

# ARKANSAS INSURANCE DEPARTMENT RATE FILING ABSTRACT

Form RF-1

Rev. 4/96

Insurer Name: American Modern Home Insurance  
 NAIC Number: 23469  
 Name of Advisory Organization Whose Filing You are Referencing n/a  
 Co. Affiliation to Advisory Organization: Member \_\_\_\_\_ Subscriber \_\_\_\_\_ Service Purchaser \_\_\_\_\_  
 Reference Filing #: \_\_\_\_\_ Proposed Effective Date: 3/1/2008

Contact Person: Mellisa Holder  
 Signature: \_\_\_\_\_  
 Telephone No: 513-947-5835

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant (If Applicable)	(8) Co. Current Loss Cost Multiplier
DP1	10.5%	0.00%	<div style="font-size: 2em; font-weight: bold; margin-bottom: 10px;">FILED</div> <p style="margin: 0;">By Becky Harrington at 8:13 am, 2/20/08</p> <p style="margin: 0; font-weight: bold;">PROPERTY &amp; CASUALTY</p> <p style="margin: 0; font-weight: bold;">ARKANSAS INSURANCE DEPARTMENT</p>				
<b>TOTAL OVERALL EFFECT</b>							

N Apply Lost Cost Factors to Future Filings? (Y or N)  
1.30% Estimated Maximum Rate Increase for any Arkansas Insured (%)  
41.80% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

Year	Policy Count	Rate Change History		5 Year History			
		%	Eff. Date	AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio
2001	741	0	-	83	11	.128	.624
2002	1,324	3.8	6/1/2002	336	255	.760	.691
2003	1,855	0	-	779	672	.863	.683
2004	2,109	18.3	5/1/2004	1,121	463	.413	.498
2005	1,687	4.5	7/1/2005	1,232	378	.307	.453
2006	1,245	0	-	945	216	.229	.470

Selected Provisions

A. Total Production Expense	<u>22.7%</u>
B. General Expense	<u>18.4%</u>
C. Taxes, License & Fees	<u>3.6%</u>
D. Underwriting Profit & Contingencies	<u>6.6%</u>
E. Other (explain)	<u>0.8%</u>
F. TOTAL	<u>52.2%</u>