

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	PA-AR-0850
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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	NA
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	Company Name		Company NAIC Number
3.	A.	Granite State Insurance Company	B. 23809

	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.	19.2/21.1 Private Passenger Auto	B. 19.1001/19.1002/21.1000 PPA No-Fault (PIP) and PPA Liability and Physical Damage Combination

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
BI	10.2%	10.2%					
PD	-1.4%	0.0%					
UM	97.6%	62.0%					
CMP	38.3%	38.0%					
COL	-3.4%	0.0%					
TOTAL OVERALL EFFECT	11.5%	10.5%					

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	0	Launch	9/24/2003				
2004	140	-4.6%	2/2/2004	33	7	21.0%	48.0%
2004	1,299	-9.8%	11/11/2004	959	420	44.0%	57.0%
2005	2,124	-2.3%	3/16/2005	2,257	1,077	48.0%	60.0%
2007	6,796	2.6%	1/11/2007	8,008	5,141	76.3%	81.4%
2007	4,302	4.5%	12/14/2007	7,255	4,789	66.0%	69.8%
2008	3,023	10.5%	9/10/2008	5,434	3,168	58.3%	76.0%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	12.7%
B. General Expense	12.4%
C. Taxes, License & Fees	2.7%
D. Underwriting Profit & Contingencies	2.9%
E. Other (explain)	
F. TOTAL	30.7%

- 8.** NA Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 21.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
- 10.** 0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____