

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	USPH-6PVQZ2457/00-01/00-00/00 (SERFF #)
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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	
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	Company Name		Company NAIC Number
3.	A.	Equity Insurance Company	B. 28746

	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.	Private Passenger Auto 19.1/21/1	B. PPA Liability and Physical Damage Combined 19.1002/21.1000

5.			FOR LOSS COSTS ONLY				
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
COVERAGE (See Instructions)	Indicated % Rate Level Change	Requested % Rate Level Change	Expected Loss Ratio	Loss Cost Modification Factor	Selected Loss Cost Multiplier	Expense Constant (If Applicable)	Co. Current Loss Cost Multiplier
Bodily Injury	28.85%	10.00%					
Property Damage	-6.17%	-2.00%					
Comprehensive	-10.41%	-5.00%					
Collision	1.26%	0.00%					
PIP	3.74%	1.00%					
Uninsured Motorist	40.95%	15.00%					
TOTAL OVERALL EFFECT	6.51%	2.3%					

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
2007	7,539			8,188	5,164	63.1%	65.9%
2006	6,974	-3.5%	8/1/2006	7,744	5,379	69.5%	63.8%
2005	7,381			11,138	6,581	59.1%	53.8%
2004	10,421	7.5%	6/21/04	14,409	8,406	58.3%	54.0%
2003	12,351			13,497	6,957	51.6%	55.0%

7.		
	Expense Constants	Selected Provisions
	A. Total Production Expense	17.0%/17.0%
	B. General Expense	6.4%/6.4%
	C. Taxes, License & Fees	3.0%/3.0%
	D. Underwriting Profit & Contingencies	4.3%/5.0%
	E. Other (explain)	
	F. TOTAL	30.7%/31.4%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 12.8% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. -17.5% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____