

State: Arkansas **Filing Company:** Nationwide Mutual Fire Insurance Company.
TOI/Sub-TOI: 30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Fire
Project Name/Number: /

Filing at a Glance

Company: Nationwide Mutual Fire Insurance Company.
 Product Name: Dwelling Fire
 State: Arkansas
 TOI: 30.1 Dwelling Fire/Personal Liability
 Sub-TOI: 30.1000 Dwelling Fire/Personal Liability
 Filing Type: Rate/Rule
 Date Submitted: 11/14/2013
 SERFF Tr Num: NWPC-129292802
 SERFF Status: Closed-Filed
 State Tr Num:
 State Status:
 Co Tr Num: 14DF-10249AR-ADM

 Effective Date 04/12/2014
 Requested (New):
 Effective Date 04/12/2014
 Requested (Renewal):
 Author(s): David James, Joseph Mesaros, Stephanie Brazie, Alex Moorehead
 Reviewer(s): Becky Harrington (primary)
 Disposition Date: 12/04/2013
 Disposition Status: Filed
 Effective Date (New):
 Effective Date (Renewal):

State Filing Description:
 Fire & EC base rates increase plus earthquake

State: Arkansas **Filing Company:** Nationwide Mutual Fire Insurance Company.
TOI/Sub-TOI: 30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Fire
Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile: Not Filed
 Project Number: Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 12/04/2013
 State Status Changed: Deemer Date:
 Created By: Alex Moorehead Submitted By: Alex Moorehead
 Corresponding Filing Tracking Number:

Filing Description:

This is a correction of a previous filing 13DF-10249AR-ADM (NWPC-129246283) for a rate review of current factors.

Company and Contact

Filing Contact Information

Alex Moorehead, Pricing Analyst moora1@nationwide.com
 One Nationwide Plaza 614-677-3938 [Phone]
 1-17-201
 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: 1 company *\$100 per company = \$100
 Per Company: No

Company	Amount	Date Processed	Transaction #
Nationwide Mutual Fire Insurance Company.	\$100.00	11/14/2013	76596451

State: Arkansas **Filing Company:** Nationwide Mutual Fire Insurance Company.
TOI/Sub-TOI: 30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Fire
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	12/04/2013	12/04/2013

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	12/02/2013	12/02/2013
Pending Industry Response	Becky Harrington	11/26/2013	11/26/2013
No response necessary	Becky Harrington	11/26/2013	11/26/2013
Pending Industry Response	Becky Harrington	11/15/2013	11/15/2013

Response Letters

Responded By	Created On	Date Submitted
Alex Moorehead	12/02/2013	12/02/2013
Alex Moorehead	11/26/2013	11/26/2013
Alex Moorehead	11/21/2013	11/22/2013

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Earthquake Indications	Alex Moorehead	12/02/2013	12/02/2013
Supporting Document	Arkansas Actuarial Exhibits	Alex Moorehead	11/14/2013	11/14/2013

State: Arkansas **Filing Company:** Nationwide Mutual Fire Insurance Company.
TOI/Sub-TOI: 30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Fire
Project Name/Number: /

Disposition

Disposition Date: 12/04/2013

Effective Date (New): 04/12/2014

Effective Date (Renewal): 04/12/2014

Status: Filed

Comment: Includes earthquake

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Nationwide Mutual Fire Insurance Company.	9.900%	9.900%	\$113,444	1,651	\$1,054,534	9.900%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)		Yes
Supporting Document	H-1 Homeowners Abstract	Filed	Yes
Supporting Document (revised)	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document (revised)	Arkansas Actuarial Exhibits	Filed	Yes
Supporting Document	Arkansas Actuarial Exhibits		Yes
Supporting Document	Arkansas Actuarial Exhibits		Yes
Supporting Document	Arkansas Actuarial Exhibits		Yes
Supporting Document (revised)	Marked up Manuals	Filed	Yes
Supporting Document	Marked up Manuals		Yes
Supporting Document (revised)	Filing Memorandum	Filed	Yes
Supporting Document	Filing Memorandum		Yes
Supporting Document	Filing Memorandum		Yes
Supporting Document (revised)	Earthquake Indications	Filed	Yes
Supporting Document	Earthquake Indications		Yes

State: Arkansas **Filing Company:** Nationwide Mutual Fire Insurance Company.
TOI/Sub-TOI: 30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Fire
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 12/02/2013
Submitted Date 12/02/2013
Respond By Date

Dear Alex Moorehead,

Introduction:

This will acknowledge receipt of the amended EQ information.

The 9.9% requested EQ increase will be allowed.

Please revised minimum deductible rules as indicated in the objection below and provide a revised manual page.

Objection 1

Comments: The Department allows companies to apply a 15% minimum EQ deductible to the NE counties located in Modified Mercalli Zones XI, X, and IX. Please revise the minimum deductible for Lonoke, Pulaski, Jefferson, and Sharp Counties (10% minimum is allowed).

Conclusion:

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

Arkansas does not allow 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."

Sincerely,

Becky Harrington

State: Arkansas **Filing Company:** Nationwide Mutual Fire Insurance Company.
TOI/Sub-TOI: 30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Fire
Project Name/Number: /

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	11/26/2013
Submitted Date	11/26/2013
Respond By Date	

Dear Alex Moorehead,

Introduction:

The requested rate changes have been reviewed by the Commissioner.

The overall increase for fire and EC coverages will be allowed.

Objection 1

Comments: The dwelling program earthquake rates do not appear to comply with ACA 23-67-208 when compared to company homeowner earthquake rates. The HO EQ rates vary by territory, with the rates in less EQ prone zones significantly less than the current DF EQ rates; the northeast zones of the HO rates are significantly more. Increases submitted in this filing will not be allowed. Please withdraw/remove the earthquake information from this filing.

Conclusion:

The Department will consider changes to earthquake rates and rating structures if you choose to re-submit in a separate filing.

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

State: Arkansas **Filing Company:** Nationwide Mutual Fire Insurance Company.
TOI/Sub-TOI: 30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Fire
Project Name/Number: /

Objection Letter

Objection Letter Status	No response necessary
Objection Letter Date	11/26/2013
Submitted Date	11/26/2013
Respond By Date	

Dear Alex Moorehead,

Introduction:

This will acknowledge receipt of the recent response.

This filing is being referred to the Commissioner for review due to the requested increase amount being greater than 6%. Please do not respond at this time.

Conclusion:

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

Arkansas does not allow 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

State: Arkansas **Filing Company:** Nationwide Mutual Fire Insurance Company.
TOI/Sub-TOI: 30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Fire
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 11/15/2013
Submitted Date 11/15/2013
Respond By Date

Dear Alex Moorehead,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- Arkansas Actuarial Exhibits (Supporting Document)

Comments: Exhibit 1 shows "an assumed effective date of 3/31/2012". Please explain.

Objection 2

- Marked up Manuals (Supporting Document)

Comments: The revised manual pages appear to eliminate the 5% EQ deductible option which is inconsistent with the changes described in the memo. Please explain.

Objection 3

- Marked up Manuals (Supporting Document)

Comments: The statement in the memo regarding consistent treatment of EQ rates with those of the HO filing is not acceptable justification for increasing rates. The HO EQ rates vary by territory, with the rates in less EQ prone zones significantly less than the current DF EQ rates; the northeast zones of the HO rates are significantly more.

Objection 4

- Arkansas Actuarial Exhibits (Supporting Document)

Comments: AR does not allow hurricane loads. Please revise the EC indications.

Objection 5

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comments: Rate pages indicate a DP-2 product is written. Please complete the DP-2 section of this form. Submit in both Excel and pdf formats.

Conclusion:

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

Arkansas does not allow 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

State: Arkansas **Filing Company:** Nationwide Mutual Fire Insurance Company.
TOI/Sub-TOI: 30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Fire
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/02/2013
Submitted Date	12/02/2013

Dear Becky Harrington,

Introduction:

This is for the corrections to the minimum deductible rule for the counties of Lonoke, Pulaski, Jefferson, and Sharp

Response 1

Comments:

removed minimum of 15% deductible, allowing for the minimum of 10% deductible for the 4 counties of Lonoke, Pulaski, Jefferson, and Sharp

Related Objection 1

Comments: The Department allows companies to apply a 15% minimum EQ deductible to the NE counties located in Modified Mercalli Zones XI, X, and IX. Please revise the minimum deductible for Lonoke, Pulaski, Jefferson, and Sharp Counties (10% minimum is allowed).

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Earthquake Indications
Comments:	
Attachment(s):	AR DF Resolution Exhibits 4-12-2014 v.5.pdf AR DF MF Filing Center Manual-Marked v.5.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Earthquake Indications</i>
Comments:	
Attachment(s):	<i>AR DF MF Filing Center Manual-Marked v.4.pdf AR DF Resolution Exhibits 4-12-2014 v.5.pdf</i>

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

SERFF Tracking #:

NWPC-129292802

State Tracking #:

Company Tracking #:

14DF-10249AR-ADM

State:

Arkansas

Filing Company:

Nationwide Mutual Fire Insurance Company.

TOI/Sub-TOI:

30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability

Product Name:

Dwelling Fire

Project Name/Number:

/

Sincerely,

Alex Moorehead

SERFF Tracking #:

NWPC-129292802

State Tracking #:

Company Tracking #:

14DF-10249AR-ADM

State:

Arkansas

Filing Company:

Nationwide Mutual Fire Insurance Company.

TOI/Sub-TOI:

30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability

Product Name:

Dwelling Fire

Project Name/Number:

/

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/26/2013
Submitted Date	11/26/2013

Dear Becky Harrington,

Introduction:

Response 1

Comments:

Per the commissioner's request, the earthquake deductibles have been removed from this filing. Everything attached to this filing has been revised to show the removal of the earthquake deductible.

Related Objection 1

Comments: The dwelling program earthquake rates do not appear to comply with ACA 23-67-208 when compared to company homeowner earthquake rates. The HO EQ rates vary by territory, with the rates in less EQ prone zones significantly less than the current DF EQ rates; the northeast zones of the HO rates are significantly more. Increases submitted in this filing will not be allowed. Please withdraw/remove the earthquake information from this filing.

Changed Items:

SERFF Tracking #:

NWPC-129292802

State Tracking #:

Company Tracking #:

14DF-10249AR-ADM

State: Arkansas

Filing Company:

Nationwide Mutual Fire Insurance Company.

TOI/Sub-TOI: 30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability

Product Name: Dwelling Fire

Project Name/Number: /

Supporting Document Schedule Item Changes

Satisfied - Item:	Arkansas Actuarial Exhibits
Comments:	
Attachment(s):	AR DF Resolution Exhibits 4-12-2014 v.4.pdf

Previous Version

Satisfied - Item:	<i>Arkansas Actuarial Exhibits</i>
Comments:	
Attachment(s):	<i>AR DF Resolution Exhibits 4-12-2014 v.3.pdf</i>

Previous Version

Satisfied - Item:	<i>Arkansas Actuarial Exhibits</i>
Comments:	
Attachment(s):	<i>AR DF Resolution Exhibits 4-12-2014 v.2.pdf</i>

Previous Version

Satisfied - Item:	<i>Arkansas Actuarial Exhibits</i>
Comments:	
Attachment(s):	<i>AR DF Resolution Exhibits 4-12-2014 v.2.pdf</i>

Satisfied - Item:	Marked up Manuals
Comments:	
Attachment(s):	AR DF MF Filing Center Manual-Marked v.3.pdf

Previous Version

Satisfied - Item:	<i>Marked up Manuals</i>
Comments:	
Attachment(s):	<i>AR DF MF Filing Center Manual-Marked v.2.pdf</i>

Satisfied - Item:	Filing Memorandum
Comments:	
Attachment(s):	Filing Memorandum v.4.pdf

Previous Version

Satisfied - Item:	<i>Filing Memorandum</i>
Comments:	
Attachment(s):	<i>Filing Memorandum v.2.pdf</i>

Previous Version

SERFF Tracking #:

NWPC-129292802

State Tracking #:

Company Tracking #:

14DF-10249AR-ADM

State:

Arkansas

Filing Company:

Nationwide Mutual Fire Insurance Company.

TOI/Sub-TOI:

30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability

Product Name:

Dwelling Fire

Project Name/Number:

/

Satisfied - Item:	<i>Filing Memorandum</i>
Comments:	
Attachment(s):	<i>Filing Memorandum v.2.pdf</i>

SERFF Tracking #:

NWPC-129292802

State Tracking #:

Company Tracking #:

14DF-10249AR-ADM

State: Arkansas

Filing Company:

Nationwide Mutual Fire Insurance Company.

TOI/Sub-TOI: 30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability

Product Name: Dwelling Fire

Project Name/Number: /

Supporting Document Schedule Item Changes

Satisfied - Item:	Arkansas Actuarial Exhibits
Comments:	
Attachment(s):	AR DF Resolution Exhibits 4-12-2014 v.4.pdf

Previous Version

Satisfied - Item:	<i>Arkansas Actuarial Exhibits</i>
Comments:	
Attachment(s):	<i>AR DF Resolution Exhibits 4-12-2014 v.3.pdf</i>

Previous Version

Satisfied - Item:	<i>Arkansas Actuarial Exhibits</i>
Comments:	
Attachment(s):	<i>AR DF Resolution Exhibits 4-12-2014 v.2.pdf</i>

Previous Version

Satisfied - Item:	<i>Arkansas Actuarial Exhibits</i>
Comments:	
Attachment(s):	<i>AR DF Resolution Exhibits 4-12-2014 v.2.pdf</i>

Satisfied - Item:	Marked up Manuals
Comments:	
Attachment(s):	AR DF MF Filing Center Manual-Marked v.3.pdf

Previous Version

Satisfied - Item:	<i>Marked up Manuals</i>
Comments:	
Attachment(s):	<i>AR DF MF Filing Center Manual-Marked v.2.pdf</i>

Satisfied - Item:	Filing Memorandum
Comments:	
Attachment(s):	Filing Memorandum v.4.pdf

Previous Version

Satisfied - Item:	<i>Filing Memorandum</i>
Comments:	
Attachment(s):	<i>Filing Memorandum v.2.pdf</i>

Previous Version

SERFF Tracking #:

NWPC-129292802

State Tracking #:

Company Tracking #:

14DF-10249AR-ADM

State:

Arkansas

Filing Company:

Nationwide Mutual Fire Insurance Company.

TOI/Sub-TOI:

30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability

Product Name:

Dwelling Fire

Project Name/Number:

/

Satisfied - Item:	Filing Memorandum
Comments:	
Attachment(s):	Filing Memorandum v.2.pdf

SERFF Tracking #:

NWPC-129292802

State Tracking #:

Company Tracking #:

14DF-10249AR-ADM

State: Arkansas

Filing Company:

Nationwide Mutual Fire Insurance Company.

TOI/Sub-TOI: 30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability

Product Name: Dwelling Fire

Project Name/Number: /

Supporting Document Schedule Item Changes

Satisfied - Item:	Arkansas Actuarial Exhibits
Comments:	
Attachment(s):	AR DF Resolution Exhibits 4-12-2014 v.4.pdf

Previous Version

Satisfied - Item:	<i>Arkansas Actuarial Exhibits</i>
Comments:	
Attachment(s):	<i>AR DF Resolution Exhibits 4-12-2014 v.3.pdf</i>

Previous Version

Satisfied - Item:	<i>Arkansas Actuarial Exhibits</i>
Comments:	
Attachment(s):	<i>AR DF Resolution Exhibits 4-12-2014 v.2.pdf</i>

Previous Version

Satisfied - Item:	<i>Arkansas Actuarial Exhibits</i>
Comments:	
Attachment(s):	<i>AR DF Resolution Exhibits 4-12-2014 v.2.pdf</i>

Satisfied - Item:	Marked up Manuals
Comments:	
Attachment(s):	AR DF MF Filing Center Manual-Marked v.3.pdf

Previous Version

Satisfied - Item:	<i>Marked up Manuals</i>
Comments:	
Attachment(s):	<i>AR DF MF Filing Center Manual-Marked v.2.pdf</i>

Satisfied - Item:	Filing Memorandum
Comments:	
Attachment(s):	Filing Memorandum v.4.pdf

Previous Version

Satisfied - Item:	<i>Filing Memorandum</i>
Comments:	
Attachment(s):	<i>Filing Memorandum v.2.pdf</i>

Previous Version

SERFF Tracking #:

NWPC-129292802

State Tracking #:

Company Tracking #:

14DF-10249AR-ADM

State:

Arkansas

Filing Company:

Nationwide Mutual Fire Insurance Company.

TOI/Sub-TOI:

30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability

Product Name:

Dwelling Fire

Project Name/Number:

/

Satisfied - Item:

Filing Memorandum

Comments:

Attachment(s):

Filing Memorandum v.2.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

Alex Moorehead

State: Arkansas **Filing Company:** Nationwide Mutual Fire Insurance Company.
TOI/Sub-TOI: 30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Fire
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/21/2013
Submitted Date	11/22/2013

Dear Becky Harrington,

Introduction:

Response 1

Comments:

The effective date has been corrected and now reflects 4/12/2014 in Exhibit 1

Related Objection 1

Applies To:

- Arkansas Actuarial Exhibits (Supporting Document)

Comments: Exhibit 1 shows "an assumed effective date of 3/31/2012". Please explain.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Arkansas Actuarial Exhibits
Comments:	
Attachment(s):	AR DF Resolution Exhibits 4-12-2014 v.3.pdf
<i>Previous Version</i>	
Satisfied - Item:	Arkansas Actuarial Exhibits
Comments:	
Attachment(s):	AR DF Resolution Exhibits 4-12-2014 v.2.pdf
<i>Previous Version</i>	
Satisfied - Item:	Arkansas Actuarial Exhibits
Comments:	
Attachment(s):	AR DF Resolution Exhibits 4-12-2014 v.2.pdf

No Form Schedule items changed.

State: Arkansas **Filing Company:** Nationwide Mutual Fire Insurance Company.
TOI/Sub-TOI: 30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Fire
Project Name/Number: /

No Rate/Rule Schedule items changed.

Response 2

Comments:

We have a minimum of 10% deductible, so we are just streamlining our manuals and removing the 5% deductible charts since we don't currently offer the 5% earthquake deductibles.

Related Objection 2

Applies To:

- Marked up Manuals (Supporting Document)

Comments: The revised manual pages appear to eliminate the 5% EQ deductible option which is inconsistent with the changes described in the memo. Please explain.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Filing Memorandum
Comments:	
Attachment(s):	Filing Memorandum v.2.pdf
<i>Previous Version</i>	
Satisfied - Item:	Filing Memorandum
Comments:	
Attachment(s):	Filing Memorandum v.2.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

An analysis of our Earthquake indication is now exhibit 4 in the Actuarial Exhibits which shows an indication of 228.1% overall.

Related Objection 3

Applies To:

- Marked up Manuals (Supporting Document)

State: Arkansas **Filing Company:** Nationwide Mutual Fire Insurance Company.
TOI/Sub-TOI: 30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Fire
Project Name/Number: /

Comments: The statement in the memo regarding consistent treatment of EQ rates with those of the HO filing is not acceptable justification for increasing rates. The HO EQ rates vary by territory, with the rates in less EQ prone zones significantly less than the current DF EQ rates; the northeeast zones of the HO rates are significantly more.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Arkansas Actuarial Exhibits
Comments:	
Attachment(s):	AR DF Resolution Exhibits 4-12-2014 v.3.pdf
<i>Previous Version</i>	
Satisfied - Item:	Arkansas Actuarial Exhibits
Comments:	
Attachment(s):	AR DF Resolution Exhibits 4-12-2014 v.2.pdf
<i>Previous Version</i>	
Satisfied - Item:	Arkansas Actuarial Exhibits
Comments:	
Attachment(s):	AR DF Resolution Exhibits 4-12-2014 v.2.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

The Hurricane load has been removed from Exhibit 3 for Extended Coverage Indication.

Related Objection 4

Applies To:

- Arkansas Actuarial Exhibits (Supporting Document)

Comments: AR does not allow hurricane loads. Please revise the EC indications.

Changed Items:

State: Arkansas **Filing Company:** Nationwide Mutual Fire Insurance Company.
TOI/Sub-TOI: 30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Fire
Project Name/Number: /

Supporting Document Schedule Item Changes

Satisfied - Item:	Arkansas Actuarial Exhibits
Comments:	
Attachment(s):	AR DF Resolution Exhibits 4-12-2014 v.3.pdf
<i>Previous Version</i>	
Satisfied - Item:	Arkansas Actuarial Exhibits
Comments:	
Attachment(s):	AR DF Resolution Exhibits 4-12-2014 v.2.pdf
<i>Previous Version</i>	
Satisfied - Item:	Arkansas Actuarial Exhibits
Comments:	
Attachment(s):	AR DF Resolution Exhibits 4-12-2014 v.2.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments:

DP-2 Form has been completed.

Related Objection 5

Applies To:

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comments: Rate pages indicate a DP-2 product is written. Please complete the DP-2 section of this form. Submit in both Excel and pdf formats.

Changed Items:

SERFF Tracking #:

NWPC-129292802

State Tracking #:

Company Tracking #:

14DF-10249AR-ADM

State: Arkansas

Filing Company:

Nationwide Mutual Fire Insurance Company.

TOI/Sub-TOI: 30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability

Product Name: Dwelling Fire

Project Name/Number: /

Supporting Document Schedule Item Changes

Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey
Comments:	
Attachment(s):	HO Survey FORM HPCS.xls HO Survey FORM HPCS.pdf
<i>Previous Version</i>	
Bypassed - Item:	<i>HPCS-Homeowners Premium Comparison Survey</i>
Bypass Reason:	<i>Not applicable to this filing</i>
Attachment(s):	

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

The effective dates have all been corrected (if necessary) to reflect the 4/12/2014 effective date for this filing, We are streamlining our manuals which is the reason we are removing the 5% EQ deductible since we have a set minimum of a 10% deductible. The hurricane load that was previously incorporated into our EC Indication has been removed and the DP-2 form has been filled out and completed per specifications within.

Thank you for your attention to this matter.

Alex Moorehead

Pricing Analyst

Nationwide Insurance

Sincerely,

Alex Moorehead

State: Arkansas **Filing Company:** Nationwide Mutual Fire Insurance Company.
TOI/Sub-TOI: 30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Fire
Project Name/Number: /

Amendment Letter

Submitted Date: 12/02/2013

Comments:

Per Becky's instructions, we are creating an amendment with the correct Earthquake information. Attached is the marked up manual showing the correct 5% earthquake deductible along with the 9.9% change, with the supporting deductible relativity chart showing segmentation for different earthquake zones. Also attached are the updated exhibits showing our earthquake indication and chart changes.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Earthquake Indications
Comments:	
Attachment(s):	AR DF MF Filing Center Manual-Marked v.4.pdf AR DF Resolution Exhibits 4-12-2014 v.5.pdf

State: Arkansas **Filing Company:** Nationwide Mutual Fire Insurance Company.
TOI/Sub-TOI: 30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Fire
Project Name/Number: /

Amendment Letter

Submitted Date: 11/14/2013

Comments:

Editorial Changes to exhibits 1 and 3

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Arkansas Actuarial Exhibits
Comments:	
Attachment(s):	AR DF Resolution Exhibits 4-12-2014 v.2.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Arkansas Actuarial Exhibits</i>
Comments:	
Attachment(s):	<i>AR DF Resolution Exhibits 4-12-2014 v.2.pdf</i>

SERFF Tracking #:

NWPC-129292802

State Tracking #:

Company Tracking #:

14DF-10249AR-ADM

State: Arkansas **Filing Company:** Nationwide Mutual Fire Insurance Company.
TOI/Sub-TOI: 30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Fire
Project Name/Number: /

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: 03/12/2012
Filing Method of Last Filing: File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Nationwide Mutual Fire Insurance Company.	9.900%	9.900%	\$113,444	1,651	\$1,054,534	9.900%	0.000%

State: Arkansas **Filing Company:** Nationwide Mutual Fire Insurance Company.
TOI/Sub-TOI: 30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Fire
Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	H-1 Homeowners Abstract
Comments:	
Attachment(s):	Form H-1 Abstract v.2.pdf
Item Status:	Filed
Status Date:	12/04/2013

Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey
Comments:	
Attachment(s):	HO Survey FORM HPCS.xls HO Survey FORM HPCS.pdf
Item Status:	Filed
Status Date:	12/04/2013

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	FORM RF-1 Rate Filing Abstract v.2.pdf
Item Status:	Filed
Status Date:	12/04/2013

Satisfied - Item:	Arkansas Actuarial Exhibits
Comments:	
Attachment(s):	AR DF Resolution Exhibits 4-12-2014 v.4.pdf
Item Status:	Filed
Status Date:	12/04/2013

Satisfied - Item:	Marked up Manuals
Comments:	
Attachment(s):	AR DF MF Filing Center Manual-Marked v.3.pdf
Item Status:	Filed
Status Date:	12/04/2013

Satisfied - Item:	Filing Memorandum
Comments:	
Attachment(s):	Filing Memorandum v.4.pdf
Item Status:	Filed

SERFF Tracking #:

NWPC-129292802

State Tracking #:

Company Tracking #:

14DF-10249AR-ADM

State:

Arkansas

Filing Company:

Nationwide Mutual Fire Insurance Company.

TOI/Sub-TOI:

30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability

Product Name:

Dwelling Fire

Project Name/Number:

/

Status Date:	12/04/2013
Satisfied - Item:	Earthquake Indications
Comments:	
Attachment(s):	AR DF Resolution Exhibits 4-12-2014 v.5.pdf AR DF MF Filing Center Manual-Marked v.5.pdf
Item Status:	Filed
Status Date:	12/04/2013

ARKANSAS INSURANCE DEPARTMENT

FORM H-1 HOMEOWNERS ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent homeowners rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Nationwide Mutual Fire Insurance Company

NAIC # (including group #) 23779

- 1. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact.

We have discontinued our "renewal" - Insurance to value campaign as of October 2009. Based on the 2007 data, this campaign led to approximately 2600 properties per year inspected prior to renewal, with approximately 1800 per year experiencing an increase in ITV of, on average, 20 percent.

- 2. If you use a cost estimator (or some similar method) in order to make sure that dwellings (or contents) are insured at their value, state when this program was started in Arkansas and estimate its impact.

We have used a cost estimator for dwelling for approximately 25 years. We moved to a component based tool provided by Marshall- Swift/Boeckh in 2002, which we believe improves the accuracy of the insurance to value calculations, which protects our customers in the event of a loss. As noted in the answer to question #1, some homes experienced an increase.

- 3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used.

For dwellings, we require a minimum 90 percent if you do not have earthquake coverage, but if you have earthquake coverage then you must choose 100 percent of the reconstruction amount. This decision is made by the customer after a reconstruction amount is determined by a representative of our company. Insuring at less than 100 percent of the reconstruction cost does not provide for the customer to choose our replacement cost plus coverage option, which provides for an additional 25 percent of the dwelling coverage amount to be available in the event of a loss.

- 4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact.

We do use inflation guard protection, which adjusts the dwelling coverage in accordance with indices provided by Marshall-Swift/Boeckh. The current average annual adjustment is in the one to two percent range.

- 5. Specify the percentage given for credit or discounts for the following:

- a. Fire Extinguisher 0 %
- b. Burglar Alarm 0 %
- c. Smoke Alarm 5 %
- d. Insured who has both homeowners and auto with your company 0 %

- e. Deadbolt Locks 0 %
- f. Window or Door Locks 0 %
- g. Other (specify) 0 %

_____%
_____%

6. Are there any areas in the State of Arkansas In which your company will not write homeowners insurance? If so, state the areas and explain reason for not writing.

We do not write insurance for those home defined to be in the ISO Protection Class 10 since these areas are unprotected

7. Specify the form(s) utilized in writing homeowners insurance. Indicate the Arkansas premium volume for each form.

Form	Premium Volume
Fire Coverage	\$606,062
Extended Coverage	\$449,606

8. Do you write homeower risks which have aluminum, steel or vinyl siding? Yes No

9. Is there a surcharge on risks with wood heat? Yes
 If yes, state the surcharge 5%
 Does the surcharge apply to conventional fire places? No
 If yes, state the surcharge _____

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

 Signature
 Alexander Moorehead
 Printed Name
 Property Pricing Analyst
 Title
 617-677-3938
 Telephone Number
 Moora1@Nationwide.com
 Email address

NAIC Number: 23779
 Company Name: Nationwide Mutual Fire Insurance Company
 Contact Person: Alexander Moorehead
 Telephone No.: 614-677-3938
 Email Address: Moora1@Nationwide.com
 Effective Date: 4/12/2014

**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	192.69	259.80	192.69	259.80	192.69	259.80	192.69	259.80	192.69	259.80	192.69	259.80	192.69	259.80	192.69	259.80	192.69	259.80
	\$120,000	255.29	344.21	255.29	344.21	255.29	344.21	255.29	344.21	255.29	344.21	255.29	344.21	255.29	344.21	255.29	344.21	255.29	344.21
	\$160,000	317.89	428.61	317.89	428.61	317.89	428.61	317.89	428.61	317.89	428.61	317.89	428.61	317.89	428.61	317.89	428.61	317.89	428.61
6	\$80,000	201.35	266.30	201.35	266.30	201.35	266.30	201.35	266.30	201.35	266.30	201.35	266.30	201.35	266.30	201.35	266.30	201.35	266.30
	\$120,000	266.76	352.81	266.76	352.81	266.76	352.81	266.76	352.81	266.76	352.81	266.76	352.81	266.76	352.81	266.76	352.81	266.76	352.81
	\$160,000	332.17	439.33	332.17	439.33	332.17	439.33	332.17	439.33	332.17	439.33	332.17	439.33	332.17	439.33	332.17	439.33	332.17	439.33
9	\$80,000	331.25	476.31	331.25	476.31	331.25	476.31	331.25	476.31	331.25	476.31	331.25	476.31	331.25	476.31	331.25	476.31	331.25	476.31
	\$120,000	438.86	631.05	438.86	631.05	438.86	631.05	438.86	631.05	438.86	631.05	438.86	631.05	438.86	631.05	438.86	631.05	438.86	631.05
	\$160,000	546.48	785.79	546.48	785.79	546.48	785.79	546.48	785.79	546.48	785.79	546.48	785.79	546.48	785.79	546.48	785.79	546.48	785.79

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

HO3 and HO4 only

Fire Extinguisher	0 %	Deadbolt Lock	0 %
Burglar Alarm	0 %	Window Locks	0 %
Smoke Alarm	5 %	\$1,000 Deductible	0 %
		Other (specify)	0 %

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? Yes (yes or no)

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? 10, 15, 20, 25 %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE? Zone Highest Risk Brick \$ 1.04 Frame \$ 0.98

Maximum Credit Allowed	5%	Lowest Risk	\$ 0.87	\$ 0.62
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NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	13H-9394AR-ADM
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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	Not Applicable
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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	24.0%	9.90%	44.2%	.967	2.26		
Extended Coverage	29.0%	9.90%	44.2%	.946	2.26		
TOTAL OVERALL EFFECT	26.1%	9.90%					

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
2012	1402	15.0%	3-12-2012	978	1,075	109.9%	69.5%
2011	1388	0.0%	No Change	874	1,544	176.6%	91.1%
2010	1383	0.0%	No Change	779	635	81.4%	70.9%
2009	1379	0.0%	No Change	689	921	133.7%	65.6%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	14.3%
B. General Expense	9.1%
C. Taxes, License & Fees	3.5%
D. Underwriting Profit & Contingencies	9.2%
E. Other (explain)	0.0%
F. TOTAL	36.1%

- 8.** N Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 9.9% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
- 10.** 0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

**Arkansas Dwelling Fire
Nationwide Mutual Fire Insurance Company
Income Summary
Assumed Effective Date: 4/12/2014**

Dwelling Fire	Projected Current Level Earned Premium	Indicated Rate Change	Indicated Premium Change	Resolved Rate Change	Resolved Premium Change
Fire	606,062	24.0%	145,409	9.9%	60,000
Extended	449,606	29.2%	131,128	9.9%	44,511
Total	1,055,668	26.2%	276,537	9.9%	104,511

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Determination of Indicated Rate-Level Change Assumed Effective 4/12/2014
Fire Coverage**

Fiscal Accident Year Ending	2008/4	2009/4	2010/4	2011/4	2012/4	5-Year
Premium						
1. Earned Exposures	1,128	1,270	1,374	1,496	1,546	
2. Historical Earned Premium	326,135	384,972	438,364	488,261	541,637	
3. Current Level Earned Premium	375,055	442,718	504,118	561,500	597,345	
4. Selected Retrospective Premium Trend	3.8%	3.4%	2.8%	2.3%	0.0%	
5. Selected Prospective Premium Trend	2.6%	2.6%	2.6%	2.6%	2.6%	
6. Premium Projection Factor	1.244	1.185	1.130	1.096	1.071	
7. Projected Current Level Earned Premium = (3) × (6)	466,712	524,677	569,892	615,183	639,522	2,815,986
Losses and DCC Expense						
8. Estimated Non-Weather Ultimate Losses and DCC Expense	128,692	299,914	316,227	400,656	804,762	
9. Selected Retrospective Loss Cost Trend	15.5%	19.9%	-7.8%	-10.5%	0.0%	
10. Selected Prospective Loss Cost Trend	0.0%	0.0%	0.0%	0.0%	0.0%	
11. Loss Projection Factor	1.780	1.724	0.850	0.895	1.000	
12. Projected Non-Weather Losses and DCC Expense	229,070	517,027	268,669	358,555	804,762	
13. Projected Weather Losses and DCC Expense	0	0	0	0	0	
14. Projected Estimated Ultimate Losses and DCC Expense (12 + 13)	229,070	517,027	268,669	358,555	804,762	2,241,969
15. Projected Loss and DCC Expense Ratio = (14) ÷ (7)	49.1%	98.5%	47.1%	58.3%	125.8%	79.6%
16. Experience Year Weights Used Above	15%	20%	20%	20%	25%	
17. Credibility Assigned to Experience						11.7%
18. Trended Permissible Loss and DCC Expense Ratio						58.1%
19. Credibility-Weighted Loss and DCC Expense Ratio = (15) × (13) + [1-(15)] × (16)						60.6%
20. Credibility-Weighted Losses and DCC Expense = (7) × (17)						1,706,128
Fixed Expenses						
21. Estimated General and Other Acquisition Expenses = (7) × 10.8%	50,405	56,665	61,548	66,440	69,068	
22. Adjusting and Other Loss Adjustment Expenses = (7) × 5.4%	25,202	28,333	30,774	33,220	34,534	
23. Total Fixed Expenses = (19) + (20)	75,607	84,998	92,322	99,660	103,603	456,190
Indication						
24. Projected Experience Losses, DCC and Fixed Expenses = ((7) × (15)) + (23)						2,698,158
25. Projected Credibility-Weighted Losses, DCC and Fixed Expenses = (20) + (23)						2,162,318
26. Permissible Loss and Fixed Expense Ratio						62.4%
27. Experience Required Premium = (24) ÷ (26)						4,327,439
28. Experience Indicated Rate Level Change = (27) ÷ (7) - 1						53.7%
29. Credibility-Weighted Required Premium = (25) ÷ (26)						3,468,032
30. Credibility-Weighted Indicated Rate Level Change = (29) ÷ (7) - 1						23.2%
31. Reinsurance Charge						0.7%
32. Required Premium Including Reinsurance Charge = (29) + [(7) × (31)] ÷ [1 - Commissions - Misc Taxes - Premium Taxes]						3,491,610
33. Indicated Rate Level Change Including Reinsurance Charge = (32) ÷ (7) - 1						24.0%

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Determination of Indicated Rate-Level Change Assumed Effective 4/12/2014
Extended Coverage**

Fiscal Accident Year Ending	2008/4	2009/4	2010/4	2011/4	2012/4	5-Year
Premium						
1. Earned Exposures	1,116	1,260	1,365	1,485	1,526	
2. Historical Earned Premium	239,311	290,400	332,558	375,797	408,410	
3. Current Level Earned Premium	275,208	333,960	382,442	432,167	450,597	
4. Selected Retrospective Premium Trend	4.8%	3.9%	2.9%	1.6%	0.0%	
5. Selected Prospective Premium Trend	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	
6. Premium Projection Factor	1.200	1.119	1.055	1.012	0.996	
7. Projected Current Level Earned Premium = (3) x (6)	330,366	373,622	403,293	437,287	448,835	1,993,403
Losses and DCC Expense						
8. Estimated Non-Weather Ultimate Losses and DCC Expense	38,643	174,103	74,855	79,614	104,773	
9. Selected Retrospective Loss Cost Trend	-3.1%	-18.9%	-5.1%	-3.3%	0.0%	
10. Selected Prospective Loss Cost Trend	-1.3%	-1.3%	-1.3%	-1.3%	-1.3%	
11. Loss Projection Factor	0.851	0.515	0.870	0.933	0.965	
12. Projected Non-Weather Losses and DCC Expense	32,896	89,646	65,088	74,313	101,117	
13. Projected Weather Losses and DCC Expense	332,807	375,890	407,215	443,061	455,264	
14. Projected Non-Hurricane Estimated Ultimate Losses and DCC Expense (12)	365,703	465,536	472,303	517,375	556,381	2,384,113
15. Projected Non-Hurricane Loss and DCC Expense Ratio = (14) ÷ (7)	110.7%	124.6%	117.1%	118.3%	124.0%	119.6%
16. Experience Year Weights Used Above	15%	20%	20%	20%	25%	
17. Credibility Assigned to Experience						14.3%
18. Trended Permissible Loss and DCC Expense Ratio						51.0%
19. Credibility-Weighted Loss and DCC Expense Ratio = (17) x (15) + [1-(17)] x (18)						60.8%
20. Credibility-Weighted Losses and DCC Expense = (7) x (19)						1,212,235
21. Projected Hurricane Losses and DCC Expense	0	0	0	0	0	0
22. Total Projected Cat + Cred Wtd Non-Cat Losses and DCC Expense = (21) + (22)						1,212,235
Fixed Expenses						
23. Estimated General and Other Acquisition Expenses = (7) x 14.2%	46,912	53,054	57,268	62,095	63,735	
24. Adjusting and Other Loss Adjustment Expenses = (7) x 5%	16,518	18,681	20,165	21,864	22,442	
25. Total Fixed Expenses = (23) + (24)	63,430	71,735	77,432	83,959	86,176	382,733
Indication						
26. Projected Experience Losses, DCC and Fixed Expenses = ((7) x (15)) + (21) + (25)						2,766,846
27. Projected Credibility-Weighted Losses, DCC and Fixed Expenses = (20) + (21) + (25)						1,594,968
28. Permissible Loss and Fixed Expense Ratio						62.4%
29. Experience Required Premium = (26) ÷ (28)						4,437,604
30. Experience Indicated Rate Level Change = (29) ÷ (7) - 1						122.6%
31. Credibility-Weighted Required Premium = (27) ÷ (28)						2,558,088
32. Credibility-Weighted Indicated Rate Level Change = (31) ÷ (7) - 1						28.3%
33. Reinsurance Charge						0.7%
34. Required Premium Including Reinsurance Charge = (31) + (((7) x (33)) ÷ [1 - Commissions - Misc Taxes - Premium Taxes])						2,574,779
35. Indicated Rate Level Change Including Reinsurance Charge = (34) ÷ (7) - 1						29.2%

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Fire Coverage
Current 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	A	C	A	C	A	C	A	C	A	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
Fire Coverage
Proposed 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	A	C	A	C	A	C	A	C	A	C
1	M	96	25	104	25	153	33	47	120	25	131	25	191	33	47		
	F	129	34	142	34	207	44	64	162	34	177	34	258	44	64		
2	M	97	25	107	25	155	33	47	121	25	133	25	193	33	47		
	F	131	34	143	34	209	45	64	163	34	179	34	260	45	64		
3	M	98	26	108	26	157	34	48	123	26	135	26	197	34	48		
	F	132	35	145	35	211	45	65	165	35	181	35	264	45	65		
4	M	99	26	110	26	159	34	48	124	26	136	26	199	34	48		
	F	133	35	146	35	213	46	65	166	35	182	35	266	46	65		
5	M	101	26	111	26	162	35	49	126	26	138	26	201	35	49		
	F	134	35	148	35	215	46	66	168	35	185	35	269	46	66		
6	M	102	27	112	27	164	35	51	127	27	141	27	204	35	51		
	F	135	36	149	36	218	47	67	169	36	187	36	271	47	67		
7	M	103	27	114	27	166	35	51	130	27	142	27	207	35	51		
	F	162	43	177	43	258	56	79	201	43	222	43	322	56	79		
8	M	121	32	133	32	193	42	59	152	32	166	32	242	42	59		
	F	175	46	192	46	279	60	86	219	46	241	46	349	60	86		
8B	M	149	40	164	40	238	52	74	187	40	206	40	298	52	74		
	F	215	57	236	57	344	74	106	269	57	296	57	430	74	106		
9	M	168	45	185	45	269	58	82	210	45	231	45	336	58	82		
	F	242	64	266	64	387	84	119	302	64	333	64	484	84	119		
10	M	215	57	236	57	344	74	106	269	57	296	57	430	74	106		
	F	309	82	340	82	495	107	152	387	82	425	82	618	107	152		

**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
57	85	102	4	10	10	57	100	120	4	12	12

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
63	93	112	4	11	11	63	110	132	4	13	13

**Nationwide Mutual Fire Insurance Company
Dwelling Fire**

General	2
Insufficient Funds	2
Late Payment Fee	2
Payment Plans	2
Premium Rounding Rule	2
Territory Definitions	3
Protection Classification Information	5
Exceptions to ISO Rules	6
Protective Device Credit	6
Rates	7
Base Premium and Limit of Liability Factors	7
Exceptions to ISO Rating	12
Building Items – Rule 505	12
Condition Charges	12
Deductibles – Rule 406	12
Earthquake Coverage – Rule 509	12
Improvements, Alterations and Additions – Rule 504	13
Minimum Premium – Rule 206	13
Miscellaneous Rates – Rule 500	13
Protective Device Credit Rule	13
Theft Coverage – Rule 510	13
Trees, Shrubs and Other Plants – Rule 508	15
Vandalism & Malicious Mischief – Rule 302	15
Waiver of Premium – Rule 208	15
Windstorm or Hail Coverage – Rule 512	15
ISO State Exceptions for Arkansas	16

General

Nationwide uses Insurance Services Office (ISO) Dwelling Policy Program for the Nationwide Dwelling Fire policy. For coverage details refer to the ISO Countrywide Generals Rules manual. This manual contains Nationwide Exceptions to ISO, ISO State Exceptions to the Countrywide General Rules manual and rates. For rating dwelling risks not shown on the Nationwide rate pages, see the ISO Manual.

Insufficient Funds

Effective 01-15-10

The Company reserves the right to impose a fee of **\$30.00** for any premium payment, fees, or other charges due the Company, regardless of payment method, that are unable to be processed due to insufficient funds or the unavailability or inaccessibility of funds.

NOTE: Refer to the rule above in place of ISO Deferred Premium Payment Plan.

Late Payment Fee

Effective 08-05-11

A late payment fee of **\$10.00** will be assessed for any payment not received by 5:00 PM ET on the fifth day past the billing due date.

NOTE: Refer to the rule above in place of ISO Deferred Premium Payment Plan.

Payment Plans

Effective 01-15-10

The total policy premium for a policy term may be paid in full at the time a new policy is written or upon the insured's receipt of a renewal billing.

The total policy premium for a policy term may be paid through one of the company's installment payment plans. A handling fee of **\$5.00** will be assessed for each installment payment made by methods other than by electronic funds transfer (EFT).

NOTE: Refer to the rule above in place of ISO Deferred Premium Payment Plan.

Premium Rounding Rule

The rates and/or premiums shown on the policy will be the final term rate and/or premiums. All premiums separately shown on policies, endorsements, or other evidence of insurance or cancellation will be rounded to the nearest whole dollar in accordance with the ISO Dwelling Policy Program rules.

**Nationwide Mutual Fire Insurance Company
Dwelling Fire**

Territory Definitions

<u>County</u>	<u>Definition</u>	<u>Territory</u>	<u>County</u>	<u>Definition</u>	<u>Territory</u>
1 Arkansas	Entire County	33	28 Greene	Entire County	33
2 Ashley	Entire County	33	29 Hempstead	Entire County	33
3 Baxter	Entire County	33	30 Hot Spring	Entire County	33
4 Benton	Entire County	33	31 Howard	Entire County	33
5 Boone	Entire County	33	32 Independence	Entire County	33
6 Bradley	Entire County	33	33 Izard	Entire County	33
7 Calhoun	Entire County	33	34 Jackson	Entire County	33
8 Carroll	Entire County	33	35 Jefferson	Entire County	32
9 Chicot	Entire County	33	36 Johnson	Entire County	33
10 Clark	Entire County	33	37 Lafayette	Entire County	33
11 Clay	Entire County	33	38 Lawrence	Entire County	33
12 Cleburne	Entire County	33	39 Lee	Entire County	33
13 Cleveland	Entire County	33	40 Lincoln	Entire County	33
14 Columbia	Entire County	33	41 Little River	Entire County	33
15 Conway	Entire County	33	42 Logan	Entire County	33
16 Craighead	Entire County	33	43 Lonoke	Entire County	33
17 Crawford	Entire County	33	44 Madison	Entire County	33
18 Crittenden	Entire County	33	45 Marion	Entire County	33
19 Cross	Entire County	33	46 Miller	Entire County	33
20 Dallas	Entire County	33	47 Mississippi	Entire County	33
21 Desha	Entire County	33	48 Monroe	Entire County	33
22 Drew	Entire County	33	49 Montgomery	Entire County	33
23 Faulkner	Entire County	33	50 Nevada	Entire County	33
24 Franklin	Entire County	33	51 Newton	Entire County	33
25 Fulton	Entire County	33	52 Ouachita	Entire County	33
26 Garland	Entire County	33	53 Perry	Entire County	33
27 Grant	Entire County	33	54 Phillips	Entire County	33

**Nationwide Mutual Fire Insurance Company
Dwelling Fire**

<u>County</u>	<u>Definition</u>	<u>Territory</u>
55 Pike	Entire County	33
56 Poinsett	Entire County	33
57 Polk	Entire County	33
58 Pope	Entire County	33
59 Prairie	Entire County	33
60 Pulaski		
	City of Little Rock	30
	City of North Little Rock	30
	Remainder of County	31
61 Randolph	Entire County	33
62 St. Francis	Entire County	33
63 Saline	Entire County	33
64 Scott	Entire County	33
65 Searcy	Entire County	33
66 Sebastian	Entire County	33
67 Sevier	Entire County	33
68 Sharp	Entire County	33
69 Stone	Entire County	33
70 Union	Entire County	33
71 Van Buren	Entire County	33
72 Washington	Entire County	33
73 White	Entire County	33
74 Woodruff	Entire County	33
75 Yell	Entire County	33

Protection Classification Information

Protection Classification

Insurance Services Office (ISO) establishes general classifications applying to all areas within limits of municipalities and recognized boundaries of protected area fire districts, protected unincorporated communities and rural areas.

The protection class listings in the ISO Public Protection Classification Manual shall be used in conjunction with the following rules to determine the proper fire protection class.

The fire department providing the primary response to fire alarms at the residence shall determine which of the following rules apply. Fire departments providing secondary response by mutual aid are not to be considered.

1. Use the Protection Classification Listing shown in the ISO Public Protection Classification Manual. A classified area means that area or fire department is listed in the ISO Public Protection Classification Manual. Protection Class 10 applies for areas or fire departments not listed.
2. Inside Classified area: inside the city limits or within the limits of recognized fire districts.
 - a. Dwellings located within the corporate limits of the municipality or established boundaries of a fire district will be accorded the rating classification of the municipality or district as established.
 - b. In a classified area where two or more classifications are indicated (e.g. 6/9) the first class shown applies to properties within five road miles of a responding fire department and within 1,000 feet of a fire hydrant.
 - c. In a classified area where two or more classifications are indicated (e.g. 6/9) the second class shown applies to properties within five road miles of a responding fire department but beyond 1,000 feet of a fire hydrant.
 - d. Protection Class 10 applies to properties that are beyond five road miles of a responding fire department.

Outside Classified Areas (Unprotected): dwellings for which protection credit is not providing under the rules above shall rate as Class 10.

3.

Exceptions to ISO Rules

**Protective Device Credit
Endorsement DP 04 70**

Premium Credits are allowed for approved and properly maintained fire and burglary protective installations in the dwelling.

Only one of the credits shall be applied to the fire base premium for each eligible location. If more than one of the described systems is installed, only the highest credit shall apply.

When a premium credit is allowed, the Premises Alarm Systems Endorsement must be attached to the policy.

Nationwide Mutual Fire Insurance Company
Dwelling Fire

Rates

Base Premium and Limit of Liability Factors

Fire Base Premiums
Coverage A and C – All Forms
Owner Occupied – Seasonal & Non-Seasonal
Effective 03-31-12

Territory: All

Protecti on Class	Masonry						Frame					
	Coverage A			Coverage C			Coverage A			Coverage C		
	Number of Families						Number of Families					
	1	2	3 or 4	1 or 2	3 or 4	5	1	2	3 or 4	1 or 2	3 or 4	5
1	\$96\$8 7	\$104\$9 5	\$153\$13 9	\$25\$2 3	\$33\$3 0	\$47\$4 3	\$129\$11 7	\$142\$12 9	\$207\$18 8	\$34\$3 1	\$44\$40	\$64\$58
2	9788	10797	15514	2523	3330	4743	13111	14313	20919	3431	4541	6458
3	9889	10898	15714	2624	3431	4844	13212	14513	21119	3532	4541	6559
4	9990	11010	15914	2624	3431	4844	13312	14613	21319	3532	4642	6559
5	10192	11110	16214	2624	3532	4945	13412	14813	21519	3532	4642	6660
6	10293	11210	16414	2725	3532	5146	13512	14913	21819	3633	4743	6761
7	10394	11410	16615	2725	3532	5146	16214	17716	25823	4339	5651	7972
8	12114	13312	19317	3229	4238	5954	17515	19217	27925	4642	6055	8678
8B	14913	16414	23821	4036	5247	7467	21519	23621	34431	5752	7467	10696
9	16815	18516	26924	4541	5853	8275	24222	26624	38735	6458	8476	11910
10	21519	23621	34431	5752	7467	1069	30928	34030	49545	8275	10797	15213
	6	5	3	3	4	6	1	9	0	0	8	8

NOTE: Masonry Veneer is rated as Masonry. Aluminum or plastic siding over frame is rated as Frame.

Fire Base Premiums
Coverage A and C – All Forms
Non-Owner Occupied – Seasonal & Non-Seasonal
Effective 03-31-12

Territory: All

Protecti on Class	Masonry						Frame					
	Coverage A			Coverage C			Coverage A			Coverage C		
	Number of Families						Number of Families					
	1	2	3 or 4	1 or 2	3 or 4	5	1	2	3 or 4	1 or 2	3 or 4	5
1	\$120\$1 09	\$131\$1 19	\$191\$1 74	\$25\$2 3	\$33\$3 0	\$47\$4 3	\$162\$14 7	\$177\$16 1	\$258\$23 5	\$34\$3 1	\$44\$4 0	\$64\$58
2	121140	133121	193176	2523	3330	4743	16314	17916	26023	3431	4541	6458
3	123112	135123	197179	2624	3431	4844	16515	18116	26424	3532	4541	6559
4	124113	136124	199181	2624	3431	4844	16615	18216	26624	3532	4642	6559
	4	6	2	3	4	6	4	6	2	3	4	8

**Nationwide Mutual Fire Insurance Company
Dwelling Fire**

5	<u>126445</u>	<u>138426</u>	<u>201483</u>	<u>2624</u>	<u>3532</u>	<u>4945</u>	<u>16815</u> 3	<u>18516</u> 8	<u>26924</u> 5	<u>3532</u>	<u>4642</u>	<u>6660</u>
6	<u>127446</u>	<u>141428</u>	<u>204486</u>	<u>2725</u>	<u>3532</u>	<u>5146</u>	<u>16945</u> 4	<u>18747</u> 0	<u>27124</u> 7	<u>3633</u>	<u>4743</u>	<u>6764</u>
7	<u>130448</u>	<u>142429</u>	<u>207488</u>	<u>2725</u>	<u>3532</u>	<u>5146</u>	<u>20148</u> 3	<u>22220</u> 2	<u>32229</u> 3	<u>4339</u>	<u>5654</u>	<u>7972</u>
8	<u>152438</u>	<u>166454</u>	<u>242220</u>	<u>3229</u>	<u>4238</u>	<u>5954</u>	<u>21949</u> 9	<u>24124</u> 9	<u>34934</u> 8	<u>4642</u>	<u>6055</u>	<u>8678</u>
8B	<u>187470</u>	<u>206487</u>	<u>298274</u>	<u>4036</u>	<u>5247</u>	<u>7467</u>	<u>26924</u> 5	<u>29626</u> 9	<u>43039</u> 4	<u>5752</u>	<u>7467</u>	<u>10696</u>
9	<u>210494</u>	<u>231240</u>	<u>336306</u>	<u>4544</u>	<u>5853</u>	<u>8275</u>	<u>30227</u> 5	<u>33330</u> 3	<u>48444</u> 0	<u>6458</u>	<u>8476</u>	<u>11940</u> 8
10	<u>269245</u>	<u>296269</u>	<u>430394</u>	<u>5752</u>	<u>7467</u>	<u>1069</u> 6	<u>38735</u> 2	<u>42538</u> 7	<u>61856</u> 2	<u>8275</u>	<u>1079</u> 7	<u>15243</u> 8

NOTE: Masonry Veneer is rated as Masonry. Aluminum or plastic siding over frame is rated as Frame.

**Nationwide Mutual Fire Insurance Company
Dwelling Fire**

**Fire Limit of Liability Factors
Coverage A and C – All Forms
Owner & Non Owner Occupied – Seasonal & Non-Seasonal**

Limits of Liability (\$1,000)	Coverage A	Coverage C
\$1*	0.310	0.350
2	0.346	0.480
3	0.382	0.610
4	0.419	0.740
5	0.455	0.870
6	0.491	1.000
7	0.528	1.130
8	0.564	1.260
9	0.600	1.390
10	0.637	1.520
11	0.673	1.650
12	0.709	1.780
13	0.746	1.910
14	0.782	2.040
15	0.818	2.170
16	0.855	2.300
17	0.891	2.430
18	0.927	2.560
19	0.964	2.690
20	1.000	2.820
21	1.016	2.950
22	1.033	3.080
23	1.049	3.210
24	1.065	3.340
25	1.082	3.470
26	1.098	3.600
27	1.114	3.730
28	1.131	3.860
29	1.147	3.990
30	1.163	4.120
31	1.180	4.250
32	1.196	4.380
33	1.212	4.510
34	1.229	4.640
35	1.245 1.242	4.770
36	1.261	4.900
37	1.278	5.030
38	1.294	5.160
39	1.310	5.290
40	1.327	5.420
41	1.343	5.550
42	1.359	5.680
43	1.376	5.810
44	1.392	5.940
45	1.408	6.070
46	1.425	6.200
47	1.441	6.330
48	1.457	6.460
49	1.474	6.590
50	1.490	6.720
Each Add'l \$1,000	0.016	0.130

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

Nationwide Mutual Fire Insurance Company
Dwelling Fire

Extended Coverage Base Premiums
Coverage A and C – Broad and Special Forms
Effective 03-31-12

Non-Seasonal & Seasonal Dwellings

Territory	Non-Seasonal						Seasonal					
	Coverage A			Coverage C			Coverage A			Coverage C		
	Form						Form					
	01	02	03	01	02	03	01	02	03	01	02	03
	\$63 ^{\$5}	\$93 ^{\$8}	\$112 ^{\$40}		\$11 ^{\$4}	\$11 ^{\$4}	\$63 ^{\$5}	\$110 ^{\$40}	\$132 ^{\$42}	\$4 ^{\$}	\$13 ^{\$4}	\$13 ^{\$4}
30	7	5	2	4	0	0	7	0	0	4	2	2
31	6357	9385	112402	44	1140	1140	6357	110400	132420	44	1342	1342
32	6357	9385	112402	44	1140	1140	6357	110400	132420	44	1342	1342
33	6357	9385	112402	44	1140	1140	6357	110400	132420	44	1342	1342

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

**Nationwide Mutual Fire Insurance Company
Dwelling Fire**

**Extended Coverage Limit of Liability Factors
Seasonal & Non-Seasonal Dwellings
Coverage A and C – Broad and Special Forms**

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

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

Exceptions to ISO Rating

**Building Items – Rule 505
Endorsement DP 17 66**

Condo Unit-Owner – DP 00 01 or DP 00 02
Additional rate per \$1,000 of Insurance \$0.90

Condition Charges

Rate per \$1,000 \$2.13

Deductibles – Rule 406

\$100 Deductible
Minimum Additional Charge \$25.00

**Earthquake Coverage – Rule 509
Endorsement DP 04 69
Effective 03-16-13**

Table A- Coverages A, B, D or E Improvements, Etc. & Other Building Options			
Zone	5% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.37	\$0.84	\$0.37
3	0.24	0.63	0.24
4	0.24	0.63	0.24
5	0.24	0.63	0.24

Table B- Coverage C & Other Personal Property Options			
Zone	5% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.37	\$0.84	\$0.37
3	0.24	0.63	0.24
4	0.24	0.63	0.24
5	0.24	0.63	0.24

Earthquake Deductible Factor Table

Deductible	Frame	Masonry
5%	1.00	1.00
10%	0.89	0.95
15%	0.78	0.89
20%	0.67	0.84
25%	0.56	0.79

*If exterior Masonry Veneer is covered, rate as Masonry; if not covered rate as Frame.

Zone Definitions

Zone 2

Clay* Craighead* Crittenden* Cross* Greene* Jackson*

Mississippi* Poinsett*

Zone 3

Independence* Lawrence* Lee* Monroe* Philips* Randolph*

St. Francis* White* Woodruff*

Zone 4

Arkansas* Baxter Cleburne Conway Desha Faulkner

**Nationwide Mutual Fire Insurance Company
Dwelling Fire**

Fulton	Izard	Jefferson*	Little River	Lonoke*	Marion
Prairie*	Pulaski*	Searcy	Sebastian	Sharp*	Stone
Van Buren					

Zone 5

Remainder of County

A minimum 15% Earthquake Deductible applies in counties with an asterisk (), otherwise a minimum 10% Earthquake Deductible applies.

**Improvements, Alterations and Additions – Rule 504
Endorsement DP 04 31**

Tenant and Co-Op Unit-Owners – DP 00 01 or DP 00 02

Additional rate per \$1,000 of Insurance \$0.90

Minimum Premium – Rule 206

Paragraphs A, B, and C \$50.00

Miscellaneous Rates – Rule 500

The following rates per \$1,000 apply to all occupancies, territories, construction and protection classifications, unless otherwise specified:

A. Fire	
Protection Class 1 – 8	\$2.07
Protection Class 9 & 10	3.68
B. Extended Coverage	
Form DP 00 01	0.81
C. Broad	
Form DP 00 02	1.18
D. Special	
Form (DP 00 03)	1.58
E. Broad	
Form (DP 00 02) with Endorsement DP 04 65	1.58

NOTE: Rates for A. are cumulative with either B, C, D, or E.

**Protective Device Credit Rule
Endorsement DP 04 70**

Protective Device	Percent Credit
Local fire or Smoke Alarm	5%
Fire Department Alarm	7%
Central Station Fire Alarm System	10%
Automatic Sprinkler system in all Areas except attic, bathrooms, closets and attached structure areas that are protected by a fire detector	10%
Automatic Sprinkler System in all areas including attic, bathrooms, closets and attached structures	20%

**Theft Coverage – Rule 510
Endorsement DP 04 72
Endorsement DP 04 73**

Nationwide Mutual Fire Insurance Company
Dwelling Fire

On-Premise
Entire State \$27.34

Off-Premise
Entire State \$12.75

**Trees, Shrubs and Other Plants – Rule 508
Endorsement DP 04 17**

The following rates per \$1,000 apply to all occupancies, territories, construction and protection classifications, unless otherwise specified.

Fire

Form DP 00 01

Protection Class	Rate per \$1,000
1-8	\$2.07
9 & 10	3.68

Extended Coverage

Form DP 00 01 – All perils

Territory	Rate per \$1,000	
	Including Wind or Hail	Excluding Wind or Hail
Entire State	\$45.98	\$45.98

Form DP 00 02 or DP 00 03

Territory	Rate per \$1,000
	Windstorm or Hail
Entire State	\$45.08

Vandalism & Malicious Mischief – Rule 302

Form DP 00 01

	Rate per \$1,000
Not Seasonal or Vacant	\$0.10
Seasonal & Not Vacant	0.47
Vacant	7.50
In Course of Construction	0.10

Waiver of Premium – Rule 208

Amount to be waived \$3.00

**Windstorm or Hail Coverage – Rule 512
Endorsement DP 04 18
Endorsement DP 04 19**

	Rate per \$1,000
Awnings	\$45.08
Signs	45.08
Outdoor Radio & TV Equipment	45.08

Nationwide Mutual Fire Insurance Company
Dwelling Fire

ISO State Exceptions for Arkansas

The Following Pages are from the Insurance Service Office Arkansas Exceptions to the ISO Multistate Manual.

**Filing Memorandum
Arkansas Dwelling Fire**

Outlined herein are the details relating to the changes for our manuals in the Nationwide Mutual Fire Insurance Company.

Proposed Changes

The following changes are being implemented for the Nationwide Mutual Fire Insurance Company to be effective April 12th, 2014

Additional Information Regarding Filing

We are increasing our Earthquake rates by 9.9% in order to keep this consistent with our Mutual Fire Company which was effective 10-23-2013 (SERFF # NWPC129132202). Similarly, we currently only have the 5% earthquake deductible in our manuals and are going to include the 10%, 15%, 20%, and 25% deductibles. The reason behind this can be shown in the Manual, Page GR 12, stating that "A minimum of 15% earthquake deductibles applies in counties with an asterisk, otherwise a minimum 10% earthquake deductible applies". The addition of these deductibles will not impact any current business.

**Arkansas Dwelling Fire
Nationwide Mutual Fire Insurance Company
Income Summary
Assumed Effective Date: 4/12/2014**

Dwelling Fire	Projected Current Level Earned Premium	Indicated Rate Change	Indicated Premium Change	Resolved Rate Change	Resolved Premium Change
Fire	606,062	24.0%	145,409	9.9%	60,000
Extended	449,606	29.2%	131,128	9.9%	44,511
Subtotal	1,055,668	26.2%	276,537	9.9%	104,511
Earthquake	90,236	223.2%	201,426	9.9%	8,933
Total	1,145,904	41.7%	477,963	9.9%	113,444

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Determination of Indicated Rate-Level Change Assumed Effective 4/12/2014
Fire Coverage**

Fiscal Accident Year Ending	2008/4	2009/4	2010/4	2011/4	2012/4	5-Year
Premium						
1. Earned Exposures	1,128	1,270	1,374	1,496	1,546	
2. Historical Earned Premium	326,135	384,972	438,364	488,261	541,637	
3. Current Level Earned Premium	375,055	442,718	504,118	561,500	597,345	
4. Selected Retrospective Premium Trend	3.8%	3.4%	2.8%	2.3%	0.0%	
5. Selected Prospective Premium Trend	2.6%	2.6%	2.6%	2.6%	2.6%	
6. Premium Projection Factor	1.244	1.185	1.130	1.096	1.071	
7. Projected Current Level Earned Premium = (3) × (6)	466,712	524,677	569,892	615,183	639,522	2,815,986
Losses and DCC Expense						
8. Estimated Non-Weather Ultimate Losses and DCC Expense	128,692	299,914	316,227	400,656	804,762	
9. Selected Retrospective Loss Cost Trend	15.5%	19.9%	-7.8%	-10.5%	0.0%	
10. Selected Prospective Loss Cost Trend	0.0%	0.0%	0.0%	0.0%	0.0%	
11. Loss Projection Factor	1.780	1.724	0.850	0.895	1.000	
12. Projected Non-Weather Losses and DCC Expense	229,070	517,027	268,669	358,555	804,762	
13. Projected Weather Losses and DCC Expense	0	0	0	0	0	
14. Projected Estimated Ultimate Losses and DCC Expense (12 + 13)	229,070	517,027	268,669	358,555	804,762	2,241,969
15. Projected Loss and DCC Expense Ratio = (14) ÷ (7)	49.1%	98.5%	47.1%	58.3%	125.8%	79.6%
16. Experience Year Weights Used Above	15%	20%	20%	20%	25%	
17. Credibility Assigned to Experience						11.7%
18. Trended Permissible Loss and DCC Expense Ratio						58.1%
19. Credibility-Weighted Loss and DCC Expense Ratio = (15) × (13) + [1-(15)] × (16)						60.6%
20. Credibility-Weighted Losses and DCC Expense = (7) × (17)						1,706,128
Fixed Expenses						
21. Estimated General and Other Acquisition Expenses = (7) × 10.8%	50,405	56,665	61,548	66,440	69,068	
22. Adjusting and Other Loss Adjustment Expenses = (7) × 5.4%	25,202	28,333	30,774	33,220	34,534	
23. Total Fixed Expenses = (19) + (20)	75,607	84,998	92,322	99,660	103,603	456,190
Indication						
24. Projected Experience Losses, DCC and Fixed Expenses = ((7) × (15)) + (23)						2,698,158
25. Projected Credibility-Weighted Losses, DCC and Fixed Expenses = (20) + (23)						2,162,318
26. Permissible Loss and Fixed Expense Ratio						62.4%
27. Experience Required Premium = (24) ÷ (26)						4,327,439
28. Experience Indicated Rate Level Change = (27) ÷ (7) - 1						53.7%
29. Credibility-Weighted Required Premium = (25) ÷ (26)						3,468,032
30. Credibility-Weighted Indicated Rate Level Change = (29) ÷ (7) - 1						23.2%
31. Reinsurance Charge						0.7%
32. Required Premium Including Reinsurance Charge = (29) + [(7) × (31)] ÷ [1 - Commissions - Misc Taxes - Premium Taxes]						3,491,610
33. Indicated Rate Level Change Including Reinsurance Charge = (32) ÷ (7) - 1						24.0%

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Determination of Indicated Rate-Level Change Assumed Effective 4/12/2014
Extended Coverage**

Fiscal Accident Year Ending	2008/4	2009/4	2010/4	2011/4	2012/4	5-Year
Premium						
1. Earned Exposures	1,116	1,260	1,365	1,485	1,526	
2. Historical Earned Premium	239,311	290,400	332,558	375,797	408,410	
3. Current Level Earned Premium	275,208	333,960	382,442	432,167	450,597	
4. Selected Retrospective Premium Trend	4.8%	3.9%	2.9%	1.6%	0.0%	
5. Selected Prospective Premium Trend	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	
6. Premium Projection Factor	1.200	1.119	1.055	1.012	0.996	
7. Projected Current Level Earned Premium = (3) x (6)	330,366	373,622	403,293	437,287	448,835	1,993,403
Losses and DCC Expense						
8. Estimated Non-Weather Ultimate Losses and DCC Expense	38,643	174,103	74,855	79,614	104,773	
9. Selected Retrospective Loss Cost Trend	-3.1%	-18.9%	-5.1%	-3.3%	0.0%	
10. Selected Prospective Loss Cost Trend	-1.3%	-1.3%	-1.3%	-1.3%	-1.3%	
11. Loss Projection Factor	0.851	0.515	0.870	0.933	0.965	
12. Projected Non-Weather Losses and DCC Expense	32,896	89,646	65,088	74,313	101,117	
13. Projected Weather Losses and DCC Expense	332,807	375,890	407,215	443,061	455,264	
14. Projected Non-Hurricane Estimated Ultimate Losses and DCC Expense (12)	365,703	465,536	472,303	517,375	556,381	2,384,113
15. Projected Non-Hurricane Loss and DCC Expense Ratio = (14) ÷ (7)	110.7%	124.6%	117.1%	118.3%	124.0%	119.6%
16. Experience Year Weights Used Above	15%	20%	20%	20%	25%	
17. Credibility Assigned to Experience						14.3%
18. Trended Permissible Loss and DCC Expense Ratio						51.0%
19. Credibility-Weighted Loss and DCC Expense Ratio = (17) x (15) + [1-(17)] x (18)						60.8%
20. Credibility-Weighted Losses and DCC Expense = (7) x (19)						1,212,235
21. Projected Hurricane Losses and DCC Expense	0	0	0	0	0	0
22. Total Projected Cat + Cred Wtd Non-Cat Losses and DCC Expense = (21) + (22)						1,212,235
Fixed Expenses						
23. Estimated General and Other Acquisition Expenses = (7) x 14.2%	46,912	53,054	57,268	62,095	63,735	
24. Adjusting and Other Loss Adjustment Expenses = (7) x 5%	16,518	18,681	20,165	21,864	22,442	
25. Total Fixed Expenses = (23) + (24)	63,430	71,735	77,432	83,959	86,176	382,733
Indication						
26. Projected Experience Losses, DCC and Fixed Expenses = ((7) x (15)) + (21) + (25)						2,766,846
27. Projected Credibility-Weighted Losses, DCC and Fixed Expenses = (20) + (21) + (25)						1,594,968
28. Permissible Loss and Fixed Expense Ratio						62.4%
29. Experience Required Premium = (26) ÷ (28)						4,437,604
30. Experience Indicated Rate Level Change = (29) ÷ (7) - 1						122.6%
31. Credibility-Weighted Required Premium = (27) ÷ (28)						2,558,088
32. Credibility-Weighted Indicated Rate Level Change = (31) ÷ (7) - 1						28.3%
33. Reinsurance Charge						0.7%
34. Required Premium Including Reinsurance Charge = (31) + (((7) x (33)) ÷ [1 - Commissions - Misc Taxes - Premium Taxes])						2,574,779
35. Indicated Rate Level Change Including Reinsurance Charge = (34) ÷ (7) - 1						29.2%

**Arkansas
Nationwide Mutual Fire
Dwelling Fire
Earthquake Indication**

Fiscal Calendar Year Ending	2008/4	2009/4	2010/4	2011/4	2012/4	Total
<u>Earthquake Premium</u>						
Earned Exposures	278	289	326	342	340	1,574
Adjusted Earned Premium	12,798	14,717	17,381	17,697	17,780	80,372
Selected Retrospective Premium Trend	0.0%	0.0%	0.0%	0.0%	0.0%	
Selected Prospective Premium Trend	0.0%	0.0%	0.0%	0.0%	0.0%	
Premium Projection Factor	1.000	1.000	1.000	1.000	1.000	
Projected Adjusted Earned Premium	12,798	14,717	17,381	17,697	17,780	80,372
<u>Earthquake Model Losses</u>						
Amount of Insurance Years (000's)	25,152	28,299	32,617	35,413	36,933	
Selected Retrospective Amount of Insurance Trend	2.0%	2.0%	2.0%	2.0%	0.0%	
Selected Prospective Amount of Insurance Trend	2.0%	2.0%	2.0%	2.0%	2.0%	
Amount of Insurance Projection Factor	1.141	1.119	1.097	1.075	1.054	
Projected Average Amount of Insurance (000's)	28,705	31,664	35,780	38,086	38,939	
Estimated Losses Per \$1,000 AOI Based on Earthquake Model Results	0.63	0.63	0.63	0.63	0.63	
DCC Expense Ratio to Loss	1.5%	1.5%	1.5%	1.5%	1.5%	
Projected Earthquake Losses and DCC Expense	18,424	20,323	22,965	24,445	24,993	111,149
<u>Earthquake Fixed Expenses</u>						
Estimated General and Other Acquisition Expenses	1,382	1,589	1,877	1,911	1,920	8,680
Adjusting and Other Loss Adjustment Expenses	691	795	939	956	960	4,340
Total Fixed Expenses	2,073	2,384	2,816	2,867	2,880	13,020
<u>Earthquake Indication</u>						
Projected Earthquake Losses, DCC and Fixed Expenses	20,497	22,707	25,780	27,312	27,873	124,170
Permissible Loss Ratio	62.3%	62.3%	62.3%	62.3%	62.3%	62.3%
Required Premium	32,901	36,448	41,381	43,839	44,740	199,309
Indicated Rate Level Change	157.1%	147.7%	138.1%	147.7%	151.6%	148.0%
Reinsurance Charge	62.9%	62.9%	62.9%	62.9%	62.9%	62.9%
Required Premium Including Reinsurance Charge	42,530	47,522	54,458	57,154	58,117	259,781
Indicated Rate Level Change Including Reinsurance Charge	232.3%	222.9%	213.3%	223.0%	226.9%	223.2%

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

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Fire Coverage
Proposed 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	A	C	A	C	A	C	A	C	A	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		

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	A	C	A	C	A	C	A	C	A	C
1	M	96	25	104	25	153	33	47	120	25	131	25	191	33	47		
	F	129	34	142	34	207	44	64	162	34	177	34	258	44	64		
2	M	97	25	107	25	155	33	47	121	25	133	25	193	33	47		
	F	131	34	143	34	209	45	64	163	34	179	34	260	45	64		
3	M	98	26	108	26	157	34	48	123	26	135	26	197	34	48		
	F	132	35	145	35	211	45	65	165	35	181	35	264	45	65		
4	M	99	26	110	26	159	34	48	124	26	136	26	199	34	48		
	F	133	35	146	35	213	46	65	166	35	182	35	266	46	65		
5	M	101	26	111	26	162	35	49	126	26	138	26	201	35	49		
	F	134	35	148	35	215	46	66	168	35	185	35	269	46	66		
6	M	102	27	112	27	164	35	51	127	27	141	27	204	35	51		
	F	135	36	149	36	218	47	67	169	36	187	36	271	47	67		
7	M	103	27	114	27	166	35	51	130	27	142	27	207	35	51		
	F	162	43	177	43	258	56	79	201	43	222	43	322	56	79		
8	M	121	32	133	32	193	42	59	152	32	166	32	242	42	59		
	F	175	46	192	46	279	60	86	219	46	241	46	349	60	86		
8B	M	149	40	164	40	238	52	74	187	40	206	40	298	52	74		
	F	215	57	236	57	344	74	106	269	57	296	57	430	74	106		
9	M	168	45	185	45	269	58	82	210	45	231	45	336	58	82		
	F	242	64	266	64	387	84	119	302	64	333	64	484	84	119		
10	M	215	57	236	57	344	74	106	269	57	296	57	430	74	106		
	F	309	82	340	82	495	107	152	387	82	425	82	618	107	152		

**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
57	85	102	4	10	10	57	100	120	4	12	12

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
63	93	112	4	11	11	63	110	132	4	13	13

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Earthquake Deductibles
Effective 4-12-2014**

Current Rates

Table A- Coverages A, B, D or E			
Zone	5% Base Deductible – Rate per		
	Frame*	Masonry*	Superior
2	\$0.37	\$0.84	\$0.37
3	0.24	0.63	0.24
4	0.24	0.63	0.24
5	0.24	0.63	0.24

Table B- Coverage C & Other Personal			
Zone	5% Base Deductible – Rate per		
	Frame*	Masonry*	Superior
2	\$0.37	\$0.84	\$0.37
3	0.24	0.63	0.24
4	0.24	0.63	0.24
5	0.24	0.63	0.24

Proposed Rates

Table A- Coverages A, B, D or E			
Zone	5% Base Deductible – Rate per		
	Frame*	Masonry*	Superior
2	\$0.41	\$0.92	\$0.41
3	0.26	0.69	0.26
4	0.26	0.69	0.26
5	0.26	0.69	0.26

Table B- Coverage C & Other Personal			
Zone	5% Base Deductible – Rate per		
	Frame*	Masonry*	Superior
2	\$0.41	\$0.92	\$0.41
3	0.26	0.69	0.26
4	0.26	0.69	0.26
5	0.26	0.69	0.26

**Earthquake Coverage – Rule 509
Endorsement DP 04 69
Effective 03-16-13**

Table A- Coverages A, B, D or E Improvements, Etc. & Other Building Options			
Zone	5% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.41 \$0.37	\$0.92 \$0.84	\$0.41 \$0.37
3	0.260.24	0.690.63	0.260.24
4	0.260.24	0.690.63	0.260.24
5	0.260.24	0.690.63	0.260.24

Table B- Coverage C & Other Personal Property Options			
Zone	5% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.41 \$0.37	\$0.92 \$0.84	\$0.41 \$0.37
3	0.260.24	0.690.63	0.260.24
4	0.260.24	0.690.63	0.260.24
5	0.260.24	0.690.63	0.260.24

Earthquake Deductible Factor Table

Deductible	Frame	Masonry
5%	1.00	1.00
10%	0.89	0.95
15%	0.78	0.89
20%	0.67	0.84
25%	0.56	0.79

*If exterior Masonry Veneer is covered, rate as Masonry; if not covered rate as Frame.

Zone Definitions

Zone 2

Clay* Craighead* Crittenden* Cross* Greene* Jackson*

Mississippi* Poinsett*

Zone 3

Independence* Lawrence* Lee* Monroe* Philips* Randolph*

St. Francis* White* Woodruff*

Zone 4

Arkansas* Baxter Cleburne Conway Desha Faulkner

Fulton Izard Jefferson Little River Lonoke Marion

Prairie* Pulaski Searcy Sebastian Sharp Stone

Van Buren

Zone 5

Remainder of County

A minimum 15% Earthquake Deductible applies in counties with an asterisk (), otherwise a minimum 10% Earthquake Deductible applies.

State: Arkansas
TOI/Sub-TOI: 30.1 Dwelling Fire/Personal Liability/30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Fire
Project Name/Number: /

Filing Company: Nationwide Mutual Fire Insurance Company.

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 Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
12/02/2013		Supporting Document	Earthquake Indications	12/02/2013	AR DF MF Filing Center Manual-Marked v.4.pdf (Superceded) AR DF Resolution Exhibits 4-12-2014 v.5.pdf
11/21/2013		Supporting Document	Arkansas Actuarial Exhibits	11/26/2013	AR DF Resolution Exhibits 4-12-2014 v.3.pdf (Superceded)
11/21/2013		Supporting Document	Filing Memorandum	11/26/2013	Filing Memorandum v.2.pdf (Superceded)
11/14/2013		Supporting Document	Arkansas Actuarial Exhibits	11/21/2013	AR DF Resolution Exhibits 4-12-2014 v.2.pdf (Superceded)
11/12/2013		Supporting Document	Filing Memorandum	11/21/2013	Filing Memorandum v.2.pdf (Superceded)
11/12/2013		Supporting Document	Marked up Manuals	11/26/2013	AR DF MF Filing Center Manual-Marked v.2.pdf (Superceded)
11/12/2013		Supporting Document	Arkansas Actuarial Exhibits	11/14/2013	AR DF Resolution Exhibits 4-12-2014 v.2.pdf (Superceded)
11/12/2013		Supporting Document	HPCS-Homeowners Premium Comparison Survey	11/21/2013	

Nationwide Mutual Fire Insurance Company
Dwelling Fire

**Earthquake Coverage – Rule 509
Endorsement DP 04 69
Effective 03-16-13**

Table A- Coverages A, B, D or E Improvements, Etc. & Other Building Options			
Zone	5% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.41 \$0.37	\$0.92 \$0.84	\$0.41 \$0.37
3	0.260.24	0.690.63	0.260.24
4	0.260.24	0.690.63	0.260.24
5	0.260.24	0.690.63	0.260.24

Table B- Coverage C & Other Personal Property Options			
Zone	5% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.41 \$0.37	\$0.92 \$0.84	\$0.41 \$0.37
3	0.260.24	0.690.63	0.260.24
4	0.260.24	0.690.63	0.260.24
5	0.260.24	0.690.63	0.260.24

Earthquake Deductible Factor Table

Deductible	Frame	Masonry
5%	1.00	1.00
10%	0.89	0.95
15%	0.78	0.89
20%	0.67	0.84
25%	0.56	0.79

*If exterior Masonry Veneer is covered, rate as Masonry; if not covered rate as Frame.

Zone Definitions

Zone 2

Clay* Craighead* Crittenden* Cross* Greene* Jackson*

Mississippi* Poinsett*

Zone 3

Independence* Lawrence* Lee* Monroe* Philips* Randolph*

St. Francis* White* Woodruff*

Zone 4

Arkansas* Baxter Cleburne Conway Desha Faulkner

Fulton IZard Jefferson* Little River Lonoke* Marion

Prairie* Pulaski* Searcy Sebastian Sharp* Stone

Van Buren

Zone 5

Remainder of County

A minimum 15% Earthquake Deductible applies in counties with an asterisk (), otherwise a minimum 10% Earthquake Deductible applies.

**Arkansas Dwelling Fire
Nationwide Mutual Fire Insurance Company
Income Summary
Assumed Effective Date: 4/12/2014**

Dwelling Fire	Projected Current Level Earned Premium	Indicated Rate Change	Indicated Premium Change	Resolved Rate Change	Resolved Premium Change
Fire	606,062	24.0%	145,409	9.9%	60,000
Extended	449,606	29.2%	131,128	9.9%	44,511
Subtotal	1,055,668	26.2%	276,537	9.9%	104,511
Earthquake	90,236	223.2%	201,426	9.9%	8,933
Total	1,145,904	41.7%	477,963	9.9%	113,444

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Determination of Indicated Rate-Level Change Assumed Effective 4/12/2014
Fire Coverage**

Fiscal Accident Year Ending	2008/4	2009/4	2010/4	2011/4	2012/4	5-Year
Premium						
1. Earned Exposures	1,128	1,270	1,374	1,496	1,546	
2. Historical Earned Premium	326,135	384,972	438,364	488,261	541,637	
3. Current Level Earned Premium	375,055	442,718	504,118	561,500	597,345	
4. Selected Retrospective Premium Trend	3.8%	3.4%	2.8%	2.3%	0.0%	
5. Selected Prospective Premium Trend	2.6%	2.6%	2.6%	2.6%	2.6%	
6. Premium Projection Factor	1.244	1.185	1.130	1.096	1.071	
7. Projected Current Level Earned Premium = (3) × (6)	466,712	524,677	569,892	615,183	639,522	2,815,986
Losses and DCC Expense						
8. Estimated Non-Weather Ultimate Losses and DCC Expense	128,692	299,914	316,227	400,656	804,762	
9. Selected Retrospective Loss Cost Trend	15.5%	19.9%	-7.8%	-10.5%	0.0%	
10. Selected Prospective Loss Cost Trend	0.0%	0.0%	0.0%	0.0%	0.0%	
11. Loss Projection Factor	1.780	1.724	0.850	0.895	1.000	
12. Projected Non-Weather Losses and DCC Expense	229,070	517,027	268,669	358,555	804,762	
13. Projected Weather Losses and DCC Expense	0	0	0	0	0	
14. Projected Estimated Ultimate Losses and DCC Expense (12 + 13)	229,070	517,027	268,669	358,555	804,762	2,241,969
15. Projected Loss and DCC Expense Ratio = (14) ÷ (7)	49.1%	98.5%	47.1%	58.3%	125.8%	79.6%
16. Experience Year Weights Used Above	15%	20%	20%	20%	25%	
17. Credibility Assigned to Experience						11.7%
18. Trended Permissible Loss and DCC Expense Ratio						58.1%
19. Credibility-Weighted Loss and DCC Expense Ratio = (15) × (13) + [1-(15)] × (16)						60.6%
20. Credibility-Weighted Losses and DCC Expense = (7) × (17)						1,706,128
Fixed Expenses						
21. Estimated General and Other Acquisition Expenses = (7) × 10.8%	50,405	56,665	61,548	66,440	69,068	
22. Adjusting and Other Loss Adjustment Expenses = (7) × 5.4%	25,202	28,333	30,774	33,220	34,534	
23. Total Fixed Expenses = (19) + (20)	75,607	84,998	92,322	99,660	103,603	456,190
Indication						
24. Projected Experience Losses, DCC and Fixed Expenses = ((7) × (15)) + (23)						2,698,158
25. Projected Credibility-Weighted Losses, DCC and Fixed Expenses = (20) + (23)						2,162,318
26. Permissible Loss and Fixed Expense Ratio						62.4%
27. Experience Required Premium = (24) ÷ (26)						4,327,439
28. Experience Indicated Rate Level Change = (27) ÷ (7) - 1						53.7%
29. Credibility-Weighted Required Premium = (25) ÷ (26)						3,468,032
30. Credibility-Weighted Indicated Rate Level Change = (29) ÷ (7) - 1						23.2%
31. Reinsurance Charge						0.7%
32. Required Premium Including Reinsurance Charge = (29) + [(7) × (31)] ÷ [1 - Commissions - Misc Taxes - Premium Taxes]						3,491,610
33. Indicated Rate Level Change Including Reinsurance Charge = (32) ÷ (7) - 1						24.0%

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Determination of Indicated Rate-Level Change Assumed Effective 4/12/2014
Extended Coverage**

Fiscal Accident Year Ending	2008/4	2009/4	2010/4	2011/4	2012/4	5-Year
Premium						
1. Earned Exposures	1,116	1,260	1,365	1,485	1,526	
2. Historical Earned Premium	239,311	290,400	332,558	375,797	408,410	
3. Current Level Earned Premium	275,208	333,960	382,442	432,167	450,597	
4. Selected Retrospective Premium Trend	4.8%	3.9%	2.9%	1.6%	0.0%	
5. Selected Prospective Premium Trend	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	
6. Premium Projection Factor	1.200	1.119	1.055	1.012	0.996	
7. Projected Current Level Earned Premium = (3) x (6)	330,366	373,622	403,293	437,287	448,835	1,993,403
Losses and DCC Expense						
8. Estimated Non-Weather Ultimate Losses and DCC Expense	38,643	174,103	74,855	79,614	104,773	
9. Selected Retrospective Loss Cost Trend	-3.1%	-18.9%	-5.1%	-3.3%	0.0%	
10. Selected Prospective Loss Cost Trend	-1.3%	-1.3%	-1.3%	-1.3%	-1.3%	
11. Loss Projection Factor	0.851	0.515	0.870	0.933	0.965	
12. Projected Non-Weather Losses and DCC Expense	32,896	89,646	65,088	74,313	101,117	
13. Projected Weather Losses and DCC Expense	332,807	375,890	407,215	443,061	455,264	
14. Projected Non-Hurricane Estimated Ultimate Losses and DCC Expense (12)	365,703	465,536	472,303	517,375	556,381	2,384,113
15. Projected Non-Hurricane Loss and DCC Expense Ratio = (14) ÷ (7)	110.7%	124.6%	117.1%	118.3%	124.0%	119.6%
16. Experience Year Weights Used Above	15%	20%	20%	20%	25%	
17. Credibility Assigned to Experience						14.3%
18. Trended Permissible Loss and DCC Expense Ratio						51.0%
19. Credibility-Weighted Loss and DCC Expense Ratio = (17) x (15) + [1-(17)] x (18)						60.8%
20. Credibility-Weighted Losses and DCC Expense = (7) x (19)						1,212,235
21. Projected Hurricane Losses and DCC Expense	0	0	0	0	0	0
22. Total Projected Cat + Cred Wtd Non-Cat Losses and DCC Expense = (21) + (22)						1,212,235
Fixed Expenses						
23. Estimated General and Other Acquisition Expenses = (7) x 14.2%	46,912	53,054	57,268	62,095	63,735	
24. Adjusting and Other Loss Adjustment Expenses = (7) x 5%	16,518	18,681	20,165	21,864	22,442	
25. Total Fixed Expenses = (23) + (24)	63,430	71,735	77,432	83,959	86,176	382,733
Indication						
26. Projected Experience Losses, DCC and Fixed Expenses = ((7) x (15)) + (21) + (25)						2,766,846
27. Projected Credibility-Weighted Losses, DCC and Fixed Expenses = (20) + (21) + (25)						1,594,968
28. Permissible Loss and Fixed Expense Ratio						62.4%
29. Experience Required Premium = (26) ÷ (28)						4,437,604
30. Experience Indicated Rate Level Change = (29) ÷ (7) - 1						122.6%
31. Credibility-Weighted Required Premium = (27) ÷ (28)						2,558,088
32. Credibility-Weighted Indicated Rate Level Change = (31) ÷ (7) - 1						28.3%
33. Reinsurance Charge						0.7%
34. Required Premium Including Reinsurance Charge = (31) + (((7) x (33)) ÷ [1 - Commissions - Misc Taxes - Premium Taxes])						2,574,779
35. Indicated Rate Level Change Including Reinsurance Charge = (34) ÷ (7) - 1						29.2%

**Arkansas
Nationwide Mutual Fire
Dwelling Fire
Earthquake Indication**

Fiscal Calendar Year Ending	2008/4	2009/4	2010/4	2011/4	2012/4	Total
<u>Earthquake Premium</u>						
Earned Exposures	278	289	326	342	340	1,574
Adjusted Earned Premium	12,798	14,717	17,381	17,697	17,780	80,372
Selected Retrospective Premium Trend	0.0%	0.0%	0.0%	0.0%	0.0%	
Selected Prospective Premium Trend	0.0%	0.0%	0.0%	0.0%	0.0%	
Premium Projection Factor	1.000	1.000	1.000	1.000	1.000	
Projected Adjusted Earned Premium	12,798	14,717	17,381	17,697	17,780	80,372
<u>Earthquake Model Losses</u>						
Amount of Insurance Years (000's)	25,152	28,299	32,617	35,413	36,933	
Selected Retrospective Amount of Insurance Trend	2.0%	2.0%	2.0%	2.0%	0.0%	
Selected Prospective Amount of Insurance Trend	2.0%	2.0%	2.0%	2.0%	2.0%	
Amount of Insurance Projection Factor	1.141	1.119	1.097	1.075	1.054	
Projected Average Amount of Insurance (000's)	28,705	31,664	35,780	38,086	38,939	
Estimated Losses Per \$1,000 AOI Based on Earthquake Model Results	0.63	0.63	0.63	0.63	0.63	
DCC Expense Ratio to Loss	1.5%	1.5%	1.5%	1.5%	1.5%	
Projected Earthquake Losses and DCC Expense	18,424	20,323	22,965	24,445	24,993	111,149
<u>Earthquake Fixed Expenses</u>						
Estimated General and Other Acquisition Expenses	1,382	1,589	1,877	1,911	1,920	8,680
Adjusting and Other Loss Adjustment Expenses	691	795	939	956	960	4,340
Total Fixed Expenses	2,073	2,384	2,816	2,867	2,880	13,020
<u>Earthquake Indication</u>						
Projected Earthquake Losses, DCC and Fixed Expenses	20,497	22,707	25,780	27,312	27,873	124,170
Permissible Loss Ratio	62.3%	62.3%	62.3%	62.3%	62.3%	62.3%
Required Premium	32,901	36,448	41,381	43,839	44,740	199,309
Indicated Rate Level Change	157.1%	147.7%	138.1%	147.7%	151.6%	148.0%
Reinsurance Charge	62.9%	62.9%	62.9%	62.9%	62.9%	62.9%
Required Premium Including Reinsurance Charge	42,530	47,522	54,458	57,154	58,117	259,781
Indicated Rate Level Change Including Reinsurance Charge	232.3%	222.9%	213.3%	223.0%	226.9%	223.2%

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Fire Coverage
Current 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	Cov.	A	C	A	C	A	C	A	C	Cov.
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
Fire Coverage
Proposed 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	Cov.	A	C	A	C	A	C	A	C	Cov.
1	M	96	25	104	25	153	33	47	120	25	131	25	191	33	47		
	F	129	34	142	34	207	44	64	162	34	177	34	258	44	64		
2	M	97	25	107	25	155	33	47	121	25	133	25	193	33	47		
	F	131	34	143	34	209	45	64	163	34	179	34	260	45	64		
3	M	98	26	108	26	157	34	48	123	26	135	26	197	34	48		
	F	132	35	145	35	211	45	65	165	35	181	35	264	45	65		
4	M	99	26	110	26	159	34	48	124	26	136	26	199	34	48		
	F	133	35	146	35	213	46	65	166	35	182	35	266	46	65		
5	M	101	26	111	26	162	35	49	126	26	138	26	201	35	49		
	F	134	35	148	35	215	46	66	168	35	185	35	269	46	66		
6	M	102	27	112	27	164	35	51	127	27	141	27	204	35	51		
	F	135	36	149	36	218	47	67	169	36	187	36	271	47	67		
7	M	103	27	114	27	166	35	51	130	27	142	27	207	35	51		
	F	162	43	177	43	258	56	79	201	43	222	43	322	56	79		
8	M	121	32	133	32	193	42	59	152	32	166	32	242	42	59		
	F	175	46	192	46	279	60	86	219	46	241	46	349	60	86		
8B	M	149	40	164	40	238	52	74	187	40	206	40	298	52	74		
	F	215	57	236	57	344	74	106	269	57	296	57	430	74	106		
9	M	168	45	185	45	269	58	82	210	45	231	45	336	58	82		
	F	242	64	266	64	387	84	119	302	64	333	64	484	84	119		
10	M	215	57	236	57	344	74	106	269	57	296	57	430	74	106		
	F	309	82	340	82	495	107	152	387	82	425	82	618	107	152		

**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
57	85	102	4	10	10	57	100	120	4	12	12

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
63	93	112	4	11	11	63	110	132	4	13	13

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Fire Coverage
Current Earthquake Rates**

Table A- Coverages A, B, D or E Improvements, Etc. & Other Building Options			
Zone	10% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.89	\$0.95	\$0.89
3	\$0.89	\$0.95	\$0.89
4	\$0.89	\$0.95	\$0.89
5	\$0.89	\$0.95	\$0.89

Table B- Coverage C & Other Personal Property Options			
Zone	10% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.89	\$0.95	\$0.89
3	\$0.89	\$0.95	\$0.89
4	\$0.89	\$0.95	\$0.89
5	\$0.89	\$0.95	\$0.89

Table A- Coverages A, B, D or E Improvements, Etc. & Other Building Options			
Zone	15% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.78	\$0.89	\$0.78
3	\$0.78	\$0.89	\$0.78
4	\$0.78	\$0.89	\$0.78
5	\$0.78	\$0.89	\$0.78

Table B- Coverage C & Other Personal Property Options			
Zone	15% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.78	\$0.89	\$0.78
3	\$0.78	\$0.89	\$0.78
4	\$0.78	\$0.89	\$0.78
5	\$0.78	\$0.89	\$0.78

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Fire Coverage
Proposed Earthquake Rates**

Table A- Coverages A, B, D or E Improvements, Etc. & Other Building Options			
Zone	10% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.98	\$1.04	\$0.98
3	0.98	1.04	0.98
4	0.98	1.04	0.98
5	0.98	1.04	0.98

Table B- Coverage C & Other Personal Property Options			
Zone	10% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.98	\$1.04	\$0.98
3	0.98	1.04	0.98
4	0.98	1.04	0.98
5	0.98	1.04	0.98

Table A- Coverages A, B, D or E Improvements, Etc. & Other Building Options			
Zone	15% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.86	\$0.98	\$0.86
3	0.86	0.98	0.86
4	0.86	0.98	0.86
5	0.86	0.98	0.86

Table B- Coverage C & Other Personal Property Options			
Zone	15% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.86	\$0.98	\$0.86
3	0.86	0.98	0.86
4	0.86	0.98	0.86
5	0.86	0.98	0.86

Table A- Coverages A, B, D or E Improvements, Etc. &			
Zone	20% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.67	\$0.84	\$0.67
3	\$0.67	\$0.84	\$0.67
4	\$0.67	\$0.84	\$0.67
5	\$0.67	\$0.84	\$0.67

Table A- Coverages A, B, D or E			
Zone	20% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.74	\$0.92	\$0.74
3	0.74	0.92	0.74
4	0.74	0.92	0.74
5	0.74	0.92	0.74

Table B- Coverage C & Other Personal Property			
Zone	20% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.67	\$0.84	\$0.67
3	\$0.67	\$0.84	\$0.67
4	\$0.67	\$0.84	\$0.67
5	\$0.67	\$0.84	\$0.67

Table B- Coverage C & Other Personal			
Zone	20% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.74	\$0.92	\$0.74
3	0.74	0.92	0.74
4	0.74	0.92	0.74
5	0.74	0.92	0.74

Table A- Coverages A, B, D or E Improvements, Etc. &			
Zone	25% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.56	\$0.79	\$0.56
3	\$0.56	\$0.79	\$0.56
4	\$0.56	\$0.79	\$0.56
5	\$0.56	\$0.79	\$0.56

Table A- Coverages A, B, D or E			
Zone	25% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.62	\$0.87	\$0.62
3	0.62	0.87	0.62
4	0.62	0.87	0.62
5	0.62	0.87	0.62

Table B- Coverage C & Other Personal Property			
Zone	25% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.56	\$0.79	\$0.56
3	\$0.56	\$0.79	\$0.56
4	\$0.56	\$0.79	\$0.56
5	\$0.56	\$0.79	\$0.56

Table B- Coverage C & Other Personal			
Zone	25% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.62	\$0.87	\$0.62
3	0.62	0.87	0.62
4	0.62	0.87	0.62
5	0.62	0.87	0.62

**Filing Memorandum
Arkansas Dwelling Fire**

Outlined herein are the details relating to the changes for our manuals in the Nationwide Mutual Fire Insurance Company.

Proposed Changes

The following changes are being implemented for the Nationwide Mutual Fire Insurance Company to be effective March 12th, 2014

Additional Information Regarding Filing

We are increasing our Earthquake rates by 9.9% in order to keep this consistent with our Mutual Fire Company which was effective 10-23-2013 (SERFF # NWPC129132202). Similarly, we currently only have the 5% earthquake deductible in our manuals but are expanding this to include 10%, 15%, 20%, and 25% deductibles. The addition of these deductibles will not impact any current business.

**Arkansas Dwelling Fire
Nationwide Mutual Fire Insurance Company
Income Summary
Assumed Effective Date: 3/31/2012**

Dwelling Fire	Projected Current Level Earned Premium	Indicated Rate Change	Indicated Premium Change	Resolved Rate Change	Resolved Premium Change
Fire	606,062	24.0%	145,409	9.9%	60,000
Extended	449,606	29.0%	130,166	9.9%	44,511
Subtotal	1,055,668	26.1%	275,575	9.9%	104,511
Earthquake	90,236	26.1%	23,552	9.9%	8,933
Total	1,145,904	26.1%	299,126	9.9%	113,444

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Determination of Indicated Rate-Level Change Assumed Effective 03/01/14
Fire Coverage**

Fiscal Accident Year Ending	2008/4	2009/4	2010/4	2011/4	2012/4	5-Year
Premium						
1. Earned Exposures	1,128	1,270	1,374	1,496	1,546	
2. Historical Earned Premium	326,135	384,972	438,364	488,261	541,637	
3. Current Level Earned Premium	375,055	442,718	504,118	561,500	597,345	
4. Selected Retrospective Premium Trend	3.8%	3.4%	2.8%	2.3%	0.0%	
5. Selected Prospective Premium Trend	2.6%	2.6%	2.6%	2.6%	2.6%	
6. Premium Projection Factor	1.244	1.185	1.130	1.096	1.071	
7. Projected Current Level Earned Premium = (3) × (6)	466,712	524,677	569,892	615,183	639,522	2,815,986
Losses and DCC Expense						
8. Estimated Non-Weather Ultimate Losses and DCC Expense	128,692	299,914	316,227	400,656	804,762	
9. Selected Retrospective Loss Cost Trend	15.5%	19.9%	-7.8%	-10.5%	0.0%	
10. Selected Prospective Loss Cost Trend	0.0%	0.0%	0.0%	0.0%	0.0%	
11. Loss Projection Factor	1.780	1.724	0.850	0.895	1.000	
12. Projected Non-Weather Losses and DCC Expense	229,070	517,027	268,669	358,555	804,762	
13. Projected Weather Losses and DCC Expense	0	0	0	0	0	
14. Projected Estimated Ultimate Losses and DCC Expense (12 + 13)	229,070	517,027	268,669	358,555	804,762	2,241,969
15. Projected Loss and DCC Expense Ratio = (14) ÷ (7)	49.1%	98.5%	47.1%	58.3%	125.8%	79.6%
16. Experience Year Weights Used Above	15%	20%	20%	20%	25%	
17. Credibility Assigned to Experience						11.7%
18. Trended Permissible Loss and DCC Expense Ratio						58.1%
19. Credibility-Weighted Loss and DCC Expense Ratio = (15) × (13) + [1-(15)] × (16)						60.6%
20. Credibility-Weighted Losses and DCC Expense = (7) × (17)						1,706,128
Fixed Expenses						
21. Estimated General and Other Acquisition Expenses = (7) × 10.8%	50,405	56,665	61,548	66,440	69,068	
22. Adjusting and Other Loss Adjustment Expenses = (7) × 5.4%	25,202	28,333	30,774	33,220	34,534	
23. Total Fixed Expenses = (19) + (20)	75,607	84,998	92,322	99,660	103,603	456,190
Indication						
24. Projected Experience Losses, DCC and Fixed Expenses = ((7) × (15)) + (23)						2,698,158
25. Projected Credibility-Weighted Losses, DCC and Fixed Expenses = (20) + (23)						2,162,318
26. Permissible Loss and Fixed Expense Ratio						62.4%
27. Experience Required Premium = (24) ÷ (26)						4,327,439
28. Experience Indicated Rate Level Change = (27) ÷ (7) - 1						53.7%
29. Credibility-Weighted Required Premium = (25) ÷ (26)						3,468,032
30. Credibility-Weighted Indicated Rate Level Change = (29) ÷ (7) - 1						23.2%
31. Reinsurance Charge						0.7%
32. Required Premium Including Reinsurance Charge = (29) + [(7) × (31)] ÷ [1 - Commissions - Misc Taxes - Premium Taxes]						3,491,610
33. Indicated Rate Level Change Including Reinsurance Charge = (32) ÷ (7) - 1						24.0%

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Determination of Indicated Rate-Level Change Assumed Effective 03/01/14
Extended Coverage**

Fiscal Accident Year Ending	2008/4	2009/4	2010/4	2011/4	2012/4	5-Year
Premium						
1. Earned Exposures	1,116	1,260	1,365	1,485	1,526	
2. Historical Earned Premium	239,311	290,400	332,558	375,797	408,410	
3. Current Level Earned Premium	275,208	333,960	382,442	432,167	450,597	
4. Selected Retrospective Premium Trend	4.8%	3.9%	2.9%	1.6%	0.0%	
5. Selected Prospective Premium Trend	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	
6. Premium Projection Factor	1.200	1.119	1.055	1.012	0.996	
7. Projected Current Level Earned Premium = (3) x (6)	330,366	373,622	403,293	437,287	448,835	1,993,403
Losses and DCC Expense						
8. Estimated Non-Weather Ultimate Losses and DCC Expense	38,643	174,103	74,855	79,614	104,773	
9. Selected Retrospective Loss Cost Trend	-3.1%	-18.9%	-5.1%	-3.3%	0.0%	
10. Selected Prospective Loss Cost Trend	-1.3%	-1.3%	-1.3%	-1.3%	-1.3%	
11. Loss Projection Factor	0.851	0.515	0.870	0.933	0.965	
12. Projected Non-Weather Losses and DCC Expense	32,896	89,646	65,088	74,313	101,117	
13. Projected Weather Losses and DCC Expense	328,745	371,302	402,244	437,653	449,707	
14. Projected Non-Hurricane Estimated Ultimate Losses and DCC Expense (12)	361,641	460,947	467,332	511,966	550,824	2,359,525
15. Projected Non-Hurricane Loss and DCC Expense Ratio = (14) ÷ (7)	109.5%	123.4%	115.9%	117.1%	122.7%	118.4%
16. Experience Year Weights Used Above	15%	20%	20%	20%	25%	
17. Credibility Assigned to Experience						14.3%
18. Trended Permissible Loss and DCC Expense Ratio						49.9%
19. Credibility-Weighted Loss and DCC Expense Ratio = (17) x (15) + [1-(17)] x (18)						59.7%
20. Credibility-Weighted Losses and DCC Expense = (7) x (19)						1,189,665
21. Projected Hurricane Losses and DCC Expense	3,982	3,982	3,982	3,982	3,982	19,910
22. Total Projected Cat + Cred Wtd Non-Cat Losses and DCC Expense = (21) + (22)						1,209,575
Fixed Expenses						
23. Estimated General and Other Acquisition Expenses = (7) x 14.2%	46,912	53,054	57,268	62,095	63,735	
24. Adjusting and Other Loss Adjustment Expenses = (7) x 5%	16,518	18,681	20,165	21,864	22,442	
25. Total Fixed Expenses = (23) + (24)	63,430	71,735	77,432	83,959	86,176	382,733
Indication						
26. Projected Experience Losses, DCC and Fixed Expenses = ((7) x (15)) + (21) + (25)						2,762,168
27. Projected Credibility-Weighted Losses, DCC and Fixed Expenses = (20) + (21) + (25)						1,592,308
28. Permissible Loss and Fixed Expense Ratio						62.4%
29. Experience Required Premium = (26) ÷ (28)						4,430,102
30. Experience Indicated Rate Level Change = (29) ÷ (7) - 1						122.2%
31. Credibility-Weighted Required Premium = (27) ÷ (28)						2,553,822
32. Credibility-Weighted Indicated Rate Level Change = (31) ÷ (7) - 1						28.1%
33. Reinsurance Charge						0.7%
34. Required Premium Including Reinsurance Charge = (31) + (((7) x (33)) ÷ [1 - Commissions - Misc Taxes - Premium Taxes])						2,570,513
35. Indicated Rate Level Change Including Reinsurance Charge = (34) ÷ (7) - 1						29.0%

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Fire Coverage
Current 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	Cov.	A	C	A	C	A	C	A	C	Cov.
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
Fire Coverage
Proposed 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	Cov.	A	C	A	C	A	C	A	C	Cov.
1	M	96	25	104	25	153	33	47	120	25	131	25	191	33	47		
	F	129	34	142	34	207	44	64	162	34	177	34	258	44	64		
2	M	97	25	107	25	155	33	47	121	25	133	25	193	33	47		
	F	131	34	143	34	209	45	64	163	34	179	34	260	45	64		
3	M	98	26	108	26	157	34	48	123	26	135	26	197	34	48		
	F	132	35	145	35	211	45	65	165	35	181	35	264	45	65		
4	M	99	26	110	26	159	34	48	124	26	136	26	199	34	48		
	F	133	35	146	35	213	46	65	166	35	182	35	266	46	65		
5	M	101	26	111	26	162	35	49	126	26	138	26	201	35	49		
	F	134	35	148	35	215	46	66	168	35	185	35	269	46	66		
6	M	102	27	112	27	164	35	51	127	27	141	27	204	35	51		
	F	135	36	149	36	218	47	67	169	36	187	36	271	47	67		
7	M	103	27	114	27	166	35	51	130	27	142	27	207	35	51		
	F	162	43	177	43	258	56	79	201	43	222	43	322	56	79		
8	M	121	32	133	32	193	42	59	152	32	166	32	242	42	59		
	F	175	46	192	46	279	60	86	219	46	241	46	349	60	86		
8B	M	149	40	164	40	238	52	74	187	40	206	40	298	52	74		
	F	215	57	236	57	344	74	106	269	57	296	57	430	74	106		
9	M	168	45	185	45	269	58	82	210	45	231	45	336	58	82		
	F	242	64	266	64	387	84	119	302	64	333	64	484	84	119		
10	M	215	57	236	57	344	74	106	269	57	296	57	430	74	106		
	F	309	82	340	82	495	107	152	387	82	425	82	618	107	152		

**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
57	85	102	4	10	10	57	100	120	4	12	12

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
63	93	112	4	11	11	63	110	132	4	13	13

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Fire Coverage
Current Earthquake Rates**

Table A- Coverages A, B, D or E Improvements, Etc. & Other Building Options

Zone	10% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.89	\$0.95	\$0.89
3	\$0.89	\$0.95	\$0.89
4	\$0.89	\$0.95	\$0.89
5	\$0.89	\$0.95	\$0.89

Table B- Coverage C & Other Personal Property Options

Zone	10% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.89	\$0.95	\$0.89
3	\$0.89	\$0.95	\$0.89
4	\$0.89	\$0.95	\$0.89
5	\$0.89	\$0.95	\$0.89

Table A- Coverages A, B, D or E Improvements, Etc. &

Zone	15% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.78	\$0.89	\$0.78
3	\$0.78	\$0.89	\$0.78
4	\$0.78	\$0.89	\$0.78
5	\$0.78	\$0.89	\$0.78

Table B- Coverage C & Other Personal Property

Zone	15% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.78	\$0.89	\$0.78
3	\$0.78	\$0.89	\$0.78
4	\$0.78	\$0.89	\$0.78
5	\$0.78	\$0.89	\$0.78

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Fire Coverage
Proposed Earthquake Rates**

Table A- Coverages A, B, D or E Improvements, Etc. & Other Building Options

Zone	10% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.98	\$1.04	\$0.98
3	0.98	1.04	0.98
4	0.98	1.04	0.98
5	0.98	1.04	0.98

Table B- Coverage C & Other Personal Property Options

Zone	10% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.98	\$1.04	\$0.98
3	0.98	1.04	0.98
4	0.98	1.04	0.98
5	0.98	1.04	0.98

Table A- Coverages A, B, D or E

Zone	15% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.86	\$0.98	\$0.86
3	0.86	0.98	0.86
4	0.86	0.98	0.86
5	0.86	0.98	0.86

Table B- Coverage C & Other Personal

Zone	15% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.86	\$0.98	\$0.86
3	0.86	0.98	0.86
4	0.86	0.98	0.86
5	0.86	0.98	0.86

Table A- Coverages A, B, D or E Improvements, Etc. &			
Zone	20% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.67	\$0.84	\$0.67
3	\$0.67	\$0.84	\$0.67
4	\$0.67	\$0.84	\$0.67
5	\$0.67	\$0.84	\$0.67

Table A- Coverages A, B, D or E			
Zone	20% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.74	\$0.92	\$0.74
3	0.74	0.92	0.74
4	0.74	0.92	0.74
5	0.74	0.92	0.74

Table B- Coverage C & Other Personal Property			
Zone	20% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.67	\$0.84	\$0.67
3	\$0.67	\$0.84	\$0.67
4	\$0.67	\$0.84	\$0.67
5	\$0.67	\$0.84	\$0.67

Table B- Coverage C & Other Personal			
Zone	20% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.74	\$0.92	\$0.74
3	0.74	0.92	0.74
4	0.74	0.92	0.74
5	0.74	0.92	0.74

Table A- Coverages A, B, D or E Improvements, Etc. &			
Zone	25% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.56	\$0.79	\$0.56
3	\$0.56	\$0.79	\$0.56
4	\$0.56	\$0.79	\$0.56
5	\$0.56	\$0.79	\$0.56

Table A- Coverages A, B, D or E			
Zone	25% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.62	\$0.87	\$0.62
3	0.62	0.87	0.62
4	0.62	0.87	0.62
5	0.62	0.87	0.62

Table B- Coverage C & Other Personal Property			
Zone	25% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.56	\$0.79	\$0.56
3	\$0.56	\$0.79	\$0.56
4	\$0.56	\$0.79	\$0.56
5	\$0.56	\$0.79	\$0.56

Table B- Coverage C & Other Personal			
Zone	25% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.62	\$0.87	\$0.62
3	0.62	0.87	0.62
4	0.62	0.87	0.62
5	0.62	0.87	0.62

**Filing Memorandum
Arkansas Dwelling Fire**

Outlined herein are the details relating to the changes for our manuals in the Nationwide Mutual Fire Insurance Company.

Proposed Changes

The following changes are being implemented for the Nationwide Mutual Fire Insurance Company to be effective March 12th, 2014

Additional Information Regarding Filing

We are increasing our Earthquake rates by 9.9% in order to keep this consistent with our Mutual Fire Company which was effective 10-23-2013 (SERFF # NWPC129132202). Similarly, we currently only have the 5% earthquake deductible in our manuals but are expanding this to include 10%, 15%, 20%, and 25% deductibles. The addition of these deductibles will not impact any current business.

**Nationwide Mutual Fire Insurance Company
Dwelling Fire**

General	2
Insufficient Funds	2
Late Payment Fee	2
Payment Plans	2
Premium Rounding Rule	2
Territory Definitions	3
Protection Classification Information	5
Exceptions to ISO Rules	6
Protective Device Credit	6
Rates	7
Base Premium and Limit of Liability Factors	7
Exceptions to ISO Rating	12
Building Items – Rule 505	12
Condition Charges	12
Deductibles – Rule 406	12
Earthquake Coverage – Rule 509	12
Improvements, Alterations and Additions – Rule 504	14
Minimum Premium – Rule 206	14
Miscellaneous Rates – Rule 500	14
Protective Device Credit Rule	14
Theft Coverage – Rule 510	14
Trees, Shrubs and Other Plants – Rule 508	15
Vandalism & Malicious Mischief – Rule 302	15
Waiver of Premium – Rule 208	15
Windstorm or Hail Coverage – Rule 512	15
ISO State Exceptions for Arkansas	16

General

Nationwide uses Insurance Services Office (ISO) Dwelling Policy Program for the Nationwide Dwelling Fire policy. For coverage details refer to the ISO Countrywide Generals Rules manual. This manual contains Nationwide Exceptions to ISO, ISO State Exceptions to the Countrywide General Rules manual and rates. For rating dwelling risks not shown on the Nationwide rate pages, see the ISO Manual.

Insufficient Funds

Effective 01-15-10

The Company reserves the right to impose a fee of **\$30.00** for any premium payment, fees, or other charges due the Company, regardless of payment method, that are unable to be processed due to insufficient funds or the unavailability or inaccessibility of funds.

NOTE: Refer to the rule above in place of ISO Deferred Premium Payment Plan.

Late Payment Fee

Effective 08-05-11

A late payment fee of **\$10.00** will be assessed for any payment not received by 5:00 PM ET on the fifth day past the billing due date.

NOTE: Refer to the rule above in place of ISO Deferred Premium Payment Plan.

Payment Plans

Effective 01-15-10

The total policy premium for a policy term may be paid in full at the time a new policy is written or upon the insured's receipt of a renewal billing.

The total policy premium for a policy term may be paid through one of the company's installment payment plans. A handling fee of **\$5.00** will be assessed for each installment payment made by methods other than by electronic funds transfer (EFT).

NOTE: Refer to the rule above in place of ISO Deferred Premium Payment Plan.

Premium Rounding Rule

The rates and/or premiums shown on the policy will be the final term rate and/or premiums. All premiums separately shown on policies, endorsements, or other evidence of insurance or cancellation will be rounded to the nearest whole dollar in accordance with the ISO Dwelling Policy Program rules.

**Nationwide Mutual Fire Insurance Company
Dwelling Fire**

Territory Definitions

<u>County</u>	<u>Definition</u>	<u>Territory</u>	<u>County</u>	<u>Definition</u>	<u>Territory</u>
1 Arkansas	Entire County	33	28 Greene	Entire County	33
2 Ashley	Entire County	33	29 Hempstead	Entire County	33
3 Baxter	Entire County	33	30 Hot Spring	Entire County	33
4 Benton	Entire County	33	31 Howard	Entire County	33
5 Boone	Entire County	33	32 Independence	Entire County	33
6 Bradley	Entire County	33	33 Izard	Entire County	33
7 Calhoun	Entire County	33	34 Jackson	Entire County	33
8 Carroll	Entire County	33	35 Jefferson	Entire County	32
9 Chicot	Entire County	33	36 Johnson	Entire County	33
10 Clark	Entire County	33	37 Lafayette	Entire County	33
11 Clay	Entire County	33	38 Lawrence	Entire County	33
12 Cleburne	Entire County	33	39 Lee	Entire County	33
13 Cleveland	Entire County	33	40 Lincoln	Entire County	33
14 Columbia	Entire County	33	41 Little River	Entire County	33
15 Conway	Entire County	33	42 Logan	Entire County	33
16 Craighead	Entire County	33	43 Lonoke	Entire County	33
17 Crawford	Entire County	33	44 Madison	Entire County	33
18 Crittenden	Entire County	33	45 Marion	Entire County	33
19 Cross	Entire County	33	46 Miller	Entire County	33
20 Dallas	Entire County	33	47 Mississippi	Entire County	33
21 Desha	Entire County	33	48 Monroe	Entire County	33
22 Drew	Entire County	33	49 Montgomery	Entire County	33
23 Faulkner	Entire County	33	50 Nevada	Entire County	33
24 Franklin	Entire County	33	51 Newton	Entire County	33
25 Fulton	Entire County	33	52 Ouachita	Entire County	33
26 Garland	Entire County	33	53 Perry	Entire County	33
27 Grant	Entire County	33	54 Phillips	Entire County	33

**Nationwide Mutual Fire Insurance Company
Dwelling Fire**

<u>County</u>	<u>Definition</u>	<u>Territory</u>
55 Pike	Entire County	33
56 Poinsett	Entire County	33
57 Polk	Entire County	33
58 Pope	Entire County	33
59 Prairie	Entire County	33
60 Pulaski		
	City of Little Rock	30
	City of North Little Rock	30
	Remainder of County	31
61 Randolph	Entire County	33
62 St. Francis	Entire County	33
63 Saline	Entire County	33
64 Scott	Entire County	33
65 Searcy	Entire County	33
66 Sebastian	Entire County	33
67 Sevier	Entire County	33
68 Sharp	Entire County	33
69 Stone	Entire County	33
70 Union	Entire County	33
71 Van Buren	Entire County	33
72 Washington	Entire County	33
73 White	Entire County	33
74 Woodruff	Entire County	33
75 Yell	Entire County	33

Protection Classification Information

Protection Classification

Insurance Services Office (ISO) establishes general classifications applying to all areas within limits of municipalities and recognized boundaries of protected area fire districts, protected unincorporated communities and rural areas.

The protection class listings in the ISO Public Protection Classification Manual shall be used in conjunction with the following rules to determine the proper fire protection class.

The fire department providing the primary response to fire alarms at the residence shall determine which of the following rules apply. Fire departments providing secondary response by mutual aid are not to be considered.

1. Use the Protection Classification Listing shown in the ISO Public Protection Classification Manual. A classified area means that area or fire department is listed in the ISO Public Protection Classification Manual. Protection Class 10 applies for areas or fire departments not listed.
2. Inside Classified area: inside the city limits or within the limits of recognized fire districts.
 - a. Dwellings located within the corporate limits of the municipality or established boundaries of a fire district will be accorded the rating classification of the municipality or district as established.
 - b. In a classified area where two or more classifications are indicated (e.g. 6/9) the first class shown applies to properties within five road miles of a responding fire department and within 1,000 feet of a fire hydrant.
 - c. In a classified area where two or more classifications are indicated (e.g. 6/9) the second class shown applies to properties within five road miles of a responding fire department but beyond 1,000 feet of a fire hydrant.
 - d. Protection Class 10 applies to properties that are beyond five road miles of a responding fire department.

Outside Classified Areas (Unprotected): dwellings for which protection credit is not providing under the rules above shall rate as Class 10.

3.

Exceptions to ISO Rules

**Protective Device Credit
Endorsement DP 04 70**

Premium Credits are allowed for approved and properly maintained fire and burglary protective installations in the dwelling.

Only one of the credits shall be applied to the fire base premium for each eligible location. If more than one of the described systems is installed, only the highest credit shall apply.

When a premium credit is allowed, the Premises Alarm Systems Endorsement must be attached to the policy.

Nationwide Mutual Fire Insurance Company
Dwelling Fire

Rates

Base Premium and Limit of Liability Factors

Fire Base Premiums
Coverage A and C – All Forms
Owner Occupied – Seasonal & Non-Seasonal
Effective 03-31-12

Territory: All

Protecti on Class	Masonry						Frame					
	Coverage A			Coverage C			Coverage A			Coverage C		
	Number of Families						Number of Families					
	1	2	3 or 4	1 or 2	3 or 4	5	1	2	3 or 4	1 or 2	3 or 4	5
1	\$96\$8 7	\$104\$9 5	\$153\$13 9	\$25\$2 3	\$33\$3 0	\$47\$4 3	\$129\$11 7	\$142\$12 9	\$207\$18 8	\$34\$3 1	\$44\$40	\$64\$58
2	9788	10797	15514	2523	3330	4743	13111	14313	20919	3431	4541	6458
3	9889	10898	15714	2624	3431	4844	13212	14513	21119	3532	4541	6559
4	9990	11010	15914	2624	3431	4844	13312	14613	21319	3532	4642	6559
5	10192	11110	16214	2624	3532	4945	13412	14813	21519	3532	4642	6660
6	10293	11210	16414	2725	3532	5146	13512	14913	21819	3633	4743	6761
7	10394	11410	16615	2725	3532	5146	16214	17716	25823	4339	5651	7972
8	12114	13312	19317	3229	4238	5954	17515	19217	27925	4642	6055	8678
8B	14913	16414	23821	4036	5247	7467	21519	23621	34431	5752	7467	10696
9	16815	18516	26924	4541	5853	8275	24222	26624	38735	6458	8476	11910
10	21519	23621	34431	5752	7467	1069	30928	34030	49545	8275	10797	15213
	6	5	3	3	4	6	1	9	0	0	8	8

NOTE: Masonry Veneer is rated as Masonry. Aluminum or plastic siding over frame is rated as Frame.

Fire Base Premiums
Coverage A and C – All Forms
Non-Owner Occupied – Seasonal & Non-Seasonal
Effective 03-31-12

Territory: All

Protecti on Class	Masonry						Frame					
	Coverage A			Coverage C			Coverage A			Coverage C		
	Number of Families						Number of Families					
	1	2	3 or 4	1 or 2	3 or 4	5	1	2	3 or 4	1 or 2	3 or 4	5
1	\$120\$1 09	\$131\$1 19	\$191\$1 74	\$25\$2 3	\$33\$3 0	\$47\$4 3	\$162\$14 7	\$177\$16 1	\$258\$23 5	\$34\$3 1	\$44\$4	\$64\$58
2	121140	133121	193176	2523	3330	4743	16314	17916	26023	3431	4541	6458
3	123112	135123	197179	2624	3431	4844	16515	18116	26424	3532	4541	6559
4	124113	136124	199184	2624	3431	4844	16615	18216	26624	3532	4642	6559
							4	6	2			

**Nationwide Mutual Fire Insurance Company
Dwelling Fire**

5	<u>126445</u>	<u>138426</u>	<u>201483</u>	<u>2624</u>	<u>3532</u>	<u>4945</u>	<u>16815</u> 3	<u>18516</u> 8	<u>26924</u> 5	<u>3532</u>	<u>4642</u>	<u>6660</u>
6	<u>127446</u>	<u>141428</u>	<u>204486</u>	<u>2725</u>	<u>3532</u>	<u>5146</u>	<u>16945</u> 4	<u>18747</u> 0	<u>27124</u> 7	<u>3633</u>	<u>4743</u>	<u>6764</u>
7	<u>130448</u>	<u>142429</u>	<u>207488</u>	<u>2725</u>	<u>3532</u>	<u>5146</u>	<u>20148</u> 3	<u>22220</u> 2	<u>32229</u> 3	<u>4339</u>	<u>5654</u>	<u>7972</u>
8	<u>152438</u>	<u>166454</u>	<u>242220</u>	<u>3229</u>	<u>4238</u>	<u>5954</u>	<u>21949</u> 9	<u>24124</u> 9	<u>34934</u> 8	<u>4642</u>	<u>6055</u>	<u>8678</u>
8B	<u>187470</u>	<u>206487</u>	<u>298274</u>	<u>4036</u>	<u>5247</u>	<u>7467</u>	<u>26924</u> 5	<u>29626</u> 9	<u>43039</u> 4	<u>5752</u>	<u>7467</u>	<u>10696</u>
9	<u>210494</u>	<u>231240</u>	<u>336306</u>	<u>4544</u>	<u>5853</u>	<u>8275</u>	<u>30227</u> 5	<u>33330</u> 3	<u>48444</u> 0	<u>6458</u>	<u>8476</u>	<u>11940</u> 8
10	<u>269245</u>	<u>296269</u>	<u>430394</u>	<u>5752</u>	<u>7467</u>	<u>1069</u> 6	<u>38735</u> 2	<u>42538</u> 7	<u>61856</u> 2	<u>8275</u>	<u>1079</u> 7	<u>15243</u> 8

NOTE: Masonry Veneer is rated as Masonry. Aluminum or plastic siding over frame is rated as Frame.

**Nationwide Mutual Fire Insurance Company
Dwelling Fire**

**Fire Limit of Liability Factors
Coverage A and C – All Forms
Owner & Non Owner Occupied – Seasonal & Non-Seasonal**

Limits of Liability (\$1,000)	Coverage A	Coverage C
\$1*	0.310	0.350
2	0.346	0.480
3	0.382	0.610
4	0.419	0.740
5	0.455	0.870
6	0.491	1.000
7	0.528	1.130
8	0.564	1.260
9	0.600	1.390
10	0.637	1.520
11	0.673	1.650
12	0.709	1.780
13	0.746	1.910
14	0.782	2.040
15	0.818	2.170
16	0.855	2.300
17	0.891	2.430
18	0.927	2.560
19	0.964	2.690
20	1.000	2.820
21	1.016	2.950
22	1.033	3.080
23	1.049	3.210
24	1.065	3.340
25	1.082	3.470
26	1.098	3.600
27	1.114	3.730
28	1.131	3.860
29	1.147	3.990
30	1.163	4.120
31	1.180	4.250
32	1.196	4.380
33	1.212	4.510
34	1.229	4.640
35	1.245 1.242	4.770
36	1.261	4.900
37	1.278	5.030
38	1.294	5.160
39	1.310	5.290
40	1.327	5.420
41	1.343	5.550
42	1.359	5.680
43	1.376	5.810
44	1.392	5.940
45	1.408	6.070
46	1.425	6.200
47	1.441	6.330
48	1.457	6.460
49	1.474	6.590
50	1.490	6.720
Each Add'l \$1,000	0.016	0.130

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

Nationwide Mutual Fire Insurance Company
Dwelling Fire

Extended Coverage Base Premiums
Coverage A and C – Broad and Special Forms
Effective 03-31-12

Non-Seasonal & Seasonal Dwellings

Territory	Non-Seasonal						Seasonal					
	Coverage A			Coverage C			Coverage A			Coverage C		
	Form						Form					
	01	02	03	01	02	03	01	02	03	01	02	03
	\$63 ^{\$5}	\$93 ^{\$8}	\$112 ^{\$40}		\$11 ^{\$4}	\$11 ^{\$4}	\$63 ^{\$5}	\$110 ^{\$40}	\$132 ^{\$42}	\$4 ^{\$}	\$13 ^{\$4}	\$13 ^{\$4}
30	7	5	2	4	0	0	7	0	0	4	2	2
31	6357	9385	112402	44	1140	1140	6357	110400	132420	44	1342	1342
32	6357	9385	112402	44	1140	1140	6357	110400	132420	44	1342	1342
33	6357	9385	112402	44	1140	1140	6357	110400	132420	44	1342	1342

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

**Nationwide Mutual Fire Insurance Company
Dwelling Fire**

**Extended Coverage Limit of Liability Factors
Seasonal & Non-Seasonal Dwellings
Coverage A and C – Broad and Special Forms**

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

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

Exceptions to ISO Rating

**Building Items – Rule 505
Endorsement DP 17 66**

Condo Unit-Owner – DP 00 01 or DP 00 02
Additional rate per \$1,000 of Insurance \$0.90

Condition Charges

Rate per \$1,000 \$2.13

Deductibles – Rule 406

\$100 Deductible
Minimum Additional Charge \$25.00

**Earthquake Coverage – Rule 509
Endorsement DP 04 69
Effective 03-16-13**

Table A – Coverages A, B, D or E Improvements, Etc. & Other Building Options

Zone	5% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.37	\$0.84	\$0.37
3	0.24	0.63	0.24
4	0.24	0.63	0.24
5	0.24	0.63	0.24

Table B – Coverage C & Other Personal Property Options

Zone	5% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.37	\$0.84	\$0.37
3	0.24	0.63	0.24
4	0.24	0.63	0.24
5	0.24	0.63	0.24

Table A – Coverages A, B, D or E Improvements, Etc. & Other Building Options

Zone	10% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.98 –.89	\$1.04 –.95	\$0.98 –.89
3	0.98-.89	1.04-.95	0.98-.89
4	0.98-.89	1.04-.95	0.98-.89
5	0.98-.89	1.04-.95	0.98-.89

Table B – Coverage C & Other Personal Property Options

Zone	10% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.98 –.89	\$1.04 –.95	\$0.98 –.89
3	0.98-.89	1.04-.95	0.98-.89
4	0.98-.89	1.04-.95	0.98-.89
5	0.98-.89	1.04-.95	0.98-.89

Table A – Coverages A, B, D or E Improvements, Etc. & Other Building Options

Zone	15% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.86 –.78	\$0.98 –.89	\$0.86 –.78
3	0.86-.78	0.98-.89	0.86-.78
4	0.86-.78	0.98-.89	0.86-.78
5	0.86-.78	0.98-.89	0.86-.78

**Nationwide Mutual Fire Insurance Company
Dwelling Fire**

Table B- Coverage C & Other Personal Property Options			
Zone	15% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.86-78	\$0.98-89	\$0.86-78
3	0.86-78	0.98-89	0.86-78
4	0.86-78	0.98-89	0.86-78
5	0.86-78	0.98-89	0.86-78

Table A- Coverages A, B, D or E Improvements, Etc. & Other Building Options			
Zone	20% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.74-67	\$0.92-84	\$0.74-67
3	0.74-67	0.92-84	0.74-67
4	0.74-67	0.92-84	0.74-67
5	0.74-67	0.92-84	0.74-67

Table B- Coverage C & Other Personal Property Options			
Zone	20% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.74-67	\$0.92-84	\$0.74-67
3	0.74-67	0.92-84	0.74-67
4	0.74-67	0.92-84	0.74-67
5	0.74-67	0.92-84	0.74-67

Table A- Coverages A, B, D or E Improvements, Etc. & Other Building Options			
Zone	25% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.62-56	\$0.87-79	\$0.62-56
3	0.62-56	0.87-79	0.62-56
4	0.62-56	0.87-79	0.62-56
5	0.62-56	0.87-79	0.62-56

Table B- Coverage C & Other Personal Property Options			
Zone	25% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.62-56	\$0.87-79	\$0.62-56
3	0.62-56	0.87-79	0.62-56
4	0.62-56	0.87-79	0.62-56
5	0.62-56	0.87-79	0.62-56

*If exterior Masonry Veneer is covered, rate as Masonry; if not covered rate as Frame.

Zone Definitions

Zone 2

Clay* Craighead* Crittenden* Cross* Greene* Jackson*

Mississippi* Poinsett*

Zone 3

Independence* Lawrence* Lee* Monroe* Philips* Randolph*

St. Francis* White* Woodruff*

Zone 4

Arkansas* Baxter Cleburne Conway Desha Faulkner

Fulton Izard Jefferson* Little River Lonoke* Marion

Prairie* Pulaski* Searcy Sebastian Sharp* Stone

Van Buren

Zone 5

Remainder of County

**Nationwide Mutual Fire Insurance Company
Dwelling Fire**

A minimum 15% Earthquake Deductible applies in counties with an asterisk (), otherwise a minimum 10% Earthquake Deductible applies.

**Improvements, Alterations and Additions – Rule 504
Endorsement DP 04 31**

Tenant and Co-Op Unit-Owners – DP 00 01 or DP 00 02

Additional rate per \$1,000 of Insurance \$0.90

Minimum Premium – Rule 206

Paragraphs A, B, and C \$50.00

Miscellaneous Rates – Rule 500

The following rates per \$1,000 apply to all occupancies, territories, construction and protection classifications, unless otherwise specified:

A. Fire	
Protection Class 1 – 8	\$2.07
Protection Class 9 & 10	3.68
B. Extended Coverage	
Form DP 00 01	0.81
C. Broad	
Form DP 00 02	1.18
D. Special	
Form (DP 00 03)	1.58
E. Broad	
Form (DP 00 02) with Endorsement DP 04 65	1.58

NOTE: Rates for A. are cumulative with either B, C, D, or E.

**Protective Device Credit Rule
Endorsement DP 04 70**

Protective Device	Percent Credit
Local fire or Smoke Alarm	5%
Fire Department Alarm	7%
Central Station Fire Alarm System	10%
Automatic Sprinkler system in all Areas except attic, bathrooms, closets and attached structure areas that are protected by a fire detector	10%
Automatic Sprinkler System in all areas including attic, bathrooms, closets and attached structures	20%

**Theft Coverage – Rule 510
Endorsement DP 04 72
Endorsement DP 04 73**

On-Premise

Entire State \$27.34

Off-Premise

Entire State \$12.75

**Trees, Shrubs and Other Plants – Rule 508
Endorsement DP 04 17**

The following rates per \$1,000 apply to all occupancies, territories, construction and protection classifications, unless otherwise specified.

Fire

Form DP 00 01

Protection Class	Rate per \$1,000
1-8	\$2.07
9 & 10	3.68

Extended Coverage

Form DP 00 01 – All perils

Territory	Rate per \$1,000	
	Including Wind or Hail	Excluding Wind or Hail
Entire State	\$45.98	\$45.98

Form DP 00 02 or DP 00 03

Territory	Rate per \$1,000
	Windstorm or Hail
Entire State	\$45.08

Vandalism & Malicious Mischief – Rule 302

Form DP 00 01

	Rate per \$1,000
Not Seasonal or Vacant	\$0.10
Seasonal & Not Vacant	0.47
Vacant	7.50
In Course of Construction	0.10

Waiver of Premium – Rule 208

Amount to be waived \$3.00

**Windstorm or Hail Coverage – Rule 512
Endorsement DP 04 18
Endorsement DP 04 19**

	Rate per \$1,000
Awnings	\$45.08
Signs	45.08
Outdoor Radio & TV Equipment	45.08

Nationwide Mutual Fire Insurance Company
Dwelling Fire

ISO State Exceptions for Arkansas

The Following Pages are from the Insurance Service Office Arkansas Exceptions to the ISO Multistate Manual.

**Arkansas Dwelling Fire
Nationwide Mutual Fire Insurance Company
Income Summary
Assumed Effective Date: 3/31/2012**

Dwelling Fire	Projected Current Level Earned Premium	Indicated Rate Change	Indicated Premium Change	ISO Indicated Rate Change	ISO Indicated Premium Change	Resolved Rate Change	Resolved Premium Change
Fire	606,062	24.0%	145,409	6.70%	40,606	9.9%	60,000
Extended	449,606	29.0%	130,166	19.00%	85,425	9.9%	44,511
Subtotal	1,055,668	26.1%	275,575	11.9%	126,031	9.9%	104,511
Earthquake	90,236	26.1%	23,552	9.90%	8,933	9.9%	8,933
Total	1,145,904	26.1%	299,126	11.78%	134,965	9.9%	113,444

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Determination of Indicated Rate-Level Change Assumed Effective 03/01/14
Fire Coverage**

Fiscal Accident Year Ending	2008/4	2009/4	2010/4	2011/4	2012/4	5-Year
Premium						
1. Earned Exposures	1,128	1,270	1,374	1,496	1,546	
2. Historical Earned Premium	326,135	384,972	438,364	488,261	541,637	
3. Current Level Earned Premium	375,055	442,718	504,118	561,500	597,345	
4. Selected Retrospective Premium Trend	3.8%	3.4%	2.8%	2.3%	0.0%	
5. Selected Prospective Premium Trend	2.6%	2.6%	2.6%	2.6%	2.6%	
6. Premium Projection Factor	1.244	1.185	1.130	1.096	1.071	
7. Projected Current Level Earned Premium = (3) × (6)	466,712	524,677	569,892	615,183	639,522	2,815,986
Losses and DCC Expense						
8. Estimated Non-Weather Ultimate Losses and DCC Expense	128,692	299,914	316,227	400,656	804,762	
9. Selected Retrospective Loss Cost Trend	15.5%	19.9%	-7.8%	-10.5%	0.0%	
10. Selected Prospective Loss Cost Trend	0.0%	0.0%	0.0%	0.0%	0.0%	
11. Loss Projection Factor	1.780	1.724	0.850	0.895	1.000	
12. Projected Non-Weather Losses and DCC Expense	229,070	517,027	268,669	358,555	804,762	
13. Projected Weather Losses and DCC Expense	0	0	0	0	0	
14. Projected Estimated Ultimate Losses and DCC Expense (12 + 13)	229,070	517,027	268,669	358,555	804,762	2,241,969
15. Projected Loss and DCC Expense Ratio = (14) ÷ (7)	49.1%	98.5%	47.1%	58.3%	125.8%	79.6%
16. Experience Year Weights Used Above	15%	20%	20%	20%	25%	
17. Credibility Assigned to Experience						11.7%
18. Trended Permissible Loss and DCC Expense Ratio						58.1%
19. Credibility-Weighted Loss and DCC Expense Ratio = (15) × (13) + [1-(15)] × (16)						60.6%
20. Credibility-Weighted Losses and DCC Expense = (7) × (17)						1,706,128
Fixed Expenses						
21. Estimated General and Other Acquisition Expenses = (7) × 10.8%	50,405	56,665	61,548	66,440	69,068	
22. Adjusting and Other Loss Adjustment Expenses = (7) × 5.4%	25,202	28,333	30,774	33,220	34,534	
23. Total Fixed Expenses = (19) + (20)	75,607	84,998	92,322	99,660	103,603	456,190
Indication						
24. Projected Experience Losses, DCC and Fixed Expenses = ((7) × (15)) + (23)						2,698,158
25. Projected Credibility-Weighted Losses, DCC and Fixed Expenses = (20) + (23)						2,162,318
26. Permissible Loss and Fixed Expense Ratio						62.4%
27. Experience Required Premium = (24) ÷ (26)						4,327,439
28. Experience Indicated Rate Level Change = (27) ÷ (7) - 1						53.7%
29. Credibility-Weighted Required Premium = (25) ÷ (26)						3,468,032
30. Credibility-Weighted Indicated Rate Level Change = (29) ÷ (7) - 1						23.2%
31. Reinsurance Charge						0.7%
32. Required Premium Including Reinsurance Charge = (29) + [(7) × (31)] ÷ [1 - Commissions - Misc Taxes - Premium Taxes]						3,491,610
33. Indicated Rate Level Change Including Reinsurance Charge = (32) ÷ (7) - 1						24.0%

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Determination of Indicated Rate-Level Change Assumed Effective 03/01/14
Extended Coverage**

Fiscal Accident Year Ending	2008/4	2009/4	2010/4	2011/4	2012/4	5-Year	
Premium							
1. Earned Exposures	1,116	1,260	1,365	1,485	1,526		
2. Historical Earned Premium	239,311	290,400	332,558	375,797	408,410		
3. Current Level Earned Premium	275,208	333,960	382,442	432,167	450,597		
4. Selected Retrospective Premium Trend	4.8%	3.9%	2.9%	1.6%	0.0%		
5. Selected Prospective Premium Trend	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%		
6. Premium Projection Factor	1.200	1.119	1.055	1.012	0.996		
7. Projected Current Level Earned Premium = (3) x (6)	330,366	373,622	403,293	437,287	448,835	1,993,403	
Losses and DCC Expense							
8. Estimated Non-Weather Ultimate Losses and DCC Expense	38,643	174,103	74,855	79,614	104,773		
9. Selected Retrospective Loss Cost Trend	-3.1%	-18.9%	-5.1%	-3.3%	0.0%		
10. Selected Prospective Loss Cost Trend	-1.3%	-1.3%	-1.3%	-1.3%	-1.3%		
11. Loss Projection Factor	0.851	0.515	0.870	0.933	0.965		
12. Projected Non-Weather Losses and DCC Expense	32,896	89,646	65,088	74,313	101,117		
13. Projected Weather Losses and DCC Expense	328,745	371,302	402,244	437,653	449,707		
14. Projected Non-Hurricane Estimated Ultimate Losses and DCC Expense (12)	361,641	460,947	467,332	511,966	550,824	2,359,525	35,471,288
15. Projected Non-Hurricane Loss and DCC Expense Ratio = (14) ÷ (7)	109.5%	123.4%	115.9%	117.1%	122.7%	118.4%	108.7%
16. Experience Year Weights Used Above	15%	20%	20%	20%	25%		
17. Credibility Assigned to Experience						14.3%	64.1%
18. Trended Permissible Loss and DCC Expense Ratio						49.9%	76.8%
19. Credibility-Weighted Loss and DCC Expense Ratio = (17) x (15) + [1-(17)] x (18)						59.7%	97.3%
20. Credibility-Weighted Losses and DCC Expense = (7) x (19)						1,189,665	31,737,042
21. Projected Hurricane Losses and DCC Expense	3,982	3,982	3,982	3,982	3,982	19,910	
22. Total Projected Cat + Cred Wtd Non-Cat Losses and DCC Expense = (21) + (22)						1,209,575	
Fixed Expenses							
23. Estimated General and Other Acquisition Expenses = (7) x 14.2%	46,912	53,054	57,268	62,095	63,735		
24. Adjusting and Other Loss Adjustment Expenses = (7) x 5%	16,518	18,681	20,165	21,864	22,442		
25. Total Fixed Expenses = (23) + (24)	63,430	71,735	77,432	83,959	86,176	382,733	5,708,534
Indication							
26. Projected Experience Losses, DCC and Fixed Expenses = ((7) x (15)) + (21) + (25)						2,762,168	41,179,823
27. Projected Credibility-Weighted Losses, DCC and Fixed Expenses = (20) + (21) + (25)						1,592,308	37,445,576
28. Permissible Loss and Fixed Expense Ratio						62.4%	64.1%
29. Experience Required Premium = (26) ÷ (28)						4,430,102	64,275,504
30. Experience Indicated Rate Level Change = (29) ÷ (7) - 1						122.2%	97.0%
31. Credibility-Weighted Required Premium = (27) ÷ (28)						2,553,822	58,446,907
32. Credibility-Weighted Indicated Rate Level Change = (31) ÷ (7) - 1						28.1%	79.2%
33. Reinsurance Charge						0.7%	
34. Required Premium Including Reinsurance Charge = (31) + ((7) x (33)) ÷ [1 - Commissions - Misc Taxes - Premium Taxes]						2,570,513	
35. Indicated Rate Level Change Including Reinsurance Charge = (34) ÷ (7) - 1						29.0%	

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Fire Coverage
Current 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	Cov.	A	C	A	C	A	C	A	C	Cov.
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
Fire Coverage
Proposed 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	Cov.	A	C	A	C	A	C	A	C	Cov.
1	M	96	25	104	25	153	33	47	120	25	131	25	191	33	47		
	F	129	34	142	34	207	44	64	162	34	177	34	258	44	64		
2	M	97	25	107	25	155	33	47	121	25	133	25	193	33	47		
	F	131	34	143	34	209	45	64	163	34	179	34	260	45	64		
3	M	98	26	108	26	157	34	48	123	26	135	26	197	34	48		
	F	132	35	145	35	211	45	65	165	35	181	35	264	45	65		
4	M	99	26	110	26	159	34	48	124	26	136	26	199	34	48		
	F	133	35	146	35	213	46	65	166	35	182	35	266	46	65		
5	M	101	26	111	26	162	35	49	126	26	138	26	201	35	49		
	F	134	35	148	35	215	46	66	168	35	185	35	269	46	66		
6	M	102	27	112	27	164	35	51	127	27	141	27	204	35	51		
	F	135	36	149	36	218	47	67	169	36	187	36	271	47	67		
7	M	103	27	114	27	166	35	51	130	27	142	27	207	35	51		
	F	162	43	177	43	258	56	79	201	43	222	43	322	56	79		
8	M	121	32	133	32	193	42	59	152	32	166	32	242	42	59		
	F	175	46	192	46	279	60	86	219	46	241	46	349	60	86		
8B	M	149	40	164	40	238	52	74	187	40	206	40	298	52	74		
	F	215	57	236	57	344	74	106	269	57	296	57	430	74	106		
9	M	168	45	185	45	269	58	82	210	45	231	45	336	58	82		
	F	242	64	266	64	387	84	119	302	64	333	64	484	84	119		
10	M	215	57	236	57	344	74	106	269	57	296	57	430	74	106		
	F	309	82	340	82	495	107	152	387	82	425	82	618	107	152		

**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
57	85	102	4	10	10	57	100	120	4	12	12

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
63	93	112	4	11	11	63	110	132	4	13	13

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Fire Coverage
Current Earthquake Rates**

Table A- Coverages A, B, D or E Improvements, Etc. & Other Building Options			
Zone	10% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.89	\$0.95	\$0.89
3	\$0.89	\$0.95	\$0.89
4	\$0.89	\$0.95	\$0.89
5	\$0.89	\$0.95	\$0.89

Table B- Coverage C & Other Personal Property Options			
Zone	10% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.89	\$0.95	\$0.89
3	\$0.89	\$0.95	\$0.89
4	\$0.89	\$0.95	\$0.89
5	\$0.89	\$0.95	\$0.89

Table A- Coverages A, B, D or E Improvements, Etc. & Other Building Options			
Zone	15% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.78	\$0.89	\$0.78
3	\$0.78	\$0.89	\$0.78
4	\$0.78	\$0.89	\$0.78
5	\$0.78	\$0.89	\$0.78

Table B- Coverage C & Other Personal Property Options			
Zone	15% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.78	\$0.89	\$0.78
3	\$0.78	\$0.89	\$0.78
4	\$0.78	\$0.89	\$0.78
5	\$0.78	\$0.89	\$0.78

**Arkansas Dwelling Fire
Nationwide Mutual Fire
Fire Coverage
Proposed Earthquake Rates**

Table A- Coverages A, B, D or E Improvements, Etc. & Other Building Options			
Zone	10% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.98	\$1.04	\$0.98
3	0.98	1.04	0.98
4	0.98	1.04	0.98
5	0.98	1.04	0.98

Table B- Coverage C & Other Personal Property Options			
Zone	10% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.98	\$1.04	\$0.98
3	0.98	1.04	0.98
4	0.98	1.04	0.98
5	0.98	1.04	0.98

Table A- Coverages A, B, D or E Improvements, Etc. & Other Building Options			
Zone	15% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.86	\$0.98	\$0.86
3	0.86	0.98	0.86
4	0.86	0.98	0.86
5	0.86	0.98	0.86

Table B- Coverage C & Other Personal Property Options			
Zone	15% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.86	\$0.98	\$0.86
3	0.86	0.98	0.86
4	0.86	0.98	0.86
5	0.86	0.98	0.86

Table A- Coverages A, B, D or E Improvements, Etc. &			
Zone	20% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.67	\$0.84	\$0.67
3	\$0.67	\$0.84	\$0.67
4	\$0.67	\$0.84	\$0.67
5	\$0.67	\$0.84	\$0.67

Table A- Coverages A, B, D or E			
Zone	20% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.74	\$0.92	\$0.74
3	0.74	0.92	0.74
4	0.74	0.92	0.74
5	0.74	0.92	0.74

Table B- Coverage C & Other Personal Property			
Zone	20% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.67	\$0.84	\$0.67
3	\$0.67	\$0.84	\$0.67
4	\$0.67	\$0.84	\$0.67
5	\$0.67	\$0.84	\$0.67

Table B- Coverage C & Other Personal			
Zone	20% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.74	\$0.92	\$0.74
3	0.74	0.92	0.74
4	0.74	0.92	0.74
5	0.74	0.92	0.74

Table A- Coverages A, B, D or E Improvements, Etc. &			
Zone	25% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.56	\$0.79	\$0.56
3	\$0.56	\$0.79	\$0.56
4	\$0.56	\$0.79	\$0.56
5	\$0.56	\$0.79	\$0.56

Table A- Coverages A, B, D or E			
Zone	25% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.62	\$0.87	\$0.62
3	0.62	0.87	0.62
4	0.62	0.87	0.62
5	0.62	0.87	0.62

Table B- Coverage C & Other Personal Property			
Zone	25% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.56	\$0.79	\$0.56
3	\$0.56	\$0.79	\$0.56
4	\$0.56	\$0.79	\$0.56
5	\$0.56	\$0.79	\$0.56

Table B- Coverage C & Other Personal			
Zone	25% Base Deductible – Rate per \$1,000		
	Frame*	Masonry*	Superior
2	\$0.62	\$0.87	\$0.62
3	0.62	0.87	0.62
4	0.62	0.87	0.62
5	0.62	0.87	0.62