

### NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	
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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.	B.	19615
<b>American Reliable Insurance Company</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.	

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
<b>50 and 53</b>	<b>10.2%</b>	<b>6.3%</b>	<b>15.5%</b>		FILED		
					By Becky Harrington at 7:55 am, 2/20/08		
TOTAL OVERALL EFFECT					PROPERTY & CASUALTY ARKANSAS INSURANCE DEPARTMENT		

6.		5 Year History	Rate Change History				All dwelling lob
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
<b>2003</b>	<b>314</b>			<b>184</b>	<b>53</b>	<b>28.9%</b>	<b>54.0%</b>
<b>2004</b>	<b>307</b>			<b>186</b>	<b>36</b>	<b>19.4%</b>	<b>50.8%</b>
<b>2005</b>	<b>334</b>			<b>205</b>	<b>16</b>	<b>7.8%</b>	<b>126.1%</b>
<b>2006</b>	<b>307</b>			<b>209</b>	<b>31</b>	<b>14.8%</b>	<b>47.5%</b>
<b>2007</b>	<b>284</b>			<b>97</b>	<b>35</b>	<b>35.9%</b>	<b>47.0%</b>

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>36.2%</b>
B. General Expense	<b>4.9%</b>
C. Taxes, License & Fees	<b>3.7%</b>
D. Underwriting Profit & Contingencies	<b>5.0%</b>
E. Other (explain)	<b>0.0%</b>
F. TOTAL	<b>49.7%</b>

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 65.4% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): C
10. -41.0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): A