

## NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	NSFC-DP-07-AR-01
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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 – Independent Program
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	Company Name		Company NAIC Number
3.	A. National Security Fire & Casualty Company	B.	316-12114

	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. 01.0 Property	B.	01.0002 Personal Property (Fire and Allied Lines)

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
Fire & Lightning	16.1	16.1	.548	N/A	N/A	N/A	N/A
Extended Coverage	-11.5	-11.5	.548	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	7.6	7.6			PROPERTY & CASUALTY		

ARKANSAS INSURANCE DEPARTMENT

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
2006	6,679			2,432,564	1,445,850	.598	.596
2005	7,556	+5.6	7/5/05	2,232,605	1,045,178	.468	110.3
2004	6,431			1,996,130	1,009,304	.506	.869
2003	5,780			1,716,874	815,499	.475	.490
2002	5,002	+7.9	11/18/02	1,332,342	607,967	.456	.595

7.

Expense Constants	Selected Provisions
A. Total Production Expense	25.20
B. General Expense	3.70
C. Taxes, License & Fees	3.30
D. Underwriting Profit & Contingencies	4.00*
E. Other (explain)	8.97**
F. TOTAL	45.17

\* Includes 1.0% for investment income offset

\*\* 2007 Catastrophe reinsurance costs

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)

9. 13.3 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 3 – Pulaski County

10. N/A Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_