

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.	American Reliable Insurance Company	B.	19615

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
LOB 28 – HO8	7.4%	6.7%					
				By Becky Harrington at 10:18 am, 1/2/08			
				PROPERTY & CASUALTY			
TOTAL OVERALL EFFECT	7.4%	6.7%	ARKANSAS INSURANCE DEPARTMENT				

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
2003	0			0	0		87%
2004	0			0	0		59%
2005	0			0	0		71%
2006	507			136	166	121%	83%
2007	482			117	70	59%	78%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	36.2%
B. General Expense	4.9%
C. Taxes, License & Fees	3.7%
D. Underwriting Profit & Contingencies	5%
E. Other (explain)	
F. TOTAL	49.7%

8. Apply Lost Cost Factors to Future filings? (Y or N)
9. **80.8%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory A
10. **-18.9%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Territory B
- PC RLC