

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	2008-00968
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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.	West American Insurance Company	B. 111-44393

	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.	Personal	B. Homeowners

5.		FOR LOSS COSTS ONLY					
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
COVERAGE (See Instructions)	Indicated % Rate Level Change	Requested % Rate Level Change	Expected Loss Ratio	Loss Cost Modification Factor	Selected Loss Cost Multiplier	Expense Constant (If Applicable)	Co. Current Loss Cost Multiplier
Owners	+2.1%	-5.1%	N/A	N/A	N/A	N/A	N/A
Tenants	-3.7%	0.0%	N/A	N/A	N/A	N/A	N/A
FILED							
By Becky Harrington at 10:09 am, 3/21/08							
TOTAL OVERALL EFFECT	+2.0%	-5.0%					

PROPERTY & CASUALTY									
ARKANSAS INSURANCE DEPARTMENT									
7									
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	Expense Constants	Selected Provisions
2003	968	0.0%	7/22/03	735	379	51.5	59.6	A. Total Production Expense	23.4%
2004	803	+24.2%	1/20/04	749	346	46.2	46.7	B. General Expense	3.8%
2005	906	-0.1%	8/22/04	705	550	78.1	41.5	C. Taxes, License & Fees	3.8%
2006	1,223	+0.7%	3/23/06	710	447	62.9	45.6	D. Underwriting Profit & Contingencies	9.2%
2007	1,041	+3.1%	7/01/06	653	507	77.7	50.2	E. Other (explain)	
								F. TOTAL	40.2%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. +10.3% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _98
10. -11.6% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _30