

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	None
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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	N/A
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Company Name		Company NAIC Number		
3.	A.	American Fire & Casualty Company	B.	148-24066

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.	Personal	B.	Private Passenger Automobile

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(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	- 2.0%	+ 1.4%					
Property Damage	- 4.5%	- 1.1%					
Medical Payments	- 6.0%	- 0.2%					
Uninsured Motorist	- 9.6%	0.0%					
Comprehensive	- 9.5%	- 7.2%					
Collision	- 8.5%	- 3.7%					
TOTAL OVERALL EFFECT	- 6.4%	- 1.9%					

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	
12/00	736	+ 11.4%	7/1/02	1,020	811	79.4%	67.3%	
12/01	524	+ 4.2%	2/15/03	863	420	48.7%	64.1%	
12/02	371	+ 0.9%	9/29/03	593	368	62.1%	61.6%	
12/03	334	+ 4.1%	6/1/04	532	152	28.6%	71.8%	
12/04	296	+ 0.8%	1/15/05	492	384	78.0%	56.5%	
12/05	262	+ 1.0%	9/1/05	454	106	24.2%	57.0%	

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.** +3.2% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 06
- 10.** -4.6% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 11