

PERSONAL VEHICLE MANUAL

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3. Premium Determination
4. Classifications
5. Safe Driver Insurance Plan (SDIP)
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1. DEFINITIONS

A. PRIVATE PASSENGER AUTO

1. A private passenger auto is a four wheel motor vehicle, other than a truck type, owned or leased under contract for a continuous period of a least six months, and
 - a. Not used as a public or livery conveyance for passengers,
 - b. Not rented to others
2. A motor vehicle that is a pickup or van shall be considered a private passenger auto, if it:
 - a. Has a Gross Vehicle Weight Rating of 10,000 lbs. or less, or is a vehicle with a Gross Vehicle Weight Rating greater than 10,000 lbs. for which a symbol is displayed in the Symbol and Identification section; and
 - b. Is not used for the delivery or transportation of goods or materials unless such use is:
 - (1) Incidental to the insured's business of installing, maintaining or repairing furnishings or equipment, or
 - (2) For farming or ranching.

A pickup or van used in the business of the United States Government, by an employee of the Government, shall be considered a private passenger auto only if:

 - a. It meets the conditions in **a.** and **b.** above; and
 - b. Coverage is limited in accordance with the Federal Employees Using Autos in Government Business Endorsement.
3. A motor vehicle owned by a farm family co-partnership, or farm family corporation shall be considered a private passenger auto owned by two or more relatives who are residents of the same household if:
 - a. It is principally garaged on a farm or ranch, and
 - b. It otherwise meets the definitions in **1.** and **2.** above.

B. AUTO as used in this manual refers to a private passenger auto or a vehicle considered as a private passenger auto.

C. LIABILITY as used in this manual refers only to Bodily Injury and Property Damage coverages.

D. SINGLE LIMIT LIABILITY as used in this manual refers to one limit of liability that covers both Bodily Injury and Property Damage.

E. COMPREHENSIVE COVERAGE or Other Than Collision coverage (OTC) as used in this manual refers to other than collision damage to a motor vehicle.

F. OWNED as used in this manual includes:

1. An auto leased under contract for a continuous period of at least six months. If an auto lease contract requires the lessee to provide primary insurance for the lessor, attach the Additional Insured-Lessor Endorsement.
2. A vehicle owned by a trust, Refer to Rule 2.E. for eligibility requirements applicable to vehicles owned by a trust.

G. GROSS VEHICLE WEIGHT RATING as used in this manual refers to the maximum loaded weight for which a single vehicle is designed, as specified by the manufacturer.

2. PERSONAL AUTO POLICY - ELIGIBILITY

A. A Personal Auto Policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in Rule 1., if;

1. They are written on a specified auto basis, and
2. They are owned by an individual or by a husband and wife who are residents in the same household. Both husband and wife who are residents in the same household may be listed as named insureds on the declarations page.

B. A Personal Auto Policy shall be used to afford coverage to private passenger autos, and pickups and vans as defined in Rule 1., that are owned jointly by two or more:

1. Resident relatives other than husband and wife;
2. Resident individuals; or
3. Non-resident relatives, including a non-resident husband and wife;

- If:
- a. They are written on a specified auto basis, and
 - b. The Joint Ownership Coverage Endorsement is attached. Refer to the endorsement for the extent of coverage.

NOTE: *The company may elect to not apply the non-owned auto liability coverage exclusion under the Joint Ownership Coverage Endorsement. Refer to company for the application of this exclusion.*

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2. PERSONAL AUTO POLICY - ELIGIBILITY - Continued

- C.** A Personal Auto Policy shall be used to afford coverage to motor homes or other similar type vehicles if:
1. They are written on a specified vehicle basis,
 2. They are owned by:
 - a. An individual;
 - b. A husband and wife;
 - c. Two or more relatives other than husband and wife; or
 - d. Two or more resident individuals; and
 3. Coverage is limited in accordance with the Miscellaneous Type Vehicle or Snowmobile Endorsement.
- D.** A Personal Auto Policy shall be used to afford coverage to:
1. Private passenger autos and motor vehicles considered as private passenger autos in Rule 1.; and
 2. Motor homes or other similar types of vehicles;

if the title to the vehicle(s) has been transferred to a trust, subject to the following requirements:

1. Requirements
 - a. The grantor of the trust must be:
 - (1) An individual or a husband and wife; and
 - (2) The only Named Insured shown in the Declaratations.
 - b. All vehicles insured under the policy must be owned by the trust.
 - c. A vehicle owned by a trust, in which the grantor is a corporate entity, is not eligible under the Personal Auto Program.
2. Endorsement
Attach the Trust Endorsement to the policy.

3. PREMIUM DETERMINATION

Single Limit of Liability, or Bodily Injury Liability and Property Damage Liability; Medical Payments; Comprehensive and Collision premiums are determined as follows:

A. REFER TO THE CLASSIFICATION RULE to determine the applicable Classification, Rating Factor and Statistical Code.

B. MODEL YEAR & SYMBOL DETERMINATION

1. **Refer to the Model Year/Age Group Rule** to determine the model year/age of the auto and refer to the Symbol and Identification Section for the appropriate symbol of the auto.
2. **If no Rating Symbol is shown** in the Symbol and Identification (S&I) Section, use the following procedure to determine an interim rating symbol.
 - a. If the S&I Section displays a rating symbol for the Prior Model Year version of the same vehicle, use the prior model year's rating symbol for the new model year vehicle.
 - b. If the S&I Section does NOT display a rating symbol for the Prior Model Year version of the same vehicle, assign a symbol based on the cost new of the auto, using the Price/Symbol Chart located in the reference pages of the S&I Section.

C. REFER TO TERRITORY DEFINITIONS to determine the territory code for the location where the auto is principally garaged.

NOTE:

When a risk is statutorily required to have, or is eligible for, a coverage that is not available in the territory of principal garaging, use the registration address to determine the territory for that coverage.

D. REFER TO THE RATE PAGES to determine base rates for the desired coverage for the appropriate territory.

E. THE PREMIUM FOR EACH COVERAGE is determined by multiplying the base rate by the appropriate rating factors. Due to rounding, the manual premium calculation may differ slightly from the computer calculated rate. Contact the Home Office for exact calculation and rounding procedures.

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3. PREMIUM DETERMINATION - Continued

F. COLLEGE GRADUATE SCHOLASTIC ACHIEVEMENT DISCOUNT

1. A 5% discount on Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive and Collision coverage premiums shall be afforded to those insureds who meet the College Graduate Scholastic Achievement Discount eligibility criteria set forth in 2. below.

The discount shall be afforded to the one vehicle to which the eligible insured is assigned for classification and rating purposes. 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 most frequently.

2. Eligibility

An insured is eligible for this discount if:

- a. He or she is under twenty-five years old and has graduated from a college or university, and
- b. His or her cumulative scholastic record shows that he or she attained one of the following:
 - (1) A grade average of "B" or higher, if letter grades are used, or
 - (2) At least a 3 point average on a 4 point scale (or equivalent).

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.

3. This discount shall be provided to each eligible insured on the policy who qualifies for the discount.

4. CLASSIFICATIONS

This rule does not apply to risks rated in accordance with the Miscellaneous Types rule unless the Miscellaneous Types rule states, *classify and rate as a private passenger auto.*

Refer to Section C. below for definitions of terms used in this rule.

Refer to the Classification Tables for the Primary and Secondary Classification Rating Factors and Statistical Codes that apply.

A. Autos owned by an individual, or owned jointly by two or more relatives or resident individuals are classified as follows:

1. PRIMARY CLASSIFICATION

- a. Classify the auto according to the age, sex and marital status of the operators, the use of the auto and the eligibility of youthful operators for the Driver Training and/or Good Student Classifications, and
- b. Determine the applicable factor from the Primary Rating Factor tables.

2. SECONDARY CLASSIFICATIONS

- a. Determine if the auto is:
 - (1) A single car, or
 - (2) Part of a multi-car risk.
- b. Refer to the Safe Driver Insurance Plan (SDIP) to classify operators according to the provisions of the Plan.
- c. Refer to the Secondary Rating Factor table to determine the appropriate factor to be added to, or subtracted from the Primary Rating Factor.

3. CLASSIFICATION CHANGES

Compute premium adjustments on a pro rata basis when changes in Primary and Secondary Rating Classifications are made. This includes the addition or deletion of an operator during the policy term.

EXCEPTIONS:

- a. A policy shall **not** be changed mid-term because of the attained age of an operator of the auto.
- b. A policy shall **not** be changed mid-term to effect a change in the Driving Record Sub-Classification.
- c. A policy shall **not** be changed mid-term solely due to a change in symbol assignment based on a review of loss experience.

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4. CLASSIFICATIONS - continued

B. A PRIVATE PASSENGER AUTO(s) owned by a Farm Family Co-Partnership, or Farm Family Corporation and covered by a Personal Auto Policy, and principally garaged on a farm or ranch shall be classified and rated in accordance with Rule **4.A.**, provided that vehicle is:

1. Not experience rated, and
2. Not used in an occupation other than farming or ranching, or
3. Used only in driving to or from work.

C. DEFINITIONS

1. USE CLASSIFICATIONS

a. **BUSINESS USE** means that the 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 driving to or from school, and
- (2) It is not customarily used in any occupation other than farming or ranching.

c. **PLEASURE USE** means:

- (1) **NO BUSINESS USE.**
- (2) **PERSONAL USE** including driving to or from work or school:
 - (a) Less than 3 road miles one way; or
 - (b) 3 or more, but less than 15, road miles one way for not more than 2 days per week or not more than 2 weeks in any 5 week period.

d. **WORK LESS THAN 15 MILES** means:

- (1) **NO BUSINESS USE.**
- (2) **PERSONAL USE** including driving to or from work or school:
 - (a) 3 or more, but less than 15, road miles one way if such usage is more than 2 days per week or more than 2 weeks per 5 week period; or
 - (b) 15 or more road miles one way, for not more than 2 days per week or not more than 2 weeks in any 5 week period.

e. **WORK 15 OR MORE MILES** means:

- (1) **NO BUSINESS USE.**
- (2) **PERSONAL USE** including driving to or from work or school 15 or more road miles one way more than 2 days per week or more than 2 weeks in any 5 week period.

f. **AN AUTO DRIVEN PART WAY TO OR FROM WORK OR SCHOOL**, such as to a railroad or bus depot, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.

g. **PLEASURE USE** applies to a **CLERGYMAN'S** vehicle provided there is no youthful operator or other outside employment use of that same vehicle.

LIABILITY

h. **AN AUTO USED IN THE BUSINESS OF THE U.S. GOVERNMENT** by one of its employees may be classified and rated as **PLEASURE USE, WORK LESS THAN 15 MILES or WORK 15 OR MORE MILES** when the Federal Employees Using Autos In Government Business Endorsement is used to limit coverage.

2. AGE, SEX AND MARITAL STATUS CLASSIFICATIONS

a. **YOUTHFUL OPERATOR** means an applicant or any other operator resident in the same household as the applicant, who customarily operates the auto, or any other person who customarily operates the auto, who is one of the following:

- (1) **YOUTHFUL UNMARRIED MALE OPERATOR** - unmarried male under 25 years of age who is not an owner or principal operator;
- (2) **YOUTHFUL UNMARRIED MALE OWNER OR PRINCIPAL OPERATOR** - unmarried male under 30 years of age who is an owner or principal operator;
- (3) **YOUTHFUL MARRIED MALE OPERATOR** - married male under 25 years of age;
- (4) **YOUTHFUL UNMARRIED FEMALE OPERATOR** - unmarried female under 25 years of age who is not an owner or principal operator;
- (5) **YOUTHFUL UNMARRIED FEMALE OWNER OR PRINCIPAL OPERATOR** - unmarried female under 30 years of age who is an owner or principal operator;
- (6) **YOUTHFUL MARRIED FEMALE OPERATOR** - married female under 25 years of age.

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4. CLASSIFICATIONS - continued

b. **NO YOUTHFUL OPERATOR** means:

- (1) A Youthful Operator classification is not applicable to the auto, and
- (2) The applicant or any other operator resident in the same household as the applicant who customarily operates the auto, or any other person who customarily operates the auto, is one of the following:
 - (a) Operator Age 30-39
 - (b) Operator Age 40-49
 - (c) Operator Age 50-64
 - (d) Operator Age 65-74
 - (e) Operator Age 75-79
 - (f) Operator Age 80-84
 - (g) Operator Age 85 or Over
 - (h) All Other Operators Age 25-29 but who are not eligible for any Youthful Operator classification.

c. **AGE** means the age attained on the last birthday.

d. **MARRIED** means a married person living with his or her spouse and includes a person widowed, divorced or legally separated only if such person has custody of one or more resident children.

e. **RESIDENT** means anyone residing in the same household.

EXCEPTIONS:

- (1) A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless this person customarily operates the auto.
- (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, the auto is rated as if the student is **MARRIED**.

3. **SINGLE CAR AND MULTI-CAR RISKS: OPERATOR ASSIGNMENT RULE**

a. Classify Single Car risks and Multi-Car risks according to Rules **4.C.3.b.** or **4.C.3.c.** below, depending on whether a Youthful Operator classification applies to any auto being insured on the policy.

- (1) Rule **4.C.3.b.** applies if a Youthful Operator classification applies to any auto on the policy.

- (2) Rule **4.C.3.c.** applies if a Youthful Operator classification does **NOT** apply to any auto on the policy.

b. **Operator assignment:** Policies insuring one or more Youthful Operators.

- (1) **Single Car Risks** – The youthful operator with the highest Primary Rating Factor shall apply.

- (2) **Multi-Car Risks**

- (a) Assign each youthful principal operator to the auto he/she principally operates. If a youthful operator is the principal operator of more than one auto, assign that operator to the auto with the highest Total Base Premium.

- (b) Assign other youthful operators to remaining autos as follows:

- (i) Determine the pleasure use Primary Rating Factors of all operators.

- (ii) Assign the youthful operators to remaining autos in the order of the highest rated youthful operator to the auto with the highest Total Base Premium.

- (iii) After assigning youthful operators to autos on the basis of pleasure use rating factors, each factor must be adjusted for the actual use of the auto before determining and applying the Secondary Rating Factor.

- (c) After all youthful operators have been assigned to autos according to **(a)** and **(b)** above, assign the appropriate No Youthful Operator classification to remaining autos equal to the number of operators insured on the policy. Use the following operator assignment criteria:

- (i) Establish the auto's classification rating factor based on the driver who most frequently operates the auto. If two or more drivers operate one auto equally, establish the classification rating factor based on the driver with the highest Primary Rating Factor.

- (ii) An operator who is used to establish an auto's classification rating factor shall not be used to classify any other auto insured on the policy.

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4. CLASSIFICATIONS - continued

- (iii) Excess Autos – Classify autos in excess of the number of operators as follows:
 - (a) If all operators on the policy are age 40 or over, the Excess Autos 2 (all Operators Age 40 or Over) classification shall apply to the autos in excess of the number of operators.
 - (b) If not all operators on the policy are age 40 or over, the Excess Autos 1 classification shall apply to the autos in excess of the number of operators.
 - (d) If the number of autos exceeds the number of operators, the Excess Autos 1 classification shall apply to the autos in excess of the number of operators.
- c. **Operator assignment:** Policies insuring **NO** drivers eligible for a Youthful Operator classification.
 - (1) **Single Car Risks** – Assign the appropriate No Youthful Operator classification based on the driver who most frequently operates the auto. If two or more drivers operate the auto equally, assign the driver with the highest Primary Rating Factor to the auto.
 - (2) **Multi-Car Risks** – Assign operators to autos in accordance with Paragraph (a) below, then determine the classification rating factor for each auto in accordance with Paragraphs (b) and (c) below.
 - (a) Assign each operator to the autos he/she customarily operates. For the purpose of this operator assignment rule, each operator must be assigned to at least one auto, and each auto must have an operator assigned to it.
 - (b) Determine the classification rating factor for each auto as follows:
 - (i) If only one operator has been assigned to an auto, use that operator to establish the classification rating factor for the auto, except as noted in (ii) which follows.
 - (ii) If an operator is assigned to two or more autos and is the only operator assigned to those autos, use that operator to classify the auto with the highest Total Base Premium that the individual operates.
 - (iii) An operator who is used to establish an auto's classification rating factor shall not be used to classify any other auto insured on the policy.
- (iv) If more than one operator has been assigned to an auto, establish the classification rating factor based on the driver who most frequently operates the auto. If two or more drivers operate one auto equally, establish the classification rating factor based on the driver with the highest Primary Rating Factor.
- (v) Any remaining operators are assigned to remaining autos in the order of the highest rated operator to the auto with the highest Total Base Premium.
- (c) If the number of autos exceeds the number of operators, refer to Rule **4.C.3.c.(3)** to classify autos in excess of the number of operators insured on the policy.
- (3) **Excess Autos** - 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 unless the use of the auto is Farm Use. If Farm Use classify excess autos Farm Use based on the age of the highest rated operator.
 - (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 unless the use of the auto is Farm Use. If Farm Use classify excess autos Farm Use based on the age of the highest rated operator.
- d. **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 on the same policy for any of the following coverages: Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive or Collision.
- e. **TOTAL BASE PREMIUM** is the sum of the base premium for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive and Collision coverages that apply to the auto.

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4. CLASSIFICATIONS - Continued

4. **DRIVER TRAINING** - The applicable Driver Training Classification applies to each Youthful Operator under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course meeting the following standards:
- a. The course included a minimum of 24 clock hours of classroom instruction plus a minimum of 4 clock hours of actual driving experience per student. These requirements may be met in either of the following ways:
- (1) A minimum of 4 clock hours per student of actual driving experience exclusive of observation time in the car.
- In this case, part of the required 24 clock hours of classroom instruction can be met by the time spent in an approved simulated practice driving trainer.
- Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
- (2) A minimum of 3 clock hours per student of actual driving experience exclusive of observation-time in the car, and
- A minimum of 12 clock hours per student in an approved practice driving trainer.
- In this case only time spent in excess of 12 clock hours may be counted as part of the required 24 clock hours of classroom instruction.
- Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
- b. The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and
- c. The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or
- d. The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible educational agency; or
- e. The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible state educational agency.

- f. **SATISFACTORY EVIDENCE** is a certificate signed by a school official certifying to the fulfillment of the requirements in a., b., and c., or d. or e. above.

5. GOOD STUDENT

The applicable Good Student Classification applies provided:

- a. The owner or operator is a full time High School, College or University Student.
- b. A certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester.
- (1) Is in the upper 20% of his/her class scholastically, or,
- (2) Maintains a "B" average, or its equivalent. If the letter grading system can not be averaged then no grade can be below "B."
- (3) When in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
- (4) Student is included in a "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement.

A classification change resulting from a change the scholastic standing of the student can not be effected between anniversary dates of the policy.

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. or 2. 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 a 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.

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4. CLASSIFICATIONS - Continued

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.

7. SAFETY EQUIPMENT DISCOUNTS

a. **Passive Restraint Discount**

The following discounts apply to Medical Payments only. To qualify, the private passenger auto must be equipped with a factory installed automatic occupant restraint, conforming to the federal crash protection requirements, and meeting the criteria of either paragraph (1) or (2) below:

- (1) 20% discount shall be afforded when the restraint is installed in the driver-side-only position.
- (2) 30% discount shall be afforded when the restraints are installed in both front outboard seat positions.

b. **Anti-Lock Braking System Discount**

A 5% discount for Bodily Injury and Property Damage Liability (or Single Limit Liability) coverages shall be afforded for those private passenger autos equipped with a factory installed four wheel Anti-Lock Braking System (ABS).

Refer to company for required evidence of factory installation of an Anti-Lock Braking System prior to granting a discount.

8. PICKUPS AND VANS

- a. **Liability and Physical Damage:** Rate as private passenger. For non-symbolized pickups, determine a symbol based on original cost new from the Tables on Page 1 of the Symbol and Identification Section.
- b. **Coverage for caps, covers or bedliners** on a pickup is provided without additional premium charge and without specific description of the cap, cover or bedliner.
- c. **Camper bodies with or without facilities for cooking or sleeping:** Rate as a separate item. Refer to the Rule 19. Miscellaneous types.

9. MOTOR VEHICLE ACCIDENT PREVENTION COURSE DISCOUNT

- a. 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.

- b. Private Passenger Autos principally operated by an adult operator (including autos classified under Youthful **NON-PRINCIPAL** Operator classifications) shall be subject to a Motor Vehicle Accident Prevention Course Discount of 10% provided the adult principal operator of the auto:

- (1) Is over age 55; and
- (2) Has a completion certificate, dated within the most recent 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) Only to the auto principally operated by the operator with the course completion certificate.
 - (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 Vehicles, 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.

PERSONAL VEHICLE MANUAL

4. CLASSIFICATIONS - Continued

10. CLOUD PACKAGE DISCOUNT

- a. A 2%, 5% or 7% Cloud Package Discount can apply to the final calculated premium for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive and Collision premiums based on the number of categories satisfied below:
- (1) The Primary Home or Farm Property coverage is written by:
 - (a.) an affiliated Mutual reinsured by Farmers Mutual Hail Insurance Company of Iowa, or
 - (b.) Farmers Mutual Hail Insurance Company of Iowa Property and Casualty Division.
 - (2) The Primary Personal & Premises Liability Coverage is written by Farmers Mutual Hail Insurance Company of Iowa.
 - (3) Farmers Mutual Hail Insurance Company of Iowa provides the crop hail insurance.

NOTE: *A Tenant Homeowner Form-4 policy will not be eligible.*

- b. The Cloud Package Discount shall apply to the Personal Automobile Policy new and renewal premiums as follows:
- (1) A 2% Cloud Package Discount applies when supported by one of the above.
 - (2) A 5% Cloud Package Discount applies when supported by two of the above.
 - (3) A 7% Cloud Package Discount applies when supported by all three of the above.
- (Supporting policy numbers must be provided when applying for the Cloud Package Discount.)

11. RENEWAL BUSINESS DISCOUNT

A 5% Discount will be offered to those policyholders choosing to retain their automobile policy and service provided by Farmers Mutual Hail Insurance Company of Iowa and its agency force.

- a. This discount will apply to the Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive and Collision premiums provided:
- (1) policy has been in force for at least 6 months, and
 - (2) continues to meet underwriting criteria.
- b. The discount will be allowed on each vehicle after all other surcharges or credits/discounts have been applied.
- c. Additional autos added subsequent to this renewal will also be eligible for discount.

Exception: *If policy has cancelled and coverage is rewritten to a new policy and term, the discount will not carry over.*

5. SAFE DRIVER INSURANCE PLAN (SDIP)

A. 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.

Exception: *The SDIP does not apply to vehicles rated under the Farm Trucks section of this manual.*

PERSONAL VEHICLE MANUAL

5. SAFE DRIVER INSURANCE PLAN (SDIP) - Continued

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 conviction of:
 - (a) Driving while under the influence of alcohol or drugs.*
 - (b) Any other moving motor vehicle violations involving possession, disbursement, or use of alcohol or drugs.*
 - (c) Refusal to take alcohol or drug test.
 - (d) Evading or fleeing from police to avoid arrest.
 - (e) Failure to stop and report when involved in an accident.
 - (f) Homicide or assault arising out of the operation of a motor vehicle.
 - (g) Reckless driving
 - (h) Racing
 - (i) Driving while license is suspended, revoked, or denied.
 - (j) Felony involving use of motor vehicle.

*If at-fault accident and alcohol or drug conviction occur at same time, charge for both.

- (2) Three points are assigned for conviction of:
 - (a) Careless/Exhibition/Negligent Driving
 - (b) Passing stopped school bus
 - (c) Driving on the wrong side of road
 - (d) Driving wrong way on one way street
 - (e) Failure to have vehicle under control
 - (f) Operating without a valid drivers license
 - (g) The accumulation of points under a State Point System resulting in suspension or revocation of an operator's license.

(3) Two (2) points are assigned for conviction of any other moving violation resulting in suspension or revocation of an operators license.

(4) One (1) point is assigned for each additional conviction of a moving motor vehicle violation not listed in (1), (2) or (3) above in excess of one.

b. ACCIDENTS

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) Two points are assigned for each auto accident that results in:
 - (a) Bodily injury, or death; or
 - (b) Total damage to all property including his/her own in excess of \$2,000.
- (2) One (1) point is assigned for each auto accident that results in total damage to all property including his or her own that is less than the \$2,000 threshold reflected above.

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 24 hours by the applicant or resident operator; or

PERSONAL VEHICLE MANUAL

5. SAFE DRIVER INSURANCE PLAN (SDIP) - Continued

- (f) Accidents involving damage by contact with animals or fowl; 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 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) Driving record points which result from convictions or accidents shall not be applied to Comprehensive premium.
- (k) The operator is innocent of any negligent or intentional act that was the proximate cause of the accident or injury, whether or not a claim was filed under any policy or contract of insurance.
- (l) Weather related claims are not subject to Safe Driver Insurance Plan section.

c. INEXPERIENCED OPERATOR

- (1) If the principal or occasional operator of the auto has no points assigned for an accident or conviction but has been licensed less than two years, two points are assigned. Sub-Classification 2 applies.
- (2) If the principal or occasional operator of the auto has no points assigned for an accident or conviction and has been licensed more than two years but less than three years, one point is assigned. Sub-Classification 1 applies.
 - (a) If the principal or occasional operator of the auto has been licensed for less than three years but **HAS** points assigned for an accident or conviction, assign points only for the accident or conviction, **NOT** for the principal or occasional operator's inexperience. Sub-Classification 1 or 2 applies.
 - (b) If the principal or occasional operator does not qualify for Inexperienced Operator points assignment 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 1 or 2 applies.

- (3) If the principal or occasional operator qualifies for Inexperienced Operator points assignment but the policy also insures other operators who have points assigned for accidents or convictions, Sub-Classifications 3,4,5,6,7, or 8 apply.

d. REFUND OF SURCHARGED PREMIUM

If points have 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 three years immediately preceding the date of application or the preparation of the renewal.

C. DRIVING RECORD SUB-CLASSIFICATION

The driving record Sub-Classification shall be determined from the number of Driving Record Points accumulated during the experience period as follows:

Number of Driving Record Points	Driving Record Sub-Classification
0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8 or more	8

D. MULTI-CAR RISK

Any points developed under SDIP shall apply to the automobile that the regular or occasional operator is assigned to, as shown under the Multi-Car Section in the Secondary Table. Points may only be accumulated when the number of drivers exceeds the number of automobiles.

TOTAL BASE PREMIUM is the sum of the base premium for Single Limit Liability or Bodily Injury and Property Damage Liability; Medical Payments; Comprehensive and Collision Coverages that apply to the auto.

PERSONAL VEHICLE MANUAL

5. SAFE DRIVER INSURANCE PLAN (SDIP) - Continued

E. ADMINISTRATION OF SDIP

1. NEW BUSINESS

- a. Initial information necessary to assign the proper Driving Record Sub-Classification shall be obtained from an application signed personally by the applicant after inclusion of current Motor Vehicle record information.
- b. The signature of the applicant on all applications received from an agent, broker or solicitor shall be certified by such agent, broker or solicitor.

2. RENEWAL BUSINESS

Information necessary to assign proper renewal Driving Record Sub-Classification shall be determined from any one or combination of the following:

- a. Company's own records; or
- b. Motor Vehicle records; or
- c. An application signed by the applicant and producer.

6. MODEL YEAR/AGE GROUPS FOR COMPREHENSIVE AND COLLISION COVERAGES

A. WHERE MODEL YEAR IS USED IN RATING:

1. The model year of the auto is the year assigned by the auto manufacturer.
2. Rebuilt or Structurally Altered Autos – the model year of the chassis determines the model year of the auto.
3. If the rates for a model year are not displayed in the Rate Pages, use the rates shown for the latest model year.

B. WHERE AGE IS USED IN RATING:

1. AGE IS DETERMINED AS FOLLOWS:

Age Group	Definition
1	Autos of current model year*
2	Autos of the preceding year
3	Autos of second preceding year
4	Autos of third preceding year
5	Autos of fourth preceding year
6	Autos of fifth preceding year
7	Autos of sixth preceding year
8	Autos of seventh preceding year
9	Autos of eighth preceding year
10	Autos of ninth preceding year
11	Autos of tenth preceding year
12	Autos of 1990 – 2010 of 11 th + preceding years
13	Autos of 1989 and prior model years

*The current model year as used in this section, changes effective October 1 of each calendar year regardless of the actual introduction of the makes and models.

2. **REBUILT OR STRUCTURALLY ALTERED AUTOS** - the age of the chassis determines the age of the autos.

7. MINIMUM PREMIUM RULE

All PREMIUM CHARGES shall be calculated on a Pro Rata basis.

8. POLICY PERIOD

- A. No policy shall be written for other than a semi-annual term.

9. CHANGES

- A. All changes requiring **PREMIUM ADJUSTMENTS SHALL BE COMPUTED PRO RATA.**
- B. If an auto, operator or a form of coverage that was **CANCELLED** from a policy **AT THE REQUEST OF THE INSURED IS REINSTATED WITHIN 30 DAYS**, the premium shall be the same as the amount that was returned at the time of cancellation.

PERSONAL VEHICLE MANUAL

9. CHANGES - continued

C. MINIMAL PREMIUM ADJUSTMENTS

1. If an outstanding policy is amended and results in a minimal premium adjustment, the amount may be waived,

Except that the actual return premium shall be returned at the request of the insured.

2. Companies need not refund minimal premium if the insured requests the following:
 - a. Cancellation of coverage
 - b. Reduction of limits of liability
 - c. Increase in deductible

Except that actual return premium shall be returned at the request of the insured.

10. CANCELLATION

- A.** If a policy, vehicle or form of coverage is cancelled the return premium shall be calculated on a pro rata basis, whether request by the company or the Insured.

B. Instructions for determining an approximate **PRO RATA FACTOR**:

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g. March 7, 2006 is designated as 2006.181.
2. In like manner, express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.
3. The difference between cancellation date and effective date multiplied by two represents the percentage of the semi-annual term premium which is to be retained by the carrier.

EXAMPLE:

Cancellation date May 19, 2006	2006.381
Effective date March 2, 2006	<u>2006.167</u>
	.214

For a **6 Month Term Policy**: Multiply .214 by 2. (.214 x 2 = .428). Earned premium will be .428 times the semi-annual term premium or change amount on an individual coverage level.

NOTE:

As it is not customary to charge for the extra day (February 29th) which occurs one year in every four years this table shall also be used for each such year.

REFER TO PRO RATA TABLE DIRECTLY FOLLOWING THIS SECTION.

11. PREMIUM ROUNDING RULE

The premium for each exposure shall be rounded to the nearest penny separately for each coverage provided by the policy.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations.

The phrase "each exposure" as used herein shall mean each premium developed (after the application of all applicable adjustments) for (1) each auto, if written on a per car basis, and (2) for all other auto business.

12. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON RATE PAGES

A. 2011 AND SUBSEQUENT MODEL YEARS – Symbol 70+ Vehicles – (need prior approval)

The Rate Factors for Symbol 1 through 70 Vehicles are shown in the table on page G-26.

B. 1990 - 2010 MODEL YEARS – Symbol 27 Vehicles – (need prior approval)

The Rate Factors for Symbol 1-26 Vehicles are shown in the table on page G-27.

C. 1989 AND PRIOR MODEL YEAR VEHICLES

**** Current Underwriting Rules require newly acquired vehicles 1989 and prior, desiring Physical Damage coverage, to be rated as Antique Autos (19. Miscellaneous types C.) or Classic Autos (19. Miscellaneous types D.). See page G-23.**

D. ORIGINAL COST MEANS

1. Manufacturer's Suggested Retail Price for Autos built in U.S.
2. Manufacturer's Suggested Retail Price in U.S. for specially built Autos.
3. Manufacturer's Suggested Retail Price in U.S. for imported Autos.

13. SUSPENSION

This option is not used. Requests are reviewed to delete coverage and re-add as outlined in **Section 9. CHANGES**.

PERSONAL VEHICLE MANUAL

14. MISCELLANEOUS COVERAGES

A. UNINSURED MOTORISTS COVERAGE

BODILY INJURY

This form of auto insurance must be afforded at limits not less than the Financial Responsibility law 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 July 31, 1999, but prior to January 1, 2000, such offer need not be rejected in writing.
- b. 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.
- c. For existing policies written prior to July 30, 1999, the insurer shall provide at the next two renewals on or after July 30, 1999, notice that increased limits are available.

If such renewal policy has Uninsured Motorists coverage at limits less than the liability limits provided on the policy, increased limits shall not be afforded unless a named insured requests such coverage in writing.

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

The 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 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply to the rates for this coverage.

PERSONAL VEHICLE MANUAL

14. MISCELLANEOUS COVERAGES -
Continued

B. UNDERINSURED MOTORISTS COVERAGE

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

Underinsured Motorists Coverage must be offered for:

- a. All new policies issued on or after July 1, 1993; and
- b. The first renewal on or after January 1, 1994 of all policies in effect prior to July 1, 1993.

Exceptions

- (1) If the named insured does not elect Underinsured Motorists Coverage, the Coverage must be rejected in writing.
- (2) This coverage shall not be provided and must be rejected in writing if the named insured has rejected Bodily Injury Uninsured Motorists Coverage.
- (3) 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.

2. If Underinsured Motorists Coverage is provided:

- a. The coverage shall apply to all vehicles insured under the policy.
- b. Uninsured Motorists Coverage and Underinsured Motorists Coverage must be provided at the same limits.
- c. Attach the applicable endorsement at basic or increased limits.

3. Rates

- a. Rates are displayed on the rate pages. Underinsured 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.

- b. The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply to the rates for this coverage.

C. DEDUCTIBLE INSURANCE

1. **Deductible Liability Insurance** is not available for vehicles classified and rated according to the rules of this manual.
2. **Comprehensive Deductible for Which No Premium is Shown**

Charge the following percentage of the \$500 Deductible Comprehensive premium:

Full Coverage	185%
50 Deductible	165%
100 Deductible	145%
200 Deductible	130%
250 Deductible	125%
1,000 Deductible	80%
1,500 Deductible	70%
2,000 Deductible	60%
2,500 Deductible	50%

3. **Collision Deductible for Which No Premium is Shown**

Charge the following percentage of the \$500 Deductible Collision Premium:

100 Deductible	130%
200 Deductible	120%
250 Deductible	115%
1,000 Deductible	85%
1,500 Deductible	75%
2,000 Deductible	65%
2,500 Deductible	55%

PERSONAL VEHICLE MANUAL

14. MISCELLANEOUS COVERAGES - Continued

D. OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE

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

Coverage	Annual Rate Per Auto
\$ 30/900 40/1200 50/1500	Refer to Rate Pages

- Rating**

The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply to the rates for this coverage. **Refer to the rate pages for the annual rate per auto for the specified limits.**

- Endorsement**

Attach the Optional Limits Transportation Expenses Coverage Endorsements to the policy.

E. TOWING AND LABOR COSTS

- This coverage can only be written when the Comprehensive (OTC) feature is also included on the same vehicle.
- This coverage may be written only for Private Passenger Autos.
- Rate** - Refer to the Miscellaneous Coverage rate pages for limit per disablement options and applicable rate.
- Endorsement**

Attach the Towing and Labor Costs Coverage Endorsement to the policy.

F. EXCESS SOUND REPRODUCING EQUIPMENT

- COVERAGE**

When Collision or Other Than Collision Coverage is purchased, corresponding coverage is automatically provided without additional premium charge for electronic equipment that reproduces, receives or transmits audio, visual or data signals which is permanently installed in the vehicle at the time of loss.

Such equipment includes, but is not limited to:

- a. Radios and Stereos;
- b. Tape Decks;
- c. Compact Disc Systems;
- d. Navigation Systems;
- e. Internet Access Systems;
- f. Personal Computers;
- g. Video Entertainment Systems;
- h. Telephones;
- i. Televisions;
- j. Two-way Mobile Radios;
- k. Scanners; or
- l. Citizens Band Radios.

However, equipment that reproduces, receives or transmits audio, visual or data signals which is permanently installed in locations **not used by the vehicle manufacturer for installation of such equipment** is subject to a sub-limit of \$1,000. This sub-limit may be increased to any one of the limits shown below.

- RATING**

The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan **do not** apply for this coverage.

Maximum Limit of Liability for Excess Sound Reproducing Equipment	Premium Per Auto
\$ 1,500 2,000 2,500 3,000 3,500 4,000 4,500 5,000	Refer to Rate Pages
For limits in excess of \$5,000, refer to the Company.	

- ENDORSEMENT**

Attach the Excess Electronic Equipment Coverage Endorsement to the policy.

PERSONAL VEHICLE MANUAL

14. MISCELLANEOUS COVERAGES -

Continued

G. TAPES, RECORDS, DISKS AND OTHER MEDIA COVERAGE

1. COVERAGE

Additional coverage for **\$200** worth of tapes, records, disks and other media applies at no additional charge when coverage is provided for increased limits per Rule 14. Miscellaneous Coverages, Section F. Excess Electronic Equipment.

2. TAPES, RECORDS, DISKS AND OTHER MEDIA ONLY

When coverage **is not** provided for increased limits for Excess Electronic Equipment, coverage for **\$200** worth of tapes, records, disks and other media is available for an additional charge.

Refer to the Miscellaneous Coverages Rate Pages for the premium per auto.

*The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan **do not** apply for this coverage.*

NOTE:

- a. **This coverage is only available when Collision and/or Other Than Collision Coverage is purchased.**
- b. **Coverage is not available for radar or laser detectors.**

3. ENDORSEMENT

Attach the Excess Electronic Equipment Coverage Endorsement to the policy.

H. EXCESS CUSTOM EQUIPMENT COVERAGE

1. Coverage

When Comprehensive and/or Collision coverage are provided, coverage is automatically afforded for original manufacturer custom equipment.

Coverage for aftermarket custom equipment is automatically provided for any vehicle up to \$1,500, without additional premium charge, when Comprehensive and/or Collision coverage is afforded. This limit may be increased.

Aftermarket custom equipment includes, but is not limited to:

- a. Special carpeting or installation;
- b. Furniture or bars;
- c. Height-extending roofs;
- d. Body, engine, exhaust or suspension enhancers;
- e. Winches, or anti-roll or anti-sway bars;
- f. Custom grilles, louvers, side pipes, hood scoops or spoilers;
- g. Custom wheels, tires or spinners;
- h. Custom chrome, murals, paintwork, decals or other graphics; or
- i. Caps, coverage or bedliners

2. Rating

*The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan **do not** apply for this coverage.*

Maximum Limit of Liability for Excess Sound Reproducing Equipment	Premium Per Auto
\$ 2,000	Refer to Rate Pages
3,000	
4,000	
5,000	

3. ENDORSMENT

Attach the Excess Custom Equipment Coverage Endorsement.

I. LIMITED MEXICO COVERAGE

This is not a filed option.

PERSONAL VEHICLE MANUAL

14. MISCELLANEOUS COVERAGES -

Continued

J. AUTO LOAN/LEASE COVERAGE

1. ELIGIBILITY

A policy providing both Collision and Comprehensive (OTC) Coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

- a. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and
- b. The insured must request the Auto Loan/Lease Coverage within 30 days of leasing or financing a vehicle.

2. RATES

Charge 7% of both the Collision and Comprehensive (OTC) Coverage premiums for the Auto Loan/Lease Coverage.

3. ENDORSEMENT

Attach the Auto Loan/Lease Coverage Endorsement to the policy.

K. TRIP INTERRUPTION COVERAGE

1. DESCRIPTION

This coverage is available only for vehicles to which Collision and Comprehensive (OTC) Coverages are afforded.

Trip Interruption Coverage provides:

- a. Transportation expenses incurred in the event of a mechanical or electrical breakdown of a specified auto.
- b. Expenses incurred for lodging and meals in the event of a covered physical damage loss or mechanical or electrical breakdown of a specified auto.

2. RATING

Refer to the Miscellaneous Coverages Rate Pages for the rate per auto.

All Premiums apply for the period of coverage.

The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply for this coverage.

3. ENDORSEMENT

Attach the Trip Interruption Coverage Endorsement to the policy.

L. ARKANSAS MEDICAL PAYMENTS INSURANCE, WORK LOSS COVERAGE AND ACCIDENTAL DEATH BENEFIT

1. ELIGIBILITY

Medical Payments Insurance, Work Loss Coverage and Accidental Death Benefit must be afforded under every auto liability policy issued or delivered to the owner of an auto or similar motor vehicle registered or principally garaged in Arkansas.

If one of more of these coverages are afforded, attach the applicable endorsement to the policy.

Exceptions

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

2. COVERAGES AND RATES

a. Medical Payments

(1) Limits

Statutory Limit per person - \$5,000.

- (a) Lower or higher limits are permitted, only when the Named Insured has rejected the Statutory Limits.
- (b) A maximum limit of \$5,000 applies to pedestrians who are other than the Named Insured or a relative.
- (c) Basic and Increase Limits of Personal Auto Medical Payments Coverage may be purchased only when the Named Insured has rejected Arkansas Medical Payments Coverage.

Refer to the Exceptions to Eligibility above for rejection procedures.

(2) Rates

- (a) Use the base rates for Medical Payments Insurance.
- (b) The Classifications and SDIP Rules apply.

PERSONAL VEHICLE MANUAL

14. MISCELLANEOUS COVERAGES -

Continued

- b. Work Loss Coverage
 - (1) Limits

Maximum per person
 - (a) For an Income Earner - \$140 per week for 52 weeks.
 - (b) For a Non-Income Earner - \$70 per week for 52 weeks.
 - (2) Rates
 - (a) Rates are displayed on the Miscellaneous Rate Pages.
 - (b) *The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply for this coverage.*
- c. Accidental Death Benefit
 - (1) Limits

Maximum per person - \$5,000.
 - (2) Rates
 - (a) Rates are displayed on the Miscellaneous Rate Pages.
 - (b) *The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply for this coverage.*

M. NAMED DRIVER EXCLUSION

- 1. Applicability

An insurer may, by written agreement with the named insured, exclude all coverage(s) under a policy of motor vehicle liability insurance when a motor vehicle is operated by the 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 terms 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.
 - (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.

15. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS

This is not currently a filed option.

16. NAMED NON-OWNER POLICY

This is not currently a filed option.

PERSONAL VEHICLE MANUAL

17. EXTENDED NON-OWNED LIABILITY COVERAGE

A. Eligibility

The Extended Non-Owned Coverage Endorsement may be Used for an individual who owns an auto but also drives borrowed or rented autos.

Coverage may also be extended to the spouse and resident Relatives of that named individual.

B. Coverage

The Personal Auto Policy (PAP) may be extended to cover The following liability exposures:

1. VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE EXCEPT AS PUBLIC OR LIVERY CONVEYANCES

Under the liability coverage section of the PAP, Coverage **is not** provided for non-owned vehicles furnished or available for regular use. By choosing liability coverage under the Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use Endorsement, liability coverage afforded under the basic PAP may be extended to cover vehicles furnished or available for regular use **except vehicles furnished for use as public or livery conveyances**.

2. Coverage IS NOT AVAILABLE for Vehicles Furnished or Available For Regular Use As Public Or Livery Conveyances

If liability coverage is extended under the Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use Endorsement, Medical Payments Coverage may also be similarly extended.

C. Rating - Liability and Medical Payments Coverage

Vehicles Furnished or Available For Regular Use EXCEPT Vehicles Furnished For Use As Public Or Livery Conveyances

Charge the following percentage of the applicable premiums that would apply as if the insured owned the auto being covered, using the premium determination procedures set forth in Rule 3. Premium Determination. If the auto is used in the business of the United States Government, charge the Primary Insurance in Effect percentage of the applicable premium.

Primary Liability/Medical Payments Insurance In Effect	
Person(s) Named	Percentage Charge
Named Individual	12%
Named Individual and Resident Relatives (including Named Individual's Souse)	13%

NO Primary Liability/Medical Payments Insurance In Effect	
Person(s) Named	Percentage Charge
Named Individual	90%
Named Individual and Resident Relatives (including Named Individual's Souse)	100%

D. Endorsement

Attach the Extended Non-owned Coverage – Vehicles Furnished Or Available For Regular Use Endorsement.

PERSONAL VEHICLE MANUAL

18. INCREASED LIMITS

A. LIABILITY INCREASED LIMITS TABLES

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	FACTORS
75,000	1.00
100,000	1.07
200,000	1.24
300,000	1.34
500,000	1.44

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

LIMITS	FACTORS
25/50	1.00
50/100	1.27
100/300	1.59
250/500	2.05
300/300	2.11
500/500	2.25

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

LIMITS	FACTORS
25,000	1.00
50,000	1.06
100,000	1.12
200,000	1.18
300,000	1.22

B. MEDICAL PAYMENTS INCREASED LIMITS

\$1,000 Medical Payments Increased Limits Table

LIMITS	FACTORS
1,000	1.00
2,000	1.70
5,000	2.70
10,000	3.46
15,000	3.82
20,000	4.17
25,000	4.52

19. MISCELLANEOUS TYPES

A. MOTOR HOMES

A motor home is a self-propelled motor vehicle with a living area that is an integral part of the vehicle chassis. The living area typically consists of cooking, dining, sleeping, plumbing, and refrigeration facilities.

Attach the Miscellaneous Type Vehicle and the Miscellaneous Type Vehicle Amendment (Motor Homes) endorsements to the policy.

LIABILITY, MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS COVERAGES

1. **Motor Homes Used in Driving to or from Work or Used in business** *Refer to the Home Office.*

2. **Pleasure Use Motor Homes**

Charge 50% of the otherwise applicable No Youthful Operator base class rate (Operator Age 30-39/ Pleasure Use) for private passenger autos. (The Safe Driver Insurance Plan does **not** apply.) (Class Code 943700)

PHYSICAL DAMAGE

3. Determine the value, including the value of any additional facilities or equipment. Additional facilities or equipment may include cooking, dining, sleeping, plumbing, and refrigeration facilities, rooftop air conditioners, awnings, cabanas, or other equipment designed to be used with the motor home.
- a. Assign a symbol based on the amount determined in 3. above using the tables on pages 1 and 2 of the Symbol and Identification Section corresponding to the model year of the motor home. Refer to the rate pages to determine base rates for the appropriate symbol and model year of the motor home and its facilities and equipment.
- b. To determine the base rates for symbols not displayed on rate pages, determine rates in accordance with Rule 12., depending on the model year of the motor home.
- c. **Motor Homes Used in Driving to or from Work or used in Business** *Refer to the Home Office.*
- d. **Pleasure Use Motor Homes**
Charge 35% of the base rates calculated in a. and b. (The Safe Driver Insurance Plan <SDIP> does not apply.) (Class Code 943700)
- e. For **custom built Motor Homes**, the model year of the chassis determines the model year of the motor home.
4. **Rental Coverage**

Motor Home Rental Coverage should be disregarded, as this is not a currently filed option.

PERSONAL VEHICLE MANUAL

19. MISCELLANEOUS TYPES - Continued

B. TRAILERS AND CAMPER BODIES DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOS AND PICKUPS

LIABILITY

A Personal Auto Policy affording liability coverage also covers trailers designed for use with a private passenger auto, pickup, or van, and camper bodies designed for use with a pickup, without additional premium charge and without specific description of the trailer or camper body.

EXCEPTIONS

Coverage is not provided for a trailer or camper body:

- (1) Used for business purposes with other than a private passenger auto or owned pickup or van, or
- (2) When no auto is owned by the insured.

MEDICAL PAYMENTS

A Personal Auto Policy affording medical payments coverage covers trailers designed for use with a private passenger auto, pickup or van, and camper bodies designed for use with a pickup, without additional premium charge and without specific description of the trailer or camper body.

EXCEPTIONS

Coverage is not provided for a trailer or camper body:

- (1) Used for business purposes with other than a private passenger auto or owned pickup or van.
- (2) When no auto is owned by the insured, or
- (3) Located for use as a residence or premises.

LIABILITY AND MEDICAL PAYMENTS

Liability and Medical Payments Coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

PHYSICAL DAMAGE

Trailers and camper bodies are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit. Attach the Trailer/Camper Body Coverage (maximum limit of liability) endorsement.

NOTE:

Coverage is not provided on an "Agreed Value" basis.

1. **Recreational Trailers and Camper Bodies** (Class Code 944200)
 - a. A recreational trailer is a non-self-propelled recreational unit equipped as living quarters, including cooking, dining, sleeping, plumbing or refrigeration facilities.
 - b. A camper body is non-self-propelled unit designed to be transported by a pickup, with or without cooking, dining, sleeping, plumbing or refrigeration facilities.

To be eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer or camper body.

Comprehensive and Collision – Use Motor Home rates.

2. **All Other trailers** (Class Code 6) – Use Recreational Trailers Physical Damage Rates.

PERSONAL VEHICLE MANUAL

19. MISCELLANEOUS TYPES - continued

C. ANTIQUE AUTOS (Class Code 962000)

An antique auto is a motor vehicle of the private passenger type which is 25 or more years old and is maintained primarily for use in exhibitions, club activities, parades and other functions of public interest, and occasionally used for other purposes.

LIABILITY

1. Charge 40% of the private passenger base rate only if vehicle displays antique license plate, and use is limited to 150 mile radius of garage location.
2. Charge 100% of the private passenger base rate if vehicle does not meet criteria in 1.

MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS

Charge the private passenger base rate.

NOTE:

No-Fault coverages are to be afforded only where required.

PHYSICAL DAMAGE

Refer to the rate pages.

Attach the Coverage for Damage to your Auto (Maximum Limit of Liability) Endorsement.

NOTE:

Coverage is not provided on an "agreed value" basis.

D. CLASSIC AUTOS

A classic auto is a motor vehicle of the private passenger type which is 15 or more years old and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model year.

LIABILITY, MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS

Classify and rate as a private passenger auto.

PHYSICAL DAMAGE

Attach the Coverage for Damage to your Auto (Maximum Limit of Liability) Endorsement.

NOTE:

Coverage is not provided on an "agreed value" basis.

1. Determine the amount of coverage applicable to the vehicle.
2. Assign a symbol based on the stated amount, from the table for 1990 – 2010 model years on page 29 of the Symbol and Identification Section.
1. Classify and rate as a private passenger auto using the base rate for the current model year.

20. RATING TERRITORIES

A. The Rate Pages display rates by territory.

B. A rating territory is a geographical area defined in terms of U.S. Postal Service (USPS) ZIP codes, as shown on the Territory Definitions pages.

1. Determine the applicable rating territory based on the ZIP code of **the location of principal garaging** of the vehicle. If the ZIP code of the mailing address differs from the ZIP code of the location of principal garaging, use the ZIP code of the garaging location to assign the rating territory.
2. As ZIP code boundaries are changed by the USPS, a new ZIP code may be created. If this new ZIP code is not yet listed in the Territory Definitions, use the ZIP code that formerly applied to the risk before the ZIP code boundaries were changed in order to determine the rating territory for a risk located in the new ZIP code.
3. Future USPS ZIP code changes will be reflected in ISO's territory definitions in accordance with the ISO ZIP Code Territory maintenance procedures. Manual pages will be updated on a regular basis to reflect future ZIP code changes.

PERSONAL VEHICLE MANUAL

PRO RATA CANCELLATION TABLE

January			February			March			April			May			June		
Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	25	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			

PERSONAL VEHICLE MANUAL

PRO RATA CANCELLATION TABLE

July			August			September			October			November			December		
Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.000

PERSONAL VEHICLE MANUAL

75-Symbol Table Relativities

2011 & Subsequent Model Years

<u>Symbol</u>	<u>Price New Bracket</u>	<u>Comp</u>	<u>Coll</u>	<u>Symbol</u>	<u>Price New Bracket</u>	<u>Comp</u>	<u>Coll</u>
01	1 - 3,000	0.31	0.44	40	34,001 - 35,000	2.52	1.75
02	3,001 - 5,500	0.38	0.55	41	35,001 - 36,000	2.58	1.77
03	5,501 - 8,000	0.47	0.67	42	36,001 - 37,000	2.65	1.80
04	8,001 - 9,000	0.58	0.77	43	37,001 - 38,000	2.71	1.82
05	9,001 - 10,000	0.66	0.82	44	38,001 - 39,000	2.78	1.84
06	10,001 - 11,000	0.73	0.85	45	39,001 - 40,000	2.84	1.86
07	11,001 - 12,000	0.81	0.88	46	40,001 - 41,250	2.91	1.89
08	12,001 - 13,000	0.87	0.92	47	41,251 - 42,500	2.99	1.92
10	13,001 - 14,000	0.94	0.96	48	42,501 - 43,750	3.07	1.94
11	14,001 - 15,000	1.00	1.00	49	43,751 - 45,000	3.15	1.97
12	15,001 - 15,625	1.06	1.03	50	45,001 - 46,250	3.22	2.00
13	15,626 - 16,250	1.11	1.06	51	46,251 - 47,500	3.30	2.03
14	16,251 - 16,875	1.16	1.08	52	47,501 - 48,750	3.38	2.05
15	16,876 - 17,500	1.22	1.11	53	48,751 - 50,000	3.45	2.08
16	17,501 - 18,125	1.27	1.13	54	50,001 - 52,500	3.57	2.12
17	18,126 - 18,750	1.33	1.16	55	52,501 - 55,000	3.72	2.17
18	18,751 - 19,375	1.39	1.19	56	55,001 - 57,500	3.88	2.23
19	19,376 - 20,000	1.44	1.22	57	57,501 - 60,000	4.04	2.29
20	20,001 - 20,625	1.49	1.24	58	60,001 - 65,000	4.29	2.39
21	20,626 - 21,250	1.54	1.27	59	65,001 - 70,000	4.62	2.51
22	21,251 - 21,875	1.59	1.30	60	70,001 - 75,000	4.96	2.63
23	21,876 - 22,500	1.64	1.33	61	75,001 - 80,000	5.31	2.78
24	22,501 - 23,125	1.69	1.35	62	80,001 - 85,000	5.67	2.96
25	23,126 - 23,750	1.74	1.38	63	85,001 - 90,000	6.04	3.13
26	23,751 - 24,375	1.78	1.40	64	90,001 - 95,000	6.41	3.31
27	24,376 - 25,000	1.83	1.42	65	95,001 - 100,000	6.77	3.48
28	25,001 - 25,625	1.88	1.45	66	100,001 - 110,000	7.32	3.74
29	25,626 - 26,250	1.92	1.47	67	110,001 - 120,000	8.06	4.09
30	26,251 - 26,875	1.97	1.50	68	120,001 - 130,000	8.79	4.44
31	26,876 - 27,500	2.02	1.52	69	130,001 - 140,000	9.52	4.79
32	27,501 - 28,125	2.06	1.54	70	140,001 - 150,000	10.26	5.13
33	28,126 - 28,750	2.10	1.57	71	(a)	11.00	5.48
34	28,751 - 29,375	2.15	1.59	72	(a)	11.74	5.83
35	29,376 - 30,000	2.19	1.61	73	(a)	12.48	6.18
36	30,001 - 31,000	2.25	1.64	74	(a)	13.22	6.53
37	31,001 - 32,000	2.32	1.67	75	(a)	13.96	6.88
38	32,001 - 33,000	2.39	1.70	98	Above	(b)	(c)
39	33,001 - 34,000	2.45	1.72		\$150,000		

(a) These are Rating Symbols only. They have no corresponding price ranges. Vehicles can only be assigned these Rating Symbols via experience-based modification.

(b) Add 0.74 to symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000.

(c) Add 0.35 to symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000.

PERSONAL VEHICLE MANUAL

27-Symbol Table Relativities

1990 - 2010 Model Years

<u>Symbol</u>	<u>Price New Bracket</u>	<u>Comp</u>	<u>Coll</u>
01	1 - 3,000	0.38	0.62
02	3,001 - 5,500	0.49	0.70
03	5,501 - 8,000	0.59	0.77
04	8,001 - 9,000	0.67	0.82
05	9,001 - 10,000	0.75	0.86
06	10,001 - 11,000	0.84	0.90
07	11,001 - 12,000	0.92	0.95
08	12,001 - 13,000	1.00	1.00
10	13,001 - 14,000	1.09	1.05
11	14,001 - 15,000	1.20	1.10
12	15,001 - 15,625	1.31	1.15
13	15,626 - 16,250	1.43	1.21
14	16,251 - 16,875	1.56	1.28
15	16,876 - 17,500	1.72	1.37
16	17,501 - 18,125	1.87	1.44
17	18,126 - 18,750	2.02	1.52
18	18,751 - 19,375	2.16	1.60
19	19,376 - 20,000	2.34	1.68
20	20,001 - 20,625	2.54	1.76
21	20,626 - 21,250	2.77	1.84
22	21,251 - 21,875	3.06	1.94
23	21,876 - 22,500	3.37	2.05
24	22,501 - 23,125	3.83	2.21
25	23,126 - 23,750	4.49	2.46
26	23,751 - 24,375	5.17	2.71
27	24,376 - 25,000	Prior	Approval

ARKANSAS PERSONAL VEHICLE MANUAL

Class Plan Pages

PRIMARY CLASSIFICATIONS

Rating Factors and Statistical Codes

Applicable to All Territories

NO YOUTHFUL OPERATOR

OPERATOR AGE		Pleasure Use	Drive TO or FROM Work		Business Use	Farm Use
			Less than 15 Miles	15 or More Miles		
Operator Age 30-39	Factor Code 8161--	1.00	1.05	1.15	1.20	0.65
Operator Age 40-49	Factor Code 8151--	0.90	0.95	1.05	1.10	0.60
Operator Age 50-64	Factor Code 8851--	0.80	0.85	0.95	1.00	0.55
Operator Age 65-74	Factor Code 8801--	0.80	0.85	0.95	1.00	0.55
Operator Age 75-79	Factor Code 8121--	0.90	0.95	1.05	1.10	0.65
Operator Age 80-84	Factor Code 8141--	0.95	1.00	1.10	1.15	0.75
Operator Age 85 or Over	Factor Code 8201--	0.95	1.00	1.10	1.15	0.80

ALL OTHER OPERATORS AGE 25-29: In accordance with **Rule 4.C.2**, this classification applies to operators age 25-29 who are **NOT** eligible for any Youthful Operator classification.

All Other Operators Age 25-29	Factor Code 8301--	1.00	1.05	1.15	1.20	0.80
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EXCESS AUTOS: Refer to Rule 4.C.3 . for the rules of application for these classifications. (Applicable to NO YOUTHFUL OPERATOR and to YOUTHFUL OPERATOR risks)		
Excess Autos 1 – if Farm Use see Farm Use Factor and Code for highest rated operator	Factor Code 8990--	.85
Excess Autos 2 (All Operators Age 40-74) – if Farm Use see Farm Use Factor and Code for highest rated operator	Factor Code 8980--	.55

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Class Plan Pages

PRIMARY CLASSIFICATIONS Rating Factors and Statistical Codes

Applicable to All Territories

YOUTHFUL OPERATOR

AGE			UNMARRIED MALE – NOT ELIGIBLE FOR GOOD STUDENT CREDIT			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8400-- 2.50	8403-- 2.65	8600-- 3.30	8603-- 3.45
	18	Factor Code	8401-- 2.50	8405-- 2.65	8601-- 3.30	8605-- 3.45
	19	Factor Code	8451-- 2.40	8455-- 2.55	8651-- 3.20	8655-- 3.35
	20	Factor Code	8450-- 2.40	8453-- 2.55	8650-- 3.20	8653-- 3.35
WITH DRIVER TRAINING	17 or Less	Factor Code	8460-- 2.25	8463-- 2.40	8660-- 3.00	8663-- 3.15
	18	Factor Code	8470-- 2.25	8473-- 2.40	8670-- 3.00	8673-- 3.15
	19	Factor Code	8480-- 2.15	8483-- 2.30	8680-- 2.90	8683-- 3.05
	20	Factor Code	8490-- 2.15	8493-- 2.30	8690-- 2.90	8693-- 3.05
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8754-- 1.35	8755-- 1.50	8704-- 1.75	8705-- 1.90
	25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		8708-- 1.30	8709-- 1.45

AGE			UNMARRIED MALE – GOOD STUDENT CLASSIFICATIONS			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8406-- 2.25	8408-- 2.40	8606-- 3.00	8608-- 3.15
	18	Factor Code	8402-- 2.25	8404-- 2.40	8602-- 3.00	8604-- 3.15
	19	Factor Code	8452-- 2.15	8454-- 2.30	8652-- 2.90	8654-- 3.05
	20	Factor Code	8456-- 2.15	8458-- 2.30	8656-- 2.90	8658-- 3.05
WITH DRIVER TRAINING	17 or Less	Factor Code	8466-- 2.00	8468-- 2.15	8666-- 2.65	8668-- 2.80
	18	Factor Code	8476-- 2.00	8478-- 2.15	8676-- 2.65	8678-- 2.80
	19	Factor Code	8486-- 1.90	8488-- 2.05	8686-- 2.55	8688-- 2.70
	20	Factor Code	8496-- 1.90	8498-- 2.05	8696-- 2.55	8698-- 2.70
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8756-- 1.15	8757-- 1.30	8706-- 1.50	8707-- 1.65
	25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		8708-- 1.30	8709-- 1.45

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PRIMARY CLASSIFICATIONS
Rating Factors and Statistical Codes

Applicable to All Territories

YOUTHFUL OPERATOR

AGE			MARRIED MALE			
			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code 8924--	1.55	1.70	1.40	1.55
	18	Factor Code 8934--	1.55	1.70	1.40	1.55
	19	Factor Code 8944--	1.50	1.65	1.35	1.50
	20	Factor Code 8954--	1.50	1.65	1.35	1.50
WITH DRIVER TRAINING	17 or Less	Factor Code 8964--	1.40	1.55	1.25	1.40
	18	Factor Code 8974--	1.40	1.55	1.25	1.40
	19	Factor Code 8984--	1.35	1.50	1.20	1.35
	20	Factor Code 8994--	1.35	1.50	1.20	1.35
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code 8554--	1.25	1.40	1.05	1.20
	25 thru 29		CLASSIFY AS ALL OTHER OPERATORS AGE 25-29			

ARKANSAS PERSONAL VEHICLE MANUAL

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PRIMARY CLASSIFICATIONS

Rating Factors and Statistical Codes

Applicable to All Territories

YOUTHFUL OPERATOR

AGE			UNMARRIED FEMALE – NOT ELIGIBLE FOR GOOD STUDENT CREDIT			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	2.10	2.25	2.60	2.75
			8024--	8025--	8124--	8125--
	18	Factor Code	2.10	2.25	2.60	2.75
			8034--	8035--	8134--	8135--
	19	Factor Code	2.05	2.20	2.55	2.70
		8044--	8045--	8144--	8145--	
	20	Factor Code	2.05	2.20	2.55	2.70
			8054--	8055--	8154--	8155--
WITH DRIVER TRAINING	17 or Less	Factor Code	1.90	2.05	2.35	2.50
			8064--	8065--	8164--	8165--
	18	Factor Code	1.90	2.05	2.35	2.50
			8074--	8075--	8174--	8175--
	19	Factor Code	1.85	2.00	2.30	2.45
		8084--	8085--	8184--	8185--	
	20	Factor Code	1.85	2.00	2.30	2.45
			8094--	8095--	8194--	8195--
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	1.30	1.45	1.60	1.75
			8254--	8255--	8354--	8355--
	25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		1.10	1.25
				8358--	8359--	

AGE			UNMARRIED FEMALE – GOOD STUDENT CLASSIFICATIONS			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	1.90	2.05	2.35	2.50
			8026--	8027--	8126--	8127--
	18	Factor Code	1.90	2.05	2.35	2.50
			8036--	8037--	8136--	8137--
	19	Factor Code	1.85	2.00	2.30	2.45
		8046--	8047--	8146--	8147--	
	20	Factor Code	1.85	2.00	2.30	2.45
			8056--	8057--	8156--	8157--
WITH DRIVER TRAINING	17 or Less	Factor Code	1.70	1.85	2.10	2.25
			8066--	8067--	8166--	8167--
	18	Factor Code	1.70	1.85	2.10	2.25
			8076--	8077--	8176--	8177--
	19	Factor Code	1.65	1.80	2.05	2.20
		8086--	8087--	8186--	8187--	
	20	Factor Code	1.65	1.80	2.05	2.20
			8096--	8097--	8196--	8197--
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	1.10	1.25	1.35	1.50
			8256--	8257--	8356--	8357--
	25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		1.10	1.25
				8358--	8359--	

ARKANSAS PERSONAL VEHICLE MANUAL
Class Plan Pages

PRIMARY CLASSIFICATIONS
Rating Factors and Statistical Codes

Applicable to All Territories

YOUTHFUL OPERATOR

AGE			MARRIED FEMALE			
			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	1.30 8804--	1.45 8805--	1.15 8806--	1.30 8807--
	18	Factor Code	1.30 8854--	1.45 8855--	1.15 8856--	1.30 8857--
	19	Factor Code	1.25 8864--	1.40 8865--	1.10 8866--	1.25 8867--
	20	Factor Code	1.25 8874--	1.40 8875--	1.10 8876--	1.25 8877--
WITH DRIVER TRAINING	17 or Less	Factor Code	1.15 8884--	1.30 8885--	1.05 8886--	1.20 8887--
	18	Factor Code	1.15 8894--	1.30 8895--	1.05 8896--	1.20 8897--
	19	Factor Code	1.10 8904--	1.25 8905--	1.00 8906--	1.15 8907--
	20	Factor Code	1.10 8914--	1.25 8915--	1.00 8916--	1.15 8917--
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	1.05 8664--	1.20 8665--	1.00 8006--	1.10 8007--
	25 thru 29		CLASSIFY AS ALL OTHER OPERATORS AGE 25-29			

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SECONDARY CLASSIFICATIONS
Rating Factors and Statistical Codes

The Rating Factors applicable to the Vehicle Type, Single or Multi-Car Risks and risks with one or more points assigned under the Safe Driver Insurance Plan shall be determined by the addition, or subtraction, of the appropriate Factor from the applicable table below to the Primary Rating Factor.

TABLE APPLICABLE TO ALL AUTOS										
		Sub-Class								
		0	1	2	3	4	5	6	7	8
SINGLE CAR	Factor Code*	+0.00 10	+0.20 11	+0.60 12	+1.10 13	+1.80 14	+2.60 15	+3.60 16	+4.80 17	+6.00 18
		Sub-Class								
		0	1	2	3	4	5	6	7	8
MULTI-CAR	Factor Code*	-0.15 20	+0.05 21	+0.35 22	+0.75 23	+1.30 24	+1.95 25	+2.80 26	+3.90 27	+5.00 28

*These two digits are to be appended to the four digit code corresponding to the Primary Rating Factor to which the Factor in this table is added or subtracted.

**PERSONAL VEHICLE MANUAL
TERRITORY PAGES**

ARKANSAS (03)

ZIP CODES 71601 – 71825

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
71601	PINE BLUFF	25	71701	CAMDEN	27
71602	WHITE HALL	24	71711	CAMDEN	27
71603	PINE BLUFF	25	71720	BEARDEN	27
71611	PINE BLUFF	25	71721	BEIRNE	27
71612	WHITE HALL	24	71722	BLUFF CITY	27
71613	PINE BLUFF	25	71724	CALION	28
71630	ARKANSAS CITY	26	71725	CARTHAGE	27
71631	BANKS	27	71726	CHIDESTER	27
71635	CROSSETT	28	71728	CURTIS	27
71638	DERMOTT	27	71730	EL DORADO	28
71639	DUMAS	26	71731	EL DORADO	28
71640	EUDORA	27	71740	EMERSON	28
71642	FOUNTAIN HILL	28	71742	FORDYCE	27
71643	GOULD	26	71743	GURDON	27
71644	GRADY	26	71744	HAMPTON	27
71646	HAMBURG	27	71745	HARRELL	27
71647	HERMITAGE	27	71747	HUTTIG	28
71651	JERSEY	28	71748	IVAN	27
71652	KINGSLAND	27	71749	JUNCTION CITY	28
71653	LAKE VILLAGE	27	71750	LAWSON	28
71654	MC GEHEE	26	71751	LOUANN	27
71655	MONTICELLO	27	71752	MC NEIL	27
71656	MONTICELLO	27	71753	MAGNOLIA	28
71657	MONTICELLO	27	71754	MAGNOLIA	28
71658	MONTROSE	27	71758	MOUNT HOLLY	27
71659	MOSCOW	25	71759	NORPHLET	28
71660	NEW EDINBURG	27	71762	SMACKOVER	28
71661	PARKDALE	27	71763	SPARKMAN	27
71662	PICKENS	26	71764	STEPHENS	27
71663	PORTLAND	27	71765	STRONG	28
71665	RISON	25	71766	THORNTON	27
71666	MC GEHEE	26	71768	URBANA	28
71667	STAR CITY	25	71770	WALDO	27
71670	TILLAR	26	71772	WHELEN SPRINGS	27
71671	WARREN	27	71801	HOPE	28
71674	WATSON	26	71802	HOPE	28
71675	WILMAR	27	71820	ALLEENE	28
71676	WILMOT	27	71822	ASHDOWN	28
71677	WINCHESTER	26	71823	BEN LOMOND	27
71678	YORKTOWN	26	71825	BLEVINS	28

Table #1(T) ZIP Codes 71601 – 71825

ZIP CODES 71826 – 72005

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
71826	BRADLEY	28	71921	AMITY	29
71827	BUCKNER	28	71922	ANTOINE	27
71828	CALE	27	71923	ARKADELPHIA	27
71831	COLUMBUS	27	71929	BISMARCK	29
71832	DE QUEEN	27	71932	BOARD CAMP	29
71833	DIERKS	27	71933	BONNERDALE	29
71834	DODDRIDGE	28	71935	CADDO GAP	29
71835	EMMET	27	71937	COVE	29
71836	FOREMAN	28	71940	DELIGHT	27
71837	FOUKE	28	71941	DONALDSON	27
71838	FULTON	28	71942	FRIENDSHIP	27
71839	GARLAND CITY	28	71943	GLENWOOD	29
71840	GENOA	28	71944	GRANNIS	29
71841	GILLHAM	29	71945	HATFIELD	29
71842	HORATIO	28	71949	JESSIEVILLE	29
71845	LEWISVILLE	28	71950	KIRBY	29
71846	LOCKESBURG	27	71952	LANGLEY	29
71847	MC CASKILL	27	71953	MENA	29
71851	MINERAL SPRINGS	27	71956	MOUNTAIN PINE	29
71852	NASHVILLE	27	71957	MOUNT IDA	29
71853	OGDEN	28	71958	MURFREESBORO	27
71854	TEXARKANA	28	71959	NEWHOPE	29
71855	OZAN	28	71960	NORMAN	29
71857	PRESCOTT	28	71961	ODEN	29
71858	ROSSTON	27	71962	OKOLONA	27
71859	SARATOGA	27	71964	PEARCY	24
71860	STAMPS	28	71965	PENCIL BLUFF	29
71861	TAYLOR	28	71968	ROYAL	24
71862	WASHINGTON	27	71969	SIMS	29
71864	WILLISVILLE	27	71970	STORY	29
71865	WILTON	28	71971	UMPIRE	29
71866	WINTHROP	28	71972	VANDERVOORT	29
71901	HOT SPRINGS NATIONAL PARK	24	71973	WICKES	29
71902	HOT SPRINGS NATIONAL PARK	24	71998	ARKADELPHIA	27
71903	HOT SPRINGS NATIONAL PARK	24	71999	ARKADELPHIA	27
71909	HOT SPRINGS VILLAGE	29	72001	ADONA	24
71910	HOT SPRINGS VILLAGE	29	72002	ALEXANDER	24
71913	HOT SPRINGS NATIONAL PARK	24	72003	ALMYRA	26
71914	HOT SPRINGS NATIONAL PARK	24	72004	ALTHEIMER	26
71920	ALPINE	29	72005	AMAGON	32

Table #2(T) ZIP Codes 71826 – 72005

**PERSONAL VEHICLE MANUAL
TERRITORY PAGES**

ARKANSAS (03)

ZIP CODES 72006 – 72104

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
72006	AUGUSTA	26	72048	ETHEL	26
72007	AUSTIN	24	72051	FOX	29
72010	BALD KNOB	26	72052	GARNER	26
72011	BAUXITE	24	72053	COLLEGE STATION	21
72012	BEEBE	26	72055	GILLETT	26
72013	BEE BRANCH	24	72057	GRAPEVINE	24
72014	BEEDEVILLE	26	72058	GREENBRIER	26
72015	BENTON	24	72059	GREGORY	26
72016	BIGELOW	24	72060	GRIFFITHVILLE	26
72017	BISCOE	26	72061	GUY	26
72018	BENTON	24	72063	HATTIEVILLE	24
72019	BENTON	24	72064	HAZEN	26
72020	BRADFORD	26	72065	HENSLEY	24
72021	BRINKLEY	26	72066	HICKORY PLAINS	26
72022	BRYANT	24	72067	HIGDEN	26
72023	CABOT	24	72068	HIGGINSON	26
72024	CARLISLE	26	72069	HOLLY GROVE	26
72025	CASA	29	72070	HOUSTON	24
72026	CASSCOE	26	72072	HUMNOKE	26
72027	CENTER RIDGE	24	72073	HUMPHREY	26
72028	CHOCTAW	24	72074	HUNTER	26
72029	CLARENDON	26	72075	JACKSONPORT	32
72030	CLEVELAND	24	72076	JACKSONVILLE	24
72031	CLINTON	24	72078	JACKSONVILLE	24
72032	CONWAY	24	72079	JEFFERSON	24
72033	CONWAY	24	72080	JERUSALEM	29
72034	CONWAY	24	72081	JUDSONIA	26
72035	CONWAY	24	72082	KENSETT	26
72036	COTTON PLANT	26	72083	KEO	24
72037	COY	24	72084	LEOLA	27
72038	CROCKETTS BLUFF	26	72085	LETONA	26
72039	DAMASCUS	24	72086	LONOKE	24
72040	DES ARC	26	72087	LONSDALE	24
72041	DE VALLS BLUFF	26	72088	FAIRFIELD BAY	32
72042	DE WITT	26	72089	BRYANT	24
72043	DIAZ	32	72099	LITTLE ROCK AIR FORCE BASE	24
72044	EDGEMONT	32	72101	MC CRORY	26
72045	EL PASO	26	72102	MC RAE	26
72046	ENGLAND	24	72103	MABELVALE	24
72047	ENOLA	26	72104	MALVERN	27

Table #3(T) ZIP Codes 72006 – 72104

ZIP CODES 72105 – 72221

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
72105	JONES MILL	24	72152	SHERRILL	26
72106	MAYFLOWER	24	72153	SHIRLEY	32
72107	MENIFEE	26	72156	SOLGOHACHIA	24
72108	MONROE	26	72157	SPRINGFIELD	24
72110	MORRILTON	24	72160	STUTTGART	26
72111	MOUNT VERNON	26	72164	SWEET HOME	21
72112	NEWPORT	32	72165	THIDA	26
72113	MAUMELLE	23	72166	TICHNOR	26
72114	NORTH LITTLE ROCK	24	72167	TRASKWOOD	24
72115	NORTH LITTLE ROCK	24	72168	TUCKER	26
72116	NORTH LITTLE ROCK	23	72169	TUPELO	32
72117	NORTH LITTLE ROCK	24	72170	ULM	26
72118	NORTH LITTLE ROCK	23	72173	VILONIA	24
72119	NORTH LITTLE ROCK	24	72175	WABBASEKA	26
72120	SHERWOOD	24	72176	WARD	24
72121	PANGBURN	26	72178	WEST POINT	26
72122	PARON	24	72179	WILBURN	26
72123	PATTERSON	26	72180	WOODSON	24
72124	NORTH LITTLE ROCK	24	72181	WOOSTER	26
72125	PERRY	24	72182	WRIGHT	26
72126	PERRYVILLE	24	72183	WRIGHTSVILLE	21
72127	PLUMERVILLE	26	72190	NORTH LITTLE ROCK	23
72128	POYEN	24	72199	NORTH LITTLE ROCK	23
72129	PRATTSVILLE	24	72201	LITTLE ROCK	22
72130	PRIM	32	72202	LITTLE ROCK	22
72131	QUITMAN	26	72203	LITTLE ROCK	22
72132	REDFIELD	24	72204	LITTLE ROCK	21
72133	REYDELL	26	72205	LITTLE ROCK	22
72134	ROE	26	72206	LITTLE ROCK	21
72135	ROLAND	24	72207	LITTLE ROCK	23
72136	ROMANCE	26	72209	LITTLE ROCK	21
72137	ROSE BUD	26	72210	LITTLE ROCK	24
72139	RUSSELL	26	72211	LITTLE ROCK	23
72140	SAINT CHARLES	26	72212	LITTLE ROCK	23
72141	SCOTLAND	29	72214	LITTLE ROCK	21
72142	SCOTT	24	72215	LITTLE ROCK	22
72143	SEARCY	26	72216	LITTLE ROCK	21
72145	SEARCY	26	72217	LITTLE ROCK	23
72149	SEARCY	26	72219	LITTLE ROCK	21
72150	SHERIDAN	24	72221	LITTLE ROCK	23

Table #4(T) ZIP Codes 72105 – 72221

**PERSONAL VEHICLE MANUAL
TERRITORY PAGES**

ARKANSAS (03)

ZIP CODES 72222 – 72413

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
72222	LITTLE ROCK	23	72351	KEISER	33
72223	LITTLE ROCK	24	72352	LA GRANGE	26
72225	LITTLE ROCK	22	72353	LAMBROOK	26
72227	LITTLE ROCK	23	72354	LEPANTO	33
72231	LITTLE ROCK	24	72355	LEXA	26
72260	LITTLE ROCK	22	72358	LUXORA	33
72295	LITTLE ROCK	22	72359	MADISON	26
72301	WEST MEMPHIS	32	72360	MARIANNA	32
72303	WEST MEMPHIS	32	72364	MARION	32
72310	ARMOREL	33	72365	MARKED TREE	33
72311	AUBREY	26	72366	MARVELL	26
72312	BARTON	26	72367	MELLWOOD	26
72313	BASSETT	33	72368	MORO	26
72315	BLYTHEVILLE	33	72369	ONEIDA	26
72316	BLYTHEVILLE	33	72370	OSCEOLA	33
72319	GOSNELL	33	72372	PALESTINE	26
72320	BRICKEYS	32	72373	PARKIN	32
72321	BURDETTE	33	72374	POPLAR GROVE	26
72322	CALDWELL	26	72376	PROCTOR	32
72324	CHERRY VALLEY	32	72377	RIVERVALE	33
72325	CLARKEDALE	32	72379	SNOW LAKE	26
72326	COLT	26	72383	TURNER	26
72327	CRAWFORDSVILLE	32	72384	TURRELL	32
72328	CRUMROD	26	72386	TYRONZA	32
72329	DRIVER	33	72387	VANNDALE	26
72330	DYESS	33	72389	WABASH	26
72331	EARLE	32	72390	WEST HELENA	26
72332	EDMONDSON	32	72391	WEST RIDGE	33
72333	ELAINE	26	72392	WHEATLEY	26
72335	FORREST CITY	26	72394	WIDENER	26
72336	FORREST CITY	26	72395	WILSON	33
72338	FRENCHMANS BAYOU	33	72396	WYNNE	26
72339	GILMORE	32	72401	JONESBORO	33
72340	GOODWIN	26	72402	JONESBORO	33
72341	HAYNES	32	72403	JONESBORO	33
72342	HELENA	26	72404	JONESBORO	33
72346	HETH	32	72410	ALICIA	33
72347	HICKORY RIDGE	32	72411	BAY	33
72348	HUGHES	32	72412	BEECH GROVE	33
72350	JOINER	33	72413	BIGGERS	33

Table #5(T) ZIP Codes 72222 – 72413

ZIP CODES 72414 – 72534

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
72414	BLACK OAK	33	72460	RAVENDEN SPRINGS	33
72415	BLACK ROCK	33	72461	RECTOR	33
72416	BONO	33	72462	REYNO	33
72417	BROOKLAND	33	72464	SAINT FRANCIS	33
72419	CARAWAY	33	72465	SEDGWICK	33
72421	CASH	33	72466	SMITHVILLE	32
72422	CORNING	33	72467	STATE UNIVERSITY	33
72424	DATTO	33	72469	STRAWBERRY	32
72425	DELAPLAINE	33	72470	SUCCESS	33
72426	DELL	33	72471	SWIFTON	33
72427	EGYPT	33	72472	TRUMANN	33
72428	ETOWAH	33	72473	TUCKERMAN	32
72429	FISHER	32	72474	WALCOTT	33
72430	GREENWAY	33	72475	WALDENBURG	32
72431	GRUBBS	32	72476	WALNUT RIDGE	33
72432	HARRISBURG	32	72478	WARM SPRINGS	33
72433	HOXIE	33	72479	WEINER	32
72434	IMBODEN	33	72482	WILLIFORD	32
72435	KNOBEL	33	72501	BATESVILLE	26
72436	LAFE	33	72503	BATESVILLE	26
72437	LAKE CITY	33	72512	HORSESHOE BEND	32
72438	LEACHVILLE	33	72513	ASH FLAT	32
72439	LIGHT	33	72515	BEXAR	32
72440	LYNN	32	72517	BROCKWELL	32
72441	MC DOUGAL	33	72519	CALICO ROCK	32
72442	MANILA	33	72520	CAMP	32
72443	MARMADUKE	33	72521	CAVE CITY	26
72444	MAYNARD	33	72522	CHARLOTTE	32
72445	MINTURN	33	72523	CONCORD	26
72447	MONETTE	33	72524	CORD	32
72449	O KEAN	33	72525	CHEROKEE VILLAGE	33
72450	PARAGOULD	33	72526	CUSHMAN	26
72451	PARAGOULD	33	72527	DESHA	26
72453	PEACH ORCHARD	33	72528	DOLPH	32
72454	PIGGOTT	33	72529	CHEROKEE VILLAGE	33
72455	POCAHONTAS	33	72530	DRASCO	32
72456	POLLARD	33	72531	ELIZABETH	32
72457	PORTIA	33	72532	EVENING SHADE	32
72458	POWHATAN	33	72533	FIFTY SIX	29
72459	RAVENDEN	33	72534	FLORAL	26

Table #6(T) ZIP Codes 72414 – 72534

**PERSONAL VEHICLE MANUAL
TERRITORY PAGES**

ARKANSAS (03)

ZIP CODES 72536 – 72670

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
72536	FRANKLIN	32	72613	BEAVER	29
72537	GAMALIEL	32	72615	BERGMAN	29
72538	GEPP	32	72616	BERRYVILLE	29
72539	GLENCOE	32	72617	BIG FLAT	29
72540	GUION	32	72619	BULL SHOALS	29
72542	HARDY	33	72623	CLARKRIDGE	32
72543	HEBER SPRINGS	26	72624	COMPTON	29
72544	HENDERSON	29	72626	COTTER	29
72545	HEBER SPRINGS	26	72628	DEER	29
72546	IDA	26	72629	DENNARD	29
72550	LOCUST GROVE	26	72630	DIAMOND CITY	29
72553	MAGNESS	26	72631	EUREKA SPRINGS	29
72554	MAMMOTH SPRING	32	72632	EUREKA SPRINGS	29
72555	MARCELLA	32	72633	EVERTON	29
72556	MELBOURNE	32	72634	FLIPPIN	29
72560	MOUNTAIN VIEW	32	72635	GASSVILLE	29
72561	MOUNT PLEASANT	32	72636	GILBERT	29
72562	NEWARK	32	72638	GREEN FOREST	29
72564	OIL TROUGH	26	72639	HARRIET	29
72565	OXFORD	32	72640	HASTY	29
72566	PINEVILLE	32	72641	JASPER	29
72567	PLEASANT GROVE	32	72642	LAKEVIEW	29
72568	PLEASANT PLAINS	26	72644	LEAD HILL	29
72569	POUGHKEEPSIE	32	72645	LESLIE	29
72571	ROSIE	26	72648	MARBLE FALLS	29
72572	SAFFELL	32	72650	MARSHALL	29
72573	SAGE	32	72651	MIDWAY	29
72575	SALADO	26	72653	MOUNTAIN HOME	29
72576	SALEM	32	72654	MOUNTAIN HOME	29
72577	SIDNEY	32	72655	MOUNT JUDEA	29
72578	STURKIE	32	72657	TIMBO	29
72579	SULPHUR ROCK	26	72658	NORFORK	29
72581	TUMBLING SHOALS	32	72660	OAK GROVE	29
72583	VIOLA	32	72661	OAKLAND	29
72584	VIOLET HILL	32	72662	OMAHA	29
72585	WIDEMAN	32	72663	ONIA	29
72587	WISEMAN	32	72666	PARTHENON	29
72601	HARRISON	29	72668	PEEL	29
72602	HARRISON	29	72669	PINDALL	29
72611	ALPENA	29	72670	PONCA	29

Table #7(T) ZIP Codes 72536 – 72670

ZIP CODES 72672 – 72838

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
72672	PYATT	29	72745	LOWELL	31
72675	SAINT JOE	29	72747	MAYSVILLE	31
72677	SUMMIT	29	72749	MORROW	29
72679	TILLY	29	72751	PEA RIDGE	31
72680	TIMBO	29	72752	PETTIGREW	29
72682	VALLEY SPRINGS	29	72753	PRAIRIE GROVE	31
72683	VENDOR	29	72756	ROGERS	31
72685	WESTERN GROVE	29	72757	ROGERS	31
72686	WITTS SPRINGS	29	72758	ROGERS	31
72687	YELLVILLE	29	72760	SAINT PAUL	29
72701	FAYETTEVILLE	31	72761	SILOAM SPRINGS	31
72702	FAYETTEVILLE	31	72762	SPRINGDALE	31
72703	FAYETTEVILLE	31	72764	SPRINGDALE	31
72704	FAYETTEVILLE	31	72765	SPRINGDALE	31
72711	AVOCA	31	72766	SPRINGDALE	31
72712	BENTONVILLE	31	72768	SULPHUR SPRINGS	31
72714	BELLA VISTA	31	72769	SUMMERS	31
72715	BELLA VISTA	31	72770	TONTITOWN	31
72716	BENTONVILLE	31	72773	WESLEY	29
72717	CANEHILL	29	72774	WEST FORK	31
72718	CAVE SPRINGS	31	72776	WITTER	29
72719	CENTERTON	31	72801	RUSSELLVILLE	29
72721	COMBS	29	72802	RUSSELLVILLE	29
72722	DECATUR	31	72811	RUSSELLVILLE	29
72727	ELKINS	31	72812	RUSSELLVILLE	29
72728	ELM SPRINGS	31	72820	ALIX	29
72729	EVANSVILLE	29	72821	ALTUS	29
72730	FARMINGTON	31	72823	ATKINS	29
72732	GARFIELD	29	72824	BELLEVILLE	29
72733	GATEWAY	29	72826	BLUE MOUNTAIN	29
72734	GENTRY	31	72827	BLUFFTON	29
72735	GOSHEN	31	72828	BRIGGSVILLE	29
72736	GRAVETTE	31	72829	CENTERVILLE	29
72737	GREENLAND	31	72830	CLARKSVILLE	29
72738	HINDSVILLE	29	72832	COAL HILL	29
72739	HIWASSE	31	72833	DANVILLE	29
72740	HUNTSVILLE	29	72834	DARDANELLE	29
72741	JOHNSON	31	72835	DELAWARE	29
72742	KINGSTON	29	72837	DOVER	29
72744	LINCOLN	31	72838	GRAVELLY	29

Table #8(T) ZIP Codes 72672 – 72838

ZIP CODES 72839 – 72959

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
72839	HAGARVILLE	29	72919	FORT SMITH	30
72840	HARTMAN	29	72921	ALMA	30
72841	HARVEY	29	72923	BARLING	30
72842	HAVANA	29	72926	BOLES	29
72843	HECTOR	29	72927	BOONEVILLE	29
72845	KNOXVILLE	29	72928	BRANCH	29
72846	LAMAR	29	72930	CECIL	29
72847	LONDON	29	72932	CEDARVILLE	29
72851	NEW BLAINE	29	72933	CHARLESTON	29
72852	OARK	29	72934	CHESTER	29
72853	OLA	29	72935	DYER	30
72854	OZONE	29	72936	GREENWOOD	30
72855	PARIS	29	72937	HACKETT	30
72856	PELSOR	29	72938	HARTFORD	30
72857	PLAINVIEW	29	72940	HUNTINGTON	30
72858	POTTSVILLE	29	72941	LAVACA	30
72860	ROVER	29	72943	MAGAZINE	29
72863	SCRANTON	29	72944	MANSFIELD	30
72865	SUBIACO	29	72945	MIDLAND	30
72901	FORT SMITH	30	72946	MOUNTAINBURG	29
72902	FORT SMITH	30	72947	MULBERRY	29
72903	FORT SMITH	30	72948	NATURAL DAM	29
72904	FORT SMITH	30	72949	OZARK	29
72905	FORT SMITH	29	72950	PARKS	29
72906	FORT SMITH	30	72951	RATCLIFF	29
72908	FORT SMITH	30	72952	RUDY	29
72913	FORT SMITH	30	72955	UNIONTOWN	29
72914	FORT SMITH	30	72956	VAN BUREN	30
72916	FORT SMITH	30	72957	VAN BUREN	30
72917	FORT SMITH	30	72958	WALDRON	29
72918	FORT SMITH	30	72959	WINSLOW	29

Table #9(T) ZIP Codes 72839 – 72959

Territory Definitions In Numerical Order By Territory Code							
Territory	ZIP Codes						
21	72053	72204	72214				
	72164	72206	72216				
	72183	72209	72219				
22	72201	72205	72260				
	72202	72215	72295				
	72203	72225					
23	72113	72199	72217				
	72116	72207	72221				
	72118	72211	72222				
	72190	72212	72227				
24	71602	72011	72032	72078	72115	72142	
	71612	72013	72033	72079	72117	72150	
	71901	72015	72034	72083	72119	72156	
	71902	72016	72035	72086	72120	72157	
	71903	72018	72037	72087	72122	72167	
	71913	72019	72039	72089	72124	72173	
	71914	72022	72046	72099	72125	72176	
	71964	72023	72057	72103	72126	72180	
	71968	72027	72063	72105	72128	72210	
	72001	72028	72065	72106	72129	72223	
	72002	72030	72070	72110	72132	72231	
	72007	72031	72076	72114	72135		
	25	71601	71613	71667			
		71603	71659				
71611		71665					
26	71630	72026	72072	72143	72336	72501	
	71639	72029	72073	72145	72340	72503	
	71643	72036	72074	72149	72342	72521	
	71644	72038	72081	72152	72352	72523	
	71654	72040	72082	72160	72353	72526	
	71662	72041	72085	72165	72355	72527	
	71666	72042	72101	72166	72359	72534	
	71670	72045	72102	72168	72366	72543	
	71674	72047	72107	72170	72367	72545	
	71677	72048	72108	72175	72368	72546	
	71678	72052	72111	72178	72369	72550	
	72003	72055	72121	72179	72372	72553	
	72004	72058	72123	72181	72374	72564	
	72006	72059	72127	72182	72379	72568	
	72010	72060	72131	72311	72383	72571	
	72012	72061	72133	72312	72387	72575	
	72014	72064	72134	72322	72389	72579	
	72017	72066	72136	72326	72390		
72020	72067	72137	72328	72392			
72021	72068	72139	72333	72394			
72024	72069	72140	72335	72396			
27	71631	71653	71661	71711	71728	71751	
	71638	71655	71663	71720	71742	71752	
	71640	71656	71671	71721	71743	71758	
	71646	71657	71675	71722	71744	71763	
	71647	71658	71676	71725	71745	71764	
	71652	71660	71701	71726	71748	71766	

Table #10(T) Territory Definitions

Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
27 (Cont'd)	71770	71833	71858	71940	71999	
	71772	71835	71859	71941	72084	
	71823	71846	71862	71942	72104	
	71828	71847	71864	71958		
	71831	71851	71922	71962		
	71832	71852	71923	71998		
28	71635	71747	71765	71826	71840	71860
	71642	71749	71768	71827	71842	71861
	71651	71750	71801	71834	71845	71865
	71724	71753	71802	71836	71853	71866
	71730	71754	71820	71837	71854	
	71731	71759	71822	71838	71855	
	71740	71762	71825	71839	71857	
29	71841	71972	72636	72677	72821	72855
	71909	71973	72638	72679	72823	72856
	71910	72025	72639	72680	72824	72857
	71920	72051	72640	72682	72826	72858
	71921	72080	72641	72683	72827	72860
	71929	72141	72642	72685	72828	72863
	71932	72533	72644	72686	72829	72865
	71933	72544	72645	72687	72830	72905
	71935	72601	72648	72717	72832	72926
	71937	72602	72650	72721	72833	72927
	71943	72611	72651	72729	72834	72928
	71944	72613	72653	72732	72835	72930
	71945	72615	72654	72733	72837	72932
	71949	72616	72655	72738	72838	72933
	71950	72617	72657	72740	72839	72934
	71952	72619	72658	72742	72840	72943
	71953	72624	72660	72749	72841	72946
	71956	72626	72661	72752	72842	72947
	71957	72628	72662	72760	72843	72948
	71959	72629	72663	72773	72845	72949
	71960	72630	72666	72776	72846	72950
	71961	72631	72668	72801	72847	72951
	71965	72632	72669	72802	72851	72952
71969	72633	72670	72811	72852	72955	
71970	72634	72672	72812	72853	72958	
71971	72635	72675	72820	72854	72959	
30	72901	72908	72918	72936	72944	
	72902	72913	72919	72937	72945	
	72903	72914	72921	72938	72956	
	72904	72916	72923	72940	72957	
	72906	72917	72935	72941		
31	72701	72715	72730	72744	72758	72769
	72702	72716	72734	72745	72761	72770
	72703	72718	72735	72747	72762	72774
	72704	72719	72736	72751	72764	
	72711	72722	72737	72753	72765	
	72712	72727	72739	72756	72766	
	72714	72728	72741	72757	72768	
32	72005	72044	72088	72130	72169	72303
	72043	72075	72112	72153	72301	72320

Table #11(T) Territory Definitions

Territory Definitions In Numerical Order By Territory Code							
Territory	ZIP Codes						
32 (Cont'd)	72324	72364	72473	72524	72555	72576	
	72325	72373	72475	72528	72556	72577	
	72327	72376	72479	72530	72560	72578	
	72331	72384	72482	72531	72561	72581	
	72332	72386	72512	72532	72562	72583	
	72339	72429	72513	72536	72565	72584	
	72341	72431	72515	72537	72566	72585	
	72346	72432	72517	72538	72567	72587	
	72347	72440	72519	72539	72569	72623	
	72348	72466	72520	72540	72572		
	72360	72469	72522	72554	72573		
	33	72310	72365	72414	72433	72449	72464
		72313	72370	72415	72434	72450	72465
72315		72377	72416	72435	72451	72467	
72316		72391	72417	72436	72453	72470	
72319		72395	72419	72437	72454	72471	
72321		72401	72421	72438	72455	72472	
72329		72402	72422	72439	72456	72474	
72330		72403	72424	72441	72457	72476	
72338		72404	72425	72442	72458	72478	
72350		72410	72426	72443	72459	72525	
72351		72411	72427	72444	72460	72529	
72354		72412	72428	72445	72461	72542	
72358		72413	72430	72447	72462		

Table #12(T) Territory Definitions

UNIVERSAL AUTOMOBILE PROGRAM

This program was developed to assist our agents by:

- A. Rewarding their exceptional drivers and customers with a competitive product,
- B. While helping retain their customers who have developed an adverse driving record, **but truly have the ability to improve.**

Each automobile is reviewed for acceptability based on the information found in this manual.

- A. The Company tries to consistently apply these rules and guidelines.
- B. There may be motor vehicle, class and rating, claim history and various other consumer reports, as well as other types of information gathering done by the Company in an effort to verify the accuracy of and assist in the proper classification of the submission for new, renewal or endorsement coverage.
- C. Additionally, we will commonly ask the agent or insured to supply additional information to clear up any questions.
- D. Each operator and vehicle will be written at the lowest qualifying rate and upon renewal, all these factors will automatically be reviewed and changed based on the rules and rates applicable.
- E. If a loss frequency pattern exists or develops, contact the Company to establish if the account will be acceptable, or review possible modifications in the deductibles or other coverage written to allow for issue or renewal of coverage on an account.

Universal Automobile Tier Program

The Universal Automobile Tier Program will have 5 Tiers based on a search of Insurance SCORE information prior to issue, within 90 days of the inception date of a new policy. This information helps predict the potential for future losses and often allows a more competitive rate to apply.

Use of such information at renewal will be up-dated not later than every 36 months.

This information is **not** based on income, gender, address, ethnic group, religion, marital status or nationality.

Information received will not be the sole basis of any refusal, cancellation or non renewal of any policy or application.

Many other factors outlined in the manual are used to calculate the rates on each vehicle listed on the policy.

Notice will be provided with each policy or renewal issued when an adverse action is taken. Adverse action is defined as: any application of a rating factor based on an Insurance SCORE that is not the very best available.

Absence of information or lack of sufficient information will create a neutral affect on the rating and place the risk in Tier 3.

Some of the information considered for these reports is Bill Payment History and Debt Management Factors.

All consumers are encouraged to review their credit report regularly in order to know what is on it and take steps to dispute any inaccuracies.

In the event an inaccuracy is discovered that cannot be resolved, our rules will revert to use of the Tier 3 - neutral affect on rating.

Universal Automobile Tier Program

Definitions

Insurance SCORE Indications

TIER 1 – Indications of a Superior history.

TIER 2 – Indications of an Excellent history.

TIER 3 – Indications of a Normal history or neutral treatment of insufficient or disputed data affecting the results.

TIER 4 – Indications of a Fair history.

TIER 5 – Indications of a need for improvement.

Determination of Tier

The Company recognizes that financial management history alone is not the only predictor of future claims potential. Because of this, the Tier Determination process will include an adjustment for years of coverage with Farmers Mutual Hail Insurance Company of Iowa.

The indicated Tier placement will be adjusted by a factor that may potentially improve the Tier placement based on an acceptable, demonstrated loss history with the Company at the time of the renewal review. This allows individual policyholders to show over time that they are the exception to the rule and allow them to benefit from that documented claims history.

AUTOMOBILE PROGRAM GUIDELINES

Accidents

An operator who has been involved in more than 2 at-fault accidents Within the past 3 years is **not** eligible without prior approval.

Any risk with more than 3 at-fault accidents with the past 3 years is **not** eligible.

Violations

An operator who has been convicted of more than 4 minor moving violations with the past 3 years is **not** eligible without prior approval.

An operator who has been convicted of more than 1 major violation within the past 5 years is **not** eligible without prior approval.

Any risk with more than 7 minor moving violations within the past 3 years or more than 2 major violations within the past 5 years is **not** eligible.

Safe Driver Improvement Program – SDIP

Any risk requiring more than 6 “Driving Record Points” under the SDIP is **not** eligible.

Limits

New Business with 4 or more SDIP points, the Maximum Liability Limits are \$100/\$300,000 Bodily Injury and \$100,000 Property Damage Liability or \$100,000 Combined Single Limits (CSL) without prior approval.

Renewal policies with Farmers Mutual Hail Insurance Company of Iowa will be reviewed on an individual basis for the acceptable Limits of Liability when changing to 4 or more SDIP points.

AUTOMOBILE PROGRAM GUIDELINES

Ultimately, it is the underwriter's judgment that will determine if the requested coverage will meet the Company guidelines to the degree that it can potentially be written profitably under the classification plan and rate levels filed.

Every effort is made to communicate the Company position and reasoning to the agent prior to any notification being mailed to the applicant/insured.

In compliance with Section 23-79-152, no action will be taken to:

- 1) cancel an insurance policy or contract,
- 2) increase premium either during the policy term or upon renewal, or
- 3) lower or otherwise negatively impact the risk rating of an insured,

when an insured is innocent of any negligent or intentional act that was the proximate cause of an accident or injury, whether or not a claim is filed under the policy or contract of insurance.

Nothing stated here shall prevent us from canceling, not renewing, or revising the rating of an insurance policy if we are otherwise permitted to do so by statute or regulation.

SPECIFIC VEHICLES REQUIRING PRIOR APPROVAL Contact Home Office Prior to Binding

1. Audi
2. BMW
3. Chevrolet – Corvette
4. Classic or Antique Autos of Particular Interest
5. DeLorean – all models
6. Dodge – Stealth, Viper
7. Ferrari – all models
8. Jaguar
9. Jeep – CJ-5, CJ-7
10. Lamborghini – all models
11. Mercedes-Benz
12. Porsche
13. Rolls Royce – all models

PROHIBITED VEHICLE TYPES & USAGE

1. All-Terrain Vehicles.
2. Altered Automobiles, Kit Cars or Altered Miscellaneous Type Vehicles
3. Automobile Dealers (new/used, resale, test drive, loan)
4. Autos Garaged Out-of-State (**except** students with an Arkansas DL#)
5. Automobiles for Regular Use of Non-Family Member
6. Automobiles Requiring Public Service Commission or Motor Carrier Act Certificates or Filings
7. Classic or Antique Automobiles without photos and appraisal.
8. Classic or Antique Automobiles – Appraised at over \$25,000 or where its use may extend beyond a 150 mile radius
9. Commercial Use Trucks, Pickups, Vans, Tow Trucks & Trailers
10. Contractors Trucks, Pickups, Vans & Trailers
11. Dealers & Distributors of feed, seed, fuel, grain, hay with listed vehicles
12. Dump Trucks or Buses without prior approval
13. Dune or Sand Buggies
14. Fiberglass Body Automobiles
15. Garage and Gasoline Station Automobiles
16. Garbage Trucks
17. High Rider Suspension Automobiles
18. House Trailers Used As Permanent, Seasonal or Rental Residences
19. Junk & Salvage Dealer's Automobiles
20. Lime or Fertilizer Trucks
21. Limited Edition or Particular Interest Vehicles
22. Milk or Cream Haulers
23. Miscellaneous Type Vehicles without Supporting PPA Coverage
24. Motorcycles, Motor Scooters, Midget Automobiles, 3-Wheel Vehicles, Go-Carts
25. Newspaper Delivery or Distribution beyond incidental paper route use
26. Other Commercial Exposures Outside the PVM Definitions of "Business Use" require prior approval – **Consult with the Home Office**
27. Use of Vehicles as Public or Livery Conveyance – Hauling For Hire
28. Racing and Exhibition Automobiles
29. Rent-A-Car or Drive-Yourself Automobiles or Trucks
30. Star Mail Route, Mail or Express Trucks
31. Tank Trucks or Tank-Type Trailers (**Anhydrous Ammonia, Butane, Propane, Liquid Waste**)
32. Taxicabs, Limousines or emergency use vehicles
33. Tractor-Trailer Units (**other than strictly own farm use**) – **must have supporting automobile coverage.**

Not all inclusive. Similar vehicles/characteristics may also be ineligible.

UNACCEPTABLE RISKS – NO BINDING

The following risks must be submitted for prior approval:

1. Persons with a major physical or mental impairment. (Diabetes, epilepsy, heart ailment, blackouts, impairment of limbs, eyesight, hearing).
2. Excessive users of alcohol, drugs or narcotics.
3. Operators without a valid driver's license.
4. Risks where only operator is under age 22 with no supporting parental Personal Automobile coverage.
5. Persons who have not had continuous prior insurance coverage with a Standard Automobile carrier.
6. Persons who are engaged in illegal activity or have a criminal record.
7. Persons required to file proof of financial responsibility or to file with a federal or state authority.
8. Aliens or un-naturalized persons.
9. Applicant or spouse active in military with listed vehicles garaged outside the state of Arkansas.
10. Applicant over age 75 without a properly completed ACORD Medical Statement.
11. Persons who have demonstrated disregard of traffic laws or safety of other motorists.
12. Risks with a past history of claim frequency.
13. Brokered risks.
14. Non-uniform Limits of Liability, Medical Payments, Uninsured/Underinsured Motorists.
15. Vehicles with an original cost new in excess of \$80,000.
16. Motor Homes with an original cost new in excess of \$250,000.
17. Vehicles that carry Collision Coverage **without** also including the Comprehensive (OTC) feature.
18. Operators that will not be replacing out-of-state driver's licenses with a valid Arkansas driver's license.
19. Vehicles 15 years old or older **without photos showing all sides** when physical damage coverage is requested.

UNIVERSAL AUTOMOBILE TIER PROGRAM

The Farmers Mutual Hail Insurance Company of Iowa Universal Automobile Tier Program will utilize an established Insurance SCORE product called “ChoicePoint Attract – Standard Auto” to establish the Tier indicator on new business.

The ChoicePoint Attract Standard Auto Insurance SCORE will be modified based on the following Tier Determination Table:

Years of Longevity	Factor Adjustment
0 years	+0 factor points
1 year	+10 factor points
2 years	+20 factor points
3 years	+30 factor points
4 years	+40 factor points
5 or more	+50 factor points

The Tier Determination process will add the above indicated factor adjustment to the Insurance SCORE factor and apply the result to this Tier Determination Table:

Tier Name	Modified Insurance SCORE Range	Rate Factor
TIER 1	785 and above	X 0.80
TIER 2	727 to 784	X 0.90
TIER 3	676 to 726 or none	X 1.00
TIER 4	618 to 675	X 1.10
TIER 5	617 and below	X 1.20

This rate factor will apply to the Base Premium Coverages at the end of all other adjustments other than the 6 months term factor and Cloud Package Discount.

ARKANSAS AUTOMOBILE - MISCELLANEOUS COVERAGES
Semi-Annual Premium - ALL TERRITORIES

Section 14

Part A. – Uninsured Motorists Coverage – Property Damage - \$200 Deductible

LIMITS PER OCCURRENCE		
Limit	Single-Car Rate	Multi-Car Rate
\$25,000	19.00	15.00
\$50,000	20.00	16.00
\$100,000	21.00	17.00

Part D. - Optional Limits Transportation Expenses Coverage

Limit	Premium
\$30/\$900	12.00
\$40/\$1,200	17.00
\$50/\$1,500	22.00

Part E. - Towing and Labor Costs

Limit	Premium
\$50	5.00
\$75	8.00
\$100	10.00

Part F. - Increased Limits For Excess Sound Reproducing Equipment

Limit	Premium
\$1,500	35.00
Increased Limits are available at the following Rate (Maximum \$5,000 Limit)	
Per \$500 of Coverage	25.00

Part F. - Tapes, Records, Discs & Other Media Coverage

Limit	Premium
\$200	15.00

**ARKANSAS AUTOMOBILE - MISCELLANEOUS COVERAGES
Semi-Annual Premium - ALL TERRITORIES**

Section 14

Part K. – Trip Interruption Coverage

Limit	Premium
\$600	15.00

Part L. – Work Loss Coverage

	Weekly Indemnity Limit	Weeks	Rate Per Auto
Income Earner	\$140	52	5.00
Non-Income	\$70	52	3.00

Part L. – Accidental Death Benefit

Maximum Limit Per Person	Premium
\$5,000	3.00
Attach Endorsement PP- 05 - 82	

Section 19

G. Antique Automobiles

Coverage	Deductible	Rate per \$100
Other-than-Collision	\$500	.68
Collision	\$500	.98

ARKANSAS AUTOMOBILE FORMS

IL 09 09	03-98	Arkansas Endorsement Change - Damage to Auto
PP 00 01	01-05	Personal Auto Policy
PP 01 77	10-07	Amendment Of Policy Provisions - Arkansas
PP 03 01	08-86	Federal Employees Using Autos in Government Business
PP 03 02	06-98	Optional Limits Transportation Expenses Coverage
PP 03 03	04-86	Towing And Labor Costs Coverage
PP 03 05	08-86	Loss Payable Clause
PP 03 06	01-05	Extended Non-Owned Coverage – Vehicles Furnished or Available For Regular Use
PP 03 07	01-05	Trailer/Camper Body Coverage (Maximum Limit of Liability)
PP 03 08	06-94	Coverage For Damage To Your Auto (Maximum Limit Of Liability)
PP 03 09	01-05	Single Liability Limit
PP 03 10	08-86	Change Endorsement
PP 03 13	01-05	Excess Electronic Equipment Coverage
PP 03 18	01-09	Excess Custom Equipment Coverage
PP 03 19	08-86	Additional Insured - Lessor
PP 03 23	01-05	Miscellaneous Type Vehicle Endorsement
PP 03 28	06-98	Miscellaneous Type Vehicle Amendment (Motor Homes)
PP 03 34	01-05	Joint Ownership Coverage
PP 03 35	09-93	Auto Loan/Lease Coverage
PP 04 01	06-98	Single Uninsured Motorists Limit
PP 04 02	06-98	Single Underinsured Motorists Limit
PP 04 34	10-07	Underinsured Motorists Coverage - Arkansas
PP 04 95	10-07	Uninsured Motorists Coverage - Arkansas
PP 05 82	10-07	Personal Injury Protection Coverage - Arkansas
PP 13 01	12-99	Coverage for Damage to Your Auto Exclusion Endorsement
PP 13 02	01-05	Trip Interruption Coverage
PP 13 03	01-05	Trust Endorsement
FU 200	07-10	Farm Semi Tractor/Trailer Liability Endorsement
FMH 13 37	12 12	Named Driver Exclusion Endorsement - Arkansas
GU6795	10-51	Additional Interest Endorsement
GU6907-AR	06-97	Notice of Cancellation to Additional Interest