

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

1. This filing transmittal is part of Company Tracking # 2007-12-0059

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.	The Automobile Insurance Company of Hartford, Connecticut	B. 3548-19062

		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	19.0%	4.7%	FILED				
			By Becky Harrington at 9:43 am, 1/2/08				
			PROPERTY & CASUALTY				
			ARKANSAS INSURANCE DEPARTMENT				
TOTAL OVERALL EFFECT							

6. 5 Year History		Rate Change History						7.	
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio	Expense Constants	Selected Provisions
2007	330	7.4%	2/18/2007	339	74	0.219	0.316	A. Total Production Expense	22.8%
2006	384			368	141	0.382	0.346	B. General Expense	9.0%
2005	434	2.4%	11/12/2005	396	101	0.256	0.331	C. Taxes, License & Fees	3.2%
2004	489	7.8%	9/25/2004	410	289	0.706	0.367	D. Underwriting Profit & Contingencies	11.4%
2003	505	11.3%	7/25/2003	370	136	0.369	0.388	E. Other (explain)	
								F. TOTAL	46.4%

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

9. 5.3% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):

10. 0.0% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): 59
 multiple