

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # AR-HO-07-036

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

Company Name	Company NAIC Number
3. A. Homesite Insurance Company of the Midwest	B. 13927

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. Homeowners	B. Owner Occupied Homeowners

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
					By bharrington at 7:38 am, 4/25/07		
					PROPERTY & CASUALTY		
					ARKANSAS INSURANCE DEPARTMENT		
TOTAL OVERALL EFFECT							

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
2004	NA	initial	9/15/04	NA	NA	NA	NA
2005	399	NA	NA	320	104	32%	55%
2006	721	NA	NA	604	472	78%	47%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	19.9%
B. General Expense	1.4%
C. Taxes, License & Fees	3.3%
D. Underwriting Profit & Contingencies	4.1%
E. Other (explain)	8.8% (LAE)
F. TOTAL	37.5%

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

9. Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 8.30%

10. Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): -3.97%