
25	1.00
50	1.03
100	1.08

Valid BI/PD Combinations
25/50/25
50/100/25
50/100/50
100/300/50
100/300/100
250/500/100
500/500/100

UM/UIM Limit Options	UM Factor (single and multi-vehicle)	UIM Factor (single and multi-vehicle)
25/50	1.00	1.00
50/100	1.50	1.70
100/300	2.25	2.50
250/500	3.00	3.21
500/500	3.20	3.71

UMPD Limit Options	Factor (single and multi-vehicle)
25,000	1.00
50,000	1.68
100,000	2.68

PIP Limit Options		
Coverage	Limit	Factor
PIP MP	5,000	1.00
PIP WL	see endorsement	1.00
PIP AD	5,000	1.00

ARKANSAS
STATE AUTO NATIONAL BASE RATES AND RELATIVITIES
Effective 05-17-08

DEDUCTIBLE FACTORS

OTC Ded. Options	
100	1.24
250	1.00
500	0.85
1000	0.75

Coll Ded. Options	
100	1.15
250	1.00
500	0.93
1000	0.80

TRAILERS

Recreational Trailers	
RT Percentage Factor	0.60

All Other Trailers			
OTC		Collision	
Deductible	Rate per $100	Deductible	Rate per $100
100	$0.51	100	$0.44
250	$0.41	250	$0.38
500	$0.35	500	$0.35
1,000	$0.31	1,000	$0.30

MODEL YEAR FACTORS

Year	BI	PD	UM/UIM	UMPD	PIP MP	PIP WL/AD	OTC	COLL
2011	1.00	1.00	1.00	1.00	1.00	1.00	1.16	1.16
2010	1.00	1.00	1.00	1.00	1.00	1.00	1.10	1.10
2009	1.00	1.00	1.00	1.00	1.00	1.00	1.05	1.05
2008	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2007	0.96	1.00	1.00	1.00	1.00	1.00	0.95	0.95
2006	0.96	1.01	1.00	1.00	1.00	1.00	0.90	0.90
2005	0.96	1.01	1.00	1.00	1.00	1.00	0.87	0.86
2004	0.96	1.01	1.00	1.00	1.00	1.00	0.84	0.82
2003	0.96	1.01	1.00	1.00	1.00	1.00	0.81	0.76
2002	0.96	1.01	1.00	1.00	1.00	1.00	0.77	0.70
2001	0.90	1.01	1.00	1.00	1.00	1.00	0.73	0.64
2000	0.90	1.01	1.00	1.00	1.00	1.00	0.70	0.60
1999	0.90	1.01	1.00	1.00	1.00	1.00	0.66	0.57
1998	0.90	1.01	1.00	1.00	1.00	1.00	0.64	0.55
1997	0.90	1.01	1.00	1.00	1.00	1.00	0.62	0.52
1996 – 1989	0.88	0.99	1.00	1.00	1.00	1.00	0.62	0.52
1988 & Prior	0.70	0.79	1.00	1.00	1.00	1.00	0.62	0.52

Physical Damage base premiums for the next subsequent model year shall be determined by multiplying the base premium for the current model year by 1.05, unless shown otherwise.

Other Than Collision and Collision Symbols

SA/ISO Symbol	Applicable to Model Years 1990 & Later		SA/ISO Symbol	Applicable to Model Years 1989 & Prior	
	OTC	Coll		OTC	Coll
1	0.86	0.88	1	0.42	0.60
2	1.00	1.00	2	0.42	0.60
3	1.21	1.09	3	0.42	0.60
4	1.34	1.16	4	0.42	0.60
5	1.47	1.22	5	0.52	0.74
6	1.63	1.28	6	0.78	0.88
7	1.78	1.35	7	1.00	1.00
8	1.94	1.42	8	1.30	1.13
10	2.12	1.49	10	1.63	1.25
11	2.27	1.56	11	1.95	1.38
12	2.55	1.64	12	2.32	1.52
13	2.77	1.72	13	2.80	1.68
14	3.03	1.82	*14	3.35	1.88
15	3.34	1.94	15	3.98	2.10
16	3.64	2.05	16	4.63	2.35
17	3.92	2.16	17	5.38	2.55
18	4.20	2.27	18	6.25	2.75
19	4.54	2.39	19	7.25	3.00
20	4.93	2.50	20	8.45	3.30
21	5.38	2.61	21	See instructions below	
22	5.95	2.75			
23	6.55	2.91			
24	7.45	3.14			
25	8.71	3.50			
26	10.05	3.85			
27	See instructions below				

The results of the computations below must be inserted at and/or after step 8 "Result #7 x SA/ISO Symbol" of the rating algorithms on page 3 when applicable.

Other Than Collision
1980 and Prior Model Years
  *a. 1976-1980 Symbol 14: apply the factor 3.55 to the Symbol 7 Base Rate.
  b. 1975 and Prior above $10,000: multiply the Symbol 7 Factor by [1 + (0.20*X)], where X = each $1,000 or fraction of $1,000 above $10,000 of Original Cost.

Develop the Other Than Collision Base Rates for Symbol 21/1989 and Prior Model Year vehicles by:
Multiplying the Symbol 20 Factor by [1 + (0.017*X)], where X = each $1,000 or fraction of $1,000 in excess of $65,000 Original Cost.

Develop the Other Than Collision Base Rates for Symbol 27/1990 and Later Model Year vehicles by:
  a. Increasing the factor for Symbol 26 by +1.43 for each $10,000 or fraction of $10,000 in excess of $80,000 Original Cost, and
  b. Applying this factor to the Symbol 2 Base Rate.

Collision
1980 and Prior Model Years
  *a. 1976-1980 Symbol 14: apply the factor 1.95 to the Symbol 7 Base Rate.
  b. 1975 and Prior above $10,000: multiply the Symbol 7 Factor by [1 + (0.05*X)], where X = each $1,000 or fraction of $1,000 above $10,000 of Original Cost.

Develop the Collision Base Rates for Symbol 21/1989 and Prior Model Year vehicles by:
Multiplying the Symbol 20 Factor by [1 + (0.014*X)], where X = each $1,000 or fraction of $1,000 in excess of $65,000 Original Cost.

Develop the Collision Base Rates for Symbol 27/1990 and Later Model Year vehicles by:
  a. Increasing the factor for Symbol 26 by +.50 for each $10,000 or fraction of $10,000 in excess of $80,000 Original Cost, and
  b. Applying this factor to the Symbol 2 Base Rate.

ARKANSAS
STATE AUTO NATIONAL BASE RATES AND RELATIVITIES
Effective 05-17-08

TERRITORY FACTORS

Territory	BI	PD	UM/UIM	UMPD	PIP MP	PIP WL/AD	OTC	COLL
1	1.33	1.27	1.20	1.00	1.20	1.20	0.91	1.05
3	1.00	1.25	1.00	0.87	1.02	1.02	0.93	0.83
5	1.06	1.07	1.00	1.05	1.05	1.05	1.10	1.05
6	1.16	1.17	1.00	1.00	1.10	1.10	0.95	1.00
8	1.11	1.11	1.10	0.95	1.10	1.10	0.95	0.95
9	1.25	1.41	1.15	0.95	1.20	1.20	0.89	0.95
10	1.07	1.07	0.95	0.90	1.00	1.00	0.81	0.93
11	**1.00**	**1.00**	**1.00**	**1.00**	**1.00**	**1.00**	**1.00**	**1.00**
15	1.03	1.03	1.00	1.05	1.07	1.07	0.97	1.04
50	1.10	0.90	1.00	1.00	1.00	1.00	1.10	1.00
51	1.07	0.96	1.00	1.00	1.00	1.00	1.10	0.92
52	1.06	1.06	1.00	1.00	1.00	1.00	1.17	1.05
53	0.93	0.94	1.00	1.00	1.00	1.00	1.10	1.05
54	1.07	0.96	1.00	1.00	1.00	1.00	1.10	1.05
55	0.93	0.94	1.00	1.00	1.00	1.00	1.10	0.95
56	0.93	1.09	1.00	1.00	1.00	1.00	1.10	0.95
57	0.93	0.94	1.00	1.05	1.07	1.07	1.07	1.02
58	1.13	0.94	1.00	1.05	1.07	1.07	1.07	0.95
59	1.08	1.08	1.00	1.05	1.07	1.07	1.07	1.14
60	0.97	0.89	1.00	1.05	1.07	1.07	1.02	0.97
61	0.97	0.89	1.00	1.05	1.07	1.07	1.02	0.91
62	0.95	0.89	1.00	1.05	1.07	1.07	1.05	0.95
63	0.92	0.96	1.00	1.05	1.07	1.07	1.00	1.00
64	1.00	1.12	1.00	1.00	1.00	1.00	1.15	1.15
65	0.98	0.91	1.00	1.00	1.00	1.00	0.98	1.05
66	1.08	0.91	1.00	1.00	1.00	1.00	1.10	1.05
67	1.05	1.05	1.00	1.00	1.00	1.00	1.10	1.08
68	1.10	1.10	1.00	1.00	1.00	1.00	1.10	1.00
90	1.19	1.19	1.05	1.00	1.15	1.15	0.76	0.87
91	2.07	2.07	1.75	1.10	1.65	1.65	1.00	1.08
93	1.01	1.01	1.00	1.00	1.00	1.00	1.07	0.97
96	1.54	1.54	1.15	1.00	1.31	1.31	1.10	1.00
97	1.02	1.02	1.00	1.00	1.00	1.00	0.85	0.93
98	2.59	2.59	2.19	1.38	2.06	2.06	1.38	1.35

POLICY FEES/CHARGES

The following fees/charges apply in addition to the coverage premium:
- ***Policy Fee*** - $10 for all policy terms (Applies to new business, renewal & rewritten policies)
- ***Reinstatement Fee*** - $20
- ***Installment Fee*** - $8 per installment billed
- ***Financial Responsibility Filing Fee*** - $20
- ***NSF Fee*** - $20 for any check returned for non-sufficient funds.

DISCOUNTS/SURCHARGES

No discounts apply to UM, UMPD, UIM, Extended Transportation Expenses, Towing and Labor, Additional and Custom Equipment, Family Account Coverage Extension and Difference in Value (Lease-Gap and Financed Vehicles).

Multiplicative Discount - applies to BI, PD, PIP MP, PIP WL/AD, OTC, and Collision coverages. Discount factors are as follows:

5% Paid In Full	10% Homeowner	25% Multi-Car	15% Prior Insurance	5% Mobile Home	Multiplicative Discount Factor
					1.00
x					0.95
	x				0.90
		x			0.75
			x		0.85
				x	0.95
x	x				0.86
x		x			0.71
x			x		0.81
x				x	0.90
	x	x			0.68
	x		x		0.77
		x	x		0.64
		x		x	0.71
			x	x	0.81
x	x	x			0.64
x	x		x		0.73
x		x	x		0.61
x		x		x	0.68
x			x	x	0.77
	x	x	x		0.57
		x	x	x	0.61
x	x	x	x		0.55
x		x	x	x	0.58

- A **Renewal Discount** factor of 0.95 will apply to all policies after twelve (12) continuous months and a factor of 0.90 will apply after twenty-four (24) continuous months. Applies to BI, PD, PIP MP, PIP WL/AD, OTC, and Collision coverages.

- A **55+ years old Defensive Driving Discount** factor of 0.95 applies to BI, PD, PIP MP, PIP WL/AD, and Collision coverages, and only to the vehicle principally operated by the qualifying insured. If the qualifying insured operates more that one vehicle, the discount shall be applied to each vehicle the insured principally operates as long as there are no other operators assigned to any of the vehicles.

- A **College Graduate Scholastic Achievement Discount** factor of 0.95 applies to BI, PD, PIP MP, PIP WL/AD, OTC, and Collision, and only to the vehicle principally operated by the qualifying insured. If the eligible insured has not been used to classify any vehicle on the policy, the discount shall be afforded to the one vehicle that the eligible insured operates. An insured is not eligible for this discount if he or she is a married operator who has been used to classify a vehicle on the policy.

DISCOUNTS/SURCHARGES (continued)

- **Blue Chip Discount Factors are as follows** (apply to BI, PD, PIP MP, PIP WL/AD, OTC, and Collision coverages):

Blue Chip Level	Score	Discount Factor BI, PD, PIP MP, & PIP WL/AD	Discount Factor OTC & COLL
Level 1	775-997	0.60	0.69
Level 2	750-774	0.61	0.69
Level 3	725-749	0.63	0.69
Level 4	700-724	0.65	0.69
Level 5	675-699	0.67	0.69
Level 6	650-674	0.69	0.69
Level 7	625-649,998,999, 001	0.69	0.69
Level 8	600-624	0.71	0.71
Level 9	575-599	0.73	0.73
Level 10	500-574	0.85	0.85
Level 11	50-499	1.00	1.00

- A surcharge factor of 1.20 will apply to **Business Use vehicles**

- A surcharge factor of 1.20 will apply to **Students Away at School** with a covered vehicle in a state other than Arkansas. Students away at school in Arkansas with a covered vehicle are not subject to this surcharge.

- A surcharge factor of 1.15 will apply to any driver with three or more **At-Fault Accidents and/or Major Violations**.

OPTIONAL COVERAGES

Transportation Expenses (Optional Limits)

Coverage Limit	6-Month Premium
$20 per day/$600 Max	Included with OTC
$25 per day/$750 Max	$8

Towing and Labor
$50 per disablement
Six month premium = $8 per car

Named Non-Owner Coverage
Liability premium is determined by using the same rating steps as
applicable coverages and current model year

Family Account Coverage Extension
Six-month premium of $75 per scheduled driver is charged.

Difference in Value (Lease-Gap and Financed Vehicle) Coverage
The premium is determined by the following formula:
(Final OTC rate + Final Collision rate) x 0.03
Apply surcharge after the term factor

Driver Code 0 Point Factors

Class Code	BI	PD	UM/UIM	UMPD	PIP MP	PIP WL/AD	OTC	COLL
A0	1.38	1.38	1.00	1.00	1.00	1.00	1.34	1.36
A1	3.72	3.72	1.00	1.00	1.90	1.90	2.18	3.36
A2	2.44	2.44	1.00	1.00	1.52	1.52	1.67	2.46
A3	1.64	1.64	1.00	1.00	1.21	1.21	1.42	1.73
A4	1.12	1.12	1.00	1.00	1.00	1.00	1.15	1.20
A5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
A6	1.00	1.00	1.00	1.00	1.00	1.00	0.97	0.98
A7	2.05	2.05	1.00	1.00	0.69	0.69	0.45	1.20
A8	2.05	2.05	1.00	1.00	0.69	0.69	0.45	1.20
A9	2.05	2.05	1.00	1.00	0.69	0.69	0.45	1.20
B0	1.64	1.64	1.00	1.00	0.83	0.83	1.38	1.93
B1	5.57	5.57	1.00	1.00	1.68	1.68	1.66	5.13
B2	2.91	2.91	1.00	1.00	1.27	1.27	1.67	3.41
B3	2.08	2.08	1.00	1.00	1.02	1.02	1.46	2.54
B4	1.30	1.30	1.00	1.00	0.72	0.72	1.25	1.55
B5	1.24	1.24	1.00	1.00	0.79	0.79	1.09	1.38
B6	1.14	1.14	1.00	1.00	0.79	0.79	1.00	1.25
B7	2.42	2.42	1.00	1.00	0.69	0.69	0.61	1.74
B8	2.42	2.42	1.00	1.00	0.69	0.69	0.61	1.74
B9	2.42	2.42	1.00	1.00	0.69	0.69	0.61	1.74
C0	1.16	1.16	1.00	1.00	1.00	1.00	1.03	1.11
C1	2.68	2.68	1.00	1.00	1.69	1.69	1.66	2.90
C2	1.66	1.66	1.00	1.00	1.44	1.44	1.27	1.62
C3	1.36	1.36	1.00	1.00	1.16	1.16	1.07	1.30
C4	0.92	0.92	1.00	1.00	0.92	0.92	1.03	1.06
C5	0.86	0.86	1.00	1.00	0.92	0.92	0.91	0.96
C6	0.91	0.91	1.00	1.00	0.92	0.92	0.87	1.00
C7	1.58	1.58	1.00	1.00	0.69	0.69	0.45	1.05
C8	1.58	1.58	1.00	1.00	0.69	0.69	0.45	1.05
C9	1.58	1.58	1.00	1.00	0.69	0.69	0.45	1.05
D0	1.47	1.47	1.00	1.00	1.20	1.20	1.01	1.36
D1	4.29	4.29	1.00	1.00	2.04	2.04	1.11	3.60
D2	2.50	2.50	1.00	1.00	1.43	1.43	1.07	2.07
D3	1.75	1.75	1.00	1.00	1.24	1.24	1.02	1.60
D4	1.22	1.22	1.00	1.00	1.07	1.07	1.00	1.26
D5	1.14	1.14	1.00	1.00	1.07	1.07	0.96	1.16
D6	1.15	1.15	1.00	1.00	1.21	1.21	0.94	1.13
D7	1.52	1.52	1.00	1.00	0.69	0.69	0.46	1.12
D8	1.52	1.52	1.00	1.00	0.69	0.69	0.46	1.12
D9	1.52	1.52	1.00	1.00	0.69	0.69	0.46	1.12
V0	1.01	1.01	1.00	1.00	0.93	0.93	0.89	0.97
V1	1.01	1.01	1.00	1.00	0.93	0.93	0.89	0.97
V2	0.97	0.97	1.00	1.00	0.93	0.93	0.85	0.86
V3	1.02	1.02	1.00	1.00	0.79	0.79	0.72	0.85
V4	1.02	1.02	1.00	1.00	0.79	0.79	0.72	0.85
V5	1.24	1.24	1.00	1.00	0.69	0.69	0.64	0.92
V6	1.36	1.36	1.00	1.00	0.69	0.69	0.64	0.92
X0	1.09	1.09	1.00	1.00	0.79	0.79	0.99	1.07
X1	1.09	1.09	1.00	1.00	0.79	0.79	0.99	1.07
X2	0.99	0.99	1.00	1.00	0.79	0.79	0.91	1.00
X3	1.21	1.21	1.00	1.00	0.79	0.79	0.78	1.01
X4	1.21	1.21	1.00	1.00	0.79	0.79	0.78	1.03
X5	1.64	1.64	1.00	1.00	0.79	0.79	0.71	1.28
X6	1.64	1.64	1.00	1.00	0.79	0.79	0.71	1.34
Y0	0.99	0.99	1.00	1.00	0.92	0.92	0.85	0.97
Y1	0.99	0.99	1.00	1.00	0.92	0.92	0.84	0.97
Y2	0.89	0.89	1.00	1.00	0.86	0.86	0.80	0.95
Y3	0.91	0.91	1.00	1.00	0.69	0.69	0.69	0.88
Y4	0.94	0.94	1.00	1.00	0.69	0.69	0.68	0.88
Y5	1.13	1.13	1.00	1.00	0.69	0.69	0.52	0.94
Y6	1.24	1.24	1.00	1.00	0.69	0.69	0.53	0.94
Z0	1.12	1.12	1.00	1.00	1.21	1.21	0.88	1.04
Z1	1.12	1.12	1.00	1.00	1.21	1.21	0.89	1.04
Z2	0.97	0.97	1.00	1.00	1.00	1.00	0.79	0.94
Z3	1.04	1.04	1.00	1.00	0.90	0.90	0.72	0.95
Z4	1.04	1.04	1.00	1.00	0.90	0.90	0.72	0.95
Z5	1.30	1.30	1.00	1.00	0.69	0.69	0.57	0.97
Z6	1.37	1.37	1.00	1.00	0.69	0.69	0.58	1.07

Violation Point Add-Ons

POINTS	BI	PD	PIP MP	PIP WL/AD	OTC	COLL
0	0.00	0.00	0.00	0.00	0.00	0.00
1	0.12	0.12	0.04	0.04	0.03	0.24
2	0.31	0.31	0.19	0.19	0.15	0.31
3	0.58	0.58	0.24	0.24	0.15	0.52
4	0.71	0.71	0.30	0.30	0.29	0.66
5	0.87	0.87	0.47	0.47	0.31	0.81
6	1.06	1.06	0.53	0.53	0.36	0.99
7	1.19	1.19	0.60	0.60	0.48	1.22
8	1.52	1.52	0.73	0.73	0.59	1.43
9	1.79	1.79	0.85	0.85	0.64	1.80
10	2.07	2.07	0.94	0.94	0.74	2.08
11	2.35	2.35	1.04	1.04	0.84	2.36
12	2.63	2.63	1.13	1.13	0.94	2.64
13	2.91	2.91	1.22	1.22	1.03	2.92
14	3.19	3.19	1.31	1.31	1.13	3.20
15	3.46	3.46	1.41	1.41	1.23	3.48
16	3.74	3.74	1.50	1.50	1.33	3.76
17	4.02	4.02	1.59	1.59	1.43	4.04
18	4.30	4.30	1.68	1.68	1.53	4.32
19	4.58	4.58	1.78	1.78	1.62	4.60
20	4.86	4.86	1.87	1.87	1.72	4.88
21	5.14	5.14	1.96	1.96	1.82	5.16
22	5.42	5.42	2.05	2.05	1.92	5.44
23	5.70	5.70	2.15	2.15	2.02	5.72
24	5.98	5.98	2.24	2.24	2.12	6.00
25	6.25	6.25	2.33	2.33	2.21	6.28
26	6.53	6.53	2.42	2.42	2.31	6.56
27	6.81	6.81	2.52	2.52	2.41	6.84
28	7.09	7.09	2.61	2.61	2.51	7.12
29	7.37	7.37	2.70	2.70	2.61	7.40
30	7.65	7.65	2.79	2.79	2.71	7.68

ARKANSAS
STATE AUTO NATIONAL BASE RATES AND RELATIVITIES
Effective 05-17-08

Age of Violation Factors (Majors, Accidents & DUI)

Number Based on Age of Occurrence			
0-12 Months	13-24 Months	25+ Months	Factor
0	0	0	1.000
0	0	1	0.947
0	0	2	0.947
0	0	3+	1.042
0	1	0	1.000
0	1	1	0.974
0	1	2	1.062
0	1	3+	1.062
0	2	0	1.000
0	2	1	1.080
0	2	2	1.100
0	2	3+	1.100
0	3+	0	1.100
0	3+	1	1.080
0	3+	2	1.100
0	3+	3+	1.100
1	0	0	1.105
1	0	1	1.105
1	0	2	1.105
1	0	3+	1.105
1	1	0	1.105
1	1	1	1.105
1	1	2	1.105
1	1	3+	1.105
1	2	0	1.105
1	2	1	1.105
1	2	2	1.105
1	2	3+	1.105
1	3+	0	1.105
1	3+	1	1.105
1	3+	2	1.105
1	3+	3+	1.105
2	0	0	1.242
2	0	1	1.242
2	0	2	1.242
2	0	3+	1.242
2	1	0	1.242
2	1	1	1.242
2	1	2	1.242
2	1	3+	1.242
2	2	0	1.242
2	2	1	1.242
2	2	2	1.242
2	2	3+	1.242
2	3+	0	1.242
2	3+	1	1.242
2	3+	2	1.242
2	3+	3+	1.242
3+	0	0	1.490
3+	0	1	1.490
3+	0	2	1.490
3+	0	3+	1.490
3+	1	0	1.490
3+	1	1	1.490
3+	1	2	1.490
3+	1	3+	1.490
3+	2	0	1.490
3+	2	1	1.490
3+	2	2	1.490
3+	2	3+	1.490
3+	3+	0	1.490
3+	3+	1	1.490
3+	3+	2	1.490
3+	3+	3+	1.490

ARKANSAS
STATE AUTO NATIONAL BASE RATES AND RELATIVITIES
Effective 05-17-08

Age of Violation Factors (Speeds, Minors)

Number Based on Age of Occurrence			Factor
0-12 Months	13-24 Months	25+ Months	
0	0	0	1.000
0	0	1	0.947
0	0	2	0.947
0	0	3+	0.995
0	1	0	1.000
0	1	1	0.974
0	1	2	1.014
0	1	3+	1.014
0	2	0	1.000
0	2	1	1.032
0	2	2	1.051
0	2	3+	1.051
0	3+	0	1.051
0	3+	1	1.032
0	3+	2	1.051
0	3+	3+	1.051
1	0	0	1.060
1	0	1	1.060
1	0	2	1.060
1	0	3+	1.060
1	1	0	1.060
1	1	1	1.060
1	1	2	1.060
1	1	3+	1.060
1	2	0	1.060
1	2	1	1.060
1	2	2	1.060
1	2	3+	1.060
1	3+	0	1.060
1	3+	1	1.060
1	3+	2	1.060
1	3+	3+	1.060
2	0	0	1.180
2	0	1	1.180
2	0	2	1.180
2	0	3+	1.180
2	1	0	1.180
2	1	1	1.180
2	1	2	1.180
2	1	3+	1.180
2	2	0	1.180
2	2	1	1.180
2	2	2	1.180
2	2	3+	1.180
2	3+	0	1.180
2	3+	1	1.180
2	3+	2	1.180
2	3+	3+	1.180
3+	0	0	1.250
3+	0	1	1.250
3+	0	2	1.250
3+	0	3+	1.250
3+	1	0	1.250
3+	1	1	1.250
3+	1	2	1.250
3+	1	3+	1.250
3+	2	0	1.250
3+	2	1	1.250
3+	2	2	1.250
3+	2	3+	1.250
3+	3+	0	1.250
3+	3+	1	1.250
3+	3+	2	1.250
3+	3+	3+	1.250

SERFF Tracking Number:	STAT-125917412	State:	Arkansas	
Filing Company:	State Auto National Insurance Company	State Tracking Number:	EFT $100	
Company Tracking Number:	SAN-AU-2008-465			
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)	
Product Name:	Arkansas NSA - Rates and Rules			
Project Name/Number:	Rates and Rules eff On Approval/SAN-AU-2008-465			

Supporting Document Schedules

		Review Status:	
Satisfied -Name:	A-1 Private Passenger Auto Abstract	Filed	12/04/2008

Comments:
Attachment:
FORM A-1 Private passenger automobile abstract.pdf

		Review Status:	
Bypassed -Name:	APCS-Auto Premium Comparison Survey	Filed	12/04/2008
Bypass Reason:	N/A		
Comments:			

		Review Status:	
Bypassed -Name:	NAIC loss cost data entry document	Filed	12/04/2008
Bypass Reason:	N/A		
Comments:			

		Review Status:	
Bypassed -Name:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	12/04/2008
Bypass Reason:	N/A		
Comments:			

		Review Status:	
Bypassed -Name:	Uniform Transmittal Document-Property & Casualty	Filed	12/04/2008
Bypass Reason:	N/A		
Comments:			

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 homeowners rate/rule submission that do not alter the information contained herein need not include this form.

Company Name_____

NAIC No. _____   Group No. _____

1.   Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
        _____

2.   Do you furnish a market for young drivers? _____
        Over age 65 drivers? _____

3.   Do you require collateral business to support a youthful driver risk? _____

4.   Do you insure driver with an international or foreign driver's license? _____

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

        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? _____
        If so, what is the fee for installment payments? _____

7.   Does you company utilize a tiered rating plan? _____ If so, list the programs and percentage difference.
_____ State the current volume for each
program.
_____   _____
_____   _____
_____   _____
THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

                                                  _____
                                                                    Signature

                                                  _____
                                                                      Title

                                                  _____
                                                               Telephone Number

AID PC A-1 (4/98)