

SERFF Tracking Number: LBRM-125540509 State: Arkansas
 First Filing Company: The Ohio Casualty Insurance Company, ... State Tracking Number: EFT \$100
 Company Tracking Number: 2008-00967
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: 2008 Arkansas Auto Fast Path
 Project Name/Number: 2008 Arkansas Auto Fast Path/2008-00967

Filing at a Glance

Companies: The Ohio Casualty Insurance Company, West American Insurance Company, American Fire and Casualty Company

Product Name: 2008 Arkansas Auto Fast Path SERFF Tr Num: LBRM-125540509 State: Arkansas
 TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: EFT \$100
 Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: 2008-00967 State Status: Fees verified and received (PPA)
 Filing Type: Rate/Rule Co Status: Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
 Authors: Carol Roof, Jodi Guggenberger Disposition Date: 04/03/2008
 Date Submitted: 03/21/2008 Disposition Status: Filed
 Effective Date Requested (New): 04/12/2008 Effective Date (New): 04/12/2008
 Effective Date Requested (Renewal): 05/13/2008 Effective Date (Renewal): 05/13/2008

State Filing Description:

General Information

Project Name: 2008 Arkansas Auto Fast Path Status of Filing in Domicile: Not Filed
 Project Number: 2008-00967 Domicile Status Comments:
 Reference Organization: N/A Reference Number: N/A
 Reference Title: N/A Advisory Org. Circular: N/A
 Filing Status Changed: 04/03/2008
 State Status Changed: 04/03/2008 Deemer Date:
 Corresponding Filing Tracking Number:

Filing Description:

We are filing a rate and rule revision to our Personal Automobile Program. Please refer to our Actuarial Memorandum and Rule Filing Memorandum for further details.

As a result of the acquisition of Ohio Casualty Group by Liberty Mutual and our re-branding project, the header on all our manual pages will now show our specific companies: The Ohio Casualty Insurance Company, West American Insurance

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Company and American Fire and Casualty Company. Please note, at this time in addition to the header revision we have made amendments to Rules 8, 9, 11 and 27 which are provided for your review. Should you require a copy of our entire set of rules with the header revision, please advise and we will forward.

Company and Contact

Filing Contact Information

Jodi Guggenberger, Jodi.Guggenberger@libertymutual.com
 9450 Seward Road (800) 843-6446 [Phone]
 Fairfield, OH 45014 (513) 603-2160[FAX]

Filing Company Information

The Ohio Casualty Insurance Company	CoCode: 24074	State of Domicile: Ohio
9450 Seward Road	Group Code: 111	Company Type: Property & Casualty
Fairfield, OH 45014-5456	Group Name:	State ID Number:
(800) 826-6189 ext. [Phone]	FEIN Number: 31-0396250	

West American Insurance Company	CoCode: 44393	State of Domicile: Indiana
9450 Seward Road	Group Code: 111	Company Type: Property & Casualty
Fairfield, OH 45014-5456	Group Name:	State ID Number:
(800) 826-6189 ext. [Phone]	FEIN Number: 31-0624491	

American Fire and Casualty Company	CoCode: 24066	State of Domicile: Ohio
9450 Seward Road	Group Code: 111	Company Type: Property & Casualty
Fairfield, OH 45014-5456	Group Name:	State ID Number:
(800) 826-6189 ext. [Phone]	FEIN Number: 59-0141790	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No

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Fee Explanation: \$100 per rate filing
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Ohio Casualty Insurance Company	\$100.00	03/21/2008	18856246
West American Insurance Company	\$0.00	03/21/2008	
American Fire and Casualty Company	\$0.00	03/21/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	04/03/2008	04/03/2008

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State: Arkansas
 State Tracking Number: EFT \$100
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Disposition

Disposition Date: 04/03/2008
 Effective Date (New): 04/12/2008
 Effective Date (Renewal): 05/13/2008
 Status: Filed
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
The Ohio Casualty Insurance Company	-12.400%	\$-7,976	107	\$64,562	0.000%	-23.000%	5.200%
West American Insurance Company	-14.800%	\$-83,617	671	\$483,224	0.000%	-23.000%	0.400%
American Fire and Casualty Company	-12.300%	\$-22,578	214	\$160,245	0.000%	-22.000%	-1.500%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	-14.000%
Effect of Rate Filing-Written Premium Change For This Program	\$-114,171

<i>SERFF Tracking Number:</i>	<i>LBRM-125540509</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>The Ohio Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>2008-00967</i>		
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<i>Product Name:</i>	<i>2008 Arkansas Auto Fast Path</i>		
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Effect of Rate Filing - Number of Policyholders Affected

992

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

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Rate Information

Rate data applies to filing.

Filing Method: File and Use
 Rate Change Type: Decrease
 Overall Percentage of Last Rate Revision: 0.200%
 Effective Date of Last Rate Revision: 11/02/2007
 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:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
The Ohio Casualty Insurance Company	5.200%	-12.400%	\$-7,976	107	\$64,562	0.000%	-23.000%
West American Insurance Company	0.400%	-14.800%	\$-83,617	671	\$483,224	0.000%	-23.000%
American Fire and Casualty Company	-1.500%	-12.300%	\$-22,578	214	\$160,245	0.000%	-22.000%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated: 0.000%

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<i>Project Name/Number:</i>	<i>2008 Arkansas Auto Fast Path/2008-00967</i>		

Overall Percentage Rate Impact For This Filing:	-14.000%
Effect of Rate Filing - Written Premium Change For This Program:	\$-114,171
Effect of Rate Filing - Number of Policyholders Affected:	992

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:	
Filed	Base Rates	Rule 8	Replacement	AR-PC-07-026362	Rule 8 04-08.pdf
Filed	Territory Relativities	Rule 9	Replacement	AR-PC-07-026362	Rule 9 04-08.pdf
Filed	Increased Limits Factors	Rule 11	Replacement	AR-PC-07-026362	Rule 11 04-08.pdf
Filed	Market Tier	Rule 27	Replacement	AR-PC-07-026362	Rule 27 04-08.pdf

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RULE 8. BASE RATES

Liability Coverage	Base Limit	Semi-Annual Base Rate
Bodily Injury (BI)	\$25,000/\$50,000	\$114.50
Property Damage (PD)	\$15,000	\$119.50
Single Limit Liability (CSL)	\$75,000	\$270.00
Medical Payments (MP)	\$1,000	\$20.50
Arkansas Medical Payments (ArMED)	\$5,000	\$55.00
Uninsured Motorists - Split Limit (UM)	\$25,000/\$50,000	\$18.00
Uninsured Motorists - Single Limit (UM)	\$50,000	\$22.00
Uninsured Motorists - Combined Single Limit (UM)	\$75,000	\$51.50
Underinsured Motorists - Split Limit (UIM)	\$10,000/\$20,000	\$28.00
Underinsured Motorists - Single Limit (UIM)	\$50,000	\$58.50
Uninsured Motorists - Property Damage (UMPD)	\$25,000	\$26.50
Arkansas Workloss	\$5,000	\$2.70
Arkansas AD&D	\$5,000	\$1.60

Physical Damage Coverage	Model Year/ Symbol	Base Deductible	Semi-Annual Base Rate
Comprehensive (COMP)	MY 2007,Sym 8	\$500	\$142.50
Collision (COLL)	MY 2007,Sym 8	\$500	\$377.50

Rental Reimbursement, Trip Interruption Coverage and other coverages are offered FREE as part of the Enhanced Coverage Endorsement - See Rule 32.

Rates for Towing and Labor and Electronic Equipment may be found in Rule 31. Miscellaneous Coverages.

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RULE 9. TERRITORY RELATIVITIES

Using Rule 4., determine the Rating Territory Assignment for each of the vehicles on the policy. Then apply the appropriate Territory Relativity for each Coverage.

Territory	BI	PD	CSL	MP	UM	UIM	UMPD	COMP	COLL	ArMED
001	1.784	1.543	1.681	0.099	0.972	0.972	0.972	0.903	1.204	0.099
003	1.028	0.966	1.001	0.400	0.972	0.972	0.972	0.796	0.966	0.400
005	1.000	1.000	1.000	1.000	0.944	0.944	0.944	1.000	1.000	1.000
006	1.713	1.405	1.580	1.200	1.000	1.000	1.000	1.290	1.095	1.200
008	1.000	1.000	1.000	1.000	0.944	0.944	0.944	1.000	1.000	1.000
009	1.382	1.252	1.326	0.578	0.972	0.972	0.972	1.135	1.073	0.578
010	1.008	0.969	0.991	0.689	0.972	0.972	0.972	0.730	0.795	0.689
011	1.327	1.195	1.270	0.889	1.000	1.000	1.000	1.422	1.238	0.889
091	1.319	1.130	1.237	0.578	0.972	0.972	0.972	1.210	1.092	0.578
092	1.421	1.102	1.284	0.592	0.972	0.972	0.972	1.251	1.169	0.592
093	1.127	1.130	1.128	0.511	0.972	0.972	0.972	1.121	1.239	0.511
094	0.904	0.870	0.890	0.800	1.000	1.000	1.000	1.135	1.085	0.800
095	1.323	1.156	1.251	0.511	0.972	0.972	0.972	1.330	1.115	0.511
096	1.215	1.031	1.135	0.422	0.972	0.972	0.972	1.247	1.000	0.422

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RULE 11. INCREASED LIMITS FACTORS

A. Liability

1. Bodily Injury

Limit	Risk Group		
	Low	Medium	High
\$25/50	1.000	1.000	1.000
\$30/60	1.040	1.040	1.040
\$50/50	1.140	1.140	1.150
\$50/100	1.190	1.200	1.200
\$100/100	1.350	1.370	1.380
\$100/300	1.410	1.440	1.470
\$250/500*	1.660	1.740	1.840
\$300/300*	1.710	1.800	1.900
\$500/500*	1.830	1.960	2.140
\$500/1,000*	1.880	2.030	2.250
\$1,000/1,000*	2.030	2.230	2.630
\$1,000/2,000*	2.090	2.320	2.800

*Limits at or above 250/500 for risks with a driver in a high risk tier are not available without prior underwriting approval.

2. Property Damage

Limit	Risk Group		
	Low	Medium	High
25,000	1.00	1.00	1.00
50,000	1.05	1.05	1.05
100,000*	1.08	1.08	1.08
150,000*	1.10	1.11	1.12
200,000*	1.12	1.13	1.13
250,000*	1.14	1.15	1.16
300,000*	1.15	1.16	1.17
500,000*	1.17	1.18	1.20
750,000*	1.20	1.22	1.24
1,000,000*	1.22	1.24	1.28
1,000,000*	1.27	1.30	1.38

*Limits at or above 100,000 for risks with a driver in a high risk tier are not available without prior underwriting approval.

3. Combined Single Limit

Limit	Risk Group		
	Low	Medium	High
\$75,000	1.000	1.000	1.000
\$100,000	1.050	1.050	1.050
\$125,000	1.060	1.060	1.060
\$150,000	1.080	1.080	1.090
\$200,000	1.110	1.110	1.120
\$250,000	1.130	1.140	1.150
\$300,000*	1.140	1.150	1.160
\$350,000*	1.160	1.170	1.190
\$400,000*	1.170	1.180	1.200
\$500,000*	1.190	1.200	1.230
\$600,000*	1.210	1.230	1.260
\$750,000*	1.230	1.250	1.290
\$1,000,000*	1.260	1.280	1.340
\$1,250,000*	1.280	1.300	1.380
\$1,500,000*	1.300	1.330	1.410
\$1,750,000*	1.310	1.340	1.440
\$2,000,000*	1.320	1.350	1.460

*Limits at or above 300,000 for risks with a driver in a high risk tier are not available without prior underwriting approval.

B. Medical Payments

1. Medical Payments

Limit	Risk Group		
	Low	Medium	High
\$500	0.90	0.90	0.90
\$1,000	1.00	1.00	1.00
\$2,000	1.70	1.72	1.76
\$5,000	2.70	2.82	3.06
\$10,000	3.46	3.77	4.43

2. Arkansas Medical Payments

Limit	Risk Group		
	Low	Medium	High
\$500	0.33	0.33	0.33
\$1,000	0.37	0.37	0.37
\$2,000	0.63	0.64	0.65
\$5,000	1.00	1.05	1.13
\$10,000	1.28	1.40	1.64

C. Uninsured Motorists

1. Uninsured Motorists - Split Limit

Limit	Risk Group		
	Low	Medium	High
\$25/50	1.000	1.000	1.000
\$30/60	1.080	1.080	1.080
\$50/50	1.210	1.210	1.210
\$50/100	1.320	1.320	1.330
\$100/100	1.530	1.540	1.560
\$100/300	1.700	1.720	1.750
\$250/500*	2.170	2.220	2.330
\$300/300*	2.240	2.290	2.410
\$500/500*	2.470	2.550	2.750
\$500/1,000*	2.480	2.560	2.790
\$1,000/1,000*	2.710	2.820	3.210
\$1,000/2,000*	3.150	3.300	3.850

*Limits at or above 250/500 for risks with a driver in a high risk tier are not available without prior underwriting approval.

2. Uninsured Motorists – Single Limit

Limit	Risk Group		
	Low	Medium	High
\$50,000	1.000	1.000	1.000
\$65,000	1.130	1.131	1.132
\$75,000	1.175	1.178	1.180
\$100,000	1.310	1.318	1.326
\$125,000	1.390	1.404	1.418
\$150,000	1.460	1.479	1.501
\$200,000	1.611	1.642	1.683
\$250,000	1.660	1.699	1.754
\$300,000*	1.778	1.828	1.905
\$350,000*	1.800	1.854	1.945
\$400,000*	1.850	1.910	2.017
\$500,000*	1.960	2.032	2.173
\$600,000*	2.010	2.090	2.256
\$750,000*	2.100	2.191	2.398
\$1,000,000*	2.151	2.252	2.508
\$1,250,000*	2.300	2.418	2.747
\$1,500,000*	2.370	2.498	2.880
\$1,750,000*	2.430	2.567	2.997
\$2,000,000*	2.480	2.624	3.097

*Limits at or above 300,000 for risks with a driver in a high risk tier are not available without prior underwriting approval.

3. Uninsured Motorists – Combined Single Limit

Limit	Risk Group		
	Low	Medium	High
\$75,000	1.000	1.000	1.000
\$100,000	1.074	1.076	1.078
\$125,000	1.120	1.125	1.128
\$150,000	1.160	1.167	1.174
\$200,000	1.236	1.248	1.262
\$250,000	1.270	1.286	1.306
\$300,000*	1.326	1.347	1.376
\$350,000*	1.340	1.363	1.398
\$400,000*	1.360	1.386	1.426
\$500,000*	1.424	1.456	1.512
\$600,000*	1.450	1.485	1.552
\$750,000*	1.490	1.530	1.613
\$1,000,000*	1.526	1.571	1.677
\$1,250,000*	1.600	1.654	1.791
\$1,500,000*	1.640	1.699	1.861
\$1,750,000*	1.670	1.733	1.916
\$2,000,000*	1.700	1.767	1.970

*Limits at or above 300,000 for risks with a driver in a high risk tier are not available without prior underwriting approval.

4. Uninsured Motorists Property Damage

Limit	Risk Group		
	Low	Medium	High
25,000	1.000	1.000	1.000
50,000	1.040	1.040	1.040
100,000*	1.090	1.100	1.100
150,000*	1.120	1.130	1.140
200,000*	1.130	1.140	1.150
250,000*	1.160	1.180	1.200
300,000*	1.170	1.190	1.210
500,000*	1.220	1.260	1.300
750,000*	1.240	1.290	1.350
1,000,000*	1.260	1.320	1.410

*Limits at or above \$100,000 for risks with a driver in a high risk tier are not available without prior underwriting approval.

D. Underinsured Motorists

1. Underinsured Motorists – Split Limit

Limit	Risk Group		
	Low	Medium	High
\$25/50	1.00	1.00	1.00
\$30/60	1.09	1.09	1.09
\$50/50	1.55	1.55	1.56
\$50/100	1.70	1.71	1.72
\$100/100	2.51	2.54	2.59
\$100/300	2.71	2.75	2.83
\$250/500*	4.24	4.37	4.67
\$300/300*	4.51	4.65	4.98
\$500/500*	5.36	5.58	6.18
\$500/1,000*	5.39	5.63	6.32
\$1,000/1,000*	6.31	6.66	7.85
\$1,000/2,000*	6.63	7.03	8.45

*Limits at or above 250/500 for risks with a driver in a high risk tier are not available without prior underwriting approval.

2. Underinsured Motorists – Single Limit

Limit	Risk Group		
	Low	Medium	High
\$50,000	1.000	1.000	1.000
\$65,000	1.230	1.230	1.230
\$75,000	1.320	1.320	1.320
\$100,000	1.660	1.670	1.670
\$125,000	1.850	1.860	1.880
\$150,000	2.020	2.030	2.060
\$200,000	2.270	2.290	2.330
\$250,000	2.500	2.530	2.590
\$300,000*	2.700	2.730	2.810
\$350,000*	2.820	2.860	2.950
\$400,000*	2.950	2.990	3.100
\$500,000*	3.210	3.260	3.410
\$600,000*	3.330	3.380	3.560
\$750,000*	3.540	3.600	3.820
\$1,000,000*	3.780	3.850	4.130
\$1,250,000*	4.030	4.110	4.450
\$1,500,000*	4.200	4.280	4.680
\$1,750,000*	4.340	4.430	4.870
\$2,000,000*	4.470	4.560	5.050

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RULE 27. MARKET TIER

- A.** Policies will be placed in a Market Tier based on objective underwriting criteria.
- B.** The following Markets are used:
1. Reserved for Future Use
 2. 2-9 - Scored Business
 3. 98 - "No Hit"
 4. 99 - "No Score" or "Thin File"
- C.** Retiering Guidelines
1. Agents may rescore policies once annually at the insureds request.
 2. The following rules (in order of precedence) are applicable:
 - a. Credit reports shall be obtained for the first named insured every 3 years.
 - b. Policies may move up or down only one market tier per review, subject to the following credit reclassification rules:
 - 1) It is the re-scored renewal date for the policy, AND the policy satisfies the requirement for the better market tier.
 - 2) It is the re-scored renewal date for the policy, AND the policy satisfies the requirement for the worse market tier.
- Exceptions:**
- 1) A policy where the first named insured was a prior "No Hit" or "No Score" will be subject to new business market tier rules, and will be placed in the appropriate market tier based on his/her renewal insurance score.
 - 2) If a re-score is requested by the insured, the policy will be subject to new business market tier rules and will be placed in the appropriate market tier based on this new insurance score.

- D. Apply the appropriate Market Tier Factor as determined by the following table to each vehicle on the policy.

Market Tier	Age Range	BI	PD	CSL	MP	COMP	COLL	ArMED
2	ALL	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	ALL	0.964	0.895	0.936	0.830	0.878	0.873	0.830
4	ALL	0.929	0.813	0.883	0.704	0.780	0.774	0.704
5	ALL	0.896	0.748	0.837	0.608	0.701	0.698	0.608
6	ALL	0.863	0.698	0.797	0.536	0.636	0.647	0.536
7	ALL	0.832	0.661	0.764	0.483	0.584	0.610	0.483
8	ALL	0.762	0.602	0.698	0.421	0.537	0.555	0.421
9	ALL	0.696	0.555	0.640	0.374	0.497	0.512	0.374
98 (No Hit)	59 and under	0.863	0.698	0.797	0.536	0.636	0.647	0.536
99 (No Score)	59 and under	0.863	0.698	0.797	0.536	0.636	0.647	0.536

SERFF Tracking Number: LBRM-125540509 State: Arkansas
 First Filing Company: The Ohio Casualty Insurance Company, ... State Tracking Number: EFT \$100
 Company Tracking Number: 2008-00967
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: 2008 Arkansas Auto Fast Path
 Project Name/Number: 2008 Arkansas Auto Fast Path/2008-00967

Supporting Document Schedules

Review Status:
Bypassed -Name: A-1 Private Passenger Auto Abstract Filed 04/03/2008
Bypass Reason: Not required for filings
Comments:

Review Status:
Satisfied -Name: APCS-Auto Premium Comparison Survey Filed 04/03/2008
Comments:

We are attaching the APCS form in pdf format in addition to the Excel documents for our own purposes for printing.

Attachments:

WA FORM APCS.xls
 AFC FORM APCS.xls
 OC FORM APCS.xls
 OC FORM APCS.pdf
 WA FORM APCS.pdf
 AFC FORM APCS.pdf

Review Status:
Satisfied -Name: NAIC loss cost data entry document Filed 04/03/2008

Comments:

Attachments:

RF-1 OC.pdf
 RF-1 WA.pdf
 RF-1 AFC.pdf

Review Status:
Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp Filed 04/03/2008

Bypass Reason: Not applicable for this filing

Comments:

SERFF Tracking Number: LBRM-125540509 State: Arkansas
First Filing Company: The Ohio Casualty Insurance Company, ... State Tracking Number: EFT \$100
Company Tracking Number: 2008-00967
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: 2008 Arkansas Auto Fast Path
Project Name/Number: 2008 Arkansas Auto Fast Path/2008-00967

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Filed 04/03/2008

Comments:

Attachment:

PA Transmittal.pdf

Satisfied -Name: Filing Memorandums **Review Status:** Filed 04/03/2008

Comments:

Attachments:

AR PA Rule Memo 0408.pdf

AR 2008 Filing Memo.pdf

SERFF Tracking Number: LBRM-125540509 *State:* Arkansas
First Filing Company: The Ohio Casualty Insurance Company, ... *State Tracking Number:* EFT \$100
Company Tracking Number: 2008-00967
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: 2008 Arkansas Auto Fast Path
Project Name/Number: 2008 Arkansas Auto Fast Path/2008-00967

Attachment "WA FORM APCS.xls" is not a PDF document and cannot be reproduced here.

SERFF Tracking Number: *LBRM-125540509* *State:* *Arkansas*
First Filing Company: *The Ohio Casualty Insurance Company, ...* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *2008-00967*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *2008 Arkansas Auto Fast Path*
Project Name/Number: *2008 Arkansas Auto Fast Path/2008-00967*

Attachment "AFC FORM APCS.xls" is not a PDF document and cannot be reproduced here.

SERFF Tracking Number: *LBRM-125540509* *State:* *Arkansas*
First Filing Company: *The Ohio Casualty Insurance Company, ...* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *2008-00967*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *2008 Arkansas Auto Fast Path*
Project Name/Number: *2008 Arkansas Auto Fast Path/2008-00967*

Attachment "OC FORM APCS.xls" is not a PDF document and cannot be reproduced here.

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified October 2007

Section A
Exhibit II

NAIC Number: 111-24074
 Company Name: Ohio Casualty
 Contact Person: Carmella Palazzolo
 Telephone No.: (513) 603-2164
 Email Address: Carmella.Palazzolo@libertymutual.com
 Effective Date: 4/12/2008

Assumptions to Use: All policies are semi-annual
 1 Minimum Liability - BI of 25/50, PD of 25,000
 2 Typical Liability - BI of 100/300, PD of 50,000
 3 Comprehensive & Collision \$250 deductible per accident
 4 Uninsured Motorists Property Damage \$200 deductible per accident
 5 The insured has elected to accept:
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death
 7 If gender/marital rates are different, use the highest of the two
 8 Market Tier 6 (represents "average" tier)
 9 Assumed clean driving record, pleasure use

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
Telephone: 501-371-2800
 Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:
 VALUED CUSTOMER DISCOUNT 0-37 %
 AUTO/HOMEOWNERS 10 %
 GOOD STUDENT 9 %
 DRIVER TRAINING 5 %
 MTR. VEH. ACC. PREV. DISCOUNT 5 %
 PRIME LIFE 5 %

Vehicle	Coverages	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66
			Female 18	Male 18			Female 18	Male 18			Female 18	Male 18			Female 18	Male 18			Female 18	Male 18		
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$436	\$503	\$219	\$186	\$532	\$617	\$261	\$220	\$667	\$784	\$314	\$265	\$554	\$637	\$274	\$230	\$680	\$784	\$331	\$277
	Minimum Liability with Comprehensive and Collision		\$767	\$882	\$408	\$327	\$944	\$1,091	\$508	\$401	\$1,072	\$1,248	\$545	\$437	\$1,008	\$1,158	\$545	\$429	\$1,083	\$1,248	\$572	\$454
	100/300/50 Liability with Comprehensive and Collision		\$908	\$1,050	\$489	\$398	\$1,113	\$1,294	\$599	\$482	\$1,283	\$1,504	\$652	\$531	\$1,178	\$1,362	\$636	\$510	\$1,289	\$1,498	\$678	\$546
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$456	\$525	\$228	\$193	\$557	\$644	\$273	\$230	\$693	\$814	\$325	\$274	\$584	\$668	\$290	\$243	\$718	\$824	\$351	\$293
	Minimum Liability with Comprehensive and Collision		\$923	\$1,059	\$492	\$391	\$1,134	\$1,306	\$613	\$481	\$1,266	\$1,471	\$647	\$515	\$1,220	\$1,398	\$662	\$518	\$1,284	\$1,473	\$683	\$538
	100/300/50 Liability with Comprehensive and Collision		\$1,068	\$1,232	\$574	\$463	\$1,308	\$1,516	\$706	\$562	\$1,483	\$1,735	\$757	\$611	\$1,395	\$1,608	\$756	\$600	\$1,495	\$1,731	\$791	\$632
2003 Honda Odyssey "EX"	Minimum Liability		\$358	\$411	\$185	\$158	\$434	\$502	\$219	\$186	\$537	\$631	\$259	\$219	\$455	\$520	\$232	\$196	\$557	\$639	\$278	\$234
	Minimum Liability with Comprehensive and Collision		\$783	\$897	\$425	\$337	\$959	\$1,103	\$526	\$413	\$1,060	\$1,229	\$550	\$438	\$1,033	\$1,182	\$568	\$445	\$1,071	\$1,228	\$579	\$456
	100/300/50 Liability with Comprehensive and Collision		\$905	\$1,041	\$497	\$402	\$1,103	\$1,275	\$607	\$485	\$1,237	\$1,444	\$645	\$521	\$1,178	\$1,355	\$650	\$517	\$1,245	\$1,438	\$672	\$537
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$410	\$468	\$210	\$178	\$500	\$574	\$250	\$211	\$611	\$716	\$291	\$245	\$531	\$600	\$269	\$226	\$652	\$740	\$326	\$272
	Minimum Liability with Comprehensive and Collision		\$898	\$1,027	\$484	\$384	\$1,101	\$1,264	\$602	\$471	\$1,211	\$1,402	\$625	\$497	\$1,193	\$1,360	\$655	\$511	\$1,241	\$1,416	\$670	\$526
	100/300/50 Liability with Comprehensive and Collision		\$1,030	\$1,182	\$561	\$451	\$1,258	\$1,451	\$688	\$547	\$1,404	\$1,637	\$726	\$585	\$1,350	\$1,548	\$741	\$587	\$1,431	\$1,645	\$769	\$613
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$403	\$464	\$205	\$174	\$491	\$568	\$244	\$206	\$610	\$718	\$290	\$245	\$514	\$589	\$258	\$217	\$630	\$725	\$311	\$260
	Minimum Liability with Comprehensive and Collision		\$980	\$1,124	\$533	\$419	\$1,206	\$1,389	\$667	\$518	\$1,318	\$1,529	\$689	\$543	\$1,301	\$1,493	\$722	\$559	\$1,331	\$1,529	\$725	\$565
	100/300/50 Liability with Comprehensive and Collision		\$1,114	\$1,283	\$610	\$488	\$1,366	\$1,581	\$754	\$595	\$1,516	\$1,769	\$792	\$633	\$1,462	\$1,685	\$809	\$636	\$1,525	\$1,765	\$826	\$654
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$468	\$534	\$237	\$200	\$572	\$656	\$283	\$238	\$696	\$817	\$327	\$275	\$611	\$690	\$308	\$257	\$755	\$853	\$375	\$312
	Minimum Liability with Comprehensive and Collision		\$774	\$884	\$413	\$331	\$947	\$1,085	\$497	\$397	\$1,070	\$1,245	\$541	\$435	\$1,031	\$1,172	\$559	\$441	\$1,060	\$1,203	\$551	\$442
	100/300/50 Liability with Comprehensive and Collision		\$918	\$1,057	\$494	\$403	\$1,120	\$1,294	\$590	\$479	\$1,286	\$1,509	\$651	\$531	\$1,206	\$1,382	\$653	\$523	\$1,272	\$1,461	\$660	\$537

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified October 2007

Section A
Exhibit II

NAIC Number: 111-44393
 Company Name: West American
 Contact Person: Carmella Palazzolo
 Telephone No.: (513) 603-2164
 Email Address: Carmella.Palazzolo@libertymutual.com
 Effective Date: 4/12/2008

Assumptions to Use: All policies are semi-annual
 1 Minimum Liability - BI of 25/50, PD of 25,000
 2 Typical Liability - BI of 100/300, PD of 50,000
 3 Comprehensive & Collision \$250 deductible per accident
 4 Uninsured Motorists Property Damage \$200 deductible per accident
 5 The insured has elected to accept:
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death
 7 If gender/marital rates are different, use the highest of the two
 8 Market Tier 6 (represents "average" tier)
 9 Assumed clean driving record, pleasure use

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 1200 West Third Street
 Little Rock, AR 72201-1904
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 Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:
 VALUED CUSTOMER DISCOUNT 0-37 %
 AUTO/HOMEOWNERS 10 %
 GOOD STUDENT 9 %
 DRIVER TRAINING 5 %
 MTR. VEH. ACC. PREV. DISCOUNT 5 %
 PRIME LIFE 5 %

Vehicle	Coverages	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66
			Female 18	Male 18			Female 18	Male 18			Female 18	Male 18			Female 18	Male 18			Female 18	Male 18		
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$436	\$503	\$219	\$186	\$532	\$617	\$261	\$220	\$667	\$784	\$314	\$265	\$554	\$637	\$274	\$230	\$680	\$784	\$331	\$277
	Minimum Liability with Comprehensive and Collision		\$767	\$882	\$408	\$327	\$944	\$1,091	\$508	\$401	\$1,072	\$1,248	\$545	\$437	\$1,008	\$1,158	\$545	\$429	\$1,083	\$1,248	\$572	\$454
	100/300/50 Liability with Comprehensive and Collision		\$908	\$1,050	\$489	\$398	\$1,113	\$1,294	\$599	\$482	\$1,283	\$1,504	\$652	\$531	\$1,178	\$1,362	\$636	\$510	\$1,289	\$1,498	\$678	\$546
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$456	\$525	\$228	\$193	\$557	\$644	\$273	\$230	\$693	\$814	\$325	\$274	\$584	\$668	\$290	\$243	\$718	\$824	\$351	\$293
	Minimum Liability with Comprehensive and Collision		\$923	\$1,059	\$492	\$391	\$1,134	\$1,306	\$613	\$481	\$1,266	\$1,471	\$647	\$515	\$1,220	\$1,398	\$662	\$518	\$1,284	\$1,473	\$683	\$538
	100/300/50 Liability with Comprehensive and Collision		\$1,068	\$1,232	\$574	\$463	\$1,308	\$1,516	\$706	\$562	\$1,483	\$1,735	\$757	\$611	\$1,395	\$1,608	\$756	\$600	\$1,495	\$1,731	\$791	\$632
2003 Honda Odyssey "EX"	Minimum Liability		\$358	\$411	\$185	\$158	\$434	\$502	\$219	\$186	\$537	\$631	\$259	\$219	\$455	\$520	\$232	\$196	\$557	\$639	\$278	\$234
	Minimum Liability with Comprehensive and Collision		\$783	\$897	\$425	\$337	\$959	\$1,103	\$526	\$413	\$1,060	\$1,229	\$550	\$438	\$1,033	\$1,182	\$568	\$445	\$1,071	\$1,228	\$579	\$456
	100/300/50 Liability with Comprehensive and Collision		\$905	\$1,041	\$497	\$402	\$1,103	\$1,275	\$607	\$485	\$1,237	\$1,444	\$645	\$521	\$1,178	\$1,355	\$650	\$517	\$1,245	\$1,438	\$672	\$537
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$410	\$468	\$210	\$178	\$500	\$574	\$250	\$211	\$611	\$716	\$291	\$245	\$531	\$600	\$269	\$226	\$652	\$740	\$326	\$272
	Minimum Liability with Comprehensive and Collision		\$898	\$1,027	\$484	\$384	\$1,101	\$1,264	\$602	\$471	\$1,211	\$1,402	\$625	\$497	\$1,193	\$1,360	\$655	\$511	\$1,241	\$1,416	\$670	\$526
	100/300/50 Liability with Comprehensive and Collision		\$1,030	\$1,182	\$561	\$451	\$1,258	\$1,451	\$688	\$547	\$1,404	\$1,637	\$726	\$585	\$1,350	\$1,548	\$741	\$587	\$1,431	\$1,645	\$769	\$613
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$403	\$464	\$205	\$174	\$491	\$568	\$244	\$206	\$610	\$718	\$290	\$245	\$514	\$589	\$258	\$217	\$630	\$725	\$311	\$260
	Minimum Liability with Comprehensive and Collision		\$980	\$1,124	\$533	\$419	\$1,206	\$1,389	\$667	\$518	\$1,318	\$1,529	\$689	\$543	\$1,301	\$1,493	\$722	\$559	\$1,331	\$1,529	\$725	\$565
	100/300/50 Liability with Comprehensive and Collision		\$1,114	\$1,283	\$610	\$488	\$1,366	\$1,581	\$754	\$595	\$1,516	\$1,769	\$792	\$633	\$1,462	\$1,685	\$809	\$636	\$1,525	\$1,765	\$826	\$654
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	Minimum Liability with Comprehensive and Collision		\$774	\$884	\$413	\$331	\$947	\$1,085	\$497	\$397	\$1,070	\$1,245	\$541	\$435	\$1,031	\$1,172	\$559	\$441	\$1,060	\$1,203	\$551	\$442
	100/300/50 Liability with Comprehensive and Collision		\$918	\$1,057	\$494	\$403	\$1,120	\$1,294	\$590	\$479	\$1,286	\$1,509	\$651	\$531	\$1,206	\$1,382	\$653	\$523	\$1,272	\$1,461	\$660	\$537

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified October 2007

Section A
Exhibit II

NAIC Number: 111-24066
 Company Name: American Fire & Casualty
 Contact Person: Carmella Palazzolo
 Telephone No.: (513) 603-2164
 Email Address: Carmella.Palazzolo@libertymutual.com
 Effective Date: 4/12/2008

Assumptions to Use: All policies are semi-annual
 1 Minimum Liability - BI of 25/50, PD of 25,000
 2 Typical Liability - BI of 100/300, PD of 50,000
 3 Comprehensive & Collision \$250 deductible per accident
 4 Uninsured Motorists Property Damage \$200 deductible per accident
 5 The insured has elected to accept:
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death
 7 If gender/marital rates are different, use the highest of the two
 8 Market Tier 6 (represents "average" tier)
 9 Assumed clean driving record, pleasure use

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 Little Rock, AR 72201-1904
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 Email as an attachment to insurance.pnc@arkansas.gov
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DISCOUNTS OFFERED:
 VALUED CUSTOMER DISCOUNT 0-37 %
 AUTO/HOMEOWNERS 10 %
 GOOD STUDENT 9 %
 DRIVER TRAINING 5 %
 MTR. VEH. ACC. PREV. DISCOUNT 5 %
 PRIME LIFE 5 %

Vehicle	Coverages	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66	Gender		Male or Female 40	Male or Female 66
			Female 18	Male 18			Female 18	Male 18			Female 18	Male 18			Female 18	Male 18			Female 18	Male 18		
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$436	\$503	\$219	\$186	\$532	\$617	\$261	\$220	\$667	\$784	\$314	\$265	\$554	\$637	\$274	\$230	\$680	\$784	\$331	\$277
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	100/300/50 Liability with Comprehensive and Collision		\$908	\$1,050	\$489	\$398	\$1,113	\$1,294	\$599	\$482	\$1,283	\$1,504	\$652	\$531	\$1,178	\$1,362	\$636	\$510	\$1,289	\$1,498	\$678	\$546
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	Minimum Liability with Comprehensive and Collision		\$923	\$1,059	\$492	\$391	\$1,134	\$1,306	\$613	\$481	\$1,266	\$1,471	\$647	\$515	\$1,220	\$1,398	\$662	\$518	\$1,284	\$1,473	\$683	\$538
	100/300/50 Liability with Comprehensive and Collision		\$1,068	\$1,232	\$574	\$463	\$1,308	\$1,516	\$706	\$562	\$1,483	\$1,735	\$757	\$611	\$1,395	\$1,608	\$756	\$600	\$1,495	\$1,731	\$791	\$632
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	Minimum Liability with Comprehensive and Collision		\$783	\$897	\$425	\$337	\$959	\$1,103	\$526	\$413	\$1,060	\$1,229	\$550	\$438	\$1,033	\$1,182	\$568	\$445	\$1,071	\$1,228	\$579	\$456
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	Minimum Liability with Comprehensive and Collision		\$898	\$1,027	\$484	\$384	\$1,101	\$1,264	\$602	\$471	\$1,211	\$1,402	\$625	\$497	\$1,193	\$1,360	\$655	\$511	\$1,241	\$1,416	\$670	\$526
	100/300/50 Liability with Comprehensive and Collision		\$1,030	\$1,182	\$561	\$451	\$1,258	\$1,451	\$688	\$547	\$1,404	\$1,637	\$726	\$585	\$1,350	\$1,548	\$741	\$587	\$1,431	\$1,645	\$769	\$613
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$403	\$464	\$205	\$174	\$491	\$568	\$244	\$206	\$610	\$718	\$290	\$245	\$514	\$589	\$258	\$217	\$630	\$725	\$311	\$260
	Minimum Liability with Comprehensive and Collision		\$980	\$1,124	\$533	\$419	\$1,206	\$1,389	\$667	\$518	\$1,318	\$1,529	\$689	\$543	\$1,301	\$1,493	\$722	\$559	\$1,331	\$1,529	\$725	\$565
	100/300/50 Liability with Comprehensive and Collision		\$1,114	\$1,283	\$610	\$488	\$1,366	\$1,581	\$754	\$595	\$1,516	\$1,769	\$792	\$633	\$1,462	\$1,685	\$809	\$636	\$1,525	\$1,765	\$826	\$654
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$468	\$534	\$237	\$200	\$572	\$656	\$283	\$238	\$696	\$817	\$327	\$275	\$611	\$690	\$308	\$257	\$755	\$853	\$375	\$312
	Minimum Liability with Comprehensive and Collision		\$774	\$884	\$413	\$331	\$947	\$1,085	\$497	\$397	\$1,070	\$1,245	\$541	\$435	\$1,031	\$1,172	\$559	\$441	\$1,060	\$1,203	\$551	\$442
	100/300/50 Liability with Comprehensive and Collision		\$918	\$1,057	\$494	\$403	\$1,120	\$1,294	\$590	\$479	\$1,286	\$1,509	\$651	\$531	\$1,206	\$1,382	\$653	\$523	\$1,272	\$1,461	\$660	\$537

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	2008-00967
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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3.	A.	Company Name Ohio Casualty	B.	Company NAIC Number 111-24074
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4.	A.	Product Coding Matrix Line of Business (i.e., Type of Insurance) Personal	B.	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance) Private Passenger Automobile
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5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	10.7%	-10.4%	N/A	N/A	N/A	N/A	N/A
Property Damage	6.3%	-10.6%	N/A	N/A	N/A	N/A	N/A
Medical Payments	-1.7%	-10.8%	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists	-3.8%	-0.2%	N/A	N/A	N/A	N/A	N/A
Comprehensive	12.1%	-18.9%	N/A	N/A	N/A	N/A	N/A
Collision	-1.1%	-19.5%	N/A	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	5.2%	-12.4%					

6.

5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
12/01	427	6.5%	2/15/2003	675	465	68.9%	73.2%
12/02	323	-0.1%	9/29/2003	511	125	24.5%	121.1%
12/03	246	5.5%	6/1/2004	426	366	86.1%	95.5%
12/04	188	0.7%	1/15/2005	326	229	70.0%	77.8%
12/05	140	0.7%	8/29/2005	249	154	61.8%	80.2%
12/06	118	-1.1%	8/29/2006	194	91	47.1%	67.4%
06/07	107	-21.0%	11/2/2007	131	140	106.4%	67.4%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, License & Fees	N/A
D. Underwriting Profit & Contingencies	N/A
E. Other (explain)	N/A
F. TOTAL	N/A

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 1

10. -23% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Territory 10

PC RLC

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	2008-00967
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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	Company Name	Company NAIC Number
3.	A. West American	B. 111-44393

	Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A. Personal	B. Private Passenger Automobile

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	1.4%	-12.7%	N/A	N/A	N/A	N/A	N/A
Property Damage	2.8%	-13.3%	N/A	N/A	N/A	N/A	N/A
Medical Payments	2.9%	-12.8%	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists	-7.4%	-0.2%	N/A	N/A	N/A	N/A	N/A
Comprehensive	2.0%	-20.8%	N/A	N/A	N/A	N/A	N/A
Collision	0.2%	-21.6%	N/A	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	0.4%	-14.8%					

6.

5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
12/01	1439	5.7%	2/15/2003	2363	1693	71.7%	63.7%
12/02	985	0.4%	9/29/2003	1485	1004	67.6%	64.9%
12/03	954	3.5%	6/1/2004	1382	623	45.1%	72.8%
12/04	837	1.2%	1/15/2005	1349	709	52.5%	65.4%
12/05	792	0.2%	8/29/2005	1250	640	51.2%	61.7%
12/06	706	-4.3%	8/29/2006	1126	728	64.6%	62.2%
06/07	671	1.8%	11/2/2007	1020	690	67.6%	62.2%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, License & Fees	N/A
D. Underwriting Profit & Contingencies	N/A
E. Other (explain)	N/A
F. TOTAL	N/A

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):

Territory 92

10. -23% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable):

Territory 8

PC RLC

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # 2008-00967

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number N/A

3. A. American Fire and Casualty Company Name
 B. 111-24066 Company NAIC Number

4. A. Personal Product Coding Matrix Line of Business (i.e., Type of Insurance)
 B. Private Passenger Automobile Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	7.3%	-9.6%	N/A	N/A	N/A	N/A	N/A
Property Damage	0.3%	-10.1%	N/A	N/A	N/A	N/A	N/A
Medical Payments	2.2%	-10.9%	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists	-6.8%	-0.2%	N/A	N/A	N/A	N/A	N/A
Comprehensive	-3.1%	-18.6%	N/A	N/A	N/A	N/A	N/A
Collision	-8.7%	-18.6%	N/A	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	-1.5%	-12.3%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
12/01	524	4.2%	2/15/2003	863	420	48.7%	64.1%
12/02	371	0.9%	9/29/2003	593	368	62.1%	61.6%
12/03	334	4.1%	6/1/2004	532	152	28.6%	71.8%
12/04	296	0.8%	1/15/2005	492	384	78.0%	56.5%
12/05	262	1.0%	8/29/2005	545	106	24.2%	57.0%
12/06	232	-1.9%	8/29/2006	379	191	50.0%	72.0%
06/07	214	4.7%	11/2/2007	351	228	64.9%	72.0%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, License & Fees	N/A
D. Underwriting Profit & Contingencies	N/A
E. Other (explain)	N/A
F. TOTAL	N/A

8. N Apply Lost Cost Factors to Future filings? (Y or N)
 9. 0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 1
 10. -22% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Territory 8

PC RLC

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: New Business Renewal Business f. State Filing #: g. SERFF Filing #: h. Subject Codes
---	---

3. Group Name	Group NAIC #

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #

5. Company Tracking Number	
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail

7. Signature of authorized filer	
8. Please print name of authorized filer	

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	
10. Sub-Type of Insurance (Sub-TOI)	
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: <input type="text"/> Renewal: <input type="text"/>
15. Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
------------	---

Check #:
Amount:

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

PC TD-1 pg 2 of 2

**The Ohio Casualty Insurance Company
West American Insurance Company
American Fire and Casualty Company
PERSONAL AUTOMOBILE PROGRAM
Rule Filing Memorandum
Arkansas**

Revised Manual

Rule 8 Base Rates. Replaced table for Base Rates.

Rule 9 Territory Relativities. Replaced table for Territory Relativities.

Rule 11.A.2 Increased Limits Factors. Replaced table for Property Damage factors.

Rule 27.D Market Tier. Replaced table for Market Tier factors.

Please refer to the Actuarial Memorandum for further details.

STATE OF ARKANSAS

PRIVATE PASSENGER AUTOMOBILE

WEST AMERICAN INSURANCE COMPANY OHIO CASUALTY INSURANCE COMPANY AMERICAN FIRE AND CASUALTY COMPANY

FILING MEMORANDUM

This memorandum and the attached exhibits represent a proposed revision to the Private Passenger Automobile rates for the above captioned companies. The proposed rate revision includes the following components:

1. Revised Base Rates
2. Revised Territory Relativities
3. Revised Increased Limit Factors (PD only)
4. Revised Market Tier Factors

We are requesting these changes for all policies written on or after 04/12/08. The estimated overall rate level impact, assuming policies inforce as of 03/10/2007 have been rated at the currently filed rates, is -14.0%.

Supporting exhibits are as follows:

Section A - Summary of Changes

Exhibit I - IMPACT SUMMARY

Exhibit II - HISTOGRAM OUTLINING POLICY IMPACTS

Section B - Supporting Information

Exhibit I - RATE LEVEL INDICATIONS

This exhibit displays our rate level indications for each coverage. These indications predict our rate level needs based on comparing our current premium levels and anticipated loss levels. Earned Premiums have been adjusted to reflect prior rate changes and physical damage premium trend.

Experience shown is for three accident years ending 6/30/07 valued at 9/30/07. All business is voluntary and reflects total limit liability and all deductible physical damage. The last three pages of the exhibit provide line-by-line explanations.

Exhibit II - EXPENSES INCLUDING THE CALCULATION OF THE PERMISSIBLE LOSS RATIO

This exhibit displays the components of the permissible loss ratio. Consideration of investment income is reflected as a reduction of the profit and contingency load.

Exhibit III - DETERMINATION OF TREND FACTORS

In order to utilize prior years' experience to estimate any underlying loss ratio, and hence, the change indicated to produce an appropriate rate level for some future period, such losses must be adjusted to the average cost level expected for the future period. In our ratemaking, this adjustment is performed in two steps, trend and projection.

STATE OF ARKANSAS

PRIVATE PASSENGER AUTOMOBILE

**WEST AMERICAN INSURANCE COMPANY
OHIO CASUALTY INSURANCE COMPANY
AMERICAN FIRE AND CASUALTY COMPANY**

FILING MEMORANDUM

Exhibit III - DETERMINATION OF TREND FACTORS - continued

Trend adjusts the losses for the change in average cost level from the midpoint of each experience period to the end of the latest experience year. Projection adjusts for the change in average level from the end of the latest experience year to the average date of loss for the period during which the proposed rates will be in effect.

Since the experience periods in this review are accident years ending 6/05, 6/06, and 6/07, the midpoints from which losses are trended are 1/1/04, 1/1/05, and 1/1/06, respectively. The assumed effective date is 5/13/2008 and, given a semi-annual policy, the average loss date is nine months after the effective date, or 2/13/2009.

Average annual changes in pure premiums are calculated using ISO's Fast Track paid claim costs and frequency fitted to exponential curves.

Exhibit IV - LOSS DEVELOPMENT

The development pattern of Private Passenger Automobile accident year losses for this state is displayed with a 9/30/06 valuation date. Selected factors are based on a review of all points.

Exhibit V - INVESTMENT INCOME

Calculation of estimated investment earnings is shown.

Exhibit VI - RATE LEVEL HISTORY

This exhibit contains a summary of the rate changes which occurred during and subsequent to the experience period.

Exhibit VII - EXCESS WIND & WATER

Adjustments are made to comprehensive losses to smooth the effects of excess wind and water years. This procedure uses ISO's average wind and water to non-wind and water ratio and ISO's excess wind and water factor with our actual losses.

Section C - Rating Algorithms

Exhibit I - REVISED BASE RATES

Exhibit II - REVISED TERRITORY RELATIVITIES

Exhibit III - REVISED INCREASED LIMIT PD FACTORS

STATE OF ARKANSAS

PRIVATE PASSENGER AUTOMOBILE

**WEST AMERICAN INSURANCE COMPANY
OHIO CASUALTY INSURANCE COMPANY
AMERICAN FIRE AND CASUALTY COMPANY**

IMPACT SUMMARY

A comparison of the indications and impacts, totaled for all companies, is given below.

COVERAGE	Inforce Premium as of 3/10/07 at Current Rates	Indicated Change	Proposed Rate Level Change
Bodily Injury	\$198,424	3.7%	-11.7%
Property Damage	\$126,667	2.6%	-12.3%
Combined Single Limits	\$25,884	N/A	-13.0%
Medical Payments	\$26,784	2.4%	-12.2%
Uninsured Motorists*	\$94,350	-7.0%	-0.2%
Additional Benefits	\$5,779	N/A	0.0%
Liability Subtotal	\$477,888	1.0%	-9.5%
Comprehensive	\$104,948	1.5%	-20.1%
Collision	\$226,616	-1.9%	-20.8%
Miscellaneous Coverages	\$4,774	N/A	-5.4%
Physical Damage Subtotal	\$336,338	-0.8%	-20.4%
Total	\$814,226	0.0%	-14.0%

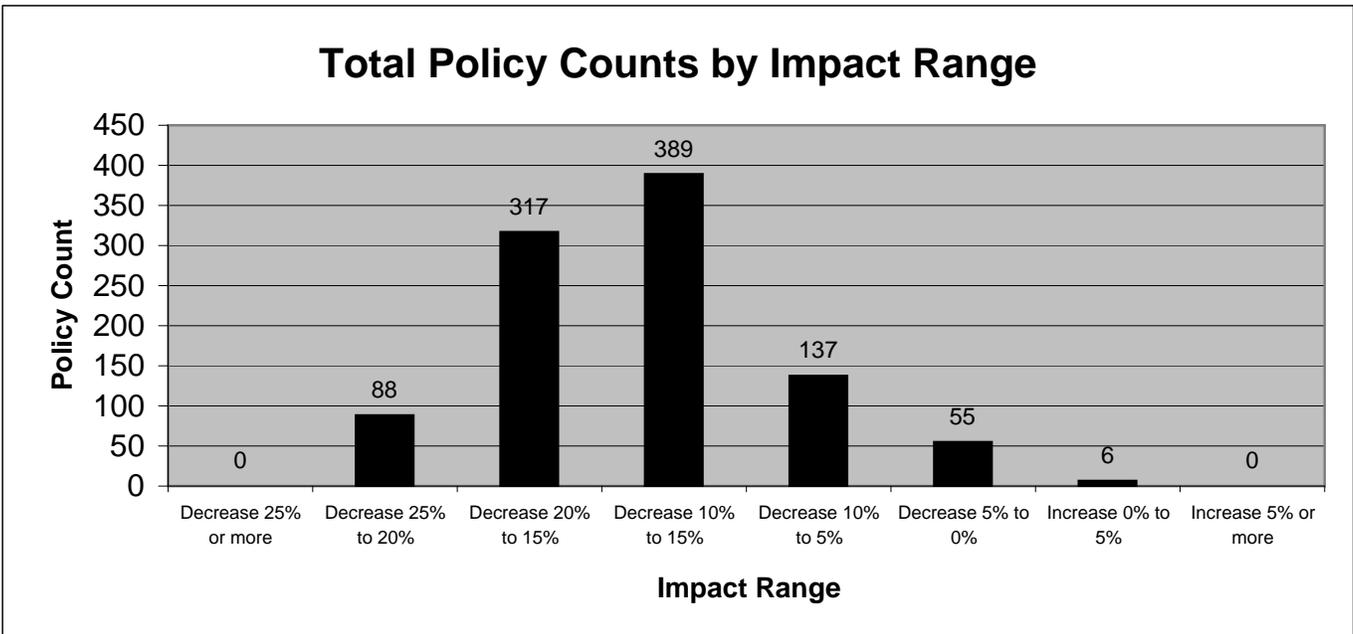
* The indication and impacts shown are for all UM, UIM, and UMPD coverages combined.

PRIVATE PASSENGER AUTOMOBILE

WEST AMERICAN INSURANCE COMPANY
OHIO CASUALTY INSURANCE COMPANY
AMERICAN FIRE AND CASUALTY COMPANY

HISTOGRAM OUTLINING POLICY IMPACTS

In addition to the overall impacts outlined in Exhibit I, we are able to determine impacts that individual policyholders will receive. The histogram below details the changes policyholders will ultimately see once they get the full filed rate.



ALL COMPANIES COMBINED
ARKANSAS PRIVATE PASSENGER AUTOMOBILE
RATE LEVEL INDICATION - BODILY INJURY (ACCIDENT-YEAR BASIS)
RENEWAL EFFECTIVE DATE OF MAY 13, 2008

Section B
 Exhibit I
 Page 1

	Year Ending:	<u>06/30/05</u>	<u>06/30/06</u>	<u>06/30/07</u>
1. Earned Premium		\$497,289	\$465,506	\$387,679
2. On Level Factor		1.120	1.034	1.021
3. Earned Premium @ Current Rates [(1)*(2)]		\$556,888	\$481,413	\$395,929
4. Earned Exposure		2,593	2,343	2,042
5. Present Expense Fee				
6. Expense Fee Premium				
7. Variable Earned Premium @ Current Rates				
8. Premium Trend		1.000	1.000	1.000
9. Trended Earned Premium @ Current Rates		\$556,888	\$481,413	\$395,929
10. Losses Incurred as of: <u>09/30/07</u>		\$265,349	\$263,992	\$318,316
11. Loss Development Factor		1.025	1.128	1.297
12. Ultimate Incurred Losses [(10)*(11)]		\$271,983	\$297,783	\$412,856
13. Unallocated LAE Factor		0.110	0.110	0.110
14. Unallocated LAE [(12)*(13)]		\$29,918	\$32,756	\$45,414
15. Allocated LAE as of: <u>09/30/07</u>		\$14,721	\$12,436	\$7,399
16. Development Factor		1.025	1.128	1.297
17. Allocated LAE at Ultimate [(15)*(16)]		\$15,089	\$14,028	\$9,597
18. Total Loss and LAE [(12)+(14)+(17)]		\$316,990	\$344,567	\$467,867
19. Average Annual Change in Losses - Historical		-1.8%	-1.8%	-1.8%
20. Loss Trend Factor to: <u>06/30/07</u>		0.956	0.973	0.991
21. Trended Losses and LAE [(18)*(20)]		\$303,042	\$335,264	\$463,656
22. Average Annual Change in Losses - Prospective		0.0%	0.0%	0.0%
23. Loss Projection Factor		1.000	1.000	1.000
24. Projected Loss and LAE [(21)*(23)]		\$303,042	\$335,264	\$463,656
25. Adjusted Loss and LAE Ratio		0.544	0.696	1.171
26. Incurred Claim Count		22	22	24
27. Accident Year Weight		0.222	0.333	0.445
28. Weighted Adjusted Loss and LAE Ratio				0.874
29. Credibility, using a Full Credibility Standard of 3,000 Claims				0.151
30. Complementary Loss and LAE Ratio				0.705
31. Credibility Weighted Ratio [(29)*(28)]+[(1-(29))*(30)]				0.731
32. Permissible Loss & LAE Ratio				0.705
33. Total Rate Indication [((31)/(32)-1)*100%]				3.7%
34. Trended Variable Earned Premium Adjusted to Indicated Level				\$410,578
35. Indicated Average Variable Rate				\$201.07
36. Fixed Expense Multiplier				0.000
37. Indicated Expense Fee				\$0
38. Indicated Average Rate				\$201.07
39. Trended Current Average Rate				\$193.89
40. Total Rate Indication				3.7%

ALL COMPANIES COMBINED
ARKANSAS PRIVATE PASSENGER AUTOMOBILE
RATE LEVEL INDICATION - PROPERTY DAMAGE (ACCIDENT-YEAR BASIS)
RENEWAL EFFECTIVE DATE OF MAY 13, 2008

Section B
 Exhibit I
 Page 2

	Year Ending:	<u>06/30/05</u>	<u>06/30/06</u>	<u>06/30/07</u>
1. Earned Premium		\$347,579	\$309,158	\$253,484
2. On Level Factor		1.038	1.009	0.997
3. Earned Premium @ Current Rates [(1)*(2)]		\$360,652	\$311,826	\$252,840
4. Earned Exposure		2,593	2,343	2,042
5. Present Expense Fee				
6. Expense Fee Premium				
7. Variable Earned Premium @ Current Rates				
8. Premium Trend		1.000	1.000	1.000
9. Trended Earned Premium @ Current Rates		\$360,652	\$311,826	\$252,840
10. Losses Incurred as of: <u>09/30/07</u>		\$207,449	\$184,929	\$198,076
11. Loss Development Factor		1.001	1.002	1.012
12. Ultimate Incurred Losses [(10)*(11)]		\$207,656	\$185,299	\$200,453
13. Unallocated LAE Factor		0.110	0.110	0.110
14. Unallocated LAE [(12)*(13)]		\$22,842	\$20,383	\$22,051
15. Allocated LAE as of: <u>09/30/07</u>		\$3,294	\$3,971	\$4,528
16. Development Factor		1.001	1.002	1.012
17. Allocated LAE at Ultimate [(15)*(16)]		\$3,297	\$3,979	\$4,582
18. Total Loss and LAE [(12)+(14)+(17)]		\$233,795	\$209,661	\$227,086
19. Average Annual Change in Losses - Historical		0.2%	0.2%	0.2%
20. Loss Trend Factor to: <u>06/30/07</u>		1.005	1.003	1.001
21. Trended Losses and LAE [(18)*(20)]		\$234,964	\$210,290	\$227,313
22. Average Annual Change in Losses - Prospective		0.2%	0.2%	0.2%
23. Loss Projection Factor		1.003	1.003	1.003
24. Projected Loss and LAE [(21)*(23)]		\$235,669	\$210,921	\$227,995
25. Adjusted Loss and LAE Ratio		0.653	0.676	0.902
26. Incurred Claim Count		80	63	65
27. Accident Year Weight		0.222	0.333	0.445
28. Weighted Adjusted Loss and LAE Ratio				0.771
29. Credibility, using a Full Credibility Standard of 3,000 Claims				0.263
30. Complementary Loss and LAE Ratio				0.706
31. Credibility Weighted Ratio [(29)*(28)]+[(1-(29))*(30)]				0.723
32. Permissible Loss & LAE Ratio				0.705
33. Total Rate Indication [((31)/(32)-1)*100%]				2.6%
34. Trended Variable Earned Premium Adjusted to Indicated Level				\$259,414
35. Indicated Average Variable Rate				\$127.04
36. Fixed Expense Multiplier				0.000
37. Indicated Expense Fee				\$0
38. Indicated Average Rate				\$127.04
39. Trended Current Average Rate				\$123.82
40. Total Rate Indication				2.6%

ALL COMPANIES COMBINED
ARKANSAS PRIVATE PASSENGER AUTOMOBILE
RATE LEVEL INDICATION - MEDICAL PAYMENTS (ACCIDENT-YEAR BASIS)
RENEWAL EFFECTIVE DATE OF MAY 13, 2008

Section B
 Exhibit I
 Page 3

	Year Ending:	<u>06/30/05</u>	<u>06/30/06</u>	<u>06/30/07</u>
1. Earned Premium		\$92,860	\$87,204	\$70,970
2. On Level Factor		0.949	0.864	0.855
3. Earned Premium @ Current Rates [(1)*(2)]		\$88,118	\$75,381	\$60,712
4. Earned Exposure		2,248	2,043	1,767
5. Present Expense Fee				
6. Expense Fee Premium				
7. Variable Earned Premium @ Current Rates				
8. Premium Trend		1.000	1.000	1.000
9. Trended Earned Premium @ Current Rates		\$88,118	\$75,381	\$60,712
10. Losses Incurred as of: <u>09/30/07</u>		\$30,432	\$46,013	\$59,398
11. Loss Development Factor		0.964	0.940	0.733
12. Ultimate Incurred Losses [(10)*(11)]		\$29,336	\$43,252	\$43,539
13. Unallocated LAE Factor		0.110	0.110	0.110
14. Unallocated LAE [(12)*(13)]		\$3,227	\$4,757	\$4,790
15. Allocated LAE as of: <u>09/30/07</u>		\$1,365	\$1,292	\$1,424
16. Development Factor		0.964	0.940	0.733
17. Allocated LAE at Ultimate [(15)*(16)]		\$1,316	\$1,214	\$1,044
18. Total Loss and LAE [(12)+(14)+(17)]		\$33,879	\$49,223	\$49,373
19. Average Annual Change in Losses - Historical		4.9%	4.9%	4.9%
20. Loss Trend Factor to: <u>06/30/07</u>		1.127	1.074	1.024
21. Trended Losses and LAE [(18)*(20)]		\$38,182	\$52,866	\$50,558
22. Average Annual Change in Losses - Prospective		4.9%	4.9%	4.9%
23. Loss Projection Factor		1.081	1.081	1.081
24. Projected Loss and LAE [(21)*(23)]		\$41,275	\$57,148	\$54,653
25. Adjusted Loss and LAE Ratio		0.468	0.758	0.900
26. Incurred Claim Count		13	15	18
27. Accident Year Weight		0.222	0.333	0.445
28. Weighted Adjusted Loss and LAE Ratio				0.757
29. Credibility, using a Full Credibility Standard of 3,000 Claims				0.124
30. Complementary Loss and LAE Ratio				0.717
31. Credibility Weighted Ratio [(29)*(28)]+[(1-(29))*(30)]				0.722
32. Permissible Loss & LAE Ratio				0.705
33. Total Rate Indication [((31)/(32)-1)*100%]				2.4%
34. Trended Variable Earned Premium Adjusted to Indicated Level				\$62,169
35. Indicated Average Variable Rate				\$35.18
36. Fixed Expense Multiplier				0.000
37. Indicated Expense Fee				\$0
38. Indicated Average Rate				\$35.18
39. Trended Current Average Rate				\$34.36
40. Total Rate Indication				2.4%

ALL COMPANIES COMBINED
ARKANSAS PRIVATE PASSENGER AUTOMOBILE
RATE LEVEL INDICATION - UNINSURED MOTORISTS (ACCIDENT-YEAR BASIS)
RENEWAL EFFECTIVE DATE OF MAY 13, 2008

	Year Ending:	<u>06/30/05</u>	<u>06/30/06</u>	<u>06/30/07</u>
1. Earned Premium		\$229,102	\$220,711	\$188,076
2. On Level Factor		0.951	0.899	0.909
3. Earned Premium @ Current Rates [(1)*(2)]		\$217,916	\$198,414	\$170,914
4. Earned Exposure		6,889	6,199	5,346
5. Present Expense Fee				
6. Expense Fee Premium				
7. Variable Earned Premium @ Current Rates				
8. Premium Trend		1.000	1.000	1.000
9. Trended Earned Premium @ Current Rates		\$217,916	\$198,414	\$170,914
10. Losses Incurred as of: <u>09/30/07</u>		\$43,912	\$51,838	\$41,721
11. Loss Development Factor		1.061	1.141	1.232
12. Ultimate Incurred Losses [(10)*(11)]		\$46,591	\$59,147	\$51,400
13. Unallocated LAE Factor		0.110	0.110	0.110
14. Unallocated LAE [(12)*(13)]		\$5,125	\$6,506	\$5,654
15. Allocated LAE as of: <u>09/30/07</u>		\$1,880	\$1,308	\$240
16. Development Factor		1.061	1.141	1.232
17. Allocated LAE at Ultimate [(15)*(16)]		\$1,995	\$1,492	\$296
18. Total Loss and LAE [(12)+(14)+(17)]		\$53,711	\$67,145	\$57,350
19. Average Annual Change in Losses - Historical		-1.8%	-1.8%	-1.8%
20. Loss Trend Factor to: <u>06/30/07</u>		0.956	0.973	0.991
21. Trended Losses and LAE [(18)*(20)]		\$51,348	\$65,332	\$56,834
22. Average Annual Change in Losses - Prospective		0.0%	0.0%	0.0%
23. Loss Projection Factor		1.000	1.000	1.000
24. Projected Loss and LAE [(21)*(23)]		\$51,348	\$65,332	\$56,834
25. Adjusted Loss and LAE Ratio		0.236	0.329	0.333
26. Incurred Claim Count		18	20	9
27. Accident Year Weight		0.222	0.333	0.445
28. Weighted Adjusted Loss and LAE Ratio				0.310
29. Credibility, using a Full Credibility Standard of 3,000 Claims				0.125
30. Complementary Loss and LAE Ratio				0.705
31. Credibility Weighted Ratio [(29)*(28)]+[(1-(29))*(30)]				0.656
32. Permissible Loss & LAE Ratio				0.705
33. Total Rate Indication [((31)/(32)-1)*100%]				-7.0%
34. Trended Variable Earned Premium Adjusted to Indicated Level				\$158,950
35. Indicated Average Variable Rate				\$29.73
36. Fixed Expense Multiplier				0.000
37. Indicated Expense Fee				\$0
38. Indicated Average Rate				\$29.73
39. Trended Current Average Rate				\$31.97
40. Total Rate Indication				-7.0%

ALL COMPANIES COMBINED
ARKANSAS PRIVATE PASSENGER AUTOMOBILE
RATE LEVEL INDICATION - COMPREHENSIVE (ACCIDENT-YEAR BASIS)
RENEWAL EFFECTIVE DATE OF MAY 13, 2008

Section B
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	Year Ending:	<u>06/30/05</u>	<u>06/30/06</u>	<u>06/30/07</u>
1. Earned Premium		\$296,525	\$246,473	\$200,010
2. On Level Factor		0.858	0.940	1.013
3. Earned Premium @ Current Rates [(1)*(2)]		\$254,541	\$231,658	\$202,519
4. Earned Exposure		1,882	1,694	1,492
5. Present Expense Fee				
6. Expense Fee Premium				
7. Variable Earned Premium @ Current Rates				
8. Premium Trend		1.175	1.130	1.087
9. Trended Earned Premium @ Current Rates		\$299,086	\$261,774	\$220,138
10. Losses Incurred as of: <u>09/30/07</u>		\$153,439	\$192,790	\$131,791
11. Loss Development Factor		1.000	0.999	0.997
12. Ultimate Incurred Losses [(10)*(11)]		\$153,439	\$192,597	\$131,396
12A. Ultimate Incurred Losses Adj'd for Wind & Water		\$162,185	\$152,607	\$138,885
13. Unallocated LAE Factor		0.169	0.158	0.169
14. Unallocated LAE [(12A)*(13)]		\$27,409	\$24,042	\$23,471
15. Allocated LAE as of: <u>09/30/07</u>		\$3,820	\$5,420	\$3,004
16. Development Factor		1.000	0.999	0.997
17. Allocated LAE at Ultimate [(15)*(16)]		\$3,820	\$5,415	\$2,995
18. Total Loss and LAE [(12A)+(14)+(17)]		\$193,414	\$182,064	\$165,351
19. Average Annual Change in Losses - Historical		0.2%	0.2%	0.2%
20. Loss Trend Factor to: <u>06/30/07</u>		1.005	1.003	1.001
21. Trended Losses and LAE [(18)*(20)]		\$194,381	\$182,610	\$165,516
22. Average Annual Change in Losses - Prospective		0.2%	0.2%	0.2%
23. Loss Projection Factor		1.003	1.003	1.003
24. Projected Loss and LAE [(21)*(23)]		\$194,964	\$183,158	\$166,013
25. Adjusted Loss and LAE Ratio		0.652	0.700	0.754
26. Incurred Claim Count		213	199	146
27. Accident Year Weight		0.222	0.333	0.445
28. Weighted Adjusted Loss and LAE Ratio				0.713
29. Credibility, using a Full Credibility Standard of 3,000 Claims				0.431
30. Complementary Loss and LAE Ratio				0.669
31. Credibility Weighted Ratio [(29)*(28)]+[(1-(29))*(30)]				0.688
32. Permissible Loss & LAE Ratio				0.678
33. Total Rate Indication [((31)/(32)-1)*100%]				1.5%
34. Trended Variable Earned Premium Adjusted to Indicated Level				\$223,440
35. Indicated Average Variable Rate				\$149.76
36. Fixed Expense Multiplier				0.000
37. Indicated Expense Fee				\$0
38. Indicated Average Rate				\$149.76
39. Trended Current Average Rate				\$147.55
40. Total Rate Indication				1.5%

ALL COMPANIES COMBINED
ARKANSAS PRIVATE PASSENGER AUTOMOBILE
RATE LEVEL INDICATION - COLLISION (ACCIDENT-YEAR BASIS)
RENEWAL EFFECTIVE DATE OF MAY 13, 2008

Section B
 Exhibit I
 Page 6

	Year Ending:	<u>06/30/05</u>	<u>06/30/06</u>	<u>06/30/07</u>
1. Earned Premium		\$591,547	\$517,790	\$431,761
2. On Level Factor		0.887	0.922	0.972
3. Earned Premium @ Current Rates [(1)*(2)]		\$524,468	\$477,202	\$419,826
4. Earned Exposure		1,854	1,666	1,467
5. Present Expense Fee				
6. Expense Fee Premium				
7. Variable Earned Premium @ Current Rates				
8. Premium Trend		1.204	1.151	1.100
9. Trended Earned Premium @ Current Rates		\$631,459	\$549,260	\$461,809
10. Losses Incurred as of: <u>09/30/07</u>		\$352,879	\$233,748	\$307,924
11. Loss Development Factor		0.999	0.991	0.961
12. Ultimate Incurred Losses [(10)*(11)]		\$352,526	\$231,644	\$295,915
13. Unallocated LAE Factor		0.169	0.169	0.169
14. Unallocated LAE [(12)*(13)]		\$59,577	\$39,147	\$50,009
15. Allocated LAE as of: <u>09/30/07</u>		\$8,505	\$5,718	\$7,282
16. Development Factor		0.999	0.991	0.961
17. Allocated LAE at Ultimate [(15)*(16)]		\$8,496	\$5,667	\$6,998
18. Total Loss and LAE [(12)+(14)+(17)]		\$420,599	\$276,458	\$352,922
19. Average Annual Change in Losses - Historical		0.5%	0.5%	0.5%
20. Loss Trend Factor to: <u>06/30/07</u>		1.013	1.008	1.002
21. Trended Losses and LAE [(18)*(20)]		\$426,067	\$278,670	\$353,628
22. Average Annual Change in Losses - Prospective		0.0%	0.0%	0.0%
23. Loss Projection Factor		1.000	1.000	1.000
24. Projected Loss and LAE [(21)*(23)]		\$426,067	\$278,670	\$353,628
25. Adjusted Loss and LAE Ratio		0.675	0.507	0.766
26. Incurred Claim Count		106	69	63
27. Accident Year Weight		0.222	0.333	0.445
28. Weighted Adjusted Loss and LAE Ratio				0.660
29. Credibility, using a Full Credibility Standard of 3,000 Claims				0.282
30. Complementary Loss and LAE Ratio				0.667
31. Credibility Weighted Ratio [(29)*(28)]+[(1-(29))*(30)]				0.665
32. Permissible Loss & LAE Ratio				0.678
33. Total Rate Indication [((31)/(32)-1)*100%]				-1.9%
34. Trended Variable Earned Premium Adjusted to Indicated Level				\$453,035
35. Indicated Average Variable Rate				\$308.82
36. Fixed Expense Multiplier				0.000
37. Indicated Expense Fee				\$0
38. Indicated Average Rate				\$308.82
39. Trended Current Average Rate				\$314.80
40. Total Rate Indication				-1.9%

PRIVATE PASSENGER AUTOMOBILE

WEST AMERICAN INSURANCE COMPANY
OHIO CASUALTY INSURANCE COMPANY
AMERICAN FIRE AND CASUALTY COMPANY

EXPLANATORY MEMORANDUM FOR INDICATED CHANGE EXHIBIT

<u>Line</u>	<u>Description</u>
1	Calendar year direct earned premium.
2	Premium adjustment factor developed using geometric (parallelogram) method.
3	Product of Lines 1 and 2.
4	Direct earned car years.
5	Present annual expense fee from rate manual. (Group average shown here.) Used only in expense fee states.
6	Expense fee premium (at current rates) estimated by the product of Lines 4 and 5. Used only in expense fee states.
7	Line 3 minus Line 6. (Used only if an expense fee state.)
8	Premium trend resulting from model year and symbol drift. (Physical Damage only.)
9	Product of Lines 3 and 8 for non-expense fee states, Lines 7 and 8 if an expense fee state.
10	Voluntary, direct losses for the accident years displayed. (Paid losses and case reserves.)
11	Incurred loss and paid ALAE development factor. (Also used in Line 16.) Note the two loss items are combined to produce greater credibility in determining loss development factors.
12	Product of Lines 10 and 11.
12A	Includes an adjustment for Excess Wind (and/or Water) using ISO's wind and water factors (Comprehensive coverage only).
13	Incurred unallocated loss adjustment expenses to incurred losses determined on a countrywide basis.
14	Product of Lines 12 and 13.
15	Paid allocated LAE on a direct basis for the accident years displayed (includes Adjustor's Fees).
16	Incurred loss and paid ALAE development factor. (Also used in Line 11.)
17	Product of Lines 15 and 16.
18	Sum of Lines 12, 14 and 17.

PRIVATE PASSENGER AUTOMOBILE

WEST AMERICAN INSURANCE COMPANY
OHIO CASUALTY INSURANCE COMPANY
AMERICAN FIRE AND CASUALTY COMPANY

EXPLANATORY MEMORANDUM FOR INDICATED CHANGE EXHIBIT

<u>Line</u>	<u>Description</u>
19	Average annual change in losses - historical. Determined by a review of average paid claim cost and frequency data. Fast Track data is used. The trend factor is determined using the least squares method. The time series is fit to an exponential curve of the form $Y = A e^{BX}$.
20	The loss trend factor extends the average annual change in losses from the midpoint of the experience period to the end of the last year in the experience period.
21	Product of Lines 18 and 20.
22	Average annual change in losses - prospective. Determined by a review of average paid claim cost and frequency data with greater consideration given to more recent quarters. Fast Track data is used. The trend factor is determined using the least squares method. The time series is fit to an exponential curve of the form $Y = A e^{BX}$.
23	The projection factor extends losses from the end of the latest experience year to the midpoint of the anticipated annual policy period.
24	Product of Lines 21 and 23.
25	Ratio of Line 24 to Line 9.
26	Incurred Claim Count.
27	Selected Weights for each accident year.
28	Line 25 weighted by Line 27.
29	Based on the total claim count for the entire experience period using 3000 claims as the standard for full credibility and the formula: $(\text{Total number of Claims}/3000)^{.5}$
30	Complementary Loss and LAE Ratio determined by coverage as follows: Coverages without expense fees: Permissible Loss Ratio trended utilizing the average annual changes (Lines 19 and/or Lines 22) from 9 months past the last rate revision to 9 months after the proposed effective where appropriate depending on whether the beginning of the trend period falls relative to the experience period. This method produces an indicated change equal to the trend factor when the credibility is zero. For Physical Damage coverages, premium trend is also included in the denominator. Coverages with expense fees: The Variable Permissible Loss Ratio, rather than the Permissible Loss Ratio, is trended as noted above.
31	$[\text{Line 28} \times \text{Line 29}] + [(1.000 - \text{Line 29}) \times \text{Line 30}]$

STATE OF ARKANSAS

PRIVATE PASSENGER AUTOMOBILE

WEST AMERICAN INSURANCE COMPANY
OHIO CASUALTY INSURANCE COMPANY
AMERICAN FIRE AND CASUALTY COMPANY

EXPLANATORY MEMORANDUM FOR INDICATED CHANGE EXHIBIT

Line **Description**

32 Permissible Loss Ratio = Complement of Expense Ratio. (Variable expense ratio for coverages with expense fees.) The profit load has been offset for investment income.

33 [Line 31/Line 32] - 1.000 expressed as a percent.

Lines 34-40 apply only to expense fee states.

**ALL COMPANIES COMBINED
ARKANSAS PRIVATE PASSENGER AUTOMOBILE
EXPENSE EXHIBIT**

Section B
Exhibit II
Page 1

	Liability			Physical Damage		
	Actual	Selected	Percent Variable	Actual	Selected	Percent Variable
1. Commissions/Contingents	14.2%	14.3%	100.0%	14.4%	14.3%	100.0%
2. Other Acquisition	5.0%	5.0%	100.0%	5.3%	5.0%	100.0%
3. General	3.9%	4.2%	100.0%	4.2%	4.2%	100.0%
4. Taxes, Licenses & Fees, etc.	2.9%	3.7%	100.0%	3.0%	3.7%	100.0%
<hr/>						
5. Total Expense Ratio <i>lines (1) + (2) + (3) + (4), Selected</i>		27.2%			27.2%	
6. Variable Expense Ratio <i>Selected weighted by Pct Variable, lines (1), (2), (3) and (4)</i>		27.2%			27.2%	
7. Fixed Expense Ratio <i>line (5) - line (6)</i>		0.0%			0.0%	
8. Investment Income Percentage		2.7%			0.0%	
9. Underwriting Profit Provision <i>5% - line (8), capped at 0%</i>		2.3%			5.0%	
10. Permissible Loss Ratio ¹ <i>100% - line (5) - Line (9)</i>		70.5%			67.8%	
11. Variable Permissible Loss Ratio <i>100% - line (6) - Line (9)</i>		70.5%			67.8%	
12. Fixed Expense Multiplier <i>line (11) ÷ [line (11) - line (7)] - 1.000</i>		0.000			0.000	

¹ Applicable to states and/or coverages that do not have an expense fee.

STATE OF ARKANSAS

PRIVATE PASSENGER AUTOMOBILE

**WEST AMERICAN INSURANCE COMPANY
OHIO CASUALTY INSURANCE COMPANY
AMERICAN FIRE AND CASUALTY COMPANY**

EXPENSE INFORMATION

Commissions, including Contingent Commissions and Taxes, are expressed as percentages of written premiums. The selected expense provisions are based on actual expenses for this state which balance to Page 14 of the Annual Statement and statutory tax rates in the State Tax Manual Plus 2005, published by the American Insurance Association.

General and Other Acquisition Expenses are based on countrywide group data. These expenses are expressed as percentages of earned premium. Adjustments have been made to all years expenses to remove the effect of expenses generated by the Avomark Program (Direct Writer).

The profit provision for the Permissible Loss Ratio is based on a 5% profit load with investment income subtracted. A lower bound of 0.0% is used.

Paid allocated loss adjustment expense (ALAE) dollars are actual state PPA accident year numbers. They are developed using a loss development factor derived from combined incurred loss and ALAE triangles. The same loss development factor is used for incurred losses. We do not separate the two because of low credibility for the ALAE and the difficulty this presents in determining an ALAE loss development factor alone. We realize that each of these ultimates, developed as such, is biased when taken separately. However, when summed together, as they eventually are in the indications calculation, the biases counteract one another and the total ultimate loss and ALAE is correct.

Unallocated loss adjustment expense is expressed as a percent of incurred loss. These numbers are based on countrywide group data.

Adjustor's expenses are included with Allocated Loss Adjustment Expenses.

ALL COMPANIES COMBINED
ARKANSAS PRIVATE PASSENGER AUTOMOBILE
LOSS TREND CALCULATION USING FAST TRACK DATA - SUMMARY

	<u>16-Points</u>	<u>12-Points</u>	<u>8-Points</u>	<u>6-Points</u>	<u>Historical</u>	<u>Prospective</u>
Bodily Injury						
Frequency	- 3.4%	- 6.5%	- 6.5%	- 2.7%	- 3.7%	- 3.0%
Severity	+ 4.0%	+ 3.9%	+ 0.5%	- 3.7%	+ 2.0%	+ 3.1%
Pure Premium	+ 0.4%	- 2.9%	- 6.1%	- 6.3%	- 1.8%	+ 0.0%
Property Damage						
Frequency	- 1.7%	- 2.2%	- 2.7%	- 1.0%	- 2.0%	- 2.0%
Severity	+ 2.2%	+ 2.8%	+ 3.1%	+ 2.6%	+ 2.2%	+ 2.2%
Pure Premium	+ 0.4%	+ 0.6%	+ 0.3%	+ 1.5%	+ 0.2%	+ 0.2%
Medical Payments						
				<u>Derived</u>	<u>Historical</u>	<u>Prospective</u>
Frequency	Uses Bodily Injury Frequency			0.0%	0.0%	0.0%
Severity	Uses Latest CPI Factor			+ 4.9%	+ 4.9%	+ 4.9%
Pure Premium				+ 4.9%	+ 4.9%	+ 4.9%
Uninsured Motorists						
Frequency	16-Points	12-Points	8-Points	6-Points	Historical	Prospective
	Uses Bodily Injury Frequency				- 3.7%	- 3.0%
Severity	Uses Bodily Injury Severity				+ 2.0%	+ 3.1%
Pure Premium	Uses Bodily Injury Pure Premium				- 1.8%	+ 0.0%
Comprehensive						
Frequency	- 8.9%	- 9.0%	- 13.5%	- 21.0%	- 2.0%	- 2.0%
Severity	+ 9.9%	+ 16.4%	+ 22.3%	+ 7.1%	+ 2.2%	+ 2.2%
Pure Premium	+ 0.1%	+ 5.9%	+ 5.7%	- 15.3%	+ 0.2%	+ 0.2%
Collision						
Frequency	- 2.3%	- 2.0%	- 1.7%	+ 0.6%	- 1.0%	- 1.0%
Severity	+ 2.2%	+ 1.5%	+ 1.0%	+ 1.3%	+ 1.5%	+ 1.0%
Pure Premium	- 0.1%	- 0.5%	- 0.8%	+ 1.9%	+ 0.5%	- 0.0%

Based on Fast Track data through 06/30/2007.

Fast Track data reflects Total Limits losses for Liability coverages, and All Deductibles for Physical Damage coverages.

ALL COMPANIES COMBINED
ARKANSAS PRIVATE PASSENGER AUTOMOBILE
LOSS TREND CALCULATION USING FAST TRACK DATA - BODILY INJURY

Fast Track Data

Year Ending	Paid Claims	Earned Car Years	Paid Losses
09/30/03	10,425	980,749	84,025,454
12/31/03	10,577	980,662	84,460,506
03/31/04	10,855	981,426	87,742,665
06/30/04	10,931	979,672	89,261,482
09/30/04	11,044	977,657	88,921,531
12/31/04	11,195	974,458	93,042,821
03/31/05	11,210	972,701	94,005,266
06/30/05	11,039	973,832	93,753,239
09/30/05	10,962	976,647	95,215,780
12/31/05	10,583	982,687	93,137,956
03/31/06	10,176	989,493	92,373,380
06/30/06	10,099	998,004	93,637,401
09/30/06	9,991	1,005,820	91,263,991
12/31/06	10,022	1,013,906	92,235,793
03/31/07	10,158	1,022,333	90,683,879
06/30/07	10,227	1,031,407	88,807,171

Claim Frequency Analysis

Claim Freq.	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
1.063%		1.142%			
1.079%		1.132%			
1.106%		1.122%			
1.116%		1.112%			
1.130%	6.3%	1.102%	1.166%		
1.149%	6.5%	1.093%	1.146%		
1.152%	4.2%	1.083%	1.127%		
1.134%	1.6%	1.074%	1.108%		
1.122%	- 0.7%	1.065%	1.089%	1.086%	
1.077%	- 6.3%	1.055%	1.071%	1.068%	
1.028%	- 10.8%	1.046%	1.053%	1.051%	1.018%
1.012%	- 10.8%	1.037%	1.036%	1.033%	1.011%
0.993%	- 11.5%	1.028%	1.018%	1.016%	1.004%
0.988%	- 8.3%	1.019%	1.001%	0.999%	0.998%
0.994%	- 3.3%	1.010%	0.984%	0.983%	0.991%
0.992%	- 2.0%	1.002%	0.968%	0.967%	0.984%

	Annual Trend	R ² Statistic	F-value	d.f.	α-value F-distrib.
16-Point	- 3.4%	0.519	15.10	14	0.0016
12-Point	- 6.5%	0.881	74.04	10	0.0000
8-Point	- 6.5%	0.770	20.12	6	0.0042
6-Point	- 2.7%	0.673	8.23	4	0.0456
Historical Selection	- 3.7%		Prospective Select.		- 3.0%

Average Claim Severity Analysis

Year Ending	Claim Size	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
09/30/03	8,060		7,970			
12/31/03	7,985		8,047			
03/31/04	8,083		8,126			
06/30/04	8,166		8,205			
09/30/04	8,052	- 0.1%	8,285	8,299		
12/31/04	8,311	4.1%	8,366	8,378		
03/31/05	8,386	3.7%	8,448	8,458		
06/30/05	8,493	4.0%	8,530	8,539		
09/30/05	8,686	7.9%	8,613	8,621	8,935	
12/31/05	8,801	5.9%	8,697	8,703	8,945	
03/31/06	9,078	8.2%	8,782	8,786	8,955	9,262
06/30/06	9,272	9.2%	8,868	8,870	8,965	9,176
09/30/06	9,135	5.2%	8,954	8,954	8,976	9,090
12/31/06	9,203	4.6%	9,042	9,040	8,986	9,005
03/31/07	8,927	- 1.7%	9,130	9,126	8,996	8,921
06/30/07	8,684	- 6.3%	9,219	9,213	9,006	8,838

Pure Premium Analysis

Pure Premium	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
85.67		90.97			
86.13		91.06			
89.40		91.15			
91.11		91.24			
90.95	6.2%	91.33	96.74		
95.48	10.9%	91.42	96.03		
96.64	8.1%	91.51	95.32		
96.27	5.7%	91.60	94.62		
97.49	7.2%	91.70	93.92	97.10	
94.78	- 0.7%	91.79	93.23	95.59	
93.35	- 3.4%	91.88	92.54	94.11	94.34
93.82	- 2.5%	91.97	91.86	92.65	92.82
90.74	- 6.9%	92.06	91.18	91.22	91.32
90.97	- 4.0%	92.15	90.51	89.80	89.84
88.70	- 5.0%	92.24	89.84	88.41	88.39
86.10	- 8.2%	92.33	89.18	87.04	86.96

	Annual Trend	R ² Statistic	F-value	d.f.	α-value F-distrib.
16-Point	4.0%	0.776	48.44	14	0.0000
12-Point	3.9%	0.589	14.33	10	0.0036
8-Point	0.5%	0.012	0.07	6	0.7993
6-Point	- 3.7%	0.538	4.65	4	0.0973
Historical Selection	2.0%		Prospective Select.		3.1%

	Annual Trend	R ² Statistic	F-value	d.f.	α-value F-distrib.
16-Point	0.4%	0.012	0.17	14	0.6831
12-Point	- 2.9%	0.496	9.82	10	0.0106
8-Point	- 6.1%	0.942	96.67	6	0.0001
6-Point	- 6.3%	0.897	34.72	4	0.0041
Historical Selection	- 1.8%		Prospective Select.		0.0%

ALL COMPANIES COMBINED
ARKANSAS PRIVATE PASSENGER AUTOMOBILE
LOSS TREND CALCULATION USING FAST TRACK DATA - PROPERTY DAMAGE

Fast Track Data

Year Ending	Paid Claims	Earned Car Years	Paid Losses
09/30/03	33,446	980,749	84,748,364
12/31/03	32,953	980,662	84,375,921
03/31/04	33,144	981,426	84,926,580
06/30/04	33,048	979,672	85,300,591
09/30/04	32,800	977,657	84,394,712
12/31/04	32,605	974,458	83,586,756
03/31/05	32,633	972,701	84,330,919
06/30/05	32,854	973,832	84,898,722
09/30/05	32,915	976,647	85,552,324
12/31/05	32,762	982,687	86,304,210
03/31/06	32,467	989,493	85,981,239
06/30/06	32,089	998,004	85,993,291
09/30/06	32,060	1,005,820	87,332,112
12/31/06	32,519	1,013,906	88,414,726
03/31/07	32,806	1,022,333	89,504,017
06/30/07	33,235	1,031,407	91,072,369

Claim Frequency Analysis

Claim Freq.	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
3.410%		3.419%			
3.360%		3.405%			
3.377%		3.390%			
3.373%		3.375%			
3.355%	- 1.6%	3.361%	3.389%		
3.346%	- 0.4%	3.346%	3.370%		
3.355%	- 0.7%	3.332%	3.351%		
3.374%	0.0%	3.317%	3.333%		
3.370%	0.4%	3.303%	3.314%	3.332%	
3.334%	- 0.4%	3.289%	3.296%	3.309%	
3.281%	- 2.2%	3.274%	3.278%	3.287%	3.241%
3.215%	- 4.7%	3.260%	3.260%	3.264%	3.232%
3.187%	- 5.4%	3.246%	3.242%	3.241%	3.224%
3.207%	- 3.8%	3.232%	3.224%	3.219%	3.216%
3.209%	- 2.2%	3.218%	3.206%	3.197%	3.208%
3.222%	0.2%	3.204%	3.189%	3.175%	3.199%

	Annual Trend	R ² Statistic	F-value	d.f.	α-value F-distrib.
16-Point	- 1.7%	0.783	50.53	14	0.0000
12-Point	- 2.2%	0.766	32.76	10	0.0002
8-Point	- 2.7%	0.681	12.84	6	0.0116
6-Point	- 1.0%	0.237	1.24	4	0.3275
Historical Selection	- 2.0%		Prospective Select.		- 2.0%

Average Claim Severity Analysis

Year Ending	Claim Size	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
09/30/03	2,534		2,522			
12/31/03	2,560		2,535			
03/31/04	2,562		2,549			
06/30/04	2,581		2,563			
09/30/04	2,573	1.5%	2,576	2,549		
12/31/04	2,564	0.1%	2,590	2,567		
03/31/05	2,584	0.9%	2,604	2,584		
06/30/05	2,584	0.1%	2,618	2,602		
09/30/05	2,599	1.0%	2,632	2,620	2,613	
12/31/05	2,634	2.8%	2,646	2,638	2,633	
03/31/06	2,648	2.5%	2,661	2,657	2,653	2,664
06/30/06	2,680	3.7%	2,675	2,675	2,673	2,681
09/30/06	2,724	4.8%	2,689	2,693	2,694	2,698
12/31/06	2,719	3.2%	2,704	2,712	2,715	2,715
03/31/07	2,728	3.0%	2,718	2,731	2,735	2,732
06/30/07	2,740	2.3%	2,733	2,750	2,756	2,750

Pure Premium Analysis

Pure Premium	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
86.41		86.22			
86.04		86.31			
86.53		86.40			
87.07		86.49			
86.32	- 0.1%	86.58	86.37		
85.78	- 0.3%	86.67	86.49		
86.70	0.2%	86.76	86.61		
87.18	0.1%	86.85	86.73		
87.60	1.5%	86.94	86.85	87.08	
87.82	2.4%	87.03	86.97	87.14	
86.89	0.2%	87.12	87.09	87.20	86.33
86.17	- 1.2%	87.21	87.20	87.26	86.66
86.83	- 0.9%	87.30	87.32	87.32	86.99
87.20	- 0.7%	87.39	87.44	87.38	87.32
87.55	0.8%	87.48	87.57	87.44	87.65
88.30	2.5%	87.58	87.69	87.51	87.98

	Annual Trend	R ² Statistic	F-value	d.f.	α-value F-distrib.
16-Point	2.2%	0.911	142.46	14	0.0000
12-Point	2.8%	0.949	185.73	10	0.0000
8-Point	3.1%	0.923	71.87	6	0.0001
6-Point	2.6%	0.831	19.71	4	0.0113
Historical Selection	2.2%		Prospective Select.		2.2%

	Annual Trend	R ² Statistic	F-value	d.f.	α-value F-distrib.
16-Point	0.4%	0.383	8.71	14	0.0105
12-Point	0.6%	0.348	5.34	10	0.0434
8-Point	0.3%	0.050	0.31	6	0.5962
6-Point	1.5%	0.726	10.60	4	0.0312
Historical Selection	0.2%		Prospective Select.		0.2%

ALL COMPANIES COMBINED
ARKANSAS PRIVATE PASSENGER AUTOMOBILE
LOSS TREND CALCULATION USING FAST TRACK DATA - COMPREHENSIVE

Fast Track Data

Year Ending	Paid Claims	Earned Car Years	Paid Losses
09/30/03	72,720	735,252	63,435,837
12/31/03	70,924	733,345	62,889,031
03/31/04	69,622	732,224	61,677,844
06/30/04	69,336	730,744	63,007,772
09/30/04	63,781	730,571	54,572,113
12/31/04	63,131	730,873	54,884,205
03/31/05	64,014	732,459	57,160,662
06/30/05	61,128	735,010	50,376,122
09/30/05	60,444	737,764	50,032,214
12/31/05	60,887	742,169	52,894,168
03/31/06	60,874	746,465	59,382,814
06/30/06	63,922	752,707	74,228,838
09/30/06	61,158	758,624	74,376,634
12/31/06	58,447	765,003	72,833,921
03/31/07	54,737	771,816	66,530,900
06/30/07	47,415	779,119	50,520,182

Claim Frequency Analysis

Claim Freq.	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
9.890%		9.977%			
9.671%		9.747%			
9.508%		9.522%			
9.488%		9.302%			
8.730%	- 11.7%	9.087%	9.097%		
8.638%	- 10.7%	8.878%	8.885%		
8.740%	- 8.1%	8.673%	8.678%		
8.317%	- 12.3%	8.473%	8.476%		
8.193%	- 6.2%	8.277%	8.279%	8.748%	
8.204%	- 5.0%	8.086%	8.086%	8.435%	
8.155%	- 6.7%	7.900%	7.898%	8.133%	8.736%
8.492%	2.1%	7.718%	7.714%	7.843%	8.238%
8.062%	- 1.6%	7.539%	7.534%	7.562%	7.767%
7.640%	- 6.9%	7.366%	7.359%	7.292%	7.324%
7.092%	- 13.0%	7.196%	7.187%	7.032%	6.906%
6.086%	- 28.3%	7.030%	7.020%	6.780%	6.512%

	Annual Trend	R ² Statistic	F-value	d.f.	α-value F-distrib.
16-Point	- 8.9%	0.820	63.92	14	0.0000
12-Point	- 9.0%	0.665	19.83	10	0.0012
8-Point	- 13.5%	0.654	11.35	6	0.0151
6-Point	- 21.0%	0.811	17.14	4	0.0144
Historical Selection	- 2.0%		Prospective Select.		- 2.0%

Average Claim Severity Analysis

Year Ending	Claim Size	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
09/30/03	872		806			
12/31/03	887		825			
03/31/04	886		845			
06/30/04	909		865			
09/30/04	856	- 1.9%	886	803		
12/31/04	869	- 2.0%	907	834		
03/31/05	893	0.8%	929	866		
06/30/05	824	- 9.3%	951	900		
09/30/05	828	- 3.3%	974	934	889	
12/31/05	869	- 0.1%	998	970	935	
03/31/06	976	9.2%	1,022	1,008	983	1,094
06/30/06	1,161	40.9%	1,046	1,047	1,034	1,113
09/30/06	1,216	46.9%	1,071	1,087	1,087	1,133
12/31/06	1,246	43.4%	1,097	1,129	1,144	1,152
03/31/07	1,215	24.6%	1,123	1,173	1,203	1,172
06/30/07	1,065	- 8.2%	1,150	1,218	1,265	1,193

Pure Premium Analysis

Pure Premium	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
86.28		80.42			
85.76		80.45			
84.23		80.47			
86.22		80.50			
74.70	- 13.4%	80.53	73.04		
75.09	- 12.4%	80.56	74.09		
78.04	- 7.4%	80.59	75.16		
68.54	- 20.5%	80.61	76.25		
67.82	- 9.2%	80.64	77.35	77.78	
71.27	- 5.1%	80.67	78.46	78.87	
79.55	1.9%	80.70	79.60	79.98	95.61
98.62	43.9%	80.73	80.75	81.10	91.71
98.04	44.6%	80.75	81.91	82.24	87.98
95.21	33.6%	80.78	83.10	83.39	84.39
86.20	8.4%	80.81	84.30	84.56	80.96
64.84	- 34.2%	80.84	85.51	85.75	77.66

	Annual Trend	R ² Statistic	F-value	d.f.	α-value F-distrib.
16-Point	9.9%	0.569	18.49	14	0.0007
12-Point	16.4%	0.685	21.71	10	0.0009
8-Point	22.3%	0.592	8.69	6	0.0257
6-Point	7.1%	0.114	0.52	4	0.5123
Historical Selection	2.2%		Prospective Select.		2.2%

	Annual Trend	R ² Statistic	F-value	d.f.	α-value F-distrib.
16-Point	0.1%	0.000	0.00	14	0.9630
12-Point	5.9%	0.124	1.41	10	0.2619
8-Point	5.7%	0.040	0.25	6	0.6337
6-Point	- 15.3%	0.229	1.19	4	0.3369
Historical Selection	0.2%		Prospective Select.		0.2%

ALL COMPANIES COMBINED
ARKANSAS PRIVATE PASSENGER AUTOMOBILE
LOSS TREND CALCULATION USING FAST TRACK DATA - COLLISION

Fast Track Data

Year Ending	Paid Claims	Earned Car Years	Paid Losses
09/30/03	40,638	716,507	120,339,409
12/31/03	40,061	714,563	118,327,269
03/31/04	39,475	713,355	115,936,593
06/30/04	39,239	711,870	116,828,981
09/30/04	38,672	711,628	116,459,808
12/31/04	38,358	711,892	117,458,846
03/31/05	38,685	713,394	120,130,004
06/30/05	38,907	715,832	121,592,855
09/30/05	38,932	718,542	121,304,223
12/31/05	38,577	722,858	121,690,156
03/31/06	38,087	727,059	119,118,235
06/30/06	37,795	733,199	119,000,908
09/30/06	38,091	738,936	120,095,233
12/31/06	38,649	745,145	121,221,792
03/31/07	39,240	751,809	125,266,304
06/30/07	39,818	758,971	126,427,780

Claim Frequency Analysis

Claim Freq.	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
5.672%		5.611%			
5.606%		5.578%			
5.534%		5.546%			
5.512%		5.513%			
5.434%	- 4.2%	5.481%	5.448%		
5.388%	- 3.9%	5.449%	5.421%		
5.423%	- 2.0%	5.418%	5.395%		
5.435%	- 1.4%	5.386%	5.368%		
5.418%	- 0.3%	5.355%	5.341%	5.325%	
5.337%	- 0.9%	5.323%	5.315%	5.301%	
5.239%	- 3.4%	5.292%	5.289%	5.278%	5.182%
5.155%	- 5.2%	5.261%	5.263%	5.255%	5.189%
5.155%	- 4.9%	5.231%	5.237%	5.232%	5.196%
5.187%	- 2.8%	5.200%	5.211%	5.210%	5.204%
5.219%	- 0.4%	5.170%	5.185%	5.187%	5.211%
5.246%	1.8%	5.140%	5.159%	5.164%	5.219%

	Annual Trend	R ² Statistic	F-value	d.f.	α-value F-distrib.
16-Point	- 2.3%	0.864	89.20	14	0.0000
12-Point	- 2.0%	0.694	22.67	10	0.0008
8-Point	- 1.7%	0.382	3.71	6	0.1023
6-Point	0.6%	0.117	0.53	4	0.5071
Historical Selection	- 1.0%		Prospective Select.		- 1.0%

Average Claim Severity Analysis

Year Ending	Claim Size	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
09/30/03	2,961		2,957			
12/31/03	2,954		2,974			
03/31/04	2,937		2,990			
06/30/04	2,977		3,007			
09/30/04	3,011	1.7%	3,023	3,060		
12/31/04	3,062	3.7%	3,040	3,072		
03/31/05	3,105	5.7%	3,057	3,084		
06/30/05	3,125	5.0%	3,074	3,096		
09/30/05	3,116	3.5%	3,091	3,107	3,124	
12/31/05	3,154	3.0%	3,108	3,119	3,131	
03/31/06	3,128	0.7%	3,125	3,131	3,139	3,130
06/30/06	3,149	0.7%	3,143	3,143	3,147	3,140
09/30/06	3,153	1.2%	3,160	3,155	3,154	3,150
12/31/06	3,136	- 0.6%	3,177	3,167	3,162	3,160
03/31/07	3,192	2.1%	3,195	3,179	3,169	3,171
06/30/07	3,175	0.8%	3,213	3,192	3,177	3,181

Pure Premium Analysis

Pure Premium	Yearly Change	16-Point Fitted	12-Point Fitted	8-Point Fitted	6-Point Fitted
167.95		165.93			
165.59		165.88			
162.52		165.83			
164.12		165.77			
163.65	- 2.6%	165.72	166.73		
165.00	- 0.4%	165.67	166.55		
168.39	3.6%	165.61	166.36		
169.86	3.5%	165.56	166.17		
168.82	3.2%	165.50	165.98	166.33	
168.35	2.0%	165.45	165.79	166.01	
163.84	- 2.7%	165.40	165.60	165.68	162.18
162.30	- 4.4%	165.34	165.42	165.36	162.94
162.52	- 3.7%	165.29	165.23	165.03	163.70
162.68	- 3.4%	165.24	165.04	164.71	164.46
166.62	1.7%	165.18	164.85	164.39	165.23
166.58	2.6%	165.13	164.67	164.06	166.00

	Annual Trend	R ² Statistic	F-value	d.f.	α-value F-distrib.
16-Point	2.2%	0.862	87.69	14	0.0000
12-Point	1.5%	0.753	30.51	10	0.0003
8-Point	1.0%	0.559	7.59	6	0.0330
6-Point	1.3%	0.606	6.14	4	0.0683
Historical Selection	1.5%		Prospective Select.		1.0%

	Annual Trend	R ² Statistic	F-value	d.f.	α-value F-distrib.
16-Point	- 0.1%	0.010	0.14	14	0.7143
12-Point	- 0.5%	0.062	0.66	10	0.4356
8-Point	- 0.8%	0.087	0.58	6	0.4770
6-Point	1.9%	0.505	4.08	4	0.1135
Historical Selection	0.5%		Prospective Select.		- 0.0%

ALL COMPANIES COMBINED
ARKANSAS PRIVATE PASSENGER AUTOMOBILE
ACCIDENT-YEAR LOSS DEVELOPMENT - BODILY INJURY (INC. LOSS AND ALAE)

Accident Year (06/30/xxxx)	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months
1996	605,643	632,811	656,212	650,923	651,773	652,473	648,023
1997	612,565	701,866	710,533	745,191	735,817	737,560	712,917
1998	736,822	724,307	771,916	764,146	768,827	768,827	768,827
1999	903,157	883,257	945,577	992,016	1,063,778	1,093,286	1,093,286
2000	818,282	915,311	950,641	924,155	944,556	945,104	945,104
2001	660,606	705,375	748,562	758,366	761,540	762,221	762,221
2002	545,799	588,917	691,473	755,055	778,014	779,082	
2003	260,083	305,392	304,029	277,577	278,695		
2004	236,568	267,726	341,760	341,760			
2005	156,181	256,025	280,070				
2006	248,676	276,428					
2007	325,715						
	<u>27/15</u>	<u>39/27</u>	<u>51/39</u>	<u>63/51</u>	<u>75/63</u>	<u>87/75</u>	
1996	1.045	1.037	0.992	1.001	1.001	0.993	
1997	1.146	1.012	1.049	0.987	1.002	0.967	
1998	0.983	1.066	0.990	1.006	1.000	1.000	
1999	0.978	1.071	1.049	1.072	1.028	1.000	
2000	1.119	1.039	0.972	1.022	1.001	1.000	
2001	1.068	1.061	1.013	1.004	1.001	1.000	
2002	1.079	1.174	1.092	1.030	1.001		
2003	1.174	0.996	0.913	1.004			
2004	1.132	1.277	1.000				
2005	1.639	1.094					
2006	1.112						
							Tail
All Year Average	1.134	1.083	1.008	1.016	1.005	0.993	1.000
5-Year Average	1.227	1.120	0.998	1.027	1.006	0.993	1.000
Weighted Avg (5-Yr)	1.171	1.114	1.007	1.032	1.007	0.994	1.000
3-Year Average	1.294	1.122	1.002	1.013	1.001	1.000	1.000
Exc. High/Low (6-Yr)	1.124	1.092	1.009	1.016	1.001	0.998	1.000
Selected	1.150	1.100	1.010	1.010	1.005	1.000	1.000
Cum. All Year Average	1.255	1.107	1.022	1.014	0.998	0.993	
Cum. 5-Year Average	1.407	1.147	1.024	1.026	0.999	0.993	
Cum. Wgt'd. Avg (5-Yr)	1.357	1.159	1.040	1.033	1.001	0.994	
Cum. 3-Year Average	1.475	1.140	1.016	1.014	1.001	1.000	
Cum. High/Low (6-Yr)	1.257	1.118	1.024	1.015	0.999	0.998	
Cum. Selected	1.297	1.128	1.025	1.015	1.005	1.000	
Accident Year Ending	06/30/2007	06/30/2006	06/30/2005	06/30/2004	06/30/2003	06/30/2002	
Estimated Ultimate	422,452	311,811	287,072	346,886	280,088	779,082	

ALL COMPANIES COMBINED
ARKANSAS PRIVATE PASSENGER AUTOMOBILE
ACCIDENT-YEAR LOSS DEVELOPMENT - PROPERTY DAMAGE (INC. LOSS AND ALAE)

Accident Year (06/30/xxxx)	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months
1996	406,405	402,425	402,425	402,425	402,425	402,425	402,425
1997	443,927	445,729	445,786	445,786	445,786	445,786	445,786
1998	589,841	558,221	551,833	551,823	551,823	551,823	551,823
1999	606,153	613,398	606,039	607,150	607,150	607,150	607,150
2000	844,375	839,313	839,842	847,842	839,913	839,913	839,913
2001	734,388	711,500	713,992	714,202	714,202	714,330	714,330
2002	521,545	507,181	507,181	507,181	507,181	507,181	
2003	212,268	215,239	215,239	226,239	226,239		
2004	252,382	248,090	248,299	248,299			
2005	203,519	210,743	210,743				
2006	177,706	188,900					
2007	202,605						
	<u>27/15</u>	<u>39/27</u>	<u>51/39</u>	<u>63/51</u>	<u>75/63</u>	<u>87/75</u>	
1996	0.990	1.000	1.000	1.000	1.000	1.000	
1997	1.004	1.000	1.000	1.000	1.000	1.000	
1998	0.946	0.989	1.000	1.000	1.000	1.000	
1999	1.012	0.988	1.002	1.000	1.000	1.000	
2000	0.994	1.001	1.010	0.991	1.000	1.000	
2001	0.969	1.004	1.000	1.000	1.000	1.000	
2002	0.972	1.000	1.000	1.000	1.000		
2003	1.014	1.000	1.051	1.000			
2004	0.983	1.001	1.000				
2005	1.035	1.000					
2006	1.063						
							Tail
All Year Average	0.998	0.998	1.007	0.999	1.000	1.000	1.000
5-Year Average	1.014	1.001	1.012	0.998	1.000	1.000	1.000
Weighted Avg (5-Yr)	1.002	1.001	1.008	0.997	1.000	1.000	1.000
3-Year Average	1.027	1.000	1.017	1.000	1.000	1.000	1.000
Exc. High/Low (6-Yr)	1.001	1.000	1.003	1.000	1.000	1.000	1.000
Selected	1.010	1.001	1.001	1.000	1.000	1.000	1.000
Cum. All Year Average	1.002	1.004	1.006	0.999	1.000	1.000	
Cum. 5-Year Average	1.025	1.011	1.010	0.998	1.000	1.000	
Cum. Wgt'd. Avg (5-Yr)	1.008	1.006	1.005	0.997	1.000	1.000	
Cum. 3-Year Average	1.044	1.017	1.017	1.000	1.000	1.000	
Cum. High/Low (6-Yr)	1.004	1.003	1.003	1.000	1.000	1.000	
Cum. Selected	1.012	1.002	1.001	1.000	1.000	1.000	
Accident Year Ending	06/30/2007	06/30/2006	06/30/2005	06/30/2004	06/30/2003	06/30/2002	
Estimated Ultimate	205,036	189,278	210,953	248,299	226,239	507,181	

ALL COMPANIES COMBINED
ARKANSAS PRIVATE PASSENGER AUTOMOBILE
ACCIDENT-YEAR LOSS DEVELOPMENT - MEDICAL PAYMENTS (INC. LOSS AND ALAE)

Accident Year (06/30/xxxx)	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months
1996	167,019	134,851	137,005	136,952	136,952	136,399	138,625
1997	216,811	181,247	159,033	161,033	167,748	167,748	167,748
1998	207,901	131,407	118,643	113,643	110,309	110,309	110,309
1999	202,332	175,585	162,876	166,837	163,700	160,960	160,960
2000	241,679	205,598	202,939	196,093	196,093	196,093	196,093
2001	258,220	200,871	199,543	199,543	199,543	199,543	199,543
2002	175,719	164,108	156,422	151,575	151,716	151,716	
2003	102,645	89,258	85,703	83,641	82,726		
2004	58,821	33,162	34,704	27,841			
2005	47,890	33,550	31,796				
2006	54,074	47,305					
2007	60,822						
	<u>27/15</u>	<u>39/27</u>	<u>51/39</u>	<u>63/51</u>	<u>75/63</u>	<u>87/75</u>	
1996	0.807	1.016	1.000	1.000	0.996	1.016	
1997	0.836	0.877	1.013	1.042	1.000	1.000	
1998	0.632	0.903	0.958	0.971	1.000	1.000	
1999	0.868	0.928	1.024	0.981	0.983	1.000	
2000	0.851	0.987	0.966	1.000	1.000	1.000	
2001	0.778	0.993	1.000	1.000	1.000	1.000	
2002	0.934	0.953	0.969	1.001	1.000		
2003	0.870	0.960	0.976	0.989			
2004	0.564	1.047	0.802				
2005	0.701	0.948					
2006	0.875						
							Tail
All Year Average	0.792	0.961	0.968	0.998	0.997	1.003	1.000
5-Year Average	0.789	0.980	0.943	0.994	0.997	1.000	1.000
Weighted Avg (5-Yr)	0.837	0.975	0.970	0.995	0.997	1.000	1.000
3-Year Average	0.713	0.985	0.916	0.997	1.000	1.000	1.000
Exc. High/Low (6-Yr)	0.806	0.973	0.978	0.993	1.000	1.000	1.000
Selected	0.780	0.975	0.970	0.995	0.999	1.000	1.000
Cum. All Year Average	0.735	0.928	0.966	0.998	1.000	1.003	
Cum. 5-Year Average	0.723	0.916	0.935	0.991	0.997	1.000	
Cum. Wgt'd. Avg (5-Yr)	0.785	0.938	0.962	0.992	0.997	1.000	
Cum. 3-Year Average	0.641	0.899	0.913	0.997	1.000	1.000	
Cum. High/Low (6-Yr)	0.762	0.945	0.971	0.993	1.000	1.000	
Cum. Selected	0.733	0.940	0.964	0.994	0.999	1.000	
Accident Year Ending	06/30/2007	06/30/2006	06/30/2005	06/30/2004	06/30/2003	06/30/2002	
Estimated Ultimate	44,583	44,467	30,651	27,674	82,644	151,716	

ALL COMPANIES COMBINED
ARKANSAS PRIVATE PASSENGER AUTOMOBILE
ACCIDENT-YEAR LOSS DEVELOPMENT - UNINSURED MOTORISTS (INC. LOSS AND ALAE)

Accident Year (06/30/xxxx)	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months
1996	332,221	565,077	580,306	484,294	484,294	484,288	484,288
1997	241,296	424,370	396,756	402,551	384,495	384,015	383,815
1998	240,860	252,731	261,559	243,459	243,121	242,839	242,838
1999	313,538	380,790	386,620	438,012	394,058	482,445	479,374
2000	277,618	343,736	391,404	383,129	383,129	383,129	383,129
2001	340,346	317,873	328,248	301,546	310,510	305,275	305,353
2002	266,911	255,166	324,166	334,166	333,209	333,209	
2003	155,344	194,035	152,257	152,421	152,431		
2004	58,268	46,038	70,945	75,134			
2005	49,656	50,875	45,791				
2006	38,325	53,146					
2007	41,962						
	<u>27/15</u>	<u>39/27</u>	<u>51/39</u>	<u>63/51</u>	<u>75/63</u>	<u>87/75</u>	
1996	1.701	1.027	0.835	1.000	1.000	1.000	
1997	1.759	0.935	1.015	0.955	0.999	0.999	
1998	1.049	1.035	0.931	0.999	0.999	1.000	
1999	1.214	1.015	1.133	0.900	1.224	0.994	
2000	1.238	1.139	0.979	1.000	1.000	1.000	
2001	0.934	1.033	0.919	1.030	0.983	1.000	
2002	0.956	1.270	1.031	0.997	1.000		
2003	1.249	0.785	1.001	1.000			
2004	0.790	1.541	1.059				
2005	1.025	0.900					
2006	1.387						
							Tail
All Year Average	1.209	1.068	0.989	0.985	1.029	0.999	1.000
5-Year Average	1.081	1.106	0.998	0.985	1.041	0.999	1.000
Weighted Avg (5-Yr)	1.054	1.066	0.984	0.978	1.050	0.998	1.000
3-Year Average	1.067	1.075	1.030	1.009	0.994	0.998	1.000
Exc. High/Low (6-Yr)	1.041	1.085	1.017	0.999	0.999	1.000	1.000
Selected	1.080	1.075	1.030	1.020	1.010	1.000	1.000
Cum. All Year Average	1.294	1.070	1.002	1.013	1.028	0.999	
Cum. 5-Year Average	1.222	1.130	1.022	1.024	1.040	0.999	
Cum. Wgt'd. Avg (5-Yr)	1.134	1.076	1.009	1.025	1.048	0.998	
Cum. 3-Year Average	1.182	1.108	1.031	1.001	0.992	0.998	
Cum. High/Low (6-Yr)	1.146	1.101	1.015	0.998	0.999	1.000	
Cum. Selected	1.232	1.141	1.061	1.030	1.010	1.000	
Accident Year Ending	06/30/2007	06/30/2006	06/30/2005	06/30/2004	06/30/2003	06/30/2002	
Estimated Ultimate	51,697	60,639	48,584	77,388	153,955	333,209	

ALL COMPANIES COMBINED
ARKANSAS PRIVATE PASSENGER AUTOMOBILE
ACCIDENT-YEAR LOSS DEVELOPMENT - COMPREHENSIVE (INC. LOSS AND ALAE)

Accident Year (06/30/xxxx)	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months
1996	317,182	310,942	310,702	310,692	310,692	310,692	310,692
1997	290,652	290,377	289,993	289,993	289,993	289,993	289,993
1998	373,174	364,788	365,342	364,490	364,530	364,530	364,530
1999	792,937	790,334	781,600	781,476	781,476	781,476	781,476
2000	521,970	519,067	518,670	518,670	518,068	518,068	518,068
2001	547,600	541,221	539,566	539,566	539,566	539,566	539,566
2002	299,888	298,846	299,247	299,628	299,628	299,628	
2003	171,424	168,588	168,629	168,629	168,629		
2004	208,514	210,399	210,609	210,609			
2005	157,854	158,003	157,258				
2006	197,162	198,211					
2007	134,795						
	<u>27/15</u>	<u>39/27</u>	<u>51/39</u>	<u>63/51</u>	<u>75/63</u>	<u>87/75</u>	
1996	0.980	0.999	1.000	1.000	1.000	1.000	
1997	0.999	0.999	1.000	1.000	1.000	1.000	
1998	0.978	1.002	0.998	1.000	1.000	1.000	
1999	0.997	0.989	1.000	1.000	1.000	1.000	
2000	0.994	0.999	1.000	0.999	1.000	1.000	
2001	0.988	0.997	1.000	1.000	1.000	1.000	
2002	0.997	1.001	1.001	1.000	1.000		
2003	0.983	1.000	1.000	1.000			
2004	1.009	1.001	1.000				
2005	1.001	0.995					
2006	1.005						
							Tail
All Year Average	0.994	0.998	1.000	1.000	1.000	1.000	1.000
5-Year Average	0.999	0.999	1.000	1.000	1.000	1.000	1.000
Weighted Avg (5-Yr)	0.999	0.999	1.000	1.000	1.000	1.000	1.000
3-Year Average	1.005	0.999	1.000	1.000	1.000	1.000	1.000
Exc. High/Low (6-Yr)	0.998	0.999	1.000	1.000	1.000	1.000	1.000
Selected	0.998	0.999	1.000	1.000	1.000	1.000	1.000
Cum. All Year Average	0.992	0.998	1.000	1.000	1.000	1.000	
Cum. 5-Year Average	0.998	0.999	1.000	1.000	1.000	1.000	
Cum. Wgt'd. Avg (5-Yr)	0.998	0.999	1.000	1.000	1.000	1.000	
Cum. 3-Year Average	1.004	0.999	1.000	1.000	1.000	1.000	
Cum. High/Low (6-Yr)	0.997	0.999	1.000	1.000	1.000	1.000	
Cum. Selected	0.997	0.999	1.000	1.000	1.000	1.000	
Accident Year Ending	06/30/2007	06/30/2006	06/30/2005	06/30/2004	06/30/2003	06/30/2002	
Estimated Ultimate	134,390	198,012	157,258	210,609	168,629	299,628	

ALL COMPANIES COMBINED
ARKANSAS PRIVATE PASSENGER AUTOMOBILE
ACCIDENT-YEAR LOSS DEVELOPMENT - COLLISION (INC. LOSS AND ALAE)

Accident Year (06/30/xxxx)	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months
1996	554,984	542,876	538,844	538,844	538,844	538,844	538,844
1997	525,285	507,222	506,222	506,222	506,192	506,222	506,222
1998	812,753	787,428	783,454	780,082	779,519	779,294	779,294
1999	880,203	839,529	827,673	818,031	818,031	818,031	818,031
2000	973,417	924,338	900,107	899,432	897,964	897,964	897,964
2001	803,844	780,021	777,875	778,075	778,075	778,075	778,075
2002	583,965	553,332	552,808	552,808	553,765	552,177	
2003	297,575	295,608	295,685	295,685	295,685		
2004	344,518	334,707	334,426	334,426			
2005	388,347	373,915	361,383				
2006	244,601	239,467					
2007	315,206						
	<u>27/15</u>	<u>39/27</u>	<u>51/39</u>	<u>63/51</u>	<u>75/63</u>	<u>87/75</u>	
1996	0.978	0.993	1.000	1.000	1.000	1.000	
1997	0.966	0.998	1.000	1.000	1.000	1.000	
1998	0.969	0.995	0.996	0.999	1.000	1.000	
1999	0.954	0.986	0.988	1.000	1.000	1.000	
2000	0.950	0.974	0.999	0.998	1.000	1.000	
2001	0.970	0.997	1.000	1.000	1.000	1.000	
2002	0.948	0.999	1.000	1.002	0.997		
2003	0.993	1.000	1.000	1.000			
2004	0.972	0.999	1.000				
2005	0.963	0.966					
2006	0.979						
							Tail
All Year Average	0.967	0.991	0.998	1.000	1.000	1.000	1.000
5-Year Average	0.971	0.992	1.000	1.000	0.999	1.000	1.000
Weighted Avg (5-Yr)	0.967	0.993	1.000	1.000	1.000	1.000	1.000
3-Year Average	0.971	0.989	1.000	1.001	0.999	1.000	1.000
Exc. High/Low (6-Yr)	0.971	0.992	1.000	1.000	1.000	1.000	1.000
Selected	0.970	0.992	0.999	1.000	1.000	1.000	1.000
Cum. All Year Average	0.956	0.989	0.998	1.000	1.000	1.000	
Cum. 5-Year Average	0.962	0.991	0.999	0.999	0.999	1.000	
Cum. Wgt'd. Avg (5-Yr)	0.960	0.993	1.000	1.000	1.000	1.000	
Cum. 3-Year Average	0.960	0.989	1.000	1.000	0.999	1.000	
Cum. High/Low (6-Yr)	0.963	0.992	1.000	1.000	1.000	1.000	
Cum. Selected	0.961	0.991	0.999	1.000	1.000	1.000	
Accident Year Ending	06/30/2007	06/30/2006	06/30/2005	06/30/2004	06/30/2003	06/30/2002	
Estimated Ultimate	302,913	237,312	361,022	334,426	295,685	552,177	

COUNTRYWIDE
PERSONAL AUTO LIABILITY

**ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES**

A. Unearned Premium Reserve			
1.	Direct Earned Premium for 2005		\$161,040,303
2.	Mean Unearned Premium Reserve	(1) x 0.268	\$43,083,301
3.	Deduction for Prepaid Expenses		
	Commission and Brokerage Expense	14.3%	
	Taxes, Licenses and Fees	2.6%	
	50% of Other Underwriting Expense	4.8%	
	TOTAL		21.6%
4.	Deduction for Federal Taxes Payable		7.0%
5.	(2) x [(3) + (4)]		\$12,342,261
6.	Net Subject to Investment (2) - (5)		\$30,741,040
B. Delayed Remission of Premium (Agents' Balances)			
1.	Direct Earned Premium (A-1)		\$161,040,303
2.	Average Agents' Balance		0.236
3.	Delayed Remission (1) x (2)		\$38,005,511
C. Loss Reserve			
1.	Direct Earned Premium (A-1)		\$161,040,303
2.	Expected Incurred Losses and Loss Adjusted Expenses	(1) x 67.5%	\$108,702,204
3.	Expected Mean Loss and Loss Adjustment Expense Reserves	(2) x 1.270	\$138,078,136
D.	Net Subject to Investment (\$0 minimum) (A-6) - (B-3) + (C-3)		\$130,813,664
E.	Average Rate of Return		4.85%
F.	Investment Earnings on Net Subject to Investment (D) x (E)		\$6,344,463
G.	Average Rate of Return as a Percent of Direct Earned Premium (F) / (A-1)		3.9%
H.	Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes (G) x 0.693		2.73%

COUNTRYWIDE

PERSONAL AUTO LIABILITY

**ESTIMATED INVESTMENT EARNINGS ON UNEARNED
 PREMIUM RESERVES AND ON LOSS RESERVES**

Line A-1

Direct earned premiums are the earned premiums for Personal Auto Liability for the latest year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the state ratio of the mean unearned premium reserve to the direct earned premium for Personal Auto Liability for the Ohio Casualty Insurance Pooled Companies.

	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>
1. Calendar Year Direct Earned Premium	161,040,303	163,397,974	162,549,753	209,369,042	262,393,012
2. Previous Unearned Premium Reserve	44,306,557	44,338,211	45,282,538	77,541,458	86,273,263
3. Current Unearned Premium Reserve	41,860,044	44,306,557	44,338,211	45,282,538	77,541,458
4. Mean [(2) + (3)] / 2	43,083,301	44,322,384	44,810,375	61,411,998	81,907,361
5. Ratio (4) / (1)	0.268	0.271	0.276	0.293	0.312
6. Selected Ratio	0.268				

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Personal Auto Liability policies exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line A-4

The Tax Reform Act of 1986 taxes 20% of the unearned premium reserve. At a corporate rate of 35%, this tax equals 0.07 (= 0.20 x 0.35) of the unearned premium reserve.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies beyond the effective dates of the policies. Funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

COUNTRYWIDE

PERSONAL AUTO LIABILITY

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

Line B-2 (cont.)

Agents' balances or uncollected premiums due less than 90 days amount to 0.236 of net earned premiums for the Ohio Casualty Insurance Pooled Companies. This is based on the following:

1.	Net Earned Premium for Calendar Year 2005	\$1,453,568,179
2.	Net Agents' Balances as of 12/31/2004	\$350,569,214
3.	Net Agents' Balances as of 12/31/2005	\$335,279,125
4.	Mean Agents' Balances [(2) + (3)] / 2	\$342,924,170
5.	Ratio (4) / (1)	0.236

Line C-2

The expected loss and loss adjustment expense ratio reflects the expense provision used in the filing.

Line C-3

The expected mean loss reserve is determined by summing over the years with outstanding loss reserves $1 - 1/\{\text{paid loss development factor}\}$. This is based on the following algebraic relationships:

$$\begin{aligned} \text{loss reserve/incurred losses} &= (\text{IBNR reserve} + \text{case reserve}) / \text{ult. incurred losses} \\ &= \{(\text{incurred ldf} - 1) * \text{reported losses} / \text{ult losses}\} + \{\text{reported losses} - \text{pd losses}\} / \text{ult. losses} \\ &= \{(\text{incurred ldf} * \text{reported losses}) / \text{ult losses}\} - \{\text{paid losses} / \text{ult losses}\} = 1 - 1/\text{pd ldf} \end{aligned}$$

This ratio is based on the Ohio Casualty Insurance Pooled Companies data, and includes an adjustment for the estimated Federal Income Taxes payable and due to discounting of loss reserves, as required by the Tax Reform Act of 1986.

Age	Weighted Paid LDFs	(1-1/pd ldf)
12/ult	2.676	0.626
24/ult	1.519	0.342
36/ult	1.218	0.179
48/ult	1.092	0.084
60/ult	1.037	0.036
72/ult	1.017	0.016
84/ult	1.009	0.009
96/ult	1.005	0.005
108/ult	1.003	0.003
120/ult	1.002	0.002
132/ult	1.002	0.002
144/ult	1.001	0.001
156/ult	1.000	0.000
168/ult	1.000	0.000
180/ult	1.000	0.000
192/ult	1.000	0.000
204/ult	1.000	0.000
Total		1.307
(a) Selected Ratio		1.307
(b) Estimated Reserve Discount		8.0%
(c) Federal Taxes (ratio to reserve): (b) x 0.35		0.028
(d) (a) x [1.0 - (c)]		1.270

COUNTRYWIDE
PERSONAL AUTO LIABILITY
ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and investment assets for the Ohio Casualty Insurance Pooled Companies as follows:

<u>Year</u>	Net Investment Income Earned	Mean Cash and Invested Assets	Rate of <u>Return</u>
2001	216,016,681	3,298,514,966	6.55%
2002	206,765,277	3,306,331,512	6.25%
2003	204,843,828	3,529,070,510	5.80%
2004	185,156,216	3,747,809,122	4.94%
2005	184,529,574	3,884,378,624	4.75%
Average Selected			5.61% 4.85%

@ Cash paid to parent company represents return of capital not dividend income.

COUNTRYWIDE

PERSONAL AUTO PHYSICAL DAMAGE

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

A. Unearned Premium Reserve			
1.	Direct Earned Premium for 2005		\$117,532,973
2.	Mean Unearned Premium Reserve	(1) x 0.266	\$31,214,385
We a 3.	Deduction for Prepaid Expenses		
	Commission and Brokerage Expense	14.1%	
	Taxes, Licenses and Fees	2.4%	
	50% of Other Underwriting Expense	4.8%	
	TOTAL		21.3%
4.	Deduction for Federal Taxes Payable		7.0%
5.	(2) x [(3) + (4)]		\$8,838,956
6.	Net Subject to Investment (2) - (5)		\$22,375,430
B. Delayed Remission of Premium (Agents' Balances)			
1.	Direct Earned Premium (A-1)		\$117,532,973
2.	Average Agents' Balance		0.236
3.	Delayed Remission (1) x (2)		\$27,737,782
C. Loss Reserve			
1.	Direct Earned Premium (A-1)		\$117,532,973
2.	Expected Incurred Losses and Loss Adjusted Expenses	(1) x 64.2%	\$75,456,169
3.	Expected Mean Loss and Loss Adjustment Expense Reserves	(2) x 0.014	\$1,092,465
D.	Net Subject to Investment (\$0 minimum) (A-6) - (B-3) + (C-3)		\$0
E.	Average Rate of Return		4.85%
F.	Investment Earnings on Net Subject to Investment (D) x (E)		\$0
G.	Average Rate of Return as a Percent of Direct Earned Premium (F) / (A-1)		0.00%
H.	Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes	(G) x 0.985	0.00%

COUNTRYWIDE
PERSONAL AUTO PHYSICAL DAMAGE
ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

Line A-1

Direct earned premiums are the earned premiums for Personal Auto Physical Damage for the latest year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by state ratio of the mean unearned premium reserve to the direct earned premium for Personal Auto Physical Damage for the Ohio Casualty Insurance Pooled Companies.

	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>
1. Calendar Year Direct Earned Premium	117,532,973	123,778,903	127,248,562	171,192,647	201,288,992
2. Previous Unearned Premium Reserve	32,628,662	34,089,029	36,999,145	63,412,652	66,090,528
3. Current Unearned Premium Reserve	29,800,109	32,628,662	34,089,029	36,999,145	63,412,652
4. Mean [(2) + (3)] / 2	31,214,385	33,358,845	35,544,087	50,205,899	64,751,590
5. Ratio (4) / (1)	0.266	0.270	0.279	0.293	0.322
6. Selected Ratio	0.266				

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Personal Auto Physical Damage policies exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line A-4

The Tax Reform Act of 1986 taxes 20% of the unearned premium reserve. At a corporate rate of 35%, this tax equals 0.07 (= 0.20 x 0.35) of the unearned premium reserve.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies beyond the effective dates of the policies. Funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

COUNTRYWIDE
PERSONAL AUTO PHYSICAL DAMAGE
ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

Line B-2 (cont.)

Agents' balances or uncollected premiums due less than 90 days amount to 0.236 of net earned premiums for the Ohio Casualty Insurance Pooled Companies. This is based on the following:

		(In Thousands of Dollars)
1.	Net Earned Premium for Calendar Year 2004	\$1,453,568,179
2.	Net Agents' Balances as of 12/31/2003	\$350,569,214
3.	Net Agents' Balances as of 12/31/2004	\$335,279,125
4.	Mean Agents' Balances [(2) + (3)] / 2	\$342,924,170
5.	Ratio (4) / (1)	0.236

Line C-2

The expected loss and loss adjustment expense ratio reflects the expense provision used in the filing.

Line C-3

The expected mean loss reserve is determined by summing over the years with outstanding loss reserves 1-1/{paid loss development factor}. This is based on the following algebraic relationships:

loss reserve/incurred losses=(IBNR reserve+case reserve)/ult. incurred losses

={(incurred ldf-1)*reported losses/ult losses}+{reported losses-pd losses}/ult. losses

={(incurred ldf*reported losses)/ult losses}-{paid losses/ult losses}=1-1/pd ldf

This ratio is based on the Ohio Casualty Insurance Pooled Companies data, and includes an adjustment for the estimated Federal Income Taxes payable and due to discounting of loss reserves, as required by the Tax Reform Act of 1986.

	Weighted Paid LDFs	(1-1/pd ldf)
Age		
12/ult	1.034	0.033
Se 24/ult	0.990	-0.011
36/ult	0.996	-0.004
48/ult	0.997	-0.003
60/ult	0.999	-0.001
72/ult	0.999	-0.001
84/ult	1.000	0.000
96/ult	1.000	0.000
108/ult	1.000	0.000
120/ult	1.000	0.000
Total		0.015
(a) Selected Ratio		0.015
(b) Estimated Reserve Discount		1.9%
(c) Federal Taxes (ratio to reserve): (b) x 0.35		0.007
(d) (a) x [1.0 - (c)]		0.014

COUNTRYWIDE
PERSONAL AUTO PHYSICAL DAMAGE
ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and investment assets for the Ohio Casualty Insurance Pooled Companies as follows:

(excluding Unregistered Two Wheel Vehicles and Go Carts)

<u>Year</u>	Net Investment Income Earned	Mean Cash and Invested Assets	<u>Rate of Return</u>
2001	216,016,681	3,298,514,966	6.55%
2002	206,765,277	3,306,331,512	6.25%
2003	204,843,828	3,529,070,510	5.80%
2004	185,156,216	3,747,809,122	4.94%
2005	184,529,574	3,884,378,624	4.75%
Average Selected			5.61% 4.85%

@ Cash paid to parent company represents return of capital not dividend income.

OHIO CASUALTY INSURANCE COMPANY
ARKANSAS PRIVATE PASSENGER AUTOMOBILE
CALCULATION OF PREMIUM ON LEVEL FACTORS

Rate Level Change History

Renewal Effective Date	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06	01/02/08
Bodily Injury	+ 9.1%	+ 4.5%	+ 2.2%	+ 16.8%	+ 4.2%	+ 3.2%	+ 2.3%	- 18.9%
Property Damage	+ 25.3%	+ 18.9%	+ 2.8%	+ 0.9%	- 0.5%	+ 6.6%	- 0.3%	- 22.2%
Medical Payments	+ 12.3%	+ 26.3%	+ 12.8%	+ 15.5%	+ 4.0%	+ 7.0%	+ 0.6%	- 32.0%
PIP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Uninsured Motorist	+ 14.8%	0.0%	+ 3.6%	+ 13.2%	+ 4.0%	0.0%	0.0%	- 9.5%
Comprehensive	+ 24.2%	+ 0.9%	+ 2.1%	- 3.5%	- 5.0%	- 7.0%	- 6.3%	- 22.2%
Collision	- 2.7%	+ 2.1%	- 7.9%	- 0.6%	- 0.8%	- 4.3%	- 3.8%	- 25.6%
Total	+ 11.8%	+ 6.4%	- 0.1%	+ 5.5%	+ 0.7%	+ 0.7%	- 1.1%	- 21.0%
Rate Change Type	R	R	R	R	R	R	R	R

Cumulative Rate Level Indices Following the Indicated Rate Revision

Coverage	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06	01/02/08
Bodily Injury	1.091	1.140	1.165	1.361	1.418	1.463	1.497	1.214
Property Damage	1.253	1.490	1.532	1.545	1.538	1.639	1.634	1.271
Medical Payments	1.123	1.418	1.600	1.848	1.922	2.056	2.069	1.407
PIP	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Uninsured Motorist	1.148	1.148	1.189	1.346	1.400	1.400	1.400	1.267
Comprehensive	1.242	1.253	1.279	1.235	1.173	1.091	1.022	0.795
Collision	0.973	0.993	0.915	0.909	0.902	0.863	0.831	0.618

Decimal Portion of Calendar Year Premium Earned/Written at the Indicated Rate Level

	Cal Year	Prior	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06	01/02/08
Earned Premium	06/30/07	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.41507	0.58493	0.00000
	06/30/06	0.00000	0.00000	0.00000	0.00000	0.00170	0.41337	0.58493	0.00000	0.00000
	06/30/05	0.00000	0.00000	0.00000	0.17729	0.61387	0.20884	0.00000	0.00000	0.00000
	06/30/04	0.00000	0.01599	0.48162	0.49612	0.00627	0.00000	0.00000	0.00000	0.00000
	06/30/03	0.25479	0.60727	0.13793	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
Written Premium	06/30/07	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.16438	0.83562	0.00000
	06/30/06	0.00000	0.00000	0.00000	0.00000	0.00000	0.16438	0.83562	0.00000	0.00000
	06/30/05	0.00000	0.00000	0.00000	0.00000	0.54521	0.45479	0.00000	0.00000	0.00000
	06/30/04	0.00000	0.00000	0.24863	0.67213	0.07923	0.00000	0.00000	0.00000	0.00000
	06/30/03	0.00274	0.62740	0.36986	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Earned Premium Weighted Indices

Written Premium Weighted Indices

Coverage	06/30/03	06/30/04	06/30/05	06/30/06	06/30/07	06/30/03	06/30/04	06/30/05	06/30/06	06/30/07
Bodily Injury	1.07459	1.15314	1.33816	1.44453	1.48315	1.10891	1.17445	1.38692	1.45600	1.49159
Property Damage	1.22120	1.50707	1.54126	1.59696	1.63619	1.33990	1.52225	1.54180	1.62239	1.63496
Medical Payments	1.13240	1.50639	1.81935	2.00036	2.06354	1.23190	1.57441	1.88150	2.03421	2.06663
PIP	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Uninsured Motorist	1.11029	1.16975	1.32973	1.40008	1.40017	1.14759	1.19149	1.37081	1.40017	1.40017
Comprehensive	1.18188	1.26594	1.22976	1.12505	1.05067	1.24547	1.26940	1.20664	1.10437	1.03344
Collision	0.98270	0.95364	0.90892	0.87951	0.84420	0.98063	0.93403	0.90615	0.86977	0.83598

Earned Premium On-Level Factors

Written Premium On-Level Factors

Coverage	06/30/03	06/30/04	06/30/05	06/30/06	06/30/07	06/30/03	06/30/04	06/30/05	06/30/06	06/30/07
Bodily Injury	1.12989	1.05292	0.90734	0.84053	0.81864	1.09492	1.03382	0.87544	0.83390	0.81401
Property Damage	1.04108	0.84360	0.82489	0.79612	0.77703	0.94886	0.83519	0.82460	0.78364	0.77762
Medical Payments	1.24222	0.93382	0.77318	0.70322	0.68169	1.14188	0.89347	0.74764	0.69152	0.68067
PIP	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Uninsured Motorist	1.14128	1.08327	0.95294	0.90506	0.90500	1.10418	1.06350	0.92438	0.90500	0.90500
Comprehensive	0.67285	0.62817	0.64665	0.70684	0.75688	0.63850	0.62646	0.65905	0.72008	0.76950
Collision	0.62883	0.64799	0.67988	0.70261	0.73200	0.63016	0.66160	0.68195	0.71048	0.73920

**WEST AMERICAN INSURANCE COMPANY
ARKANSAS PRIVATE PASSENGER AUTOMOBILE
CALCULATION OF PREMIUM ON LEVEL FACTORS**

Rate Level Change History

Renewal Effective Date	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06	01/02/08
Bodily Injury	+ 9.1%	+ 4.4%	+ 2.3%	+ 14.7%	+ 6.1%	+ 3.3%	- 1.1%	+ 5.2%
Property Damage	+ 25.4%	+ 19.2%	+ 3.1%	- 0.9%	- 0.5%	+ 6.6%	- 3.1%	+ 3.8%
Medical Payments	+ 10.9%	+ 26.0%	+ 13.3%	+ 13.9%	+ 4.6%	+ 7.3%	- 4.0%	- 8.0%
PIP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Uninsured Motorist	+ 14.8%	0.0%	+ 2.8%	+ 14.1%	+ 4.5%	0.0%	- 2.7%	- 7.3%
Comprehensive	+ 24.5%	- 0.1%	+ 3.3%	- 5.9%	- 5.2%	- 6.4%	- 8.1%	+ 3.9%
Collision	- 2.8%	+ 2.1%	- 6.4%	- 2.7%	- 0.8%	- 4.3%	- 6.8%	+ 1.3%
Total	+ 11.2%	+ 5.7%	+ 0.4%	+ 3.5%	+ 1.2%	+ 0.2%	- 4.3%	+ 1.8%
Rate Change Type	R	R	R	R	R	R	R	R

Cumulative Rate Level Indices Following the Indicated Rate Revision

Coverage	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06	01/02/08
Bodily Injury	1.091	1.139	1.165	1.336	1.418	1.465	1.449	1.524
Property Damage	1.254	1.495	1.541	1.527	1.520	1.620	1.570	1.629
Medical Payments	1.109	1.397	1.583	1.803	1.886	2.024	1.943	1.788
PIP	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Uninsured Motorist	1.148	1.148	1.180	1.347	1.407	1.407	1.369	1.269
Comprehensive	1.245	1.244	1.285	1.209	1.146	1.073	0.986	1.024
Collision	0.972	0.992	0.929	0.904	0.897	0.858	0.800	0.810

Decimal Portion of Calendar Year Premium Earned/Written at the Indicated Rate Level

	Cal Year	Prior	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06	01/02/08
Earned Premium	06/30/07	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.41507	0.58493	0.00000
	06/30/06	0.00000	0.00000	0.00000	0.00000	0.00170	0.41337	0.58493	0.00000	0.00000
	06/30/05	0.00000	0.00000	0.00000	0.17729	0.61387	0.20884	0.00000	0.00000	0.00000
	06/30/04	0.00000	0.01599	0.48162	0.49612	0.00627	0.00000	0.00000	0.00000	0.00000
	06/30/03	0.25479	0.60727	0.13793	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
Written Premium	06/30/07	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.16438	0.83562	0.00000
	06/30/06	0.00000	0.00000	0.00000	0.00000	0.00000	0.16438	0.83562	0.00000	0.00000
	06/30/05	0.00000	0.00000	0.00000	0.00000	0.54521	0.45479	0.00000	0.00000	0.00000
	06/30/04	0.00000	0.00000	0.24863	0.67213	0.07923	0.00000	0.00000	0.00000	0.00000
	06/30/03	0.00274	0.62740	0.36986	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Earned Premium Weighted Indices

Written Premium Weighted Indices

Coverage	06/30/03	06/30/04	06/30/05	06/30/06	06/30/07	06/30/03	06/30/04	06/30/05	06/30/06	06/30/07
Bodily Injury	1.07444	1.15247	1.32314	1.44524	1.45538	1.10851	1.17226	1.37356	1.45711	1.45134
Property Damage	1.22249	1.51411	1.52810	1.57828	1.59052	1.34236	1.52849	1.52376	1.60341	1.57793
Medical Payments	1.12100	1.48748	1.78156	1.96660	1.97654	1.21535	1.55442	1.84097	2.00126	1.95624
PIP	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Uninsured Motorist	1.11029	1.16519	1.32970	1.40704	1.38492	1.14759	1.18534	1.37410	1.40714	1.37539
Comprehensive	1.18240	1.26392	1.20931	1.10333	1.02195	1.24387	1.26859	1.18040	1.08483	1.00017
Collision	0.98195	0.96002	0.90675	0.87405	0.82391	0.97963	0.94270	0.90053	0.86437	0.80928

Earned Premium On-Level Factors

Written Premium On-Level Factors

Coverage	06/30/03	06/30/04	06/30/05	06/30/06	06/30/07	06/30/03	06/30/04	06/30/05	06/30/06	06/30/07
Bodily Injury	1.41844	1.32240	1.15182	1.05451	1.04717	1.37485	1.30007	1.10954	1.04592	1.05008
Property Damage	1.33279	1.07609	1.06624	1.03234	1.02440	1.21378	1.06597	1.06928	1.01616	1.03257
Medical Payments	1.59456	1.20170	1.00334	0.90893	0.90436	1.47077	1.14995	0.97095	0.89319	0.91374
PIP	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Uninsured Motorist	1.14312	1.08926	0.95450	0.90204	0.91644	1.10596	1.07075	0.92366	0.90197	0.92279
Comprehensive	0.86631	0.81044	0.84704	0.92840	1.00233	0.82350	0.80746	0.86778	0.94423	1.02416
Collision	0.82497	0.84382	0.89339	0.92682	0.98322	0.82693	0.85932	0.89956	0.93719	1.00099

AMERICAN FIRE & CASUALTY COMPANY
ARKANSAS PRIVATE PASSENGER AUTOMOBILE
CALCULATION OF PREMIUM ON LEVEL FACTORS

Rate Level Change History

Renewal Effective Date	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06	01/02/08
Bodily Injury	+ 9.2%	+ 3.7%	+ 1.8%	+ 15.4%	+ 4.6%	+ 4.3%	+ 1.4%	+ 5.7%
Property Damage	+ 25.5%	+ 15.9%	+ 1.4%	- 0.9%	- 0.7%	+ 7.6%	- 1.1%	+ 6.3%
Medical Payments	+ 13.8%	+ 23.4%	+ 13.3%	+ 14.3%	+ 4.2%	+ 7.6%	- 0.2%	- 20.5%
PIP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Uninsured Motorist	+ 14.8%	0.0%	+ 2.8%	+ 14.0%	+ 4.5%	0.0%	0.0%	- 11.2%
Comprehensive	+ 24.5%	- 0.7%	+ 1.8%	- 3.6%	- 4.5%	- 5.7%	- 7.2%	+ 19.2%
Collision	- 2.7%	+ 1.1%	- 8.5%	- 2.4%	- 0.9%	- 3.1%	- 3.7%	+ 6.5%
Total	+ 11.4%	+ 4.5%	- 0.9%	+ 4.1%	+ 0.8%	+ 1.0%	- 1.9%	+ 4.7%
Rate Change Type	R	R	R	R	R	R	R	R

Cumulative Rate Level Indices Following the Indicated Rate Revision

Coverage	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06	01/02/08
Bodily Injury	1.092	1.132	1.153	1.330	1.392	1.451	1.472	1.556
Property Damage	1.255	1.455	1.475	1.462	1.451	1.562	1.545	1.642
Medical Payments	1.138	1.404	1.591	1.819	1.895	2.039	2.035	1.618
PIP	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Uninsured Motorist	1.148	1.148	1.180	1.345	1.406	1.406	1.406	1.248
Comprehensive	1.245	1.236	1.259	1.213	1.159	1.093	1.014	1.209
Collision	0.973	0.984	0.900	0.878	0.871	0.844	0.812	0.865

Decimal Portion of Calendar Year Premium Earned/Written at the Indicated Rate Level

	Cal Year	Prior	07/01/02	02/15/03	09/29/03	06/01/04	01/15/05	08/29/05	08/29/06	01/02/08
Earned Premium	06/30/07	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.41507	0.58493	0.00000
	06/30/06	0.00000	0.00000	0.00000	0.00000	0.00170	0.41337	0.58493	0.00000	0.00000
	06/30/05	0.00000	0.00000	0.00000	0.17729	0.61387	0.20884	0.00000	0.00000	0.00000
	06/30/04	0.00000	0.01599	0.48162	0.49612	0.00627	0.00000	0.00000	0.00000	0.00000
	06/30/03	0.25479	0.60727	0.13793	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
Written Premium	06/30/07	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.16438	0.83562	0.00000
	06/30/06	0.00000	0.00000	0.00000	0.00000	0.00000	0.16438	0.83562	0.00000	0.00000
	06/30/05	0.00000	0.00000	0.00000	0.00000	0.54521	0.45479	0.00000	0.00000	0.00000
	06/30/04	0.00000	0.00000	0.24863	0.67213	0.07923	0.00000	0.00000	0.00000	0.00000
	06/30/03	0.00274	0.62740	0.36986	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Earned Premium Weighted Indices

Written Premium Weighted Indices

Coverage	06/30/03	06/30/04	06/30/05	06/30/06	06/30/07	06/30/03	06/30/04	06/30/05	06/30/06	06/30/07
Bodily Injury	1.07413	1.14311	1.31162	1.42641	1.46323	1.10669	1.16179	1.35815	1.44151	1.46832
Property Damage	1.21755	1.46150	1.46185	1.51594	1.55166	1.32811	1.46879	1.45698	1.54358	1.54735
Medical Payments	1.13957	1.49529	1.79420	1.97908	2.03660	1.23611	1.56265	1.85332	2.01531	2.03558
PIP	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Uninsured Motorist	1.11029	1.16518	1.32872	1.40580	1.40591	1.14759	1.18524	1.37290	1.40591	1.40591
Comprehensive	1.18137	1.24732	1.20986	1.12010	1.04658	1.24111	1.24942	1.18840	1.10345	1.02686
Collision	0.98136	0.94139	0.88066	0.85481	0.82533	0.97703	0.91917	0.87489	0.84803	0.81751

Earned Premium On-Level Factors

Written Premium On-Level Factors

Coverage	06/30/03	06/30/04	06/30/05	06/30/06	06/30/07	06/30/03	06/30/04	06/30/05	06/30/06	06/30/07
Bodily Injury	1.44819	1.36080	1.18597	1.09054	1.06309	1.40559	1.33893	1.14535	1.07911	1.05940
Property Damage	1.34847	1.12339	1.12312	1.08305	1.05812	1.23622	1.11781	1.12688	1.06366	1.06106
Medical Payments	1.41962	1.08190	0.90166	0.81743	0.79434	1.30874	1.03526	0.87289	0.80273	0.79474
PIP	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Uninsured Motorist	1.12443	1.07146	0.93959	0.88807	0.88800	1.08788	1.05332	0.90935	0.88800	0.88800
Comprehensive	1.02305	0.96896	0.99896	1.07901	1.15481	0.97381	0.96733	1.01700	1.09529	1.17699
Collision	0.88162	0.91905	0.98242	1.01214	1.04828	0.88552	0.94127	0.98891	1.02023	1.05832

**ALL COMPANIES COMBINED
ARKANSAS PRIVATE PASSENGER AUTOMOBILE
EXCESS WIND AND WATER CALCULATION (COMPREHENSIVE, ONLY)**

Year Ending:	<u>06/30/2005</u>	<u>06/30/2006</u>	<u>06/30/2007</u>
1. Total Losses Incurred	\$ 153,439	\$ 192,790	\$ 131,791
2. Wind & Water Losses Incurred	\$ 22,436	\$ 86,913	\$ 21,206
3. non-Wind & Water Losses { line (1) - line (2) }	\$ 131,003	\$ 105,877	\$ 110,585
4. Wind & Water to non-Wind & Water Ratio { line (2) ÷ line (3) }	0.171	0.821	0.192
5. Normal Wind & Water to non-Wind & Water Ratio (from ISO Circular)			0.365
6. Normal Wind and Water Losses Incurred { line (3) x minimum of lines (4) and (5) }	\$ 22,436	\$ 38,645	\$ 21,206
7. Losses Adjusted for Normal Wind & Water { line (3) + line (6) }	\$ 153,439	\$ 144,522	\$ 131,791
8. Excess Wind & Water Factor (from ISO Circular)			1.057
9. Losses Adjusted for Excess Losses { line (7) x line (8) }	\$ 162,185	\$ 152,760	\$ 139,303
10. Development Factor to Ultimate	1.000	0.999	0.998
11. Ultimate Adjusted Losses Incurred { line (9) x line (10) }	\$ 162,185	\$ 152,607	\$ 139,024

* ISO Circular: AS-PA-2007-003

STATE OF ARKANSAS

PRIVATE PASSENGER AUTOMOBILE

**WEST AMERICAN INSURANCE COMPANY
OHIO CASUALTY INSURANCE COMPANY
AMERICAN FIRE AND CASUALTY COMPANY**

BASE RATES

The proposed semi-annual base rates are shown below. They were developed in conjunction with the territorial relativities keeping in mind our desired impacts by coverage and territory.

Liability Coverage	Base Limit	Current Semi-Annual Base Rate	Proposed Semi-Annual Base Rate
Bodily Injury (BI)	\$25,000/\$50,000	\$127.00	\$114.50
Property Damage (PD)	\$25,000	\$132.50	\$119.50
Combined Single Limits (CSL)	\$75,000	\$299.50	\$270.00
Medical Payments (MP)	\$1,000	\$22.50	\$20.50
Uninsured Motorists - BI Split Limit (UM)	\$25,000/\$50,000	\$18.00	\$18.00
Uninsured Motorists - BI Single Limit (UM)	\$50,000	\$22.00	\$22.00
Uninsured Motorists - Combined Single Limit (UM)	\$75,000	\$51.50	\$51.50
Underinsured Motorists - BI Split Limit (UIM)	\$10,000/\$20,000	\$28.00	\$28.00
Underinsured Motorists - BI Single Limit (UIM)	\$50,000	\$58.50	\$58.50
Uninsured Motorists - Property Damage (UMPD)	\$25,000	\$26.50	\$26.50
Arkansas Medical Payments (ArMED)	\$5,000	\$61.00	\$55.00
Arkansas Work Loss Coverage	\$140/70	\$2.70	\$2.70
Arkansas AD&D	\$5,000	\$1.60	\$1.60

Physical Damage Coverage	Model Year/ Symbol	Base Deductible	Semi-Annual Base Rate	Semi-Annual Base Rate
Comprehensive (COMP)	MY 2007,Sym 8	\$500	\$176.00	\$142.50
Collision (COLL)	MY 2007,Sym 8	\$500	\$466.00	\$377.50

Please see Rule 8 of the attached Agent's Manual.

STATE OF ARKANSAS

PRIVATE PASSENGER AUTOMOBILE

**WEST AMERICAN INSURANCE COMPANY
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AMERICAN FIRE AND CASUALTY COMPANY**

TERRITORY RELATIVITIES

Our proposed territory relativities were developed based on our current territory relativites and the targeted impacts by coverage for each terriotry. Territory relativities for coverages not shown below did not change.

Territory	BI		PD		CSL	
	Current Relativity	Proposed Relativity	Current Relativity	Proposed Relativity	Current Relativity	Proposed Relativity
001	1.606	1.784	1.389	1.543	1.512	1.681
003	1.028	1.028	0.966	0.966	1.001	1.001
005	1.000	1.000	1.000	1.000	1.000	1.000
006	1.713	1.713	1.405	1.405	1.580	1.580
008	1.000	1.000	1.000	1.000	1.000	1.000
009	1.382	1.382	1.252	1.252	1.326	1.326
010	1.008	1.008	0.969	0.969	0.991	0.991
011	1.327	1.327	1.195	1.195	1.270	1.270
091	1.319	1.319	1.130	1.130	1.237	1.237
092	1.279	1.421	0.992	1.102	1.155	1.284
093	1.127	1.127	1.130	1.130	1.128	1.128
094	0.904	0.904	0.870	0.870	0.890	0.890
095	1.323	1.323	1.156	1.156	1.251	1.251
096	1.215	1.215	1.031	1.031	1.135	1.135

Territory	MP		COMP		COLL	
	Current Relativity	Proposed Relativity	Current Relativity	Proposed Relativity	Current Relativity	Proposed Relativity
001	1.606	1.784	0.813	0.903	1.084	1.204
003	1.028	1.028	0.796	0.796	0.966	0.966
005	1.000	1.000	1.000	1.000	1.000	1.000
006	1.713	1.713	1.290	1.290	1.095	1.095
008	1.000	1.000	1.000	1.000	1.000	1.000
009	1.382	1.382	1.135	1.135	1.073	1.073
010	1.008	1.008	0.730	0.730	0.795	0.795
011	1.327	1.327	1.422	1.422	1.238	1.238
091	1.319	1.319	1.210	1.210	1.092	1.092
092	1.279	1.421	1.126	1.251	1.052	1.169
093	1.127	1.127	1.121	1.121	1.239	1.239
094	0.904	0.904	1.135	1.135	1.085	1.085
095	1.323	1.323	1.330	1.330	1.115	1.115
096	1.215	1.215	1.247	1.247	1.000	1.000

STATE OF ARKANSAS

PRIVATE PASSENGER AUTOMOBILE

**WEST AMERICAN INSURANCE COMPANY
 OHIO CASUALTY INSURANCE COMPANY
 AMERICAN FIRE AND CASUALTY COMPANY**

INCREASED LIMITS FACTORS

Proposed Increased Limits Factors for PD have been decreased slightly for \$50,000 and \$100,000 limits in order to be more in line with our competitors.

Increased Limits Factors will now be found in Rule 11. Increased Limits Factors.

Property Damage

Limit	Current			Proposed		
	Low Risk Factors	Medium Risk Factors	High Risk Factors	Low Risk Factors	Medium Risk Factors	High Risk Factors
25,000	1.000	1.000	1.000	1.000	1.000	1.000
50,000	1.060	1.060	1.060	1.050	1.050	1.050
100,000	1.090	1.090	1.090	1.080	1.080	1.080
150,000	1.110	1.110	1.120	1.110	1.110	1.120
200,000	1.120	1.130	1.130	1.120	1.130	1.130
250,000	1.140	1.150	1.160	1.140	1.150	1.160
300,000	1.150	1.160	1.170	1.150	1.160	1.170
500,000	1.170	1.180	1.200	1.170	1.180	1.200
750,000	1.200	1.220	1.240	1.200	1.220	1.240
1,000,000	1.220	1.240	1.280	1.220	1.240	1.280
2,000,000	1.270	1.300	1.380	1.270	1.300	1.380

PRIVATE PASSENGER AUTOMOBILE

WEST AMERICAN INSURANCE COMPANY
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AMERICAN FIRE AND CASUALTY COMPANY

MARKET TIER FACTORS

Proposed factors are based on competitive reasoning and actuarial judgment. The BI and PD Market Tier Factors are weighted together 60% to BI, 40% to PD to arrive at the factors to be used for Combined Single Limit.

The proposed Market Tier factors may also be found in Rule 27 in the attached Agent's Manual.

BODILY INJURY

Market	<u>Current Factors</u>	<u>Proposed Factors</u>
2	1.000	1.000
3	0.964	0.964
4	0.929	0.929
5	0.896	0.896
6	0.863	0.863
7	0.832	0.832
8	0.802	0.762
9	0.773	0.696
98 (No Hit)	0.863	0.863
99 (No Score)	0.863	0.863

PROPERTY DAMAGE

Market	<u>Current Factors</u>	<u>Proposed Factors</u>
2	1.000	1.000
3	0.895	0.895
4	0.813	0.813
5	0.748	0.748
6	0.698	0.698
7	0.661	0.661
8	0.634	0.602
9	0.617	0.555
98 (No Hit)	0.698	0.698
99 (No Score)	0.698	0.698

PRIVATE PASSENGER AUTOMOBILE

WEST AMERICAN INSURANCE COMPANY
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MARKET TIER FACTORS

MEDICAL PAYMENTS

Market	Current Factors	Proposed Factors
2	1.000	1.000
3	0.830	0.830
4	0.704	0.704
5	0.608	0.608
6	0.536	0.536
7	0.483	0.483
8	0.443	0.421
9	0.415	0.374
98 (No Hit)	0.536	0.536
99 (No Score)	0.536	0.536

COMPREHENSIVE

Market	Current Factors	Proposed Factors
2	1.000	1.000
3	0.878	0.878
4	0.780	0.780
5	0.701	0.701
6	0.636	0.636
7	0.584	0.584
8	0.565	0.537
9	0.552	0.497
98 (No Hit)	0.636	0.636
99 (No Score)	0.636	0.636

COLLISION

Market	Current Factors	Proposed Factors
2	1.000	1.000
3	0.873	0.873
4	0.774	0.774
5	0.698	0.698
6	0.647	0.647
7	0.610	0.610
8	0.584	0.555
9	0.569	0.512
98 (No Hit)	0.647	0.647
99 (No Score)	0.647	0.647