

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # AR-APV-08-06

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number ISO; PP-2006-BRLA1 & PP-2006-REL1

	Company Name	Company NAIC Number
3. A.	Pharmacists Mutual Insurance Company	B. 13714

	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 Auto	B. 19.0001 Private Passenger Auto

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
Personal Automobile	+8.4%	-0.3%	61.4%	1.100	1.547		1.464
TOTAL OVERALL EFFECT	+8.4%	-0.3%					

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
2001	472	0.00%	N/A	562	487	86.65	83.10
2002	437	3.36%	8/1/02	622	903	145.18	75.38
2003	501	9.65%	8/15/03	675	397	58.81	84.89
2004	472	9.70%	9/1/04	772	606	78.49	94.44
2005	452	7.10%	8/1/05	804	659	81.97	78.46

7.

Expense Constants	Selected Provisions
A. Total Production Expense	18.5
B. General Expense	5.0
C. Taxes, License & Fees	2.5
D. Underwriting Profit & Contingencies	5.0
E. Other (explain)	-2.1 (Invst Inc)
F. TOTAL	28.9

8. Y Apply Lost Cost Factors to Future filings? (Y or N)
 9. 7.4% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 31
 10. -7.8% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): Territory 26

PC RLC