

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # **AR-TUIC-AU-04152007**

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number

		Company Name		Company NAIC Number
3.	A.	Trinity Universal Insurance Company	B.	19887

		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.	Private Passenger Auto

5.

(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
All forms	-7.04%	-7.04%	67.3			n/a	n/a
TOTAL OVERALL EFFECT							

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
2006		-27%	11-01-06				
2005	n/a	0%	n/a	173	53	37.6%	n/a
2004		3.8%	09-01-04	492	226	52.7%	
2004		22.5%	3-1-04	492	226	52.7	
2003		14.5%	06-15-03	749	377	60.1%	
2002		3.2%	06-15-02	831	383	53.2%	

7.

Expense Constants	Selected Provisions
A. Total Production Expense	21.5%
B. General Expense	3.7%
C. Taxes, License & Fees	2.5%
D. Underwriting Profit & Contingencies	5.0%
E. Other (explain)	0%
F. TOTAL	32.7%

8. Apply Lost Cost Factors to Future filings? (Y or N)

9. NA Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. -7.3% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____