

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	NSFC-HO-07-AR-01
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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	American Association of Insurance Services (AAIS) Rev. 06 05 and Bulletin Number 06-0286
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Company Name		Company NAIC Number	
3.	A.	National Security Fire & Casualty Company	B. 316-12114

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.	04.0 Homeowners	B. 04.0000 Homeowners Sub-TOI Combinations

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(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
Homeowners	+34.6%	+19.2%	65.6%	1.000	1.597	N/A	1.597
FILED							
By bharrington at 8:59 am, 2/21/07							
TOTAL OVERALL EFFECT	+34.6%	+19.2%					

PROPERTY & CASUALTY

6.		5 Year History	Rate Change History					ARKANSAS INSURANCE DEPARTMENT	
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio	Expense Constants	Selected Provisions
2002	1,276	+13.4%	09/30/02	\$493,365	\$389,057	78.9%	63.3%	A. Total Production Expense	24.5%
2003	2,383			1,076,672	886,601	82.3%	58.9%	B. General Expense	3.5%
2004	3,226	+15.0%	11/01/04	1,473,165	1,416,093	96.1%	73.9%	C. Taxes, License & Fees	3.4%
2005	3,746			1,897,102	1,793,916	94.6%	143.9%	D. Underwriting Profit & Contingencies	5.0%
2006	4,132			2,151,926	1,919,594	89.2%	***	E. Other (Inv. Income)	-2.0%
								F. TOTAL	34.4%

*** 2006 Not Yet Available

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 22.5% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 2 – Eastern Counties
10. N/A Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable):