

ARKANSAS INSURANCE DEPARTMENT RATE FILING ABSTRACT

Insurer Name: American Fire and Casualty Co.
 NAIC Number: 148-24066
 Name of Advisory Organization Whose Filing You Are Referencing: ISO
 Co. Affiliation to Advisory Organization: Member___ Subscriber X Service Purchaser___
 Reference Filing #: N/A Proposed Effective Date: 1/31/06 new, 3/23/06 renewal

Contact Person: Linda Baker
 Signature: _____
 Telephone No: 1-800-843-6446 Ext. 2120

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	(4) Expected Loss Ratio	FOR LOSS COSTS ONLY			
				(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant (If Applicable)	(8) Co. Current Loss Cost Multiplier
Homeowners Multiple Peril							
Owners Forms	15.8%	0.3%	N/A	N/A	N/A	N/A	N/A
Tenants Forms	-9.6%	0.0%	N/A	N/A	N/A	N/A	N/A
<div style="font-size: 2em; font-weight: bold; margin: 0;">FILED</div> <p style="margin: 5px 0;">By bharrington at 8:33 am, 12/7/05</p> <p style="margin: 0;">PROPERTY & CASUALTY ARKANSAS INSURANCE DEPARTMENT</p>							
TOTAL OVERALL EFFECT	15.6%	0.3%	N/A	N/A	N/A	N/A	N/A

N Apply Lost Cost Factors to Future Filings? (Y or N)
18.6% Estimated Maximum Rate Increase for any Arkansas Insured (%)
-9.7% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC.

5 Year History

Selected Provisions

Year	Policy Count	Rate Change History		AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio	A. Total Production Expense	
		%	Eff. Date						
2000	387	12.6	8/25/2000	296	528	178.4%	69.9%	22.3%	
2001	230	19.5	9/21/2001	256	652	254.7%	85.4%	2.9%	
2002	136	0, 24.5	7/1/02, 11/21/02	168	-42	-25.0%	61.8%	4.0%	
2003	147	0	7/22/2003	154	30	19.5%	64.9%	8.8%	
2004	112	24.6, 0.3	1/20/2004, 8/22/04	152	296	194.7%	49.2%	N/A	
								F. TOTAL	38.0%

12 Months ending December