

**FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT**

<b>1.</b>	This filing transmittal is part of Company Tracking #	03G00107
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<b>2.</b>	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	
<b>3.</b>	<b>A.</b> Shelter General Insurance Company	<b>B.</b>	23361

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Business (i.e., Sub-type of Insurance)	
<b>4.</b>	<b>A.</b> 19.1 and 21.1	<b>B.</b>	19.1000 and 21.1000

**5.**

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	FOR LOSS COSTS ONLY			
				(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
BI/PD	-2.5	-1.4					
Medical Payments	-5.9	-6.3					
Uninsured/Underinsured Motorists	14.3	10.9					
Collision	-12.4	-12.5					
Comprehensive	-17.7	-17.5					
<b>TOTAL OVERALL EFFECT</b>	<b>-5.9</b>	<b>-5.3</b>					

**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
2005	10,875	-3.5	4-17-2005	8,569	5,281	61.6	83.2
2004	11,887	-0.2	11-19-2003	9,208	5,406	58.7	57.9
2003	11,845	+1.5	2-27-2003	9,341	5,717	61.2	60.0
2002	11,493	+8.4	7-10-2002	9,041	6,285	69.5	71.4
2001	11,658			10,177	7,657	75.2	73.1

**7.**

Expense Constants	Selected Provisions
A. Total Production Expense	14.8/15.0
B. General Expense	7.2/7.1
C. Taxes, Licenses & Fees	2.9/3.2
D. Underwriting Profit & Contingencies	1.1/4.0
E. Other (explain)	
<b>F. TOTAL</b>	<b>26.0/29.3</b>

**8.** \_\_\_\_\_ Apply Loss Cost Factors to Future filings? (Y or N)

**9.** \_\_\_\_\_ Estimated Maximum Rate Increase for any Insured (%) Territory (if applicable): 11.3%

**10.** \_\_\_\_\_ Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): -20.1%