

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # 2008-00967

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number N/A

3. A. American Fire and Casualty Company Name
 B. 111-24066 Company NAIC Number

4. A. Personal Product Coding Matrix Line of Business (i.e., Type of Insurance)
 B. Private Passenger Automobile Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)

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	7.3%	-9.6%	N/A	N/A	N/A	N/A	N/A
Property Damage	0.3%	-10.1%	N/A	N/A	N/A	N/A	N/A
Medical Payments	2.2%	-10.9%	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists	-6.8%	-0.2%	N/A	N/A	N/A	N/A	N/A
Comprehensive	-3.1%	-18.6%	N/A	N/A	N/A	N/A	N/A
Collision	-8.7%	-18.6%	N/A	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	-1.5%	-12.3%					

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
12/01	524	4.2%	2/15/2003	863	420	48.7%	64.1%
12/02	371	0.9%	9/29/2003	593	368	62.1%	61.6%
12/03	334	4.1%	6/1/2004	532	152	28.6%	71.8%
12/04	296	0.8%	1/15/2005	492	384	78.0%	56.5%
12/05	262	1.0%	8/29/2005	545	106	24.2%	57.0%
12/06	232	-1.9%	8/29/2006	379	191	50.0%	72.0%
06/07	214	4.7%	11/2/2007	351	228	64.9%	72.0%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, License & Fees	N/A
D. Underwriting Profit & Contingencies	N/A
E. Other (explain)	N/A
F. TOTAL	N/A

8. N Apply Lost Cost Factors to Future filings? (Y or N)
 9. 0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 1
 10. -22% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Territory 8

PC RLC