

## NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	AR-D-06-1-R	By bharrington at 1:37 pm, 10/11/06
<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	Insurance Service Office, DP-2006-RLA1 <b>PROPERTY &amp; CASUALTY</b> <b>ARKANSAS INSURANCE DEPARTMENT</b>	
Company Name		Company NAIC Number	
<b>3.</b>	<b>A.</b> Amica Mutual Insurance Company	<b>B.</b>	028-19976
Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
<b>4.</b>	<b>A.</b> 01.0 Property	<b>B.</b>	01.0002 Personal Property (Fire & Allied Lines)

**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
Dwelling Fire	N/A	-14.4%	.486	1.000	2.058	N/A	2.222
Extended Coverage	N/A	-0.2%	.491	1.000	2.037	N/A	2.146
<b>TOTAL OVERALL EFFECT</b>	N/A	-8.3%					

**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
2001	0	New	07/01/01	0	0	.000	.661
2002	18	---	----	3	11	3.667	.835
2003	19	+22.4%	10/01/03	9	(2)	(.222)	.579
2004	18	---	----	10	5	.500	.792
2005	13	-16.2%	02/01/05	9	3	.333	.484

**7.**

Expense Constants	Selected Provisions DF    EC	
A. Total Production Expense	15.3%	14.7%
B. General Expense	3.7%	4.1%
C. Taxes, License & Fees	3.2%	3.1%
D. Underwriting Profit & Contingencies	4.2%	4.0%
E. Other (explain)	25.0%	25.0%
<b>F. TOTAL</b>	<b>51.4%</b>	<b>50.9%</b>

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