

SERFF Tracking Number: NWPC-127374338 State: Arkansas
Filing Company: Nationwide Mutual Fire Insurance Company. State Tracking Number:
Company Tracking Number: 12DF-8246AR-GL
TOI: 30.1 Dwelling Fire/Personal Liability Sub-TOI: 30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Fire
Project Name/Number: Arkansas Dwelling Fire Review/12DF-8246AR-GL

Filing at a Glance

Company: Nationwide Mutual Fire Insurance Company.

Product Name: Dwelling Fire SERFF Tr Num: NWPC-127374338 State: Arkansas
TOI: 30.1 Dwelling Fire/Personal Liability SERFF Status: Closed-Filed State Tr Num:
Sub-TOI: 30.1000 Dwelling Fire/Personal Liability Co Tr Num: 12DF-8246AR-GL State Status: Suspended Review
Liability
Filing Type: Rate Reviewer(s): Becky Harrington,
Nancy Horton
Disposition Date: 09/07/2011
Authors: Junfang (Grace) Leng,
David James, Joseph Mesaros,
Brent Rossman
Date Submitted: 09/01/2011 Disposition Status: Filed
Effective Date Requested (New): 03/31/2012 Effective Date (New): 03/31/2012
Effective Date Requested (Renewal): 03/31/2012 Effective Date (Renewal):
03/31/2012

State Filing Description:
referred to Commissioner 9/7/11

General Information

Project Name: Arkansas Dwelling Fire Review Status of Filing in Domicile: Not Filed
Project Number: 12DF-8246AR-GL Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 09/07/2011 Deemer Date:
State Status Changed: 09/07/2011 Submitted By: Junfang (Grace) Leng
Created By: Junfang (Grace) Leng
Corresponding Filing Tracking Number:
Filing Description:
We are filing to increase the base premium for Dwelling Fire policies written in the Nationwide Mutual Fire Insurance Company.

Company and Contact

Filing Contact Information

SERFF Tracking Number: NWPC-127374338 State: Arkansas
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 Product Name: Dwelling Fire
 Project Name/Number: Arkansas Dwelling Fire Review/12DF-8246AR-GL

David James, Pricing Manager jamesd5@nationwide.com
 One Nationwide Plaza 800-882-2822 [Phone] 98715 [Ext]
 1-17-101 614-249-5113 [FAX]
 Columbus, OH 43215

Filing Company Information

Nationwide Mutual Fire Insurance Company. CoCode: 23779 State of Domicile: Ohio
 One Nationwide Plaza Group Code: 140 Company Type: Property and
 Casualty
 Columbus, OH 43215 Group Name: Nationwide Insurance State ID Number:
 (614) 249-7022 ext. [Phone] FEIN Number: 31-4177110

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: One Filing X \$100 = \$100
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Mutual Fire Insurance Company.	\$100.00	09/01/2011	51194575

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	09/07/2011	09/07/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
No response necessary	Becky Harrington	09/07/2011	09/07/2011			
Pending Industry Response	Becky Harrington	09/02/2011	09/02/2011	Junfang (Grace) Leng	09/06/2011	09/07/2011

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Disposition

Disposition Date: 09/07/2011
 Effective Date (New): 03/31/2012
 Effective Date (Renewal): 03/31/2012
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Nationwide Mutual Fire Insurance Company.	39.500%	15.000%	\$123,100	1,351	\$820,574	15.900%	0.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Form RF-2 Loss Costs Only (not for workers' compensation)	Filed	Yes
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)		Yes
Supporting Document	H-1 Homeowners Abstract	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	Filing Memorandum & Exhibits	Filed	Yes
Supporting Document	Marked Up Manual Pages	Filed	Yes
Rate	Base Premium Revisions	Filed	Yes

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Product Name: Dwelling Fire
Project Name/Number: Arkansas Dwelling Fire Review/12DF-8246AR-GL

Objection Letter

Objection Letter Status No response necessary

Objection Letter Date 09/07/2011

Submitted Date 09/07/2011

Respond By Date

Dear David James,

This will acknowledge receipt of the response dated 9/6/11.

Rate change requests greater than 6% are subject to Commissioner Bradford's review. This filing has been referred to the Commissioner.

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,

Becky Harrington

SERFF Tracking Number: NWPC-127374338 State: Arkansas
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TOI: 30.1 Dwelling Fire/Personal Liability Sub-TOI: 30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Fire
Project Name/Number: Arkansas Dwelling Fire Review/12DF-8246AR-GL

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 09/02/2011

Submitted Date 09/02/2011

Respond By Date

Dear David James,

This will acknowledge receipt of the captioned filing.

Objection 1

- NAIC loss cost data entry document (Supporting Document)

Comment: Although there have been no rate changes in the past 5-years, the 5-year history must be completed with policy count, loss experience, and the expense provision.

Objection 2

- Form RF-2 Loss Costs Only (not for workers' compensation) (Supporting Document)

Comment: RF-2 is required with loss cost filings.

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,

Becky Harrington

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Product Name: Dwelling Fire
Project Name/Number: Arkansas Dwelling Fire Review/12DF-8246AR-GL

Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/06/2011
Submitted Date 09/07/2011

Dear Becky Harrington,

Comments:

Response 1

Comments: We have added the rate change history for the past 5 years.

Related Objection 1

Applies To:

- NAIC loss cost data entry document (Supporting Document)

Comment:

Although there have been no rate changes in the past 5-years, the 5-year history must be completed with policy count, loss experience, and the expense provision.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: NAIC loss cost data entry document

Comment: We have added the rate history for the past 5 years.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments: We have also provided the Form RF-2 for Fire and Extended coverages. The determination of the Loss Cost Modification factors is shown on Exhibit X in the Filing Exhibits file.

Related Objection 1

Applies To:

- Form RF-2 Loss Costs Only (not for workers' compensation) (Supporting Document)

Comment:

SERFF Tracking Number: NWPC-127374338 State: Arkansas
Filing Company: Nationwide Mutual Fire Insurance Company. State Tracking Number:
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TOI: 30.1 Dwelling Fire/Personal Liability Sub-TOI: 30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Fire
Project Name/Number: Arkansas Dwelling Fire Review/12DF-8246AR-GL

RF-2 is required with loss cost filings.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Form RF-2 Loss Costs Only (not for workers' compensation)

Comment: We have provided the Form RF-2 for Fire and Extended coverages.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your assistance with the filing.

Sincerely,

Brent Rossman, David James, Joseph Mesaros, Junfang (Grace) Leng

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 Project Name/Number: Arkansas Dwelling Fire Review/12DF-8246AR-GL

Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 15.000%
Effective Date of Last Rate Revision: 08/18/1995
Filing Method of Last Filing: File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Nationwide Mutual Fire Insurance Company.	39.500%	15.000%	\$123,100	1,351	\$820,574	15.900%	0.000%

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Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 09/07/2011	Base Premium Revisions	Manual Page DP-NW-R-4-8, DP-NW-R-9-13, and DP-NW-R-14-18	Replacement	AR DF Marked Up Manual Pages 3-31-2012.pdf

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301. BASE PREMIUM COMPUTATION **& Seasonal**

Fire - Coverages A and C - All Forms

Owner-Occupied - Non-Seasonal

Insert A

KEY FACTORS

Limit of Liab. (000's)	Cov. A	Limit of Liab. (000's)	Cov. C
\$1#	0.310	\$1#	0.350
2	0.346	2	0.480
3	0.382	3	0.610
4	0.419	4	0.740
5	0.455	5	0.870
6	0.491	6	1.000
7	0.528	7	1.130
8	0.564	8	1.260
9	0.600	9	1.390
10	0.637	10	1.520
11	0.673	11	1.650
12	0.709	12	1.780
13	0.746	13	1.910
14	0.782	14	2.040
15	0.818	15	2.170
16	0.855	16	2.300
17	0.891	17	2.430
18	0.927	18	2.560
19	0.964	19	2.690
20	1.000	20	2.820
21	1.016	21	2.950
22	1.033	22	3.080
23	1.049	23	3.210
24	1.065	24	3.340
25	1.082	25	3.470
26	1.098	26	3.600
27	1.114	27	3.730
28	1.131	28	3.860
29	1.147	29	3.990
30	1.163	30	4.120
31	1.180	31	4.250
32	1.196	32	4.380
33	1.212	33	4.510
34	1.229	34	4.640
35	1.245	35	4.770
36	1.261	36	4.900
37	1.278	37	5.030
38	1.294	38	5.160
39	1.310	39	5.290
40	1.327	40	5.420
41	1.343	41	5.550
42	1.359	42	5.680
43	1.376	43	5.810
44	1.392	44	5.940
45	1.408	45	6.070
46	1.425	46	6.200
47	1.441	47	6.330
48	1.457	48	6.460
49	1.474	49	6.590
50	1.490	50	6.720
Each Add'l			
\$1,000	0.016		0.130

Prot. Class	C O N S T	Premium Group No.	KEY PREMIUMS							
			No. of Families							
			1		2		3 or 4		5 or more	
			Cov.		Cov.		Cov.		Cov.	
			A	C	A	C	A	C	A	C
Territory: All										
1-6	M	1	78	24	86	24	125	32	45	
	F	5	104	32	115	32	167	42	59	
7	M	1	78	24	86	24	125	32	45	
	F	6	125	39	138	39	200	50	71	
8	M	2	94	29	103	29	150	38	53	
	F	7	136	42	149	42	217	55	77	
9	M	3	130	40	143	40	208	53	74	
	F	8	188	58	206	58	300	76	107	
10	M	4	167	52	183	52	267	67	95	
	F	9	240	74	264	74	384	97	137	

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Use this limit of liability to develop premiums for policy amounts less than \$1,000.

DWELLING POLICY PROGRAM MANUAL
RATE PAGE
ARKANSAS

301. BASE PREMIUM COMPUTATION

Fire - Coverages A and C - All Forms
Non-Owner-Occupied - Non-Seasonal & Seasonal

Insert B

KEY FACTORS

Limit of Liab. (000's)	Cov. A	Limit of Liab. (000's)	Cov. C
\$1#	0.310	\$1#	0.350
2	0.346	2	0.480
3	0.382	3	0.610
4	0.419	4	0.740
5	0.455	5	0.870
6	0.491	6	1.000
7	0.528	7	1.130
8	0.564	8	1.260
9	0.600	9	1.390
10	0.637	10	1.520
11	0.673	11	1.650
12	0.709	12	1.780
13	0.746	13	1.910
14	0.782	14	2.040
15	0.818	15	2.170
16	0.855	16	2.300
17	0.891	17	2.430
18	0.927	18	2.560
19	0.964	19	2.690
20	1.000	20	2.820
21	1.016	21	2.950
22	1.033	22	3.080
23	1.049	23	3.210
24	1.065	24	3.340
25	1.082	25	3.470
26	1.098	26	3.600
27	1.114	27	3.730
28	1.131	28	3.860
29	1.147	29	3.990
30	1.163	30	4.120
31	1.180	31	4.250
32	1.196	32	4.380
33	1.212	33	4.510
34	1.229	34	4.640
35	1.245	35	4.770
36	1.261	36	4.900
37	1.278	37	5.030
38	1.294	38	5.160
39	1.310	39	5.290
40	1.327	40	5.420
41	1.343	41	5.550
42	1.359	42	5.680
43	1.376	43	5.810
44	1.392	44	5.940
45	1.408	45	6.070
46	1.425	46	6.200
47	1.441	47	6.330
48	1.457	48	6.460
49	1.474	49	6.590
50	1.490	50	6.720

KEY PREMIUMS										
Prot. Class	C O N S T	Premium Group No.	No. of Families							
			1		2		3 or 4		5 or more	
			Cov.		Cov.		Cov.		Cov.	
			A	C	A	C	A	C	A	C
Territory: All										
1-6	M	1	98	24	108	24	156	32	45	
	F	5	130	32	143	32	208	42	59	
7	M	1	98	24	108	24	156	32	45	
	F	6	156	39	172	39	250	50	71	
8	M	2	117	29	129	29	188	38	53	
	F	7	169	42	186	42	271	55	77	
9	M	3	163	40	179	40	281	53	74	
	F	8	235	58	258	58	375	76	107	
10	M	4	208	52	229	52	334	67	95	
	F	9	300	74	330	74	479	97	137	

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry.
Aluminum or plastic siding over frame is rated as frame.

Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Each Add'l
\$1,000 0.016 0.130

DWELLING POLICY PROGRAM MANUAL
 RATE PAGE
 ARKANSAS

301. BASE PREMIUM COMPUTATION

Extended Coverage, Broad and Special Forms -
 Coverages A and C

Insert C

KEY PREMIUMS*

Terr.	Premium Gr. No.	Coverage A			Coverage C	
		Forms DP 00			Forms DP 00	
		01	02	03	01	02&03
All	1	49	74	89	5	10

* Rating Notes:

- DP 00 01, Key Premiums are Non-Seasonal and Seasonal.
- DP 00 02 and DP 00 03, Key Premiums are Non-Seasonal only and include the charge for E.C. and V&MM perils. To develop the Seasonal BASE PREMIUMS, multiply the following factors by the DP 00 01 E.C. BASE PREMIUMS:

	Territories: All	
	DP 00 02	DP 00 03
Cov. A	1.75	2.10
Cov. C	2.75	2.75

Use this limit of liability to develop premiums for policy amounts less than \$1,000.

KEY FACTORS

Limit of Liab. (000's)	Cov. A	Limit of Liab. (000's)	Cov. C
\$1#	0.566	\$1#	0.170
2	0.588	2	0.330
3	0.611	3	0.500
4	0.634	4	0.670
5	0.657	5	0.830
6	0.680	6	1.000
7	0.703	7	1.170
8	0.726	8	1.340
9	0.749	9	1.500
10	0.771	10	1.670
11	0.794	11	1.840
12	0.817	12	2.000
13	0.840	13	2.170
14	0.862	14	2.330
15	0.885	15	2.500
16	0.908	16	2.670
17	0.931	17	2.840
18	0.953	18	3.000
19	0.976	19	3.170
20	1.000	20	3.340
21	1.023	21	3.510
22	1.046	22	3.670
23	1.068	23	3.840
24	1.091	24	4.000
25	1.114	25	4.170
26	1.137	26	4.340
27	1.159	27	4.510
28	1.182	28	4.680
29	1.205	29	4.850
30	1.228	30	5.020
31	1.250	31	5.190
32	1.273	32	5.360
33	1.296	33	5.530
34	1.320	34	5.700
35	1.342	35	5.870
36	1.365	36	6.040
37	1.388	37	6.210
38	1.411	38	6.380
39	1.433	39	6.550
40	1.456	40	6.720
41	1.479	41	6.890
42	1.502	42	7.060
43	1.524	43	7.230
44	1.547	44	7.400
45	1.570	45	7.570
46	1.593	46	7.740
47	1.615	47	7.910
48	1.639	48	8.080
49	1.662	49	8.250
50	1.685	50	8.420
Each Add'l			
\$1,000	0.023		0.170

INSERT A
 Arkansas Dwelling Fire
 Manual Page DP-NW-R-4-8
 Effective 3/31/2012

KEY PREMIUMS

Territory: All

Prot. Class	Const.	Number of Families							
		1		2		3 or 4		5 or more	
		Cov.		Cov.		Cov.		Cov.	
		A	C	A	C	A	C	A	C
1	M	87	23	95	23	139	30	43	
	F	117	31	129	31	188	40	58	
2	M	88	23	97	23	141	30	43	
	F	119	31	130	31	190	41	58	
3	M	89	24	98	24	143	31	44	
	F	120	32	132	32	192	41	59	
4	M	90	24	100	24	145	31	44	
	F	121	32	133	32	194	42	59	
5	M	92	24	101	24	147	32	45	
	F	122	32	135	32	196	42	60	
6	M	93	25	102	25	149	32	46	
	F	123	33	136	33	198	43	61	
7	M	94	25	104	25	151	32	46	
	F	147	39	161	39	235	51	72	
8	M	110	29	121	29	176	38	54	
	F	159	42	175	42	254	55	78	
8B	M	136	36	149	36	217	47	67	
	F	196	52	215	52	313	67	96	
9	M	153	41	168	41	245	53	75	
	F	220	58	242	58	352	76	108	
10	M	196	52	215	52	313	67	96	
	F	281	75	309	75	450	97	138	

INSERT B
 Arkansas Dwelling Fire
 Manual Page DP-NW-R-9-13
 Effective 3/31/2012

KEY PREMIUMS

Territory: All

Prot. Class	Const.	Number of Families							
		1		2		3 or 4		5 or more	
		Cov.		Cov.		Cov.		Cov.	
		A	C	A	C	A	C	A	C
1	M	109	23	119	23	174	30	43	
	F	147	31	161	31	235	40	58	
2	M	110	23	121	23	176	30	43	
	F	148	31	163	31	237	41	58	
3	M	112	24	123	24	179	31	44	
	F	150	32	165	32	240	41	59	
4	M	113	24	124	24	181	31	44	
	F	151	32	166	32	242	42	59	
5	M	115	24	126	24	183	32	45	
	F	153	32	168	32	245	42	60	
6	M	116	25	128	25	186	32	46	
	F	154	33	170	33	247	43	61	
7	M	118	25	129	25	188	32	46	
	F	183	39	202	39	293	51	72	
8	M	138	29	151	29	220	38	54	
	F	199	42	219	42	318	55	78	
8B	M	170	36	187	36	271	47	67	
	F	245	52	269	52	391	67	96	
9	M	191	41	210	41	306	53	75	
	F	275	58	303	58	440	76	108	
10	M	245	52	269	52	391	67	96	
	F	352	75	387	75	562	97	138	

INSERT C
 Arkansas Dwelling Fire
 Manual Page DP-NW-R-14-18
 Effective 3/31/2012

KEY PREMIUMS*

Territory	Non-Seasonal						Seasonal					
	Coverage A			Coverage C			Coverage A			Coverage C		
	Forms DP 00			Forms DP 00			Forms DP 00			Forms DP 00		
	01	02	03	01	02	03	01	02	03	01	02	03
All	57	85	102	4	10	10	57	100	120	4	12	12

* Key premiums include the charge for E.C. and V&MM perils.

SERFF Tracking Number: NWPC-127374338 State: Arkansas
 Filing Company: Nationwide Mutual Fire Insurance Company. State Tracking Number:
 Company Tracking Number: 12DF-8246AR-GL
 TOI: 30.1 Dwelling Fire/Personal Liability Sub-TOI: 30.1000 Dwelling Fire/Personal Liability
 Product Name: Dwelling Fire
 Project Name/Number: Arkansas Dwelling Fire Review/12DF-8246AR-GL

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Form RF-2 Loss Costs Only (not for workers' compensation)	Filed	09/07/2011

Comments:

We have provided the Form RF-2 for Fire and Extended coverages.

Attachments:

Form RF-2 Reference Filing Abstract NAIC Loss Cost Filing Document - Fire.pdf
 Form RF-2 Reference Filing Abstract NAIC Loss Cost Filing Document - Extended.pdf

		Item Status:	Status Date:
Bypassed - Item:	H-1 Homeowners Abstract	Filed	09/07/2011
Bypass Reason:	Not applicable. This is a Dwelling Fire filing.		

Comments:

		Item Status:	Status Date:
Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey	Filed	09/07/2011

Comments:

Attachment:

HO Survey FORM HPCS.xls

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	09/07/2011

Comments:

We have added the rate history for the past 5 years.

Attachment:

Form RF-1 Rate Filing Abstract and Loss Cost Data Entry Document - Revised.pdf

SERFF Tracking Number: NWPC-127374338 State: Arkansas
Filing Company: Nationwide Mutual Fire Insurance Company. State Tracking Number:
Company Tracking Number: 12DF-8246AR-GL
TOI: 30.1 Dwelling Fire/Personal Liability Sub-TOI: 30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Fire
Project Name/Number: Arkansas Dwelling Fire Review/12DF-8246AR-GL

	Item Status:	Status Date:
Satisfied - Item: Filing Memorandum & Exhibits	Filed	09/07/2011
Comments:		
Attachments:		
AR DF Filing Memorandum 3-31-2012.pdf		
AR DF Filing Exhibits 3-31-2012.pdf		

	Item Status:	Status Date:
Satisfied - Item: Marked Up Manual Pages	Filed	09/07/2011
Comments:		
Attachment:		
AR DF Marked Up Manual Pages 3-31-2012.pdf		

FORM RF2-Reference filing abstract NAIC LOSS COST FILING DOCUMENT—OTHER THAN WORKERS' COMPENSATION

CALCULATION OF COMPANY LOSS COST MULTIPLIER

This filing transmittal is part of Company Tracking #	12DF-8246AR-GL
This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	

- Loss Cost Reference Filing** ISO Reference Filing #: DP-2010-RLA1 **Independent Rate Filing**
(Advisory Org, & Reference filing #)

If this is a loss cost filing adopting an advisory organization's loss costs, the above insurer hereby declares that it is a member, subscriber or service purchaser of the named advisory organization for this line of insurance. The insurer hereby files (to be deemed to have independently submitted as its own filing) the prospective loss costs in the captioned Reference Filing. The insurer's rates will be the combination of the prospective loss costs and the loss cost multipliers and, if utilized, the expense constants specified in the attachments.

1. Check one of the following:

- The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable to future revisions of the advisory organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the advisory organization's prospective loss costs and the insurer's loss cost multipliers and if utilized, expense constants specified in the attachments. The rates will apply to policies written on or after the effective date of the advisory organization's prospective loss costs. This authorization is effective until disapproved by the Commissioner, or until amended or withdrawn by the insurer.

Note: Some states have statutes that prohibit this option for some lines of business.

- The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable only to the above Advisory Organization Reference Filing.

2. Line, Subline, Coverage, Territory, Class, etc. combination to which this page applies: Fire

3. Loss cost modification:

A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing:

(Check One):

- Without Modification (factor = 1.000)
- With the following modification(s). (Cite the nature and percent modification, and attach supporting data and/or rationale for the modification.) -0.1% To meet the selected rate level change. Please refer to Exhibit X in Filing Exhibits for details.

B. Loss Cost Modification Expressed as a Factor: (See Examples Below) 0.999

Example 1: Loss cost Modification Factor: If your company's loss cost modification is -10%, a factor of .90 (1.000 - .100) should be used.

Example 2: Loss cost Modification Factor: If your company's loss cost modification is =15%, a factor of 1.15 (1.000 + .150) should be used.

NOTE: IF EXPENSE CONSTANTS ARE UTILIZED ATTACH "EXPENSE CONSTANT SUPPLEMENT" OR OTHER SUPPORTING INFORMATION. DO NOT COMPLETE ITEMS 4-8 BELOW.

4. Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and/or other supporting information.)

		Selected Provisions
A.	Total Production Expense	31.0 %
B.	General Expense	9.5 %
C.	Taxes, Licenses & Fee	3.5 %
D.	Underwriting profit & Contingencies (explain how investment income is taken into account)	10.0 %
E.	Other (explain)	0.0 %
F.	Total	54.0 %

5.	A.	Expected Loss Ratio: $ELR = 100\% - 4F = A$	46.0	%
	B.	ELR in Decimal Form = 0.46		
6.		Company Formula Loss Cost Multiplier (3B/5B)	2.17	
7.		Company Selected Loss Cost Multiplier = (Attach explanation for any differences between 6 and 7)	2.17	
8.		Rate Level Change for the coverage(s) to which this page applies	15%	

FORM RF2-Reference filing abstract NAIC LOSS COST FILING DOCUMENT—OTHER THAN WORKERS' COMPENSATION

CALCULATION OF COMPANY LOSS COST MULTIPLIER

This filing transmittal is part of Company Tracking #	12DF-8246AR-GL
This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	

- Loss Cost Reference Filing** ISO Reference Filing #: DP-2010-RLA1 **Independent Rate Filing**
(Advisory Org, & Reference filing #)

If this is a loss cost filing adopting an advisory organization's loss costs, the above insurer hereby declares that it is a member, subscriber or service purchaser of the named advisory organization for this line of insurance. The insurer hereby files (to be deemed to have independently submitted as its own filing) the prospective loss costs in the captioned Reference Filing. The insurer's rates will be the combination of the prospective loss costs and the loss cost multipliers and, if utilized, the expense constants specified in the attachments.

1. Check one of the following:

- The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable to future revisions of the advisory organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the advisory organization's prospective loss costs and the insurer's loss cost multipliers and if utilized, expense constants specified in the attachments. The rates will apply to policies written on or after the effective date of the advisory organization's prospective loss costs. This authorization is effective until disapproved by the Commissioner, or until amended or withdrawn by the insurer.

Note: Some states have statutes that prohibit this option for some lines of business.

- The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable only to the above Advisory Organization Reference Filing.

2. Line, Subline, Coverage, Territory, Class, etc. combination to which this page applies: Extended Coverage

3. Loss cost modification:

A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing:

(Check One):

- Without Modification (factor = 1.000)
- With the following modification(s). (Cite the nature and percent modification, and attach supporting data and/or rationale for the modification.) -16.8% To meet the selected rate level change. Please refer to Exhibit X in Filing Exhibits for details.

B. Loss Cost Modification Expressed as a Factor: (See Examples Below) 0.832

Example 1: Loss cost Modification Factor: If your company's loss cost modification is -10%, a factor of .90 (1.000 - .100) should be used.

Example 2: Loss cost Modification Factor: If your company's loss cost modification is =15%, a factor of 1.15 (1.000 + .150) should be used.

NOTE: IF EXPENSE CONSTANTS ARE UTILIZED ATTACH "EXPENSE CONSTANT SUPPLEMENT" OR OTHER SUPPORTING INFORMATION. DO NOT COMPLETE ITEMS 4-8 BELOW.

4. Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and/or other supporting information.)

		Selected Provisions
A.	Total Production Expense	31.0 %
B.	General Expense	9.5 %
C.	Taxes, Licenses & Fee	3.5 %
D.	Underwriting profit & Contingencies (explain how investment income is taken into account)	10.0 %
E.	Other (explain)	0.0 %
F.	Total	54.0 %

5.	A.	Expected Loss Ratio: $ELR = 100\% - 4F = A$	46.0	%
	B.	ELR in Decimal Form = 0.46		
6.		Company Formula Loss Cost Multiplier (3B/5B)	1.81	
7.		Company Selected Loss Cost Multiplier = (Attach explanation for any differences between 6 and 7)	1.81	
8.		Rate Level Change for the coverage(s) to which this page applies	15%	

NAIC Number: 23779
 Company Name: Nationwide Mutual Fire Insurance Company
 Contact Person: Grace Leng
 Telephone No.: 614-677-2270
 Email Address: lengj@nationwide.com
 Effective Date: 3/31/2012

**Homeowners Premium Comparison Survey Form
 FORM HPCS - last modified August, 2005**

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
 Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a cdr disk

USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE, LEAVE BLANK

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000																		
	\$15,000																		
	\$25,000																		
6	\$5,000																		
	\$15,000																		
	\$25,000																		
9	\$5,000																		
	\$15,000																		
	\$25,000																		

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$308.00	\$413.00	\$308.00	\$413.00	\$308.00	\$413.00	\$308.00	\$413.00	\$308.00	\$413.00	\$308.00	\$413.00	\$308.00	\$413.00	\$308.00	\$413.00	\$308.00	\$413.00
	\$120,000	\$430.00	\$577.00	\$430.00	\$577.00	\$430.00	\$577.00	\$430.00	\$577.00	\$430.00	\$577.00	\$430.00	\$577.00	\$430.00	\$577.00	\$430.00	\$577.00	\$430.00	\$577.00
	\$160,000	\$552.00	\$740.00	\$552.00	\$740.00	\$552.00	\$740.00	\$552.00	\$740.00	\$552.00	\$740.00	\$552.00	\$740.00	\$552.00	\$740.00	\$552.00	\$740.00	\$552.00	\$740.00
6	\$80,000	\$322.00	\$425.00	\$322.00	\$425.00	\$322.00	\$425.00	\$322.00	\$425.00	\$322.00	\$425.00	\$322.00	\$425.00	\$322.00	\$425.00	\$322.00	\$425.00	\$322.00	\$425.00
	\$120,000	\$449.00	\$593.00	\$449.00	\$593.00	\$449.00	\$593.00	\$449.00	\$593.00	\$449.00	\$593.00	\$449.00	\$593.00	\$449.00	\$593.00	\$449.00	\$593.00	\$449.00	\$593.00
	\$160,000	\$576.00	\$761.00	\$576.00	\$761.00	\$576.00	\$761.00	\$576.00	\$761.00	\$576.00	\$761.00	\$576.00	\$761.00	\$576.00	\$761.00	\$576.00	\$761.00	\$576.00	\$761.00
9	\$80,000	\$529.00	\$755.00	\$529.00	\$755.00	\$529.00	\$755.00	\$529.00	\$755.00	\$529.00	\$755.00	\$529.00	\$755.00	\$529.00	\$755.00	\$529.00	\$755.00	\$529.00	\$755.00
	\$120,000	\$737.00	\$1,051.00	\$737.00	\$1,051.00	\$737.00	\$1,051.00	\$737.00	\$1,051.00	\$737.00	\$1,051.00	\$737.00	\$1,051.00	\$737.00	\$1,051.00	\$737.00	\$1,051.00	\$737.00	\$1,051.00
	\$160,000	\$946.00	\$1,349.00	\$946.00	\$1,349.00	\$946.00	\$1,349.00	\$946.00	\$1,349.00	\$946.00	\$1,349.00	\$946.00	\$1,349.00	\$946.00	\$1,349.00	\$946.00	\$1,349.00	\$946.00	\$1,349.00

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING:

HO3 and HO4 only

Fire Extinguisher	<input type="text"/>	%	Deadbolt Lock	<input type="text"/>	%
Burglar Alarm	<input type="text"/>	%	Window Locks	<input type="text"/>	%
Smoke Alarm	<input type="text"/>	%	\$1,000 Deductible	<input type="text"/>	%
			Other (specify)	<input type="text"/>	

EARTHQUAKE INSURANCE

IMPORTANT, homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this co

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? yes (yes or no)
 WHAT IS YOUR PERCENTAGE DEDUCTIBLE? 5,10,15,20,2 %

Zone Brick Frame

		%
<i>Maximum Credit Allowed</i>		%

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?

Highest Risk

\$ 0.84

\$ 0.37

Lowest Risk

\$ 0.63

\$ 0.24

|

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	12DF-8246AR-GL
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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	Insurance Services Office / Filing Number: DP-2010-RLA1
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Company Name		Company NAIC Number		
3.	A.	Nationwide Mutual Fire Insurance Company	B.	23779

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.	Dwelling Fire	B.	Dwelling Fire

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
Fire Coverage	40.5%	15.0%	46.0%	0.999	2.17		
Extended Coverage	38.2%	15.0%	46.0%	0.832	2.17		
TOTAL OVERALL EFFECT	39.5%	15.0%					

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
2010	1,388	0.0%	No Change	443	391	88.3%	54.0%
2009	1,383	0.0%	No Change	392	271	69.0%	49.2%
2008	1,379	0.0%	No Change	333	222	36.7%	54.4%
2007	1,374	0.0%	No Change	263	45	17.1%	50.4%
2006	1,258	0.0%	No Change	206	162	78.3%	56.1%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	
B. General Expense	
C. Taxes, License & Fees	
D. Underwriting Profit & Contingencies	
E. Other (explain)	
F. TOTAL	

- 8.** N Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 15.9 % Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____ Territory 32 _____
- 10.** 0.0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

FILING MEMORANDUM
Arkansas Dwelling Fire

Outlined herein are the details and supporting data relating to the changes in Dwelling Fire rates for the Nationwide Mutual Fire Insurance Company.

STATEWIDE CHANGE

The statewide indication developed in this filing is based on an assumed effective date of March 31, 2012. Exhibit I shows the indicated rate changes as well as our proposed rate changes by coverage. The proposed changes result in a statewide premium level increase of 15 percent. Exhibit II displays the five years of experience ending September 30, 2010 for Fire and Extended Coverages.

Earned Premium

We have adjusted the earned premiums on Exhibit II, row (2), to current rate level. They are further modified by the premium projection factors shown in row (6). These factors reflect past and anticipated future increases in the average amount of insurance, deductible, and territory relativities. Exhibit III shows the determination of the premium projection factors, which are based on the premium trend data on Exhibit IV.

Accident Year Losses

The following adjustments to losses are summarized in rows (8) through (20) for Fire coverage and in rows (8) through (22) for Extended coverage on Exhibit II:

1. The non-weather actual losses have been developed to ultimate accident year costs. The ultimate losses represent the ultimate cost expected when all claims are finally closed. Row (8) of Exhibit II shows the estimated ultimate accident year loss costs for all non-weather causes combined.
2. The loss cost projection factors, shown in row (11) of Exhibit II, reflect changes that have occurred in average loss costs levels from the midpoint of each year to the present. They also reflect the change anticipated from the present to the future average claim date, assuming an effective date of March 31, 2012. Exhibit V reflects the determination of the non-weather loss projection factors. Row (12) of Exhibit II shows the projected estimated non-weather ultimate loss costs. Exhibit VI shows the non-weather paid loss trend data for both coverages.
3. The calendar year non-hurricane weather losses for Extended coverage are decomposed into their frequency and severity components. The average of the projected long-term frequency is calculated after adjusting for outlying annual frequencies. This average frequency is used as the estimate of the expected weather frequency in the prospective period. The projected weather severity is calculated as the average of the projected weather severities for each year after adjusting for outlying yearly severities. The severity for each calendar year is projected to the prospective period using the selected severity trend. The non-hurricane weather loss trends can

be viewed on Exhibits VII. The expected frequency and severity are used to calculate the expected weather pure premium for the prospective period, which is shown on Exhibit VIII. The projected weather losses are shown in row (13) of Exhibit II.

4. The estimated loss ratios in row (15) of Exhibit II are calculated as the ratio of the projected non-hurricane estimated ultimate loss costs in row (14) of Exhibit II to the projected current level earned premium in row (7) of Exhibit II, and then are averaged, with greater weight given to the more recent years to be responsive to changes in the portfolio or loss climate.
5. The projected hurricane losses and allocated loss adjustment expenses are added to the credibility-weighted projected non-hurricane estimated ultimate loss costs for the Extended coverage, as shown in row (21) of Exhibit II.

Projected Expense Adjustments

Fixed expenses, which include General Expense, Other Acquisition, and Unallocated Loss Adjustment, are calculated as a percentage of projected current-levelled earned premium.

Fixed Expenses

Fire Coverage	15.2%
Extended Coverage	17.6%

The projected total fixed expenses for all five years is added to the projected experience losses and allocated loss adjustment expenses as shown on Exhibit II, row (24) for Fire coverage and row (26) for Extended coverage.

Permissible Loss, Loss Adjustment, and Fixed Expense Ratio

The 62.9 percent permissible loss, loss adjustment, and fixed expense ratio is derived using the components of the variable expense ratio of 27.1 percent, which includes the average commission and brokerage ratio for all agency states, the state premium tax rate, plus an allowance for miscellaneous taxes, licenses, and fees based on Companywide data.

$$\begin{aligned} &\text{Permissible Loss, Loss Adjustment, and Fixed Expense Ratio} \\ & (100\% - \text{Variable Expenses} - 10.0\% \text{ Profit Provision}) = 62.9 \text{ percent} \end{aligned}$$

Exhibit IX is the Companies' Financial Needs Model, which demonstrates the need for a 10.0 percent loading for underwriting gain and contingencies, considering total investment income from all sources.

CHANGES BY COVERAGE

Base Rates

We are increasing the base premium for Fire and Extended Coverages by 15%. The proposed base premiums are calculated as following:

Proposed Base Premiums = ISO Loss Costs × Loss Cost Modification Factor × Loss Cost Multiplier

The calculation of the loss cost modification factor and the loss cost multiplier are displayed on Exhibit X. Exhibit XI and Exhibit XII show the current and proposed premiums for Fire and Extended coverages respectively. The revisions are also relected on marked-up manual pages DP-NW-R-4-8, DP-NW-R-9-13, and DP-NW-R-14-18.

INDEX OF FILING EXHIBIT

Exhibit Index	Exhibit Name
Exhibit I	Income Effect
Exhibit II	Statewide Indications
Exhibit III	Premium Projection Factors
Exhibit IV	Premium Trend Data
Exhibit V	Loss Projection Factors (Non-Weather)
Exhibit VI	Loss Trend Data (Non-Weather)
Exhibit VII	Weather Loss Data - Extended Coverage
Exhibit VIII	Weather Pure Premium - Extended Coverage
Exhibit IX	Financial Needs Model
Exhibit X	Loss Cost Multiplier
Exhibit XI	Base Rates – Fire Coverage
Exhibit XII	Base Rates – Extended Coverage

Exhibit Index	Exhibit Name
Exhibit I	Income Effect
Exhibit II	Statewide Indications
Exhibit III	Premium Projection Factors
Exhibit IV	Premium Trend Data
Exhibit V	Loss Projection Factors (Non-Weather)
Exhibit VI	Loss Trend Data (Non-Weather)
Exhibit VII	Weather Loss Data - Extended Coverage
Exhibit VIII	Weather Pure Premium - Extended Coverage
Exhibit IX	Financial Needs Model
Exhibit X	Loss Cost Multiplier
Exhibit XI	Base Rates – Fire Coverage
Exhibit XII	Base Rates – Extended Coverage

**Arkansas Dwelling Fire
Nationwide Mutual Fire Insurance Company
Income Summary
Assumed Effective 03/31/2012**

Dwelling Fire	Projected Current Level Earned Premium	Indicated Rate Change	Indicated Premium Impact	Proposed Rate Change	Proposed Premium Effect
Fire	488,920	40.5%	198,000	15.0%	73,300
Extended	383,951	38.2%	146,700	15.0%	57,600
Total	872,871	39.5%	344,700	15.0%	130,900

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Determination of Indicated Rate-Level Change Assumed Effective 03/31/12
Fire Coverage**

Fiscal Accident Year Ending	2006/3	2007/3	2008/3	2009/3	2010/3	5-Year
Premium						
1. Earned Exposures	816	919	1,089	1,244	1,351	
2. Historical Earned Premium	196,552	241,326	310,509	370,761	424,702	
3. Current Level Earned Premium	196,552	241,326	310,509	370,761	424,702	
4. Selected Retrospective Premium Trend	7.0%	6.0%	4.8%	5.0%	0.0%	
5. Selected Prospective Premium Trend	4.8%	4.8%	4.8%	4.8%	4.8%	
6. Premium Projection Factor	1.510	1.373	1.265	1.209	1.151	
7. Projected Current Level Earned Premium = (3) x (6)	296,707	331,279	392,849	448,082	488,920	1,957,837
Losses and DCC Expense						
8. Estimated Non-Weather Ultimate Losses and DCC Expense	49,332	148,779	109,146	123,593	480,766	
9. Selected Retrospective Loss Cost Trend	19.1%	17.4%	18.1%	142.8%	0.0%	
10. Selected Prospective Loss Cost Trend	7.0%	7.0%	7.0%	7.0%	7.0%	
11. Loss Projection Factor	2.469	1.985	1.709	2.975	1.225	
12. Projected Non-Weather Losses and DCC Expense	121,780	295,297	186,500	367,659	589,095	
13. Projected Weather Losses and DCC Expense	0	0	0	0	0	
14. Projected Estimated Ultimate Losses and DCC Expense (12 + 13)	121,780	295,297	186,500	367,659	589,095	1,566,497
15. Projected Loss and DCC Expense Ratio = (14) ÷ (7)	41.0%	89.1%	47.5%	82.1%	120.5%	80.0%
16. Experience Year Weights Used Above	15%	20%	20%	20%	25%	
17. Credibility Assigned to Experience						10.4%
18. Trended Permissible Loss and DCC Expense Ratio						71.8%
19. Credibility-Weighted Loss and DCC Expense Ratio = (15) x (13) + [1-(15)] x (16)						72.7%
20. Credibility-Weighted Losses and DCC Expense = (7) x (17)						1,422,437
Fixed Expenses						
21. Estimated General and Other Acquisition Expenses = (7) x 8.9%	26,407	29,484	34,964	39,879	43,514	
22. Adjusting and Other Loss Adjustment Expenses = (7) x 6.3%	18,693	20,871	24,749	28,229	30,802	
23. Total Fixed Expenses = (19) + (20)	45,099	50,354	59,713	68,108	74,316	297,591
Indication						
24. Projected Experience Losses, DCC and Fixed Expenses = ((7) x (15)) + (23)						1,864,088
25. Projected Credibility-Weighted Losses, DCC and Fixed Expenses = (20) + (23)						1,720,028
26. Permissible Loss and Fixed Expense Ratio						62.9%
27. Experience Required Premium = (24) ÷ (26)						2,965,491
28. Experience Indicated Rate Level Change = (27) ÷ (7) - 1						51.5%
29. Credibility-Weighted Required Premium = (25) ÷ (26)						2,736,313
30. Credibility-Weighted Indicated Rate Level Change = (29) ÷ (7) - 1						39.8%
31. Reinsurance Charge						0.6%
32. Required Premium Including Reinsurance Charge = (29) + (((7) x (31)) ÷ [1 - Commissions - Misc Taxes - Premium Taxes])						2,750,583
33. Indicated Rate Level Change Including Reinsurance Charge = (32) ÷ (7) - 1						40.5%

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Determination of Indicated Rate-Level Change Assumed Effective 03/31/12
Extended Coverage**

Fiscal Accident Year Ending	2006/3	2007/3	2008/3	2009/3	2010/3	5-Year
Premium						
1. Earned Exposures	807	910	1,077	1,233	1,341	
2. Historical Earned Premium	137,015	172,468	226,880	277,910	322,360	
3. Current Level Earned Premium	137,015	172,468	226,880	277,910	322,360	
4. Selected Retrospective Premium Trend	9.3%	8.3%	6.9%	6.5%	0.0%	
5. Selected Prospective Premium Trend	6.0%	6.0%	6.0%	6.0%	6.0%	
6. Premium Projection Factor	1.702	1.513	1.361	1.268	1.191	
7. Projected Current Level Earned Premium = (3) x (6)	233,156	260,876	308,759	352,423	383,951	1,539,165
Losses and DCC Expense						
8. Estimated Non-Weather Ultimate Losses and DCC Expense	27,298	82,888	40,873	156,817	97,751	
9. Selected Retrospective Loss Cost Trend	18.2%	16.6%	40.8%	-46.5%	0.0%	
10. Selected Prospective Loss Cost Trend	6.0%	6.0%	6.0%	6.0%	6.0%	
11. Loss Projection Factor	2.328	1.888	2.362	0.637	1.191	
12. Projected Non-Weather Losses and DCC Expense	63,538	156,473	96,550	99,927	116,428	
13. Projected Weather Losses and DCC Expense	197,638	222,824	263,530	301,899	328,178	
14. Projected Non-Hurricane Estimated Ultimate Losses and DCC Expense (12 + 13)	261,177	379,296	360,080	401,826	444,606	1,861,755
15. Projected Non-Hurricane Loss and DCC Expense Ratio = (14) ÷ (7)	112.0%	145.4%	116.6%	114.0%	115.8%	121.0%
16. Experience Year Weights Used Above	15%	20%	20%	20%	25%	
17. Credibility Assigned to Experience						12.8%
18. Trended Permissible Loss and DCC Expense Ratio						59.9%
19. Credibility-Weighted Loss and DCC Expense Ratio = (17) x (15) + [1-(17)] x (18)						67.7%
20. Credibility-Weighted Losses and DCC Expense = (7) x (19)						1,042,268
21. Projected Hurricane Losses and DCC Expense	3,433	3,433	3,433	3,433	3,433	17,167
22. Total Projected Cat + Cred Wtd Non-Cat Losses and DCC Expense = (21) + (22)						1,059,435
Fixed Expenses						
23. Estimated General and Other Acquisition Expenses = (7) x 11.6%	27,046	30,262	35,816	40,881	44,538	
24. Adjusting and Other Loss Adjustment Expenses = (7) x 6%	13,989	15,653	18,526	21,145	23,037	
25. Total Fixed Expenses = (23) + (24)	41,035	45,914	54,342	62,026	67,575	270,893
Indication						
26. Projected Experience Losses, DCC and Fixed Expenses = ((7) x (15)) + (21) + (25)						2,149,815
27. Projected Credibility-Weighted Losses, DCC and Fixed Expenses = (20) + (21) + (25)						1,330,328
28. Permissible Loss and Fixed Expense Ratio						62.9%
29. Experience Required Premium = (26) ÷ (28)						3,420,041
30. Experience Indicated Rate Level Change = (29) ÷ (7) - 1						122.2%
31. Credibility-Weighted Required Premium = (27) ÷ (28)						2,116,356
32. Credibility-Weighted Indicated Rate Level Change = (31) ÷ (7) - 1						37.5%
33. Reinsurance Charge						0.6%
34. Required Premium Including Reinsurance Charge = (31) + (((7) x (33)) ÷ [1 - Commissions - Misc Taxes - Premium Taxes])						2,127,575
35. Indicated Rate Level Change Including Reinsurance Charge = (34) ÷ (7) - 1						38.2%

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Determination of Premium Projection Factors
Fire Coverage**

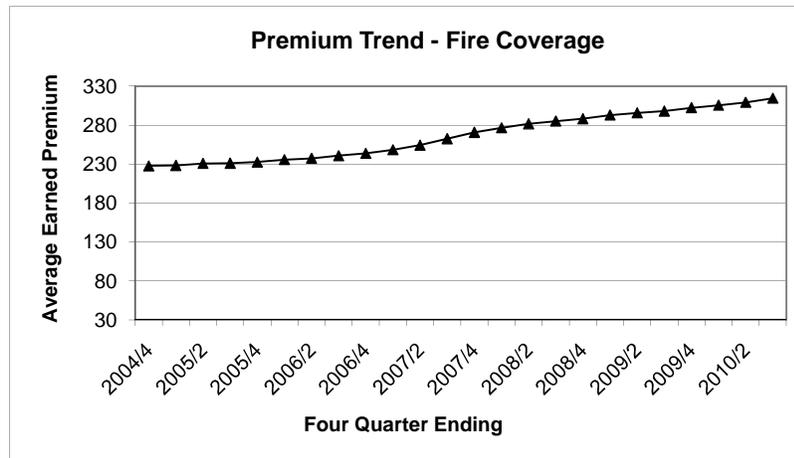
	Fiscal Calendar Year Ending				
	2006/3	2007/3	2008/3	2009/3	2010/3
Past-to-Present Adjustments					
1. Average Earned Date for Fiscal Calendar Year	3/31/2006	3/31/2007	3/31/2008	3/31/2009	3/31/2010
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2010	3/31/2010	3/31/2010	3/31/2010	3/31/2010
3. Years of Trend = (2) - (1)	4.000	3.000	2.000	1.000	0.000
4. Selected Premium Trend	7.0%	6.0%	4.8%	5.0%	0.0%
5. Past-to-Present Factor = $[1+(4)]^{(3)}$	1.311	1.192	1.099	1.050	1.000
Present-to-Future Adjustments					
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2010	3/31/2010	3/31/2010	3/31/2010	3/31/2010
7. Average Earned Date for Assumed Effective Period	4/1/2013	4/1/2013	4/1/2013	4/1/2013	4/1/2013
8. Years of Trend = (7) - (6)	3.003	3.003	3.003	3.003	3.003
9. Selected Premium Trend	4.8%	4.8%	4.8%	4.8%	4.8%
10. Present-to-Future Factor = $[1+(9)]^{(8)}$	1.151	1.151	1.151	1.151	1.151
Past-to-Future Adjustments					
11. Premium Projection Factor = (5) × (10)	1.510	1.373	1.265	1.209	1.151

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Determination of Premium Projection Factors
Extended Coverage**

	Fiscal Calendar Year Ending				
	2006/3	2007/3	2008/3	2009/3	2010/3
Past-to-Present Adjustments					
1. Average Earned Date for Fiscal Calendar Year	4/1/2006	4/1/2007	3/31/2008	3/31/2009	3/31/2010
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2010	3/31/2010	3/31/2010	3/31/2010	3/31/2010
3. Years of Trend = (2) - (1)	4.000	3.000	2.000	1.000	0.000
4. Selected Premium Trend	9.3%	8.3%	6.9%	6.5%	0.0%
5. Past-to-Present Factor = $[1+(4)]^{(3)}$	1.429	1.270	1.143	1.065	1.000
Present-to-Future Adjustments					
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2010	3/31/2010	3/31/2010	3/31/2010	3/31/2010
7. Average Earned Date for Assumed Effective Period	3/31/2013	3/31/2013	3/31/2013	3/31/2013	3/31/2013
8. Years of Trend = (7) - (6)	3.001	3.001	3.001	3.001	3.001
9. Selected Premium Trend	6.0%	6.0%	6.0%	6.0%	6.0%
10. Present-to-Future Factor = $[1+(9)]^{(8)}$	1.191	1.191	1.191	1.191	1.191
Past-to-Future Adjustments					
11. Premium Projection Factor = (5) × (10)	1.702	1.513	1.361	1.268	1.191

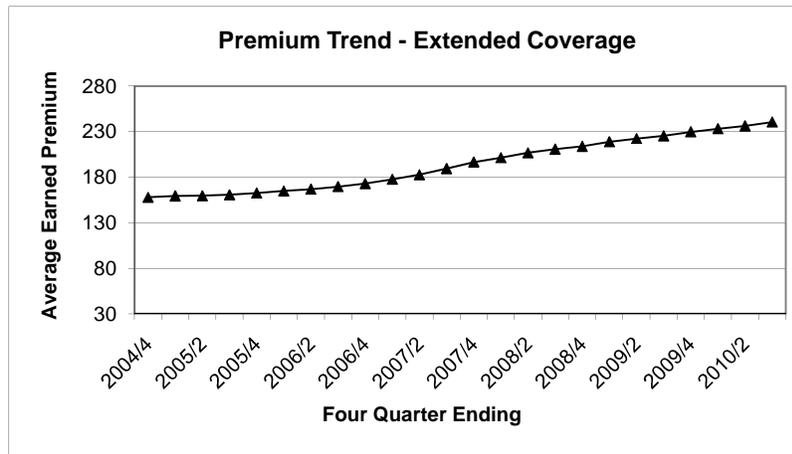
**Arkansas Dwelling Fire
Nationwide Mutual Fire
Premium Trend
Fire Coverage**

Four Quarters Ending	Current Level Earned Premium	Earned Exposures	Average CLEP	Quarters of Trend	Premium Trend
2004/4	178,490	784	227.64	24	6.5%
2005/1	178,510	782	228.22	23	6.7%
2005/2	180,614	783	230.77	22	6.8%
2005/3	182,198	789	231.04	21	6.9%
2005/4	185,890	799	232.65	20	7.0%
2006/1	190,441	808	235.71	19	7.0%
2006/2	193,022	813	237.42	18	7.0%
2006/3	196,552	816	240.73	17	6.9%
2006/4	201,648	828	243.67	16	6.7%
2007/1	211,716	852	248.36	15	6.4%
2007/2	225,129	885	254.27	14	6.0%
2007/3	241,326	919	262.52	13	5.6%
2007/4	259,821	960	270.66	12	5.2%
2008/1	276,205	999	276.55	11	5.0%
2008/2	293,224	1,041	281.70	10	4.8%
2008/3	310,509	1,089	285.17	9	4.8%
2008/4	326,135	1,132	288.15	8	4.8%
2009/1	343,207	1,172	292.75	7	4.8%
2009/2	358,610	1,212	295.85	6	5.0%
2009/3	370,761	1,244	297.99	5	5.3%
2009/4	384,972	1,274	302.18	4	5.4%
2010/1	397,837	1,303	305.40	3	6.0%
2010/2	409,512	1,325	309.11	2	7.1%
2010/3	424,702	1,351	314.45	1	



**Arkansas Dwelling Fire
Nationwide Mutual Fire
Premium Trend
Extended Coverage**

Four Quarters Ending	Current Level Earned Premium	Earned Exposures	Average CLEP	Quarters of Trend	Premium Trend
2004/4	122,800	777	157.98	24	8.6%
2005/1	123,970	777	159.54	23	8.8%
2005/2	124,012	776	159.72	22	9.0%
2005/3	125,680	782	160.70	21	9.2%
2005/4	128,917	792	162.69	20	9.3%
2006/1	131,856	800	164.88	19	9.3%
2006/2	134,175	804	166.87	18	9.3%
2006/3	137,015	807	169.70	17	9.2%
2006/4	141,543	818	173.04	16	9.0%
2007/1	149,898	843	177.73	15	8.7%
2007/2	160,149	876	182.78	14	8.3%
2007/3	172,468	910	189.46	13	7.8%
2007/4	186,871	951	196.58	12	7.4%
2008/1	198,979	988	201.36	11	7.1%
2008/2	212,856	1,029	206.80	10	6.9%
2008/3	226,880	1,077	210.74	9	6.8%
2008/4	239,311	1,119	213.79	8	6.7%
2009/1	254,034	1,161	218.79	7	6.5%
2009/2	266,845	1,201	222.25	6	6.5%
2009/3	277,910	1,233	225.33	5	6.5%
2009/4	290,400	1,264	229.81	4	6.1%
2010/1	301,351	1,292	233.24	3	6.3%
2010/2	310,646	1,316	236.12	2	7.5%
2010/3	322,360	1,341	240.44	1	



**Arkansas Dwelling Fire
Nationwide Mutual Fire
Determination of Loss Projection Factors
Fire Coverage**

	Fiscal Calendar Year Ending				
	2006/3	2007/3	2008/3	2009/3	2010/3
Past-to-Present Adjustments					
1. Average Loss Date for Fiscal Calendar Year	3/31/2006	3/31/2007	3/31/2008	3/31/2009	3/31/2010
2. Average Loss Date for Latest Fiscal Calendar Year	3/31/2010	3/31/2010	3/31/2010	3/31/2010	3/31/2010
3. Years of Trend = (2) - (1)	4.000	3.000	2.000	1.000	0.000
4. Selected Severity Trend	27.6%	34.0%	42.3%	241.1%	0.0%
5. Selected Frequency Trend	-6.6%	-12.4%	-17.0%	-28.8%	0.0%
6. Selected Pure Premium Trend = [1+(4)] × [1+(5)] - 1	19.1%	17.4%	18.1%	142.8%	0.0%
7. Past-to-Present Factor = [1+(6)] ⁽³⁾	2.015	1.620	1.395	2.428	1.000
Present-to-Future Adjustments					
8. Average Loss Date for Latest Fiscal Calendar Year	3/31/2010	3/31/2010	3/31/2010	3/31/2010	3/31/2010
9. Average Loss Date for Assumed Effective Period	4/1/2013	4/1/2013	4/1/2013	4/1/2013	4/1/2013
10. Years of Trend = (9) - (8)	3.003	3.003	3.003	3.003	3.003
11. Selected Severity Trend	7.0%	7.0%	7.0%	7.0%	7.0%
12. Selected Frequency Trend	0.0%	0.0%	0.0%	0.0%	0.0%
13. Selected Pure Premium Trend = [1+(11)] × [1+(12)] - 1	7.0%	7.0%	7.0%	7.0%	7.0%
14. Present-to-Future Factor = [1+(13)] ⁽¹⁰⁾	1.225	1.225	1.225	1.225	1.225
Past-to-Future Adjustments					
15. Loss Projection Factor = (7) × (14)	2.469	1.985	1.709	2.975	1.225

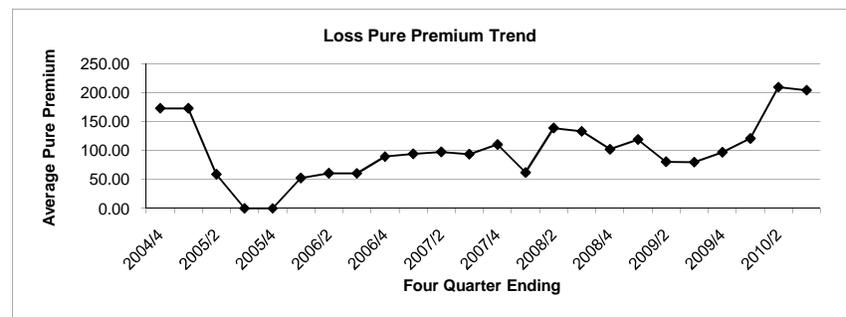
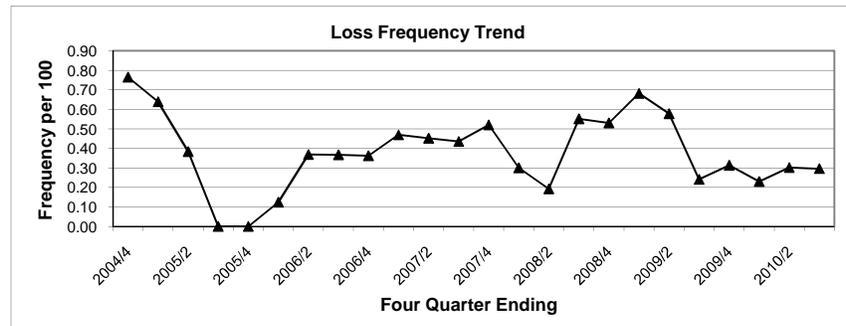
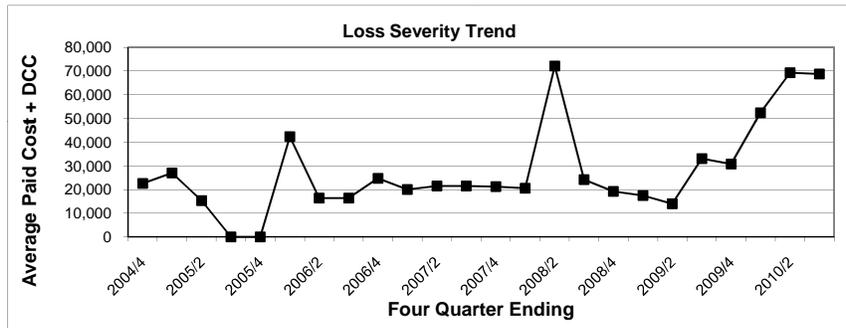
**Arkansas Dwelling Fire
Nationwide Mutual Fire
Determination of Loss Projection Factors
Extended Coverage**

	Fiscal Calendar Year Ending				
	2006/3	2007/3	2008/3	2009/3	2010/3
Past-to-Present Adjustments					
1. Average Loss Date for Fiscal Calendar Year	4/1/2006	4/1/2007	3/31/2008	3/31/2009	3/31/2010
2. Average Loss Date for Latest Fiscal Calendar Year	3/31/2010	3/31/2010	3/31/2010	3/31/2010	3/31/2010
3. Years of Trend = (2) - (1)	4.000	3.000	2.000	1.000	0.000
4. Selected Severity Trend	4.4%	15.2%	71.4%	65.3%	0.0%
5. Selected Frequency Trend	13.2%	1.2%	-17.8%	-67.6%	0.0%
6. Selected Pure Premium Trend = [1+(4)] × [1+(5)] - 1	18.2%	16.6%	40.8%	-46.5%	0.0%
7. Past-to-Present Factor = [1+(6)] ⁽³⁾	1.954	1.585	1.983	0.535	1.000
Present-to-Future Adjustments					
8. Average Loss Date for Latest Fiscal Calendar Year	3/31/2010	3/31/2010	3/31/2010	3/31/2010	3/31/2010
9. Average Loss Date for Assumed Effective Period	3/31/2013	3/31/2013	3/31/2013	3/31/2013	3/31/2013
10. Years of Trend = (9) - (8)	3.001	3.001	3.001	3.001	3.001
11. Selected Severity Trend	6.0%	6.0%	6.0%	6.0%	6.0%
12. Selected Frequency Trend	0.0%	0.0%	0.0%	0.0%	0.0%
13. Selected Pure Premium Trend = [1+(11)] × [1+(12)] - 1	6.0%	6.0%	6.0%	6.0%	6.0%
14. Present-to-Future Factor = [1+(13)] ⁽¹⁰⁾	1.191	1.191	1.191	1.191	1.191
Past-to-Future Adjustments					
15. Loss Projection Factor = (7) × (14)	2.328	1.888	2.362	0.637	1.191

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Non-Wather Loss Trend
Fire Coverage**

Four Quarters Ending	Earned Exposures	Average Paid Cost	Paid Frequency (per 100)	Paid Pure Premium	Quarters of Trend	Paid Cost Trend	Paid Frequency Trend	Paid Pure Premium Trend
2004/4	784	22,573	0.765	172.73	24	#VALUE!	#NUM!	#VALUE!
2005/1	782	27,013	0.639	172.68	23	#VALUE!	#NUM!	#VALUE!
2005/2	783	15,333	0.383	58.77	22	#VALUE!	#NUM!	#VALUE!
2005/3	789	#DIV/0!	0.000	#DIV/0!	21	#VALUE!	#NUM!	#VALUE!
2005/4	799	#DIV/0!	0.000	#DIV/0!	20	#VALUE!	#NUM!	#VALUE!
2006/1	808	42,300	0.124	52.35	19	19.5%	1.2%	21.0%
2006/2	813	16,441	0.369	60.67	18	27.6%	-6.6%	19.1%
2006/3	816	16,441	0.367	60.41	17	27.8%	-8.0%	17.6%
2006/4	828	24,671	0.363	89.44	16	27.4%	-9.8%	15.0%
2007/1	852	20,055	0.469	94.10	15	31.9%	-12.2%	15.9%
2007/2	885	21,554	0.452	97.38	14	34.0%	-12.4%	17.4%
2007/3	919	21,479	0.435	93.46	13	37.2%	-12.7%	19.8%
2007/4	960	21,173	0.521	110.28	12	40.4%	-13.3%	21.7%
2008/1	999	20,604	0.300	61.89	11	42.7%	-10.2%	28.1%
2008/2	1,041	72,190	0.192	138.71	10	42.3%	-17.0%	18.1%
2008/3	1,089	24,113	0.551	132.87	9	108.7%	-37.1%	31.3%
2008/4	1,132	19,235	0.530	101.97	8	155.9%	-39.8%	54.1%
2009/1	1,172	17,415	0.682	118.84	7	204.3%	-42.3%	75.7%
2009/2	1,212	13,935	0.578	80.48	6	241.1%	-28.8%	142.8%
2009/3	1,244	33,072	0.241	79.74	5	148.5%	16.1%	188.4%
2009/4	1,274	30,817	0.314	96.76	4	193.2%	3.9%	204.7%
2010/1	1,303	52,415	0.230	120.71	3	72.4%	65.4%	185.1%
2010/2	1,325	69,279	0.302	209.17	2	-2.6%	-7.4%	-9.8%
2010/3	1,351	68,824	0.296	203.83	1			

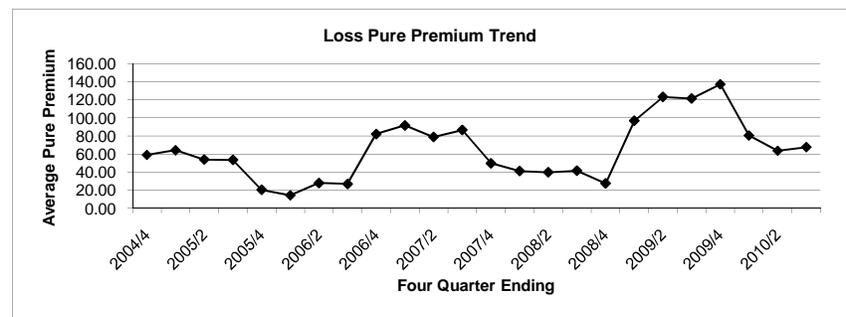
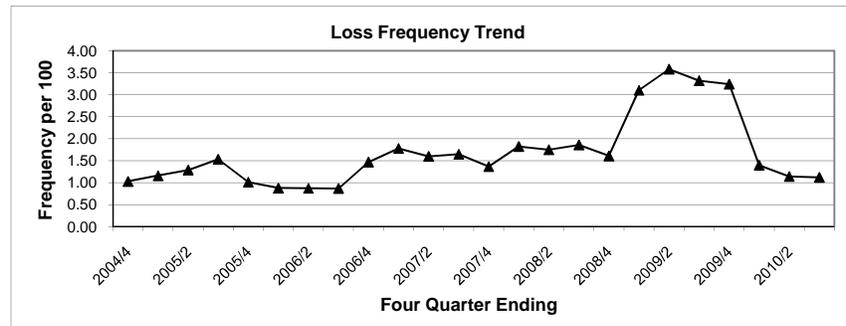
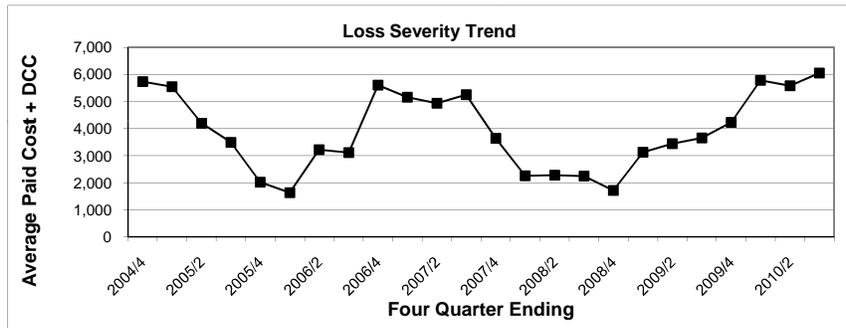
**Arkansas
Nationwide Calendar Year Loss Trend
Fire Coverage**



**Arkansas Dwelling Fire
Nationwide Mutual Fire
Non-Wather Loss Trend
Extended Coverage**

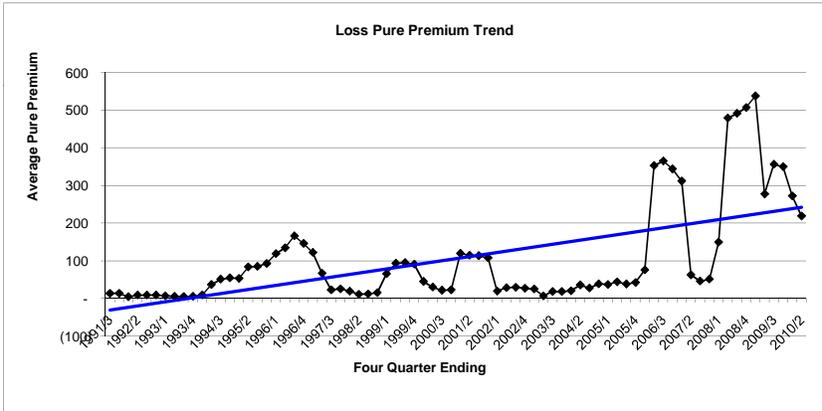
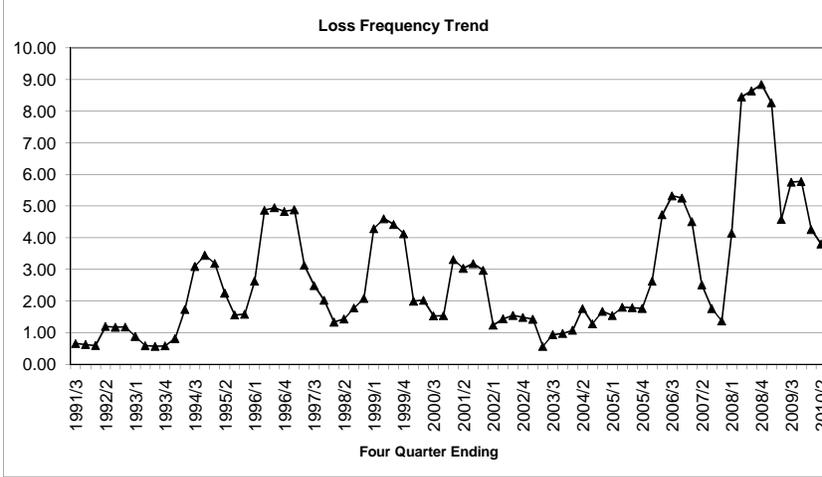
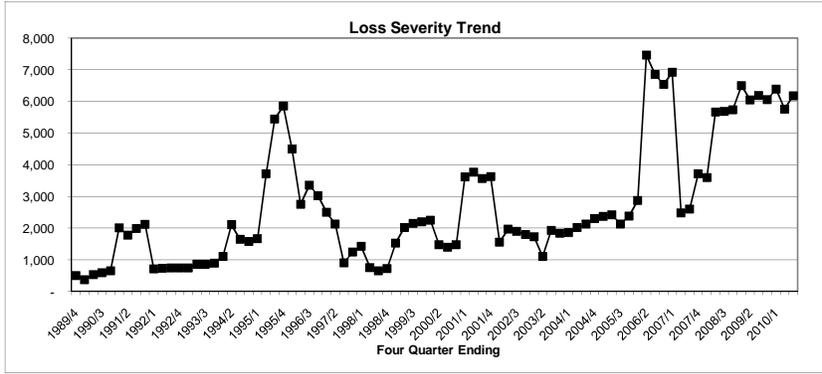
Four Quarters Ending	Earned Exposures	Average Paid Cost	Paid Frequency (per 100)	Paid Pure Premium	Quarters of Trend	Paid Cost Trend	Paid Frequency Trend	Paid Pure Premium Trend
2004/4	777	5,737	1.029	59.05	24	1.8%	13.6%	15.7%
2005/1	777	5,542	1.158	64.20	23	4.3%	13.4%	18.3%
2005/2	776	4,190	1.288	53.96	22	7.4%	13.7%	22.1%
2005/3	782	3,486	1.534	53.49	21	9.7%	14.5%	25.7%
2005/4	792	2,024	1.010	20.43	20	11.4%	16.7%	30.0%
2006/1	800	1,636	0.875	14.32	19	9.2%	15.9%	26.6%
2006/2	804	3,215	0.871	27.99	18	4.4%	13.2%	18.2%
2006/3	807	3,111	0.867	26.97	17	3.9%	9.3%	13.6%
2006/4	818	5,607	1.467	82.25	16	2.8%	3.5%	6.5%
2007/1	843	5,157	1.778	91.71	15	8.2%	1.6%	9.9%
2007/2	876	4,933	1.598	78.83	14	15.2%	1.2%	16.6%
2007/3	910	5,256	1.648	86.60	13	25.3%	-1.1%	24.0%
2007/4	951	3,641	1.368	49.79	12	43.4%	-4.0%	37.7%
2008/1	988	2,262	1.822	41.20	11	62.2%	-12.1%	42.6%
2008/2	1,029	2,280	1.749	39.87	10	71.4%	-17.8%	40.8%
2008/3	1,077	2,241	1.858	41.64	9	81.6%	-27.2%	32.2%
2008/4	1,119	1,714	1.608	27.56	8	89.6%	-39.1%	15.5%
2009/1	1,161	3,124	3.101	96.86	7	62.7%	-58.9%	-33.1%
2009/2	1,201	3,443	3.581	123.29	6	65.3%	-67.6%	-46.5%
2009/3	1,233	3,655	3.324	121.50	5	67.2%	-72.5%	-54.0%
2009/4	1,264	4,231	3.245	137.27	4	51.4%	-74.3%	-61.0%
2010/1	1,292	5,781	1.393	80.54	3	9.5%	-35.5%	-29.4%
2010/2	1,316	5,579	1.140	63.61	2	38.3%	-7.3%	28.2%
2010/3	1,341	6,050	1.119	67.69	1			

**Arkansas
Nationwide Calendar Year Loss Trend
Extended Coverage**



**Arkansas Dwelling Fire
Nationwide Mutual Fire
Wather Loss Trend
Extended Coverage**

Four Quarters Ending	Earned Exposures	Average Incurred Cost	Incurred Frequency (per 100)	Incurred Pure Premium	Quarters of Trend	Incurred Cost Trend	Incurred Frequency Trend	Incurred Pure Premium Trend
1989/4	375.99	496.59	1.103	5.48	84	9.1%	6.5%	16.2%
1990/1	371.87	365.54	1.613	5.90	83	8.9%	6.5%	16.0%
1990/2	371.87	530.35	1.345	7.13	82	8.6%	6.7%	15.8%
1990/3	385.89	586.35	1.296	7.60	81	8.3%	6.8%	15.7%
1990/4	390.83	649.38	1.061	6.89	80	8.1%	6.8%	15.5%
1991/1	392.48	2,001.97	0.839	16.80	79	7.9%	6.8%	15.3%
1991/2	388.36	1,775.16	0.848	15.06	78	8.2%	6.7%	15.4%
1991/3	371.87	1,987.55	0.656	13.05	77	8.4%	6.6%	15.5%
1991/4	367.75	2,113.72	0.624	13.19	76	8.7%	6.3%	15.5%
1992/1	362.80	715.16	0.592	4.23	75	9.0%	6.0%	15.5%
1992/2	358.68	729.67	1.197	8.74	74	8.8%	5.6%	14.9%
1992/3	353.73	742.46	1.172	8.70	73	8.7%	5.5%	14.6%
1992/4	352.08	742.46	1.178	8.75	72	8.4%	5.4%	14.3%
1993/1	357.03	739.00	0.881	6.51	71	8.2%	5.3%	13.9%
1993/2	365.27	858.23	0.588	5.04	70	7.9%	5.0%	13.4%
1993/3	377.64	858.23	0.569	4.88	69	7.7%	4.5%	12.5%
1993/4	393.31	893.37	0.583	5.21	68	7.4%	3.9%	11.6%
1994/1	406.50	1,098.78	0.810	8.90	67	7.2%	3.3%	10.7%
1994/2	420.52	2,104.03	1.735	36.49	66	7.0%	2.8%	10.0%
1994/3	429.59	1,641.95	3.095	50.81	65	7.2%	2.7%	10.0%
1994/4	439.48	1,573.34	3.447	54.23	64	7.2%	2.9%	10.3%
1995/1	443.60	1,662.29	3.189	53.01	63	7.3%	3.2%	10.7%
1995/2	444.43	3,711.32	2.250	83.51	62	7.3%	3.5%	11.1%
1995/3	449.38	5,442.13	1.558	84.77	61	7.9%	3.6%	11.8%
1995/4	451.85	5,847.14	1.582	92.49	60	8.8%	3.4%	12.5%
1996/1	461.74	4,498.92	2.631	118.35	59	9.9%	3.2%	13.4%
1996/2	474.94	2,750.20	4.874	134.04	58	10.9%	3.4%	14.6%
1996/3	488.13	3,353.38	4.947	165.89	57	11.5%	4.1%	16.1%
1996/4	502.97	3,016.90	4.830	145.72	56	12.4%	4.8%	17.8%
1997/1	517.81	2,494.50	4.885	121.85	55	13.3%	5.6%	19.6%
1997/2	530.18	2,127.50	3.129	66.56	54	14.0%	6.5%	21.5%
1997/3	545.85	899.47	2.489	22.39	53	14.7%	7.1%	22.9%
1997/4	558.22	1,239.50	2.023	25.08	52	14.5%	7.6%	23.2%
1998/1	568.94	1,419.29	1.334	18.93	51	14.6%	7.8%	23.6%
1998/2	579.65	751.48	1.431	10.75	50	14.9%	7.6%	23.6%
1998/3	587.08	650.66	1.778	11.57	49	14.3%	7.5%	22.9%
1998/4	597.79	722.51	2.081	15.04	48	13.5%	7.6%	22.1%
1999/1	613.46	1,525.98	4.286	65.41	47	12.7%	7.8%	21.5%
1999/2	636.55	2,020.52	4.602	92.98	46	12.8%	9.0%	22.9%
1999/3	662.93	2,141.96	4.419	94.65	45	13.1%	10.4%	24.9%
1999/4	692.62	2,194.76	4.128	90.59	44	13.6%	11.9%	27.1%
2000/1	723.13	2,242.84	1.997	44.79	43	14.1%	13.6%	29.6%
2000/2	763.53	1,471.11	2.022	29.75	42	14.7%	14.3%	31.0%
2000/3	804.76	1,394.01	1.528	21.30	41	14.6%	15.1%	31.8%
2000/4	845.98	1,471.04	1.537	22.61	40	14.3%	15.4%	32.0%
2001/1	880.61	3,609.91	3.310	119.48	39	14.1%	15.8%	32.1%
2001/2	904.53	3,764.91	3.034	114.22	38	15.5%	17.6%	35.8%
2001/3	930.09	3,558.15	3.181	113.19	37	17.1%	19.6%	40.1%
2001/4	963.07	3,618.50	2.968	107.41	36	18.9%	22.0%	45.0%
2002/1	1007.59	1,557.77	1.235	19.23	35	20.9%	24.5%	50.6%
2002/2	1054.59	1,963.43	1.436	28.20	34	21.1%	25.1%	51.5%
2002/3	1099.94	1,893.90	1.546	29.27	33	21.8%	26.1%	53.5%
2002/4	1146.12	1,791.81	1.483	26.58	32	22.3%	27.3%	55.7%
2003/1	1193.12	1,728.67	1.425	24.63	31	22.7%	28.4%	57.6%
2003/2	1237.64	1,100.80	0.566	6.23	30	22.9%	29.4%	59.0%
2003/3	1284.64	1,923.55	0.934	17.97	29	21.2%	26.9%	53.9%
2003/4	1334.11	1,836.25	0.974	17.89	28	21.2%	25.7%	52.3%
2004/1	1207.78	1,857.73	1.076	20.00	27	20.8%	24.1%	49.9%
2004/2	1076.89	2,011.75	1.764	35.49	26	20.1%	22.3%	46.9%
2004/3	938.43	2,125.56	1.279	27.18	25	19.4%	22.3%	46.0%
2004/4	777.30	2,292.23	1.672	38.34	24	18.6%	20.3%	42.6%
2005/1	777.03	2,371.67	1.544	36.63	23	17.7%	19.0%	40.1%
2005/2	776.44	2,422.16	1.803	43.67	22	16.6%	16.6%	35.9%
2005/3	782.06	2,122.86	1.790	38.00	21	14.9%	14.3%	31.4%
2005/4	792.43	2,381.53	1.767	42.07	20	11.6%	11.0%	23.9%
2006/1	799.72	2,869.98	2.626	75.36	19	8.0%	6.4%	14.9%
2006/2	804.08	7,457.79	4.726	352.45	18	4.5%	3.5%	8.1%
2006/3	807.42	6,850.79	5.326	364.85	17	8.6%	4.7%	13.7%
2006/4	817.97	6,534.97	5.257	343.54	16	13.4%	7.6%	22.0%
2007/1	843.42	6,915.70	4.505	311.58	15	19.7%	11.7%	33.7%
2007/2	876.17	2,480.80	2.511	62.29	14	30.0%	15.2%	49.7%
2007/3	910.31	2,601.12	1.758	45.72	13	24.8%	9.8%	37.0%
2007/4	950.63	3,715.61	1.368	50.81	12	16.8%	-5.0%	10.9%
2008/1	988.17	3,594.80	4.149	149.15	11	12.2%	-29.1%	-20.4%
2008/2	1029.28	5,664.55	8.453	478.80	10	3.0%	-41.2%	-39.5%
2008/3	1076.61	5,685.07	8.638	491.09	9	2.1%	-44.8%	-43.6%
2008/4	1119.40	5,729.23	8.844	506.69	8	0.3%	-47.4%	-47.2%
2009/1	1161.10	6,499.11	8.268	537.35	7	-3.1%	-47.4%	-49.0%
2009/2	1200.67	6,042.49	4.581	276.79	6	-0.6%	-43.3%	-43.7%
2009/3	1233.36	6,181.19	5.757	355.83	5	-2.0%	-59.2%	-60.1%
2009/4	1263.66	6,048.50	5.777	349.41	4	-1.6%	-68.2%	-68.7%
2010/1	1292.02	6,387.88	4.257	271.93	3	-6.5%	-70.5%	-72.4%
2010/2	1315.64	5,754.01	3.800	218.68	2	32.8%	-86.3%	-81.8%
2010/3	1340.72	6,176.68	2.312	142.82	1			



**Arkansas Dwelling Fire
Nationwide Mutual Fire
Determination of Non-Hurricane Weather Pure Premium
Based on Total Weather Losses less Hurricane Losses, Adjusted for Miscoded Catastrophes
Extended Coverage**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Four Calendar Quarters Ending	Earned Exposures	Incurred Cost & DCC Severity	Severity Projection Factor	Projected Severity	Severity Weight	Incurred Claim Frequency (per 100)	Frequency Projection Factor	Projected Frequency	Frequency Weight	Historical Pure Premium	Projected Pure Premium
1992/3	354	742	4.786	3,553	0.00	1.172	2.123	2.489	0.00	8.70	88.42
1993/3	378	858	4.411	3,785	0.00	0.569	2.041	1.160	0.00	4.88	43.93
1994/3	430	1,642	4.065	6,675	0.00	3.095	1.963	6.073	0.00	50.81	405.38
1995/3	449	5,442	3.747	20,390	0.00	1.558	1.887	2.940	0.00	84.77	599.36
1996/3	488	3,353	3.453	11,580	1.00	4.947	1.814	8.976	1.00	165.89	1,039.39
1997/3	546	899	3.183	2,863	1.00	2.489	1.745	4.343	1.00	22.39	124.33
1998/3	587	651	2.933	1,909	1.00	1.778	1.678	2.984	1.00	11.57	56.94
1999/3	663	2,142	2.703	5,791	1.00	4.419	1.613	7.128	1.00	94.65	412.76
2000/3	805	1,394	2.492	3,473	1.00	1.528	1.551	2.369	1.00	21.30	82.30
2001/3	930	3,558	2.297	8,171	1.00	3.181	1.491	4.744	1.00	113.19	387.68
2002/3	1,100	1,894	2.117	4,009	1.00	1.546	1.434	2.216	1.00	29.27	88.84
2003/3	1,285	1,924	1.951	3,752	1.00	0.934	1.379	1.288	1.00	17.97	48.33
2004/3	938	2,126	1.798	3,822	1.00	1.279	1.326	1.695	1.00	27.18	64.79
2005/3	782	2,123	1.657	3,518	1.00	1.790	1.275	2.282	1.00	38.00	80.28
2006/3	807	6,851	1.527	10,463	1.00	5.326	1.226	6.528	1.00	364.85	683.04
2007/3	910	2,601	1.408	3,661	1.00	1.758	1.179	2.072	1.00	45.72	75.85
2008/3	1,077	5,685	1.297	7,376	1.00	8.638	1.133	9.790	1.00	491.09	722.06
2009/3	1,233	6,181	1.196	7,391	1.00	5.757	1.090	6.273	1.00	355.83	463.65
2010/3	1,341	6,177	1.102	6,807	1.00	2.312	1.048	2.423	1.00	142.82	164.92
Wtd Avg		3,171		5,639		3.179		4.341		100.78	244.78

m=	6,263	m=	4,093	110.05	296.44
s=	4,319	s=	2,631	140.81	293.15
m-2s=	-2,375	m-2s=	-1.169	-171.58	-289.87
m-1s=	1,944	m-1s=	1.462	-30.76	3.28
m+1s=	10,581	m+1s=	6.724	250.86	589.59
m+2s=	14,900	m+2s=	9.355	391.67	882.74

Severity Trend	Retro	Pro	Selected
Frequency Trend	8.5%	8.5%	5,639
Pure Premium Trend	4.0%	4.0%	4,341
	12.8%	12.8%	C. Projected Weather Pure Premium= (A)x(B)÷100: 244.78

- Earned Exposures
- Wind, water, and catastrophe severity, excluding hurricane losses
- $= (1 + \text{Selected Retrospective Severity Trend})^{(\text{Years of Retrospective Trend})} \cdot (1 + \text{Selected Prospective Severity Trend})^{(\text{Years of Prospective Trend})}$
- $= (2) \times (3)$
- Judgmentally selected weight assigned to calendar year severity.
- Wind, water, and catastrophe frequency per 100 exposures, excluding hurricane losses
- $= (1 + \text{Selected Retrospective Frequency Trend})^{(\text{Years of Retrospective Trend})} \cdot (1 + \text{Selected Prospective Frequency Trend})^{(\text{Years of Prospective Trend})}$
- $= (6) \times (7)$
- Judgmentally selected weight assigned to calendar year frequency.
- $= (2) \times (6) \div 100$
- $= (4) \times (8) \div 100$

Nationwide Mutual and Affiliated Insurance Companies

Financial Needs Model

Underwriting Profit Provision Support

Homeowners

The required underwriting profit provision used in this filing’s rate level analysis was developed using an internal rate of return model that incorporates the estimated timing of premium receipts, loss payments, expense payments and other underwriting components. This model simulates a single insurance transaction (Premium = \$100.00) and its related assets flow and determines the required underwriting profit provision that would result in the desired rate of return on the surplus that supports the transaction.

The underlying surplus supporting the transaction at any given point in time is a function of the insurance reserves being held. Also, if the cash balance is insufficient to offset the insurance liabilities less receivables, additional surplus is committed to fund these reserves.

In addition to the historical payout patterns and expense provisions, the model reflects the following assumptions:

Desired Rate of Return:	15.0 %
Equity Allocated to Line of Business Using Premium to Surplus Ratio:	1.07 to 1.00
Reserve to Premium Ratio:	0.85 to 1.00
Investment Yield – Single Rate Equivalent:	6.00 %
Portion of Assets Available for Investments:	93.0 %
Federal Tax Rate:	35.0 %

Page 2 of this exhibit displays the cash flow resulting from these assumptions. The model derives an underwriting profit of \$13.99 (sum the net underwriting flow across all time periods) in order to achieve the desired rate of return. Page 3 provides the model’s required assets (sum of reserve and surplus requirements) as well as the available assets (sum of receivables and cash balance from insurance operations). If the available assets are not sufficient to offset the required assets, additional assets (from surplus) must be infused to support the transaction. Page 4 displays the assets flow (negative values indicate flow to insurance operations while positive values indicate flow back to surplus). The total asset flow is then discounted at the desired rate of return, and the resulting sum of the discounted asset flow is \$0.00. Thus, an underwriting profit provision of 13.99 percent (\$13.99/\$100.00) is expected to achieve a 15.0 percent rate of return.

For this filing, we have selected to use a 10 underwriting profit provision which results in an 11.9 percent return on surplus.

Nationwide Mutual and Affiliated Insurance Companies

Homeowners

Cash Flow Related to Insurance Operations

Months from Policy Inception	Cash Flow				Actual Cash Balance	Excess Cash Flow	Adjusted Cash Balance
	Net Underwriting	Investment Income	Federal Income Tax	Total			
-1	(0.11)	0.00	0.00	(0.11)	0.00	0.00	0.00
0	61.65	0.00	4.28	65.93	65.93	0.00	65.93
3	(7.59)	2.42	(3.45)	(8.63)	57.31	0.00	57.31
6	(0.63)	1.99	(3.11)	(1.75)	55.56	0.00	55.56
9	(14.18)	1.58	(2.91)	(15.51)	40.04	0.00	40.04
12	(11.68)	0.96	(2.67)	(13.38)	26.66	0.00	26.66
15	(5.74)	0.46	(0.03)	(5.31)	21.35	4.62	16.73
18	(2.18)	0.27	0.02	(1.90)	14.83	2.76	12.07
21	(1.19)	0.19	(0.01)	(1.00)	11.07	1.56	9.51
24	(0.81)	0.15	(0.01)	(0.67)	8.84	1.08	7.76
27	(0.49)	0.14	(0.02)	(0.37)	7.40	0.70	6.69
30	(0.36)	0.12	(0.03)	(0.26)	6.43	0.52	5.91
33	(0.33)	0.11	(0.02)	(0.24)	5.66	0.50	5.16
36	(0.26)	0.10	(0.02)	(0.18)	4.98	0.39	4.59
39	(0.21)	0.09	(0.05)	(0.17)	4.42	0.29	4.12
42	(0.21)	0.08	(0.01)	(0.15)	3.98	0.31	3.66
45	(0.18)	0.07	(0.01)	(0.12)	3.54	0.27	3.27
48	(0.16)	0.06	(0.01)	(0.11)	3.16	0.25	2.91
51	(0.13)	0.06	0.00	(0.07)	2.85	0.22	2.63
54	(0.14)	0.05	(0.01)	(0.10)	2.53	0.21	2.32
57	(0.12)	0.05	(0.01)	(0.08)	2.23	0.18	2.05
60	(0.11)	0.04	(0.01)	(0.07)	1.98	0.17	1.81
72	(0.34)	0.16	(0.04)	(0.22)	1.59	0.51	1.08
84	(0.24)	0.10	(0.02)	(0.16)	0.92	0.35	0.56
96	(0.08)	0.05	(0.01)	(0.04)	0.53	0.13	0.39
108	(0.07)	0.04	(0.01)	(0.04)	0.35	0.11	0.24
120	(0.04)	0.02	(0.01)	(0.02)	0.22	0.06	0.16
132	(0.03)	0.01	(0.00)	(0.02)	0.14	0.05	0.09
144	(0.02)	0.01	(0.00)	(0.02)	0.07	0.03	0.04
156	(0.01)	0.00	(0.00)	(0.01)	0.03	0.02	0.01
168	(0.00)	0.00	(0.00)	(0.00)	0.01	0.00	0.01
180	(0.00)	0.00	(0.00)	(0.00)	0.01	0.00	0.00
192	(0.00)	0.00	(0.00)	0.00	0.00	0.00	0.00
204	(0.00)	0.00	(0.00)	(0.00)	0.00	0.00	0.00
216	(0.00)	0.00	(0.00)	0.00	0.00	0.00	0.00
228	(0.00)	0.00	(0.00)	(0.00)	0.00	0.00	0.00
240	(0.00)	0.00	(0.00)	0.00	0.00	0.00	0.00
252	(0.00)	0.00	(0.00)	(0.00)	0.00	0.00	0.00
264	(0.00)	0.00	(0.00)	(0.00)	0.00	0.00	0.00
276	(0.00)	0.00	(0.00)	(0.00)	0.00	0.00	0.00
288	(0.00)	0.00	(0.00)	(0.00)	0.00	0.00	0.00
300	0.00	0.00	0.00	0.00	0.00	0.00	0.00
312	0.00	0.00	0.00	0.00	0.00	0.00	0.00
324	0.00	0.00	0.00	0.00	0.00	0.00	0.00
336	0.00	0.00	0.00	0.00	0.00	0.00	0.00
348	0.00	0.00	0.00	0.00	0.00	0.00	0.00
360	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	13.99	9.38	(8.18)	15.19			

Nationwide Mutual and Affiliated Insurance Companies

Homeowners

Assets Required to Support Insurance Operations

Months from Policy Inception	Required Assets				Available Assets from Operations			Assets Prior to Infusion
	Unearned Premium Reserve	Loss & LAE Reserve	Required Underlying Surplus	Total	Premium Receivable	Salvage & Subrogation Receivable	Required Cash Balance	
-1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0	100.00	0.00	111.11	211.11	18.98	0.00	65.93	84.92
3	75.00	7.59	91.77	174.36	16.64	0.13	57.31	74.08
6	50.00	10.81	67.57	128.38	3.11	0.24	55.56	58.92
9	25.00	11.81	40.90	77.71	0.80	0.35	40.04	41.19
12	0.00	13.76	15.29	29.06	0.00	0.43	26.66	27.10
15	0.00	8.10	9.00	17.11	0.00	0.38	16.73	17.11
18	0.00	5.88	6.53	12.40	0.00	0.33	12.07	12.40
21	0.00	4.64	5.16	9.80	0.00	0.28	9.51	9.80
24	0.00	3.80	4.22	8.01	0.00	0.25	7.76	8.01
27	0.00	3.28	3.64	6.92	0.00	0.22	6.69	6.92
30	0.00	2.89	3.21	6.11	0.00	0.20	5.91	6.11
33	0.00	2.52	2.80	5.33	0.00	0.16	5.16	5.33
36	0.00	2.24	2.49	4.73	0.00	0.14	4.59	4.73
39	0.00	2.01	2.24	4.25	0.00	0.12	4.12	4.25
42	0.00	1.79	1.99	3.77	0.00	0.11	3.66	3.77
45	0.00	1.60	1.78	3.37	0.00	0.10	3.27	3.37
48	0.00	1.42	1.58	2.99	0.00	0.08	2.91	2.99
51	0.00	1.28	1.42	2.70	0.00	0.07	2.63	2.70
54	0.00	1.13	1.25	2.38	0.00	0.06	2.32	2.38
57	0.00	1.00	1.11	2.11	0.00	0.05	2.05	2.11
60	0.00	0.88	0.98	1.86	0.00	0.04	1.81	1.86
72	0.00	0.53	0.59	1.11	0.00	0.03	1.08	1.11
84	0.00	0.28	0.31	0.58	0.00	0.02	0.56	0.58
96	0.00	0.19	0.21	0.40	0.00	0.01	0.39	0.40
108	0.00	0.12	0.13	0.25	0.00	0.01	0.24	0.25
120	0.00	0.08	0.09	0.16	0.00	0.00	0.16	0.16
132	0.00	0.04	0.05	0.09	0.00	0.00	0.09	0.09
144	0.00	0.02	0.02	0.04	0.00	0.00	0.04	0.04
156	0.00	0.01	0.01	0.01	0.00	0.00	0.01	0.01
168	0.00	0.00	0.00	0.01	0.00	0.00	0.01	0.01
180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
192	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
204	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
216	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
228	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
252	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
264	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
276	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
288	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
312	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
324	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
336	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
348	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Nationwide Mutual and Affiliated Insurance Companies

Homeowners

Infused and Excess Asset Flows Resulting from Insurance Operations

Months from Policy Inception	Required Assets	Assets Prior to Infusion	Required Infused Assets	Infused Asset Flow	Excess Asset Flow	Total Asset Flow	Discount Factor at 15.0% ROR	Discounted Asset Flow
-1	0.00	0.00	0.00	0.00	(0.11)	(0.11)	1.0117	(0.11)
0	211.11	84.92	126.19	(126.19)	0.00	(126.19)	1.0000	(126.19)
3	174.36	74.08	100.28	25.92	0.00	25.92	0.9657	25.03
6	128.38	58.92	69.47	30.81	0.00	30.81	0.9325	28.73
9	77.71	41.19	36.52	32.94	0.00	32.94	0.9005	29.66
12	29.06	27.10	1.96	34.56	0.00	34.56	0.8696	30.05
15	17.11	17.11	0.00	1.96	4.62	6.58	0.8397	5.53
18	12.40	12.40	0.00	0.00	2.76	2.76	0.8109	2.24
21	9.80	9.80	0.00	0.00	1.56	1.56	0.7830	1.22
24	8.01	8.01	0.00	0.00	1.08	1.08	0.7561	0.82
27	6.92	6.92	0.00	0.00	0.70	0.70	0.7302	0.51
30	6.11	6.11	0.00	0.00	0.52	0.52	0.7051	0.37
33	5.33	5.33	0.00	0.00	0.50	0.50	0.6809	0.34
36	4.73	4.73	0.00	0.00	0.39	0.39	0.6575	0.26
39	4.25	4.25	0.00	0.00	0.29	0.29	0.6349	0.19
42	3.77	3.77	0.00	0.00	0.31	0.31	0.6131	0.19
45	3.37	3.37	0.00	0.00	0.27	0.27	0.5921	0.16
48	2.99	2.99	0.00	0.00	0.25	0.25	0.5718	0.14
51	2.70	2.70	0.00	0.00	0.22	0.22	0.5521	0.12
54	2.38	2.38	0.00	0.00	0.21	0.21	0.5332	0.11
57	2.11	2.11	0.00	0.00	0.18	0.18	0.5149	0.09
60	1.86	1.86	0.00	0.00	0.17	0.17	0.4972	0.08
72	1.11	1.11	0.00	0.00	0.51	0.51	0.4323	0.22
84	0.58	0.58	0.00	0.00	0.35	0.35	0.3759	0.13
96	0.40	0.40	0.00	0.00	0.13	0.13	0.3269	0.04
108	0.25	0.25	0.00	0.00	0.11	0.11	0.2843	0.03
120	0.16	0.16	0.00	0.00	0.06	0.06	0.2472	0.02
132	0.09	0.09	0.00	0.00	0.05	0.05	0.2149	0.01
144	0.04	0.04	0.00	0.00	0.03	0.03	0.1869	0.01
156	0.01	0.01	0.00	0.00	0.02	0.02	0.1625	0.00
168	0.01	0.01	0.00	0.00	0.00	0.00	0.1413	0.00
180	0.00	0.00	0.00	0.00	0.00	0.00	0.1229	0.00
192	0.00	0.00	0.00	0.00	0.00	0.00	0.1069	0.00
204	0.00	0.00	0.00	0.00	0.00	0.00	0.0929	0.00
216	0.00	0.00	0.00	0.00	0.00	0.00	0.0808	0.00
228	0.00	0.00	0.00	0.00	0.00	0.00	0.0703	0.00
240	0.00	0.00	0.00	0.00	0.00	0.00	0.0611	0.00
252	0.00	0.00	0.00	0.00	0.00	0.00	0.0531	0.00
264	0.00	0.00	0.00	0.00	0.00	0.00	0.0462	0.00
276	0.00	0.00	0.00	0.00	0.00	0.00	0.0402	0.00
288	0.00	0.00	0.00	0.00	0.00	0.00	0.0349	0.00
300	0.00	0.00	0.00	0.00	0.00	0.00	0.0304	0.00
312	0.00	0.00	0.00	0.00	0.00	0.00	0.0264	0.00
324	0.00	0.00	0.00	0.00	0.00	0.00	0.0230	0.00
336	0.00	0.00	0.00	0.00	0.00	0.00	0.0200	0.00
348	0.00	0.00	0.00	0.00	0.00	0.00	0.0174	0.00
360	0.00	0.00	0.00	0.00	0.00	0.00	0.0151	0.00
Total				0.00	15.19	15.19		(0.00)

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Determination of Loss Cost Multiplier**

Item	Arkansas
Commissions	14.18%
Contingent Commissions	0.00%
Taxes	3.50%
Premium/Loss Based Assessments	0.00%
Residual Market Load	0.00%
Dividends	0.00%
General Expenses	9.52%
Other Acquisition Expenses	10.58%
Sub Total Underwriting Expense (1)	37.78%
Balances Charged off - write offs (2)	-0.15%
Other Income - Fees, etc (3)	0.75%
Total Underwriting Expense (4) = (1) - (2) - (3)	37.19%
Underwriting Profit Provision (5)	10.00%
Net Cost of Reinsurance (6)	0.62%
Permissible Loss and LAE Ratio (7) = 1.0 - (4) - (5) - (6)	52.18%
Defense & Cost Containment (ALAE) Ratio (8)	0.72%
Adjusting & Other (ULAE) Ratio (9)	6.20%
Permissible Loss Ratio (10) = (7) - (9)	45.98%

	Fire Coverage	Extended Coverage
Loss Cost Multiplier (11) = 1 ÷ (10)	2.17	2.17
Rate Impact Using Loss Cost Multiplier (12)	15.1%	38.3%
Proposed Rate Level Change (13)	15.0%	15.0%
Loss Cost Modification Factor (14) = (1+(13)) ÷ (1+(12))	0.999	0.832

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Fire Coverage
Current Key Premiums**

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Fire Coverage
Proposed Key Premiums**

All Territories

All Forms - Seasonal and Non-Seasonal

Prot. Class	Const.	Owner-Occupied Key Premiums Number of Families								Non-Owner-Occupied Key Premiums Number of Families							
		1		2		3 or 4		5 or more	1		2		3 or 4		5 or more		
		Cov.		Cov.		Cov.		Cov.	Cov.		Cov.		Cov.		Cov.		
		A	C	A	C	A	C	C	A	C	A	C	A	C	C		
1	M	78	24	86	24	125	32	45	98	24	108	24	156	32	45		
	F	104	32	115	32	167	42	59	130	32	143	32	208	42	59		
2	M	78	24	86	24	125	32	45	98	24	108	24	156	32	45		
	F	104	32	115	32	167	42	59	130	32	143	32	208	42	59		
3	M	78	24	86	24	125	32	45	98	24	108	24	156	32	45		
	F	104	32	115	32	167	42	59	130	32	143	32	208	42	59		
4	M	78	24	86	24	125	32	45	98	24	108	24	156	32	45		
	F	104	32	115	32	167	42	59	130	32	143	32	208	42	59		
5	M	78	24	86	24	125	32	45	98	24	108	24	156	32	45		
	F	104	32	115	32	167	42	59	130	32	143	32	208	42	59		
6	M	78	24	86	24	125	32	45	98	24	108	24	156	32	45		
	F	104	32	115	32	167	42	59	130	32	143	32	208	42	59		
7	M	78	24	86	24	125	32	45	98	24	108	24	156	32	45		
	F	125	39	138	39	200	50	71	156	39	172	39	250	50	71		
8	M	94	29	103	29	150	38	53	117	29	129	29	188	38	53		
	F	136	42	149	42	217	55	77	169	42	186	42	271	55	77		
8B	M	130	40	143	40	208	53	74	163	40	179	40	261	53	74		
	F	188	58	206	58	300	76	107	235	58	258	58	375	76	107		
9	M	130	40	143	40	208	53	74	163	40	179	40	261	53	74		
	F	188	58	206	58	300	76	107	235	58	258	58	375	76	107		
10	M	167	52	183	52	267	67	95	208	52	229	52	334	67	95		
	F	240	74	264	74	384	97	137	300	74	330	74	479	97	137		

All Territories

All Forms - Seasonal and Non-Seasonal

Prot. Class	Const.	Owner-Occupied Key Premiums Number of Families								Non-Owner-Occupied Key Premiums Number of Families							
		1		2		3 or 4		5 or more	1		2		3 or 4		5 or more		
		Cov.		Cov.		Cov.		Cov.	Cov.		Cov.		Cov.		Cov.		
		A	C	A	C	A	C	C	A	C	A	C	A	C	C		
1	M	87	23	95	23	139	30	43	109	23	119	23	174	30	43		
	F	117	31	129	31	188	40	58	147	31	161	31	235	40	58		
2	M	88	23	97	23	141	30	43	110	23	121	23	176	30	43		
	F	119	31	130	31	190	41	58	148	31	163	31	237	41	58		
3	M	89	24	98	24	143	31	44	112	24	123	24	179	31	44		
	F	120	32	132	32	192	41	59	150	32	165	32	240	41	59		
4	M	90	24	100	24	145	31	44	113	24	124	24	181	31	44		
	F	121	32	133	32	194	42	59	151	32	166	32	242	42	59		
5	M	92	24	101	24	147	32	45	115	24	126	24	183	32	45		
	F	122	32	135	32	196	42	60	153	32	168	32	245	42	60		
6	M	93	25	102	25	149	32	46	116	25	128	25	186	32	46		
	F	123	33	136	33	198	43	61	154	33	170	33	247	43	61		
7	M	94	25	104	25	151	32	46	118	25	129	25	188	32	46		
	F	147	39	161	39	235	51	72	183	39	202	39	293	51	72		
8	M	110	29	121	29	176	38	54	138	29	151	29	220	38	54		
	F	159	42	175	42	254	55	78	199	42	219	42	318	55	78		
8B	M	136	36	149	36	217	47	67	170	36	187	36	271	47	67		
	F	196	52	215	52	313	67	96	245	52	269	52	391	67	96		
9	M	153	41	168	41	245	53	75	191	41	210	41	306	53	75		
	F	220	58	242	58	352	76	108	275	58	303	58	440	76	108		
10	M	196	52	215	52	313	67	96	245	52	269	52	391	67	96		
	F	281	75	309	75	450	97	138	352	75	387	75	562	97	138		

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Extended Coverage**

Current Key Premiums

All Territories

Extended Coverage Broad and Special Forms

Non-Seasonal						Seasonal					
Coverage A			Coverage C			Coverage A			Coverage C		
Forms DP 00			Forms DP 00			Forms DP 00			Forms DP 00		
01	02	03	01	02	03	01	02	03	01	02	03
49	74	89	5	10	10	49	86	103	5	14	14

Proposed Key Premiums

All Territories

Extended Coverage Broad and Special Forms

Non-Seasonal						Seasonal					
Coverage A			Coverage C			Coverage A			Coverage C		
Forms DP 00			Forms DP 00			Forms DP 00			Forms DP 00		
01	02	03	01	02	03	01	02	03	01	02	03
57	85	102	4	10	10	57	100	120	4	12	12

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301. BASE PREMIUM COMPUTATION **& Seasonal**

Fire - Coverages A and C - All Forms

Owner-Occupied - Non-Seasonal

Insert A

KEY FACTORS

Limit of Liab. (000's)	Cov. A	Limit of Liab. (000's)	Cov. C
\$1#	0.310	\$1#	0.350
2	0.346	2	0.480
3	0.382	3	0.610
4	0.419	4	0.740
5	0.455	5	0.870
6	0.491	6	1.000
7	0.528	7	1.130
8	0.564	8	1.260
9	0.600	9	1.390
10	0.637	10	1.520
11	0.673	11	1.650
12	0.709	12	1.780
13	0.746	13	1.910
14	0.782	14	2.040
15	0.818	15	2.170
16	0.855	16	2.300
17	0.891	17	2.430
18	0.927	18	2.560
19	0.964	19	2.690
20	1.000	20	2.820
21	1.016	21	2.950
22	1.033	22	3.080
23	1.049	23	3.210
24	1.065	24	3.340
25	1.082	25	3.470
26	1.098	26	3.600
27	1.114	27	3.730
28	1.131	28	3.860
29	1.147	29	3.990
30	1.163	30	4.120
31	1.180	31	4.250
32	1.196	32	4.380
33	1.212	33	4.510
34	1.229	34	4.640
35	1.245	35	4.770
36	1.261	36	4.900
37	1.278	37	5.030
38	1.294	38	5.160
39	1.310	39	5.290
40	1.327	40	5.420
41	1.343	41	5.550
42	1.359	42	5.680
43	1.376	43	5.810
44	1.392	44	5.940
45	1.408	45	6.070
46	1.425	46	6.200
47	1.441	47	6.330
48	1.457	48	6.460
49	1.474	49	6.590
50	1.490	50	6.720
Each Add'l			
\$1,000	0.016		0.130

KEY PREMIUMS

Prot. Class	C O N S T	Premium Group No.	No. of Families							
			1		2		3 or 4		5 or more	
			A	C	A	C	A	C	A	C
Territory: All										
1-6	M	1	78	24	86	24	125	32	45	
	F	5	104	32	115	32	167	42	59	
7	M	1	78	24	86	24	125	32	45	
	F	6	125	39	138	39	200	50	71	
8	M	2	94	29	103	29	150	38	53	
	F	7	136	42	149	42	217	55	77	
9	M	3	130	40	143	40	208	53	74	
	F	8	188	58	206	58	300	76	107	
10	M	4	167	52	183	52	267	67	95	
	F	9	240	74	264	74	384	97	137	

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Use this limit of liability to develop premiums for policy amounts less than \$1,000.

DWELLING POLICY PROGRAM MANUAL
RATE PAGE
ARKANSAS

301. BASE PREMIUM COMPUTATION

Fire - Coverages A and C - All Forms
Non-Owner-Occupied - Non-Seasonal & Seasonal

Insert B

KEY FACTORS

Limit of Liab. (000's)		Cov. A	Limit of Liab. (000's)		Cov. C
\$1#	0.310		\$1#	0.350	
2	0.346		2	0.480	
3	0.382		3	0.610	
4	0.419		4	0.740	
5	0.455		5	0.870	
6	0.491		6	1.000	
7	0.528		7	1.130	
8	0.564		8	1.260	
9	0.600		9	1.390	
10	0.637		10	1.520	
11	0.673		11	1.650	
12	0.709		12	1.780	
13	0.746		13	1.910	
14	0.782		14	2.040	
15	0.818		15	2.170	
16	0.855		16	2.300	
17	0.891		17	2.430	
18	0.927		18	2.560	
19	0.964		19	2.690	
20	1.000		20	2.820	
21	1.016		21	2.950	
22	1.033		22	3.080	
23	1.049		23	3.210	
24	1.065		24	3.340	
25	1.082		25	3.470	
26	1.098		26	3.600	
27	1.114		27	3.730	
28	1.131		28	3.860	
29	1.147		29	3.990	
30	1.163		30	4.120	
31	1.180		31	4.250	
32	1.196		32	4.380	
33	1.212		33	4.510	
34	1.229		34	4.640	
35	1.245		35	4.770	
36	1.261		36	4.900	
37	1.278		37	5.030	
38	1.294		38	5.160	
39	1.310		39	5.290	
40	1.327		40	5.420	
41	1.343		41	5.550	
42	1.359		42	5.680	
43	1.376		43	5.810	
44	1.392		44	5.940	
45	1.408		45	6.070	
46	1.425		46	6.200	
47	1.441		47	6.330	
48	1.457		48	6.460	
49	1.474		49	6.590	
50	1.490		50	6.720	
Each Add'l \$1,000		0.016			0.130

KEY PREMIUMS										
Prot. Class	C O N S T	Premium Group No.	No. of Families							
			1		2		3 or 4		5 or more	
			Cov.		Cov.		Cov.		Cov.	
			A	C	A	C	A	C	A	C
Territory: All										
1-6	M	1	98	24	108	24	156	32	45	
	F	5	130	32	143	32	208	42	59	
7	M	1	98	24	108	24	156	32	45	
	F	6	156	39	172	39	250	50	71	
8	M	2	117	29	129	29	188	38	53	
	F	7	169	42	186	42	271	55	77	
9	M	3	163	40	179	40	281	53	74	
	F	8	235	58	258	58	375	76	107	
10	M	4	208	52	229	52	334	67	95	
	F	9	300	74	330	74	479	97	137	

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry.
Aluminum or plastic siding over frame is rated as frame.

Use this limit of liability to develop premiums for policy amounts less than \$1,000.

DWELLING POLICY PROGRAM MANUAL
 RATE PAGE
 ARKANSAS

301. BASE PREMIUM COMPUTATION

Extended Coverage, Broad and Special Forms -
 Coverages A and C

Insert C

KEY PREMIUMS*

Terr.	Premium Gr. No.	Coverage A			Coverage C	
		Forms DP 00			Forms DP 00	
		01	02	03	01	02&03
All	1	49	74	89	5	10

* Rating Notes:

- DP 00 01, Key Premiums are Non-Seasonal and Seasonal.
- DP 00 02 and DP 00 03, Key Premiums are Non-Seasonal only and include the charge for E.C. and V&MM perils. To develop the Seasonal BASE PREMIUMS, multiply the following factors by the DP 00 01 E.C. BASE PREMIUMS:

	Territories: All	
	DP 00 02	DP 00 03
Cov. A	1.75	2.10
Cov. C	2.75	2.75

Use this limit of liability to develop premiums for policy amounts less than \$1,000.

KEY FACTORS

Limit of Liab. (000's)	Cov. A	Limit of Liab. (000's)	Cov. C
\$1#	0.566	\$1#	0.170
2	0.588	2	0.330
3	0.611	3	0.500
4	0.634	4	0.670
5	0.657	5	0.830
6	0.680	6	1.000
7	0.703	7	1.170
8	0.726	8	1.340
9	0.749	9	1.500
10	0.771	10	1.670
11	0.794	11	1.840
12	0.817	12	2.000
13	0.840	13	2.170
14	0.862	14	2.330
15	0.885	15	2.500
16	0.908	16	2.670
17	0.931	17	2.840
18	0.953	18	3.000
19	0.976	19	3.170
20	1.000	20	3.340
21	1.023	21	3.510
22	1.046	22	3.670
23	1.068	23	3.840
24	1.091	24	4.000
25	1.114	25	4.170
26	1.137	26	4.340
27	1.159	27	4.510
28	1.182	28	4.680
29	1.205	29	4.850
30	1.228	30	5.020
31	1.250	31	5.190
32	1.273	32	5.360
33	1.296	33	5.530
34	1.320	34	5.700
35	1.342	35	5.870
36	1.365	36	6.040
37	1.388	37	6.210
38	1.411	38	6.380
39	1.433	39	6.550
40	1.456	40	6.720
41	1.479	41	6.890
42	1.502	42	7.060
43	1.524	43	7.230
44	1.547	44	7.400
45	1.570	45	7.570
46	1.593	46	7.740
47	1.615	47	7.910
48	1.639	48	8.080
49	1.662	49	8.250
50	1.685	50	8.420
Each Add'l			
\$1,000	0.023		0.170

INSERT A
 Arkansas Dwelling Fire
 Manual Page DP-NW-R-4-8
 Effective 3/31/2012

KEY PREMIUMS

Territory: All

Prot. Class	Const.	Number of Families							
		1		2		3 or 4		5 or more	
		Cov.		Cov.		Cov.		Cov.	
		A	C	A	C	A	C	A	C
1	M	87	23	95	23	139	30	43	
	F	117	31	129	31	188	40	58	
2	M	88	23	97	23	141	30	43	
	F	119	31	130	31	190	41	58	
3	M	89	24	98	24	143	31	44	
	F	120	32	132	32	192	41	59	
4	M	90	24	100	24	145	31	44	
	F	121	32	133	32	194	42	59	
5	M	92	24	101	24	147	32	45	
	F	122	32	135	32	196	42	60	
6	M	93	25	102	25	149	32	46	
	F	123	33	136	33	198	43	61	
7	M	94	25	104	25	151	32	46	
	F	147	39	161	39	235	51	72	
8	M	110	29	121	29	176	38	54	
	F	159	42	175	42	254	55	78	
8B	M	136	36	149	36	217	47	67	
	F	196	52	215	52	313	67	96	
9	M	153	41	168	41	245	53	75	
	F	220	58	242	58	352	76	108	
10	M	196	52	215	52	313	67	96	
	F	281	75	309	75	450	97	138	

INSERT B
 Arkansas Dwelling Fire
 Manual Page DP-NW-R-9-13
 Effective 3/31/2012

KEY PREMIUMS

Territory: All

Prot. Class	Const.	Number of Families							
		1		2		3 or 4		5 or more	
		Cov.		Cov.		Cov.		Cov.	
		A	C	A	C	A	C	A	C
1	M	109	23	119	23	174	30	43	
	F	147	31	161	31	235	40	58	
2	M	110	23	121	23	176	30	43	
	F	148	31	163	31	237	41	58	
3	M	112	24	123	24	179	31	44	
	F	150	32	165	32	240	41	59	
4	M	113	24	124	24	181	31	44	
	F	151	32	166	32	242	42	59	
5	M	115	24	126	24	183	32	45	
	F	153	32	168	32	245	42	60	
6	M	116	25	128	25	186	32	46	
	F	154	33	170	33	247	43	61	
7	M	118	25	129	25	188	32	46	
	F	183	39	202	39	293	51	72	
8	M	138	29	151	29	220	38	54	
	F	199	42	219	42	318	55	78	
8B	M	170	36	187	36	271	47	67	
	F	245	52	269	52	391	67	96	
9	M	191	41	210	41	306	53	75	
	F	275	58	303	58	440	76	108	
10	M	245	52	269	52	391	67	96	
	F	352	75	387	75	562	97	138	

INSERT C
 Arkansas Dwelling Fire
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 Effective 3/31/2012

KEY PREMIUMS*

Territory	Non-Seasonal						Seasonal					
	Coverage A			Coverage C			Coverage A			Coverage C		
	Forms DP 00			Forms DP 00			Forms DP 00			Forms DP 00		
	01	02	03	01	02	03	01	02	03	01	02	03
All	57	85	102	4	10	10	57	100	120	4	12	12

* Key premiums include the charge for E.C. and V&MM perils.

SERFF Tracking Number: NWPC-127374338 State: Arkansas
 Filing Company: Nationwide Mutual Fire Insurance Company. State Tracking Number:
 Company Tracking Number: 12DF-8246AR-GL
 TOI: 30.1 Dwelling Fire/Personal Liability Sub-TOI: 30.1000 Dwelling Fire/Personal Liability
 Product Name: Dwelling Fire
 Project Name/Number: Arkansas Dwelling Fire Review/12DF-8246AR-GL

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
08/17/2011		Supporting Form RF-2 Loss Costs Only (not for Document workers' compensation)	09/06/2011	
08/17/2011		Supporting NAIC loss cost data entry document Document	09/06/2011	Form RF-1 Rate Filing Abstract and Loss Cost Data Entry Document.pdf (Superseded)

