

5. Maximum Rate Increase/Decrease to any Georgia Insured

What are the largest and the smallest cumulative premium level effects resulting from all rate class, territory, point, increased limits factor and other rating factor changes affecting any individual class of insureds?

Largest: 14.9%	Smallest: 0.0%
2000 NISSAN FRONTIER KING CAB XE/SE,	2006 HYUNDAI ELANTRA GLS/GT/LIMITED
2009 NISSAN MAXIMA S/MAXIMA SV	2008 FORD FOCUS SE/SES
2011 FORD F-150 SUPERCAB	COMP: \$1000 Deductible
BI/PD: 100/300/100	No BI/PD
UM Added On: 100/300	No UM/Med
UMPD: \$250 Deductible	No COLL
No COMP	
No COLL	

Note: PLEASE IDENTIFY EACH RISK.

Largest means largest increase; if no increases are possible, the smallest decrease. Smallest means the smallest increase, or if applicable, the largest decrease.

6. Annual Trend Information

	New Filing	First Prior Filing	Second Prior Filing
BI	10.3%	11.3%	14.3%
PD	1.3%	6.3%	8.9%
MED PAY	10.6%	11.9%	14.3%
Comprehensive	9.4%	13.1%	18.5%
Collision	-11.6%	-7.4%	-5.8%
UM/UIM	9.6%	10.9%	14.3%
Other	-6.7%	-5.8%	2.8%
UMPD	2.0%	7.2%	21.9%

7. Please describe the filer's marketing methods including: underwriting rules, unique product features, distribution methods, advertising methods, and pricing strategy.

We are a direct writer, marketing primarily through direct mail to clients of our parent company (American Family Connect Insurance Company), as well as clients of our partners (primarily Costco). Our pricing strategy is to be adequately priced for the type of business we write, while remaining competitive in the marketplace.