

SERFF Tracking Number:	ACUT-127828201	State:	Ohio
Filing Company:	ACUITY, A Mutual Insurance Company	State Tracking Number:	ACUT-127828201
Company Tracking Number:	1548-11-17-11R		
TOI:	30.0 Homeowners/Auto Combinations	Sub-TOI:	30.0000 Homeowner/Auto Combinations
Product Name:	Road and Residence		
Project Name/Number:	Tricia/14056		

Filing at a Glance

Company: ACUITY, A Mutual Insurance Company

Product Name: Road and Residence

SERFF Tr Num: ACUT-127828201 State: Ohio

TOI: 30.0 Homeowners/Auto Combinations

SERFF Status: Closed-FILED

State Tr Num: ACUT-127828201

Sub-TOI: 30.0000 Homeowner/Auto

Co Tr Num: 1548-11-17-11R

State Status: FILED

Combinations

Filing Type: Rate/Rule

Reviewer(s): Valerie Baader, Tom Hess

Author: Diane Udovich

Disposition Date: 01/11/2012

Date Submitted: 11/17/2011

Disposition Status: FILED

Effective Date Requested (New): 02/21/2012

Effective Date (New): 02/21/2012

Effective Date Requested (Renewal): 02/21/2012

Effective Date (Renewal):

02/21/2012

General Information

Project Name: Tricia

Status of Filing in Domicile: Pending

Project Number: 14056

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 02/01/2012

State Status Changed: 02/01/2012

Deemer Date:

Created By: Diane Udovich

Submitted By: Diane Udovich

Corresponding Filing Tracking Number:

State TOI: 30.0 Homeowners/Auto Combinations

State Sub-TOI: 30.0000 Homeowner/Auto Combinations

Filing Description:

In the Residence portion of the filing, we have revised the base premiums, amount of insurance factors and age of homeowner factors.

In the Road portion of the filing, we have revised base premiums, bodily injury liability increased limit factors, uninsured motorists increased limit factors, towing limits and factors, model year factors, persistency discount factors and valued customer credits.

We have added a nonowned auto discount factor, longevity calculation, longevity factor and expense fee calculation to

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Section L, Additional Rates and Factors. A brief explanation of an existing liability model year factor is added to Section L, Additional Rates and Factors to explain the handling of new model years.

Road rating logic is revised to incorporate the nonowned discount factor, longevity factor and expense fee. In the Road Endorsement section, existing Nonowned Cars endorsements are replaced with a new Coverage for Nonowned Cars endorsement.

Company and Contact

Filing Contact Information

Diane Udovich, Regulatory Filing Technician dudovich@acuity.com
2800 S. Taylor Drive 920-458-9131 [Phone] 1584 [Ext]
Sheboygan, WI 53081 920-458-1618 [FAX]

Filing Company Information

ACUITY, A Mutual Insurance Company CoCode: 14184 State of Domicile: Wisconsin
2800 S. Taylor Drive Group Code: Company Type: Property & Casualty
Sheboygan, WI 53081 Group Name: State ID Number:
(920) 458-9131 ext. 1539[Phone] FEIN Number: 39-0491540

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: Yes

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
ACUITY, A Mutual Insurance Company	\$50.00	11/17/2011	53836397

State Specific

Statistical Reporting Agent (AAIS, ISO, ISSI, NCIS, NISS, SFAA, etc) REQUIRED on NEW Programs or NEW Lines of Business: NA

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MANDATORY FIELD: PUBLIC RECORD - Acknowledge that EVERYTHING in this filing will become Public Record per ORC 3935.04(A) or ORC 3937.03(A): OK

IMPORTANT CHANGE -- EFT IS MANDATORY FOR ALL FILINGS SUBMITTED ON OR AFTER 01/01/2011. See Bulletin 2010-08 attached to our General Instructions in SERFF.: OK

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State: Ohio

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TOI: 30.0 Homeowners/Auto Combinations

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Product Name: Road and Residence

Project Name/Number: Tricia/14056

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
FILED	Valerie Baader	01/31/2012	02/01/2012
FILED	Valerie Baader	01/12/2012	01/12/2012

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Tom Hess	01/06/2012	01/06/2012	Diane Udovich	01/09/2012	01/09/2012

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Road - Additional Rating Factors	Diane Udovich	01/31/2012	01/31/2012
Supporting Document	Support	Diane Udovich	01/04/2012	01/04/2012

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Per telephone conversation	Note To Reviewer	Diane Udovich	01/31/2012	01/31/2012
Filing Reopened for Submission of Correction	Note To Filer	Valerie Baader	01/31/2012	01/31/2012
AA approves				

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	Reviewer Note	Tom Hess	01/11/2012
CA Approved	Reviewer Note	Valerie Baader	12/27/2011
EFT ok	Reviewer Note	Laura Schimpf	11/18/2011

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<i>Project Name/Number:</i>	<i>Tricia/14056</i>		

Disposition

Disposition Date: 01/11/2012

Effective Date (New): 02/21/2012

Effective Date (Renewal): 02/21/2012

Status: FILED

Comment: ***** IMPORTANT CHANGE *****

EFT BECAME MANDATORY EFFECTIVE 01/01/2011 FOR ALL FILINGS SUBMITTED ON OR AFTER THAT DATE. See Bulletin 2010-08 attached to our General Instructions in SERFF.

Addition/Correction - We acknowledge receipt and acceptance of additional information and/or correction(s). Specifically, the original factors for No and Yes on page K. Additional Rating Factors, R&R Expense Fee Longevity - Safe Driver - Ohio were reversed in the original submission.

This filing, as submitted or as amended herein, is Approved under Chapter 3935, or Accepted under Chapter 3937, of the Ohio Revised Code.

IMPORTANT NOTICE: Our records indicate the implementation of this filing on the Effective Date(s) shown herein. If the effective date(s) is/are incorrect or you need to revise the effective date(s), submit a Note to Reviewer through SERFF with the requested change.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
ACUITY, A Mutual	6.200%	3.300%	\$34,019	497	\$1,030,864	27.800%	0.400%

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Insurance Company			

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Company Tracking Number: 1548-11-17-11R

TOI: 30.0 Homeowners/Auto Combinations Sub-TOI: 30.0000 Homeowner/Auto Combinations

Product Name: Road and Residence

Project Name/Number: Tricia/14056

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Filing Requirements Summary - P&C	Filed	Yes
Supporting Document	Support	Filed	Yes
Supporting Document	Age of Homeowners Chart	Filed	Yes
Rate	Table of Contents	Filed	Yes
Rate	Residence - Base Premium	Filed	Yes
Rate	Residence - Additional Rates and Factors	Filed	Yes
Rate	Road - General	Filed	Yes
Rate	Road - Rating logic	Filed	Yes
Rate	Road - Base Premiums	Filed	Yes
Rate (revised)	Road - Additional Rating Factors	Filed	Yes
Rate	Road - Additional Rating Factors	Superseded/Withdrawn	Yes
Rate	Road - Additional Rates & Factors	Filed	Yes
Rate	Road - Additional Rates & Factors	Filed	Yes
Rate	Road - Endorsements	Filed	Yes
Rate	Road - Endorsements	Filed	Yes

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<i>Company Tracking Number:</i>	<i>1548-11-17-11R</i>		
<i>TOI:</i>	<i>30.0 Homeowners/Auto Combinations</i>	<i>Sub-TOI:</i>	<i>30.0000 Homeowner/Auto Combinations</i>
<i>Product Name:</i>	<i>Road and Residence</i>		
<i>Project Name/Number:</i>	<i>Tricia/14056</i>		

Disposition

Disposition Date: 01/11/2012

Effective Date (New): 02/21/2012

Effective Date (Renewal): 02/21/2012

Status: FILED

Comment:

***** IMPORTANT CHANGE *****

EFT BECAME MANDATORY EFFECTIVE 01/01/2011 FOR ALL FILINGS SUBMITTED ON OR AFTER THAT DATE. See Bulletin 2010-08 attached to our General Instructions in SERFF.

This filing, as submitted or as amended herein, is Approved under Chapter 3935, or Accepted under Chapter 3937, of the Ohio Revised Code.

IMPORTANT NOTICE: Our records indicate the implementation of this filing on the Effective Date(s) shown herein. If the effective date(s) is/are incorrect or you need to revise the effective date(s), submit a Note to Reviewer through SERFF with the requested change.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
ACUITY, A Mutual Insurance Company	6.200%	3.300%	\$34,019	497	\$1,030,864	27.800%	0.400%

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Product Name: Road and Residence

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Filing Requirements Summary - P&C	Filed	Yes
Supporting Document	Support	Filed	Yes
Supporting Document	Age of Homeowners Chart	Filed	Yes
Rate	Table of Contents	Filed	Yes
Rate	Residence - Base Premium	Filed	Yes
Rate	Residence - Additional Rates and Factors	Filed	Yes
Rate	Road - General	Filed	Yes
Rate	Road - Rating logic	Filed	Yes
Rate	Road - Base Premiums	Filed	Yes
Rate (revised)	Road - Additional Rating Factors	Filed	Yes
Rate	Road - Additional Rating Factors	Superseded/Withdrawn	Yes
Rate	Road - Additional Rates & Factors	Filed	Yes
Rate	Road - Additional Rates & Factors	Filed	Yes
Rate	Road - Endorsements	Filed	Yes
Rate	Road - Endorsements	Filed	Yes

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Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	01/06/2012
Submitted Date	01/06/2012
Respond By Date	01/23/2012

Dear Diane Udovich,

***** IMPORTANT CHANGE *****

EFT IS MANDATORY FOR ALL FILINGS SUBMITTED ON OR AFTER 01/01/2011. See Bulletin 2010-08 attached to our General Instructions in SERFF.

RESPOND BY: 01/23/2012

In order for us to continue our review, respond via SERFF to the following:

Objection 1

Comment: Provide all company rate data by going to the Filing Correspondence tab and creating a Post-Submission Update. Under the Rate Information section, click "Yes" for Rate Info Applies and complete the rate data fields for:
Overall % Indicated Change

Objection 2

- Support (Supporting Document)

Comment: You use the acronym TME to describe your premium and loss information. It is not clear what this acronym means. Explain.

It appears you use years ending 8/31/nn. What is the evaluation date? The experience for the year ending 8/31/11 was old when it was used in the indication?

Objection 3

- Support (Supporting Document)

Comment: In Exhibit 2.1 your methodology does not appear to address changes in the characteristics of exposures for the period after 2011. Provide additional explanation and support.

Objection 4

- Support (Supporting Document)

Comment: Provide explanation of how exhibits 6.1 through 6.4 are constructed. There are two columns of net loss and one of excess loss. They do not appear to add up. It is not clear how the numbers are developed in the exhibits

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Objection 5

- Filing Requirements Summary - P&C (Supporting Document)

Comment: Explain and support how columns (4) through (6) (including the unnumbered columns) in the rate indications are developed.

Objection 6

- Filing Requirements Summary - P&C (Supporting Document)

Comment: Provide support for the reducing the age of homeowners discount.

Feel free to contact me at 614.728.1261 or via SERFF if you have questions.

Sincerely,
Tom Hess

SERFF Tracking Number:	ACUT-127828201	State:	Ohio
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TOI:	30.0 Homeowners/Auto Combinations	Sub-TOI:	30.0000 Homeowner/Auto Combinations
Product Name:	Road and Residence		
Project Name/Number:	Tricia/14056		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/09/2012
Submitted Date	01/09/2012

Dear Valerie Baader,

Comments:

Thank you for reviewing our filing.

Response 1

Comments: I have attached the information requested in the Post Submission.

Related Objection 1

Comment:

Provide all company rate data by going to the Filing Correspondence tab and creating a Post-Submission Update. Under the Rate Information section, click "Yes" for Rate Info Applies and complete the rate data fields for:
Overall % Indicated Change

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments: TME stands for twelve month ending.

As stated in the first paragraph of the Supplement information submission.

All premium and loss information is done on a TME basis, which means that when it says year 2011, it actually means experience from Sept 2010 to August 2011.

All data was as of 8/31/2011 as stated:

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As a point of reference the indication was done with data as of 8/31/2011.

Related Objection 1

Applies To:

- Support (Supporting Document)

Comment:

You use the acronym TME to describe your premium and loss information. It is not clear what this acronym means. Explain.

It appears you use years ending 8/31/nn. What is the evaluation date? The experience for the year ending 8/31/11 was old when it was used in the indication?

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments: In the exhibit 2.1, the Column label change is what is needed to bring past data to the midpoint of the 2011 experience period.

The 3 columns that follow bring it forward. As explained in the Supplement information submission the 2.166667 is the Trend period is calculated from midpoint of the most recent experience period to 1 year past the effective date of the proposed change.

The Model and Symbol of 1.025 and 1.015 are the Model year and Symbol trend estimated from past experience.

Future change of 0.897411 and 0.96953 are From the onlevel procedure, what is the rate adjustment to 2011 to bring to current rate level?

The first column after the change column is just the future change. The next column is taking the Model and Symbol trend and bringing it to one year after the rate effective day. That is done by $1.025^{2.16666667}$ and $1.015^{2.1666667}$.

The final column is taking the Change column (actual data brought to 2011)*Future Change(bringing to current rate

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level)* Trended Model/Symbol. This addresses the exposure changes after 2011.

Related Objection 1

Applies To:

- Support (Supporting Document)

Comment:

In Exhibit 2.1 your methodology does not appear to address changes in the characteristics of exposures for the period after 2011. Provide additional explanation and support.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments: (4) (4a) (4b) (4c) (5) (6)

Modified Actual Portion Loss Loss

Incurred Incurred of Losses Development Trend

Losses Losses above Storm Factor Factor

w/ adj w/o adj \$10,000 Losses

Here are the columns in the indication. I added column names for ease of understanding.

Column (4a),(4b),and (4c) are actual losses in ACUITY's database as of the evaluation date(8/31/2011).

Only (4) is a formula. $(4) = [(4a) - (4b)] * (\text{Large Loss Factor}) - (4c) * (\text{Storm Loss Factor})$

Only Comp has the Storm Loss Factor loading as created in Exhibit 7.1

Large Loss Factors are created in Exhibits 6.1-6.4.

Column (5) is loss development factors created in the standard chain ladder methods as shown in exhibits 3.1-3.5.

Column (6) is the Loss Trend as created in 4.1. The following is the explanation given in the previous submission.

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Exhibit 4.1 is the Loss trend Data. Our procedure here is to take the ISS Fast track data from Ohio, Central States, and Companywide. We take the TME from the most recent data available. We trend it forward using both exponential growth and linear growth and make a selection from observed data. The "trend to selected" is the combined effect of the Frequency and Severity. A weighted average of the 3 state groups is made. An additional method is using a combined frequency and severity trend from ACUITY reserving. This is a single trend fitted over the past many years. The ACUITY data and the Fast Track Data are weighted. These are the final numbers used as Loss trends in the indication. Fast Track does not have Medpay experience, and ACUITY has chosen a 4% trend to reflect partially the high Medical CPI.

Related Objection 1

Applies To:

- Support (Supporting Document)

Comment:

Provide explanation of how exhibits 6.1 through 6.4 are constructed. There are two columns of net loss and one of excess loss. They do not appear to add up. It is not clear how the numbers are developed in the exhibits

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments: The Net Loss comes from net of reinsurance, which is now \$1.5 million per claim and because we offer limits up to \$1 million the net from Net loss is no longer necessary. The first net Loss column should read Total Losses for claims that are in excess of the Large Loss definition. For BI that limit was 65,000, detrended by 5.5% per year. That means that for 2000 those claims are truly those who are in excess of $65000/(1.055^{10})$ or 38052.99. The "Claims" column would be the number of claims that were in excess of the large loss limit detrended. This means that in 2000 there was 65 claims companywide that were in excess of \$38,052.99. The next column is the Total incurred loss dollars. Total claims is the total count of claims companywide. Excess loss is finding the portion of the loss which is in excess of the large loss limit detrended. For example 2010, Total loss of \$12,124,572 with 65 claims that are in excess of \$38,052.99 for a total incurred of \$6,101,685 on those 65 claims. \$3,628,241 of those dollars were in excess and \$2,473,444 were under. The Large Loss Factor is then dividing the $\$3.6M/\$6.1M = 1.427$. The selection of 1.500 was selected with two items in mind:

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1. The most recent 3 years had factors close two 1.50
 2. For Ohio ACUITY has had a lower average limits, therefore the percent in excess should be lower.
- PD is very close to the averages.
Collision was tending down
Comp was trending up.

These were also the selections from last year and to move off the selection requires a strong indication to do so.

Related Objection 1

Applies To:

- Filing Requirements Summary - P&C (Supporting Document)

Comment:

Explain and support how columns (4) through (6) (including the unnumbered columns) in the rate indications are developed.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 6

Comments: In 2006/7 Acuity implemented 2 "age of homeowner" discount curves companywide. One was implemented in Wisconsin and Illinois (our two largest states) and another one in the remaining states. The Wisconsin curve has a maximum discount of 12.5%, and the other states which was at a maximum 25%. The intention was to follow up soon after evaluating which curve was more justified. By Dec of 2008, it was determined that the Wisconsin Curve actually fit the data much more effectively. At that point we slowly began reducing the discount to the non-Wisconsin curve. Like this year, the change was slow, only a difference in discount at the max of 0.03. Every rate change since 2008 we continued moving the discount closer to Wisconsin. Attached you will find the loss experience on the policies that have only have been written under the Wisconsin discounts. You will notice that now 5 states have the Wisconsin Curve. Utah, New Mexico and Pennsylvania are all states we have enter since deciding that the Wisconsin curve was a better predictor of loss. This data is from policies that have always had the curve we are proposing to go to. As you can see the ages that we are requesting to change are not performing better than the other discounted ages, therefore we are moving to those rates that created this loss experience.

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Related Objection 1

Applies To:

- Filing Requirements Summary - P&C (Supporting Document)

Comment:

Provide support for the reducing the age of homeowners discount.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Age of Homeowners Chart

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Again thank you.

Sincerely,
Diane Udovich

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Note To Reviewer

Created By:

Diane Udovich on 01/31/2012 03:24 PM

Last Edited By:

Filing Rules Migration

Submitted On:

02/21/2012 02:00 AM

Subject:

Per telephone conversation

Comments:

Correction on the R&R Expense Fee Longevity - Safe Driver factors allows for those qualifying for a safe driver to receive a larger longevity, which results in a lower premium.

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Company Tracking Number: 1548-11-17-11R
TOI: 30.0 Homeowners/Auto Combinations Sub-TOI: 30.0000 Homeowner/Auto Combinations
Product Name: Road and Residence
Project Name/Number: Tricia/14056

Amendment Letter

Submitted Date: 01/31/2012

Comments:

Thank you for reopening this filing. I have submitted a new page "Longevity Safe Driver Factor" in the K section

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Number:	Attach Document:
Road - Additional K1 plus rate pages Rating Factors		Replacement		K-Additional Rating Factors.pdf

SERFF Tracking Number: ACUT-127828201 *State:* Ohio
Filing Company: ACUITY, A Mutual Insurance Company *State Tracking Number:* ACUT-127828201
Company Tracking Number: 1548-11-17-11R
TOI: 30.0 Homeowners/Auto Combinations *Sub-TOI:* 30.0000 Homeowner/Auto Combinations
Product Name: Road and Residence
Project Name/Number: Tricia/14056

Note To Filer

Created By:

Valerie Baader on 01/31/2012 12:40 PM

Last Edited By:

Filing Rules Migration

Submitted On:

02/21/2012 02:00 AM

Subject:

Filing Reopened for Submission of Correction

Comments:

You submitted filing ACUT-128044410 on 01/30/2012 to correct a transposition error. Since this filing is not yet effective, and since this is just a minor error, the correction should be submitted in this filing, using an Amendment.

Please submit the Amendment by the end of the week.

Thank you.

Valerie Baader

614-644-3767

<i>SERFF Tracking Number:</i>	<i>ACUT-127828201</i>	<i>State:</i>	<i>Ohio</i>
<i>Filing Company:</i>	<i>ACUITY, A Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>ACUT-127828201</i>
<i>Company Tracking Number:</i>	<i>1548-11-17-11R</i>		
<i>TOI:</i>	<i>30.0 Homeowners/Auto Combinations</i>	<i>Sub-TOI:</i>	<i>30.0000 Homeowner/Auto Combinations</i>
<i>Product Name:</i>	<i>Road and Residence</i>		
<i>Project Name/Number:</i>	<i>Tricia/14056</i>		

Amendment Letter

Submitted Date: 01/04/2012

Comments:

Per your discussion with Shawn, attached is additional information per your request. Please let me know if you need further information. Thank you.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Support

Comment:

Support-OH.pdf

<i>SERFF Tracking Number:</i>	<i>ACUT-127828201</i>	<i>State:</i>	<i>Ohio</i>
<i>Filing Company:</i>	<i>ACUITY, A Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>ACUT-127828201</i>
<i>Company Tracking Number:</i>	<i>1548-11-17-11R</i>		
<i>TOI:</i>	<i>30.0 Homeowners/Auto Combinations</i>	<i>Sub-TOI:</i>	<i>30.0000 Homeowner/Auto Combinations</i>
<i>Product Name:</i>	<i>Road and Residence</i>		
<i>Project Name/Number:</i>	<i>Tricia/14056</i>		

Reviewer Note

Created By:

Tom Hess on 01/11/2012 07:53 AM

Last Edited By:

Filing Rules Migration

Submitted On:

02/21/2012 02:00 AM

Subject:

AA approves

Comments:

x

<i>SERFF Tracking Number:</i>	<i>ACUT-127828201</i>	<i>State:</i>	<i>Ohio</i>
<i>Filing Company:</i>	<i>ACUITY, A Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>ACUT-127828201</i>
<i>Company Tracking Number:</i>	<i>1548-11-17-11R</i>		
<i>TOI:</i>	<i>30.0 Homeowners/Auto Combinations</i>	<i>Sub-TOI:</i>	<i>30.0000 Homeowner/Auto Combinations</i>
<i>Product Name:</i>	<i>Road and Residence</i>		
<i>Project Name/Number:</i>	<i>Tricia/14056</i>		

Reviewer Note

Created By:

Valerie Baader on 12/27/2011 06:31 AM

Last Edited By:

Filing Rules Migration

Submitted On:

02/21/2012 02:00 AM

Subject:

CA Approved

Comments:

x

<i>SERFF Tracking Number:</i>	<i>ACUT-127828201</i>	<i>State:</i>	<i>Ohio</i>
<i>Filing Company:</i>	<i>ACUITY, A Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>ACUT-127828201</i>
<i>Company Tracking Number:</i>	<i>1548-11-17-11R</i>		
<i>TOI:</i>	<i>30.0 Homeowners/Auto Combinations</i>	<i>Sub-TOI:</i>	<i>30.0000 Homeowner/Auto Combinations</i>
<i>Product Name:</i>	<i>Road and Residence</i>		
<i>Project Name/Number:</i>	<i>Tricia/14056</i>		

Reviewer Note

Created By:

Laura Schimpf on 11/18/2011 10:55 AM

Last Edited By:

Filing Rules Migration

Submitted On:

02/21/2012 02:00 AM

Subject:

EFT ok

Comments:

x

SERFF Tracking Number: ACUT-127828201 State: Ohio
Filing Company: ACUITY, A Mutual Insurance Company State Tracking Number: ACUT-127828201
Company Tracking Number: 1548-11-17-11R
TOI: 30.0 Homeowners/Auto Combinations Sub-TOI: 30.0000 Homeowner/Auto Combinations
Product Name: Road and Residence
Project Name/Number: Tricia/14056

Post Submission Update Request Processed On 01/11/2012

Status: Allowed
Created By: Diane Udovich
Processed By: Tom Hess
Comments:

Company Rate Information:

Company Name:ACUITY, A Mutual Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	6.200%	
Maximum %Change (where required)	27.800%	
Minimum %Change (where required)	0.400%	

SERFF Tracking Number: ACUT-127828201
Filing Company: ACUITY, A Mutual Insurance Company
Company Tracking Number: 1548-11-17-11R
TOI: 30.0 Homeowners/Auto Combinations
Product Name: Road and Residence
Project Name/Number: Tricia/14056

State: Ohio
State Tracking Number: ACUT-127828201
Sub-TOI: 30.0000 Homeowner/Auto Combinations

Rate Information

Rate data applies to filing.

Filing Method:	File and use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	-2.000%
Effective Date of Last Rate Revision:	02/21/2011
Filing Method of Last Filing:	File and use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
ACUITY, A Mutual Insurance Company	6.200%	3.300%	\$34,019	497	\$1,030,864	27.800%	0.400%

<i>SERFF Tracking Number:</i>	<i>ACUT-127828201</i>	<i>State:</i>	<i>Ohio</i>
<i>Filing Company:</i>	<i>ACUITY, A Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>ACUT-127828201</i>
<i>Company Tracking Number:</i>	<i>1548-11-17-11R</i>		
<i>TOI:</i>	<i>30.0 Homeowners/Auto Combinations</i>	<i>Sub-TOI:</i>	<i>30.0000 Homeowner/Auto Combinations</i>
<i>Product Name:</i>	<i>Road and Residence</i>		
<i>Project Name/Number:</i>	<i>Tricia/14056</i>		

Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed 01/12/2012	Table of Contents	1	Replacement	Table of Contents.pdf
Filed 01/12/2012	Residence - Base Premium	C1, C2	Replacement	C-BasePremiums.pdf
Filed 01/12/2012	Residence - Additional Rates and Factors	D4, D5	Replacement	D- AddlRatesRating&Fact ors.pdf
Filed 01/12/2012	Road - General	G4	Replacement	G-General.pdf
Filed 01/12/2012	Road - Rating logic	H2 - H6, H8 - H12	Replacement	H-RatingLogic.pdf
Filed 01/12/2012	Road - Base Premiums	I1 plus rate page	Replacement	I-Base Premiums.pdf
Filed 02/01/2012	Road - Additional Rating Factors	K1 plus rate pages	Replacement	K-Additional Rating Factors.pdf
Filed 01/12/2012	Road - Additional Rates & Factors	L1, L12, L20, L21, H22, H24	Replacement	L- AddlRates&Factors.pd f
Filed 01/12/2012	Road - Additional Rates & Factors	L28 - L32	New	New-L- AddlRates&Factors.pd f

<i>SERFF Tracking Number:</i>	<i>ACUT-127828201</i>	<i>State:</i>	<i>Ohio</i>
<i>Filing Company:</i>	<i>ACUITY, A Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>ACUT-127828201</i>
<i>Company Tracking Number:</i>	<i>1548-11-17-11R</i>		
<i>TOI:</i>	<i>30.0 Homeowners/Auto Combinations</i>	<i>Sub-TOI:</i>	<i>30.0000 Homeowner/Auto Combinations</i>
<i>Product Name:</i>	<i>Road and Residence</i>		
<i>Project Name/Number:</i>	<i>Tricia/14056</i>		

Filed 01/12/2012 Road - Endorsements Table of Contents	Replacement	O-Endorsements.pdf
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Filed 01/12/2012 Road - Endorsements RR-386	New	New-O-Endorsements.pdf
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TABLE OF CONTENTS

<u>SECTION</u>	<u>TITLE</u>	<u>PAGES</u>
	RESIDENCE COVERAGE	
A	GENERAL RULES	A1 - A4
B	RATING LOGIC	B1 - B3
C	BASE PREMIUMS	C1 - C2
D	ADDITIONAL RATES AND FACTORS	D1 - D43
E	PREMIUM RELATED ENDORSEMENTS	E
F	HOME-BIZ PROGRAM	F1 - F13
	<u>ROAD COVERAGE</u>	
G	GENERAL RULES AND DEFINITIONS	G1 - G21
H	RATING LOGIC	H1 - H15
I	BASE PREMIUMS	I1 - I2
J	CLASS CODE FACTORS	J1 - J5
K	ADDITIONAL RATING FACTORS (AUTOMATED FILES)	K1
L	ADDITIONAL RATES AND FACTORS	L1 - L32
M	ACCIDENT SURCHARGES	M1- M4
N	PERSONAL AUTO TERRITORIES	N1 - N25
O	PREMIUM RELATED ENDORSEMENTS	O
	<u>UMBRELLA COVERAGE</u>	
P	GENERAL	P1 - P7
Q	RATING LOGIC	Q1- Q2
R	CHARGES AND FACTORS	R1 - R4
S	PREMIUM RELATED ENDORSEMENTS	S

*** Denotes a Change**



C. BASE PREMIUMS

Table of Contents

- Base Premiums



BASE PREMIUMS

*Not Condominiums - \$500 Deductible; \$100,000 Dwelling Stated Value - \$575

Condominiums - \$500 Deductible; \$20,000 Personal Property - \$95

***AGE OF HOMEOWNER FACTORS**

If the rated homeowner's age will change within 60 days after the beginning of the policy term, we use the age which develops the lower premium.

<u>Age of Homeowner</u>	<u>Factor</u>
18 - 50	1.000
51	.995
52	.990
53	.985
54	.980
55	.975
56	.970
57	.965
58	.960
59	.955
60	.950
61	.945
62	.940
63	.935
64	.930
65	.925
66	.920
67	.915
68	.910
69	.905
70	.900
71	.895
72	.890
73	.885
74	.880
75 and over	.875

***AMOUNT OF INSURANCE FACTORS - NOT CONDOMINIUMS**

<u>Coverage A</u> <u>(in 1,000's)</u>	<u>Factor</u>	<u>Coverage A</u> <u>(in 1,000's)</u>	<u>Factor</u>
\$50 or less	0.770	280	2.292
60	0.850	290	2.374
70	0.910	300	2.456
80	0.940	310	2.546
90	0.970	320	2.636
100	1.000	330	2.726
110	1.050	340	2.816
120	1.100	350	2.906
130	1.155	360	2.996
140	1.215	370	3.086
150	1.278	380	3.176
160	1.344	390	3.266
170	1.413	400	3.356
180	1.485	410	3.446
190	1.560	420	3.536
200	1.638	430	3.626
210	1.718	440	3.716
220	1.800	450	3.806
230	1.882	460	3.896
240	1.964	470	3.986
250	2.046	480	4.076
260	2.128	490	4.166
270	2.210	500	4.256
Each Add'l . \$10,000 above \$500,000, add:			0.090

Note:

- Factors for coverage amounts not shown (e.g. 75,000) can be determined by interpolation.
- For principal homes written at 100% to value, the premium for \$70,000 applies when the dwelling value is less than \$70,000. Factors below \$70,000 apply only to seasonal homes and homes written at market value.

***AWAY AT SCHOOL CLASS**

An occasional single male or female operator under age 25, who is a resident student at a school over 100 road miles from the place of principal garaging shall be considered a member of the household and the away at school class factor should be used. This rule does not apply when rating coverage for nonowned autos.

BODILY INJURY***1. Bodily Injury (Private Passenger Car, Utility Car, Special Interest Car)**

- a. Base rate * territory factor
- b. a. * BI symbol factor
- c. b. * liability model year factor (not applicable if nonowned auto)
- d. c. * increased limit factor
- e. d. * level factor
- f. e. * responsibility factor
- g. f. * valued customer factor
- h. g. * safe driver discount factor
- i. h. * reinstatement surcharge factor
- j. i. * persistency discount factor
- k. j. * accident prevention course discount
- l. k. * performance surcharge factor
- m. l. * point surcharge factor
- n. m. * class factor
- o. n. * driver age factors
- p. o. * annual mileage factors
- q. p. * permissive use factor
- r. q. * nonowned discount factor (if applicable)
- s. r. * longevity factor
- t. s. + expense fee
- u. t. * term factor
- v. u. * profession discount factor (if applicable)
- w. v. * renewal premium cap factor (if applicable)

Rounding: Round step w. to the nearest 1.00. Round all other steps to the nearest .10.

***2. Bodily Injury (Antique Car)**

- a. Base rate * territory factor
- b. a. * increased limit factor
- c. b. * level factor
- d. c. * responsibility factor
- e. d. * valued customer factor
- f. e. * safe driver discount factor
- g. f. * reinstatement surcharge factor
- h. g. * persistency discount factor
- i. h. * class factor
- j. i. * .25
- k. j. * longevity factor
- l. k. + expense fee
- m. l. * term factor
- n. m. * profession discount factor (if applicable)
- o. n. * renewal premium cap factor (if applicable)

Rounding: Round step o. to the nearest 1.00. Round all other steps to the nearest .10.

Bodily Injury (continued)

- *3. Bodily Injury (Motor Home)
- a. Base rate * territory factor
 - b. a. * increased limit factor
 - c. b. * level factor
 - d. c. * responsibility factor
 - e. d. * valued customer factor
 - f. e. * safe driver discount factor
 - g. f. * reinstatement surcharge factor
 - h. g. * persistency discount factor
 - i. h. * class factor
 - j. i. * longevity factor
 - k. j. + expense fee
 - l. k. * term factor
 - m. l. * profession discount factor (if applicable)
 - n. m.* renewal premium cap factor (if applicable)

Rounding: Round step n. to the nearest 1.00. Round all other steps to the nearest .10.

4. Bodily Injury (Recreational Vehicles)
- a. Base rate * increased limit factor
 - b. a. * vehicle surcharge factor
 - c. b. * profession discount factor (if applicable)

Rounding: Round all steps to the nearest 1.00.

PROPERTY DAMAGE

*1. Property Damage (Private Passenger Car, Utility Car, Special Interest Car)

- a. Base rate * territory factor
- b. a. PD symbol factor
- c. b. * liability model year factor (not applicable if nonowned auto)
- d. c. * increased limit factor
- e. d. * combined single limit factor
- f. e. * level factor
- g. f. * responsibility factor
- h. g. * valued customer factor
- i. h. * safe driver discount factor
- j. i. * reinstatement surcharge factor
- k. j. * persistency discount factor
- l. k. * accident prevention course discount
- m. l. * performance surcharge factor
- n. m. * point surcharge factor
- o. n. * class factor
- p. o. * driver age factors
- q. p. * annual mileage factors
- r. q. * permissive use factor
- s. r. * nonowned discount factor (if applicable)
- t. s. * longevity factor
- u. t. + expense fee
- v. u. * term factor
- w. v. * profession discount factor (if applicable)
- x. w. * renewal premium cap factor (if applicable)

Rounding: Round step x. to the nearest 1.00. Round all other steps to the nearest .10.

*2. Property Damage (Antique Car)

- a. Base rate * territory factor
- b. a. * increased limit factor
- c. b. * combined single limit factor
- d. c. * level factor
- e. d. * responsibility factor
- f. e. * valued customer factor
- g. f. * safe driver discount factor
- h. g. * reinstatement surcharge factor
- i. h. * persistency discount factor
- j. i. * class factor
- k. j. * .25
- l. k. * longevity factor
- m. l. + expense fee
- n. m. * term factor
- o. n. * profession discount factor (if applicable)
- p. o. * renewal premium cap factor (if applicable)

Rounding: Round step p. to the nearest 1.00. Round all other steps to the nearest .10.

Property Damage (continued)

- *3. Property Damage (Motor Home)
- a. Base rate * territory factor
 - b. a. * increased limit factor
 - c. b. * combined single limit factor
 - d. c. * level factor
 - e. d. * responsibility factor
 - f. e. * valued customer factor
 - g. f. * safe driver discount factor
 - h. g. * reinstatement surcharge factor
 - i. h. * persistency discount factor
 - j. i. * class factor
 - k. j. * longevity factor
 - l. k. + expense fee
 - m. l. * term factor
 - n. m. * profession discount factor (if applicable)
 - o. n. * renewal premium cap factor (if applicable)

Rounding: Round step o. to the nearest 1.00. Round all other steps to the nearest .10.

4. Property Damage (Recreational Vehicles)
- a. Base rate * increased limit factor
 - b. a. * combined single limit factor
 - c. b. * vehicle surcharge factor
 - d. c. * profession discount factor (if applicable)

Rounding: Round all steps to the nearest 1.00.

MEDICAL PAYMENTS***1. Medical Payments (Private Passenger Car, Utility Car, Special Interest Car)**

- a. Base rate * territory factor
- b. a. * medical payment symbol factor
- c. b. * liability model year factor (not applicable if nonowned auto)
- d. c. * increased limit factor
- e. d. * level factor
- f. e. * responsibility factor
- g. f. * valued customer factor
- h. g. * safe driver discount factor
- i. h. * reinstatement surcharge factor
- j. i. * persistency discount factor
- k. j. * accident prevention course discount
- l. k. * point surcharge factor
- m. l. * class factor
- n. m. * driver age factors
- o. n. * annual mileage factors
- p. o. * permissive use factor
- q. p. * nonowned discount factor (if applicable)
- r. q. * term factor
- s. r. * profession discount factor (if applicable)
- t. s. * renewal premium cap factor (if applicable)

Rounding: Round step t. to the nearest 1.00. Round all other steps to the nearest .10.

2. Medical Payments (Antique Car)

- a. Base rate * territory factor
- b. a. * increased limit factor
- c. b. * level factor
- d. c. * responsibility factor
- e. d. * valued customer factor
- f. e. * safe driver discount factor
- g. f. * reinstatement surcharge factor
- h. g. * persistency discount factor
- i. h. * class factor
- j. i. * .25
- k. j. * term factor
- l. k. * profession discount factor (if applicable)
- m. l. * renewal premium cap factor (if applicable)

Rounding: Round step m. to the nearest 1.00. Round all other steps to the nearest .10.

UNINSURED MOTORISTS - BI, UNINSURED MOTORISTS - PD AND UNDERINSURED MOTORISTS

- *1. Uninsured Motorists-BI, Uninsured Motorists-PD and Underinsured Motorists (Other than Antique Cars and Recreational Vehicles)
- a. Base rate * territory factor
 - b. a. * UM/UDM symbol factor (not applicable to UM-PD)
 - c. b. * liability model year factor (not applicable to UM-PD) (not applicable if nonowned auto)
 - d. c. * increased limit factor
 - e. d. * level factor
 - f. e. * responsibility factor
 - g. f. * valued customer factor
 - h. g. * safe driver discount factor (not applicable to UM-PD)
 - i. h. * reinstatement surcharge factor
 - j. i. * persistency discount factor
 - k. j. * nonowned discount factor (if applicable)
 - l. k. * term factor
 - m. l. * profession discount factor (if applicable)
 - n. m. * renewal premium cap factor (if applicable)

Rounding: Round step n. to the nearest 1.00. Round all other steps to the nearest .10.

2. Uninsured Motorists-BI, Uninsured Motorists-PD and Underinsured Motorists (Antique Cars)
- a. Base rate * territory factor
 - b. a. * increased limit factor
 - c. b. * level factor
 - d. c. * responsibility factor
 - e. d. * valued customer factor
 - f. e. * safe driver discount factor (not applicable to UM-PD)
 - g. f. * reinstatement surcharge factor
 - h. g. * persistency discount factor
 - i. h. * .25
 - j. i. * term factor
 - k. j. * profession discount factor (if applicable)
 - l. k. * renewal premium cap factor (if applicable)

Rounding: Round step l. to the nearest 1.00. Round all other steps to the nearest .10.

3. Uninsured Motorists-BI and Underinsured Motorists (Recreational Vehicles)
- a. Base rate * increased limit factor
 - b. a. * vehicle surcharge factor
 - c. b. * profession discount factor (if applicable)

Rounding: Round each step to the nearest 1.00.

COMPREHENSIVE***1. Comprehensive (Private Passenger Car, Utility Car)**

- a. Base rate * territory factor
- b. a. * symbol factor
- c. b. * model year factor
- d. c. * deductible factor
- e. d. * level factor
- f. e. * responsibility factor
- g. f. * valued customer factor
- h. g. * safe driver discount factor
- i. h. * reinstatement surcharge factor
- j. i. * persistency discount factor
- k. j. * fiberglass body factor
- l. k. * class factor
- m. l. * driver age factors
- n. m. * annual mileage factors
- o. n. * full glass coverage factor
- p. o. * longevity factor
- q. p. + expense fee
- r. q. * term factor
- s. r. * profession discount factor (if applicable)
- t. s. * renewal premium cap factor (if applicable)

Rounding: Round step t. to the nearest 1.00. Round all other steps to the nearest .10.

***2. Comprehensive (Antique Car, Special Interest Car)**

- a. Divide value of antique by 100 to find “hundreds of insurance”.
- b. Find the “rate per \$100 of insurance” for the applicable deductible.
- c. Multiply a. * b.
- d. c. * level factor
- e. d. * responsibility factor
- f. e. * valued customer factor
- g. f. * safe driver discount factor
- h. g. * reinstatement surcharge factor
- i. h. * persistency discount factor
- j. i. * fiberglass body factor
- k. j. * longevity factor
- l. k. + expense fee
- m. l. * term factor
- n. m. * profession discount factor (if applicable)
- o. n. * renewal premium cap factor (if applicable)

Rounding: Round step o. to the nearest 1.00. Round all other steps to the nearest .10.

Comprehensive (continued)***3. Comprehensive (Trailer, Trailer Home)**

- a. Base rate * symbol factor
- b. a. * model year factor
- c. b. * deductible factor
- d. c. * level factor
- e. d. * responsibility factor
- f. e. * valued customer factor
- g. f. * safe driver discount factor
- h. g. * reinstatement surcharge factor
- i. h. * persistency discount factor
- j. i. * class factor
- k. j. * longevity factor
- l. k. + expense fee
- m. l. * term factor
- n. m. * profession discount factor (if applicable)
- o. n. * renewal premium cap factor (if applicable)

Rounding: Round step o. to the nearest 1.00. Round all other steps to the nearest .10.

***4. Comprehensive (Motor Home)**

- a. Base rate * symbol factor
- b. a. * model year factor
- c. b. * deductible factor
- d. c. * level factor
- e. d. * responsibility factor
- f. e. * valued customer factor
- g. f. * safe driver discount factor
- h. g. * reinstatement surcharge factor
- i. h. * persistency discount factor
- j. i. * class factor
- k. j. * full glass coverage factor
- l. k. * longevity factor
- m. l. + expense fee
- n. m. * term factor
- o. n. * profession discount factor (if applicable)
- p. o. * renewal premium cap factor (if applicable)

Rounding: Round step p. to the nearest 1.00. Round all other steps to the nearest .10.

COLLISION***1. Collision (Private Passenger Car, Utility Car)**

- a. Base rate * territory factor
- b. a. * symbol factor
- c. b. * model year factor
- d. c. * deductible factor
- e. d. * level factor
- f. e. * responsibility factor
- g. f. * valued customer factor
- h. g. * safe driver discount factor
- i. h. * reinstatement surcharge factor
- j. i. * persistency discount factor
- k. j. * accident prevention course discount
- l. k. * fiberglass body factor
- m. l. * performance surcharge factor
- n. m. * point surcharge factor
- o. n. * class factor
- p. o. * driver age factors
- q. p. * annual mileage factors
- r. q. * permissive use factor
- s. r. * longevity factor
- t. s. + expense fee
- u. t. * term factor
- v. u. * profession discount factor (if applicable)
- w. v. * renewal premium cap factor (if applicable)

Rounding: Round step w. to the nearest 1.00. Round all other steps to the nearest .10.

***2. Collision (Antique Car, Special Interest Car)**

- a. Divide value of antique by 100 to find "hundreds of insurance".
- b. Find the "rate per \$100 of insurance" for the applicable deductible.
- c. Multiply a. * b.
- d. c. * level factor
- e. d. * responsibility factor
- f. e. * valued customer factor
- g. f. * safe driver discount factor
- h. g. * reinstatement surcharge factor
- i. h. * persistency discount factor
- j. i. * fiberglass body factor
- k. j. * longevity factor
- l. k. + expense fee
- m. l. * term factor
- n. m. * profession discount factor (if applicable)
- o. n. * renewal premium cap factor (if applicable)

Rounding: Round step o. to the nearest 1.00. Round all other steps to the nearest .10.

Collision (continued)***3. Collision (Trailer, Trailer Home)**

- a. Base rate * symbol factor
- b. a. * model year factor
- c. b. * deductible factor
- d. c. * level factor
- e. d. * responsibility factor
- f. e. * valued customer factor
- g. f. * safe driver discount factor
- h. g. * reinstatement surcharge factor
- i. h. * persistency discount factor
- j. i. * class factor
- k. j. * longevity factor
- l. k. + expense fee
- m. l. * term factor
- n. m. * profession discount factor
- o. n. * renewal premium cap factor (if applicable)

Rounding: Round step o. to the nearest 1.00. Round all other steps to the nearest .10.

***4. Collision (Motor Home)**

- a. Base rate * symbol factor
- b. a. * model year factor
- c. b. * deductible factor
- d. c. * level factor
- e. d. * responsibility factor
- f. e. * valued customer factor
- g. f. * safe driver discount factor
- h. g. * reinstatement surcharge factor
- i. h. * persistency discount factor
- j. i. * class factor
- k. j. * longevity factor
- l. k. + expense fee
- m. l. * term factor
- n. m. * profession discount factor (if applicable)
- o. n. * renewal premium cap factor (if applicable)

Rounding: Round step o. to the nearest 1.00. Round all other steps to the nearest .10.

I. BASE PREMIUMSTable of Contents

- Recreational Vehicles
- Road and Residence® Personal Auto

ACUITY, A MUTUAL INSURANCE COMPANY
C. PERSONAL AUTO BASE RATES
ACUITY AUTO AGE=150 OHIO

	BI	PROP	MED PAY	UM	UDM	COMP	COLL	T&L
BS	425.00	290.00	67.00	79.00	64.00	197.00	640.00	3.80

K. ADDITIONAL RATING FACTORS (AUTOMATED FILES)*Table of Contents

- Deductible Factors - Other than Antique Auto and Special Interest Vehicles
- Deductible Rates - Antique Auto and Special Interest Vehicles
- Towing and Labor - Increased Limits
- Model Year Factors - Physical Damage - Private Passenger and Utility Vehicles
- Model Year Factors - Physical Damage - Motor Homes
- Model Year Factors - Physical Damage - Trailer Home
- Model Year Factors - Other than Physical Damage - Private Passenger and Utility Vehicles
- Symbol Factors - Private Passenger and Utility Vehicles - 2011 Model Year and After
- Symbol Factors - Private Passenger and Utility Vehicles - 1990 - 2010 Model Years
- Symbol Factors - Private Passenger and Utility Vehicles - 1989 Model Year and Prior
- Symbol Factors - Motor Homes - All Model Years
- Symbol Factors - Trailer Home - All Model Years
- Territory Factors
- Expense Fee - Base Charge
- Expense Fee - New Business Costs
- Expense Fee - Renewal Costs
- Longevity - Base Days
- Longevity - Advanced Quote, Paid in Full, Continuity Factors
- Longevity - Bodily Injury Limits Factors
- Longevity - Age of Oldest Driver Factors
- Longevity - Only One Vehicle And It's Over 10 Years Old Factors
- Longevity - Total Number of Units On Policy Factors
- Longevity - Comprehensive Deductible Factors
- Longevity - Safe Driver Factors
- Longevity - Package Code Factors
- Longevity - Minimum/Maximum Longevity
- Longevity Factors

ACUITY, A MUTUAL INSURANCE COMPANY
E. ADDITIONAL RATES, RATING AND DISCOUNT FACTORS
TOWING AND LABOR - INCREASED LIMITS
OHIO

<u>LIMIT</u>	<u>FACTOR</u>
25	1.00
50	1.90
75	2.75
100	3.50
250	7.00
500	12.25

ACUITY, A MUTUAL INSURANCE COMPANY
E. ADDITIONAL RATES, RATING AND DISCOUNT FACTORS
MODEL YEAR FACTORS - TYPE 1,2 VEHICLES AND FARM TRUCKS
OHIO

<u>MODEL YEAR</u>	<u>COMPREHENSIVE FACTOR</u>	<u>COLLISION FACTOR</u>
2012	1.000	1.000
2011	0.960	0.960
2010	0.910	0.920
2009	0.870	0.880
2008	0.830	0.850
2007	0.800	0.800
2006	0.770	0.760
2005	0.750	0.720
2004	0.720	0.670
2003	0.690	0.630
2002	0.660	0.590
2001	0.630	0.540
2000	0.600	0.500
1999	0.560	0.460
1998	0.530	0.420
1997	0.520	0.400
1996	0.520	0.390
1995	0.510	0.370
1994	0.500	0.360
1993	0.490	0.340
1992	0.490	0.340
1991	0.490	0.340
1990	0.490	0.340
1989	0.490	0.340
1988	0.490	0.340
1987	0.490	0.340
1986	0.490	0.340
1985	0.490	0.340
PRIOR	0.490	0.340

ACUITY, A MUTUAL INSURANCE COMPANY
E. ADDITIONAL RATES, RATING AND DISCOUNT FACTORS
MODEL YEAR FACTORS - MOTOR HOMES
OHIO

<u>MODEL YEAR</u>	<u>COMPREHENSIVE FACTOR</u>	<u>COLLISION FACTOR</u>
2012	1.000	1.000
2011	1.000	0.960
2010	1.000	0.920
2009	1.000	0.880
2008	1.000	0.840
2007	1.000	0.800
2006	1.000	0.760
2005	1.000	0.720
2004	1.000	0.720
2003	1.000	0.720
2002	1.000	0.720
2001	1.000	0.720
2000	1.000	0.720
1999	1.000	0.720
1998	1.000	0.720
1997	1.000	0.720
1996	1.000	0.720
1995	1.000	0.720
1994	1.000	0.720
1993	1.000	0.720
1992	1.000	0.720
1991	1.000	0.720
1990	1.000	0.720
1989	1.000	0.720
PRIOR	1.000	0.720

ACUITY, A MUTUAL INSURANCE COMPANY
E. ADDITIONAL RATES, RATING AND DISCOUNT FACTORS
MODEL YEAR FACTORS - TRAILER HOME
OHIO

<u>MODEL YEAR</u>	<u>COMPREHENSIVE FACTOR</u>	<u>COLLISION FACTOR</u>
2012	1.000	1.000
2011	1.000	0.960
2010	1.000	0.920
2009	1.000	0.880
2008	1.000	0.840
2007	1.000	0.800
2006	1.000	0.760
2005	1.000	0.720
2004	1.000	0.720
2003	1.000	0.720
2002	1.000	0.720
2001	1.000	0.720
2000	1.000	0.720
1999	1.000	0.720
1998	1.000	0.720
1997	1.000	0.720
1996	1.000	0.720
1995	1.000	0.720
1994	1.000	0.720
1993	1.000	0.720
1992	1.000	0.720
1991	1.000	0.720
1990	1.000	0.720
1989	1.000	0.720
PRIOR	1.000	0.720

ACUITY, A MUTUAL INSURANCE COMPANY
 E. ADDITIONAL RATES, RATING AND DISCOUNT FACTORS
 LIABILITY MODEL YEAR FACTORS - TYPE 1,2,9 VEHICLES AND FARM TRUCKS
 OHIO

MODEL YEAR	BI	PD	MED	UM	UDM	TL
2012	1.02	1.02	1.02	1.02	1.02	.28
2011	1.02	1.02	1.02	1.02	1.02	.28
2010	1.02	1.02	1.02	1.02	1.02	.37
2009	1.02	1.02	1.02	1.02	1.02	.46
2008	1.02	1.02	1.02	1.02	1.02	.55
2007	1.02	1.02	1.02	1.02	1.02	.64
2006	1.02	1.02	1.02	1.02	1.02	.73
2005	1.02	1.02	1.02	1.02	1.02	.82
2004	1.01	1.01	1.01	1.01	1.01	.91
2003	1.01	1.01	1.01	1.01	1.01	1.00
2002	1.00	1.00	1.00	1.00	1.00	1.10
2001	1.00	1.00	1.00	1.00	1.00	1.20
2000	.99	.99	.99	.99	.99	1.30
1999	.99	.99	.99	.99	.99	1.40
1998	.98	.98	.98	.98	.98	1.50
PRIOR	.98	.98	.98	.98	.98	1.50

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R EXPENSE FEE - BASE CHARGE
OHIO

PACKAGE CODE
32

BASE CHARGE 020

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R EXPENSE FEE - NEW BUSINESS COSTS
OHIO

<u>GENERAL</u>	<u>PREFILL</u>	<u>CREDIT ON QUOTE</u>	<u>CLUE A</u>	<u>MVR</u>
20	2.25	1.55	3.23	6.81

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R EXPENSE FEE - RENEWAL COSTS
OHIO

<u>CREDIT</u>	<u>EARS</u>	<u>RISK ALERT</u>
0.42	1.45	0.65

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R EXPENSE FEE LONGEVITY - BASE DAYS
OHIO

	PACKAGE CODE
	<u>32</u>
BASE DAYS	2875

ACUITY, A MUTUAL INSURANCE COMPANY
 K. ADDITIONAL RATING FACTORS
 R&R EXPENSE FEE LONGEVITY
 ADVANCED QUOTE (AQ), PAID IN FULL (PF), CONTINUITY (CN)
 OHIO

<u>AQ</u>	<u>PF</u>	<u>CN</u>	PACKAGE CODE
			<u>32</u>
N	N	N	0.435
N	N	Y	0.540
N	Y	N	0.750
N	Y	Y	0.765
Y	N	N	0.930
Y	N	Y	1.000
Y	Y	N	1.035
Y	Y	Y	1.075

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R EXPENSE FEE LONGEVITY - BODILY INJURY
OHIO

LIMIT PER PERSON (IN 1,000'S)	LIMIT PER ACCIDENT (IN 1,000'S)	PACKAGE CODE 32
NO BI		0.850
12.5	25	0.850
15	30	0.850
20	40	0.850
25	50	0.850
50	50	0.850
50	100	0.850
100	100	0.850
100	200	0.850
100	300	1.000
150	300	1.000
200	200	1.000
250	250	1.000
250	500	1.000
300	300	1.000
300	500	1.000
500	500	1.035
500	1,000	1.035
1,000	1,000	1.035

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R EXPENSE FEE LONGEVITY - AGE OF OLDEST DRIVER
OHIO

DRIVER AGE	PACKAGE CODE 32
16	0.820
17	0.820
18	0.820
19	0.820
20	0.820
21	0.820
22	0.820
23	1.000
24	1.000
25	1.000
26	1.000
27	1.000
28	1.000
29	1.000
30	1.000
31	1.000
32	1.000
33	1.000
34	1.000
35	1.000
36	1.000
37	1.000
38	1.000
39	1.000
40	1.000
41	1.000
42	1.000
43	1.000
44	1.000
45	1.000
46	1.000
47	1.000
48	1.000
49	1.000
50	1.000
51	1.000
52	1.000
53	1.000
54	1.000
55	1.060
56	1.060
57	1.060
58	1.060
59	1.060
60	1.060
61	1.060
62	1.060
63	1.060
64	1.060
65	1.060

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R EXPENSE FEE LONGEVITY - AGE OF OLDEST DRIVER
OHIO

DRIVER AGE	PACKAGE CODE 32
66	1.060
67	1.060
68	1.060
69	1.060
70	1.060
71	1.060
72	1.060
73	1.060
74	1.060
75	1.060
76	1.060
77	1.060
78	1.060
79	1.060
80	1.060

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R EXPENSE FEE LONGEVITY - ONLY ONE VEHICLE
AND IT IS OVER 10 YEARS OLD
OHIO

	PACKAGE CODE
	<u>32</u>
NO	1.000
YES	0.930

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R EXPENSE FEE LONGEVITY - TOTAL NUMBER OF AUTO
UNITS ON THE POLICY
OHIO

<u>UNITS</u>	<u>PACKAGE CODE</u> <u>32</u>
1	0.970
2	1.000
3	1.000
4	1.000

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R EXPENSE FEE LONGEVITY - COMPREHENSIVE DEDUCTIBLE
(POLICY'S LOWEST)
OHIO

DEDUCTIBLE	PACKAGE CODE
	32
NO COMP	1.000
0	1.060
25	1.060
50	1.060
100	1.060
200	1.060
250	1.060
500	1.000
1000	1.000
1500	1.000
2000	1.000
2500	1.000
5000	1.000

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R EXPENSE FEE LONGEVITY - SAFE DRIVER

PACKAGE CODE

32

YES	1.000
NO	0.960

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R EXPENSE FEE LONGEVITY - PACKAGE CODE FACTORS
OHIO

	PACKAGE CODE
	<u>32</u>
FACTOR	1.000

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R EXPENSE FEE LONGEVITY - MINIMUM/MAXIMUM LONGEVITY
OHIO

	PACKAGE CODE
	<u>32</u>
MINIMUM	2.0
MAXIMUM	10.0

SUBSEQUENT	
<u>RENEWAL</u>	
MAXIMUM	7.0

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R LONGEVITY FACTORS
OHIO

<u>EXPECTED LONGEVITY</u>	<u>PACKAGE CODE 32</u>
1.0	1.04
1.5	1.04
2.0	1.04
2.5	1.04
3.0	1.04
3.5	1.04
4.0	1.04
4.5	1.04
5.0	1.04
5.5	1.03
6.0	1.02
6.5	1.01
7.0	1.00
7.5	0.99
8.0	0.98
8.5	0.97
9.0	0.96
9.5	0.96
10.0	0.96

L. ADDITIONAL RATES AND FACTORS***Table of Contents**

- Annual Mileage Factors
- Combined Single Limit Factor (CSL)
- Driver Age Factors
- Fiberglass Body Factor
- Good Student/Graduate Discount
- Level Factor
- Liability Symbol Factors - BI and PD
- Medical Payment and UM/UDM Symbol Factors
- Model Year Factors - New Model Years
- Motor Vehicle Accident Prevention Course Discount
- Multi-Car Discount
- Performance Surcharges
- Policy Term
- Recreational Vehicles - Increased Limit Factors
- Recreational Vehicles - Miscellaneous Factors
- Reinstatement Surcharge Factor
- Renewal Premium Cap Factor
- Responsibility Factor
- Road (Not Recreational Vehicles) - Increased Limit Factors
- Uninsured Motorists - Property Damage Factors
- Profession Discount Factor
- Persistency Discount Factor
- Valued Customer Credit
- Safe Driver Discount
- Business Use Factor
- Permissive Use Accident Charge
- Liability Model Year Factor
- Longevity (L) Calculation
- Longevity Factor
- Expense Fee
- Nonowned Discount Factor

***MULTI-CAR DISCOUNT**

The multi-car factor reduction applies to each coverage only if the same coverage is written on another private passenger or utility car rated on an *ACUITY* policy and owned by a member of the same household. The multi-car discount does not apply to nonowned auto coverage. Also, nonowned auto coverage does not qualify another vehicle for the multi-car discount. A single car will receive the multi-car discount if a resident of the household is furnished a company car for regular use.

The following reductions will be applied to the class factor for each coverage:

<u>Coverage</u>	<u>Reduction</u>
Bodily Injury	-0.25
Property Damage	-0.20
Medical Payments	-0.30
Comprehensive	-0.10
Collision	-0.20
Uninsured Motorists	-0.00
Underinsured Motorists	-0.00

ROAD (NOT RECREATIONAL VEHICLES) - INCREASED LIMIT FACTORS

*

Bodily Injury Liability

<u>Limit</u>	<u>Factor</u>
\$100,000/\$100,000	.91
\$300,000/\$300,000	1.29
\$500,000/\$500,000	1.40
\$1,000,000/\$1,000,000	1.61

Property Damage Liability

<u>Limit</u>	<u>Factor</u>
\$100,000	1.00
\$300,000	1.10
\$500,000	1.14
\$1,000,000	1.20

Medical Payments

<u>Limit</u>	<u>Factor</u>
\$1,000	.50
\$2,000	.70
\$5,000	1.00

*

Uninsured Motorists - Bodily Injury

Factors are based on the total number of vehicles on the policy with UM coverage.

<u>Limit</u>	<u>1 Car Factor</u>	<u>2 Car Factor</u>	<u>3 or More Car Factor</u>
\$100,000/ 100,000	.91	.82	.82
300,000/ 300,000	1.29	1.16	1.16
500,000/ 500,000	1.40	1.26	1.26
1,000,000/1,000,000	1.61	1.45	1.45

Underinsured Motorists

Factors are based on the total number of vehicles on the policy with UDM coverage.

<u>Limit</u>	<u>1 Car Factor</u>	<u>2 Car Factor</u>	<u>3 or More Car Factor</u>
\$100,000/ 100,000	.85	.77	.77
300,000/ 300,000	1.60	1.44	1.44
500,000/ 500,000	2.00	1.80	1.80
1,000,000/1,000,000	2.45	2.21	2.21

UNINSURED MOTORISTS - PROPERTY DAMAGE FACTORS**1. Not Recreational Vehicles**

Coverage for \$10,000 is automatically included at no charge on all vehicles insured, except recreational vehicles, for Uninsured Motorists Bodily Injury and Collision.

* Base Rates Without Collision: \$43

Increased Limit Factors

<u>Limit</u>	<u>Factor</u>
\$10,000	1.00
25,000	1.08

2. Recreational Vehicles

<u>Limit</u>	<u>Factor</u>
\$10,000	
With Collision	\$ 4.00
Without Collision	7.00
\$25,000	
With Collision	5.00
Without Collision	8.00

***PERSISTENCY DISCOUNT FACTOR**

A persistency discount factor will apply to new business rating when the applicant has had continuous prior insurance.

The persistency discount factor will be determined as follows:

<u>Length of Prior Insurance At Time of Application</u>	<u>Discount</u>	<u>Factor</u>
Continuous ≥ 3 years	50%	.50
Continuous ≥ 1 to < 3 years	40	.60
Continuous < 1 year	30	.70
Continuous except gap of < 7 days	20	.80
Continuous except gap of ≥ 7 to < 30 days	10	.90
All Other	0	1.00

The persistency discount will be increased by 5 percentage points at each semiannual renewal. For annual policies, the discount will be increased by 10 percentage points at each renewal. The discount can never exceed 50%. Policies that have lapsed and are being reinstated should not receive an increased persistency discount.

*VALUED CUSTOMER CREDIT

The valued customer credit is determined by looking at a number of individual criteria which are then combined into a matrix to produce a single overall number of valued customer credits. The total number of credits is then used to determine a valued customer factor for use in rating.

- Paid-in-Full criteria – entire policy must be paid-in-full to qualify for the credit. The policy is reviewed at renewal and adjusted by two if the paid-in-full indicator changed based on the prior term.
- Advance Quote criteria – new business will qualify for credits if a quote for the account is originally created at least 7 days ahead of the effective date, without regard to the date submitted.
- Continuity criteria – new business will qualify for credits when the applicant has been continuously insured for at least 36 months with the same carrier with active insurance at the date of the application. For policies written as part of a book roll, the total number of valued customer credits is increased by three if the applicant meets the continuity criteria. These credits are in addition to those credits earned for continuity.
- Driving Record criteria – if the number of driving incidents in the past 5 years exceeds the total number of individual drivers assigned to all insured cars, the total valued customer credits are reduced by 50%. Incidents include all those items used in *ACUITY*'s automated leveling rules.

Valued Customer Credit formula: $.99^{\text{total credits}}$. Round to .001.

Credits are assigned as follows:

Automobile Valued Customer Criteria	
A = Paid-in-Full	
B = Advance Quote	
C = Continuity	
I = Road and Residence HO-3,6 (Package Code 32)	

Package	Criteria	Credits
Road and Residence HO-3,6 (Package Code 32)	I	23
	IA	27
	IB	27
	IC	27
	IAC	30
	IBC	30
	IAB	30
	IABC	32

***LIABILITY MODEL YEAR FACTOR**

The Liability Model Year Factor will apply to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorists, Underinsured Motorists, and Towing and Labor coverages based on the model year of the vehicle. Model years greater than the latest model year listed in the rate file contained in K - Additional Rating Factors Automated Files - Model Year Factors - Other Than PD should use the factors for the latest model year shown.

***LONGEVITY (L) CALCULATION**

The auto portion of each policy is assigned an expected longevity in years. Longevity (L) is based on characteristics listed below with the specific factors identified under Expense Fee - Longevity file contained in K - Additional Rating Factors Automated Files.

Longevity is calculated as follows:

- a. Base number of days
- b. a. * advance quote/paid-in-full/continuity combination factor
- c. b. * bodily injury limit assignment factor
- d. c. * oldest rated driver age factor
- e. d. * only vehicle on the policy is over 10 years factor
- f. e. * number of auto units factor (include all vehicle types)
- g. f. * policy's lowest comprehensive deductible assignment factor
- h. g. * safe driver indicator factor
- i. h. * package code factor
- j. i. $\div 365$ = expected longevity in years
If j. is < minimum number of years, j. = minimum
If j. is > maximum number of years, j. = maximum

Rounding: Round steps a. - i. to the nearest .0001. Round step j. to the nearest half of a year.

- Package codes are defined as:
 - 32 = Discounted package (only valid Road and Residence Package Code)
- Minimum and Maximum expected longevity can be found under Expense Fee - Longevity file, Minimum/Maximum Longevity contained in K - Additional Rating Factors Automated Files

***LONGEVITY FACTOR**

The longevity factor is based on the expected longevity determined from the longevity calculation.

Longevity factors are found in K - Additional Rating Factors Automated Files.

The following rules apply:

- Longevity is assigned at new business
- Longevity is evaluated at each renewal
 - Policies not assigned a longevity (those renewing for the first time into the new logic), will be assigned a longevity factor of 1.00.
 - If the longevity factor on the prior policy ≤ 1.00 , do not adjust at renewal.
 - If the longevity factor on the prior policy > 1.00 :
 - Calculate the number of years the policy has been with *ACUITY* consecutively. Utilize the most recent of the original inception date or the last reinstatement date.
 - If the number of years insured with *ACUITY* $>$ the expected longevity, then replace the expected longevity with the number of years insured with *ACUITY* and use this revised longevity to determine the appropriate longevity factor subject to a minimum factor of 1.00.

***EXPENSE FEE**

An auto policy expense fee is applied to each Bodily Injury, Property Damage, Comprehensive and Collision coverage on the policy. The expense fee includes the following components:

A = Base charge

B = New business costs (General cost + report ordering costs)

C = Renewal costs

L = Longevity (Refer to the LONGEVITY CALCULATION page)

D = Policy expense fee

All charges and costs can be found under Expense Fee - Base Charge, New Business Costs, and Renewal Costs in K - Additional Rating Factors Automated Files.

The policy expense fee (D) is calculated as follows:

$$D = \frac{A + (B/L) + C}{2}$$

Round all steps to .01.

The following rules apply:

- D is divided by the number of bodily injury, property damage, comprehensive and collision coverages on the policy
- D does not change throughout the policy term
- At each renewal, the following components may be adjusted:
 - A – Base charge
 - C – Renewal costs
 - L – Longevity (Refer to the LONGEVITY rules)
 - D – Policy expense fee
- Package codes are defined as:
 - 32 = Discounted package (only valid Road and Residence Package Code)

***NONOWNED DISCOUNT**

A Nonowned Discount applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist-Bodily Injury, Uninsured Motorist-Property Damage and Underinsured Motorists coverages when Nonowned Coverage is written. The discount only applies to the unit listed with Nonowned Coverage. This discount does not apply to nonowned Motor Homes or Travel Trailers.

	<u>Discount</u>	<u>Factor</u>
Nonowned	50%	.50

O. PREMIUM RELATED ENDORSEMENTS***Table of Contents**

- RR-6 Road and Residence® Policy (Replacement Cost)
- RR-7 Road and Residence® Policy (Market Value)
- RR-34 Credit for Existing Auto Insurance Endorsement
- RR-46 Additional Equipment Coverage Endorsement
- RR-49 Specified Equipment
- RR-85 Nonowned Motor Home or Travel Trailer
- RR-96 Partial Policy Termination - Parts C, F, G, H and I
- RR-103 Lease/Loan Payoff Coverage
- RR-115 Passenger Permit Endorsement
- RR-133 Full Safety Glass Coverage Endorsement
- RR-177 Personal Auto Enhancements
- RR-223 Recreational Vehicle as Your Insured Car
- RR-231 Original Manufacturer New Parts Coverage
- RR-278 Reimbursement of Car Rental Expense
- RR-310 Replacement Value Coverage
- RR-347 Excess Custom Equipment Coverage Endorsement
- RR-348 Truck Camper or Cap
- RR-385 Coverage For Nonowned Cars



***RR-385 COVERAGE FOR NONOWNED CARS**

The Liability, Medical Payments, Uninsured Motorists-Bodily Injury, Uninsured Motorists-Property Damage and Underinsured Motorists coverages of the policy may be extended to cover the regular or frequent use of nonowned vehicles. For premiums, use regular private passenger car rates subject to the Nonowned Discount listed in the Additional Rates, Rating and Discount Factors section. Use Liability and Medical Payments/UM/UDM symbols of 101.

SERFF Tracking Number:	ACUT-127828201	State:	Ohio
Filing Company:	ACUITY, A Mutual Insurance Company	State Tracking Number:	ACUT-127828201
Company Tracking Number:	1548-11-17-11R		
TOI:	30.0 Homeowners/Auto Combinations	Sub-TOI:	30.0000 Homeowner/Auto Combinations
Product Name:	Road and Residence		
Project Name/Number:	Tricia/14056		

Supporting Document Schedules

		Item Status:	Status
			Date:
Satisfied - Item:	Filing Requirements Summary - P&C	Filed	01/12/2012

Comments:

Attachments:

Support-OH-Auto.pdf
 Support-OH-Home.pdf
 Max-Min change.pdf
 Mockup-OH-R&R.pdf

		Item Status:	Status
			Date:
Satisfied - Item:	Support	Filed	01/12/2012

Comments:

Attachment:

Support-OH.pdf

		Item Status:	Status
			Date:
Satisfied - Item:	Age of Homeowners Chart	Filed	01/12/2012

Comments:

Attachment:

Age of Homeowners.pdf

Auto Justification for Feb 2012 Acuity changes
Created by: Shawn Chrisman, FCAS
Ohio

ACUITY is proposing to change the following items:

1. Base rates by coverage: There are 2 effects going on here. It appears that rates are going up drastically. Some of the base rate increase is to offset some of the change in factors.
2. Model Year factors are being updated to bring the base year to 2012. This is an example of why the base rate needed to increase to keep premium in a fairly neutral position.
3. Increased limit factors for BI. ISO increase the ILF's in their most recent study. ACUITY also examined their factors and found that the higher ILF's also needed to be raised. It is our belief that UM follows BI for ILF's that is the reason for the change in UM.
4. ILF's in Towing and Labor. It was found that for limits \$100 and below that the loss filled the limit in nearly all losses. Those limits were adjusted to reflect this. 2 additional limits are being added to available options.
5. Valued Customer credits: After initial loss experience has come in an adjustment to VCC's was warranted.
6. Persistency discount: It has been found that those who have 3 years continuous coverage have been outperforming those that do not. The discount is therefore being increased to recognize this trait.
7. Expense Fees: There is significant expense that is involved in the writing of a new piece of business. Based on traits on the policy, a predicted length of time the policy will continue to be written is created. The expenses are then distributed over the length of the policy.
8. Longevity Factor: The predicted length of time created for the expense fee also showed a loss ratio difference. A factor was added to the logic to account for this difference.

Rate Change Effects

OHIO

	2011 Earned Premium	Indicated Change	New Premium	
Bodily Injury	471,921	1.249	589,507	24.9%
Property Damage	280,779	1.045	293,386	4.5%
Medpay	45,785	1.379	63,152	37.9%
Comp	171,071	0.624	106,818	-37.6%
Coll	422,404	0.956	403,906	-4.4%
UM	63,179	0.510	32,210	-49.0%
UDM	60,082	1.403	84,296	40.3%
Liability	921,746		1,062,551	15.3%
Physical Damage	593,474		510,723	-13.9%
Total	1,515,221		1,573,274	3.8%

OHIO
RATE LEVEL CHANGES
PERSONAL AUTO
PLAN : ACUITY
COVERAGE : BODILY INJURY

	(1) Actual Earned Premium	(2) Rate Level Adjustment Factor	(3) Adjusted Earned Premium (1)*(2)	(4) Modified Incurred Losses w/ adj	Actual Incurred Losses w/o adj	Portion of Losses above \$65,000
2007	562,687	1.090	613,326	415,107	605,359	328,621
2008	559,672	1.087	608,192	405,221	270,147	0
2009	497,415	1.086	540,389	486,415	469,078	144,802
2010	471,271	0.995	469,069	251,459	231,028	63,389
2011	471,921	0.933	440,092	266,094	322,953	145,557
TOTAL	2,562,965		2,671,068	1,824,296	1,898,566	

	(5) Loss Development Factor	(6) Trend Factor	(7) Adjusted Incurred Losses (4)*(5)*(6)	(8) Adjusted Loss Ratio (7)/(3)	Weights
2007	0.990	1.108	455,304	74.2%	10%
2008	0.950	1.121	431,817	71.0%	15%
2009	0.941	1.132	517,878	95.8%	20%
2010	0.978	1.098	269,869	57.5%	25%
2011	1.212	1.066	343,804	78.1%	30%
TOTAL			2,018,672	75.6%	

(9) Weighted Loss Ratio	0.751
(10) LAE Factor	1.135
(11) Projected Loss and LAE Ratio (9) * (10)	0.852
(12) Expected Loss Ratio (1 - Ratio of Expenses to Premium)	0.682
(14) Adjusted Expected Loss Ratio {(12) * (1 + Average Annual Percentage Change)^M} M = # of Years from One Year beyond the Average Accident Date of the Last Revision to the Average Accident Date of the Effective Period	0.765
(16) Indicated Rate Level Percentage Change {(11) / (12)} -1	24.9%

OHIO
RATE LEVEL CHANGES
PERSONAL AUTO
PLAN : ACUITY
COVERAGE : Property Damage

	(1) Actual Earned Premium	(2) Rate Level Adjustment Factor	(3) Adjusted Earned Premium (1)*(2)	(4) Modified Incurred Losses w/ adj	Actual Incurred Losses w/o adj	Portion of Losses above \$16,000
2007	374,434	1.025	383,740	245,621	324,109	89,290
2008	367,382	1.006	369,432	212,769	203,412	0
2009	323,492	1.000	323,422	184,137	176,039	0
2010	292,901	0.955	279,582	170,002	162,525	0
2011	280,779	0.922	258,943	161,859	154,741	0
TOTAL	1,638,987		1,615,118	974,387	1,020,826	

	(5) Loss Development Factor	(6) Trend Factor	(7) Adjusted Incurred Losses (4)*(5)*(6)	(8) Adjusted Loss Ratio (7)/(3)	Weights
2007	1.000	1.074	263,828	68.8%	10%
2008	1.000	1.055	224,505	60.8%	15%
2009	1.000	1.051	193,514	59.8%	20%
2010	0.992	1.049	176,889	63.3%	25%
2011	0.987	1.027	164,095	63.4%	30%
TOTAL			1,022,832	63.3%	

(9) Weighted Loss Ratio	0.628
(10) LAE Factor	1.135
(11) Projected Loss and LAE Ratio (9) * (10)	0.713
(12) Expected Loss Ratio (1 - Ratio of Expenses to Premium)	0.682
(14) Adjusted Expected Loss Ratio {(12) * (1 + Average Annual Percentage Change)^M} M = # of Years from One Year beyond the Average Accident Date of the Last Revision to the Average Accident Date of the Effective Period	0.704
(16) Indicated Rate Level Percentage Change {(11) / (12)} - 1	4.5%

OHIO
RATE LEVEL CHANGES
PERSONAL AUTO
PLAN : ACUITY
COVERAGE : UM

	(1) Actual Earned Premium	(2) Rate Level Adjustment Factor	(3) Adjusted Earned Premium (1)*(2)	(4) Modified Incurred Losses w/ adj	Actual Incurred Losses w/o adj	Portion of Losses above \$65,000
2007	85,527	1.117	95,572	27,870	18,580	0
2008	81,883	1.118	91,584	3,959	2,639	0
2009	71,028	1.117	79,349	15,021	10,014	0
2010	64,447	1.065	68,638	0	0	0
2011	63,179	1.013	63,994	37,500	25,000	0
TOTAL	366,064		399,137	84,349	56,233	

	(5) Loss Development Factor	(6) Trend Factor	(7) Adjusted Incurred Losses (4)*(5)*(6)	(8) Adjusted Loss Ratio (7)/(3)	Weights
2007	0.990	1.108	30,569	32.0%	10%
2008	0.950	1.121	4,218	4.6%	15%
2009	0.941	1.132	15,992	20.2%	20%
2010	0.978	1.098	0	0.0%	25%
2011	1.212	1.066	48,451	75.7%	30%
TOTAL			99,231	24.9%	

(9) Weighted Loss Ratio	0.306
(10) LAE Factor	1.135
(11) Projected Loss and LAE Ratio (9) * (10)	0.348
(12) Expected Loss Ratio (1 - Ratio of Expenses to Premium)	0.682
(14) Adjusted Expected Loss Ratio {(12) * (1 + Average Annual Percentage Change)^M} M = # of Years from One Year beyond the Average Accident Date of the Last Revision to the Average Accident Date of the Effective Period	0.765
(16) Indicated Rate Level Percentage Change {(11) / (12)} -1	-49.0%

OHIO
RATE LEVEL CHANGES
PERSONAL AUTO
PLAN : ACUITY
COVERAGE : UDM

	(1) Actual Earned Premium	(2) Rate Level Adjustment Factor	(3) Adjusted Earned Premium (1)*(2)	(4) Modified Incurred Losses w/ adj	Actual Incurred Losses w/o adj	Portion of Losses above \$65,000
2007	73,412	1.152	84,587	130,174	65,087	0
2008	71,994	1.154	83,090	70,800	35,400	0
2009	63,646	1.153	73,382	141,799	72,500	1,601
2010	59,212	1.089	64,498	0	0	0
2011	60,082	1.019	61,245	20,000	10,000	0
TOTAL	328,345		366,802	362,773	182,987	

	(5) Loss Development Factor	(6) Trend Factor	(7) Adjusted Incurred Losses (4)*(5)*(6)	(8) Adjusted Loss Ratio (7)/(3)	Weights
2007	0.990	1.108	142,779	168.8%	10%
2008	0.950	1.121	75,447	90.8%	15%
2009	0.941	1.132	150,971	205.7%	20%
2010	0.978	1.098	0	0.0%	25%
2011	1.212	1.066	25,841	42.2%	30%
TOTAL			395,038	107.7%	

(9) Weighted Loss Ratio	0.843
(10) LAE Factor	1.135
(11) Projected Loss and LAE Ratio (9) * (10)	0.957
(12) Expected Loss Ratio (1 - Ratio of Expenses to Premium)	0.682
(14) Adjusted Expected Loss Ratio {(12) * (1 + Average Annual Percentage Change)^M} M = # of Years from One Year beyond the Average Accident Date of the Last Revision to the Average Accident Date of the Effective Period	0.765
(16) Indicated Rate Level Percentage Change {(11) / (12)} - 1	40.3%

OHIO
RATE LEVEL CHANGES
PERSONAL AUTO
PLAN : ACUITY
COVERAGE : Medpay

	(1) Actual Earned Premium	(2) Rate Level Adjustment Factor	(3) Adjusted Earned Premium (1)*(2)	(4) Modified Incurred Losses w/ adj	Actual Incurred Losses w/o adj	Portion of Losses above \$250,000
2007	54,265	1.151	62,474	53,329	53,329	0
2008	53,935	1.128	60,836	33,559	33,559	0
2009	47,654	1.116	53,197	40,659	40,659	0
2010	45,620	1.001	45,649	33,530	33,530	0
2011	45,785	0.915	41,874	59,335	59,335	0
TOTAL	247,260		264,030	220,413	220,413	

	(5) Loss Development Factor	(6) Trend Factor	(7) Adjusted Incurred Losses (4)*(5)*(6)	(8) Adjusted Loss Ratio (7)/(3)	Weights
2007	0.986	1.274	66,970	107.2%	10%
2008	0.943	1.225	38,740	63.7%	15%
2009	0.877	1.178	41,971	78.9%	20%
2010	0.776	1.132	29,454	64.5%	25%
2011	0.663	1.089	42,849	102.3%	30%
TOTAL			219,983	83.3%	

(9) Weighted Loss Ratio	0.829
(10) LAE Factor	1.135
(11) Projected Loss and LAE Ratio (9) * (10)	0.941
(12) Expected Loss Ratio (1 - Ratio of Expenses to Premium)	0.682
(14) Adjusted Expected Loss Ratio {(12) * (1 + Average Annual Percentage Change)^M} M = # of Years from One Year beyond the Average Accident Date of the Last Revision to the Average Accident Date of the Effective Period	0.820
(16) Indicated Rate Level Percentage Change {(11) / (12)} - 1	37.9%

OHIO
RATE LEVEL CHANGES
PERSONAL AUTO
PLAN : ACUITY
COVERAGE : Collision

	(1) Actual Earned Premium	(2) Rate and Exposure Adjustment Factor	(3) Adjusted Earned Premium (1)*(2)	(4) Modified Incurred Losses w/ adj	Actual Incurred Losses w/o adj	Portion of Losses above \$17,000
2007	516,804	1.016	524,970	313,053	306,390	2,750
2008	511,420	1.002	512,456	357,175	358,970	12,535
2009	468,039	1.004	469,920	311,705	310,147	7,814
2010	424,899	0.976	414,605	210,385	216,621	12,562
2011	422,404	0.947	399,902	220,199	213,578	0
TOTAL	2,343,566		2,321,852	1,412,517	1,405,707	

	(5) Loss Development Factor	(6) Loss Trend Factor	(7) Adjusted Incurred Losses (4)*(5)*(6)	(8) Adjusted Loss Ratio (7)/(3)	Weights
2007	1.000	1.032	323,148	61.6%	10%
2008	0.998	1.012	360,643	70.4%	15%
2009	0.993	1.014	313,856	66.8%	20%
2010	0.984	1.040	215,219	51.9%	25%
2011	0.910	1.016	203,728	50.9%	30%
TOTAL			1,416,593	61.0%	

(9) Weighted Loss Ratio	0.583
(10) LAE Factor	1.118
(11) Projected Loss and LAE Ratio (9) * (10)	0.652
(12) Expected Loss Ratio (1 - Ratio of Expenses to Premium)	0.682
(14) Adjusted Expected Loss Ratio {(12) * (1 + Average Annual Percentage Change)^M} M = # of Years from One Year beyond the Average Accident Date of the Last Revision to the Average Accident Date of the Effective Period	0.689
(16) Indicated Rate Level Percentage Change {(11) / (12)} -1	-4.4%

OHIO
RATE LEVEL CHANGES
PERSONAL AUTO
PLAN : ACUITY
COVERAGE : Comprehensive

	(1) Actual Earned Premium	(2) Exposure Adjustment Factor	(3) Adjusted Earned Premium (1)*(2)	(4) Modified Incurred Losses w/ adj	Actual Incurred Losses w/o adj	Portion of Losses above Storm \$10,000 Losses	
2007	227,483	0.986	224,284	110,688	122,148	1,462	33,394
2008	214,982	1.013	217,807	81,344	91,592	0	27,561
2009	194,881	1.019	198,500	75,285	95,265	0	36,433
2010	176,188	1.015	178,751	787	52,528	0	54,025
2011	171,071	1.001	171,296	107,674	120,820	0	36,045
TOTAL	984,606		990,638	375,778	482,353		

	(5) Loss Development Factor	(6) Loss Trend Factor	(7) Adjusted Incurred Losses (4)*(5)*(6)	(8) Adjusted Loss Ratio (7)/(3)	Weights
2007	1.000	1.020	112,899	50.3%	10%
2008	1.000	1.031	83,849	38.5%	15%
2009	1.000	0.990	74,535	37.5%	20%
2010	1.000	1.031	812	0.5%	25%
2011	1.014	1.028	112,246	65.5%	30%
TOTAL			384,341	38.8%	

(9) Weighted Loss Ratio	0.381
(10) LAE Factor	1.118
(11) Projected Loss and LAE Ratio (9) * (10)	0.426
(12) Expected Loss Ratio (1 - Ratio of Expenses to Premium)	0.682
(14) Adjusted Expected Loss Ratio {(12) * (1 + Average Annual Percentage Change)^M} M = # of Years from One Year beyond the Average Accident Date of the Last Revision to the Average Accident Date of the Effective Period	0.710
(16) Indicated Rate Level Percentage Change {(11) / (12)} - 1	-37.6%

Ohio distribution of Auto Changes

Changes	Counts	Percent
-5% to -3%	1	0.1%
-3% to -1%	77	6.0%
-1% to 1%	521	40.6%
1% to 3%	614	47.8%
3% to 6%	67	5.2%
30% to 40%	4	0.3%
Grand Total	1284	

All 4 of the largest changes are policies that have the lowest persistency discounts currently. This is also the group that lapses the fastest and has the highest loss ratios. The highest change is +39.2%.

A few notes that go with this.

1. ACUITY has a 9.9% cap on the policy. As long as there no activity that would exempt it from capping, it would be capped at 9.9%
2. Actual increase would be smaller as the assumption made with this is that the exact same amount of experience is used, but because the policy actually ages, it would gain experience and the persistency discount would grow. This process was approved in a prior rate change and therefore is not included in the effects of this change.
3. Insureds also age as do accidents and violations. Often this will result in lowering of class factors and surcharging. This is also not included as nothing regarding this is in this proposal.

Loss experience on a companywide basis for policies that started new since VCC was added

VCC Adjustments

NO home	With Home	Package	Package Tenant
Premium	Premium	Premium	Premium
Loss	Loss	Loss	Loss
6,904,100	5,041,295	5,321,507	3,517,717
	73.0%	66.1%	54.8%
			64.6%

From above it can be seen that the loss experience of monoline auto policies without home insurance has performed poorly.

Seeing that this segment is the base, increasing the discounts on the other areas while increasing the base rate is main method to even out the experience.

The other 3 main variables that go into the VCC are Paid in Full, Advanced Quote and Continuity.

The experience on those 3 variables. All losses capped at 75K

Paid in Full

Premium	Losses	Loss Ratio
NO	28,263,893	17,373,359
Yes	9,074,565	5,273,890
		61.5%
		58.1%

Advanced Quote

Premium	Losses	Loss Ratio
NO	15,339,832	10,290,057
Yes	21,998,626	12,357,191
		67.1%
		56.2%

Continuity

Premium	Losses	Loss Ratio
NO	13,734,569	9,735,308
Yes	23,603,889	12,911,940
		70.9%
		54.7%

From this data we determined that little change should happen to the Paid in Full, but more credit should be given for Advanced Quote and continuity.

Loss Experience for policies that came to Acuity since 2/4/2010 and there loss experience since that time. As of 10/31/2011

	Counts of Terms	Premium	Losses	Claims	Loss Ratio
Lapse	2,928	1,448,321	1,233,394	156	85.2%
Under 3 year continuous	1,219	613,413	452,511	97	73.8%
Over 3 year continuous	52,941	33,019,873	21,686,216	4,998	65.7%
Total	57,088	35,081,607	23,372,122	5,251	66.6%

Loss Experience by for policies written since 2007 based upon assigned Longevity at inception. Currently Longevity is not used in rating. Capped Losses were at 50K per policy

Monoline Years	Premium	Capped Losses	Capped Loss Ratio	Uncapped Loss ratio	Proposed Factors
1 to 1.5	15,636,259	11,929,032	76.3%	86.2%	1.03 to 1.04
2 to 2.5	7,861,919	4,657,713	59.2%	66.5%	1.01 to 1.02
3 to 3.5	23,823,880	13,353,298	56.1%	63.2%	0.99 to 1.00
4 to 5	7,918,354	3,657,041	46.2%	49.8%	0.96 to 0.99

Package	Premium	Capped Losses	Capped Loss Ratio	Uncapped Loss ratio	Proposed Factors
2 to 2.5	3,758,694	2,595,470	69.1%	76.3%	1.04
3 to 3.5	5,943,827	3,548,095	59.7%	71.5%	1.04
4 to 4.5	12,318,691	6,976,179	56.6%	80.3%	1.04
5 to 5.5	7,063,087	5,024,726	71.1%	81.4%	1.03 to 1.04
6 to 6.5	17,482,918	10,278,271	58.8%	63.1%	1.01 to 1.02
7 to 7.5	41,738,808	22,653,393	54.3%	69.7%	0.99 to 1.00
8 to 8.5	61,744,120	30,942,515	50.1%	64.5%	0.97 to 0.98
9 to 10	23,453,084	10,595,907	45.2%	61.4%	0.96

ACUITY Personal Auto - Ohio **Summary of Rate Change Proposal**

Change Description Rating Factor	Percentage Change
Base Rates	34.0%
Increased Limits	1.0%
VCC Changes	-1.1%
Model Year	-2.1%
Age	-25.3%
Expense Fees	3.2%

Change Description Coverage	2010 Written Premium	Dollar Change	Percentage Change
Bodily Injury	470,867	6,537	1.4%
Property Damage	282,660	509	0.2%
Medical Payments	45,848	1,337	2.9%
Comprehensive	169,183	1,923	1.1%
Collision	420,751	2,564	0.6%
Uninsured Motorists-BI	62,921	657	1.0%
UM-PD W/O Collision	5,634	-37	-0.7%
Underinsured Motorists	59,476	229	0.4%
Towing & Labor	7,115	1,083	15.2%
Total	1,524,455	14,803	1.0%

ACUITY Personal Auto - OHIO
Base Rates

Coverage	2010 Written Premium	Current Base Rate	Selected Base Rate	Rate Effect
Bodily Injury	470,867	329.00	425.00	29.18%
Property Damage	282,660	221.00	290.00	31.22%
Medical Payments	45,848	48.00	67.00	39.58%
Comprehensive	169,183	143.00	197.00	37.76%
Collision	420,751	460.00	640.00	39.13%
Uninsured Motorists-BI	62,921	59.00	79.00	33.90%
UM-PD W/O Collision	5,634	32.00	43.00	34.38%
Underinsured Motorists	59,476	47.00	64.00	36.17%
Towing & Labor	7,115	3.20	3.80	18.75%
Total	1,524,455			34.01%

Ohio Model Year factors for Non-Physical Damage

Model Year	Old Premium				Old Factors				New Factors			
	BI	PD	MED/PIP	UM	UDM	T&L	BI	PD	MED/PIP	UM	UDM	T&L
2012	-	-	-	-	-	-	-	1.02	1.02	1.02	1.02	0.28
2011	3,959	2,254	345	509	524	97	1.02	1.02	1.02	1.02	1.02	0.28
2010	28,301	16,525	2,759	4,151	4,170	602	1.02	1.02	1.02	1.02	1.02	0.28
2009	24,962	14,425	2,302	3,831	3,858	521	1.02	1.02	1.02	1.02	1.02	0.37
2008	31,773	18,303	2,923	4,308	4,294	672	1.02	1.02	1.02	1.02	1.02	0.46
2007	29,722	17,454	2,981	4,146	4,168	564	1.02	1.02	1.02	1.02	1.02	0.55
2006	29,543	17,352	2,827	4,062	3,904	599	1.02	1.02	1.02	1.02	1.02	0.64
2005	33,960	19,725	3,202	4,552	4,521	602	1.02	1.02	1.02	1.02	1.02	0.73
2004	33,353	19,796	3,194	4,145	4,061	519	1.02	1.02	1.02	1.02	1.02	0.82
2003	27,388	16,734	2,717	3,893	3,728	517	1.01	1.01	1.01	1.01	1.01	0.91
2002	35,653	22,092	3,427	4,645	4,350	548	1.01	1.01	1.01	1.01	1.01	1.00
2001	27,898	17,885	2,866	3,836	3,385	422	1.00	1.00	1.00	1.00	1.00	1.10
2000	35,673	22,089	3,485	4,157	3,739	430	1.00	1.00	1.00	1.00	1.00	1.20
1999	26,562	16,567	2,712	3,053	2,726	298	0.99	0.99	0.99	0.99	0.99	1.30
1998	21,294	13,637	2,256	2,831	2,600	242	0.99	0.99	0.99	0.99	0.99	1.40
Prior	73,013	48,022	7,852	10,802	9,448	482	0.98	0.98	0.98	0.98	0.98	1.50
	463,054	282,660	45,848	62,921	59,476	7,115						
	-0.3%	-0.3%	-0.3%	-0.2%	-0.2%	13.8%						

ACUITY Personal Auto - Ohio
Model Year Factors
COMP

Model Year	2010 Written Premium	2010 Actual Loss Ratio #DIV/0!	2010 Credible Loss Ratio #DIV/0!	08-10 Actual Loss Ratio #DIV/0!	08-10 Credible Loss Ratio #DIV/0!	Current Factor	Selected Factor	Rate Effect
2012	0					1.050	1.000	-4.8%
2011	2,316	0.0%	42.5%	0.0%	42.5%	1.000	0.960	-4.0%
2010	16,569	36.5%	42.1%	34.4%	42.0%	0.960	0.910	-5.2%
2009	15,532	7.0%	40.6%	35.1%	41.9%	0.910	0.870	-4.4%
2008	16,606	57.7%	43.4%	48.3%	43.2%	0.870	0.830	-4.6%
2007	15,636	47.2%	42.8%	27.7%	40.9%	0.830	0.800	-3.6%
2006	14,198	39.2%	42.2%	63.3%	45.6%	0.800	0.770	-3.8%
2005	13,257	87.9%	46.4%	53.2%	43.9%	0.770	0.750	-2.6%
2004	12,481	60.2%	43.6%	66.3%	46.1%	0.750	0.720	-4.0%
2003	11,129	54.2%	43.0%	64.0%	45.3%	0.720	0.690	-4.2%
2002	11,617	23.6%	41.5%	25.9%	40.6%	0.690	0.660	-4.3%
2001	9,077	22.8%	41.5%	29.3%	41.2%	0.660	0.630	-4.5%
2000	8,064	112.9%	46.2%	35.1%	41.8%	0.630	0.600	-4.8%
1999	6,162	0.0%	42.5%	23.7%	41.2%	0.600	0.560	-6.7%
1998	5,065	139.4%	47.6%	77.9%	45.9%	0.560	0.530	-5.4%
1997	3,372	9.6%	41.5%	16.1%	41.1%	0.530	0.520	-1.9%
1996	1,596	0.0%	42.5%	2.5%	41.3%	0.520	0.520	0.0%
1995	998	0.0%	42.5%	0.0%	42.5%	0.520	0.510	-1.9%
1994	970	0.0%	42.5%	0.0%	42.5%	0.510	0.500	-2.0%
1993	1,140	6.8%	41.4%	2.1%	41.3%	0.500	0.490	-2.0%
1992	604	0.0%	42.5%	0.0%	42.5%	0.490	0.490	0.0%
Prior	2,794	0.0%	42.5%	11.8%	41.2%	0.490	0.490	0.0%
Total	169,183	46.0%	43.2%	42.5%	42.5%			-4.1%

Collision

Model Year	2010 Written Premium	2010 Actual Loss Ratio #DIV/0!	2010 Credible Loss Ratio #DIV/0!	08-10 Actual Loss Ratio #DIV/0!	08-10 Credible Loss Ratio #DIV/0!	Current Factor	Selected Factor	Rate Effect
2012	0					1.050	1.000	-4.8%
2011	5,913	0.0%	61.8%	0.0%	61.8%	1.000	0.960	-4.0%
2010	43,039	67.4%	62.2%	63.1%	61.9%	0.960	0.920	-4.2%
2009	36,446	63.3%	61.9%	43.4%	60.0%	0.920	0.880	-4.3%
2008	42,125	43.0%	60.3%	64.6%	62.3%	0.880	0.850	-3.4%
2007	38,421	45.6%	61.0%	60.8%	61.7%	0.850	0.800	-5.9%
2006	37,309	96.0%	63.9%	77.8%	64.2%	0.800	0.760	-5.0%
2005	37,733	12.6%	58.8%	39.3%	58.5%	0.760	0.720	-5.3%
2004	36,035	39.0%	60.1%	72.2%	63.4%	0.720	0.670	-6.9%
2003	27,726	94.5%	65.0%	91.5%	66.9%	0.670	0.630	-6.0%
2002	32,915	53.8%	61.3%	72.4%	63.2%	0.630	0.590	-6.3%
2001	20,795	27.9%	60.0%	73.1%	63.2%	0.590	0.540	-8.5%
2000	20,869	49.8%	61.3%	38.2%	59.7%	0.540	0.500	-7.4%
1999	13,589	47.9%	61.2%	67.6%	62.5%	0.500	0.460	-8.0%
1998	9,960	0.0%	61.8%	18.4%	59.2%	0.460	0.420	-8.7%
1997	5,513	0.0%	61.8%	38.7%	60.3%	0.420	0.400	-4.8%
1996	3,443	0.0%	61.8%	44.7%	60.9%	0.400	0.390	-2.5%
1995	1,748	0.0%	61.8%	140.8%	66.0%	0.390	0.370	-5.1%
1994	1,381	0.0%	61.8%	16.5%	60.4%	0.370	0.360	-2.7%
1993	2,192	0.0%	61.8%	0.0%	61.8%	0.360	0.340	-5.6%
1992	892	0.0%	61.8%	0.0%	61.8%	0.340	0.340	0.0%
Prior	2,707	0.0%	61.8%	0.0%	61.8%	0.340	0.340	0.0%
Total	420,751	48.8%	58.8%	61.8%	61.8%			-5.5%

ACUITY Personal Auto - Ohio **Increased Limit Factors**

Bodily Injury

Increased Limits	2010 Written Premium	Current Factor	Selected Factor	Rate Effect
12.5/25	2,603	0.6	0.6	0.0%
15/30	2,412	0.63	0.63	0.0%
20/40		0.7	0.7	0.0%
25/50	14,253	0.73	0.73	0.0%
50/50		0.81	0.81	0.0%
50/100	26,212	0.83	0.83	0.0%
100/100	15,169	0.91	0.91	0.0%
100/200		0.97	0.97	0.0%
100/300	101,083	1	1	0.0%
150/300	210	1.08	1.1	1.9%
200/200	390	1.1	1.12	1.8%
250/250		1.15	1.18	2.6%
250/500	36,474	1.23	1.28	4.1%
300/300	116,378	1.24	1.29	4.0%
300/500	1,716	1.25	1.3	4.0%
500/500	144,485	1.34	1.4	4.5%
500/1000	664	1.43	1.5	4.9%
750/750		1.46	1.53	4.8%
1000/1000	8,818	1.54	1.61	4.5%
Total	470,867			2.8%

ACUITY Personal Auto - Ohio Increased Limit Factors

Uninsured Motorists- BI

1 car

Increased Limits	2010 Written Premium	Current Factor	Selected Factor	Rate Effect
12.5/25	171	0.60	0.60	0.0%
15/30	27	0.63	0.63	0.0%
20/40	0	0.70	0.70	0.0%
25/50	725	0.73	0.73	0.0%
50/50	-14	0.81	0.81	0.0%
50/100	1,543	0.83	0.83	0.0%
100/100	622	0.91	0.91	0.0%
100/200	0	0.97	0.97	0.0%
100/300	4,068	1.00	1.00	0.0%
150/300	30	1.08	1.10	1.9%
200/200	0	1.10	1.12	1.8%
250/250	0	1.15	1.18	2.6%
250/500	1,256	1.23	1.28	4.1%
300/300	3,850	1.24	1.29	4.0%
300/500	60	1.25	1.30	4.0%
500/500	3,157	1.34	1.40	4.5%
500/1000	23	1.43	1.50	4.9%
750/750	0	1.46	1.53	4.8%
1000/1000	41	1.54	1.61	4.5%
Total	15,559			2.3%

Uninsured Motorists- BI

2 car or more

Increased Limits	2010 Written Premium	Current Factor	Selected Factor	Rate Effect
12.5/25	536	0.54	0.54	0.0%
15/30	257	0.57	0.57	0.0%
20/40	0	0.63	0.63	0.0%
25/50	1,675	0.66	0.66	0.0%
50/50	0	0.73	0.73	0.0%
50/100	3,042	0.75	0.75	0.0%
100/100	1,633	0.82	0.82	0.0%
100/200	0	0.87	0.87	0.0%
100/300	11,317	0.90	0.90	0.0%
150/300	34	0.97	0.99	2.1%
200/200	73	0.99	1.01	2.0%
250/250	0	1.04	1.06	1.9%
250/500	3,557	1.11	1.15	3.6%
300/300	11,293	1.12	1.16	3.6%
300/500	127	1.13	1.17	3.5%
500/500	14,646	1.21	1.26	4.1%
500/1000	0	1.29	1.35	4.7%
750/750	0	1.32	1.38	4.5%
1000/1000	793	1.39	1.45	4.3%
Total	48,983			2.4%

Ohio Towing and Labor ILF'S

Towing and Labor Limit	2010 Written	Current Factor	Proposed Factor	New Premium
25	182	1.00	1.00	182
50	3,265	1.50	1.90	4,136
75	2,165	2.50	2.75	2,382
100	1,503	3.50	3.50	1,503
250*	-	7.00	7.00	-
500*	-	12.25	12.25	-
Total	7,115			8,202
			15.3%	

Ohio Change in Assign Value Customer Credits

[illegible]

Ohio Change in Assign Value Customer Credits

[illegible]

[illegible]

Ohio Change in Assign Value Customer Credits

	New	Old	BI	PD	MED	Coll	Comp	T&L	UM	UDM	UMPD
NYNNNO	17.00	17.00	926	641	114	748	326		35	113	84
NYNYNO	9.00	9.00									39
NYNNNO	20.00	18.00	1,524	1,124	136	2,138	565		10	179	155
NYYYNO	10.00	9.00	518	371	78	735	172		10	124	99
YNNNO	17.00	17.00	141	133	26	359	102		7	21	11
YNNYNO	9.00	9.00									
YNNNO	20.00	18.00	459	384	75	546	180		15	93	54
YNNYNO	10.00	9.00									
YNNNO	20.00	20.00	332	233	38	188	65		10	71	67
YNNYNO	10.00	10.00									23
YYNNNO	22.00	22.00	228	145	26					34	26
YYYYNO	11.00	11.00									24
Monoline	2.00	-	33,163	23,424	3,650	27,989	9,051		434	4,985	3,845
30	2.00	-	3,448	2,132	421	2,411	825		23	409	358
31/32	1.00	-	305,381	177,134	28,782	277,183	87,789		4,460	41,320	41,080
39	-	-	15,080	9,540	1,711	13,176	4,198		193	2,028	1,859
			441,198	262,836	43,185	400,113	129,404		6,662	60,954	59,028
			-1.1%	-1.1%	-1.1%	-1.1%	-1.1%		-1.1%	-1.1%	-1.1%
											5,244
											-1.2%

* means that the factors are changing 0,1 or 2 points, not that they are going from 0 to 2

Order of code,

1. Paid in Full, 2. Advanced Quote, 3. Continuity, 4 Driver History, 5. Conversions, 6. Monoline (Y owns a house, Tenant Insurance or nothing)

Ohio Persistancy Discount revisions

	Old Discount	New Discount	OH BI	OH UM	OH UDM	OH PD	OH 450	OH UMPD	OH Coll	OH T&L	OH Comp	OH Med
NB	1.00	1.00	655	102	73	450	37	345	15	123	113	
NB	0.90	0.90										
NB	0.80	0.80										
NB	0.73	0.70	354	49	58	211		283	20	97	33	
NB	0.70	0.60										
NB	0.67	0.50	71,362	10,422	9,854	43,773	1,065	67,108	1,316	23,876	7,404	
RB	0.97	0.97										
RB	0.94	0.94	358	46	47	158		185	7	41	33	
RB	0.90	0.90										
RB	0.87	0.87										
RB	0.84	0.84										
RB	0.80	0.80										
RB	0.77	0.77										
RB	0.74	0.72										
RB	0.73	0.70										
RB	0.70	0.60										
RB	0.67	0.50	369,854	50,933	49,424	219,127	4,224	334,232	5,255	107,931	35,731	
			442,583	61,552	59,456	263,719	5,326	402,153	6,613	132,068	43,314	
			-25.3%	-25.3%	-25.3%	-25.3%	-25.2%	-25.3%	-25.2%	-25.3%	-25.3%	

Ohio Expense Fees

The expense formula was designed as follows:

Total expenses = Base Charge + New Business Costs/Longevity + Renewal Costs

Which is shorten to the formula

$$D = (A + B/L + C)/2$$

The Divide by 2 moves everything back to our base of a 6 month term.
This allows for easier implementation without changing results

Defining the Terms

A= Base Charge

This is the cost of keeping the policy on the books and all the mailings, time, etc that goes into the keeping of a policy

A will be \$30 for a monoline policy and \$20 for a package.

The difference in the fees is because on a package policy the total fee, which would be higher than just a monoline policy is spread across more lines, therefore reducing the cost per line.

B= New Business Costs

This number includes all initial report ordering(MVR, Clue, and other reports)

These costs are those that are ordered on that policy, i.e. 4 drivers are charged for 4 MVR's, but only 1 Clue.

It also includes the extra time and resources used on new business as compared to renewals.

L= Longevity

This number is a calculated number based on characteristics on the policy. A multivariate analysis was created to find which variables to include and exclude and to what extent.

The study was done separately for monoline and package to best predict length of time the policy will be with us.

The B/L is used to distribute the New Business Cost over the expected Life of the policy.

L is allowed to increase, if the actual time the policy has been with Acuity exceeds the projected time. This can happen until the policy reaches the neutral L of 3 for Monoline and 7 for Package.

C= Renewal Costs

This is the cost of renewing a policy. Since these costs are included during the term prior to renewal, those costs are included in the formula.

Currently all these costs are included in the overall expense load. This implies that cost are spread by the percent of premium method(that all costs are a variable cost as a percent of premium). This is true for much of the expenses, but not all. This proposal is pulling out some to the costs that are fixed to a policy and not based on premium.

As a whole these expenses that we are now making fixed amount to 3.6% premium. The Plan is to reduce the base rates to offset the additional fees. This implies no rate effect as a whole for this change, but individual policies will be charged differently under this proposal.

The following is what happens to the variables:
A is a constant unless changed in a rate filing.

B once set never changes. This was the cost to write the policy as new business. That does not change.

L remains the same for the life of the policy except if the actual life of the policy exceeds the current L and L is less than the neutral factors(3 for monoline and 7 for package)

C changes at each renewal based on what is currently on the policy

Renewing into this logic for the first time:

A and C will follow above logic.

L will be assigned 3 for Monoline and 7 for Package. The neutral factor.

B will be calculated in such a way that the change to create a number that keeps the 3.6% of premium.

This proposal is meant to be rate neutral for all renewal policies.

Final use of the Expense fee

Calculate the Total expenses(D). Count the number of unit Coverage (3 cars with full coverage on 2 and Liability only on 1 is 10 counts)

The coverages that this will be applied to is BI,PD,Comp,Coll)

Take D and divide by the counts (i.e. if D was \$65 and the count is 10 then the expenses fee added to every coverage is \$6.5.)

Overall increase to be offset in base rate
3.60%

Ohio Longevity Factor

The following table is a distribution of New business that has come in companywide for Auto. These factors were chosen so that the overall effect was 0.0% along loss experience being better for the longer projected accounts.

First time renewals into this proposal are assigned the same L=3(mono) and 7(Pack) as assigned in the expense portion, and the associated factor of 1.00.

Longevity (L)	Monoline	Proposed factors	Package	Proposed factors
1.00	365,508	1.04		
1.50	513,086	1.03		
2.00	156,034	1.02	21,522	1.04
2.50	91,185	1.01	109,259	1.04
3.00	207,071	1.00	123,476	1.04
3.50	249,380	0.99	303,212	1.04
4.00	140,749	0.98	172,683	1.04
4.50	63,971	0.97	194,518	1.04
5.00	12,083	0.96	97,094	1.04
5.50			93,426	1.03
6.00			185,005	1.02
6.50			188,861	1.01
7.00			230,111	1.00
7.50			399,425	0.99
8.00			607,883	0.98
8.50			645,792	0.98
9.00			359,545	0.96
9.50			157,252	0.96
10.00			72,157	0.96
	1,799,067		3,961,221	
	Total New		5,760,288	
	Total Renew		25,773,152	
	Total		31,533,440	

Home Justification for Feb 2012 Acuity changes
Created by: Shawn Chrisman, FCAS
Ohio

ACUITY is proposing to change 4 items with this proposal, including base rates. The three other changes are being changed on a companywide basis based upon past experiences that indicates that a change in current factors is warranted. Those 3 changes are:

1. Over the past few years ACUITY has been phasing back the age of homeowner discount. That discount originally was up to 25% and with this change it will be 12.5% for owners over 75 Years old. The current discount is 15.5%. We slowly phased this change in so that the current insureds would not see a shock change. Our largest state, Wisconsin, is at 12.5% discount and all states are moving to match.
2. Coverage A curve. Many of the ACUITY factors are based upon the ISO factors with adjustments when ACUITY data supported a variance. The Coverage A curve was one area that a variance was in place. Over the past several years, the experience has deteriorated where ACUITY had lowered the curve. As a result, increases will occur for houses valued between 120K and 660K with the largest increase near 300K. The ISO Curve for the higher value homes was an add-on of 0.09 for each 10K, but ACUITY had an add-on 0.1 for all values greater than 500K. ACUITY is taking ISO's add-on after 500K. This results in homes valued at more than 660K to get a reduction from current rates. The new curve will now more closely match ISO.
3. Valued Customer Credits for Monoline that renewed into rating with this credit. VCC were created to better match premiums and losses. It asked questions that were not previously stored on our systems so that a straight conversion was not possible. It was attempted to place that policy at a rate similar to the rate they were at before the conversion. That conversion happened, but since then it has created undesired events. This business has also outperformed the rest of the homeowner's book. For these reasons, additional credits will be given to these policies. This credit will increase by approximately 7%.

Base Rates also change. These changes occurred with considerations for loss experience and storm activity.

Ohio Home Justification

Home Justification

Data for 2006-Sept 2011

Earned Premium	Incurred Losses	Loss ratio
\$ 5,418,297	\$ 3,859,407	71.2%

Because of the low premium volume this experience has little credibility.

Loss Experience companywide during that time has been 80.8% undeveloped on \$298 Million In Premium

The Expected Loss Ratio for Acuity is just slightly lower than 60%. (Pure Loss Only).

Average Companywide rate increase is 10.2% where Ohio is 7.7%

(note: 2011 means experience from Oct 2010 to Sept 2011)

Twelve month ending	Premium	losses	Loss Ratio
2007	980,634	622,229	63.5%
2008	981,469	998,863	101.8%
2009	914,181	599,341	65.6%
2010	886,022	679,572	76.7%
2011	941,424	744,279	79.1%
	4,703,730	3,644,284	77.5%

On Levels

2007	1.103
2008	1.142
2009	1.154
2010	1.109
2011	1.082

LDF

2007	1.000
2008	1.000
2009	1.000
2010	1.000
2011	1.045

Trends

The assumption we have is that the exposure trend and the loss trend offset.

2007	1,081,263	622,229	57.5%
2008	1,121,275	998,863	89.1%
2009	1,054,602	599,341	56.8%
2010	982,172	679,572	69.2%
2011	1,019,017	777,772	76.3%
Sum	5,258,330	3,677,777	69.9%

Weighted LR(10/15/20/25/30) 70.7%

Expected Loss ratio 60.0%

Indicated Change	Equal Weighting 16.6%	Weighted Change 17.8%
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ACUITY Home - Ohio
Summary of Rate Change Proposal

	2010 Written Premium	Dollar Change	Rate Change
HO-3	855,008	69,849	8.2%
HO-4	28,842	(276)	-1.0%
HO-6	21,452	(81)	-0.4%
MH	1,217	-	0.0%
MH HO-4	340	-	0.0%
Total	906,859	69,493	7.7%

OH Changes by variable

HO-3 Present Base Premium

Base Rate Change	1.068	6.8%
Age of Homeowners	1.005	0.5%
VCC Monoline	0.985	-1.5%
Coverage A	1.023	2.3%
Total Change	1.082	8.2%

HO-4 Present Base Premium

Base Rate Change	1.000	0.0%
Age of Homeowners	1.004	0.4%
VCC Monoline	0.987	-1.3%
Total Change	0.990	-1.0%

HO-6 Present Base Premium

Base Rate Change	1.000	0.0%
Age of Homeowners	1.006	0.6%
VCC Monoline	0.991	-0.9%
Total Change	0.996	-0.4%

Ohio Age of Homeowners Discount

Age of insured	Owners Forms 2010 Premium	Tenants Forms 2010 Premium	Condo Forms 2010 Premium	Current Factor	Proposed Factor	
25	76,151	6,741	1,051	1.000	1.000	0.0%
30	39,838	2,328	928	1.000	1.000	0.0%
35	48,088	2,829	1,278	1.000	1.000	0.0%
40	80,682	2,690	832	1.000	1.000	0.0%
45	64,233	1,852	1,447	1.000	1.000	0.0%
49	32,613	337	297	1.000	1.000	0.0%
50	14,963	997	(44)	1.000	1.000	0.0%
51	14,564	565	-	0.995	0.995	0.0%
52	10,078	-	221	0.990	0.990	0.0%
53	23,855	308	-	0.985	0.985	0.0%
54	19,208	828	730	0.980	0.980	0.0%
55	17,637	-	325	0.975	0.975	0.0%
56	15,039	905	411	0.970	0.970	0.0%
57	22,553	458	-	0.965	0.965	0.0%
58	19,340	403	140	0.960	0.960	0.0%
59	22,499	335	496	0.955	0.955	0.0%
60	19,243	173	-	0.950	0.950	0.0%
61	18,258	680	247	0.945	0.945	0.0%
62	20,522	823	242	0.940	0.940	0.0%
63	20,636	359	1,573	0.935	0.935	0.0%
64	13,882	296	282	0.930	0.930	0.0%
65	11,558	-	244	0.925	0.925	0.0%
66	9,960	265	2,644	0.920	0.920	0.0%
67	10,557	121	238	0.915	0.915	0.0%
68	8,493	108	637	0.910	0.910	0.0%
69	16,769	-	-	0.905	0.905	0.0%
70	8,269	(111)	-	0.895	0.900	0.6%
71	11,072	322	217	0.885	0.895	1.1%
72	9,464	254	429	0.875	0.890	1.7%
73	8,851	-	330	0.865	0.885	2.3%
74	6,788	-	572	0.855	0.880	2.9%
75	59,410	373	1,559	0.845	0.875	3.6%
80	44,451	2,330	2,539	0.845	0.875	3.6%
85	27,129	1,123	113	0.845	0.875	3.6%
90	7,829	150	1,474	0.845	0.875	3.6%
100	526			0.845	0.875	3.6%
Sum:	855,008	28,842	21,452			
Change	0.7%	0.5%	1.1%			
Percent subject to Change	82%	73%	53%			
Overall Change	0.5%	0.4%	0.6%			

Ohio Coverage A Change. Note that the factors for 100K and 1 Million
Factors continue in both directions, but volume is minor

Coverage A Limit	Current factors	Proposed factors	Coverage Prem	Total Premium	New Premium	% change
100,000 and under	1.000	1.000	20,466	24,185	24,185	0.0%
110,000	1.050	1.050	11,263	13,113	13,113	0.0%
120,000	1.100	1.100	18,761	22,847	22,887	0.2%
130,000	1.150	1.155	21,134	25,410	25,577	0.7%
140,000	1.200	1.215	20,551	24,989	25,322	1.3%
150,000	1.250	1.278	25,031	30,695	31,302	2.0%
160,000	1.310	1.344	22,317	28,275	28,915	2.3%
170,000	1.370	1.413	22,457	29,087	29,848	2.6%
180,000	1.430	1.485	24,511	31,289	32,307	3.3%
190,000	1.490	1.560	26,434	33,372	34,749	4.1%
200,000	1.550	1.638	23,588	31,074	32,419	4.3%
210,000	1.625	1.718	18,782	25,036	26,127	4.4%
220,000	1.700	1.800	18,108	23,148	24,227	4.7%
230,000	1.775	1.882	19,163	25,403	26,571	4.6%
240,000	1.850	1.964	13,609	18,348	19,195	4.6%
250,000	1.925	2.046	7,961	10,281	10,784	4.9%
260,000	2.000	2.128	16,486	21,532	22,595	4.9%
270,000	2.075	2.210	13,098	16,851	17,709	5.1%
280,000	2.150	2.292	13,212	17,459	18,337	5.0%
290,000	2.225	2.374	14,219	17,708	18,665	5.4%
300,000	2.300	2.456	6,292	8,236	8,655	5.1%
310,000	2.390	2.546	10,147	13,692	14,342	4.8%
320,000	2.480	2.636	8,818	11,026	11,571	4.9%
330,000	2.570	2.726	5,928	7,532	7,887	4.7%
340,000	2.660	2.816	4,541	5,728	5,992	4.6%
350,000	2.750	2.906	6,793	8,176	8,559	4.7%
360,000	2.840	2.996	4,430	5,903	6,143	4.1%
370,000	2.930	3.086	3,830	5,047	5,248	4.0%
380,000	3.020	3.176	6,212	8,073	8,388	3.9%
390,000	3.110	3.266	5,577	7,357	7,633	3.8%
400,000	3.200	3.356	2,464	2,729	2,848	4.4%
410,000	3.290	3.446	3,311	4,536	4,692	3.4%
420,000	3.380	3.536	2,740	3,328	3,453	3.8%
430,000	3.470	3.626	3,138	4,313	4,453	3.2%
440,000	3.560	3.716	2,234	3,323	3,420	2.9%
450,000	3.650	3.806	2,433	2,800	2,903	3.7%
460,000	3.740	3.896	1,862	2,264	2,341	3.4%
470,000	3.830	3.986	2,446	2,848	2,947	3.5%
480,000	3.920	4.076	4,010	4,729	4,887	3.3%
490,000	4.010	4.166	3,238	4,218	4,343	3.0%
500,000	4.100	4.256	900	1,045	1,079	3.2%
510,000	4.200	4.346	1,575	1,887	1,941	2.8%
520,000	4.300	4.436	1,905	2,632	2,689	2.1%
530,000	4.400	4.526	-	-	-	#DIV/0!
540,000	4.500	4.616	1,113	1,396	1,423	1.9%
550,000	4.600	4.706	1,264	1,522	1,551	1.9%

Ohio Coverage A Change. Note that the factors for 100K and 1 Million
Factors continue in both directions, but volume is minor

Coverage A Limit	Current factors	Proposed factors	Coverage Prem	Total Premium	New Premium	% change
560,000	4.700	4.796	83	109	111	1.5%
570,000	4.800	4.886	628	683	694	1.6%
580,000	4.900	4.976	2,733	3,637	3,676	1.1%
590,000	5.000	5.066	2,011	2,613	2,636	0.9%
600,000	5.100	5.156	197	220	222	1.0%
610,000	5.200	5.246	1,419	1,596	1,607	0.7%
620,000	5.300	5.336	2,420	3,031	3,046	0.5%
630,000	5.400	5.426	1,391	1,602	1,607	0.3%
640,000	5.500	5.516	2,462	2,290	2,293	0.1%
650,000	5.600	5.606	1,321	1,300	1,300	0.0%
660,000	5.700	5.696	-	-	-	#DIV/0!
670,000	5.800	5.786	1,431	1,505	1,502	-0.2%
680,000	5.900	5.876	3,620	4,193	4,176	-0.4%
690,000	6.000	5.966	-	-	-	#DIV/0!
700,000	6.100	6.056	-	-	-	#DIV/0!
710,000	6.200	6.146	-	-	-	#DIV/0!
720,000	6.300	6.236	3,041	3,421	3,387	-1.0%
730,000	6.400	6.326	-	-	-	#DIV/0!
740,000	6.500	6.416	2,754	3,504	3,467	-1.0%
750,000	6.600	6.506	-	-	-	#DIV/0!
760,000	6.700	6.596	-	-	-	#DIV/0!
770,000	6.800	6.686	2,030	2,600	2,564	-1.4%
780,000	6.900	6.776	-	-	-	#DIV/0!
790,000	7.000	6.866	-	-	-	#DIV/0!
800,000	7.100	6.956	-	56	56	0.0%
810,000	7.200	7.046	2,972	3,453	3,388	-1.9%
820,000	7.300	7.136	-	-	-	#DIV/0!
830,000	7.400	7.226	-	-	-	#DIV/0!
840,000	7.500	7.316	-	-	-	#DIV/0!
850,000	7.600	7.406	-	-	-	#DIV/0!
860,000	7.700	7.496	-	-	-	#DIV/0!
870,000	7.800	7.586	1,833	1,978	1,927	-2.6%
880,000	7.900	7.676	-	-	-	#DIV/0!
890,000	8.000	7.766	1,946	2,130	2,072	-2.7%
900,000	8.100	7.856	-	-	-	#DIV/0!
910,000	8.200	7.946	-	-	-	#DIV/0!
920,000	8.300	8.036	-	-	-	#DIV/0!
930,000	8.400	8.126	-	-	-	#DIV/0!
940,000	8.500	8.216	-	-	-	#DIV/0!
950,000	8.600	8.306	-	-	-	#DIV/0!
960,000	8.700	8.396	-	-	-	#DIV/0!
970,000	8.800	8.486	-	-	-	#DIV/0!
980,000	8.900	8.576	-	-	-	#DIV/0!
990,000	9.000	8.666	-	-	-	#DIV/0!
1,000,000 and over	9.100	8.756	4,745	4,879	4,578	-6.2%
Total of Those changing	2.3% increase on total		507,389	639,242	658,532	3.0%

Ohio change in VCC Credits

HO 3

	OH	OLD	NEW	
Old 0	47,155	1.00	0.93	43,854
Old 2	141,505	0.98	0.91	131,398
Rest	554,048	0.75	0.75	554,048
All	742,708			729,300
Percent Change including Non effected premium adjustment				-1.5%

HO 4

	OH	OLD	NEW	
Old 0	3,985	1.00	0.93	3,706
Old 2	2,770	0.98	0.91	2,572
Rest	15,538	0.75	0.75	15,538
All	22,293			21,816
Percent Change including Non effected premium adjustment				-1.3%

HO 6

	OH	OLD	NEW	
Old 0	1,587	1.00	0.93	1,476
Old 2	1,838	0.98	0.91	1,707
Rest	13,302	0.75	0.75	13,302
All	16,727			16,485
Percent Change including Non effected premium adjustment				-0.9%

Road and Residence - Ohio

Home

Maximum % Change	+16.3
Minimum % Change	- 7.0

Auto

Maximum % Change	+39.2
Minimum % Change	-3.2



C. BASE PREMIUMS

Table of Contents

- Base Premiums



BASE PREMIUMS

*Not Condominiums - \$500 Deductible; \$100,000 Dwelling Stated Value - \$575

Condominiums - \$500 Deductible; \$20,000 Personal Property - \$95

***AGE OF HOMEOWNER FACTORS**

If the rated homeowner's age will change within 60 days after the beginning of the policy term, we use the age which develops the lower premium.

<u>Age of Homeowner</u>	<u>Factor</u>
18 - 50	1.000
51	.995
52	.990
53	.985
54	.980
55	.975
56	.970
57	.965
58	.960
59	.955
60	.950
61	.945
62	.940
63	.935
64	.930
65	.925
66	.920
67	.915
68	.910
69	.905
70	.900
71	.895
72	.890
73	.885
74	.880
75 and over	.875

***AMOUNT OF INSURANCE FACTORS - NOT CONDOMINIUMS**

<u>Coverage A</u> <u>(in 1,000's)</u>	<u>Factor</u>	<u>Coverage A</u> <u>(in 1,000's)</u>	<u>Factor</u>
\$50 or less	0.770	280	2.292
60	0.850	290	2.374
70	0.910	300	2.456
80	0.940	310	2.546
90	0.970	320	2.636
100	1.000	330	2.726
110	1.050	340	2.816
120	1.100	350	2.906
130	1.155	360	2.996
140	1.215	370	3.086
150	1.278	380	3.176
160	1.344	390	3.266
170	1.413	400	3.356
180	1.485	410	3.446
190	1.560	420	3.536
200	1.638	430	3.626
210	1.718	440	3.716
220	1.800	450	3.806
230	1.882	460	3.896
240	1.964	470	3.986
250	2.046	480	4.076
260	2.128	490	4.166
270	2.210	500	4.256
Each Add'l . \$10,000 above \$500,000, add:			0.090

Note:

- Factors for coverage amounts not shown (e.g. 75,000) can be determined by interpolation.
- For principal homes written at 100% to value, the premium for \$70,000 applies when the dwelling value is less than \$70,000. Factors below \$70,000 apply only to seasonal homes and homes written at market value.

***AWAY AT SCHOOL CLASS**

An occasional single male or female operator under age 25, who is a resident student at a school over 100 road miles from the place of principal garaging shall be considered a member of the household and the away at school class factor should be used. This rule does not apply when rating coverage for nonowned autos.

BODILY INJURY

*1. Bodily Injury (Private Passenger Car, Utility Car, Special Interest Car)

- a. Base rate * territory factor
- b. a. * BI symbol factor
- c. b. * liability model year factor (not applicable if nonowned auto)
- d. c. * increased limit factor
- e. d. * level factor
- f. e. * responsibility factor
- g. f. * valued customer factor
- h. g. * safe driver discount factor
- i. h. * reinstatement surcharge factor
- j. i. * persistency discount factor
- k. j. * accident prevention course discount
- l. k. * performance surcharge factor
- m. l. * point surcharge factor
- n. m. * class factor
- o. n. * driver age factors
- p. o. * annual mileage factors
- q. p. * permissive use factor
- r. q. * nonowned discount factor (if applicable)
- s. r. * longevity factor
- t. s. + expense fee
- u. t. * term factor
- v. u. * profession discount factor (if applicable)
- w. v. * renewal premium cap factor (if applicable)

Rounding: Round step w. to the nearest 1.00. Round all other steps to the nearest .10.

*2. Bodily Injury (Antique Car)

- a. Base rate * territory factor
- b. a. * increased limit factor
- c. b. * level factor
- d. c. * responsibility factor
- e. d. * valued customer factor
- f. e. * safe driver discount factor
- g. f. * reinstatement surcharge factor
- h. g. * persistency discount factor
- i. h. * class factor
- j. i. * .25
- k. j. * longevity factor
- l. k. + expense fee
- m. l. * term factor
- n. m. * profession discount factor (if applicable)
- o. n. * renewal premium cap factor (if applicable)

Rounding: Round step o. to the nearest 1.00. Round all other steps to the nearest .10.

Bodily Injury (continued)

- *3. Bodily Injury (Motor Home)
- a. Base rate * territory factor
 - b. a. * increased limit factor
 - c. b. * level factor
 - d. c. * responsibility factor
 - e. d. * valued customer factor
 - f. e. * safe driver discount factor
 - g. f. * reinstatement surcharge factor
 - h. g. * persistency discount factor
 - i. h. * class factor
 - j. i. * longevity factor
 - k. j. + expense fee
 - l. k. * term factor
 - m. l. * profession discount factor (if applicable)
 - n. m.* renewal premium cap factor (if applicable)

Rounding: Round step n. to the nearest 1.00. Round all other steps to the nearest .10.

4. Bodily Injury (Recreational Vehicles)
- a. Base rate * increased limit factor
 - b. a. * vehicle surcharge factor
 - c. b. * profession discount factor (if applicable)

Rounding: Round all steps to the nearest 1.00.

PROPERTY DAMAGE

*1. Property Damage (Private Passenger Car, Utility Car, Special Interest Car)

- a. Base rate * territory factor
- b. a. PD symbol factor
- c. b. * liability model year factor (not applicable if nonowned auto)
- d. c. * increased limit factor
- e. d. * combined single limit factor
- f. e. * level factor
- g. f. * responsibility factor
- h. g. * valued customer factor
- i. h. * safe driver discount factor
- j. i. * reinstatement surcharge factor
- k. j. * persistency discount factor
- l. k. * accident prevention course discount
- m. l. * performance surcharge factor
- n. m. * point surcharge factor
- o. n. * class factor
- p. o. * driver age factors
- q. p. * annual mileage factors
- r. q. * permissive use factor
- s. r. * nonowned discount factor (if applicable)
- t. s. * longevity factor
- u. t. + expense fee
- v. u. * term factor
- w. v. * profession discount factor (if applicable)
- x. w. * renewal premium cap factor (if applicable)

Rounding: Round step x. to the nearest 1.00. Round all other steps to the nearest .10.

*2. Property Damage (Antique Car)

- a. Base rate * territory factor
- b. a. * increased limit factor
- c. b. * combined single limit factor
- d. c. * level factor
- e. d. * responsibility factor
- f. e. * valued customer factor
- g. f. * safe driver discount factor
- h. g. * reinstatement surcharge factor
- i. h. * persistency discount factor
- j. i. * class factor
- k. j. * .25
- l. k. * longevity factor
- m. l. + expense fee
- n. m. * term factor
- o. n. * profession discount factor (if applicable)
- p. o. * renewal premium cap factor (if applicable)

Rounding: Round step p. to the nearest 1.00. Round all other steps to the nearest .10.

Property Damage (continued)***3. Property Damage (Motor Home)**

- a. Base rate * territory factor
- b. a. * increased limit factor
- c. b. * combined single limit factor
- d. c. * level factor
- e. d. * responsibility factor
- f. e. * valued customer factor
- g. f. * safe driver discount factor
- h. g. * reinstatement surcharge factor
- i. h. * persistency discount factor
- j. i. * class factor
- k. j. * longevity factor
- l. k. + expense fee
- m. l. * term factor
- n. m. * profession discount factor (if applicable)
- o. n. * renewal premium cap factor (if applicable)

Rounding: Round step o. to the nearest 1.00. Round all other steps to the nearest .10.

4. Property Damage (Recreational Vehicles)

- a. Base rate * increased limit factor
- b. a. * combined single limit factor
- c. b. * vehicle surcharge factor
- d. c. * profession discount factor (if applicable)

Rounding: Round all steps to the nearest 1.00.

MEDICAL PAYMENTS***1. Medical Payments (Private Passenger Car, Utility Car, Special Interest Car)**

- a. Base rate * territory factor
- b. a. * medical payment symbol factor
- c. b. * liability model year factor (not applicable if nonowned auto)
- d. c. * increased limit factor
- e. d. * level factor
- f. e. * responsibility factor
- g. f. * valued customer factor
- h. g. * safe driver discount factor
- i. h. * reinstatement surcharge factor
- j. i. * persistency discount factor
- k. j. * accident prevention course discount
- l. k. * point surcharge factor
- m. l. * class factor
- n. m. * driver age factors
- o. n. * annual mileage factors
- p. o. * permissive use factor
- q. p. * nonowned discount factor (if applicable)
- r. q. * term factor
- s. r. * profession discount factor (if applicable)
- t. s. * renewal premium cap factor (if applicable)

Rounding: Round step t. to the nearest 1.00. Round all other steps to the nearest .10.

2. Medical Payments (Antique Car)

- a. Base rate * territory factor
- b. a. * increased limit factor
- c. b. * level factor
- d. c. * responsibility factor
- e. d. * valued customer factor
- f. e. * safe driver discount factor
- g. f. * reinstatement surcharge factor
- h. g. * persistency discount factor
- i. h. * class factor
- j. i. * .25
- k. j. * term factor
- l. k. * profession discount factor (if applicable)
- m. l. * renewal premium cap factor (if applicable)

Rounding: Round step m. to the nearest 1.00. Round all other steps to the nearest .10.

UNINSURED MOTORISTS - BI, UNINSURED MOTORISTS - PD AND UNDERINSURED MOTORISTS

- *1. Uninsured Motorists-BI, Uninsured Motorists-PD and Underinsured Motorists (Other than Antique Cars and Recreational Vehicles)
- a. Base rate * territory factor
 - b. a. * UM/UDM symbol factor (not applicable to UM-PD)
 - c. b. * liability model year factor (not applicable to UM-PD) (not applicable if nonowned auto)
 - d. c. * increased limit factor
 - e. d. * level factor
 - f. e. * responsibility factor
 - g. f. * valued customer factor
 - h. g. * safe driver discount factor (not applicable to UM-PD)
 - i. h. * reinstatement surcharge factor
 - j. i. * persistency discount factor
 - k. j. * nonowned discount factor (if applicable)
 - l. k. * term factor
 - m. l. * profession discount factor (if applicable)
 - n. m. * renewal premium cap factor (if applicable)

Rounding: Round step n. to the nearest 1.00. Round all other steps to the nearest .10.

2. Uninsured Motorists-BI, Uninsured Motorists-PD and Underinsured Motorists (Antique Cars)
- a. Base rate * territory factor
 - b. a. * increased limit factor
 - c. b. * level factor
 - d. c. * responsibility factor
 - e. d. * valued customer factor
 - f. e. * safe driver discount factor (not applicable to UM-PD)
 - g. f. * reinstatement surcharge factor
 - h. g. * persistency discount factor
 - i. h. * .25
 - j. i. * term factor
 - k. j. * profession discount factor (if applicable)
 - l. k. * renewal premium cap factor (if applicable)

Rounding: Round step l. to the nearest 1.00. Round all other steps to the nearest .10.

3. Uninsured Motorists-BI and Underinsured Motorists (Recreational Vehicles)
- a. Base rate * increased limit factor
 - b. a. * vehicle surcharge factor
 - c. b. * profession discount factor (if applicable)

Rounding: Round each step to the nearest 1.00.

COMPREHENSIVE***1. Comprehensive (Private Passenger Car, Utility Car)**

- a. Base rate * territory factor
- b. a. * symbol factor
- c. b. * model year factor
- d. c. * deductible factor
- e. d. * level factor
- f. e. * responsibility factor
- g. f. * valued customer factor
- h. g. * safe driver discount factor
- i. h. * reinstatement surcharge factor
- j. i. * persistency discount factor
- k. j. * fiberglass body factor
- l. k. * class factor
- m. l. * driver age factors
- n. m. * annual mileage factors
- o. n. * full glass coverage factor
- p. o. * longevity factor
- q. p. + expense fee
- r. q. * term factor
- s. r. * profession discount factor (if applicable)
- t. s. * renewal premium cap factor (if applicable)

Rounding: Round step t. to the nearest 1.00. Round all other steps to the nearest .10.

***2. Comprehensive (Antique Car, Special Interest Car)**

- a. Divide value of antique by 100 to find “hundreds of insurance”.
- b. Find the “rate per \$100 of insurance” for the applicable deductible.
- c. Multiply a. * b.
- d. c. * level factor
- e. d. * responsibility factor
- f. e. * valued customer factor
- g. f. * safe driver discount factor
- h. g. * reinstatement surcharge factor
- i. h. * persistency discount factor
- j. i. * fiberglass body factor
- k. j. * longevity factor
- l. k. + expense fee
- m. l. * term factor
- n. m. * profession discount factor (if applicable)
- o. n. * renewal premium cap factor (if applicable)

Rounding: Round step o. to the nearest 1.00. Round all other steps to the nearest .10.

Comprehensive (continued)***3. Comprehensive (Trailer, Trailer Home)**

- a. Base rate * symbol factor
- b. a. * model year factor
- c. b. * deductible factor
- d. c. * level factor
- e. d. * responsibility factor
- f. e. * valued customer factor
- g. f. * safe driver discount factor
- h. g. * reinstatement surcharge factor
- i. h. * persistency discount factor
- j. i. * class factor
- k. j. * longevity factor
- l. k. + expense fee
- m. l. * term factor
- n. m. * profession discount factor (if applicable)
- o. n. * renewal premium cap factor (if applicable)

Rounding: Round step o. to the nearest 1.00. Round all other steps to the nearest .10.

***4. Comprehensive (Motor Home)**

- a. Base rate * symbol factor
- b. a. * model year factor
- c. b. * deductible factor
- d. c. * level factor
- e. d. * responsibility factor
- f. e. * valued customer factor
- g. f. * safe driver discount factor
- h. g. * reinstatement surcharge factor
- i. h. * persistency discount factor
- j. i. * class factor
- k. j. * full glass coverage factor
- l. k. * longevity factor
- m. l. + expense fee
- n. m. * term factor
- o. n. * profession discount factor (if applicable)
- p. o. * renewal premium cap factor (if applicable)

Rounding: Round step p. to the nearest 1.00. Round all other steps to the nearest .10.

COLLISION

*1. Collision (Private Passenger Car, Utility Car)

- a. Base rate * territory factor
- b. a. * symbol factor
- c. b. * model year factor
- d. c. * deductible factor
- e. d. * level factor
- f. e. * responsibility factor
- g. f. * valued customer factor
- h. g. * safe driver discount factor
- i. h. * reinstatement surcharge factor
- j. i. * persistency discount factor
- k. j. * accident prevention course discount
- l. k. * fiberglass body factor
- m. l. * performance surcharge factor
- n. m.* point surcharge factor
- o. n. * class factor
- p. o. * driver age factors
- q. p. * annual mileage factors
- r. q. * permissive use factor
- s. r. * longevity factor
- t. s. + expense fee
- u. t. * term factor
- v. u. * profession discount factor (if applicable)
- w. v. * renewal premium cap factor (if applicable)

Rounding: Round step w. to the nearest 1.00. Round all other steps to the nearest .10.

*2. Collision (Antique Car, Special Interest Car)

- a. Divide value of antique by 100 to find "hundreds of insurance".
- b. Find the "rate per \$100 of insurance" for the applicable deductible.
- c. Multiply a. * b.
- d. c. * level factor
- e. d. * responsibility factor
- f. e. * valued customer factor
- g. f. * safe driver discount factor
- h. g. * reinstatement surcharge factor
- i. h. * persistency discount factor
- j. i. * fiberglass body factor
- k. j. * longevity factor
- l. k. + expense fee
- m. l. * term factor
- n. m.* profession discount factor (if applicable)
- o. n. * renewal premium cap factor (if applicable)

Rounding: Round step o. to the nearest 1.00. Round all other steps to the nearest .10.

Collision (continued)***3. Collision (Trailer, Trailer Home)**

- a. Base rate * symbol factor
- b. a. * model year factor
- c. b. * deductible factor
- d. c. * level factor
- e. d. * responsibility factor
- f. e. * valued customer factor
- g. f. * safe driver discount factor
- h. g. * reinstatement surcharge factor
- i. h. * persistency discount factor
- j. i. * class factor
- k. j. * longevity factor
- l. k. + expense fee
- m. l. * term factor
- n. m. * profession discount factor
- o. n. * renewal premium cap factor (if applicable)

Rounding: Round step o. to the nearest 1.00. Round all other steps to the nearest .10.

***4. Collision (Motor Home)**

- a. Base rate * symbol factor
- b. a. * model year factor
- c. b. * deductible factor
- d. c. * level factor
- e. d. * responsibility factor
- f. e. * valued customer factor
- g. f. * safe driver discount factor
- h. g. * reinstatement surcharge factor
- i. h. * persistency discount factor
- j. i. * class factor
- k. j. * longevity factor
- l. k. + expense fee
- m. l. * term factor
- n. m. * profession discount factor (if applicable)
- o. n. * renewal premium cap factor (if applicable)

Rounding: Round step o. to the nearest 1.00. Round all other steps to the nearest .10.

L. ADDITIONAL RATES AND FACTORS***Table of Contents**

- Annual Mileage Factors
- Combined Single Limit Factor (CSL)
- Driver Age Factors
- Fiberglass Body Factor
- Good Student/Graduate Discount
- Level Factor
- Liability Symbol Factors - BI and PD
- Medical Payment and UM/UDM Symbol Factors
- Model Year Factors - New Model Years
- Motor Vehicle Accident Prevention Course Discount
- Multi-Car Discount
- Performance Surcharges
- Policy Term
- Recreational Vehicles - Increased Limit Factors
- Recreational Vehicles - Miscellaneous Factors
- Reinstatement Surcharge Factor
- Renewal Premium Cap Factor
- Responsibility Factor
- Road (Not Recreational Vehicles) - Increased Limit Factors
- Uninsured Motorists - Property Damage Factors
- Profession Discount Factor
- Persistency Discount Factor
- Valued Customer Credit
- Safe Driver Discount
- Business Use Factor
- Permissive Use Accident Charge
- Liability Model Year Factor
- Longevity (L) Calculation
- Longevity Factor
- Expense Fee
- Nonowned Discount Factor

***MULTI-CAR DISCOUNT**

The multi-car factor reduction applies to each coverage only if the same coverage is written on another private passenger or utility car rated on an *ACUITY* policy and owned by a member of the same household. The multi-car discount does not apply to nonowned auto coverage. Also, nonowned auto coverage does not qualify another vehicle for the multi-car discount. A single car will receive the multi-car discount if a resident of the household is furnished a company car for regular use.

The following reductions will be applied to the class factor for each coverage:

<u>Coverage</u>	<u>Reduction</u>
Bodily Injury	-0.25
Property Damage	-0.20
Medical Payments	-0.30
Comprehensive	-0.10
Collision	-0.20
Uninsured Motorists	-0.00
Underinsured Motorists	-0.00

ROAD (NOT RECREATIONAL VEHICLES) - INCREASED LIMIT FACTORS

*

Bodily Injury Liability

<u>Limit</u>	<u>Factor</u>
\$100,000/\$100,000	.91
\$300,000/\$300,000	1.29
\$500,000/\$500,000	1.40
\$1,000,000/\$1,000,000	1.61

Property Damage Liability

<u>Limit</u>	<u>Factor</u>
\$100,000	1.00
\$300,000	1.10
\$500,000	1.14
\$1,000,000	1.20

Medical Payments

<u>Limit</u>	<u>Factor</u>
\$1,000	.50
\$2,000	.70
\$5,000	1.00

*

Uninsured Motorists - Bodily Injury

Factors are based on the total number of vehicles on the policy with UM coverage.

<u>Limit</u>	<u>1 Car Factor</u>	<u>2 Car Factor</u>	<u>3 or More Car Factor</u>
\$100,000/ 100,000	.91	.82	.82
300,000/ 300,000	1.29	1.16	1.16
500,000/ 500,000	1.40	1.26	1.26
1,000,000/1,000,000	1.61	1.45	1.45

Underinsured Motorists

Factors are based on the total number of vehicles on the policy with UDM coverage.

<u>Limit</u>	<u>1 Car Factor</u>	<u>2 Car Factor</u>	<u>3 or More Car Factor</u>
\$100,000/ 100,000	.85	.77	.77
300,000/ 300,000	1.60	1.44	1.44
500,000/ 500,000	2.00	1.80	1.80
1,000,000/1,000,000	2.45	2.21	2.21

UNINSURED MOTORISTS - PROPERTY DAMAGE FACTORS**1. Not Recreational Vehicles**

Coverage for \$10,000 is automatically included at no charge on all vehicles insured, except recreational vehicles, for Uninsured Motorists Bodily Injury and Collision.

* Base Rates Without Collision: \$43

Increased Limit Factors

<u>Limit</u>	<u>Factor</u>
\$10,000	1.00
25,000	1.08

2. Recreational Vehicles

<u>Limit</u>	<u>Factor</u>
\$10,000	
With Collision	\$ 4.00
Without Collision	7.00
\$25,000	
With Collision	5.00
Without Collision	8.00

***PERSISTENCY DISCOUNT FACTOR**

A persistency discount factor will apply to new business rating when the applicant has had continuous prior insurance.

The persistency discount factor will be determined as follows:

<u>Length of Prior Insurance At Time of Application</u>	<u>Discount</u>	<u>Factor</u>
Continuous ≥ 3 years	50%	.50
Continuous ≥ 1 to < 3 years	40	.60
Continuous < 1 year	30	.70
Continuous except gap of < 7 days	20	.80
Continuous except gap of ≥ 7 to < 30 days	10	.90
All Other	0	1.00

The persistency discount will be increased by 5 percentage points at each semiannual renewal. For annual policies, the discount will be increased by 10 percentage points at each renewal. The discount can never exceed 50%. Policies that have lapsed and are being reinstated should not receive an increased persistency discount.

*VALUED CUSTOMER CREDIT

The valued customer credit is determined by looking at a number of individual criteria which are then combined into a matrix to produce a single overall number of valued customer credits. The total number of credits is then used to determine a valued customer factor for use in rating.

- Paid-in-Full criteria – entire policy must be paid-in-full to qualify for the credit. The policy is reviewed at renewal and adjusted by two if the paid-in-full indicator changed based on the prior term.
- Advance Quote criteria – new business will qualify for credits if a quote for the account is originally created at least 7 days ahead of the effective date, without regard to the date submitted.
- Continuity criteria – new business will qualify for credits when the applicant has been continuously insured for at least 36 months with the same carrier with active insurance at the date of the application. For policies written as part of a book roll, the total number of valued customer credits is increased by three if the applicant meets the continuity criteria. These credits are in addition to those credits earned for continuity.
- Driving Record criteria – if the number of driving incidents in the past 5 years exceeds the total number of individual drivers assigned to all insured cars, the total valued customer credits are reduced by 50%. Incidents include all those items used in ACUITY's automated leveling rules.

Valued Customer Credit formula: $.99^{\text{total credits}}$. Round to .001.

Credits are assigned as follows:

Automobile Valued Customer Criteria	
A = Paid-in-Full	
B = Advance Quote	
C = Continuity	
I = Road and Residence HO-3,6 (Package Code 32)	

Package	Criteria	Credits
Road and Residence HO-3,6 (Package Code 32)	I	23
	IA	27
	IB	27
	IC	27
	IAC	30
	IBC	30
	IAB	30
	IABC	32

***LIABILITY MODEL YEAR FACTOR**

The Liability Model Year Factor will apply to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorists, Underinsured Motorists, and Towing and Labor coverages based on the model year of the vehicle. Model years greater than the latest model year listed in the rate file contained in K - Additional Rating Factors Automated Files - Model Year Factors - Other Than PD should use the factors for the latest model year shown.

***LONGEVITY (L) CALCULATION**

The auto portion of each policy is assigned an expected longevity in years. Longevity (L) is based on characteristics listed below with the specific factors identified under Expense Fee - Longevity file contained in K - Additional Rating Factors Automated Files.

Longevity is calculated as follows:

- a. Base number of days
- b. a. * advance quote/paid-in-full/continuity combination factor
- c. b. * bodily injury limit assignment factor
- d. c. * oldest rated driver age factor
- e. d. * only vehicle on the policy is over 10 years factor
- f. e. * number of auto units factor (include all vehicle types)
- g. f. * policy's lowest comprehensive deductible assignment factor
- h. g. * safe driver indicator factor
- i. h. * package code factor
- j. i. $\div 365$ = expected longevity in years
If j. is < minimum number of years, j. = minimum
If j. is > maximum number of years, j. = maximum

Rounding: Round steps a. - i. to the nearest .0001. Round step j. to the nearest half of a year.

- Package codes are defined as:
 - o 32 = Discounted package (only valid Road and Residence Package Code)
- Minimum and Maximum expected longevity can be found under Expense Fee - Longevity file, Minimum/Maximum Longevity contained in K - Additional Rating Factors Automated Files

***LONGEVITY FACTOR**

The longevity factor is based on the expected longevity determined from the longevity calculation.

Longevity factors are found in K - Additional Rating Factors Automated Files.

The following rules apply:

- Longevity is assigned at new business
- Longevity is evaluated at each renewal
 - Policies not assigned a longevity (those renewing for the first time into the new logic), will be assigned a longevity factor of 1.00.
 - If the longevity factor on the prior policy ≤ 1.00 , do not adjust at renewal.
 - If the longevity factor on the prior policy > 1.00 :
 - Calculate the number of years the policy has been with *ACUITY* consecutively. Utilize the most recent of the original inception date or the last reinstatement date.
 - If the number of years insured with *ACUITY* $>$ the expected longevity, then replace the expected longevity with the number of years insured with *ACUITY* and use this revised longevity to determine the appropriate longevity factor subject to a minimum factor of 1.00.

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***EXPENSE FEE**

An auto policy expense fee is applied to each Bodily Injury, Property Damage, Comprehensive and Collision coverage on the policy. The expense fee includes the following components:

A = Base charge

B = New business costs (General cost + report ordering costs)

C = Renewal costs

L = Longevity (Refer to the LONGEVITY CALCULATION page)

D = Policy expense fee

All charges and costs can be found under Expense Fee - Base Charge, New Business Costs, and Renewal Costs in K - Additional Rating Factors Automated Files.

The policy expense fee (D) is calculated as follows:

$$D = \frac{A + (B/L) + C}{2}$$

Round all steps to .01.

The following rules apply:

- D is divided by the number of bodily injury, property damage, comprehensive and collision coverages on the policy
- D does not change throughout the policy term
- At each renewal, the following components may be adjusted:
 - A – Base charge
 - C – Renewal costs
 - L – Longevity (Refer to the LONGEVITY rules)
 - D – Policy expense fee
- Package codes are defined as:
 - 32 = Discounted package (only valid Road and Residence Package Code)

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***NONOWNED DISCOUNT**

A Nonowned Discount applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist-Bodily Injury, Uninsured Motorist-Property Damage and Underinsured Motorists coverages when Nonowned Coverage is written. The discount only applies to the unit listed with Nonowned Coverage. This discount does not apply to nonowned Motor Homes or Travel Trailers.

	<u>Discount</u>	<u>Factor</u>
Nonowned	50%	.50

O. PREMIUM RELATED ENDORSEMENTS***Table of Contents**

- RR-6 Road and Residence® Policy (Replacement Cost)
- RR-7 Road and Residence® Policy (Market Value)
- RR-34 Credit for Existing Auto Insurance Endorsement
- RR-46 Additional Equipment Coverage Endorsement
- RR-49 Specified Equipment
- RR-85 Nonowned Motor Home or Travel Trailer
- RR-96 Partial Policy Termination - Parts C, F, G, H and I
- RR-103 Lease/Loan Payoff Coverage
- RR-115 Passenger Permit Endorsement
- RR-133 Full Safety Glass Coverage Endorsement
- RR-177 Personal Auto Enhancements
- RR-223 Recreational Vehicle as Your Insured Car
- RR-231 Original Manufacturer New Parts Coverage
- RR-278 Reimbursement of Car Rental Expense
- RR-310 Replacement Value Coverage
- RR-347 Excess Custom Equipment Coverage Endorsement
- RR-348 Truck Camper or Cap
- RR-385 Coverage For Nonowned Cars



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***RR-385 COVERAGE FOR NONOWNED CARS**

The Liability, Medical Payments, Uninsured Motorists-Bodily Injury, Uninsured Motorists-Property Damage and Underinsured Motorists coverages of the policy may be extended to cover the regular or frequent use of nonowned vehicles. For premiums, use regular private passenger car rates subject to the Nonowned Discount listed in the Additional Rates, Rating and Discount Factors section. Use Liability and Medical Payments/UM/UDM symbols of 101.

Supplement information for Ohio Auto. SERFF number ACUT-127807021 and Road and Residence ACUT-127828201

The following exhibits and explanations are supplements to the Auto indication filed in Ohio. As a point of reference the indication was done with data as of 8/31/2011. The base indication file is set up to work on full year data, so some minor adjustments need to be made. All premium and loss information is done on a TME basis, which means that when it says year 2011, it actually means experience from Sept 2010 to August 2011.

Exhibits 1.1-1.3 show the rate changes and onlevel factors that are generated from these changes. Actual changes occurred 4 months prior to the day listed to adjust for the TME basis.

Exhibit 2.1 Shows the Comprehensive and Collision Rate and Exposure adjustments. I have never liked the Model year and Symbol trending procedures that ISO has created. It always created rate indications that produced that were very difficult to believe. Therefore I created a new methodology that found a combined onlevel, model year and symbol trend adjustment. It also includes changes in exposures of all kinds(territory, driving history, age of insured, deductible, etc) which I believe should be included in trends. The first step is to calculate the average premium per car. This is then compared to the average rate in 2011. From the onlevel procedure, what is the rate adjustment to 2011 to bring to current rate level? Trend period is calculated from midpoint of the most recent experience period to 1 year past the effective date of the proposed change. Model year and symbol trend estimated from past experience. Combining these factors give the rate premium adjustment used in the indication.

Exhibits 3.1-3.5 are the loss development selections. They are actually done on year end data. It is believed that having TME data would not have a material difference from year end data.

Exhibit 4.1 is the Loss trend Data. Our procedure here is to take the ISS Fast track data from Ohio, Central States, and Companywide. We take the TME from the most recent data available. We trend it forward using both exponential growth and linear growth and make a selection from observed data. The "trend to selected" is the combined effect of the Frequency and Severity. A weighted average of the 3 state groups is made. An additional method is using a combined frequency and severity trend from ACUIITY reserving. This is a single trend fitted over the past many years. The ACUIITY data and the Fast Track Data are weighted. These are the final numbers used as Loss trends in the indication. Fast Track does not have Medpay experience, and ACUIITY has chosen a 4% trend to reflect partially the high Medical CPI.

Exhibit 5.1 shows the expense numbers

Exhibit 6.1-6.4 are the Large Loss Adjustment Factors. The UDM(UIM) factor is selected as just 0.5 added to the BI. Originally this was set equal to BI, but experience

did not support this and we believe because the smaller losses are removed as they are taken by the at fault party, but larger losses fall to UDM. The selection of 0.5 addition has little support as the number of UDM claims ACUIITY has is not large enough to make a good selection. On the other hand the indication for UDM is also not relied on because of the lack of credibility. It also tends to be a very small portion of the overall premium.

Exhibit 7.1 is the storm load. The load has remained the same since the update in 2008. We do have a few other high level methods to determine if this file needs to be updated again and it was determined that events of 2009 and 2010 should not alter our selections much. It will be updated for the next indication, though.

An error was found in the storm dollars for 2010. I fat fingered an extra digit into the storm losses. Replacement overall indications and the Comp indication are enclosed. Exhibits 8.1-8.2

You requested an INS-4012 to be completed. We complete a similar form in Kansas, so I updated that form for Ohio. It is not the exact form, but I believe it covers the same information. It is included for homeowners as well for the Road and residence filing. Exhibit 9.1-9.2

Exhibit 10.1 shows the two way rate effect that you requested.

Exhibit 11.1 shows the indicated BI ILF's including ISO adjustments to our base. It is our belief that the distribution of losses for UM and BI should be the same. Therefore the factors follow each other. In a previous filing we discussed that an implied Multicar discount is included in the 2 and more car factors. It is a 10% reduction. At the time it was much easier to implement the discount in that factor, than create a new discount in the rating logic.

Note year end is 8/31/11
Thus all dates got forward 4 months

Input Dates and Rate Changes:

Bodily Injury

Year One MM/DD/YYYY	Percent Change	Year Two MM/DD/YYYY	Percent Change	Year Three MM/DD/YYYY	Percent Change	Year Four MM/DD/YYYY	Percent Change	Year Five MM/DD/YYYY	Percent Change
09/16/2007	0.5%	04/19/2008	-0.2%	05/25/2009 11/28/2009	6.1% 5.1%	08/06/2010	6.3%	08/23/2011	-8.3%

Property Damage

Year One MM/DD/YYYY	Percent Change	Year Two MM/DD/YYYY	Percent Change	Year Three MM/DD/YYYY	Percent Change	Year Four MM/DD/YYYY	Percent Change	Year Five MM/DD/YYYY	Percent Change
09/16/2007	2.8%	04/19/2008	-0.2%	05/25/2009 11/28/2009	3.4% 2.2%	08/06/2010	4.0%	08/23/2011	-9.0%

Medical Payments

Year One MM/DD/YYYY	Percent Change	Year Two MM/DD/YYYY	Percent Change	Year Three MM/DD/YYYY	Percent Change	Year Four MM/DD/YYYY	Percent Change	Year Five MM/DD/YYYY	Percent Change
09/16/2007	2.8%	04/19/2008	0.4%	05/25/2009 11/28/2009	7.0% 7.4%	08/06/2010	8.7%	08/23/2011	-10.6%

Collision

Year One MM/DD/YYYY	Percent Change	Year Two MM/DD/YYYY	Percent Change	Year Three MM/DD/YYYY	Percent Change	Year Four MM/DD/YYYY	Percent Change	Year Five MM/DD/YYYY	Percent Change
09/16/2007	-0.7%	04/19/2008	0.2%	05/25/2009 11/28/2009	0.8% 1.5%	08/06/2010	1.4%	08/23/2011	-11.2%

Comprehensive

Year One MM/DD/YYYY	Percent Change	Year Two MM/DD/YYYY	Percent Change	Year Three MM/DD/YYYY	Percent Change	Year Four MM/DD/YYYY	Percent Change	Year Five MM/DD/YYYY	Percent Change
09/16/2007	-6.2%	04/19/2008	-1.9%	05/25/2009 11/28/2009	-1.2% 0.0%	08/06/2010	-1.4%	08/23/2011	-3.0%

Uninsured Motorists

Year One MM/DD/YYYY	Percent Change	Year Two MM/DD/YYYY	Percent Change	Year Three MM/DD/YYYY	Percent Change	Year Four MM/DD/YYYY	Percent Change	Year Five MM/DD/YYYY	Percent Change
09/16/2007	-0.2%	04/19/2008	0.2%	05/25/2009 11/28/2009	2.1% 4.5%	08/06/2010	4.1%	08/23/2011	0.6%

Underinsured Motorists

Year One MM/DD/YYYY	Percent Change	Year Two MM/DD/YYYY	Percent Change	Year Three MM/DD/YYYY	Percent Change	Year Four MM/DD/YYYY	Percent Change	Year Five MM/DD/YYYY	Percent Change
09/16/2007	-0.3%	04/19/2008	0.2%	05/25/2009 11/28/2009	2.2% 5.8%	08/06/2010	5.6%	08/23/2011	1.0%

Rate Level Adjustment Factors

	Year	
Bodily Injury	2007	1.090
	2008	1.087
	2009	1.086
	2010	0.995
	2011	0.933
Property Damage	2007	1.025
	2008	1.006
	2009	1.000
	2010	0.955
	2011	0.922
Medical Payments	2007	1.151
	2008	1.128
	2009	1.116
	2010	1.001
	2011	0.915
Collision	2007	0.917
	2008	0.921
	2009	0.921
	2010	0.906
	2011	0.897
Comprehensive	2007	0.872
	2008	0.917
	2009	0.944
	2010	0.957
	2011	0.970
Uninsured Motorists	2007	1.117
	2008	1.118
	2009	1.117
	2010	1.065
	2011	1.013
Underinsured Motorists	2007	1.152
	2008	1.154
	2009	1.153
	2010	1.089
	2011	1.019

Combination Model Year Symbol Trends and Rate Effects

Collision	EP			ECY	AVERAGE	Change	Trend Period		Numbers used in indication
							Model and Symbol		
							Future Change		
2006	533,248	2,325	229.3420				2.166667		
2007	516,804	2,368	218.2465	1.073			0.897411	1.054957689	1.016
2008	511,420	2,312	221.2470	1.058			0.897411	1.054957689	1.002
2009	468,039	2,120	220.8081	1.061			0.897411	1.054957689	1.004
2010	424,899	1,870	227.1992	1.031			0.897411	1.054957689	0.976
2011	422,404	1,804	234.1692	1.000			0.897411	1.054957689	0.947

Comp	Trend Period			Model and Symbol	Future Change
	Model and Symbol	Future Change	Future Change		
2006	235,036	2,494	94.2494	0.969532	0.969532
2007	227,483	2,548	89.2816	0.985	0.969532
2008	214,982	2,474	86.8843	1.012	0.969532
2009	194,881	2,255	86.4215	1.017	0.969532
2010	176,188	2,031	86.7639	1.013	0.969532
2011	171,071	1,946	87.9101	1.000	0.969532
EP/ECY			Average to final average	Future Change	Model and Symbol raised to Trend Period
				Change	Future* Future* Trended

Reported Loss

	12	24	36	48	60	72	84	96	108	120	132
1997	9,728,784	12,188,973	12,528,439	12,450,782	12,165,348	12,000,643	11,994,187	11,994,098	11,994,598	11,992,743	11,992,743
1998	8,374,475	11,653,965	13,452,893	13,261,406	13,072,726	13,248,316	13,183,378	13,152,378	13,151,878	13,151,878	13,151,878
1999	9,107,663	12,661,012	13,389,236	13,663,515	12,995,042	12,796,460	12,788,244	12,785,744	12,785,744	12,785,744	12,785,744
2000	9,900,802	13,203,390	12,617,948	12,698,239	12,321,077	12,116,394	12,112,184	12,109,684	12,117,184	12,117,184	12,117,184
2001	9,042,642	11,116,588	11,545,169	11,714,778	11,110,251	10,885,347	10,988,996	10,988,996	10,988,996	10,988,996	10,988,996
2002	11,141,002	12,592,266	13,503,252	13,892,601	13,078,694	12,745,024	12,707,513	12,720,013	12,717,513		
2003	11,974,389	15,315,686	15,686,112	15,851,234	15,045,774	14,968,759	14,794,259	14,794,259			
2004	13,431,946	14,035,904	14,488,516	14,138,575	14,272,554	14,215,304	14,265,304				
2005	13,059,522	15,832,289	16,233,458	16,063,477	15,130,692	15,271,681					
2006	14,345,078	18,954,447	19,729,141	19,767,067	19,064,301						
2007	17,232,014	21,466,440	22,288,667	21,165,093							
2008	14,445,974	17,684,255	18,669,586								
2009	19,346,503	23,407,750									
2010	20,537,637										

Link Ratio

	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to Ultimate
1997	1.253	1.028	0.994	0.977	0.986	0.999	1.000	1.000	1.000	1.000	1.000
1998	1.392	1.154	0.986	0.986	1.013	0.995	0.998	1.000	1.000	1.000	1.000
1999	1.390	1.058	1.020	0.951	0.985	0.999	1.000	1.000	1.000	1.000	1.000
2000	1.334	0.956	1.006	0.970	0.983	1.000	1.000	1.001	1.000	1.000	1.000
2001	1.229	1.039	1.015	0.948	0.980	1.010	1.000	1.000	1.000		
2002	1.130	1.072	1.029	0.941	0.974	0.997	1.001	1.000			
2003	1.279	1.024	1.011	0.949	0.995	0.988	1.000				
2004	1.045	1.032	0.976	1.009	0.996	1.004					
2005	1.212	1.025	0.990	0.942	1.009						
2006	1.321	1.041	1.002	0.964							
2007	1.246	1.038	0.950								
2008	1.224	1.056									
2009	1.210										

Average

5-yr average

5-yr HILO

Selected

LDF

1.251	1.044	0.998	0.964	0.991	0.999	1.000	1.000	1.000	1.000	1.000	1.000
1.243	1.038	0.985	0.961	0.991	1.000	1.000	1.000	1.000	1.000		
1.227	1.037	0.989	0.952	0.990	1.000	1.000	1.000	1.000	1.000		
1.240	1.039	0.990	0.960	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1.212	0.978	0.941	0.950	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Acuity

2006	0.990
2007	0.950
2008	0.941
2009	0.978
2010	1.212

PD
Reported Loss

	12	24	36	48	60	72	84	96	108	120	132
1997	7,539,205	7,371,478	7,320,916	7,307,830	7,305,068	7,299,068	7,299,068	7,298,388	7,298,388	7,298,388	7,298,388
1998	7,552,000	7,481,166	7,476,856	7,479,810	7,466,173	7,466,173	7,465,214	7,465,214	7,465,214	7,465,214	7,465,214
1999	8,341,731	8,258,581	8,136,748	8,143,580	8,139,080	8,136,025	8,137,025	8,137,025	8,137,025	8,137,025	8,137,025
2000	8,783,014	8,741,709	8,647,485	8,631,171	8,632,574	8,627,574	8,627,574	8,627,274	8,627,274	8,627,274	8,627,274
2001	8,041,938	8,092,628	8,094,627	8,081,569	8,078,709	8,074,709	8,074,709	8,074,709	8,074,698	8,074,552	
2002	7,859,315	7,762,362	7,759,621	7,733,243	7,724,421	7,723,672	7,720,172	7,720,172	7,720,172		
2003	8,763,894	8,635,094	8,616,246	8,601,399	8,527,099	8,508,999	8,508,999	8,508,999			
2004	8,861,829	8,767,750	8,709,029	8,701,942	8,700,592	8,700,071	8,700,071				
2005	9,561,843	9,526,989	9,462,114	9,437,227	9,430,977	9,423,908					
2006	9,930,704	9,884,572	9,816,240	9,816,727	9,807,456						
2007	12,042,730	12,040,563	12,019,667	11,983,642							
2008	12,813,640	12,780,035	12,724,100								
2009	13,513,307	13,351,394									
2010	13,860,517										

Link Ratio

	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to Ultimate
1997	0.978	0.993	0.998	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
1998	0.991	0.999	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	0.990	0.985	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2000	0.995	0.989	0.998	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
2001	1.006	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2002	0.988	1.000	0.997	0.999	1.000	1.000	1.000	1.000			
2003	0.985	0.998	0.998	0.991	0.998	1.000	1.000				
2004	0.989	0.993	0.999	1.000	1.000	1.000					
2005	0.996	0.993	0.997	0.999	0.999						
2006	0.995	0.993	1.000	0.999							
2007	1.000	0.998	0.997	0.999							
2008	0.997	0.996									
2009	0.988										

Average

5-yr average

5-yr HILO

Selected

LDF

	0.992	0.995	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000
	0.995	0.995	0.998	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000
	0.996	0.994	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	0.995	0.995	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	0.987	0.992	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Acuity

2006	1.000
2007	0.999
2008	0.997
2009	0.992
2010	0.987

Medpay Reported Loss	12	24	36	48	60	72	84	96	108	120	132
1997	1,429,898	1,131,824	979,646	816,887	777,125	762,501	761,746	760,245	759,500	758,975	759,082
1998	1,513,234	1,220,608	1,025,602	875,732	818,334	810,781	806,484	806,458	805,792	805,341	804,326
1999	1,591,002	1,207,417	1,001,134	887,622	858,450	847,739	847,389	846,364	846,044	843,010	842,920
2000	1,702,104	1,300,839	1,044,340	913,041	877,339	873,854	872,112	870,426	869,409	868,709	868,493
2001	1,482,692	1,150,123	976,735	898,637	867,684	846,436	845,786	842,036	841,426	841,122	
2002	1,672,970	1,383,225	1,215,086	1,121,712	1,064,329	1,050,348	1,048,208	1,046,751	1,042,950		
2003	2,100,082	1,639,059	1,431,901	1,331,900	1,269,022	1,246,943	1,245,218	1,242,301			
2004	2,188,199	1,728,088	1,520,720	1,405,520	1,357,872	1,343,203	1,342,603				
2005	2,386,025	2,032,514	1,798,358	1,650,191	1,581,025	1,564,443					
2006	2,543,051	2,163,453	1,914,168	1,794,779	1,711,394						
2007	2,896,927	2,533,141	2,244,822	2,134,291							
2008	3,234,380	2,606,446	2,355,122								
2009	3,321,586	2,888,192									
2010	4,565,730										

Link Ratio	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to Ultimate
1997	0.792	0.866	0.834	0.951	0.981	0.999	0.998	0.999	0.999	1.000	1.000
1998	0.807	0.840	0.854	0.934	0.991	0.995	1.000	0.999	0.999	1.000	1.000
1999	0.759	0.829	0.887	0.967	0.988	1.000	0.999	1.000	0.996	1.000	1.000
2000	0.764	0.803	0.874	0.961	0.996	0.998	0.998	0.999	0.999	1.000	
2001	0.776	0.849	0.920	0.966	0.976	0.999	0.996	0.999	1.000		
2002	0.827	0.878	0.923	0.949	0.987	0.998	0.999	0.999			
2003	0.780	0.874	0.930	0.953	0.983	0.999	0.999	0.996			
2004	0.790	0.880	0.924	0.966	0.989	1.000					
2005	0.852	0.885	0.918	0.958	0.990						
2006	0.851	0.885	0.938	0.954							
2007	0.874	0.886	0.951								
2008	0.806	0.904									
2009	0.870										

Average	0.811	0.865	0.905	0.956	0.987	0.998	0.998	0.999	0.999	1.000	1.000
5-yr average	0.850	0.888	0.932	0.956	0.985	0.999	0.998	0.999	0.999		
5-yr HILO	0.857	0.885	0.931	0.955	0.986	0.999	0.998	0.999	0.999		
Selected	0.855	0.885	0.930	0.956	0.986	1.000	1.000	1.000	1.000	1.000	1.000
LDF	0.663	0.776	0.877	0.943	0.986	1.000	1.000	1.000	1.000	1.000	1.000

Acuity	
2006	0.986
2007	0.943
2008	0.877
2009	0.776
2010	0.663

Coll
Reported Loss

	12	24	36	48	60	72	84	96	108	120	132
1997	12,173,440	11,297,142	11,223,511	11,156,237	11,103,360	11,087,778	11,077,234	11,069,016	11,066,844	11,060,393	11,056,728
1998	11,946,228	11,005,237	10,814,344	10,735,247	10,698,915	10,669,399	10,651,061	10,639,887	10,634,708	10,630,780	10,625,439
1999	12,808,955	11,684,291	11,572,958	11,508,917	11,484,533	11,469,470	11,458,573	11,451,236	11,448,554	11,445,710	11,443,980
2000	14,889,685	13,452,295	13,209,321	13,119,702	13,076,060	13,059,903	13,053,294	13,047,259	13,042,437	13,039,754	13,036,134
2001	13,063,708	12,268,506	12,130,266	12,064,046	12,018,772	12,010,868	11,999,035	11,988,251	11,981,432	11,974,541	
2002	13,125,092	12,171,155	12,078,624	12,030,891	12,001,039	11,986,816	11,980,852	11,973,053	11,968,744		
2003	13,645,594	12,637,896	12,537,073	12,494,222	12,480,880	12,462,372	12,455,478	12,444,829			
2004	13,556,613	12,647,491	12,514,885	12,461,316	12,447,294	12,430,981	12,414,991				
2005	14,665,891	13,487,007	13,329,346	13,232,140	13,185,866	13,176,019					
2006	14,871,142	13,702,488	13,621,566	13,535,763	13,511,032						
2007	18,943,212	17,582,142	17,419,268	17,327,272							
2008	21,063,434	19,425,272	19,266,976								
2009	20,587,555	19,025,219									
2010	20,930,072										

Link Ratio

	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to Ultimate
1997	0.928	0.993	0.994	0.995	0.999	0.999	0.999	1.000	0.999	1.000	1.000
1998	0.921	0.983	0.993	0.997	0.997	0.998	0.999	1.000	1.000	0.999	0.999
1999	0.912	0.990	0.994	0.998	0.999	0.999	0.999	1.000	1.000	1.000	1.000
2000	0.903	0.982	0.993	0.997	0.999	0.999	1.000	1.000	1.000	1.000	
2001	0.939	0.989	0.995	0.996	0.999	0.999	0.999	0.999	0.999		
2002	0.927	0.992	0.996	0.998	0.999	1.000	0.999	1.000			
2003	0.926	0.992	0.997	0.999	0.999	0.999	0.999				
2004	0.933	0.990	0.996	0.999	0.999	0.999					
2005	0.920	0.988	0.993	0.997	0.999						
2006	0.921	0.994	0.994	0.998							
2007	0.928	0.991	0.995								
2008	0.922	0.992									
2009	0.924										

Average
5-yr average
5-yr HIL
Selected
LDF

	0.924	0.990	0.994	0.997	0.999	0.999	0.999	1.000	1.000	1.000	0.999
	0.923	0.991	0.995	0.998	0.999	0.999	0.999	1.000	1.000		
	0.923	0.991	0.995	0.998	0.999	0.999	0.999	1.000	1.000		
	0.925	0.991	0.995	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	0.910	0.984	0.993	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Acuity

2006	1.000
2007	0.998
2008	0.993
2009	0.984
2010	0.910

Comp
Reported Loss

	12	24	36	48	60	72	84	96	108	120	132
1997	6,890,891	7,030,890	7,028,878	7,032,560	7,032,385	7,030,333	7,029,788	7,029,217	7,028,729	7,028,713	7,028,161
1998	10,551,431	10,617,904	10,605,178	10,599,346	10,598,200	10,597,304	10,596,054	10,596,054	10,595,880	10,595,880	10,595,880
1999	7,803,225	7,919,878	7,910,516	7,912,141	7,907,888	7,904,546	7,902,791	7,903,023	7,903,003	7,903,003	7,903,000
2000	11,446,671	11,606,790	11,601,493	11,581,500	11,580,636	11,606,725	11,602,745	11,601,763	11,601,314	11,601,094	11,600,829
2001	9,180,398	9,433,532	9,411,081	9,420,183	9,418,339	9,416,692	9,415,353	9,414,474	9,414,214	9,413,994	
2002	7,449,723	7,629,139	7,625,405	7,615,232	7,610,717	7,609,113	7,608,908	7,608,878	7,608,878		
2003	6,792,368	6,858,357	6,850,682	6,844,313	6,844,909	6,842,964	6,841,383	6,839,774			
2004	7,378,425	7,498,859	7,500,039	7,499,002	7,497,228	7,501,221	7,501,681				
2005	6,527,208	6,613,433	6,602,446	6,598,435	6,598,382	6,597,982					
2006	9,750,941	9,870,144	9,865,918	9,854,661	9,856,535						
2007	9,123,852	9,257,953	9,261,637	9,261,327							
2008	10,287,896	10,373,447	10,382,337								
2009	9,591,252	9,741,913									
2010	13,787,724										

Link Ratio

	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120	120 to 132	132 to Ultimate
1997	1.020	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.006	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.015	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2000	1.014	1.000	0.998	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000
2001	1.028	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002	1.024	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003	1.010	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004	1.016	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
2005	1.013	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006	1.012	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008	1.008	1.001									
2009	1.016										

Average
5-yr average
5-yr HIL0
Selected
LDF

	1.015	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	1.013	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	1.013	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Acuity

2006	1.000
2007	1.000
2008	1.000
2009	1.000
2010	1.014

BI	Ohio				Central States				Companywide				Acuity Data			
	Year Ending	Freq	Severity	Trend to Sel	Year Ending	Freq	Severity	Trend to Sel	Year Ending	Freq	Severity	Trend to Sel	Combined	Trend	Selection	Weighted
EXP	3/31/2006	1.23	9,866.14	1.01	3/31/2006	1.16	12,142.81	1.09	3/31/2006	1.44	10,678.42	1.19	1.09	1.164	1.108	
	3/31/2007	1.16	9,957.33	1.06	3/31/2007	1.08	12,740.97	1.12	3/31/2007	1.37	11,290.83	1.19	1.12	1.136	1.121	
	3/31/2008	1.10	10,207.31	1.09	3/31/2008	1.00	13,874.89	1.11	3/31/2008	1.26	11,878.08	1.22	1.14	1.108	1.132	
	3/31/2009	1.12	10,284.28	1.06	3/31/2009	1.01	13,976.35	1.09	3/31/2009	1.29	12,154.05	1.17	1.10	1.081	1.098	
	3/31/2010	1.16	10,216.58	1.04	3/31/2010	1.04	13,768.65	1.08	3/31/2010	1.33	12,540.73	1.10	1.07	1.055	1.066	
Selection	5/29/2012	1.08	10,531.41		5/29/2012	0.93	15,325.32		5/29/2012	1.22	13,780.94			Per Year		
		1.19	10,238.73			1.05	14,068.71			1.36	13,511.19			2.5%		
		1.18	10,400.00			1.04	14,800.00			1.35	13,600.00					
PD	3/31/2006	3.31	2,342.20	1.10	3/31/2006	3.39	2,567.65	1.03	3/31/2006	3.51	2,696.03	1.05	1.07	1.083	1.074	
	3/31/2007	3.32	2,387.58	1.08	3/31/2007	3.38	2,593.52	1.02	3/31/2007	3.55	2,748.48	1.02	1.04	1.069	1.055	
	3/31/2008	3.28	2,458.77	1.06	3/31/2008	3.28	2,639.35	1.03	3/31/2008	3.42	2,786.15	1.04	1.05	1.055	1.051	
	3/31/2009	3.22	2,455.25	1.08	3/31/2009	3.24	2,642.60	1.04	3/31/2009	3.43	2,776.12	1.04	1.06	1.042	1.049	
	3/31/2010	3.28	2,513.05	1.04	3/31/2010	3.26	2,696.76	1.01	3/31/2010	3.44	2,820.42	1.02	1.03	1.028	1.027	
Selection	5/29/2012	3.21	2,607.61		5/29/2012	3.15	2,765.47		5/29/2012	3.37	2,882.97			Per Year		
		3.30	2,595.44			3.25	2,779.23			3.37	2,851.06			1.3%		
		3.28	2,600.00			3.27	2,725.00			3.45	2,875.00					
Coll	3/31/2006	4.97	2,624.53	1.05	3/31/2006	5.44	2,868.30	1.01	3/31/2006	5.74	3,004.20	0.98	1.01	1.050	1.032	
	3/31/2007	5.17	2,638.39	1.01	3/31/2007	5.56	2,870.52	0.99	3/31/2007	5.85	3,026.59	0.96	0.98	1.042	1.012	
	3/31/2008	5.23	2,671.13	0.98	3/31/2008	5.44	2,858.17	1.01	3/31/2008	5.67	2,991.56	1.00	0.99	1.034	1.014	
	3/31/2009	4.94	2,622.32	1.06	3/31/2009	5.17	2,833.37	1.07	3/31/2009	5.57	2,922.33	1.04	1.05	1.026	1.040	
	3/31/2010	5.07	2,683.90	1.01	3/31/2010	5.24	2,931.50	1.03	3/31/2010	5.63	2,958.13	1.02	1.02	1.017	1.016	
Selection	5/29/2012	5.06	2,690.89		5/29/2012	5.05	2,908.96		5/29/2012	5.49	2,899.57			Per Year		
		5.08	2,730.64			5.13	3,027.61			5.51	2,990.27			0.8%		
		5.08	2,700.00			5.25	3,000.00			5.65	3,000.00					
Comp	3/31/2006	0.01	1,323.45	0.79	3/31/2006	0.01	1,402.82	0.93	3/31/2006	0.01	1,091.02	1.01	0.91	1.130	1.020	
	3/31/2007	0.01	1,220.76	0.86	3/31/2007	0.01	1,266.00	1.03	3/31/2007	0.01	1,086.03	1.01	0.95	1.108	1.031	
	3/31/2008	0.01	1,234.36	0.85	3/31/2008	0.01	1,379.11	0.94	3/31/2008	0.01	1,200.25	0.92	0.89	1.086	0.990	
	3/31/2009	0.01	1,085.46	0.97	3/31/2009	0.01	1,271.46	1.02	3/31/2009	0.01	1,082.27	1.02	1.00	1.065	1.031	
	3/31/2010	0.01	1,091.92	0.96	3/31/2010	0.01	1,270.57	1.02	3/31/2010	0.01	1,043.92	1.05	1.01	1.044	1.028	
Selection	5/29/2012	0.01	963.66		5/29/2012	0.01	1,214.64		5/29/2012	0.01	1,058.33			Per Year		
		0.01	1,115.72			0.01	1,312.23			0.01	1,055.26			2.0%		
		0.01	1,050.00			0.01	1,300.00			0.01	1,100.00					

Med Pay Selection at 4% per year

PRIVATE PASSENGER AUTO
2010 EXPENSE ANALYSIS

	LIABILITY	PHYSICAL DAMAGE
COMPANYWIDE COMMISSION AND BROKERAGE	16.00%	16.10%
OTHER ACQUISITION EXPENSE	7.50%	7.40%
TOTAL PRODUCTION EXPENSE	23.60%	23.60%
GENERAL EXPENSE	3.70%	3.70%
ADJUSTED STATE TAXES LICENSES & FEES	1.50%	1.50%
PROFIT & CONTINGENCE	3.00%	3.00%
TOTAL EXPENSE	31.80%	31.80%

Personal Auto
Companywide Large Loss Adjustment Factor
Thriftco, Econco, Perfecto, Carco, R&R and Acuity Combined

6.1

(as of 12/31/2010)

Coverage:	Bodily Injury			Trend XS Loss	1.055 65,000	
Year	Net Loss	Claims	Net Loss	Total Claim	Excess Loss	Large Loss Factor
1990						
1991						
1992						
1993	8,551,485	143	15,025,799	1,373	4,810,745	1.471
1994	10,326,824	140	18,189,064	1,488	6,463,136	1.551
1995	10,376,600	140	18,306,613	1,486	6,300,409	1.525
1996	5,987,280	87	12,864,384	1,215	3,314,900	1.347
1997	6,410,997	84	11,999,909	995	3,688,856	1.444
1998	7,798,235	94	13,155,094	917	4,584,488	1.535
1999	7,523,566	68	12,789,409	857	5,070,861	1.657
2000	6,101,685	65	12,124,572	912	3,628,241	1.427
2001	5,861,818	58	10,998,317	788	3,533,356	1.473
2002	7,474,213	71	12,723,729	761	4,467,084	1.541
2003	8,722,217	79	14,800,713	835	5,192,229	1.540
2004	8,505,906	64	14,276,457	791	5,488,884	1.625
2005	9,282,228	70	15,291,156	752	5,800,867	1.611
2006	12,141,806	83	19,047,284	771	7,786,871	1.692
2007	12,712,306	82	21,189,185	892	8,173,205	1.628
2008	10,702,730	76	18,670,048	868	6,264,375	1.505
2009	12,966,160	84	23,408,043	935	7,790,804	1.499
2010	10,701,783	59	20,537,660	946	6,866,783	1.502
Total	162,147,838	1,547	285,397,439	17,582	99,226,093	1.532
2001 to Present	99,071,167	726	170,942,594	8,339	61,364,458	1.562
2006 to Present	59,224,784	384	102,852,221	4,412	36,882,039	1.565
Linear regression						1.587
Exponential Regression						1.586
Selected Large Loss Adjustment Factor :				1.500		

Data as of: 12/31/2010

Personal Auto

6.2

Companywide Large Loss Adjustment Factor

Thriftco, Econco, Perfecto, Carco, R&R and Acuity Combined

(as of 12/31/2010)

Coverage:	Property Damage			Trend XS Loss	1.05 16,000		
Year	Net Loss	Claims	Net Loss	Total Claim	Excess Loss	Large Loss Factor	
1990							
1991							
1992							
1993	1,075,686	105	7,524,852	5,417	342,708	1.048	
1994	133,139	108	8,219,369	5,469	(658,477)	0.926	
1995	1,456,618	131	9,212,244	5,783	448,407	1.051	
1996	1,338,604	101	8,330,029	4,940	522,414	1.067	
1997	1,072,398	87	7,299,428	4,095	334,191	1.048	
1998	1,274,639	94	7,465,215	3,920	437,155	1.062	
1999	1,450,567	95	8,137,027	3,854	561,854	1.074	
2000	1,442,702	105	8,627,461	3,954	411,328	1.050	
2001	1,315,940	84	8,075,999	3,578	449,585	1.059	
2002	1,118,891	67	7,721,265	3,335	393,319	1.054	
2003	1,113,397	65	8,509,376	3,449	374,288	1.046	
2004	1,016,110	56	8,700,148	3,492	347,501	1.042	
2005	1,232,525	66	9,242,236	3,600	405,121	1.046	
2006	1,617,017	79	9,807,456	3,520	577,121	1.063	
2007	1,785,019	84	11,984,489	4,307	624,021	1.055	
2008	1,428,575	66	12,724,100	4,578	470,751	1.038	
2009	1,383,937	58	13,351,399	4,638	500,127	1.039	
2010	1,277,338	50	13,860,673	4,848	477,338	1.036	
Total	22,533,100	1,501	168,792,766	76,777	7,018,752	1.045	
2001 to Present	13,288,747	675	103,977,140	39,345	4,619,174	1.048	
2006 to Present	7,491,885	337	61,728,117	21,891	2,649,359	1.046	
Linear regression							1.055
Exponential Regression							1.055
Selected Large Loss Adjustment Factor :				1.046			

Data as of: 12/31/2010

Personal Auto

6.3

Companywide Large Loss Adjustment Factor

Thriftco, Econco, Perfecto, Carco, R&R and Acuity Combined

(as of 12/31/2010)

Coverage:	Collision			Trend XS Loss		1.05 17,000	
Year	Net Loss	Claims	Net Loss	Total Claim	Excess Loss	Large Loss Factor	
1990							
1991							
1992							
1993	1,484,221	139	10,504,323	6,466	453,252	1.045	
1994	1,728,599	162	11,181,161	6,433	466,960	1.044	
1995	2,471,476	213	13,428,029	6,908	729,713	1.057	
1996	2,082,537	175	12,396,979	6,204	579,960	1.049	
1997	2,117,299	168	11,042,990	5,213	602,701	1.058	
1998	1,945,488	147	10,613,352	4,908	553,952	1.055	
1999	1,996,844	143	11,440,826	4,878	575,489	1.053	
2000	2,592,910	177	13,045,569	5,282	745,645	1.061	
2001	2,161,320	139	11,986,775	4,785	638,109	1.056	
2002	2,162,251	134	11,970,698	4,372	620,411	1.055	
2003	1,916,319	113	12,445,302	4,191	551,101	1.046	
2004	1,829,500	104	12,419,967	4,051	510,191	1.043	
2005	1,683,341	92	13,177,476	4,260	457,906	1.036	
2006	1,760,000	85	13,520,593	4,266	571,195	1.044	
2007	2,217,321	117	17,334,225	5,398	499,148	1.030	
2008	1,925,939	86	19,268,777	5,850	599,862	1.032	
2009	1,982,592	85	19,033,652	5,684	606,402	1.033	
2010	2,100,998	83	20,934,547	5,807	689,998	1.034	
Total	36,158,955	2,362	245,745,242	94,956	10,451,993	1.046	
2001 to Present	19,739,581	1,038	152,092,013	48,664	5,744,322	1.041	
2006 to Present	9,986,850	456	90,091,795	27,005	2,966,605	1.035	
Linear regression							1.034
Exponential Regression							1.034
Selected Large Loss Adjustment Factor :				1.031			

Data as of: 12/31/2010

Personal Auto

6.4

Companywide Large Loss Adjustment Factor

Thriftco, Econco, Perfecto, Carco, R&R and Acuity Combined

(as of 12/31/2010)

Coverage:	Comp				Trend XS Loss	1.04 10,000	
Year	Net Loss	Claims	Net Loss	Total Claim	Excess Loss	Large Loss Factor	
1990							
1991							
1992							
1993	698,077	85	7,639,039	12,043	261,709	1.035	
1994	680,195	82	7,763,474	11,491	242,391	1.032	
1995	730,263	84	8,941,498	11,766	263,841	1.030	
1996	775,454	83	7,993,125	10,458	296,150	1.038	
1997	675,659	66	7,025,161	8,955	279,280	1.041	
1998	1,007,926	106	10,595,880	10,649	345,853	1.034	
1999	773,784	71	7,904,380	8,966	312,582	1.041	
2000	1,254,805	124	11,601,316	9,442	417,105	1.037	
2001	679,886	67	9,414,296	8,505	209,153	1.023	
2002	716,782	63	7,608,918	6,968	256,447	1.035	
2003	592,611	49	6,839,851	5,884	220,251	1.033	
2004	417,527	35	7,502,183	5,958	140,917	1.019	
2005	481,212	41	6,598,180	5,382	144,222	1.022	
2006	797,600	66	9,856,535	6,465	233,430	1.024	
2007	893,356	63	9,262,141	6,785	333,288	1.037	
2008	1,141,286	77	10,383,149	8,140	429,377	1.043	
2009	906,777	57	9,741,970	8,954	358,700	1.038	
2010	1,700,914	114	13,787,724	10,074	560,914	1.042	
Total	14,924,115	1,333	160,458,822	156,885	5,305,611	1.034	
2001 to Present	8,327,952	632	90,994,947	73,115	2,886,701	1.032	
2006 to Present	5,439,933	377	53,031,518	40,418	1,915,709	1.037	
Linear regression						1.034	
Exponential Regression						1.034	
Selected Large Loss Adjustment Factor :				1.041			

Personal Auto Storm Loss Factor
OHIO

7.1

Total

	Total Comp	Storm Losses	Non storm	Storm to Non
1,993	288,297	923	287,373	0.3%
1,994	341,044	-	341,044	0.0%
1,995	254,155	-	254,155	0.0%
1,996	201,977	2,971	199,006	1.5%
1,997	122,768	3,468	119,299	2.9%
1,998	123,697	6,481	117,217	5.5%
1,999	100,810	9,854	90,956	10.8%
2,000	116,431	-	116,431	0.0%
2,001	241,647	34,099	207,549	16.4%
2,002	248,579	30,398	218,182	13.9%
2,003	234,149	12,383	221,766	5.6%
2,004	194,211	22,736	171,475	13.3%
2,005	138,936	9,388	129,549	7.2%
2,006	133,572	24,132	109,440	22.1%
2,007	131,451	22,292	109,160	20.4%
2,008	95,297	44,798	50,499	88.7%
Total	2,967,022	223,922	2,743,101	8.2%

	Full	1.082
State	5 year	1.303
1.193		
Companywide		
1.260		
Selected		
1.20		

Rate Change Effects

OHIO

	2011 Earned Premium	Indicated Change	New Premium	
Bodily Injury	471,921	1.249	589,507	24.9%
Property Damage	280,779	1.045	293,386	4.5%
Medpay	45,785	1.379	63,152	37.9%
Comp	171,071	0.755	129,143	-24.5%
Coll	422,404	0.956	403,906	-4.4%
UM	63,179	0.510	32,210	-49.0%
UDM	60,082	1.403	84,296	40.3%
Liability	921,746		1,062,551	15.3%
Physical Damage	593,474		533,049	-10.2%
Total	1,515,221		1,595,599	5.3%

OHIO
 RATE LEVEL CHANGES
 PERSONAL AUTO
 PLAN : ACUITY
 COVERAGE : Comprehensive

	(1) Actual Earned Premium	(2) Rate and Exposure Adjustment Factor	(3) Adjusted Earned Premium (1)*(2)	(4) Modified Incurred Losses w/ adj	Actual Incurred Losses w/o adj	Portion of Losses above Storm \$10,000 Losses	
2007	227,483	0.986	224,284	110,688	122,148	1,462	33,394
2008	214,982	1.013	217,807	81,344	91,592	0	27,561
2009	194,881	1.019	198,500	75,285	95,265	0	36,433
2010	176,188	1.015	178,751	55,987	52,528	0	8,025
2011	171,071	1.001	171,296	107,674	120,820	0	36,045
TOTAL	984,606		990,638	430,978	482,353		

	(5) Loss Development Factor	(6) Loss Trend Factor	(7) Adjusted Incurred Losses (4)*(5)*(6)	(8) Adjusted Loss Ratio (7)/(3)	Weights
2007	1.000	1.020	112,899	50.3%	10%
2008	1.000	1.031	83,849	38.5%	15%
2009	1.000	0.990	74,535	37.5%	20%
2010	1.000	1.031	57,734	32.3%	25%
2011	1.014	1.028	112,246	65.5%	30%
TOTAL			441,263	44.5%	

(9) Weighted Loss Ratio	0.461
(10) LAE Factor	1.118
(11) Projected Loss and LAE Ratio (9) * (10)	0.515
(12) Expected Loss Ratio (1 - Ratio of Expenses to Premium)	0.682
(14) Adjusted Expected Loss Ratio {(12) * (1 + Average Annual Percentage Change)^M} M = # of Years from One Year beyond the Average Accident Date of the Last Revision to the Average Accident Date of the Effective Period	0.710
(16) Indicated Rate Level Percentage Change {(11) / (12)} -1	-24.5%

Ohio PREMIUM AND LOSS EXPERIENCE EXHIBIT

Name of Company: Acuity

Premiums and Losses Reported Are:

Line of Business: Personal Auto

Experience Current As Of

12/31

20 10

Basic Limits:

Total Limits: X

	Year:2010		Year:2009		Year:2008		Year:2007		Year:2006		TOTAL	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
1. Direct Premiums Earned	1,607,781	100	1,698,749	100	1,989,320	100	2,186,203	100	2,390,095	100	9,872,148	100
2. Direct Losses Incurred	162,746	10.1	1,108,606	65.3	1,212,348	60.9	1,806,950	82.7	923,104	38.6	5,213,754	52.8
3. Loss Adjustment Expense Incurred	113,786	7.1	127,135	7.5	157,025	7.9	176,944	8.1	181,967	7.6	756,858	7.7
4. Loss & Loss Adjustment Expenses Incurred (2+3)	276,532	17.2	1,235,741	72.7	1,369,373	68.8	1,983,894	90.7	1,105,071	46.2	5,970,612	60.5
5. Direct Premiums Written	1,585,493	100	1,637,053	100	1,888,438	100	2,168,106	100	2,335,045	100	9,614,135	100
6. Commission and Brokerage Paid	256,429	16.2	245,266	15.0	290,448	15.4	349,722	16.1	367,882	15.7	1,509,547	15.7
7. Other Acquisition, Field Supervision & Collection Expenses Pd.	118,187	7.5	125,023	7.6	130,197	6.9	153,186	7.1	161,846	6.9	688,439	7.2
8. General Expenses Paid	52,222	3.3	57,252	3.5	63,652	3.4	77,681	3.6	87,183	3.7	337,990	3.5
9. Taxes, Licenses & Fees Paid	22,567	1.4	27,374	1.7	27,434	1.5	35,023	1.6	30,442	1.3	142,840	1.5
10. Total Expenses Paid (6+7+8+9)	449,405	28.3	454,915	27.8	511,731	27.1	615,612	28.4	647,153	27.7	2,678,816	27.9

	Year:2010		Year:2009		Year:2008		Year:2007		Year:2006		TOTAL	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
1. Direct Premiums Earned	145,979,351	100	135,386,980	100	127,616,049	100	118,628,950	100	109,321,805	100	636,932,935	100
2. Direct Losses Incurred	89,053,946	61.0	82,089,550	60.6	82,250,521	64.5	78,759,800	66.4	61,232,557	56.0	393,386,374	61.8
3. Loss Adjustment Expense Incurred	10,331,266	7.1	10,132,412	7.5	10,073,274	7.9	9,601,441	8.1	8,323,075	7.6	48,461,468	7.6
4. Loss & Loss Adjustment Expenses Incurred (2+3)	99,385,212	68.1	92,221,962	68.1	92,323,795	72.3	88,361,241	74.5	69,555,632	63.6	441,847,842	69.4
5. Direct Premiums Written	151,134,911	100	140,681,808	100	131,845,375	100	123,502,795	100	112,275,586	100	659,440,475	100
6. Commission and Brokerage Paid	24,403,259	16.1	22,255,885	15.8	21,492,412	16.3	20,712,803	16.8	18,525,169	16.5	107,389,528	16.3
7. Other Acquisition, Field Supervision & Collection Expenses Pd.	11,266,000	7.5	10,744,000	7.6	9,090,000	6.9	8,726,000	7.1	7,782,000	6.9	47,608,000	7.2
8. General Expenses Paid	4,978,000	3.3	4,920,000	3.5	4,444,000	3.4	4,425,000	3.6	4,192,000	3.7	22,959,000	3.5
9. Taxes, Licenses & Fees Paid	2,132,992	1.4	1,653,639	1.2	1,482,634	1.1	2,011,739	1.6	2,203,823	2.0	9,484,827	1.4
10. Total Expenses Paid (6+7+8+9)	42,780,251	28.3	39,573,524	28.1	36,509,046	27.7	35,875,542	29.0	32,702,992	29.1	187,441,355	28.4

Notes:

**% of Line 1 (Same for each year and total)

***% of Line 5 (Same for each year and total)

Statistical Agent for this Line of Business:

Rating Bureau Affiliation for this Line of Business:

PCHSS

N/A

Ohio PREMIUM AND LOSS EXPERIENCE EXHIBIT

Name of Company: Acuity
Line of Business: Home

Premiums and Losses Reported Are:

	Experience Current As Of			12/31			20 10			Basic Limits:			Total Limits: X		
	Year:2010	Year:2009	Year:2008	Year:2007	Year:2006	Year:2005	Year:2004	Year:2003	Year:2002	Year:2001	Year:2000	Year:1999	Year:1998	Year:1997	Year:1996
1. Direct Premiums Earned	894,569	894,206	894,206	894,206	894,206	894,206	894,206	894,206	894,206	894,206	894,206	894,206	894,206	894,206	894,206
2. Direct Losses Incurred	728,434	620,502	620,502	620,502	620,502	620,502	620,502	620,502	620,502	620,502	620,502	620,502	620,502	620,502	620,502
3. Loss Adjustment Expense Incurred	80,080	61,639	61,639	61,639	61,639	61,639	61,639	61,639	61,639	61,639	61,639	61,639	61,639	61,639	61,639
4. Loss & Loss Adjustment Expenses Incurred (2+3)	808,514	682,141	682,141	682,141	682,141	682,141	682,141	682,141	682,141	682,141	682,141	682,141	682,141	682,141	682,141
5. Direct Premiums Written	906,859	874,854	874,854	874,854	874,854	874,854	874,854	874,854	874,854	874,854	874,854	874,854	874,854	874,854	874,854
6. Commission and Brokerage Paid	142,304	128,484	128,484	128,484	128,484	128,484	128,484	128,484	128,484	128,484	128,484	128,484	128,484	128,484	128,484
7. Other Acquisition, Field Supervision & Collection Expenses Pd.	67,490	66,595	66,595	66,595	66,595	66,595	66,595	66,595	66,595	66,595	66,595	66,595	66,595	66,595	66,595
8. General Expenses Paid	30,287	32,190	32,190	32,190	32,190	32,190	32,190	32,190	32,190	32,190	32,190	32,190	32,190	32,190	32,190
9. Taxes, Licenses & Fees Paid	12,500	14,570	14,570	14,570	14,570	14,570	14,570	14,570	14,570	14,570	14,570	14,570	14,570	14,570	14,570
10. Total Expenses Paid (6+7+8+9)	252,581	241,838	241,838	241,838	241,838	241,838	241,838	241,838	241,838	241,838	241,838	241,838	241,838	241,838	241,838

	Experience Current As Of			12/31			20 10			Basic Limits:			Total Limits: X		
	Year:2010	Year:2009	Year:2008	Year:2007	Year:2006	Year:2005	Year:2004	Year:2003	Year:2002	Year:2001	Year:2000	Year:1999	Year:1998	Year:1997	Year:1996
1. Direct Premiums Earned	60,320,849	53,797,868	53,797,868	53,797,868	53,797,868	53,797,868	53,797,868	53,797,868	53,797,868	53,797,868	53,797,868	53,797,868	53,797,868	53,797,868	53,797,868
2. Direct Losses Incurred	52,172,044	34,875,597	34,875,597	34,875,597	34,875,597	34,875,597	34,875,597	34,875,597	34,875,597	34,875,597	34,875,597	34,875,597	34,875,597	34,875,597	34,875,597
3. Loss Adjustment Expense Incurred	5,399,785	3,708,368	3,708,368	3,708,368	3,708,368	3,708,368	3,708,368	3,708,368	3,708,368	3,708,368	3,708,368	3,708,368	3,708,368	3,708,368	3,708,368
4. Loss & Loss Adjustment Expenses Incurred (2+3)	57,571,829	38,583,965	38,583,965	38,583,965	38,583,965	38,583,965	38,583,965	38,583,965	38,583,965	38,583,965	38,583,965	38,583,965	38,583,965	38,583,965	38,583,965
5. Direct Premiums Written	63,717,493	57,264,273	57,264,273	57,264,273	57,264,273	57,264,273	57,264,273	57,264,273	57,264,273	57,264,273	57,264,273	57,264,273	57,264,273	57,264,273	57,264,273
6. Commission and Brokerage Paid	10,420,299	9,347,505	9,347,505	9,347,505	9,347,505	9,347,505	9,347,505	9,347,505	9,347,505	9,347,505	9,347,505	9,347,505	9,347,505	9,347,505	9,347,505
7. Other Acquisition, Field Supervision & Collection Expenses Pd.	4,742,000	4,359,000	4,359,000	4,359,000	4,359,000	4,359,000	4,359,000	4,359,000	4,359,000	4,359,000	4,359,000	4,359,000	4,359,000	4,359,000	4,359,000
8. General Expenses Paid	2,128,000	2,107,000	2,107,000	2,107,000	2,107,000	2,107,000	2,107,000	2,107,000	2,107,000	2,107,000	2,107,000	2,107,000	2,107,000	2,107,000	2,107,000
9. Taxes, Licenses & Fees Paid	863,709	640,059	640,059	640,059	640,059	640,059	640,059	640,059	640,059	640,059	640,059	640,059	640,059	640,059	640,059
10. Total Expenses Paid (6+7+8+9)	18,154,008	16,453,564	16,453,564	16,453,564	16,453,564	16,453,564	16,453,564	16,453,564	16,453,564	16,453,564	16,453,564	16,453,564	16,453,564	16,453,564	16,453,564

Notes:
**% of Line 1 (Same for each year and total)
***% of Line 5 (Same for each year and total)

Statistical Agent for this Line of Business:
Rating Bureau Affiliation for this Line of Business:

ISO
N/A

ACUITY Personal Auto - Ohio

Coverage	2010 Written Premium	Premium Dist.	Base Rates	IL factors	Model	VCC Changes	Persistancy Changes	Expense Fees	Longevity Changes	Overall Premium Impact Combined	Premium	Rate
Bodily Injury	470,867	30.9%	29.2%	2.8%	-0.3%	-1.1%	-25.3%	3.6%	0.0%	1.4%	6,537.39	0.4%
Property Damage	282,660	18.5%	31.2%		-0.3%	-1.1%	-25.3%	3.6%	0.0%	0.2%	508.71	0.0%
Medical Payments	45,848	3.0%	39.6%		-0.3%	-1.1%	-25.3%		0.0%	2.9%	1,337.02	0.1%
Comprehensive	169,183	11.1%	37.8%		-4.1%	-1.1%	-25.3%	3.6%	0.0%	1.1%	1,922.53	0.1%
Collision	420,751	27.6%	39.1%		-5.5%	-1.1%	-25.3%	3.6%	0.0%	0.6%	2,564.27	0.2%
Uninsured Motorists-BI	62,921	4.1%	33.9%	2.4%	-0.2%	-1.1%	-25.3%		0.0%	1.0%	657.50	0.0%
UM-PD W/O Collision	5,634	0.4%	34.4%		-0.2%	-1.2%	-25.2%		0.0%	-0.7%	(36.71)	0.0%
Underinsured Motorists	59,476	3.9%	36.2%	0.0%		-1.1%	-25.3%		0.0%	0.4%	228.87	0.0%
Towing & Labor	7,115	0.5%	18.8%	15.3%	13.8%	-1.1%	-25.2%		0.0%	15.2%	1,083.08	0.1%
Total	1,524,455	100.0%	34.0%	1.0%	-2.1%	-1.1%	-25.3%	3.2%	0.0%	1.0%	14,802.67	1.0%

AGE OF HOMEOWNER

This is the loss experience for Wisconsin, Illinois, Utah, New Mexico and Pennsylvania. These are the 5 of the 17 states that have had a maximum discount of 12.5% for the age of homeowner. For the time periods listed these states have had the proposed Ohio factors the entire time.

This is policy year data from 2007 through November 30, 2011. Full Premium and losses

Wisconsin makes up \$138M of the total while the entire Companywide Premium is \$218M

	2007	2008	2009	2010	2011	Total
49 and under	12,532,636	10,763,737	13,696,991	14,339,362	6,405,550	60,075,809
50-54	4,421,424	3,681,997	5,400,999	5,783,670	2,620,095	23,181,192
55-59	3,992,463	3,151,510	5,058,034	5,496,097	2,537,883	21,671,547
60-64	2,933,755	2,132,698	4,032,092	4,662,551	2,265,451	17,338,631
65-69	1,969,108	1,919,297	2,741,089	3,135,476	1,544,513	11,772,084
70-74	1,480,112	974,623	2,045,946	2,297,199	1,091,892	8,671,854
75 and over	2,789,791	2,087,827	3,777,837	4,304,457	2,032,104	16,175,786
Grand Total	30,119,289	24,711,690	36,752,988	40,018,812	18,497,487	158,886,903
						126,914,302

The Loss experience for those policies being discounted have performed well with the possible exception of 60-64 age group. Capping the losses at 100K brings all loss ratios at a much more consistent rate. Again this experience is with the factors we are requesting to go to in Kansas.

	2007	2008	2009	2010	2011	Total	Capped at 100K
49 and under	85.9%	96.5%	87.2%	86.5%	65.2%	86.4%	71.7%
50-54	83.3%	64.9%	52.6%	93.3%	66.9%	72.9%	65.4%
55-59	78.9%	79.8%	65.6%	78.2%	71.1%	74.9%	63.6%
60-64	72.7%	55.9%	100.4%	118.8%	74.5%	88.4%	68.1%
65-69	97.5%	72.3%	63.0%	68.6%	46.8%	70.0%	64.0%
70-74	65.8%	66.5%	74.5%	79.9%	73.3%	72.7%	65.8%
75 and over	74.8%	85.8%	60.4%	82.1%	63.1%	74.2%	68.7%

<i>SERFF Tracking Number:</i>	<i>ACUT-127828201</i>	<i>State:</i>	<i>Ohio</i>
<i>Filing Company:</i>	<i>ACUITY, A Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>ACUT-127828201</i>
<i>Company Tracking Number:</i>	<i>1548-11-17-11R</i>		
<i>TOI:</i>	<i>30.0 Homeowners/Auto Combinations</i>	<i>Sub-TOI:</i>	<i>30.0000 Homeowner/Auto Combinations</i>
<i>Product Name:</i>	<i>Road and Residence</i>		
<i>Project Name/Number:</i>	<i>Tricia/14056</i>		

Superseded Schedule Items

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

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
11/17/2011	Rate and Rule	Road - Additional Rating Factors	01/31/2012	K-Additional Rating Factors.pdf (Superceded)

K. ADDITIONAL RATING FACTORS (AUTOMATED FILES)*Table of Contents

- Deductible Factors - Other than Antique Auto and Special Interest Vehicles
- Deductible Rates - Antique Auto and Special Interest Vehicles
- Towing and Labor - Increased Limits
- Model Year Factors - Physical Damage - Private Passenger and Utility Vehicles
- Model Year Factors - Physical Damage - Motor Homes
- Model Year Factors - Physical Damage - Trailer Home
- Model Year Factors - Other than Physical Damage - Private Passenger and Utility Vehicles
- Symbol Factors - Private Passenger and Utility Vehicles - 2011 Model Year and After
- Symbol Factors - Private Passenger and Utility Vehicles - 1990 - 2010 Model Years
- Symbol Factors - Private Passenger and Utility Vehicles - 1989 Model Year and Prior
- Symbol Factors - Motor Homes - All Model Years
- Symbol Factors - Trailer Home - All Model Years
- Territory Factors
- Expense Fee - Base Charge
- Expense Fee - New Business Costs
- Expense Fee - Renewal Costs
- Longevity - Base Days
- Longevity - Advanced Quote, Paid in Full, Continuity Factors
- Longevity - Bodily Injury Limits Factors
- Longevity - Age of Oldest Driver Factors
- Longevity - Only One Vehicle And It's Over 10 Years Old Factors
- Longevity - Total Number of Units On Policy Factors
- Longevity - Comprehensive Deductible Factors
- Longevity - Safe Driver Factors
- Longevity - Package Code Factors
- Longevity - Minimum/Maximum Longevity
- Longevity Factors

ACUITY, A MUTUAL INSURANCE COMPANY
E. ADDITIONAL RATES, RATING AND DISCOUNT FACTORS
TOWING AND LABOR - INCREASED LIMITS
OHIO

<u>LIMIT</u>	<u>FACTOR</u>
25	1.00
50	1.90
75	2.75
100	3.50
250	7.00
500	12.25

ACUITY, A MUTUAL INSURANCE COMPANY
E. ADDITIONAL RATES, RATING AND DISCOUNT FACTORS
MODEL YEAR FACTORS - TYPE 1,2 VEHICLES AND FARM TRUCKS
OHIO

<u>MODEL YEAR</u>	<u>COMPREHENSIVE FACTOR</u>	<u>COLLISION FACTOR</u>
2012	1.000	1.000
2011	0.960	0.960
2010	0.910	0.920
2009	0.870	0.880
2008	0.830	0.850
2007	0.800	0.800
2006	0.770	0.760
2005	0.750	0.720
2004	0.720	0.670
2003	0.690	0.630
2002	0.660	0.590
2001	0.630	0.540
2000	0.600	0.500
1999	0.560	0.460
1998	0.530	0.420
1997	0.520	0.400
1996	0.520	0.390
1995	0.510	0.370
1994	0.500	0.360
1993	0.490	0.340
1992	0.490	0.340
1991	0.490	0.340
1990	0.490	0.340
1989	0.490	0.340
1988	0.490	0.340
1987	0.490	0.340
1986	0.490	0.340
1985	0.490	0.340
PRIOR	0.490	0.340

ACUITY, A MUTUAL INSURANCE COMPANY
E. ADDITIONAL RATES, RATING AND DISCOUNT FACTORS
MODEL YEAR FACTORS - MOTOR HOMES
OHIO

<u>MODEL YEAR</u>	<u>COMPREHENSIVE FACTOR</u>	<u>COLLISION FACTOR</u>
2012	1.000	1.000
2011	1.000	0.960
2010	1.000	0.920
2009	1.000	0.880
2008	1.000	0.840
2007	1.000	0.800
2006	1.000	0.760
2005	1.000	0.720
2004	1.000	0.720
2003	1.000	0.720
2002	1.000	0.720
2001	1.000	0.720
2000	1.000	0.720
1999	1.000	0.720
1998	1.000	0.720
1997	1.000	0.720
1996	1.000	0.720
1995	1.000	0.720
1994	1.000	0.720
1993	1.000	0.720
1992	1.000	0.720
1991	1.000	0.720
1990	1.000	0.720
1989	1.000	0.720
PRIOR	1.000	0.720

ACUITY, A MUTUAL INSURANCE COMPANY
E. ADDITIONAL RATES, RATING AND DISCOUNT FACTORS
MODEL YEAR FACTORS - TRAILER HOME
OHIO

<u>MODEL YEAR</u>	<u>COMPREHENSIVE FACTOR</u>	<u>COLLISION FACTOR</u>
2012	1.000	1.000
2011	1.000	0.960
2010	1.000	0.920
2009	1.000	0.880
2008	1.000	0.840
2007	1.000	0.800
2006	1.000	0.760
2005	1.000	0.720
2004	1.000	0.720
2003	1.000	0.720
2002	1.000	0.720
2001	1.000	0.720
2000	1.000	0.720
1999	1.000	0.720
1998	1.000	0.720
1997	1.000	0.720
1996	1.000	0.720
1995	1.000	0.720
1994	1.000	0.720
1993	1.000	0.720
1992	1.000	0.720
1991	1.000	0.720
1990	1.000	0.720
1989	1.000	0.720
PRIOR	1.000	0.720

ACUITY, A MUTUAL INSURANCE COMPANY
 E. ADDITIONAL RATES, RATING AND DISCOUNT FACTORS
 LIABILITY MODEL YEAR FACTORS - TYPE 1,2,9 VEHICLES AND FARM TRUCKS
 OHIO

MODEL YEAR	BI	PD	MED	UM	UDM	TL
2012	1.02	1.02	1.02	1.02	1.02	.28
2011	1.02	1.02	1.02	1.02	1.02	.28
2010	1.02	1.02	1.02	1.02	1.02	.37
2009	1.02	1.02	1.02	1.02	1.02	.46
2008	1.02	1.02	1.02	1.02	1.02	.55
2007	1.02	1.02	1.02	1.02	1.02	.64
2006	1.02	1.02	1.02	1.02	1.02	.73
2005	1.02	1.02	1.02	1.02	1.02	.82
2004	1.01	1.01	1.01	1.01	1.01	.91
2003	1.01	1.01	1.01	1.01	1.01	1.00
2002	1.00	1.00	1.00	1.00	1.00	1.10
2001	1.00	1.00	1.00	1.00	1.00	1.20
2000	.99	.99	.99	.99	.99	1.30
1999	.99	.99	.99	.99	.99	1.40
1998	.98	.98	.98	.98	.98	1.50
PRIOR	.98	.98	.98	.98	.98	1.50

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R EXPENSE FEE - BASE CHARGE
OHIO

PACKAGE CODE
32

BASE CHARGE

020

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R EXPENSE FEE - NEW BUSINESS COSTS
OHIO

<u>GENERAL</u>	<u>PREFILL</u>	<u>CREDIT ON QUOTE</u>	<u>CLUE A</u>	<u>MVR</u>
20	2.25	1.55	3.23	6.81

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R EXPENSE FEE - RENEWAL COSTS
OHIO

<u>CREDIT</u>	<u>EARS</u>	<u>RISK ALERT</u>
0.42	1.45	0.65

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R EXPENSE FEE LONGEVITY - BASE DAYS
OHIO

	PACKAGE CODE
	<u>32</u>
BASE DAYS	2875

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R EXPENSE FEE LONGEVITY
ADVANCED QUOTE (AQ), PAID IN FULL (PF), CONTINUITY (CN)
OHIO

<u>AQ</u>	<u>PF</u>	<u>CN</u>	PACKAGE CODE
			<u>32</u>
N	N	N	0.435
N	N	Y	0.540
N	Y	N	0.750
N	Y	Y	0.765
Y	N	N	0.930
Y	N	Y	1.000
Y	Y	N	1.035
Y	Y	Y	1.075

ACUITY, A MUTUAL INSURANCE COMPANY
 K. ADDITIONAL RATING FACTORS
 R&R EXPENSE FEE LONGEVITY - BODILY INJURY
 OHIO

<u>LIMIT PER PERSON (IN 1,000'S)</u>	<u>LIMIT PER ACCIDENT (IN 1,000'S)</u>	<u>PACKAGE CODE 32</u>
NO BI		0.850
12.5	25	0.850
15	30	0.850
20	40	0.850
25	50	0.850
50	50	0.850
50	100	0.850
100	100	0.850
100	200	0.850
100	300	1.000
150	300	1.000
200	200	1.000
250	250	1.000
250	500	1.000
300	300	1.000
300	500	1.000
500	500	1.035
500	1,000	1.035
1,000	1,000	1.035

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R EXPENSE FEE LONGEVITY - AGE OF OLDEST DRIVER
OHIO

DRIVER AGE	PACKAGE CODE 32
16	0.820
17	0.820
18	0.820
19	0.820
20	0.820
21	0.820
22	0.820
23	1.000
24	1.000
25	1.000
26	1.000
27	1.000
28	1.000
29	1.000
30	1.000
31	1.000
32	1.000
33	1.000
34	1.000
35	1.000
36	1.000
37	1.000
38	1.000
39	1.000
40	1.000
41	1.000
42	1.000
43	1.000
44	1.000
45	1.000
46	1.000
47	1.000
48	1.000
49	1.000
50	1.000
51	1.000
52	1.000
53	1.000
54	1.000
55	1.060
56	1.060
57	1.060
58	1.060
59	1.060
60	1.060
61	1.060
62	1.060
63	1.060
64	1.060
65	1.060

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R EXPENSE FEE LONGEVITY - AGE OF OLDEST DRIVER
OHIO

DRIVER AGE	PACKAGE CODE 32
66	1.060
67	1.060
68	1.060
69	1.060
70	1.060
71	1.060
72	1.060
73	1.060
74	1.060
75	1.060
76	1.060
77	1.060
78	1.060
79	1.060
80	1.060

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R EXPENSE FEE LONGEVITY - ONLY ONE VEHICLE
AND IT IS OVER 10 YEARS OLD
OHIO

	PACKAGE CODE
	<u>32</u>
NO	1.000
YES	0.930

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R EXPENSE FEE LONGEVITY - TOTAL NUMBER OF AUTO
UNITS ON THE POLICY
OHIO

<u>UNITS</u>	<u>PACKAGE CODE</u> <u>32</u>
1	0.970
2	1.000
3	1.000
4	1.000

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R EXPENSE FEE LONGEVITY - COMPREHENSIVE DEDUCTIBLE
(POLICY'S LOWEST)
OHIO

<u>DEDUCTIBLE</u>	<u>PACKAGE CODE</u>
	32
NO COMP	1.000
0	1.060
25	1.060
50	1.060
100	1.060
200	1.060
250	1.060
500	1.000
1000	1.000
1500	1.000
2000	1.000
2500	1.000
5000	1.000

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R EXPENSE FEE LONGEVITY - SAFE DRIVER
OHIO

PACKAGE CODE
32

NO	1.000
YES	0.960

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R EXPENSE FEE LONGEVITY - PACKAGE CODE FACTORS
OHIO

	PACKAGE CODE
	<u>32</u>
FACTOR	1.000

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R EXPENSE FEE LONGEVITY - MINIMUM/MAXIMUM LONGEVITY
OHIO

	PACKAGE CODE
	<u>32</u>
MINIMUM	2.0
MAXIMUM	10.0

SUBSEQUENT	
<u>RENEWAL</u>	
MAXIMUM	7.0

ACUITY, A MUTUAL INSURANCE COMPANY
K. ADDITIONAL RATING FACTORS
R&R LONGEVITY FACTORS
OHIO

<u>EXPECTED LONGEVITY</u>	<u>PACKAGE CODE 32</u>
1.0	1.04
1.5	1.04
2.0	1.04
2.5	1.04
3.0	1.04
3.5	1.04
4.0	1.04
4.5	1.04
5.0	1.04
5.5	1.03
6.0	1.02
6.5	1.01
7.0	1.00
7.5	0.99
8.0	0.98
8.5	0.97
9.0	0.96
9.5	0.96
10.0	0.96