

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	ARK-Medal
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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.	National Security Fire and Casualty	B.	12114

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 Auto	B.	Auto Liability and Auto Physical Damage

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
Liability	-2.8%	-.9					
Physical Damage	11.3%	-8.85					
TOTAL OVERALL EFFECT	-1.2%	-1.22%					

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
2007							
2006	203			159	106	66.6	77.38
2005	410	9.79	05-01-05	320	197	61	140.0
2004	559	7.7	02-01-04	432	267	55.4	83.75
2003	517			429	346	75.3	100.09
2002	437	-4%	08-01-02	332	286	87	76.74

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	18.9
B. General Expense	3.0
C. Taxes, License & Fees	2.8
D. Underwriting Profit & Contingencies	2.0
E. Other (explain)	4.3
F. TOTAL	31.0

- 8.** N Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 12% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
- 10.** -23% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____