

### NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	2008-00967
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<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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<b>3.</b>	<b>A.</b>	Company Name West American	<b>B.</b>	Company NAIC Number 111-44393
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<b>4.</b>	<b>A.</b>	Product Coding Matrix Line of Business (i.e., Type of Insurance) Personal	<b>B.</b>	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance) Private Passenger Automobile
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**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	1.4%	-12.7%	N/A	N/A	N/A	N/A	N/A
Property Damage	2.8%	-13.3%	N/A	N/A	N/A	N/A	N/A
Medical Payments	2.9%	-12.8%	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists	-7.4%	-0.2%	N/A	N/A	N/A	N/A	N/A
Comprehensive	2.0%	-20.8%	N/A	N/A	N/A	N/A	N/A
Collision	0.2%	-21.6%	N/A	N/A	N/A	N/A	N/A
<b>TOTAL OVERALL EFFECT</b>	0.4%	-14.8%					

**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	1439	5.7%	2/15/2003	2363	1693	71.7%	63.7%
12/02	985	0.4%	9/29/2003	1485	1004	67.6%	64.9%
12/03	954	3.5%	6/1/2004	1382	623	45.1%	72.8%
12/04	837	1.2%	1/15/2005	1349	709	52.5%	65.4%
12/05	792	0.2%	8/29/2005	1250	640	51.2%	61.7%
12/06	706	-4.3%	8/29/2006	1126	728	64.6%	62.2%
06/07	671	1.8%	11/2/2007	1020	690	67.6%	62.2%

**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 92  

**10.**  -23%  Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable):        Territory 8  

PC RLC