

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	PL20070036
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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	N/A
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Company Name		Company NAIC Number	
3.	A. American Fire & Casualty Company	B.	148-24066

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.	04.00 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
Owners	+10.5%	-0.8%			<p align="center">FILED</p> <p align="center">By bharrington at 8:29 am, 4/13/07</p>		
Tenants	+6.2%	0.0%					
					PROPERTY & CASUALTY		
					ARKANSAS INSURANCE DEPARTMENT		
TOTAL OVERALL EFFECT	+10.5%	-0.8%					

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	136	+24.5%	11/21/02	168	-42	0.0	61.8	
2003	147	0.0%	7/22/03	154	30	19.5	64.5	
2004	112	+24.6%	1/20/04	152	296	194.2	49.3	
2005	102	0.3%	8/22/04	128	31	24.1	45.2	
2006	108	0.3%	3/23/06	130	28	21.5	59.9	

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	23.4%
B. General Expense	3.8%
C. Taxes, License & Fees	3.8%
D. Underwriting Profit & Contingencies	9.2%
E. Other (explain)	
F. TOTAL	40.2%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. +9.4% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _91
10. -16.9% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _30