

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # **08-03-815-222**

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.	Insurance Company of the State of Pennsylvania	B.	19429

		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	13.1%	6.3%					
Property Damage	25.5%	12.4%					
Medical Payments	66.3%	30.0%					
Uninsured Motorists	48.2%	20.9%					
Comprehensive	29.4%	15.0%					
Collision	42.8%	21.9%					
OPD	-6.4%	0.0%					
TOTAL OVERALL EFFECT	31.2%	15.0%					

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**
2003	NA	NA	NA	NA	NA	NA	50.8%
2004	NA	NA	NA	NA	NA	NA	63.4%
2005	916	-7.2%	4/4/05	546	311	56.9%	62.8%
2006	1979	---	---	1890	1776	93.9%	61.6%
2007	4052	0.0%	3/5/07	3989	2863	71.8%	62.7%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	34.90%
B. General Expense	included in A
C. Taxes, License & Fees	2.84%/3.34%
D. Underwriting Profit & Contingencies	5.00%
E. Other (explain)*	3.94%/0.89%
F. TOTAL	38.80%/42.35%

*ISOP introduced on November 22,2004

**Calendar Year data

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 21.6% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. ---- Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

*Investment Income = liab/phys dam