

**TO: ARKANSAS AGENTS**

**REVISED PERSONAL AUTO RATES**

You should have received manual pages from the Insurance Services Office that provide revised loss costs for Personal Auto. These rates will apply to policies written on or after December 1, 2004, instead of ISO's effective date of August 1, 2004.

These new rates will be available in our Quick Quote system as of December 1, 2004. The Quick Quote system is found on our web site at [www.graindealers.com](http://www.graindealers.com).

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State Filings Coordinator

PLH/po

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