

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	ARSC07-03R
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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.	Sagamore Insurance Company	B.	40460

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 Automobile	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
Liability	4%	4%					
Physical Damage	2%	2%					
TOTAL OVERALL EFFECT	4%	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
2002	482			822	428	52.1%	55.2%
2003	595			816	341	41.8%	52.1%
2004	1,500	19.4%	6/16/04	1,056	626	59.3%	50.6%
2005	4,223			3,612	2,500	69.2%	52.5%
2006	3,226	3.6%	5/3/06	4,448	2,855	64.2%	56.6%
2006	3,226	8.6%	11/7/06	4,448	2,855	64.2%	56.6%
2007		4.6%	2/1/07				

7.

Expense Constants	Selected Provisions
A. Total Production Expense	19.1
B. General Expense	7.9
C. Taxes, License & Fees	3.1
D. Underwriting Profit & Contingencies	3.0
E. Other (explain)	
F. TOTAL	33.1

- 8.** N/A Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 56.3% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
- 10.** 26.8% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____