NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	**AR AVIC 081**

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.	**Alfa Vision Insurance**	B.	**12188**

		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 (PPA)**

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	**-9.5%**	**-8.2%**					
Property Damage	**-1.9%**	**-0.1%**					
UMBI	**-3.3%**	**-0.2%**					
UMPD	**-3.3%**	**-2.3%**					
Comprehensive	**-10.4%**	**-9.3%**					**Q**
Collision	**-13.9%**	**-12.2%**					
TOTAL OVERALL EFFECT	**-7.5%**	**-6.0%**					

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	**27,202**	**-6.7%**	**6/1/05**	**6,658**	**3,903**	**58.6%**	**61.4%**
2006	**45,333**	**-2.5%**	**11/1/06**	**13,477**	**8,020**	**59.5%**	**65.6%**
2007	**42,123**	**3.2%**	**6/27/07**	**14,857**	**8,861**	**59.6%**	**65.1%**

7.

Expense Constants	Selected Provisions
A. Total Production Expense	**17.6%**
B. General Expense	**11.1%**
C. Taxes, License & Fees	**4.5%**
D. Underwriting Profit & Contingencies	**5.0%**
E. Other (explain)	**-5.4%**
F. TOTAL	**32.8%**

8. **n/a** Apply Lost Cost Factors to Future filings? (Y or N)
9. 30% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 601(Saline County) LESS THAN 1% OF BOOK
10. -36.6% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 143 (Cross County) LESS THAN 1% OF BOOK