

**NAIC LOSS COST DATA ENTRY DOCUMENT**

1. This filing transmittal is part of Company Tracking # ORC – 10/07

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>Old Reliable Casualty Company</b>	B.	<b>36625</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>01.0 Property</b>	B.	<b>01.0002 Personal Property (Fire and Allied Lines)</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
<b>Fire – Allied Lines</b>	<b>23.1</b>	<b>20.0</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>23.1</b>	<b>20.0</b>					

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
2006	12,885			4,300	2,903	67.5%	84.6%
2005	13,492	25%	9/1/2005	3,854	2,592	67.3%	57.3%
2004	13,995			3,738	2,661	71.2%	61.7%
2003	14,350			3,618	2,407	66.5%	56.9%
2002	14,048			3,512	2,420	68.9%	55.8%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	<b>39.4%</b>
B. General Expense	<b>6.7%</b>
C. Taxes, License & Fees	<b>2.8%</b>
D. Underwriting Profit & Contingencies	<b>3.5%</b>
E. Other (explain) LAE	<b>3.3%</b>
F. TOTAL	<b>55.7%</b>

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

9. 20% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_

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