

**ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT**

Insurer Name: Emcasco Insurance Company Contact Person: Ann Timmons
 NAIC Number: 062-21407 Signature: *Ann Timmons*
 Name of Advisory Organization Whose Filing You Are Referencing _____ Telephone No.: 800-247-2128 x.2684
 Company Affiliation to Advisory Organization:
 Member _____ Subscriber _____ Service Purchaser _____
 Reference Filing #: _____ Proposed Effective Date: 11/01/06

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant (If Applicable)	(8) Co. Current Loss Cost Multiplier
Private Passenger Auto Liability	21.7%	12.3%					
Private Passenger Auto Medical	36.2%	16.7%					
Private Passenger Auto Comprehensive	-22.2%	-17.2%					
Private Passenger Auto Collision	-33.0%	-19.7%					
Private Passenger Auto Uninsured Motorists	N/A	16.8%					
Private Passenger Auto Underinsured Motorists	N/A	-1.0%					
TOTAL OVERALL EFFECT	-3.5%	-2.5%					

N/A Apply Loss Cost Factors To Future Filings? (Y or N)
13.4% Estimated Maximum Rate Increase for any Arkansas Insured (%) *
-17.0% Estimated Maximum Rate Decrease for any Arkansas Insured (%) *

Corresponds to Question 3 on RF-2 or RF-WC

5 Year History

Year	Policy Count	Rate Change History		AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio
		%	Eff. Date				
2001	821	0.8%	11/01/01	1,023	431	42.1%	70.3%
2002	777			989	396	40.0%	55.7%
2003	736	1.6%	02/01/03	987	486	49.3%	54.4%
2004	611	-0.7%	03/01/04	894	641	71.7%	58.0%
2005	464	-9.0%	09/01/05	692	280	40.5%	60.2%

Selected Provisions

A. Total Production Expense		<u>22.6%</u>
B. General Expense		<u>5.0%</u>
C. Taxes, Licenses & Fee	2.9% (Liab)	<u>2.9% (PD)</u>
D. Underwriting Profit & Contingencies	6.5% (Liab)	<u>6.2% (PD)</u>
E. Other (Explain)		
F. TOTAL	37.0% (Liab)	<u>36.7% (PD)</u>

* We do not have the ability to re-rate each policy, but if we had an insured who received all the maximum increases (or maximum decreases) for all changes, this is the change they would receive.