

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # _____

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.	American Underwriters Insurance Company	B.	10251

		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.	19.0 Personal Auto	B.	19.0001 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
Bodily Injury	-29.7%	-5%					
Property Damage	-15.6%	-5%					
Comprehensive	-15.2%	-10%					
Collision	-18.0%	-10%					
TOTAL OVERALL EFFECT		-6%					

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
2007	21,605			7,927	4,232	53.4%	N/A
2006	27,207			10,671	5,381	50.4%	N/A
2005	38,955			15,058	8,353	55.4%	N/A
2004	53,343	+8.3%	10/04	18,544	12,593	67.9%	N/A
2003	53,990	+5%	01/03	17,469	10,662	61.0%	N/A

7.

Expense Constants	Selected Provisions
A. Total Production Expense	15.12%
B. General Expense	14.90%
C. Taxes, License & Fees	3.24%
D. Underwriting Profit & Contingencies	3.00%
E. Other (explain)	
F. TOTAL	36.26%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 3% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. 25% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____