

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # **PC-DF-2008-263**

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number **Insurance Services Office (ISO), DP-2008-RTRP1 (property) and DL-2008-RTRL1 (liability)**

Company Name	Company NAIC Number
A. State Auto Property & Casualty Insurance Company	B. 25127

FILED

Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
A. 01.0 Property	B. 01.0002 Personal Property (Fire and Allied Lines) PROPERTY & CASUALTY

By Becky Harrington at 8:33 am, 8/6/08

5. ARKANSAS INSURANCE DEPARTMENT

(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
Dwelling Fire—Cov. A	14.2%	-0.2%	52.8%	0.8211	1.555	N/A	not available
Dwelling Fire—Cov. C	11.3%	0.6%	52.8%	0.867	1.642	N/A	not available
Dwelling Extended Coverage A	32.5%	26.6%	50.7%	0.969	1.911	N/A	not available
Dwelling Extended Coverage C	31.6%	31.6%	50.7%	0.969	1.911	N/A	not available
							Note: last base rate change was 1998
TOTAL OVERALL EFFECT	22.3%	11.4%					

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	not available	0.0%	10/01/03	326	87	26.7%	86.3%
2004	1067	0.0%	11/15/04	393	199	50.7%	73.0%
2005	1198	0.0%	11/15/05	475	194	40.8%	76.5%
2006	1215	0.0%	11/15/06	522	363	69.6%	70.9%
2007	1286	0.0%	12/17/07	560	81	14.6%	75.5%

7. Note—varies by coverage

Expense Constants	Selected Provisions
A. Total Production Expense	28.1-28.3%
B. General Expense	9.1%-9.7%
C. Taxes, License & Fees	3.1%
D. Underwriting Profit & Contingencies	6.1%-9.0%
E. Other (explain)	
F. TOTAL	47.2-49.3%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 15% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): all
10. -21.6% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 33

