FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	2007-01-0014

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

		Company Name		Company NAIC Number
3.	A.	The Standard Fire Insurance Company	B.	19070

		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.	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
All Homeowner Forms	17.50%	7.40%					
TOTAL OVERALL EFFECT							

FILED

By bharrington at 7:40 am, 1/19/07

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
2005	14,791	2.40%	11/12/2005	$ 11,015	$ 6,516	0.592	0.293
2004	12,028	7.8%	9/25/2004	$ 8,122	$ 3,173	0.391	0.314
2003	7,620	11.3%	7/25/2003	$ 4,493	$ 2,315	0.515	0.341
2002	3,426	11.2%	7/21/2002	$ 1,681	$ 1,165	0.693	0.339

7.

Expense Constants	Selected Provisions
A. Total Production Expense	22.2%
B. General Expense	7.7%
C. Taxes, License & Fees	3.5%
D. Underwriting Profit & Contingencies	9.8%
E. Other (explain)	
F. TOTAL	43.3%

8. N Apply Loss Cost Factors to Future Filings? (Y or N

9. 18.9% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable

10. N/A Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable

PC RLC