

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	None
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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.	American Fire & Casualty Company	B. 148-24066

	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. Private Passenger Automobile

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
Bodily Injury	+3.3%	+1.8%					
Property Damage	-1.4%	+2.2%					
Medical Payments	+1.3%	-23.8%					
Uninsured Motorist	-5.1%	-14.5%					
Comprehensive	+3.4%	+15.4%					
Collision	-13.4%	+2.7%					
TOTAL OVERALL EFFECT	-3.0%	+0.9%					

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
12/00	736	+ 11.4%	7/1/02	1,020	811	79.4%	67.3%
12/01	524	+ 4.2%	2/15/03	863	420	48.7%	64.1%
12/02	371	+ 0.9%	9/29/03	593	368	62.1%	61.6%
12/03	334	+ 4.1%	6/1/04	532	152	28.6%	71.8%
12/04	296	+ 0.8%	1/15/05	492	384	78.0%	56.5%
12/05	262	+ 1.0%	8/29/05	454	106	24.2%	57.0%
12/06	232	- 1.9%	8/29/06	379	191	50.0%	72.0%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, License & Fees	N/A
D. Underwriting Profit & Contingencies	N/A
E. Other (explain)	N/A
F. TOTAL	N/A

- 8.** N Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** +15.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Any
- 10.** -39.3% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 94