

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	HOM-AR-01-10/16/2007-01
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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	
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	Company Name		Company NAIC Number
3.	A.	Auto-Owners Insurance Company	B. 280-18988

	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.	4.0 Homeowners	B. 4.0001, 4.0003, 4.0004

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
Form 3	+24.3	-2.0					
Form 4	-39.3	0.0					
Form 6	-2.8	0.0					
							
TOTAL OVERALL EFFECT	n/a	-1.9					

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
2002	n/a	n/a	n/a	n/a	n/a	n/a	96.2
2003	n/a	n/a	n/a	n/a	n/a	n/a	77.9
2004	n/a	n/a	n/a	n/a	n/a	n/a	74.9
2005	186	new	8/1/05	24.575	7.500	28.8	65.1
2006	1294	n/a	n/a	570.259	296.256	53.6	65.9

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	19.5
B. General Expense	5.3
C. Taxes, License & Fees	2.0
D. Underwriting Profit & Contingencies	7.1
E. Other (explain)- Reinsurance	1.8
F. TOTAL	35.7

- 8.** N Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** +9.9 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): #17 – Cities of Little Rock and North Little Rock in Pulaski Co.
- 10.** -25.3 Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): #10 – Faulkner, Grant, Lonoke, Perry and Saline Counties