

**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
A. The Standard Fire Insurance Company	B. 3548-19070

Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
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%					
<b>FILED</b>							
By Becky Harrington at 9:42 am, 1/2/08							
<b>PROPERTY &amp; CASUALTY</b>							
<b>ARKANSAS INSURANCE DEPARTMENT</b>							
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	17,524	7.4%	2/18/2007	14,732	6,838	0.464	0.312	A. Total Production Expense	22.8%
2006	17,166			13,536	9,692	0.716	0.337	B. General Expense	9.0%
2005	14,791	2.4%	11/12/2005	11,015	6,636	0.602	0.326	C. Taxes, License & Fees	3.2%
2004	12,028	7.8%	9/25/2004	8,122	3,378	0.416	0.333	D. Underwriting Profit & Contingencies	11.4%
2003	7,620	11.3%	7/25/2003	4,493	2,362	0.526	0.398	E. Other (explain)	
								F. TOTAL	46.4%

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

9. 7.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 80

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