

### NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # **DWF-AR-01-08/21/2007-01**

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.	<b>Auto-Owners Insurance Company</b>	B.		<b>280-18988</b>

		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.	<b>1.0000</b>	B.		<b>1.0002</b>

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	+1.8%					
TOTAL OVERALL EFFECT	n/a	+1.8%					

FILED

By bharrington at 9:47 am, 9/17/07

PROPERTY & CASUALTY  
ARKANSAS INSURANCE DEPARTMENT

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	78.8
2003	n/a	n/a	n/a	n/a	n/a	n/a	70.8
2004	n/a	n/a	n/a	n/a	n/a	n/a	64.7
2005	143	initial	8/15/05	5.905	0.000	0.0	64.0
2006	909	n/a	n/a	147.926	66.343	44.8	61.4

7.

Expense Constants	Selected Provisions
A. Total Production Expense	<b>25.6</b>
B. General Expense	<b>1.1</b>
C. Taxes, License & Fees	<b>3.0</b>
D. Underwriting Profit & Contingencies	<b>7.2</b>
E. Other (explain)- Reinsurance	<b>0.5</b>
F. TOTAL	<b>37.4</b>

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

9. +11.4% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): #7: Garland, Hot Spring, & Montgomery Counties

10. -9.9% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): #6: Cities of Little Rock & North Little Rock in Pulaski County

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