

**NAIC LOSS COST DATA ENTRY DOCUMENT** (EFFECTIVE AUG. 16, 2004)

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>AR AGENCY 2008-04 RATES</b>
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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	<b>N/A</b>
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Company Name		Company NAIC Number	
<b>3.</b>	<b>A.</b>	<b>United Financial Casualty Company</b>	<b>B.</b> <b>11770</b>

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
<b>4.</b>	<b>A.</b>	<b>Personal Auto</b>	<b>B.</b> <b>Private Passenger Auto</b>

(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)
<b>BI</b>	<b>2.6%</b>	<b>1.7%</b>	<b>72.6%</b>			
<b>PD</b>	<b>9.8%</b>	<b>9.1%</b>	<b>72.6%</b>			
<b>UM/UIM</b>	<b>12.1%</b>	<b>12.2%</b>	<b>72.6%</b>			
<b>UMPD</b>	<b>7.9%</b>	<b>8.7%</b>	<b>72.6%</b>			
<b>PIP</b>	<b>11.1%</b>	<b>9.4%</b>	<b>72.6%</b>			
<b>COMP</b>	<b>-2.6%</b>	<b>-2.5%</b>	<b>70.9%</b>			
<b>COLL</b>	<b>7.4</b>	<b>6.2%</b>	<b>70.9%</b>			
TOTAL OVERALL EFFECT	<b>5.4%</b>	<b>4.7%</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
<b>2007</b>	<b>109</b>	<b>-1.7%</b>	<b>05/07</b>	<b>59</b>	<b>38</b>	<b>64.7%</b>	<b>69.1%</b>
<b>2006</b>	<b>198</b>	<b>-4.9%</b>	<b>01/07</b>	<b>206</b>	<b>74</b>	<b>36.1%</b>	<b>57.8%</b>
<b>2005</b>	<b>116</b>	<b>-</b>	<b>-</b>	<b>385</b>	<b>75</b>	<b>19.5%</b>	<b>54.9%</b>
<b>2004</b>	<b>301</b>	<b>-0.2%</b>	<b>04/08</b>	<b>661</b>	<b>397</b>	<b>60.1%</b>	<b>52.8%</b>
<b>2003</b>	<b>424</b>	<b>0.9%</b>	<b>11/03</b>	<b>470</b>	<b>225</b>	<b>47.9%</b>	<b>58.7%</b>

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>16.45%</b>
B. General Expense	<b>3.0%</b>
C. Taxes, License & Fees	<b>4.9%</b>
D. Underwriting Profit & Contingencies	<b>5.0%</b>
E. Other (Investment Income)	<b>-1.25%</b>
F. TOTAL	<b>28.1%</b>

8.   N   Apply Lost Cost Factors to Future filings? (Y or N)
9.   5%   Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10.  -1%  Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_