

**FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT**

<b>1.</b>	This filing transmittal is part of Company Tracking #	CH-3
<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/Item Filing Number	AAIS - AAIS-2005-89

FILED

<b>3.</b>	<b>A.</b>	Company Name Church Mutual Insurance Company	<b>B.</b>	Company NAIC Number 18767	By bharrington at 1:30 pm, 5/26/06
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<b>4.</b>	<b>A.</b>	Product Coding Matrix Line of Business (i.e., Type of Insurance)	<b>B.</b>	Product Coding Matrix Line of Business (i.e., Sub-type of Insurance) <b>PROPERTY &amp; CASUALTY</b> <b>ARKANSAS INSURANCE DEPARTMENT</b>
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(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	FOR LOSS COSTS ONLY			
				(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
CH-2	25.0%	25.0%	.698	1.000	1.433	-----	1.433
CH-4	-3.8%	-3.8%	.698	.095	1.361	-----	1.361
CH-5	25.0%	25.0%	.698	1.000	1.433	-----	1.433
CH-6	0.0%	0.0%	.698	.950	1.361	-----	1.361
TOTAL OVERALL EFFECT	+19.31%	+19.31%					

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
2001	292	N/A	N/A	92,681	99,186	107.02%	72.08%
2002	291	+14.17 %	5-1-02 8-1-02	97,458	31,012	31.82%	56.19%
2003	301	N/A	N/A	116,233	114,116	98.18%	77.82%
2004	304	N/A	N/A	131,692	65,419	49.68%	104.13%
2005	285	+19.14 %	4-15-05 4-15-05	140,613	173,669	123.51%	75.90%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	11.20%
B. General Expense	15.40%
C. Taxes, Licenses & Fees	3.00%
D. Underwriting Profit & Contingencies	0.60%
E. Other (explain)	0.00%
F. TOTAL	30.20%

8. NO Apply Loss Cost Factors to Future filings? (Y or N)
9. 25.00 Estimated Maximum Rate Increase for any Insured (%) Territory (if applicable): \_\_\_\_\_
10. 3.80 Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_