# Filing at a Glance

| | |
|---|---|
| Companies: | Nationwide Mutual Insurance Company.<br>Nationwide Property and Casualty Insurance Company. |
| Product Name: | Arkansas Personal Automobile |
| State: | Arkansas |
| TOI: | 19.0 Personal Auto |
| Sub-TOI: | 19.0001 Private Passenger Auto (PPA) |
| Filing Type: | Rate/Rule |
| Date Submitted: | 11/12/2014 |
| SERFF Tr Num: | NWPC-129745201 |
| SERFF Status: | Closed-Filed |
| State Tr Num: | |
| State Status: | |
| Co Tr Num: | 15A-10563AR-AMC |
| Effective Date Requested (New): | 03/23/2015 |
| Effective Date Requested (Renewal): | 03/23/2015 |
| Author(s): | Christine Hadley, Adrienne McCain, Baiyang Zhi, Audrey Cox |
| Reviewer(s): | Alexa Grissom (primary) |
| Disposition Date: | 01/05/2015 |
| Disposition Status: | Filed |
| Effective Date (New): | 03/23/2015 |
| Effective Date (Renewal): | 03/23/2015 |

State Filing Description:

## General Information

Project Name: 15A-10563AR-AMC
Project Number:
Reference Organization:
Reference Title:
Filing Status Changed: 01/05/2015
State Status Changed:
Created By: Audrey Cox
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Not Filed
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Audrey Cox

Filing Description:

Please find herein a filing memorandum pertaining to an overall rate increase of 6% in the Nationwide Mutual and Nationwide Property & Casualty Company. The effective date for this filing is March 23, 2015. We have included Marked-Up Draft Manuals Pages and Final Manuals Pages for your review. If you would like a complete electronic version of our manuals please let us know.

## Company and Contact

### Filing Contact Information

Audrey Cox, Pricing Analyst
One Nationwide Plaza
1-17-401
Columbus, OH 43215

COXA1@nationwide.com
614-249-7508 [Phone]

### Filing Company Information

Nationwide Mutual Insurance Company.
One Nationwide Plaza
Columbus, OH 43215
(614) 249-7022 ext. [Phone]

CoCode: 23787
Group Code: 140
Group Name: Nationwide Insurance
FEIN Number: 31-4177100

State of Domicile: Ohio
Company Type: Property and Casualty
State ID Number:

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Nationwide Property and Casualty Insurance Company.
One Nationwide Plaza
Columbus, OH 43215
(614) 249-7022 ext. [Phone]

CoCode: 37877
Group Code: 140
Group Name: Nationwide Insurance
FEIN Number: 31-0970750

State of Domicile: Ohio
Company Type: Property and Casualty
State ID Number:

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## Filing Fees

| | |
|---|---|
| Fee Required? | Yes |
| Fee Amount: | $100.00 |
| Retaliatory? | No |
| Fee Explanation: | 1 Rate Filing (2 Companies) x $100.00 per filing =$100.00 |
| Per Company: | No |

**State:** *Arkansas* **First Filing Company:** *Nationwide Mutual Insurance Company., ...*
**TOI/Sub-TOI:** *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
**Product Name:** *Arkansas Personal Automobile*
**Project Name/Number:** *15A-10563AR-AMC/*

| Company | Amount | Date Processed | Transaction # |
|---|---|---|---|
| Nationwide Mutual Insurance Company. | $100.00 | 11/12/2014 | 89049660 |

# Correspondence Summary

## Dispositions

| Status | Created By | Created On | Date Submitted |
|---|---|---|---|
| Filed | Alexa Grissom | 01/05/2015 | 01/05/2015 |

## Objection Letters and Response Letters

### Objection Letters

| Status | Created By | Created On | Date Submitted |
|---|---|---|---|
| Pending Industry Response | Alexa Grissom | 12/16/2014 | 12/16/2014 |
| Pending Industry Response | Alexa Grissom | 12/11/2014 | 12/11/2014 |
| Pending Industry Response | Alexa Grissom | 11/25/2014 | 11/25/2014 |
| Pending Industry Response | Alexa Grissom | 11/20/2014 | 11/20/2014 |

### Response Letters

| Responded By | Created On | Date Submitted |
|---|---|---|
| Audrey Cox | 12/18/2014 | 12/18/2014 |
| Audrey Cox | 12/12/2014 | 12/12/2014 |
| Audrey Cox | 12/12/2014 | 12/12/2014 |
| Audrey Cox | 11/21/2014 | 11/21/2014 |

**State:** Arkansas **First Filing Company:** Nationwide Mutual Insurance Company., ...
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
**Product Name:** Arkansas Personal Automobile
**Project Name/Number:** 15A-10563AR-AMC/

# Disposition

Disposition Date: 01/05/2015
Effective Date (New): 03/23/2015
Effective Date (Renewal): 03/23/2015
Status: Filed

Comment:

| 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 Insurance Company. | 11.800% | 6.000% | $2,196,678 | 19,402 | $36,611,302 | 33.400% | -28.100% |
| Nationwide Property and Casualty Insurance Company. | 11.800% | 6.000% | $1,244,105 | 14,960 | $20,735,089 | 20.600% | -8.700% |

**Overall Rate Information for Multiple Company Filings**

| | |
|---|---|
| **Overall Percentage Rate Indicated For This Filing** | 11.800% |
| **Overall Percentage Rate Impact For This Filing** | 6.000% |
| **Effect of Rate Filing-Written Premium Change For This Program** | $3,440,783 |
| **Effect of Rate Filing - Number of Policyholders Affected** | 34,362 |

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---|---|---|---|
| **Supporting Document** | A-1 Private Passenger Auto Abstract | Filed | Yes |
| **Supporting Document** | APCS-Auto Premium Comparison Survey | Filed | Yes |
| **Supporting Document (revised)** | NAIC loss cost data entry document | Filed | Yes |
| **Supporting Document** | NAIC loss cost data entry document | Filed | Yes |
| **Supporting Document** | NAIC Loss Cost Filing Document for OTHER than Workers' Comp | Filed | Yes |
| **Supporting Document** | Filing Memorandum | Filed | Yes |
| **Supporting Document** | Response to November 20, 2014 Objection | Filed | Yes |
| **Supporting Document** | Response to November 25, 2014, December 11, 2014, and December 16, 2014 Objection | Filed | Yes |
| **Rate (revised)** | Nationwide Mutual Insurance Company Final Manual | Filed | Yes |

**State:** *Arkansas* **First Filing Company:** *Nationwide Mutual Insurance Company., ...*
**TOI/Sub-TOI:** *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
**Product Name:** *Arkansas Personal Automobile*
**Project Name/Number:** *15A-10563AR-AMC/*

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---|---|---|---|
| | (Changed Pages Only) | | |
| **Rate** | Nationwide Mutual Insurance Company Final Manual (Changed Pages Only) | Filed | Yes |
| **Rate** | Nationwide Mutual Insurance Company Marked-Up Manual (Changed Pages Only) | Filed | Yes |
| **Rate (revised)** | Nationwide Property & Casualty Final Manual (Changed Pages Only) | Filed | Yes |
| **Rate** | Nationwide Property & Casualty Final Manual (Changed Pages Only) | Filed | Yes |
| **Rate** | Nationwide Property & Casualty Insurance Company Marked-Up Manual (Changed Pages Only) | Filed | Yes |

**State:** *Arkansas* **First Filing Company:** *Nationwide Mutual Insurance Company., ...*
**TOI/Sub-TOI:** *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
**Product Name:** *Arkansas Personal Automobile*
**Project Name/Number:** *15A-10563AR-AMC/*

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Pending Industry Response |
| Objection Letter Date | 12/16/2014 |
| Submitted Date | 12/16/2014 |
| Respond By Date | |

*Dear Audrey Cox,*

***Introduction:***

*This will acknowledge receipt of the captioned filing. The Department will allow the filing to be amended as requested. Please resubmit the RF-1s accordingly.*

***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,*

*Alexa Grissom*

**State:** *Arkansas* **First Filing Company:** *Nationwide Mutual Insurance Company., ...*
**TOI/Sub-TOI:** *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
**Product Name:** *Arkansas Personal Automobile*
**Project Name/Number:** *15A-10563AR-AMC/*

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Pending Industry Response |
| Objection Letter Date | 12/11/2014 |
| Submitted Date | 12/11/2014 |
| Respond By Date | |

*Dear Audrey Cox,*

***Introduction:***

*This will acknowledge receipt of the captioned filing. Per our emails, please provide the Department with the premium impact for the insureds who would receive above a 20 percent increase if your proposal was 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,*

*Alexa Grissom*

**State:** *Arkansas* **First Filing Company:** *Nationwide Mutual Insurance Company., ...*
**TOI/Sub-TOI:** *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
**Product Name:** *Arkansas Personal Automobile*
**Project Name/Number:** *15A-10563AR-AMC/*

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Pending Industry Response |
| Objection Letter Date | 11/25/2014 |
| Submitted Date | 11/25/2014 |
| Respond By Date | |

*Dear Audrey Cox,*

***Introduction:***

*This will acknowledge receipt of the captioned filing. The Commissioner will allow a 5 percent increase with individual increases capped at 20 percent. Please amend the filing accordingly.*

***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,*

*Alexa Grissom*

**State:** *Arkansas* **First Filing Company:** *Nationwide Mutual Insurance Company., ...*
**TOI/Sub-TOI:** *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
**Product Name:** *Arkansas Personal Automobile*
**Project Name/Number:** *15A-10563AR-AMC/*

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Pending Industry Response |
| Objection Letter Date | 11/20/2014 |
| Submitted Date | 11/20/2014 |
| Respond By Date | |

*Dear Audrey Cox,*

***Introduction:***

*This will acknowledge receipt of the captioned filing. Please submit the territories as follows: Territory name/number and all zip codes in such territory listed under the heading. Furthermore, since the increase requested is 6 percent or higher it must be reviewed with the Commissioner.*

*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.*

***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,*
*Alexa Grissom*

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 12/18/2014 |
| Submitted Date | 12/18/2014 |

*Dear Alexa Grissom,*

***Introduction:***

***Response 1***

***Comments:***

*Please see our attached response letter, updated manual pages, and updated RF-1 forms.*

***Changed Items:***

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | NAIC loss cost data entry document |
| **Comments:** | The RF-1 forms have been updated as requested. |
| **Attachment(s):** | Amended FORM RF-1 Rate Filing Abstract NMIC 3-23-2015.pdf<br>Amended FORM RF-1 Rate Filing Abstract NPCIC 3-23-2015.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *NAIC loss cost data entry document* |
| **Comments:** | |
| **Attachment(s):** | *FORM RF-1 Rate Filing Abstract NPCIC 3-23-2015.pdf*<br>*FORM RF-1 Rate Filing Abstract NMIC 3-23-2015.pdf* |

**State:** Arkansas **First Filing Company:** Nationwide Mutual Insurance Company., ...
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
**Product Name:** Arkansas Personal Automobile
**Project Name/Number:** 15A-10563AR-AMC/

| Supporting Document Schedule Item Changes | |
|---|---|
| **Satisfied - Item:** | NAIC loss cost data entry document |
| **Comments:** | The RF-1 forms have been updated as requested. |
| **Attachment(s):** | Amended FORM RF-1 Rate Filing Abstract NMIC 3-23-2015.pdf<br>Amended FORM RF-1 Rate Filing Abstract NPCIC 3-23-2015.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *NAIC loss cost data entry document* |
| **Comments:** | |
| **Attachment(s):** | *FORM RF-1 Rate Filing Abstract NPCIC 3-23-2015.pdf*<br>*FORM RF-1 Rate Filing Abstract NMIC 3-23-2015.pdf* |

| | |
|---|---|
| **Satisfied - Item:** | Response to November 25, 2014, December 11, 2014, and December 16, 2014 Objection |
| **Comments:** | |
| **Attachment(s):** | AR Response Letter - Amendment.pdf |

*No Form Schedule items changed.*

**Rate Schedule Item Changes**

| Item No. | Exhibit Name | Rule # or Page # | Rate Action | Previous State Filing Number | Date Submitted |
|---|---|---|---|---|---|
| 1 | Nationwide Mutual Insurance Company Final Manual (Changed Pages Only) | | Replacement | | 12/18/2014<br>By: Audrey Cox |
| *Previous Version* | | | | | |
| *1* | *Nationwide Mutual Insurance Company Final Manual (Changed Pages Only)* | | *Replacement* | | *11/12/2014*<br>*By: Audrey Cox* |
| 2 | Nationwide Property & Casualty Final Manual (Changed Pages Only) | | Replacement | | 12/18/2014<br>By: Audrey Cox |
| *Previous Version* | | | | | |
| *2* | *Nationwide Property & Casualty Final Manual (Changed Pages Only)* | | *Replacement* | | *11/12/2014*<br>*By: Audrey Cox* |

***Conclusion:***

| | | | |
|---|---|---|---|
| **State:** | Arkansas | **First Filing Company:** | Nationwide Mutual Insurance Company., ... |
| **TOI/Sub-TOI:** | 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA) | | |
| **Product Name:** | Arkansas Personal Automobile | | |
| **Project Name/Number:** | 15A-10563AR-AMC/ | | |

*Sincerely,*
*Audrey Cox*

**State:** *Arkansas* **First Filing Company:** *Nationwide Mutual Insurance Company., ...*
**TOI/Sub-TOI:** *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
**Product Name:** *Arkansas Personal Automobile*
**Project Name/Number:** *15A-10563AR-AMC/*

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 12/12/2014 |
| Submitted Date | 12/12/2014 |

*Dear Alexa Grissom,*

***Introduction:***

***Response 1***

***Comments:***

*We have responded, via e-mail, to your request for information regarding policy impacts for those policies that would receive over 20% increase if our proposal is allowed.*

***Changed Items:***

*No Supporting Documents changed.*

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

***Conclusion:***

*Sincerely,*
*Audrey Cox*

**State:** *Arkansas* **First Filing Company:** *Nationwide Mutual Insurance Company., ...*
**TOI/Sub-TOI:** *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
**Product Name:** *Arkansas Personal Automobile*
**Project Name/Number:** *15A-10563AR-AMC/*

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 12/12/2014 |
| Submitted Date | 12/12/2014 |

*Dear Alexa Grissom,*

***Introduction:***

***Response 1***

***Comments:***

*Please see the response to the objection received December 11, 2014.*

***Changed Items:***

*No Supporting Documents changed.*

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

***Conclusion:***

*Sincerely,*
*Audrey Cox*

**State:** Arkansas **First Filing Company:** Nationwide Mutual Insurance Company., ...
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
**Product Name:** Arkansas Personal Automobile
**Project Name/Number:** 15A-10563AR-AMC/

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 11/21/2014 |
| Submitted Date | 11/21/2014 |

*Dear Alexa Grissom,*

***Introduction:***

***Response 1***

***Comments:***

*Please see the attached response letter.*

***Changed Items:***

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Response to November 20, 2014 Objection |
| **Comments:** | |
| **Attachment(s):** | Response Letter 11-21-14.pdf |

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

***Conclusion:***

*Sincerely,*
*Audrey Cox*

**State:** Arkansas **First Filing Company:** Nationwide Mutual Insurance Company., ...
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
**Product Name:** Arkansas Personal Automobile
**Project Name/Number:** 15A-10563AR-AMC/

## Rate Information

Rate data applies to filing.

**Filing Method:** Prior Approval
**Rate Change Type:** Neutral
**Overall Percentage of Last Rate Revision:** 0.000%
**Effective Date of Last Rate Revision:** 12/23/2014
**Filing Method of Last Filing:** Prior Approval

### 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 Insurance Company. | 11.800% | 6.000% | $2,196,678 | 19,402 | $36,611,302 | 33.400% | -28.100% |
| Nationwide Property and Casualty Insurance Company. | 11.800% | 6.000% | $1,244,105 | 14,960 | $20,735,089 | 20.600% | -8.700% |

**State:** *Arkansas* **First Filing Company:** *Nationwide Mutual Insurance Company., ...*
**TOI/Sub-TOI:** *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
**Product Name:** *Arkansas Personal Automobile*
**Project Name/Number:** *15A-10563AR-AMC/*

# Rate/Rule Schedule

| Item No. | Schedule Item Status | Exhibit Name | Rule # or Page # | Rate Action | Previous State Filing Number | Attachments |
|---|---|---|---|---|---|---|
| 1 | Filed 01/05/2015 | Nationwide Mutual Insurance Company Final Manual (Changed Pages Only) | | Replacement | | AR NMIC Amended Pages ONLY.pdf |
| 2 | Filed 01/05/2015 | Nationwide Mutual Insurance Company Marked-Up Manual (Changed Pages Only) | | Replacement | | AR NMIC Marked-Up Manual (Changed Pages Only).pdf |
| 3 | Filed 01/05/2015 | Nationwide Property & Casualty Final Manual (Changed Pages Only) | | Replacement | | AR NPCIC Amended Pages ONLY.pdf |
| 4 | Filed 01/05/2015 | Nationwide Property & Casualty Insurance Company Marked-Up Manual (Changed Pages Only) | | Replacement | | AR NPCIC Marked-Up Manual (Changed Pages Only).pdf |

**CALCULATION AC TL Coverage Premium**
RX03ANTQTL1473
Effective Date: JUL-14-2009

| Step | Description | Chart Name |
|---|---|---|
| 1. | If Option Code = 200(Basic Roadside Assistance) or 201(Plus Roadside Assistance) | |
| 2. | Determine Feature : RoadSide Assistance Cov Prem | RX03TM37 |
| 3. | End - If | |

**CALCULATION AC UIMBI Coverage Premium**
RX03ANTQUIMBI1474
Effective Date: DEC-14-2012

| Step | Description | Chart Name |
|---|---|---|
| 1. | Determine Base Rate | RX03TA09 |
| 2. | Determine Prior Insurance Surcharge Factor | RX03TE20 |
| 3. | Determine Affinity Discount Factor | RX03TE72 |
| 4. | Determine Nationwide Associate Discount Factor | RX03TM62 |
| 5. | Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded) | |
| 6. | * Affinity Discount Factor (ten cents rounded) | |
| 7. | * Nationwide Associate Discount Factor (ten cents rounded) | |

**CALCULATION AC UMBI Coverage Premium**
RX03ANTQUMBI1475
Effective Date: DEC-14-2012

| Step | Description | Chart Name |
|---|---|---|
| 1. | Determine Base Rate | RX03TA07 |
| 2. | Determine Prior Insurance Surcharge Factor | RX03TE20 |
| 3. | Determine Affinity Discount Factor | RX03TE72 |
| 4. | Determine Nationwide Associate Discount Factor | RX03TM62 |
| 5. | Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded) | |
| 6. | * Affinity Discount Factor (ten cents rounded) | |
| 7. | * Nationwide Associate Discount Factor (ten cents rounded) | |

**CALCULATION AC UMPD Coverage Premium**
RX03ANTQUMPD1476
Effective Date: DEC-14-2012

| Step | Description | Chart Name |
|---|---|---|
| 1. | Determine Base Rate | RX03TA08 |
| 2. | Determine Prior Insurance Surcharge Factor | RX03TE20 |
| 3. | Determine Affinity Discount Factor | RX03TE72 |
| 4. | Determine Nationwide Associate Discount Factor | RX03TM62 |
| 5. | Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded) | |
| 6. | * Affinity Discount Factor (ten cents rounded) | |
| 7. | * Nationwide Associate Discount Factor (ten cents rounded) | |

**RX03TA01: COMP Base Rate ****

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Effective Date: MAR-23-2015

| Territory | Base Rate | Territory | Base Rate | Territory | Base Rate |
|---|---|---|---|---|---|
| 201 | 91.20 | 202 | 199.00 | 203 | 116.80 |
| 204 | 199.00 | 205 | 199.00 | 206 | 129.50 |
| 207 | 138.40 | 208 | 131.80 | 209 | 131.80 |
| 210 | 131.80 | 211 | 131.80 | 212 | 131.80 |
| 213 | 131.80 | 214 | 199.00 | 215 | 192.40 |
| 216 | 201.80 | 217 | 102.90 | 218 | 102.90 |
| 219 | 127.50 | 220 | 192.40 | 221 | 113.60 |
| 222 | 125.00 | 223 | 113.60 | 224 | 117.40 |
| 225 | 111.30 | 226 | 131.80 | 227 | 93.50 |
| 228 | 111.30 | 229 | 105.60 | 230 | 105.60 |
| 231 | 125.00 | 232 | 125.00 | 233 | 125.00 |
| 234 | 125.00 | 235 | 125.00 | 236 | 93.50 |
| 237 | 125.00 | 238 | 126.00 | 239 | 88.10 |
| 240 | 95.20 | 241 | 119.60 | 242 | 105.60 |
| 243 | 126.90 | 244 | 92.00 | 245 | 113.60 |
| 246 | 128.40 | 247 | 116.40 | 248 | 114.40 |
| 249 | 114.40 | 250 | 111.40 | 251 | 99.20 |
| 252 | 131.80 | 253 | 138.70 | 254 | 116.80 |
| 999 | 112.70 | | | | |

Rate Symbol 10; Model Year 2005
Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

**RX03TA02: COLL Base Rate ****

Effective Date: MAR-23-2015

| Territory | Base Rate | Territory | Base Rate | Territory | Base Rate |
|---|---|---|---|---|---|
| 201 | 318.00 | 202 | 299.70 | 203 | 345.50 |
| 204 | 299.70 | 205 | 299.70 | 206 | 345.70 |
| 207 | 302.70 | 208 | 307.30 | 209 | 307.30 |
| 210 | 307.30 | 211 | 307.30 | 212 | 307.30 |
| 213 | 307.30 | 214 | 299.70 | 215 | 340.30 |
| 216 | 340.20 | 217 | 271.20 | 218 | 271.20 |
| 219 | 291.40 | 220 | 340.30 | 221 | 379.40 |
| 222 | 301.10 | 223 | 379.40 | 224 | 295.40 |
| 225 | 309.90 | 226 | 307.30 | 227 | 299.00 |
| 228 | 309.90 | 229 | 293.60 | 230 | 293.60 |
| 231 | 301.10 | 232 | 301.10 | 233 | 301.10 |
| 234 | 301.10 | 235 | 301.10 | 236 | 320.90 |
| 237 | 301.10 | 238 | 212.70 | 239 | 295.00 |
| 240 | 312.70 | 241 | 296.70 | 242 | 293.60 |
| 243 | 329.60 | 244 | 397.50 | 245 | 379.40 |
| 246 | 303.30 | 247 | 313.40 | 248 | 310.20 |
| 249 | 310.20 | 250 | 314.70 | 251 | 353.90 |
| 252 | 307.30 | 253 | 305.90 | 254 | 345.50 |
| 999 | 297.30 | | | | |

Rate Symbol 10; Model Year 2005
Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

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**RX03TA03: BI Base Rate ****

Effective Date: MAR-23-2015

| Territory | Base Rate | Territory | Base Rate | Territory | Base Rate |
|---|---|---|---|---|---|
| 201 | 157.60 | 202 | 150.80 | 203 | 211.40 |
| 204 | 150.80 | 205 | 150.80 | 206 | 184.30 |
| 207 | 185.30 | 208 | 196.30 | 209 | 196.30 |
| 210 | 196.30 | 211 | 196.30 | 212 | 196.30 |
| 213 | 196.30 | 214 | 150.80 | 215 | 234.80 |
| 216 | 134.70 | 217 | 210.90 | 218 | 210.90 |
| 219 | 173.20 | 220 | 234.80 | 221 | 220.30 |
| 222 | 150.50 | 223 | 220.30 | 224 | 159.00 |
| 225 | 183.20 | 226 | 196.30 | 227 | 213.80 |
| 228 | 183.20 | 229 | 184.80 | 230 | 184.80 |
| 231 | 150.50 | 232 | 150.50 | 233 | 150.50 |
| 234 | 150.50 | 235 | 150.50 | 236 | 177.40 |
| 237 | 150.50 | 238 | 114.10 | 239 | 176.20 |
| 240 | 176.20 | 241 | 141.80 | 242 | 184.80 |
| 243 | 293.50 | 244 | 243.40 | 245 | 220.30 |
| 246 | 194.20 | 247 | 209.80 | 248 | 151.00 |
| 249 | 151.00 | 250 | 142.90 | 251 | 224.20 |
| 252 | 196.30 | 253 | 178.70 | 254 | 211.40 |
| 999 | 177.10 | | | | |

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

**RX03TA04: PD Base Rate ****

Effective Date: MAR-23-2015

| Territory | Base Rate | Territory | Base Rate | Territory | Base Rate |
|---|---|---|---|---|---|
| 201 | 168.70 | 202 | 145.00 | 203 | 171.20 |
| 204 | 145.00 | 205 | 145.00 | 206 | 166.20 |
| 207 | 148.60 | 208 | 172.50 | 209 | 172.50 |
| 210 | 172.50 | 211 | 172.50 | 212 | 172.50 |
| 213 | 172.50 | 214 | 145.00 | 215 | 169.10 |
| 216 | 139.30 | 217 | 140.50 | 218 | 140.50 |
| 219 | 146.30 | 220 | 169.10 | 221 | 183.40 |
| 222 | 138.10 | 223 | 183.40 | 224 | 141.40 |
| 225 | 190.00 | 226 | 172.50 | 227 | 194.10 |
| 228 | 190.00 | 229 | 157.90 | 230 | 157.90 |
| 231 | 138.10 | 232 | 138.10 | 233 | 138.10 |
| 234 | 138.10 | 235 | 138.10 | 236 | 172.90 |
| 237 | 138.10 | 238 | 99.60 | 239 | 176.40 |
| 240 | 162.60 | 241 | 129.20 | 242 | 157.90 |
| 243 | 194.10 | 244 | 218.00 | 245 | 183.40 |
| 246 | 170.20 | 247 | 186.00 | 248 | 146.10 |
| 249 | 146.10 | 250 | 174.20 | 251 | 210.50 |
| 252 | 172.50 | 253 | 142.50 | 254 | 171.20 |
| 999 | 169.10 | | | | |

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

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Each additional $1,000 = +1 Rate Symbol
Trailers - For rate symbols not shown, add the following to the base rate for the previous rate symbol: COMP FULL $2.50 COMP 50 $1.70
COLL 50 $2.50 COLL 100 $1.90
COLL 250 $1.40
Cost of trailer and/or "camper unit" must include all standard trailer and/or "camper unit" equipment, such as refrigerator, stove, bed, etc., IF permanently attached. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured.
Since the motorcycle policy is an annual policy, the premium charged for a trailer written on such a policy should be two times the semi-annual premium shown above.
Truck Camper Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,400
3 = $1,401-2,200 4 = $2,201-3,000
5 = $3,001-4,000 6 = $4,001-5,000
7 = $5,001-6,000
For Truck Campers, add 15 percent of Rate Symbol 7 premiums for each $1,000, or fraction thereof, in excess of $6,000 original F.O.B. list price.

**RX03TA22: AD Base Rate ****
Effective Date: MAR-23-2015

| Coverage Single Limit | Base Rate | Coverage Single Limit | Base Rate | Coverage Single Limit | Base Rate |
|---|---|---|---|---|---|
| 5000 | 1.00 | 10000 | 1.90 | | |

**RX03TA30: MDCL Base Rate ****
Effective Date: MAR-23-2015

| Territory | Base Rate | Territory | Base Rate | Territory | Base Rate |
|---|---|---|---|---|---|
| 201 | 125.60 | 202 | 133.30 | 203 | 134.50 |
| 204 | 133.30 | 205 | 133.30 | 206 | 136.10 |
| 207 | 141.20 | 208 | 154.60 | 209 | 154.60 |
| 210 | 154.60 | 211 | 154.60 | 212 | 154.60 |
| 213 | 154.60 | 214 | 133.30 | 215 | 163.90 |
| 216 | 129.60 | 217 | 165.70 | 218 | 165.70 |
| 219 | 136.10 | 220 | 163.90 | 221 | 142.00 |
| 222 | 120.90 | 223 | 142.00 | 224 | 119.40 |
| 225 | 128.60 | 226 | 154.60 | 227 | 128.30 |
| 228 | 128.60 | 229 | 134.40 | 230 | 134.40 |
| 231 | 120.90 | 232 | 120.90 | 233 | 120.90 |
| 234 | 120.90 | 235 | 120.90 | 236 | 128.80 |
| 237 | 120.90 | 238 | 108.50 | 239 | 128.30 |
| 240 | 130.70 | 241 | 97.00 | 242 | 134.40 |
| 243 | 191.50 | 244 | 153.10 | 245 | 142.00 |
| 246 | 144.50 | 247 | 134.30 | 248 | 128.90 |
| 249 | 128.90 | 250 | 134.80 | 251 | 141.30 |
| 252 | 154.60 | 253 | 126.90 | 254 | 134.50 |
| 999 | 134.40 | | | | |

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

**RX03TA31: LOI Base Rate ****
Effective Date: MAR-23-2015

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| Option Amount | Base Rate | Option Amount | Base Rate | Option Amount | Base Rate |
|---|---|---|---|---|---|
| 140 | 2.50 | 250 | 5.20 | 500 | 13.00 |
| | | | | | |

**RX03TA33: EXMDCL Base Rate**
Effective Date: MAR-23-2014

| Territory | Base Rate | Territory | Base Rate | Territory | Base Rate |
|---|---|---|---|---|---|
| 07 | 164.30 | 24 | 210.90 | 25 | 130.90 |
| 28 | 183.90 | 34 | 170.10 | 35 | 170.10 |
| 36 | 208.60 | 40 | 172.40 | 46 | 162.30 |
| 47 | 163.20 | 48 | 165.20 | 49 | 170.70 |
| 50 | 159.00 | 51 | 163.20 | 52 | 160.90 |
| 53 | 179.10 | 54 | 194.70 | 55 | 179.10 |
| 56 | 162.30 | 57 | 244.70 | 58 | 158.30 |
| 60 | 162.80 | 61 | 138.00 | 62 | 169.40 |
| 63 | 172.70 | 64 | 150.50 | 65 | 196.20 |
| 66 | 152.60 | 67 | 170.70 | 68 | 179.90 |
| 999 | 170.80 | | | | |

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

**RX03TA51: TL Base Rate**
Effective Date: JUN-19-2003

| Coverage | Base Rate | Coverage | Base Rate | Coverage | Base Rate |
|---|---|---|---|---|---|
| TL | 1.90 | | | | |

For autos, limit is $50 per disablement. For MH, limit is $100 per disablement.

**RX03TA52: LOU Base Rate ****
Effective Date: MAR-23-2015

| Option Code | Base Rate | Option Code | Base Rate | Option Code | Base Rate |
|---|---|---|---|---|---|
| $30 per day $900 | 22.30 | $40 per day $1200 total | 31.40 | $50 per day $1500 total | 40.40 |
| $60 per day $1800 total | 49.80 | $75 per day $2250 total | 64.60 | $100 Per Day $3000 Total | 86.10 |
| | | | | | |

For Motor Homes, the only LOU limit available is $500 per accident (no daily limit)

**RX03TA53: EEC Base Rate ****
Effective Date: MAR-23-2015

| Sub-chart - High Level | Option Code |
|---|---|
| With OEM Endorsement | OEM Endorsment (500) |
| Without OEM Endorsement | Not OEM Endorsment (500) |

| Sub-chart | Coverage Single Limit | Base Rate | Coverage Single Limit | Base Rate | Coverage Single Limit | Base Rate |
|---|---|---|---|---|---|---|
| With OEM Endorsement | 500 | 17.20 | 1000 | 34.40 | 1500 | 51.60 |
| | 2000 | 68.80 | 2500 | 86.00 | 3000 | 103.20 |
| | 3500 | 120.40 | 4000 | 137.50 | 4500 | 154.70 |
| | 5000 | 171.90 | | | | |

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# ARKANSAS PRIVATE PASSENGER AUTOMOBILE RATING MANUAL

**NATIONWIDE MUTUAL INSURANCE COMPANY**

**Effective – ~~December~~ March 23, ~~2014~~2015**

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# DEFINITIONS

## GENERAL DEFINITIONS**
*Eff. ~~10-19-10~~3-23-15*

The following vehicle types are eligible to be written on a Nationwide personal auto policy:

A **Private Passenger Automobile**, defined as:

1. A four-wheel motor vehicle of the private passenger or station wagon type.

2. A van or pickup truck used solely for:

   a. Pleasure.

   b. Driving to and from a primary place of employment.

   c. Transportation to and from business appointments and/or meetings, including the transportation of salespersons' samples; OR

   d. Incidental hauling of:

      (1) Equipment.
      (2) Merchandise, OR
      (3) Supplies used in commerce.

NOTE — Farm trucks of the van or pickup truck type may be rated as private passenger automobiles.

**New Business Rating** refers to the rates applicable for those applicants who currently do not have private passenger automobile insurance in force with a Nationwide Company. However, any applicant currently insured with a Nationwide Company at rates other than these companies' preferred or standard rates shall be considered "New Business."

Also, if an applicant had most recently been insured by a Nationwide Company and a lapse in coverage in excess of 30 days has occurred, then the applicant will be considered as "New Business".

A **Motor Home** is a self-propelled land vehicle permanently equipped for use as living quarters, including cooking and sleeping facilities, and principally used for recreational purposes.

A **Travel Trailer** is designed for use with a private passenger automobile and permanently equipped as living quarters.

A **Camping Trailer** is designed for use with a private passenger automobile and expands into temporary living quarters. (These differ from travel trailers in their collapsed low profile towing positions.)

A **Utility Trailer** is designed for use with a private passenger automobile other than a travel or camping trailer.

A **Truck Camper** is a vehicle of the pickup type onto which a portable camper unit has been mounted or installed.

An **Antique Automobile** is a private passenger automobile which is 25 years old or older and which has been restored, maintained, or preserved by antique automobile hobbyists.

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A **Classic Automobile** is a private passenger automobile which is 10 years old or older and which is a rarity or of historic interest and which has been restored, maintained, or preserved by classic automobile hobbyists.

~~A **Motorcycle** is defined to include: (1) a motorcycle; (2) a motor scooter; (3) a motorized bicycle; (4) a moped; (5) a trail bike over 350 cc; and (6) other similar motorized vehicles.~~

~~A **Recreational Vehicle** is defined as a land motor vehicle not licensed or registered for use on public roads and used mainly off public roads. This includes unregistered trail bikes up to 350cc. These recreational vehicles operate solely on wheels, crawler treads, belts, or similar mechanical devices. They are not propelled by airplane-type propellers or fans.~~

The following **Miscellaneous Risks** may also be written on a Nationwide auto policy*:*

A **Named Non-Owner** policy is written for any person not owning a private passenger or commercial automobile, who otherwise meets the qualifications for an auto policy with Nationwide. Coverage is excess over other insurance available to the Policyholder.

Named Non-Owner covers the interest of the Policyholder and spouse, if resident of the same household, for operation by either, or on behalf of either of a non-owned automobile, OR the presence of either or both in a non-owned automobile other than a public or livery conveyance.

The following **Definitions** apply to the following terms used throughout this manual:

**Household** includes all individuals residing at the Named Insured's address.

**Resident Relative** includes any person related to the Named Insured by blood, marriage or adoption (including ward or foster child) residing at the Named Insured's address. A Resident Relative may live temporarily outside of the household.

**Nationwide Exclusive Agency** means an agency licensed to write insurance exclusively for the Nationwide Insurance Companies.

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## VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS**

*Eff. 3-23-15*

The following vehicle types and miscellaneous risks are referenced within this manual using the following designations:

| | |
|---|---|
| PPA | Private Passenger Automobile |
| MH | Motor Homes |
| SV | Supplemental Vehicles including Trailers and Truck Campers |
| TT | Travel Trailer |
| CT | Camping Trailer |
| UT | Utility Trailer |
| TC | Truck Camper |
| AC—Reg. | Antique and Classic Automobiles — Regular Use |
| AC—Res. | Antique and Classic Automobiles — Restricted Use |
| ~~MC~~ | ~~Motorcycles~~ |
| ~~RV~~ | ~~Recreational Vehicles~~ |
| UOA | Use of Other Auto Endorsement |
| NNO | Named Non-Owner Policy Risk |

## COVERAGE DESIGNATIONS

The following coverages are referenced within this manual using the following designations:

| | |
|---|---|
| BI | Bodily Injury Liability |
| PD | Property Damage Liability |
| ME | Medical Expense |
| WL | Work Loss |
| DB | Death Benefits, Dismemberment, and Loss of Sight |
| COMP | Comprehensive |
| COLL | Collision |
| UMBI | Uninsured Motorists — Bodily Injury |
| UIMBI | Underinsured Motorists – Bodily Injury |
| UMPD | Uninsured Motorists — Property Damage |
| RSA | Roadside Assistance (PPA and AC) |
| TL | Towing and Labor |
| LOU | Loss of Use |
| EEC | Additional Coverage for Sound, Picture and Data Devices |
| PE | Contents/Personal Effects |
| OEM | Loss Settlement Endorsement – Original Equipment Manufacturer Parts |

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## PREMIUM MODIFICATION RULES

### PAPERLESS POLICY DISCOUNT
*Eff. 6-29-14*

If the insured elects to have policy documents (including ID cards) provided electronically, the otherwise applicable premium shall be reduced.

The following rules apply:

1. The insured must have an online Nationwide.com account with a valid e-mail address, and
2. The insured must elect to have policy documents (including ID cards) provided electronically.

The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart

### NATIONWIDE AFFINITY DISCOUNT**
*Eff. ~~12-14-12~~3-23-15*

~~When~~ After a household member notifies us that he, she, or another household member is ~~also~~ a member of a Nationwide Affinity Group, ~~at the time the discount is initially applied on the policy,~~ the otherwise applicable premium shall be reduced as long as the policy remains in force. A policy may receive the Nationwide Associate Discount or the Nationwide Affinity Discount, but not both. The discount amount varies by the category, as defined below, of the Nationwide Affinity Group. ~~A policy may receive the Nationwide Associate Discount or the Nationwide Affinity Discount, but not both.~~

**Affinity Category Code Definitions**
Alumni – Alumni associations and/or fraternal social organizations of a 4 year educational institution.
Professional – Organizations formed to unite, represent, and/or inform people who work or play in the same occupation.
Sports – Leagues or associations that sponsor, organize, schedule or conduct a sport.
Financial Institutions – Banks, credit unions or other financial institutions.
Miscellaneous – All other Organizations that do not belong to a category defined above.

Rating Chart

### PREFERRED DISCOUNT**
*Eff. ~~7-28-06~~3-23-15*

This discount will be applied only to private passenger automobiles with a Matrix Plus New Business score of 762 or more.

Rating Chart**

### NATIONWIDE ASSOCIATE DISCOUNT
*Eff. 12-21-08*

When an Insured Driver on the policy is either a current employee or a retiree of Nationwide Mutual Insurance Company, or any subsidiary (direct or indirect) company of Nationwide Mutual Insurance Company, or any affiliate company of Nationwide Mutual Insurance Company, the otherwise applicable premium shall be reduced.

Rating Chart

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**NEW VEHICLE DISCOUNT****
*Eff. ~~7-30-05~~3-23-15*

This discount will be applied only to private passenger automobiles with model years within the most recent five years. The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2004, model year 2005 will be "current" and model year 2004 will be one year old).

BI Rating Chart**

PD Rating Chart**

MP Rating Chart**

COMP Rating Chart**

COLL Rating Chart**

**OEM LOSS SETTLEMENT ENDORSEMENT**
*Eff. 10-19-10*

The Policyholder may elect to modify a vehicle's Loss Settlement provisions for physical damage coverage such that, whenever available, new parts furnished by an original equipment manufacturer will be specified to repair or replace damaged parts of the vehicle. If new OEM parts are out of production or not available, the Company will reimburse the Policyholder for the difference in price between the new OEM part and the part that the Policyholder authorizes for the repair (if such parts are less expensive). If the price of the new OEM part is no longer available, the company will pay the price of the most comparable part available.

If this endorsement is added to a vehicle, the otherwise applicable premiums for COMP and COLL shall be increased.

If this endorsement is desired and both COMP and COLL coverages are present on a vehicle, then this endorsement must be applied to both coverages.

This endorsement may be added to private passenger automobiles only if such automobiles are less than 10 years old. If the vehicle has been customized in any manner, this endorsement may not be added (see RS – 2 for a description of the term "customization").

The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2001, model year 2002 will be "current" and model year 2001 will be one year old).

Rating Chart – COMP

Rating Chart – COLL

**HOUSEHOLD COMPOSITION FACTOR**
*Eff. 3-23-14*

Based on a combination of the number of household drivers, household vehicles, and age of the youngest household driver, the otherwise applicable premium shall be revised. The following vehicle types are eligible, PPA and A-C Regular Use

The following rules are applicable:

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Rating Chart

**NO PRIOR INSURANCE SURCHARGE****
*Eff. 3-23-15*

**New Business Rating**

This rule is applicable if the applicant or principal operator owned and operated the automobile(s) to be insured (or if newly acquired, the automobile it replaces) without continuous liability insurance.

The surcharge depends on the lapsed time before insurance.

Note — If the applicant provides proof of continuous liability coverage for the immediate six-month time period prior to the effective date of the Nationwide auto policy this surcharge will not apply.

**Prior In-Force Rating**

The No Prior Insurance Surcharge will be applicable immediately upon reinstatement (lapsed time less than 31 days) if the policy has been insured with Nationwide less than one year (excluding lapse period).

For policies insured with Nationwide for at least one year, the surcharge will apply only if:

1. The No Prior Insurance Surcharge had already been applied to the policy at the time of the most recent lapse, OR

2. The policy has experienced three or more lapses within the most recent three-year period.

If the No Prior Insurance Surcharge was already applied to the policy prior to the lapse the surcharge will be reset at the same level for an additional year.

Rating Chart**

**PASSIVE OCCUPANT RESTRAINT DISCOUNT**

A discount in the otherwise applicable premium is given for any vehicles equipped with full front seat air bags that meet federal or appropriate equivalent standards. A lesser discount applies to a driver side only air bag.

Rating Chart

**MATRIX FACTOR****
*Eff. 3-23-~~13~~15*

The Matrix Factor is based on a combination of ~~Financial Responsibility score,~~ prior Bodily Injury limits, home and car, and the number of vehicles insured with Nationwide.

The following rules are applicable:

1. "Prior BI Limits" will be assigned according to the new business and renewal rules following this section.

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2. In order to be considered as "Home and Car" within the Matrix, the household member must also be a household member under a Nationwide Homeowner, Elite, Extended Golden Blanket, or Market Value Policy or Allied/Nationwide Homeowner Form HO-2, HO-3, HO-5, or an owner-occupied Farm policy.

3. If the total number of vehicles insured by a Standard/Preferred Nationwide or Allied company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix.

   A vehicle owned by a corporation or unincorporated association may be considered "individually owned" for purposes of this rule if the vehicle is customarily driven only by individuals within the household, and the vehicle is also insured on a personal auto policy issued by a Nationwide or Allied Company.

   Only those vehicle types eligible for the Matrix that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

**New Business Rule**

1. Policies will be assigned to a "Prior BI Limits" category based on the lower of the BI limits carried with the Insured's most recent prior carrier or the BI limits selected on the Nationwide policy.

**Renewal Business Rules**

1. An account's "Prior BI Limits" category may move up one rated threshold level per year if the Policyholder has maintained a Bodily Injury Limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

2. Accounts written as new business prior to July 29, 2004, will be assigned to a "Prior BI Limits" category based on the policy's Bodily Injury selections prior to the first renewal on or after July 29, 2004.

BI Matrix Factor**

PD Matrix Factor**

MDCL Matrix Factor**

COMP Matrix Factor**

COLL Matrix Factor**

**ADVANCE QUOTE DISCOUNT****
*Eff. ~~10-19-10~~3-23-15*

This discount applies to new business policies effective on or after January 30, 2006, if a quote is given to a customer, where credit is ordered, at least eight days prior to the policy effective date. The discount will last for three years (see rate tables). Existing Nationwide insureds are not eligible for the discount. This discount does not apply to policies eligible for the Intra Agency Transfer discount.

The Advance Quote Discount is applicable to the following coverages: Bodily Injury, Property Damage, Medical Benefits, Comprehensive, and Collision.

The following rules are applicable:

1. This discount is only applicable for the Nationwide Mutual Insurance Company.
2. The following vehicle types are eligible: PPA and AC-Reg.

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Rating Chart**

**TERMS WITH PRIOR CARRIER DISCOUNT**
*Eff. 10-19-10*

Based on a combination of the number of terms with prior carrier, prior carrier group, and term with Nationwide, the otherwise applicable premiums for Bodily Injury, Property Damage, Medical Benefits, Comprehensive, and Collision, shall be modified by the factors listed in the following chart.

The Prior Carriers are grouped as the following:

Group A: Nationwide Insurance Company and Subsidiaries and Non-standard Insurance Companies
Group B: All Others

The following rules are applicable:

1. Terms with Prior Carrier and Terms with Nationwide are defined to be consecutive terms without lapse.
2. This factor cannot be used in combination with the Intra-Agency Discount.
3. Terms with Nationwide (and hence this rating plan) is only applicable for Nationwide's Standard and Preferred Companies.
4. The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart

**INTRA-AGENCY TRANSFER DISCOUNT**
*Eff. 10-19-10*

For new business policies issued by Nationwide Mutual Insurance Company effective on or after August 1, 2007, the otherwise applicable premiums shall be reduced if the following conditions have been met:

1. The applicant had continuous liability coverage within the agency with a standard/preferred carrier other than a Nationwide Company for the immediate 12 months prior to the effective date of the Nationwide auto policy, AND
2. The Nationwide agent of record controls the expiration of the prior policy because the applicant was a policyholder in a portfolio acquired by the Nationwide agent and has not been already written with Nationwide or otherwise brokered through another company.

The Intra-Agency Transfer Discount expires when the policy qualifies for the Long Term Policyholder Discount.

The discount will be removed if the policy lapses for a period of 31 days or longer and will not be reapplied if the policy is reinstated.

Rating Chart

**LONG TERM POLICYHOLDER DISCOUNT**
*Eff. 7-29-04*

For policies that have been in force for at least three years at the preferred or standard rates of any Nationwide Company, which may include interruptions in coverage that did not exceed one year, the otherwise applicable premiums shall be reduced. Any period of interruption shall not be included in determining the length of time the policy has been in force.

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Rating Chart

**HOME AND CAR DISCOUNT****
*Eff. 3-23-~~14~~15*

The following rule applies to PPA, Antique and Classic Regular Use vehicle types: If a household member insured by a Standard/Preferred Nationwide or Allied company is also a household member under a Nationwide or Allied Tenants or Condominium policy, the otherwise applicable premium shall be reduced.
The following rule applies to Antique and Classic Restricted Use, Motor Homes and Trailer vehicle types: If a household member insured by a Standard/Preferred Nationwide or Allied company is also a household member under a Nationwide or Allied Homeowners, Tenants, or Condominium, or an owner-occupied Farm policy, the otherwise applicable premium shall be reduced.

Rating Chart**

**AUTO FINANCIAL DISCOUNT**
*Eff. 7-13-11*

If a household member is the owner of a Nationwide Financial Services' Life or Annuity policy written and/or serviced by a Nationwide or Allied Agency, the applicable premium shall be reduced.

Rating Chart

**EASY PAY SIGN-UP DISCOUNT**
*Eff. 10-23-11*

A one time Easy Pay Sign-Up Discount will be applied at new business if the named insured agrees to enroll in automated monthly electronic fund transfer and a paperless billing option. For existing customers who newly enroll mid-term, the Easy Pay Sign-Up Discount will be applied as of their upcoming renewal effective date. The discount will apply for one policy period and will be removed on the first subsequent renewal.

Eligibility:
1. The insured must elect automated monthly electronic fund transfer via a checking or savings account, and
2. The insured must elect a paperless billing option, and
3. The Easy Pay billing option must be maintained during the policy term, and
4. Policy must have a Private Passenger Auto or Regular Use Antique/Classic vehicle with Bodily Injury and Property Damage.

The discount applies to Bodily Injury and Property Damage on the first eligible vehicle in the household. The discount is applied to the first eligible vehicle only.

The following vehicle types are eligible: PPA and AC – Reg.

Rating Chart

**REWARDS BUNDLE DISCOUNT**
*Eff. 10-23-11*

Based on a combination of Accident Forgiveness feature, Vanishing Deductible feature, and Roadside Assistance coverage, the otherwise applicable premium shall be reduced.

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(1) Graduated from a four-year college, AND

(2) Met the qualification requirements as shown above under (b.) based on their cumulative or last semester's or quarter's scholastic record, AND

(3) Been classified as "married" and been insured with Nationwide/Allied for at least one year prior to the policy's renewal date following graduation or been classified as "single" regardless of the period insured with Nationwide/Allied.

d. If the owner or operator is under 25 years old and a full-time graduate student in a college or university, the "Good Student" classification is applicable without the requirement for certification under (b.).

**NOTE:** Students who are enrolled in a home study program must satisfy the scholastic requirements by submitting evidence that they ranked in the upper 20% of one of the following national standardized tests, administered within the past twelve months:

- PSAT (Preliminary Scholastic Aptitude Test)
- PLAN (Preliminary American College Test)
- SAT-I (Scholastic Aptitude Test - I)
- SAT-II (Scholastic Aptitude Test – II)
- ACT (American College Test)
- Iowa Test of Basic Skills
- California Achievement Test
- Stanford Achievement Test, Tenth Edition
- Peabody Individual Achievement Test

Similar evidence of ranking must be supplied to the Company when requested.

No policy is changed interim term to effect a change in classification as a result of a change in the scholastic standing of any individual. Such change may be made only at the next renewal date.

**DRIVER CLASSIFICATION — Factors**
*Eff. 7-14-09*

Please refer to the Rating Charts portion of this manual.

BI Driver Classification Factor

PD Driver Classification Factor

ME Driver Classification Factor

COMP Driver Classification Factor

COLL Driver Classification Factor

**MERIT RATING PLAN FACTOR****
*Eff. 3-23-~~13~~15*

The Merit Rating Plan is designed to price risks based on accident and conviction history. Those drivers who are free from accidents and moving violations pay lower premiums. Conversely, those who have adverse records pay higher premiums. The plan also provides a financial incentive for drivers to improve their record.

A. EXPERIENCE PERIOD

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q. Passing a stopped school bus, OR

r. Operating or permitting operation of an uninsured motor vehicle, OR

s. Other serious violations

2. If a major violation also results in an accident, then only the major violation should be surcharged.

ACCIDENTS**
~~*Eff. 10-23-11*~~

1. The appropriate accident surcharge is based on the number of chargeable accidents during the experience period.

2. Chargeable Accident Definition.

New Business — An accident is chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, or in bodily injury or death (excluding UM).

Renewal Business — Accidents that were chargeable when the policy was written as new business will also be considered chargeable if still within the experience period.

An accident is always chargeable if the insured driver was involved in an accident that resulted in bodily injury or death (excluding UM). An accident is also chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, in which Nationwide has paid in excess of $1250.

Accidents ~~that were~~are surcharged based on the threshold in ~~place~~ effect at the time of the accident ~~will continue to be surcharged~~.

EXCEPTIONS:

Accidents will not be counted if it can be demonstrated that the Insured was:

a. Lawfully parked, OR

b. Fully reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person, OR

c. Struck in the rear by another vehicle, and has not been convicted of a moving traffic violation in connection with the accident, OR

d. Hit by a “hit-and-run” driver if the accident is reported to the proper authorities within 24 hours, OR

e. Not convicted of a moving traffic violation in connection with the accident but the operator of the other automobile involved in such accident was convicted of a moving violation, OR

f. Involved in an accident resulting in damage by contact with animals or fowl, OR

g. Involved in an accident resulting in physical damage, limited to and caused by flying gravel, missiles, or falling objects, OR

h. Involved in an accident while in the pursuit of official duties as a law enforcement officer, fire fighter, or operator of an emergency vehicle or ambulance, OR

i. Involved in an accident in which the responsible party was protected by sovereign immunity.

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## BASE RATES**
*Eff. 3-23-~~14~~15*

Please refer to the Rating Charts portion of this manual.

BI Base Rates**
PD Base Rates**
ME Base Rates**
COMP ~~Full Coverage~~ Base Rates**
COLL ~~$100 Deductible~~ Base Rates**

## EXPENSE FEES
*Eff. 3-23-14*

Please refer to the Rating Charts portion of this manual.
Rating Chart

## RATE SYMBOLS
*Eff. 9-27-06*

Please refer to the Rating Charts portion of this manual.

BI Rate Symbols
PD Rate Symbols
ME Rate Symbols
COMP Rate Symbol
COLL Rate Symbol

## MODEL YEAR FACTOR**
*Eff. ~~08-23-12~~3-23-15*

Please refer to the Rating Charts portion of this manual.

BI Model Year Factor**
PD Model Year Factor**
ME Model Year Factor**
COMP Model Year Factor**
COLL Model Year Factor**

## OTHER LIMITS AND DEDUCTIBLES**
*Eff. ~~12-23-14~~3-23-15*

Please refer to the Rating Charts portion of this manual.

BI Limits**
PD Limits**
ME Limits
COMP Deductibles (Automobile)**
COLL Deductibles (Automobile)**

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COMP Deductibles (Motorhome)**
COLL Deductibles (Motorhome)**

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## TERRITORY**

*Eff. ~~9-15-06~~3-23-15*

**RATING TERRITORY SCHEDULE**

Determined by:

1. Principal garaging address of automobile, OR
2. Residence of Policyholder if automobile is not garaged any specific place, OR
3. Business or mailing address if Policyholder's residence cannot be determined.
4. If a territory is zip code rated, and a zip code splits or new zip codes are introduced, apply the territory in which the prior zip code falls.

| Zip Code | Territory | Zip Code | Territory | Zip Code | Territory | Zip Code | Territory |
|---|---|---|---|---|---|---|---|
| 71601 | 217 | 71674 | 218 | 71772 | 202 | 71862 | 202 |
| 71602 | 217 | 71675 | 215 | 71801 | 202 | 71864 | 202 |
| 71603 | 217 | 71676 | 214 | 71802 | 202 | 71865 | 202 |
| 71611 | 217 | 71677 | 218 | 71820 | 204 | 71866 | 204 |
| 71612 | 217 | 71678 | 219 | 71822 | 204 | 71901 | 247 |
| 71613 | 217 | 71701 | 205 | 71823 | 204 | 71902 | 247 |
| 71630 | 215 | 71711 | 205 | 71825 | 202 | 71903 | 247 |
| 71631 | 216 | 71720 | 216 | 71826 | 202 | 71909 | 254 |
| 71635 | 214 | 71721 | 202 | 71827 | 202 | 71910 | 254 |
| 71638 | 214 | 71722 | 202 | 71828 | 202 | 71913 | 247 |
| 71639 | 218 | 71724 | 216 | 71831 | 202 | 71914 | 247 |
| 71640 | 214 | 71725 | 202 | 71832 | 204 | 71920 | 204 |
| 71642 | 217 | 71726 | 205 | 71833 | 204 | 71921 | 204 |
| 71643 | 219 | 71728 | 202 | 71834 | 241 | 71922 | 202 |
| 71644 | 219 | 71730 | 216 | 71835 | 202 | 71923 | 202 |
| 71646 | 214 | 71740 | 202 | 71836 | 204 | 71929 | 203 |
| 71647 | 214 | 71742 | 216 | 71837 | 241 | 71932 | 238 |
| 71651 | 216 | 71743 | 202 | 71838 | 202 | 71933 | 203 |
| 71652 | 216 | 71744 | 216 | 71839 | 241 | 71935 | 204 |
| 71653 | 214 | 71745 | 216 | 71840 | 241 | 71937 | 238 |
| 71654 | 215 | 71747 | 214 | 71841 | 204 | 71940 | 204 |
| 71655 | 217 | 71748 | 216 | 71842 | 204 | 71941 | 202 |
| 71656 | 217 | 71749 | 202 | 71845 | 202 | 71942 | 202 |
| 71657 | 217 | 71750 | 216 | 71846 | 204 | 71943 | 204 |
| 71658 | 215 | 71751 | 205 | 71847 | 202 | 71944 | 238 |
| 71659 | 217 | 71752 | 202 | 71851 | 204 | 71945 | 238 |
| 71660 | 216 | 71753 | 202 | 71852 | 204 | 71949 | 203 |
| 71661 | 214 | 71754 | 202 | 71853 | 202 | 71950 | 204 |
| 71662 | 218 | 71758 | 205 | 71854 | 241 | 71952 | 204 |
| 71663 | 214 | 71762 | 202 | 71855 | 202 | 71953 | 238 |
| 71665 | 216 | 71763 | 202 | 71857 | 202 | 71956 | 203 |
| 71666 | 215 | 71764 | 202 | 71858 | 202 | 71957 | 204 |
| 71667 | 216 | 71765 | 216 | 71859 | 202 | 71958 | 204 |
| 71670 | 218 | 71766 | 216 | 71860 | 202 | 71959 | 204 |
| 71671 | 216 | 71770 | 202 | 71861 | 202 | 71960 | 204 |

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| Zip Code | Territory | Zip Code | Territory | Zip Code | Territory | Zip Code | Territory |
|---|---|---|---|---|---|---|---|
| 71961 | 204 | 72036 | 210 | 72088 | 224 | 72150 | 217 |
| 71962 | 202 | 72037 | 242 | 72089 | 223 | 72152 | 218 |
| 71964 | 247 | 72038 | 219 | 72099 | 227 | 72153 | 224 |
| 71965 | 204 | 72039 | 225 | 72101 | 210 | 72156 | 222 |
| 71968 | 203 | 72040 | 230 | 72102 | 229 | 72157 | 222 |
| 71969 | 204 | 72041 | 230 | 72103 | 223 | 72160 | 219 |
| 71970 | 204 | 72042 | 219 | 72104 | 206 | 72164 | 243 |
| 71971 | 204 | 72043 | 212 | 72105 | 203 | 72165 | 211 |
| 71972 | 238 | 72044 | 224 | 72106 | 228 | 72166 | 218 |
| 71973 | 238 | 72045 | 229 | 72107 | 228 | 72167 | 221 |
| 71998 | 202 | 72046 | 242 | 72108 | 230 | 72168 | 218 |
| 71999 | 202 | 72047 | 229 | 72110 | 222 | 72169 | 212 |
| 72001 | 222 | 72048 | 219 | 72111 | 229 | 72170 | 218 |
| 72002 | 245 | 72051 | 225 | 72112 | 212 | 72173 | 229 |
| 72003 | 219 | 72052 | 226 | 72113 | 251 | 72175 | 218 |
| 72004 | 218 | 72053 | 243 | 72114 | 244 | 72176 | 229 |
| 72005 | 211 | 72055 | 218 | 72115 | 244 | 72178 | 226 |
| 72006 | 211 | 72057 | 217 | 72116 | 227 | 72179 | 211 |
| 72007 | 229 | 72058 | 225 | 72117 | 251 | 72180 | 223 |
| 72010 | 211 | 72059 | 211 | 72118 | 227 | 72181 | 225 |
| 72011 | 223 | 72060 | 229 | 72119 | 244 | 72182 | 218 |
| 72012 | 229 | 72061 | 225 | 72120 | 227 | 72183 | 243 |
| 72013 | 224 | 72063 | 222 | 72121 | 211 | 72190 | 227 |
| 72014 | 211 | 72064 | 230 | 72122 | 221 | 72199 | 227 |
| 72015 | 221 | 72065 | 223 | 72123 | 210 | 72201 | 244 |
| 72016 | 228 | 72066 | 229 | 72124 | 227 | 72202 | 244 |
| 72017 | 230 | 72067 | 224 | 72125 | 222 | 72204 | 243 |
| 72018 | 221 | 72068 | 226 | 72126 | 221 | 72205 | 244 |
| 72019 | 221 | 72069 | 219 | 72127 | 228 | 72206 | 243 |
| 72020 | 212 | 72070 | 222 | 72128 | 223 | 72207 | 227 |
| 72021 | 230 | 72072 | 219 | 72129 | 223 | 72209 | 243 |
| 72022 | 223 | 72073 | 218 | 72130 | 224 | 72210 | 244 |
| 72023 | 229 | 72074 | 210 | 72131 | 224 | 72211 | 244 |
| 72024 | 230 | 72075 | 212 | 72132 | 242 | 72212 | 244 |
| 72025 | 204 | 72076 | 227 | 72134 | 219 | 72214 | 243 |
| 72026 | 219 | 72078 | 227 | 72135 | 245 | 72215 | 244 |
| 72027 | 222 | 72079 | 218 | 72136 | 229 | 72216 | 243 |
| 72028 | 224 | 72080 | 222 | 72137 | 225 | 72217 | 227 |
| 72029 | 219 | 72081 | 211 | 72139 | 211 | 72219 | 243 |
| 72030 | 222 | 72082 | 226 | 72140 | 219 | 72222 | 244 |
| 72031 | 224 | 72083 | 242 | 72141 | 224 | 72223 | 244 |
| 72032 | 228 | 72084 | 206 | 72142 | 243 | 72225 | 244 |
| 72033 | 228 | 72085 | 226 | 72143 | 226 | 72227 | 244 |
| 72034 | 228 | 72086 | 230 | 72145 | 226 | 72260 | 244 |
| 72035 | 228 | 72087 | 247 | 72149 | 226 | 72295 | 243 |

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| Zip Code | Territory | Zip Code | Territory | Zip Code | Territory | Zip Code | Territory |
|---|---|---|---|---|---|---|---|
| 72301 | 246 | 72373 | 210 | 72440 | 212 | 72524 | 211 |
| 72303 | 246 | 72374 | 218 | 72441 | 208 | 72525 | 213 |
| 72311 | 219 | 72376 | 210 | 72442 | 209 | 72527 | 211 |
| 72312 | 220 | 72377 | 209 | 72443 | 207 | 72528 | 213 |
| 72313 | 209 | 72379 | 218 | 72444 | 208 | 72529 | 213 |
| 72315 | 209 | 72383 | 218 | 72445 | 208 | 72530 | 224 |
| 72319 | 209 | 72384 | 209 | 72447 | 209 | 72531 | 213 |
| 72320 | 253 | 72386 | 252 | 72449 | 208 | 72532 | 213 |
| 72321 | 209 | 72387 | 210 | 72450 | 207 | 72533 | 213 |
| 72322 | 253 | 72389 | 219 | 72451 | 207 | 72534 | 211 |
| 72324 | 210 | 72390 | 220 | 72453 | 208 | 72536 | 213 |
| 72325 | 209 | 72391 | 209 | 72454 | 208 | 72537 | 213 |
| 72326 | 253 | 72392 | 210 | 72455 | 208 | 72538 | 213 |
| 72327 | 246 | 72394 | 253 | 72456 | 208 | 72539 | 213 |
| 72328 | 218 | 72395 | 209 | 72457 | 208 | 72540 | 213 |
| 72329 | 209 | 72396 | 210 | 72458 | 208 | 72542 | 213 |
| 72330 | 209 | 72401 | 209 | 72459 | 212 | 72543 | 224 |
| 72331 | 210 | 72402 | 209 | 72460 | 212 | 72544 | 213 |
| 72332 | 210 | 72404 | 209 | 72461 | 208 | 72546 | 224 |
| 72333 | 219 | 72410 | 212 | 72462 | 208 | 72550 | 211 |
| 72335 | 253 | 72411 | 209 | 72464 | 208 | 72553 | 211 |
| 72336 | 253 | 72412 | 207 | 72465 | 208 | 72554 | 213 |
| 72338 | 209 | 72413 | 208 | 72466 | 212 | 72555 | 211 |
| 72339 | 209 | 72414 | 209 | 72467 | 209 | 72556 | 213 |
| 72340 | 253 | 72415 | 212 | 72469 | 212 | 72560 | 211 |
| 72342 | 220 | 72416 | 208 | 72470 | 212 | 72561 | 213 |
| 72346 | 253 | 72417 | 209 | 72471 | 211 | 72562 | 211 |
| 72347 | 211 | 72419 | 209 | 72472 | 252 | 72564 | 211 |
| 72348 | 210 | 72421 | 212 | 72473 | 212 | 72565 | 213 |
| 72350 | 209 | 72422 | 208 | 72474 | 207 | 72566 | 213 |
| 72351 | 209 | 72424 | 208 | 72475 | 211 | 72567 | 211 |
| 72352 | 220 | 72425 | 207 | 72476 | 208 | 72568 | 212 |
| 72353 | 219 | 72426 | 209 | 72478 | 208 | 72569 | 211 |
| 72354 | 252 | 72427 | 212 | 72479 | 211 | 72571 | 212 |
| 72355 | 220 | 72428 | 209 | 72482 | 213 | 72572 | 212 |
| 72358 | 209 | 72429 | 211 | 72501 | 211 | 72573 | 213 |
| 72359 | 253 | 72430 | 208 | 72512 | 213 | 72575 | 211 |
| 72360 | 220 | 72431 | 212 | 72513 | 213 | 72576 | 212 |
| 72364 | 246 | 72432 | 252 | 72515 | 213 | 72577 | 213 |
| 72365 | 252 | 72433 | 208 | 72517 | 213 | 72578 | 213 |
| 72366 | 218 | 72434 | 212 | 72519 | 213 | 72579 | 211 |
| 72367 | 218 | 72435 | 208 | 72520 | 213 | 72581 | 224 |
| 72368 | 253 | 72436 | 207 | 72521 | 212 | 72583 | 213 |
| 72370 | 209 | 72437 | 209 | 72522 | 211 | 72584 | 213 |
| 72372 | 253 | 72438 | 209 | 72523 | 211 | 72585 | 213 |

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| Zip Code | Territory | Zip Code | Territory | Zip Code | Territory | Zip Code | Territory |
|---|---|---|---|---|---|---|---|
| 72587 | 213 | 72675 | 233 | 72760 | 233 | 72858 | 235 |
| 72601 | 233 | 72677 | 231 | 72761 | 249 | 72860 | 204 |
| 72602 | 233 | 72679 | 224 | 72762 | 250 | 72863 | 232 |
| 72611 | 233 | 72680 | 213 | 72764 | 250 | 72865 | 235 |
| 72613 | 234 | 72682 | 231 | 72765 | 250 | 72901 | 239 |
| 72615 | 233 | 72683 | 233 | 72766 | 250 | 72903 | 239 |
| 72616 | 233 | 72685 | 233 | 72768 | 249 | 72904 | 239 |
| 72617 | 213 | 72686 | 233 | 72769 | 250 | 72905 | 240 |
| 72619 | 233 | 72687 | 231 | 72770 | 250 | 72906 | 239 |
| 72623 | 213 | 72701 | 250 | 72773 | 234 | 72908 | 239 |
| 72624 | 233 | 72703 | 250 | 72774 | 248 | 72913 | 239 |
| 72626 | 231 | 72704 | 250 | 72776 | 233 | 72914 | 239 |
| 72628 | 233 | 72711 | 201 | 72801 | 235 | 72916 | 239 |
| 72629 | 233 | 72712 | 201 | 72802 | 235 | 72917 | 239 |
| 72630 | 231 | 72714 | 201 | 72812 | 235 | 72918 | 239 |
| 72631 | 234 | 72715 | 201 | 72820 | 232 | 72921 | 236 |
| 72632 | 234 | 72717 | 250 | 72821 | 232 | 72923 | 240 |
| 72633 | 231 | 72718 | 201 | 72823 | 222 | 72926 | 204 |
| 72634 | 231 | 72719 | 250 | 72824 | 235 | 72927 | 237 |
| 72635 | 231 | 72721 | 234 | 72826 | 232 | 72928 | 232 |
| 72636 | 233 | 72722 | 249 | 72827 | 204 | 72930 | 237 |
| 72638 | 233 | 72727 | 250 | 72828 | 204 | 72932 | 236 |
| 72639 | 233 | 72728 | 250 | 72829 | 235 | 72933 | 237 |
| 72640 | 231 | 72729 | 250 | 72830 | 235 | 72934 | 250 |
| 72641 | 233 | 72730 | 250 | 72832 | 232 | 72935 | 236 |
| 72642 | 231 | 72732 | 201 | 72833 | 235 | 72936 | 240 |
| 72644 | 231 | 72733 | 201 | 72834 | 235 | 72937 | 240 |
| 72645 | 233 | 72734 | 249 | 72835 | 235 | 72938 | 240 |
| 72648 | 233 | 72735 | 250 | 72837 | 235 | 72940 | 240 |
| 72650 | 231 | 72736 | 250 | 72838 | 204 | 72941 | 240 |
| 72651 | 231 | 72737 | 250 | 72839 | 235 | 72943 | 232 |
| 72653 | 231 | 72738 | 234 | 72840 | 232 | 72944 | 236 |
| 72654 | 231 | 72739 | 201 | 72841 | 204 | 72945 | 240 |
| 72655 | 233 | 72740 | 234 | 72842 | 235 | 72946 | 250 |
| 72657 | 213 | 72741 | 250 | 72843 | 235 | 72947 | 236 |
| 72658 | 213 | 72742 | 233 | 72845 | 235 | 72948 | 236 |
| 72660 | 233 | 72744 | 250 | 72846 | 235 | 72949 | 232 |
| 72661 | 231 | 72745 | 201 | 72847 | 235 | 72950 | 204 |
| 72662 | 233 | 72747 | 249 | 72851 | 235 | 72951 | 232 |
| 72663 | 213 | 72749 | 250 | 72852 | 232 | 72952 | 236 |
| 72666 | 233 | 72751 | 201 | 72853 | 204 | 72955 | 236 |
| 72668 | 231 | 72752 | 233 | 72854 | 232 | 72956 | 236 |
| 72669 | 231 | 72753 | 248 | 72855 | 232 | 72957 | 236 |
| 72670 | 233 | 72756 | 201 | 72856 | 235 | 72958 | 237 |
| 72672 | 231 | 72758 | 201 | 72857 | 204 | 72959 | 248 |
| Out of State (excluding MA, LA, and MI | | | 999 | | | | |

| ~~County~~ | ~~Definition~~ | ~~Territory~~ |
|---|---|---|

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| | | | |
|---|---|---|---|
| ~~1~~ | ~~ARKANSAS~~ | ~~Entire County~~ | ~~63~~ |
| ~~2~~ | ~~ASHLEY~~ | ~~Entire County~~ | ~~62~~ |
| ~~3~~ | ~~BAXTER~~ | ~~Entire County~~ | ~~66~~ |
| ~~4~~ | ~~BENTON~~ | ~~72704, 72714, 72719, 72732, 72736, 72738, 72751, 72762, 72764~~ | ~~49~~ |
| | | ~~72632, 72712, 72715, 72718, 72739, 72745, 72756, 72758~~ | ~~50~~ |
| | | ~~72722, 72734, 72747, 72761, 72768~~ | ~~51~~ |
| | | ~~Remainder of County~~ | ~~50~~ |
| ~~5~~ | ~~BOONE~~ | ~~Entire County~~ | ~~66~~ |
| ~~6~~ | ~~BRADLEY~~ | ~~Entire County~~ | ~~62~~ |
| ~~7~~ | ~~CALHOUN~~ | ~~Entire County~~ | ~~62~~ |
| ~~8~~ | ~~CARROLL~~ | ~~Entire County~~ | ~~66~~ |
| ~~9~~ | ~~CHICOT~~ | ~~Entire County~~ | ~~62~~ |
| ~~10~~ | ~~CLARK~~ | ~~Entire County~~ | ~~62~~ |
| ~~11~~ | ~~CLAY~~ | ~~Entire County~~ | ~~65~~ |
| ~~12~~ | ~~CLEBURNE~~ | ~~Entire County~~ | ~~64~~ |
| ~~13~~ | ~~CLEVELAND~~ | ~~Entire County~~ | ~~62~~ |
| ~~14~~ | ~~COLUMBIA~~ | ~~Entire County~~ | ~~62~~ |
| ~~15~~ | ~~CONWAY~~ | ~~Entire County~~ | ~~58~~ |
| ~~16~~ | ~~CRAIGHEAD~~ | ~~Entire County~~ | ~~65~~ |
| ~~17~~ | ~~CRAWFORD~~ | ~~Entire County~~ | ~~47~~ |
| ~~18~~ | ~~CRITTENDEN~~ | ~~Entire County~~ | ~~28~~ |
| ~~19~~ | ~~CROSS~~ | ~~Entire County~~ | ~~65~~ |
| ~~20~~ | ~~DALLAS~~ | ~~Entire County~~ | ~~62~~ |
| ~~21~~ | ~~DESHA~~ | ~~Entire County~~ | ~~36~~ |
| ~~22~~ | ~~DREW~~ | ~~Entire County~~ | ~~36~~ |
| ~~23~~ | ~~FAULKNER~~ | ~~Entire County~~ | ~~60~~ |
| ~~24~~ | ~~FRANKLIN~~ | ~~Entire County~~ | ~~66~~ |
| ~~25~~ | ~~FULTON~~ | ~~Entire County~~ | ~~65~~ |
| ~~26~~ | ~~GARLAND~~ | ~~71909, 71949, 71956, 71957, 71968~~ | ~~34~~ |
| | | ~~Remainder of County~~ | ~~35~~ |
| ~~27~~ | ~~GRANT~~ | ~~Entire County~~ | ~~67~~ |
| ~~28~~ | ~~GREENE~~ | ~~Entire County~~ | ~~53~~ |
| ~~29~~ | ~~HEMPSTEAD~~ | ~~Entire County~~ | ~~62~~ |
| ~~30~~ | ~~HOT SPRING~~ | ~~Entire County~~ | ~~40~~ |
| ~~31~~ | ~~HOWARD~~ | ~~Entire County~~ | ~~62~~ |
| ~~32~~ | ~~INDEPENDENCE~~ | ~~Entire County~~ | ~~65~~ |
| ~~33~~ | ~~IZARD~~ | ~~Entire County~~ | ~~65~~ |
| ~~34~~ | ~~JACKSON~~ | ~~Entire County~~ | ~~65~~ |
| ~~35~~ | ~~JEFFERSON~~ | ~~Entire County~~ | ~~24~~ |
| ~~36~~ | ~~JOHNSON~~ | ~~Entire County~~ | ~~66~~ |
| ~~37~~ | ~~LAFAYETTE~~ | ~~Entire County~~ | ~~62~~ |
| ~~38~~ | ~~LAWRENCE~~ | ~~Entire County~~ | ~~65~~ |
| ~~39~~ | ~~LEE~~ | ~~Entire County~~ | ~~52~~ |
| ~~40~~ | ~~LINCOLN~~ | ~~Entire County~~ | ~~62~~ |

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| | | | |
|---|---|---|---|
| ~~41~~ | ~~LITTLE RIVER~~ | ~~Entire County~~ | ~~62~~ |
| ~~42~~ | ~~LOGAN~~ | ~~Entire County~~ | ~~66~~ |
| ~~43~~ | ~~LONOKE~~ | ~~Entire County~~ | ~~67~~ |
| ~~44~~ | ~~MADISON~~ | ~~Entire County~~ | ~~66~~ |
| ~~45~~ | ~~MARION~~ | ~~Entire County~~ | ~~66~~ |
| ~~46~~ | ~~MILLER~~ | ~~Entire County~~ | ~~25~~ |
| ~~47~~ | ~~MISSISSIPPI~~ | ~~Entire County~~ | ~~53~~ |
| ~~48~~ | ~~MONROE~~ | ~~Entire County~~ | ~~63~~ |
| ~~49~~ | ~~MONTGOMERY~~ | ~~Entire County~~ | ~~62~~ |
| ~~50~~ | ~~NEVADA~~ | ~~Entire County~~ | ~~62~~ |
| ~~51~~ | ~~NEWTON~~ | ~~Entire County~~ | ~~66~~ |
| ~~52~~ | ~~OUACHITA~~ | ~~Entire County~~ | ~~62~~ |
| ~~53~~ | ~~PERRY~~ | ~~Entire County~~ | ~~66~~ |
| ~~54~~ | ~~PHILLIPS~~ | ~~Entire County~~ | ~~36~~ |
| ~~55~~ | ~~PIKE~~ | ~~Entire County~~ | ~~62~~ |
| ~~56~~ | ~~POINSETT~~ | ~~Entire County~~ | ~~65~~ |
| ~~57~~ | ~~POLK~~ | ~~Entire County~~ | ~~61~~ |
| ~~58~~ | ~~POPE~~ | ~~Entire County~~ | ~~66~~ |
| ~~59~~ | ~~PRARIE~~ | ~~Entire County~~ | ~~65~~ |
| ~~60~~ | ~~PULASKI~~ | ~~72114, 72201, 72202~~ | ~~54~~ |
| | | ~~72117~~ | ~~55~~ |
| | | ~~72046, 72065, 72103, 72142, 72204, 72206, 72209~~ | ~~57~~ |
| | | ~~72002, 72122, 72205, 72210, 72211, 72212, 72223, 72227~~ | ~~54~~ |
| | | ~~72113~~ | ~~55~~ |
| | | ~~72016, 72023, 72076, 72099, 72116, 72118, 72120~~ | ~~56~~ |
| | | ~~72126, 72135, 72199, 72207~~ | ~~56~~ |
| | | ~~Remainder of County~~ | ~~55~~ |
| ~~61~~ | ~~RANDOLPH~~ | ~~Entire County~~ | ~~65~~ |
| ~~62~~ | ~~SAINT FRANCIS~~ | ~~Entire County~~ | ~~52~~ |
| ~~63~~ | ~~SALINE~~ | ~~Entire County~~ | ~~68~~ |
| ~~64~~ | ~~SCOTT~~ | ~~Entire County~~ | ~~66~~ |
| ~~65~~ | ~~SEARCY~~ | ~~Entire County~~ | ~~66~~ |
| ~~66~~ | ~~SEBASTIAN~~ | ~~72901, 72903, 72904, 72908, 72916~~ | ~~46~~ |
| | | ~~Remainder of County~~ | ~~48~~ |
| ~~67~~ | ~~SEVIER~~ | ~~Entire County~~ | ~~62~~ |
| ~~68~~ | ~~SHARPE~~ | ~~Entire County~~ | ~~65~~ |
| ~~69~~ | ~~STONE~~ | ~~Entire County~~ | ~~65~~ |
| ~~70~~ | ~~UNION~~ | ~~Entire County~~ | ~~7~~ |
| ~~71~~ | ~~VAN BUREN~~ | ~~Entire County~~ | ~~64~~ |
| ~~72~~ | ~~WASHINGTON~~ | ~~72701,72703, 72704, 72717, 72727, 72729, 72730, 72738~~ | ~~49~~ |
| | | ~~72744, 72749, 72762, 72764, 72769, 72948~~ | ~~49~~ |
| | | ~~72745, 72756~~ | ~~50~~ |
| | | ~~72722, 72734, 72747, 72753, 72761, 72768, 72774, 72959, 72934~~ | ~~51~~ |
| | | ~~Remainder of County~~ | ~~50~~ |
| ~~73~~ | ~~WHITE~~ | ~~Entire County~~ | ~~65~~ |

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| | | | |
|---|---|---|---|
| ~~74~~ | ~~WOODRUFF~~ | ~~Entire County~~ | ~~65~~ |
| ~~75~~ | ~~YELL~~ | ~~Entire County~~ | ~~66~~ |
| ~~Out of State (except LA, MA, MI or NJ)~~ | | | ~~999~~ |

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## MISCELLANEOUS COVERAGES

**NO FAULT COVERAGES****
*Eff. 3-23-~~14~~15*
The Named Insured shall have the right to reject in writing all or any one or more of the following coverages. After such rejection, unless the Named Insured requests such coverages in writing, such coverages need not be provided in, or supplemental to, a renewal policy. Should the Insured desire to purchase other than the statutory benefits, he or she must first reject the statutory benefits in writing before higher (or lower) limits can be provided.

A. Medical Expense**

Limits of $5,000 are required unless rejected in writing by the Insured.

Rating Chart**

B. Work Loss**

Limits of $140 per week are required unless rejected in writing by the Insured.

Rating Chart**

C. Death Benefits, Dismemberment, and Loss of Sight Coverage**

Limits of $5,000 are required unless rejected in writing by the Insured.

Rating Chart**

**UNINSURED AND UNDERINSURED MOTORISTS COVERAGE****
**(Bodily Injury and Property Damage Liability)**
*Eff. ~~12-23-14~~3-23-15*

This coverage is mandatory on all policies providing BI and PD at limits equal to those purchased for BI and PD on private passenger automobile UNLESS it is rejected in writing by the Policyholder. The Insured may reject the coverage entirely, or select one of the following coverage combinations:

UIMBI, UMPD
UIMBI
UMBI, UMPD
UMBI

Uninsured Motorists coverage shall NOT be offered for an amount greater than the amount of BI coverage selected.

Limits for UMBI, UIMBI, and UMPD higher than those required by the state's financial responsibility laws are available but not in excess of the BI and PD limits carried on the policy. Limits lower than the BI and PD limits can be requested in writing by the Insured. If the Insured carries UIMBI, the limits must be equal to those purchased for UMBI.
UMBI is selected and provided at a policy level. UMPD is selected and provided at a policy level.

UMBI Premiums**

UIMBI Premiums**

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**ROADSIDE ASSISTANCE COVERAGE**
*Eff. 08-23-12*

Roadside Assistance is an optional coverage that may be purchased on any policy. This endorsement provides coverage to pay for expenses incurred under roadside assistance.

Limits: Up to 15 miles **OR** Up to 100 miles.

The following vehicle types are eligible: PPA, AC-Reg. and AC-Res.

Roadside Assistance Rating Chart

**TOWING AND LABOR COSTS**
*Eff. 7-14-09*

Available for Motorhome vehicle types only.

Limits - $50 per disablement ($100 per disablement for MH)

Rating Chart

**LOSS OF USE AND LOSS OF USE — BROAD FORM****
*Eff. ~~12-23-14~~3-23-15*

LOU may be afforded to private passenger autos and Classic autos (Regular Use) insured for BI, PD, and either COMP and/or COLL. See policy or endorsement for coverage details.

Covers auto rental cost up to the "per day" limit selected by the Policyholder, any deductible amount the Policyholder is required to pay on a rental automobile, and other expenses where the loss occurs more than 50 miles from the residence subject to the aggregate limit of coverage corresponding to the "pre day" limit selected.

Rating Chart**

**ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES****
*Eff. 3-23-15*

This endorsement provides coverage for loss to devices designed to emit, amplify, receive, and/or transmit sound, pictures, or data, which are not permanently installed, but which are attached to a component of the vehicle; this includes any antenna or other parts or accessories related to such devices. This endorsement also provides additional coverage, above the $1,500 policy limit, for any and all such devices, antennas, or other parts and accessories that were permanently installed after the purchase of the vehicle.

Rating Chart**

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**ANTIQUE AND CLASSIC AUTOMOBILES**
*Eff. 12-23-14*

Effective April 1, 2014, any new Antique and Classic vehicle exposure must be written exclusively under the Nationwide/Hagerty Classic Car program. Existing Nationwide Auto Policies with an Antique/Classic vehicle will continue to use the following rates and rules:

An **Antique Automobile** is a private passenger automobile which is 25 years old or older and which has been restored, maintained, or preserved by antique automobile hobbyists.

A **Classic Automobile** is a private passenger automobile which is 10 years old or older and which is a rarity or of historic interest and which has been restored, maintained, or preserved by classic automobile hobbyists.

A. RESTRICTED USE

Reduced premiums apply if the automobile is maintained solely for use in exhibitions, club activities, parades, and other functions of public interest and is not used primarily for the transportation of passengers over any public street or highway.

COMP and COLL losses are settled on LEAST of Actual Cash Value, Cost to repair or replace, or Value for which premiums are charged.

B. REGULAR USE

Regular Use is applicable if the antique or classic automobile does not qualify for Restricted Use as defined above.

COMP and COLL losses are settled on LEAST of Actual Cash Value, Cost to repair or replace or Value for which premiums are charged.

Antique and Classic Automobile Calculation Charts

~~**MOTORCYCLES, MOTOR SCOOTERS, MOTORIZED BICYCLES, MOPEDS, AND OTHER SIMILAR MOTORIZED VEHICLES**~~
~~*Eff. 8-1-08*~~

~~Annual premiums anticipate reduced usage during winter months.~~

~~Includes trail bikes over 350cc or registered.~~

~~Motorcycle Calculation Charts~~

~~**RECREATIONAL VEHICLES**~~

~~A land motor vehicle not licensed or registered for use on public roads and used principally off public roads. For all other recreational land motor vehicles use applicable private passenger or miscellaneous type rates.~~

~~Includes unregistered trail bikes up to 350cc.~~

~~Recreational Vehicle Calculation Charts~~

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## GENERAL RULES

**POLICY TERM****
*Eff. 3-23-15*

All policy terms are six months~~ except for Motorcycles and Recreational Vehicles, which are 12 months~~. All policies are automatically renewable.

**PREMIUM ADJUSTMENT**
*Eff. 3-23-14*

The following rules apply to changes made during the policy term:

1. Added coverage or vehicle — Collect prorated premium on the basis of rates in effect at the inception of the policy term.

2. All other changes — Collect or refund prorated premium on the basis of rates in effect at the inception of the policy term.

**CANCELLATIONS****
*Eff. 3-23-~~13~~15*

A. REQUESTS

The Policyholder may cancel his or her insurance at any time by written notice to the Company. Cancellation becomes effective on the date requested by the Policyholder but not prior to the date the Company receives the request, provided there is not a Financial Responsibility Form (SR-22) filed. Accounts with an SR-22 will cancel after the required notice has been sent to the state where the form is issued.

B. COMPANY CANCELLATIONS AND NON-RENEWALS

Policies may be cancelled or non-renewed subject to the cancellation provisions in the policy and/or policy endorsements.

Exception — Policies written as “new business” may be cancelled by the Company for any cause, if notice is mailed to the Policyholder within 60 days after the effective date. (Renewals are not “new business”.)

C. PRO RATA BASIS CANCELLATION

Cancellation is on a pro rata basis.

The pro rata factor is calculated by dividing the number of days remaining on the policy by the number of days in one policy term, rounded to four decimals.

The number of days remaining on the policy is the difference between the next renewal date and the effective date of the change.

The number of days in one term is 182 for a 6-month policy and 365 for an annual policy.

~~D. MISCELLANEOUS VEHICLES~~

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~~Motorcycles:~~

~~When coverage is cancelled, the earned premium shall be the full annual premium except that, under the following circumstances, the cancellation shall be on a pro rata basis:~~

~~1. Coverage was in force less than six months.~~

~~2. Coverage was in force six months or more, BUT~~

~~a. The vehicle was stolen, destroyed, sold, or junked, OR~~

~~b. The Policyholder has died, OR~~

~~c. Cancellation is initiated by the Company.~~

~~Recreational Vehicles:~~

~~When coverage on a vehicle is cancelled, the earned premium shall be the full annual premium except that, under the following circumstances, the cancellation shall be on a pro rata basis:~~

~~1. The vehicle is destroyed, stolen, sold, or junked.~~

~~2. The Policyholder has died.~~

~~3. Cancellation is initiated by the Company.~~

~~E~~D. REFUND

Cancellation premium refund of less than $2.00 will not be made except at the request of the Policyholder, in which case the actual return premium shall be allowed.

**FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)**
*Eff. 3-23-14*

A financial responsibility certificate (SR-22) is filed with the Bureau of Motor Vehicles whenever evidence of financial responsibility is required by law. If the person requiring the certificate owns no automobiles, this filing may be made on a policy issued to a member of the individual's immediate family. Nationwide will not issue the SR-22 for drivers or residents of states where we are not licensed to write insurance.

A $15.00 SR-22 fee will be imposed per filing per policy term. This fee is non-refundable.

**PAYMENT OPTIONS**
*Eff. 08-23-12*

A. FULL PAYMENT

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

B. INSTALLMENT PAYMENTS

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 paid by

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| Step | Description | Chart Name |
|---|---|---|
| 3. | Determine Affinity Discount Factor | RP03TE72 |
| 4. | Determine Prior Insurance Surcharge Factor | RP03TE20 |
| 5. | Determine Nationwide Associate Discount Factor | RP03TM62 |
| 6. | Result = Base Rate * Tier Factor (ten cents rounded) | |
| 7. | * Affinity Discount Factor (ten cents rounded) | |
| 8. | * Prior Insurance Surcharge Factor (ten cents rounded) | |
| 9. | * Nationwide Associate Discount Factor (ten cents rounded) | |

**RP03TA01: COMP Base Rate ****

Effective Date: MAR-23-2015

| Territory | Base Rate | Territory | Base Rate | Territory | Base Rate |
|---|---|---|---|---|---|
| 201 | 59.20 | 202 | 93.10 | 203 | 92.80 |
| 204 | 92.80 | 205 | 76.00 | 206 | 76.00 |
| 207 | 77.50 | 208 | 77.50 | 209 | 70.60 |
| 210 | 93.00 | 211 | 94.40 | 212 | 102.70 |
| 213 | 94.50 | 214 | 107.90 | 215 | 107.90 |
| 216 | 84.30 | 217 | 87.40 | 218 | 83.90 |
| 219 | 83.90 | 220 | 98.50 | 221 | 65.70 |
| 222 | 78.30 | 223 | 71.90 | 224 | 88.30 |
| 225 | 88.30 | 226 | 81.40 | 227 | 71.10 |
| 228 | 71.10 | 229 | 75.20 | 230 | 81.40 |
| 231 | 83.80 | 232 | 74.50 | 233 | 76.90 |
| 234 | 82.50 | 235 | 68.50 | 236 | 69.60 |
| 237 | 69.60 | 238 | 78.30 | 239 | 68.40 |
| 240 | 66.00 | 241 | 100.00 | 242 | 75.70 |
| 243 | 75.70 | 244 | 65.30 | 245 | 65.30 |
| 246 | 79.60 | 247 | 64.80 | 248 | 71.10 |
| 249 | 65.50 | 250 | 63.50 | 251 | 63.20 |
| 252 | 94.80 | 253 | 93.00 | 254 | 65.70 |
| 999 | 86.50 | | | | |

**RP03TA02: COLL Base Rate ****

Effective Date: MAR-23-2015

| Territory | Base Rate | Territory | Base Rate | Territory | Base Rate |
|---|---|---|---|---|---|
| 201 | 202.70 | 202 | 215.80 | 203 | 234.90 |
| 204 | 234.90 | 205 | 239.70 | 206 | 239.70 |
| 207 | 209.60 | 208 | 209.60 | 209 | 206.30 |
| 210 | 228.30 | 211 | 226.80 | 212 | 257.40 |
| 213 | 227.10 | 214 | 275.70 | 215 | 275.70 |
| 216 | 221.80 | 217 | 234.70 | 218 | 216.10 |
| 219 | 216.10 | 220 | 236.80 | 221 | 250.90 |
| 222 | 216.10 | 223 | 246.70 | 224 | 252.50 |
| 225 | 252.50 | 226 | 229.30 | 227 | 210.90 |
| 228 | 210.90 | 229 | 225.20 | 230 | 213.60 |
| 231 | 226.40 | 232 | 184.30 | 233 | 217.40 |
| 234 | 222.10 | 235 | 185.90 | 236 | 213.20 |
| 237 | 213.20 | 238 | 198.00 | 239 | 208.00 |

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| Territory | Base Rate | Territory | Base Rate | Territory | Base Rate |
|---|---|---|---|---|---|
| 240 | 211.90 | 241 | 214.90 | 242 | 253.80 |
| 243 | 253.80 | 244 | 257.70 | 245 | 257.70 |
| 246 | 236.70 | 247 | 229.40 | 248 | 194.80 |
| 249 | 205.30 | 250 | 214.80 | 251 | 231.30 |
| 252 | 212.30 | 253 | 228.30 | 254 | 250.90 |
| 999 | 270.00 | | | | |

**RP03TA03: BI Base Rate ****

Effective Date: MAR-23-2015

| Territory | Base Rate | Territory | Base Rate | Territory | Base Rate |
|---|---|---|---|---|---|
| 201 | 101.00 | 202 | 101.00 | 203 | 117.60 |
| 204 | 117.60 | 205 | 119.20 | 206 | 119.20 |
| 207 | 123.00 | 208 | 123.00 | 209 | 126.70 |
| 210 | 111.30 | 211 | 109.80 | 212 | 113.60 |
| 213 | 98.20 | 214 | 119.10 | 215 | 119.10 |
| 216 | 146.90 | 217 | 139.30 | 218 | 131.30 |
| 219 | 131.30 | 220 | 184.90 | 221 | 130.50 |
| 222 | 100.80 | 223 | 158.40 | 224 | 124.20 |
| 225 | 124.20 | 226 | 112.40 | 227 | 121.70 |
| 228 | 121.70 | 229 | 125.30 | 230 | 122.30 |
| 231 | 98.40 | 232 | 74.00 | 233 | 94.00 |
| 234 | 102.30 | 235 | 88.20 | 236 | 102.30 |
| 237 | 102.30 | 238 | 82.10 | 239 | 102.50 |
| 240 | 100.30 | 241 | 98.80 | 242 | 180.10 |
| 243 | 180.10 | 244 | 147.70 | 245 | 147.70 |
| 246 | 132.80 | 247 | 127.60 | 248 | 106.10 |
| 249 | 110.30 | 250 | 105.10 | 251 | 142.20 |
| 252 | 112.20 | 253 | 111.30 | 254 | 130.50 |
| 999 | 137.70 | | | | |

**RP03TA04: PD Base Rate ****

Effective Date: MAR-23-2015

| Territory | Base Rate | Territory | Base Rate | Territory | Base Rate |
|---|---|---|---|---|---|
| 201 | 106.80 | 202 | 100.30 | 203 | 110.40 |
| 204 | 110.40 | 205 | 105.80 | 206 | 105.80 |
| 207 | 105.50 | 208 | 105.50 | 209 | 115.30 |
| 210 | 102.00 | 211 | 106.50 | 212 | 104.70 |
| 213 | 93.70 | 214 | 103.90 | 215 | 103.90 |
| 216 | 103.60 | 217 | 96.50 | 218 | 101.90 |
| 219 | 101.90 | 220 | 110.40 | 221 | 128.50 |
| 222 | 100.40 | 223 | 126.80 | 224 | 115.80 |
| 225 | 115.80 | 226 | 110.10 | 227 | 120.80 |
| 228 | 120.80 | 229 | 112.60 | 230 | 104.70 |
| 231 | 94.20 | 232 | 76.30 | 233 | 91.00 |
| 234 | 101.50 | 235 | 82.40 | 236 | 105.20 |
| 237 | 105.20 | 238 | 80.10 | 239 | 105.20 |
| 240 | 104.30 | 241 | 94.20 | 242 | 133.70 |
| 243 | 133.70 | 244 | 143.40 | 245 | 143.40 |

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| Territory | Base Rate | Territory | Base Rate | Territory | Base Rate |
|---|---|---|---|---|---|
| 246 | 115.40 | 247 | 119.50 | 248 | 106.90 |
| 249 | 101.70 | 250 | 107.70 | 251 | 134.10 |
| 252 | 106.70 | 253 | 102.00 | 254 | 128.50 |
| 999 | 128.50 | | | | |

**RP03TA07: UMBI Base Rate ****

Effective Date: MAR-23-2015

| Sub-chart - High Level | First UMBI Indicator | Multi-Vehicle UMBI Indicator |
|---|---|---|
| MULTI-FIRST-UMBI | Yes | Yes |
| SINGLE-FIRST-UMBI | Yes | No |
| MULTI-NOT-FIRST-UMBI | No | Yes |
| SINGLE-NOT-FIRST-UMBI | No | No |

| Sub-chart | First UMBI Indicator | Multi-Vehicle UMBI Indicator | Per Claimant Limit | Per Occurrence Limit | Base Rate |
|---|---|---|---|---|---|
| MULTI-FIRST-UMBI | | | 25000 | 50000 | 30.70 |
| | | | 50000 | 100000 | 35.80 |
| | | | 100000 | 300000 | 42.40 |
| | | | 250000 | 500000 | 46.20 |
| | | | 300000 | 300000 | 45.30 |
| | | | 500000 | 500000 | 48.10 |
| | | | 1000000 | 1000000 | 51.10 |
| SINGLE-FIRST-UMBI | | | 25000 | 50000 | 16.10 |
| | | | 50000 | 100000 | 18.80 |
| | | | 100000 | 300000 | 22.20 |
| | | | 250000 | 500000 | 24.10 |
| | | | 300000 | 300000 | 23.80 |
| | | | 500000 | 500000 | 25.10 |
| | | | 1000000 | 1000000 | 27.00 |
| MULTI-NOT-FIRST-UMBI | No | Yes | | | 0.00 |
| SINGLE-NOT-FIRST-UMBI | No | No | | | 0.00 |

Underwriting's approval is required for $1,000,000/$1,000,000 limit option.
The $1,000,000/$1,000,000 UMBI/UIMBI limit option will only be available to renewal busine
ss with limit greater than $500,000/$500,000 prior to 12/23/2014.

**RP03TA08: UMPD Base Rate ****

Effective Date: MAR-23-2015

| Sub-chart - High Level | COMP with COLL Indicator |
|---|---|
| Per Occ / With COLL | Yes |
| Per Occ / Without COLL | Not Yes |

| Sub-chart | Coverage Single Limit | Base Rate | Coverage Single Limit | Base Rate | Coverage Single Limit | Base Rate |
|---|---|---|---|---|---|---|
| Per Occ / With COLL | 25000 | 2.00 | 50000 | 2.00 | 100000 | 2.00 |
| | 250000 | 33.10 | 300000 | 35.90 | 500000 | 35.90 |
| | 1000000 | 40.20 | | | | |
| Per Occ / Without COLL | 25000 | 26.80 | 50000 | 28.40 | 100000 | 31.50 |

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| Sub-chart | Rate Symbol | Base Rate | Rate Symbol | Base Rate | Rate Symbol | Base Rate |
|---|---|---|---|---|---|---|
| | 4 | 12.70 | 5 | 17.30 | 6 | 21.80 |
| | 7-20 | 26.40 | | | | |
| SUPL-PICKUP-CAMPER-250 | 1 | 3.30 | 2 | 5.10 | 3 | 7.10 |
| | 4 | 8.90 | 5 | 12.20 | 6 | 15.20 |
| | 7-20 | 18.50 | | | | |

**RP03TA22: AD Base Rate ****

Effective Date: MAR-23-2015

| Coverage Single Limit | Base Rate | Coverage Single Limit | Base Rate | Coverage Single Limit | Base Rate |
|---|---|---|---|---|---|
| 5000 | 1.00 | 10000 | 1.90 | | |

**RP03TA30: MDCL Base Rate ****

Effective Date: MAR-23-2015

| Territory | Base Rate | Territory | Base Rate | Territory | Base Rate |
|---|---|---|---|---|---|
| 201 | 103.60 | 202 | 112.10 | 203 | 114.00 |
| 204 | 114.00 | 205 | 108.40 | 206 | 108.40 |
| 207 | 111.00 | 208 | 111.00 | 209 | 112.80 |
| 210 | 114.40 | 211 | 123.10 | 212 | 118.30 |
| 213 | 128.60 | 214 | 113.60 | 215 | 113.60 |
| 216 | 120.80 | 217 | 120.80 | 218 | 117.30 |
| 219 | 117.30 | 220 | 129.90 | 221 | 117.30 |
| 222 | 108.10 | 223 | 128.40 | 224 | 120.70 |
| 225 | 120.70 | 226 | 109.60 | 227 | 103.30 |
| 228 | 103.30 | 229 | 113.80 | 230 | 107.50 |
| 231 | 108.40 | 232 | 88.30 | 233 | 120.50 |
| 234 | 108.40 | 235 | 86.10 | 236 | 104.80 |
| 237 | 104.80 | 238 | 90.90 | 239 | 103.30 |
| 240 | 106.70 | 241 | 103.30 | 242 | 131.80 |
| 243 | 131.80 | 244 | 114.30 | 245 | 114.30 |
| 246 | 115.60 | 247 | 110.60 | 248 | 102.30 |
| 249 | 103.80 | 250 | 105.40 | 251 | 117.10 |
| 252 | 116.20 | 253 | 114.40 | 254 | 117.30 |
| 999 | 127.60 | | | | |

**RP03TA31: LOI Base Rate ****

Effective Date: MAR-23-2015

| Option Amount | Base Rate | Option Amount | Base Rate | Option Amount | Base Rate |
|---|---|---|---|---|---|
| 140 | 2.50 | 250 | 5.20 | 500 | 13.10 |
| | | | | | |

**RP03TA52: LOU Base Rate ****

Effective Date: MAR-23-2015

| Option Code | Base Rate | Option Code | Base Rate | Option Code | Base Rate |
|---|---|---|---|---|---|
| $30 per day $900 | 17.00 | $40 per day $1200 total | 24.00 | $50 per day $1500 total | 31.00 |
| $60 per day $1800 total | 38.20 | $75 per day $2250 total | 49.50 | $100 Per Day $3000 Total | 66.00 |
| | | | | | |

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# ARKANSAS PRIVATE PASSENGER AUTOMOBILE RATING MANUAL

**NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY**

**Effective – ~~December~~ March 23, ~~2014~~2015**

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# PREMIUM MODIFICATION RULES

## PAPERLESS POLICY DISCOUNT

*Eff. 6-29-14*

If the insured elects to have policy documents (including ID cards) provided electronically, the otherwise applicable premium shall be reduced.

The following rules apply:

1. The insured must have an online Nationwide.com account with a valid e-mail address, and
2. The insured must elect to have policy documents (including ID cards) provided electronically.

The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart

## NATIONWIDE AFFINITY DISCOUNT**

*Eff. ~~12-14-12~~3-23-15*

~~When~~ After a household member notifies us that he, she, or another household member is also a member of a Nationwide Affinity Group ~~at the time the discount is initially applied on the policy,~~ the otherwise applicable premium shall be reduced as long as the policy remains in force. A policy may receive the Nationwide Associate Discount or the Nationwide Affinity Discount, but not both. The discount amount varies by the category, as defined below, of the Nationwide Affinity Group. ~~A policy may receive the Nationwide Associate Discount or the Nationwide Affinity Discount, but not both.~~

**Affinity Category Code Definitions**

Alumni – Alumni associations and/or fraternal social organizations of a 4 year educational institution.
Professional – Organizations formed to unite, represent, and/or inform people who work or play in the same occupation.
Sports – Leagues or associations that sponsor, organize, schedule or conduct a sport.
Financial Institutions – Banks, credit unions or other financial institutions.
Miscellaneous – All other Organizations that do not belong to a category defined above.

Rating Chart

## TIER FACTOR**

*Eff. 3-23-~~13~~15*

A factor will be applied according to the Underwriting Tier/Company Placement Guidelines.

Rating Chart**

## NATIONWIDE ASSOCIATE DISCOUNT

When an Insured Driver on the policy is either a current employee or a retiree of Nationwide Mutual Insurance Company, or any subsidiary (direct or indirect) company of Nationwide Mutual Insurance Company, or any affiliate company of Nationwide Mutual Insurance Company, the otherwise applicable premium shall be reduced.

Rating Chart

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## NO PRIOR INSURANCE SURCHARGE**
*Eff. 3-23-15*

### New Business Rating

This rule is applicable if the applicant or principal operator owned and operated the automobile(s) to be insured (or if newly acquired, the automobile it replaces) without continuous liability insurance.

The surcharge depends on the lapsed time before insurance.

Note — If the applicant provides proof of continuous liability coverage for the immediate six-month time period prior to the effective date of the Nationwide auto policy this surcharge will not apply.

### Prior In-Force Rating

The No Prior Insurance Surcharge will be applicable immediately upon reinstatement (lapsed time less than 31 days) if the policy has been insured with Nationwide less than one year (excluding lapse period).

For policies insured with Nationwide for at least one year, the surcharge will apply only if:

1. The No Prior Insurance Surcharge had already been applied to the policy at the time of the most recent lapse, OR

2. The policy has experienced three or more lapses within the most recent three-year period.

If the No Prior Insurance Surcharge was already applied to the policy prior to the lapse the surcharge will be reset at the same level for an additional year.

Rating Chart**

## PASSIVE OCCUPANT RESTRAINT DISCOUNT

A discount in the otherwise applicable premium is given for any vehicles equipped with full front seat air bags that meet federal or appropriate equivalent standards. A lesser discount applies to a driver side only air bag.

Rating Chart

## MATRIX FACTOR**
*Eff. 3-23-~~14~~15*

The Matrix Factor is based on a combination of ~~Financial Responsibility score,~~ prior Bodily Injury limits, home and car, and the number of vehicles insured with Nationwide.

The following rules are applicable:

1. “Prior BI Limits” will be assigned according to the new business and renewal rules following this section.

2. In order to be considered as “Home and Car” within the Matrix, the household member must also be a household member under a Nationwide Homeowner, Elite, Extended, Golden Blanket, or Market

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Value Policy or Allied/Nationwide Homeowner Form HO-2, HO-3, HO-5, or an owner-occupied Farm policy.

3. If the total number of vehicles insured by a Standard/Preferred Nationwide or Allied company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix.

   A vehicle owned by a corporation or unincorporated association may be considered "individually owned" for purposes of this rule if the vehicle is customarily driven only by individuals within the household, and the vehicle is also insured on a personal auto policy issued by a Nationwide or Allied Company.

   Only those vehicle types eligible for the Matrix that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

**New Business Rule**

Policies will be assigned to a "Prior BI Limits" category based on the lower of the BI limits carried with the Insured's most recent prior carrier or the BI limits selected on the Nationwide policy.

**Renewal Business Rules**

An account's "Prior BI Limits" category may move up one rated threshold level per year if the Policyholder has maintained a Bodily Injury Limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

BI Matrix Factor**

PD Matrix Factor**

MDCL Matrix Factor**

COMP Matrix Factor**

COLL Matrix Factor**

**ADVANCE QUOTE DISCOUNT**

This discount applies to new business policies, if a quote is given to a customer, where credit is ordered, at least eight days prior to the policy effective date. The discount will last for five years (see rate tables). Existing Nationwide insureds are not eligible for the discount. This discount does not apply to policies eligible for the Intra Agency Transfer discount.

The Advance Quote Discount is applicable to the following coverages: Bodily Injury, Property Damage, Medical Benefits, Comprehensive, and Collision.

The following rules are applicable:

1. This discount is only applicable for the Nationwide's Standard and Preferred Companies.
2. The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart

**SELECT RATING FACTOR**
*Eff. 3-23-14*

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**INTRA-AGENCY TRANSFER DISCOUNT**
*Eff. 3-23-14*

For new business policies issued by Nationwide Property and Casualty Insurance Company, the otherwise applicable premiums shall be reduced if the following conditions have been met:

1. The applicant had continuous liability coverage within the agency with a standard/preferred carrier other than a Nationwide Company for the immediate 12 months prior to the effective date of the Nationwide auto policy, AND
2. The Nationwide agent of record controls the expiration of the prior policy because the applicant was a policyholder in a portfolio acquired by the Nationwide agent and has not been already written with Nationwide or otherwise brokered through another company.

The Intra-Agency Transfer Discount expires when the policy qualifies for the Long Term Policyholder Discount.

The discount will be removed if the policy lapses for a period of 31 days or longer and will not be reapplied if the policy is reinstated.

If a policy is eligible for the Intra-Agency Transfer Factor, then the policy is not eligible for the Select Rating Factor.

Rating Chart

**LONG TERM POLICYHOLDER DISCOUNT**

For policies that have been in force for at least three years at the preferred or standard rates of any Nationwide Company, which may include interruptions in coverage that did not exceed one year, the otherwise applicable premiums shall be reduced. Any period of interruption shall not be included in determining the length of time the policy has been in force.

Rating Chart

**HOME AND CAR DISCOUNT****
*Eff. 3-23-~~14~~15*

The following rule applies to PPA, Antique and Classic Regular Use vehicle types: If a household member insured by a Standard/Preferred Nationwide or Allied company is also a household member under a Nationwide or Allied Tenants or Condominium policy, the otherwise applicable premium shall be reduced.

The following rule applies to Antique and Classic Restricted Use and Trailer vehicle types: If a household member insured by a Standard/Preferred Nationwide or Allied company is also a household member under a Nationwide or Allied Homeowners, Tenants, Condominium, or an owner-occupied Farm policy, the otherwise applicable premium shall be reduced.

Rating Chart**

**AUTO FINANCIAL DISCOUNT**

If a household member is the owner of a Nationwide Financial Services' Life or Annuity policy written and/or serviced by a Nationwide or Allied Agency, the applicable premium shall be reduced.

Rating Chart

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data is collected, as defined in the above SmartRide Scoring Rating section, to determine the vehicle's actual SmartRide Score.

Rating Chart

**EASY PAY SIGN-UP DISCOUNT**

A one time Easy Pay Sign-Up Discount will be applied at new business if the named insured agrees to enroll in automated monthly electronic fund transfer and a paperless billing option. For existing Customers who newly enroll mid-term, the Easy Pay Sign-Up Discount will be applied as of their upcoming renewal effective date. The discount will apply for one policy period and will be removed on the first subsequent renewal.

Eligibility:

1. The insured must elect automated monthly electronic fund transfer via a checking or savings account, and
2. The insured must elect a paperless billing option, and
3. The Easy Pay billing option must be maintained during the policy term, and
4. Policy must have a Private Passenger Auto or Regular Use Antique or Classic vehicle with Bodily Injury and Property Damage.

The discount applies to Bodily Injury and Property Damage on the first eligible vehicle in the household. The discount is applied to the first eligible vehicle only.

The following vehicle types are eligible: PPA and AC – Reg.

Rating Chart

**PREFERRED DISCOUNT****
*Eff. 3-23-15*

Based on a combination of Financial Responsibility class, Prior BI limits, and Home and Car or Auto Financial Discount, the otherwise applicable premium shall be reduced. A policy may receive the Preferred Discount or the Preferred Bundle Discount, but not both.

The following rules are applicable:

1. The following vehicle types are eligible: PPA and AC-Reg.
2. "Prior BI Limits" will be assigned according to the new business and renewal rules following this section.
3. In order to be considered as "Home and Car", the household member must also be a household member under a Nationwide Homeowner policy or Allied/Nationwide Homeowner Form HO-2, HO-3, HO-5, owner-occupied Farm policy, Tenants, or Condominium policy.
4. In order to be considered as "Auto Financial", a household member must also be a household member under a Nationwide Financial Services' Life or Annuity policy written and/or serviced by a Nationwide or Allied Agency.

**New Business Rules**
Policies will be assigned to a "Prior BI Limits" category based on the lower of the BI limits carried with the Insured's most recent prior carrier or the BI limits selected on the Nationwide policy.

**Renewal Business Rules**
An account's "Prior BI Limits" category will only change if the Policyholder has maintained a BI limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

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Rating Chart**

**PREFERRED BUNDLE DISCOUNT****
*Eff. 3-23-15*

Based on a combination of Financial Responsibility class, Prior BI limits, Home and Car or Auto Financial Discount, Accident Forgiveness feature, Vanishing Deductible feature, and Roadside Assistance coverage, the otherwise applicable premium shall be reduced. A policy may receive the Preferred Discount or the Preferred Bundle Discount, but not both.

The following rules are applicable:
1. The following vehicle types are eligible: PPA and AC-Reg.
2. "Prior BI Limits" will be assigned according to the new business and renewal rules following this section.
3. In order to be considered as "Home and Car", the household member must also be a household member under a Nationwide Homeowner policy or Allied/Nationwide Homeowner Form HO-2, HO-3, HO-5, owner-occupied Farm policy, Tenants, or Condominium policy.
4. In order to be considered as "Auto Financial", a household member must also be a household member under a Nationwide Financial Services' Life or Annuity policy written and/or serviced by a Nationwide or Allied Agency.

**New Business Rules**
Policies will be assigned to a "Prior BI Limits" category based on the lower of the BI limits carried with the Insured's most recent prior carrier or the BI limits selected on the Nationwide policy.

**Renewal Business Rules**
An account's "Prior BI Limits" category will only change if the Policyholder has maintained a BI limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

Rating Chart**

**ADDITIONAL COVERAGE FOR CUSTOMIZATION**

This endorsement provides coverage for loss to devices, accessories, enhancements and changes that alter the vehicle's appearance, performance or function (other than those offered by the manufacturer specifically for that model of vehicle) in excess of the $1,500 coverage limit included in the policy.

If this endorsement is added to a vehicle, the otherwise applicable premium for COMP and COLL shall be increased. If this endorsement is desired and both COMP and COLL coverage are present on a vehicle, then this endorsement must be applied to both coverages.

If the OEM Loss Settlement Provision and the Additional Coverage for Customization are both present on an insured vehicle, the OEM Loss Settlement Provision DOES NOT apply to the customization portion of the vehicle.

NOTE — The above rule supersedes the Customized Vehicle rule displayed on RS-2 of the Nationwide Rate Symbol manual.

COMP Rating Chart

COLL Rating Chart

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(2) Met the qualification requirements as shown above under (b.) based on their cumulative or last semester's or quarter's scholastic record, AND

(3) Been classified as "married" and been insured with Nationwide/Allied for at least one year prior to the policy's renewal date following graduation or been classified as "single" regardless of the period insured with Nationwide/Allied.

d. If the owner or operator is under 25 years old and a full-time graduate student in a college or university, the "Good Student" classification is applicable without the requirement for certification under (b.).

**NOTE:** Students who are enrolled in a home study program must satisfy the scholastic requirements by submitting evidence that they ranked in the upper 20% of one of the following national standardized tests, administered within the past twelve months:

- PSAT (Preliminary Scholastic Aptitude Test)
- PLAN (Preliminary American College Test)
- SAT-I (Scholastic Aptitude Test - I)
- SAT-II (Scholastic Aptitude Test – II)
- ACT (American College Test)
- Iowa Test of Basic Skills
- California Achievement Test
- Stanford Achievement Test, Tenth Edition
- Peabody Individual Achievement Test

Similar evidence of ranking must be supplied to the Company when requested.

No policy is changed interim term to effect a change in classification as a result of a change in the scholastic standing of any individual. Such change may be made only at the next renewal date.

5. The "Student Away - College Student" classification is applicable provided the owner or operator is age 16 to 24, is unmarried, and is a resident student at a school, college, or educational institution over 100 miles from the place of principal garaging of the automobile. NOTE - such an operator must not have access to any of the vehicles insured under the policy while away at school.

**DRIVER CLASSIFICATION — Factors**
*Eff. 3-23-14*

Please refer to the Rating Charts portion of this manual.

BI Driver Classification Factor

PD Driver Classification Factor

ME Driver Classification Factor

COMP Driver Classification Factor

COLL Driver Classification Factor

**MERIT RATING PLAN FACTOR****
*Eff. 3-23-~~13~~15*

The Merit Rating Plan is designed to price risks based on accident and conviction history. Those drivers who are free from accidents and moving violations pay lower premiums. Conversely, those who have

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n. Operating a motor vehicle without owner's permission, OR

o. Illegal transportation of hazardous materials or explosives, OR

p. Illegal transportation of liquor or narcotics for sale, OR

q. Passing a stopped school bus, OR

r. Operating or permitting operation of an uninsured motor vehicle, OR

s. Other serious violations

2. If a major violation also results in an accident, then only the major violation should be surcharged.

ACCIDENTS

1. The appropriate accident surcharge is based on the number of chargeable accidents during the experience period.

2. Chargeable Accident Definition.

New Business — An accident is chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, or in bodily injury or death (excluding UM).

Renewal Business — Accidents that were chargeable when the policy was written as new business will also be considered chargeable if still within the experience period.

An accident is always chargeable if the insured driver was involved in an accident that resulted in bodily injury or death (excluding UM). An accident is also chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, in which Nationwide has paid in excess of $400.

Accidents are surcharged based on the threshold in effect at the time of the accident.

EXCEPTIONS:

Accidents will not be counted if it can be demonstrated that the Insured was:

a. Lawfully parked, OR

b. Fully reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person, OR

c. Struck in the rear by another vehicle, and has not been convicted of a moving traffic violation in connection with the accident, OR

d. Hit by a "hit-and-run" driver if the accident is reported to the proper authorities within 24 hours, OR

e. Not convicted of a moving traffic violation in connection with the accident but the operator of the other automobile involved in such accident was convicted of a moving violation, OR

f. Involved in an accident resulting in damage by contact with animals or fowl, OR

g. Involved in an accident resulting in physical damage, limited to and caused by flying gravel, missiles, or falling objects, OR

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The number of chargeable accidents in the experience period will determine the appropriate surcharge for a driver. Accidents forgiven under the purchased Accident Forgiveness option are excepted from this rule.

Accident surcharges decrease as the time since the latest chargeable accident increases. The "time since the latest chargeable accident" is defined to be the number of months between the chargeability date of the most recent chargeable accident and the effective date of the policy for new business or the semi-annual due date of the policy for renewals.

Additive Accident Surcharge Table

F. CHANGE OF USUAL DRIVERS

1. Deletion of Driver

Once an insured driver is deleted from a policy, the driver and accident and violation experience of that driver is eliminated. The average driver experience factor is recalculated, effective the date the driver is deleted, based on the remaining drivers.

2. Addition of Driver

Once a driver is added to the policy, the driver along with his or her driving record experience will be used in the calculation of the average driver experience factor, effective the date the driver is added. Added drivers are treated as new business for the purposes of merit rating.

G. CHANGES IN DRIVING EXPERIENCE

Changes in driving experience will be made at the next renewal date. No changes are made for the purpose of shortening the surcharge period otherwise applicable under the plan.

**ACCIDENT FREE DISCOUNT****
*Eff. 3-23-15*

The applicable driver rate factor will be reduced if the driver meets the following conditions:

1. Driver has five years or more driving experience, AND
2. Driver is NOT receiving the "Unverifiable Driving Record Surcharge", AND
3. Policy is NOT receiving the "No Prior Insurance Surcharge", AND
4. Driver is free from major violations for the most recent five years, AND
5. Driver is free of accidents that resulted in a surcharge for the most recent five years.

Rating Chart**

**ACCIDENT FORGIVENESS**

Accident Forgiveness is an optional feature that may be purchased to waive premium surcharge due to an at-fault accident on a policy with a PPA.

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## BASE RATES**
*Eff. ~~7-18-14~~3-23-15*

Please refer to the Rating Charts portion of this manual.

BI Base Rates**
PD Base Rates**
ME Base Rates**
COMP ~~Full Coverage~~ Base Rates**
COLL ~~$100 Deductible~~ Base Rates**

## EXPENSE FEES
*Eff. 3-23-14*

Please refer to the Rating Charts portion of this manual.

Rating Chart

## RATE SYMBOLS

Please refer to the Rating Charts portion of this manual.

BI Rate Symbols
PD Rate Symbols
ME Rate Symbols
COMP Rate Symbol
COLL Rate Symbol

## MODEL YEAR FACTOR**
*Eff. 3-23-~~14~~15*

Please refer to the Rating Charts portion of this manual.

BI Model Year Factor**
PD Model Year Factor**
ME Model Year Factor**
COMP Model Year Factor**
COLL Model Year Factor**

## OTHER LIMITS AND DEDUCTIBLES**
*Eff. 12-23-14*

Please refer to the Rating Charts portion of this manual.

BI Limits**
PD Limits**
ME Limits
COMP Deductibles**
COLL Deductibles**

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## TERRITORY**

*Eff. ~~9-26-11~~3-23-15*

**RATING TERRITORY SCHEDULE**

Determined by:

1. Principal garaging address of automobile, OR
2. Residence of Policyholder if automobile is not garaged any specific place, OR
3. Business or mailing address if Policyholder's residence cannot be determined.
4. If a territory is zip code rated, and a zip code splits or new zip codes are introduced, apply the territory in which the prior zip code falls.

| Zip Code | Territory | Zip Code | Territory | Zip Code | Territory | Zip Code | Territory |
|---|---|---|---|---|---|---|---|
| 71601 | 217 | 71674 | 218 | 71772 | 202 | 71862 | 202 |
| 71602 | 217 | 71675 | 215 | 71801 | 202 | 71864 | 202 |
| 71603 | 217 | 71676 | 214 | 71802 | 202 | 71865 | 202 |
| 71611 | 217 | 71677 | 218 | 71820 | 204 | 71866 | 204 |
| 71612 | 217 | 71678 | 219 | 71822 | 204 | 71901 | 247 |
| 71613 | 217 | 71701 | 205 | 71823 | 204 | 71902 | 247 |
| 71630 | 215 | 71711 | 205 | 71825 | 202 | 71903 | 247 |
| 71631 | 216 | 71720 | 216 | 71826 | 202 | 71909 | 254 |
| 71635 | 214 | 71721 | 202 | 71827 | 202 | 71910 | 254 |
| 71638 | 214 | 71722 | 202 | 71828 | 202 | 71913 | 247 |
| 71639 | 218 | 71724 | 216 | 71831 | 202 | 71914 | 247 |
| 71640 | 214 | 71725 | 202 | 71832 | 204 | 71920 | 204 |
| 71642 | 217 | 71726 | 205 | 71833 | 204 | 71921 | 204 |
| 71643 | 219 | 71728 | 202 | 71834 | 241 | 71922 | 202 |
| 71644 | 219 | 71730 | 216 | 71835 | 202 | 71923 | 202 |
| 71646 | 214 | 71740 | 202 | 71836 | 204 | 71929 | 203 |
| 71647 | 214 | 71742 | 216 | 71837 | 241 | 71932 | 238 |
| 71651 | 216 | 71743 | 202 | 71838 | 202 | 71933 | 203 |
| 71652 | 216 | 71744 | 216 | 71839 | 241 | 71935 | 204 |
| 71653 | 214 | 71745 | 216 | 71840 | 241 | 71937 | 238 |
| 71654 | 215 | 71747 | 214 | 71841 | 204 | 71940 | 204 |
| 71655 | 217 | 71748 | 216 | 71842 | 204 | 71941 | 202 |
| 71656 | 217 | 71749 | 202 | 71845 | 202 | 71942 | 202 |
| 71657 | 217 | 71750 | 216 | 71846 | 204 | 71943 | 204 |
| 71658 | 215 | 71751 | 205 | 71847 | 202 | 71944 | 238 |
| 71659 | 217 | 71752 | 202 | 71851 | 204 | 71945 | 238 |
| 71660 | 216 | 71753 | 202 | 71852 | 204 | 71949 | 203 |
| 71661 | 214 | 71754 | 202 | 71853 | 202 | 71950 | 204 |
| 71662 | 218 | 71758 | 205 | 71854 | 241 | 71952 | 204 |
| 71663 | 214 | 71762 | 202 | 71855 | 202 | 71953 | 238 |
| 71665 | 216 | 71763 | 202 | 71857 | 202 | 71956 | 203 |
| 71666 | 215 | 71764 | 202 | 71858 | 202 | 71957 | 204 |
| 71667 | 216 | 71765 | 216 | 71859 | 202 | 71958 | 204 |
| 71670 | 218 | 71766 | 216 | 71860 | 202 | 71959 | 204 |
| 71671 | 216 | 71770 | 202 | 71861 | 202 | 71960 | 204 |

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| Zip Code | Territory | Zip Code | Territory | Zip Code | Territory | Zip Code | Territory |
|---|---|---|---|---|---|---|---|
| 71961 | 204 | 72036 | 210 | 72088 | 224 | 72150 | 217 |
| 71962 | 202 | 72037 | 242 | 72089 | 223 | 72152 | 218 |
| 71964 | 247 | 72038 | 219 | 72099 | 227 | 72153 | 224 |
| 71965 | 204 | 72039 | 225 | 72101 | 210 | 72156 | 222 |
| 71968 | 203 | 72040 | 230 | 72102 | 229 | 72157 | 222 |
| 71969 | 204 | 72041 | 230 | 72103 | 223 | 72160 | 219 |
| 71970 | 204 | 72042 | 219 | 72104 | 206 | 72164 | 243 |
| 71971 | 204 | 72043 | 212 | 72105 | 203 | 72165 | 211 |
| 71972 | 238 | 72044 | 224 | 72106 | 228 | 72166 | 218 |
| 71973 | 238 | 72045 | 229 | 72107 | 228 | 72167 | 221 |
| 71998 | 202 | 72046 | 242 | 72108 | 230 | 72168 | 218 |
| 71999 | 202 | 72047 | 229 | 72110 | 222 | 72169 | 212 |
| 72001 | 222 | 72048 | 219 | 72111 | 229 | 72170 | 218 |
| 72002 | 245 | 72051 | 225 | 72112 | 212 | 72173 | 229 |
| 72003 | 219 | 72052 | 226 | 72113 | 251 | 72175 | 218 |
| 72004 | 218 | 72053 | 243 | 72114 | 244 | 72176 | 229 |
| 72005 | 211 | 72055 | 218 | 72115 | 244 | 72178 | 226 |
| 72006 | 211 | 72057 | 217 | 72116 | 227 | 72179 | 211 |
| 72007 | 229 | 72058 | 225 | 72117 | 251 | 72180 | 223 |
| 72010 | 211 | 72059 | 211 | 72118 | 227 | 72181 | 225 |
| 72011 | 223 | 72060 | 229 | 72119 | 244 | 72182 | 218 |
| 72012 | 229 | 72061 | 225 | 72120 | 227 | 72183 | 243 |
| 72013 | 224 | 72063 | 222 | 72121 | 211 | 72190 | 227 |
| 72014 | 211 | 72064 | 230 | 72122 | 221 | 72199 | 227 |
| 72015 | 221 | 72065 | 223 | 72123 | 210 | 72201 | 244 |
| 72016 | 228 | 72066 | 229 | 72124 | 227 | 72202 | 244 |
| 72017 | 230 | 72067 | 224 | 72125 | 222 | 72204 | 243 |
| 72018 | 221 | 72068 | 226 | 72126 | 221 | 72205 | 244 |
| 72019 | 221 | 72069 | 219 | 72127 | 228 | 72206 | 243 |
| 72020 | 212 | 72070 | 222 | 72128 | 223 | 72207 | 227 |
| 72021 | 230 | 72072 | 219 | 72129 | 223 | 72209 | 243 |
| 72022 | 223 | 72073 | 218 | 72130 | 224 | 72210 | 244 |
| 72023 | 229 | 72074 | 210 | 72131 | 224 | 72211 | 244 |
| 72024 | 230 | 72075 | 212 | 72132 | 242 | 72212 | 244 |
| 72025 | 204 | 72076 | 227 | 72134 | 219 | 72214 | 243 |
| 72026 | 219 | 72078 | 227 | 72135 | 245 | 72215 | 244 |
| 72027 | 222 | 72079 | 218 | 72136 | 229 | 72216 | 243 |
| 72028 | 224 | 72080 | 222 | 72137 | 225 | 72217 | 227 |
| 72029 | 219 | 72081 | 211 | 72139 | 211 | 72219 | 243 |
| 72030 | 222 | 72082 | 226 | 72140 | 219 | 72222 | 244 |
| 72031 | 224 | 72083 | 242 | 72141 | 224 | 72223 | 244 |
| 72032 | 228 | 72084 | 206 | 72142 | 243 | 72225 | 244 |
| 72033 | 228 | 72085 | 226 | 72143 | 226 | 72227 | 244 |
| 72034 | 228 | 72086 | 230 | 72145 | 226 | 72260 | 244 |
| 72035 | 228 | 72087 | 247 | 72149 | 226 | 72295 | 243 |

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| Zip Code | Territory |
|---|---|
| 72301 | 246 |
| 72303 | 246 |
| 72311 | 219 |
| 72312 | 220 |
| 72313 | 209 |
| 72315 | 209 |
| 72319 | 209 |
| 72320 | 253 |
| 72321 | 209 |
| 72322 | 253 |
| 72324 | 210 |
| 72325 | 209 |
| 72326 | 253 |
| 72327 | 246 |
| 72328 | 218 |
| 72329 | 209 |
| 72330 | 209 |
| 72331 | 210 |
| 72332 | 210 |
| 72333 | 219 |
| 72335 | 253 |
| 72336 | 253 |
| 72338 | 209 |
| 72339 | 209 |
| 72340 | 253 |
| 72342 | 220 |
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| 72352 | 220 |
| 72353 | 219 |
| 72354 | 252 |
| 72355 | 220 |
| 72358 | 209 |
| 72359 | 253 |
| 72360 | 220 |
| 72364 | 246 |
| 72365 | 252 |
| 72366 | 218 |
| 72367 | 218 |
| 72368 | 253 |
| 72370 | 209 |
| 72372 | 253 |

| Zip Code | Territory |
|---|---|
| 72373 | 210 |
| 72374 | 218 |
| 72376 | 210 |
| 72377 | 209 |
| 72379 | 218 |
| 72383 | 218 |
| 72384 | 209 |
| 72386 | 252 |
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| 72585 | 213 |

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| Zip Code | Territory | Zip Code | Territory | Zip Code | Territory | Zip Code | Territory |
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| Out of State (excluding MA, LA, and MI) | | | 999 | | | | |

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| ~~Zip Code~~ | ~~Territory~~ |
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| ~~Zip Code~~ | ~~Territory~~ |
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| ~~Zip Code~~ | ~~Territory~~ |
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| ~~Zip Code~~ | ~~Territory~~ |
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| ~~Zip Code~~ | ~~Territory~~ |
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| Zip Code | Territory |
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| Zip Code | Territory |
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| Zip Code | Territory |
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| Zip Code | Territory |
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| 72721 | 126 |
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| 72729 | 139 |

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|---|---|
| ~~72908~~ | ~~130~~ |
| ~~72916~~ | ~~130~~ |
| ~~72921~~ | ~~128~~ |
| ~~72923~~ | ~~131~~ |
| ~~72926~~ | ~~103~~ |
| ~~72927~~ | ~~128~~ |
| ~~72928~~ | ~~124~~ |
| ~~72930~~ | ~~128~~ |
| ~~72932~~ | ~~128~~ |
| ~~72933~~ | ~~128~~ |

| | |
|---|---|
| ~~72948~~ | ~~128~~ |
| ~~72949~~ | ~~124~~ |
| ~~72950~~ | ~~103~~ |
| ~~72951~~ | ~~124~~ |
| ~~72952~~ | ~~128~~ |
| ~~72955~~ | ~~128~~ |
| ~~72956~~ | ~~128~~ |
| ~~72958~~ | ~~128~~ |
| ~~72959~~ | ~~137~~ |
| ~~Out of State~~ | ~~999~~ |

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# MISCELLANEOUS COVERAGES

## NO FAULT COVERAGES**

*Eff. 3-23-~~14~~15*

The Named Insured shall have the right to reject in writing all or any one or more of the following coverages. After such rejection, unless the Named Insured requests such coverages in writing, such coverages need not be provided in, or supplemental to, a renewal policy. Should the Insured desire to purchase other than the statutory benefits, he or she must first reject the statutory benefits in writing before higher (or lower) limits can be provided.

A. Medical Expense**

Limits of $5,000 are required unless rejected in writing by the Insured.

Rating Chart**

B. Work Loss**

Limits of $140 per week are required unless rejected in writing by the Insured.

Rating Chart**

C. Death Benefits, Dismemberment, and Loss of Sight Coverage**

Limits of $5,000 are required unless rejected in writing by the Insured.

Rating Chart**

## UNINSURED AND UNDERINSURED MOTORISTS COVERAGE**
## (Bodily Injury and Property Damage Liability)

*Eff. ~~12-23-14~~3-23-15*

This coverage is mandatory on all policies providing BI and PD at limits equal to those purchased for BI and PD on private passenger automobile UNLESS it is rejected in writing by the Policyholder. The Insured may reject the coverage entirely, or select one of the following coverage combinations:

UIMBI, UMPD
UIMBI
UMBI, UMPD
UMBI

Uninsured Motorists coverage shall NOT be offered for an amount greater than the amount of BI coverage selected.

Limits for UMBI, UIMBI, and UMPD higher than those required by the state's financial responsibility laws are available but not in excess of the BI and PD limits carried on the policy. Limits lower than the BI and PD limits can be requested in writing by the Insured. If the Insured carries UIMBI, the limits must be equal to those purchased for UMBI.

UMBI is selected and provided at a policy level. UMPD is selected and provided at a policy level.

UMBI Premiums**

UIMBI Premiums**

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UMPD Premiums**

**VANISHING DEDUCTIBLE****
*Eff. 12-23-14*

Vanishing Deductible credit is an optional feature that may be purchased to reduce a Policyholder's deductible. The accrued deductible credit will be subtracted from the coverage deductible to determine what amount the Policyholder will pay in the event of a covered COMP or COLL claim. As part of this feature, each qualified policy will accrue a deductible credit of $100 to apply to eligible claims starting 31 days after effective date of purchase, and an additional $100 deductible credit annually at renewal based on all drivers meeting eligibility requirements, up to a maximum of $500.

Policies are eligible to earn an additional $100 deductible credit annually at renewal if all drivers on the policy for the most recent 1 year period:

1. Have no at-fault accidents;
2. Have no major violations; and
3. Have maintained continuous coverage.

The Vanishing Deductible credit will reset to $100 in the event of a paid COMP or COLL loss after the feature has been purchased. The Vanishing Deductible credit will resume accumulating when all drivers are once again eligible.

The following vehicle types are eligible: PPA, AC-Reg. and AC-Res.

COMP Vanishing Deductible Rating Chart**

COLL Vanishing Deductible Rating Chart**

**TOTAL LOSS DEDUCTIBLE WAIVER****
*Eff. 12-23-14*

Total Loss Deductible Waiver is an optional feature that may be purchased to waive the physical damage coverage deductible in the event of a covered total loss.

The following vehicle types are eligible: PPA, AC-Reg. and AC-Res.

COMP Total Loss Deductible Waiver Rating Chart**

COLL Total Loss Deductible Waiver Rating Chart**

**ROADSIDE ASSISTANCE COVERAGE**
*Eff. 08-23-12*

Roadside Assistance is an optional coverage that may be purchased on any policy. This endorsement provides coverage to pay for expenses incurred under roadside assistance.

Limits: Up to 15 miles **OR** Up to 100 miles.

The following vehicle types are eligible: PPA, AC-Reg. and AC-Res.

Roadside Assistance Rating Chart

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## Supporting Document Schedules

| | |
|---|---|
| **Satisfied - Item:** | A-1 Private Passenger Auto Abstract |
| **Comments:** | |
| **Attachment(s):** | FORM A-1 PPA Abstract (NMIC 3-23-15).pdf<br>FORM A-1 PPA Abstract (NPCIC 3-23-15).pdf |
| **Item Status:** | Filed |
| **Status Date:** | 01/05/2015 |

| | |
|---|---|
| **Satisfied - Item:** | APCS-Auto Premium Comparison Survey |
| **Comments:** | |
| **Attachment(s):** | AR NMIC Form APCS_032315.pdf<br>AR NMIC Form APCS_032315.xls<br>AR NPCIC Form APCS_032315.pdf<br>AR NPCIC Form APCS_032315.xls |
| **Item Status:** | Filed |
| **Status Date:** | 01/05/2015 |

| | |
|---|---|
| **Satisfied - Item:** | NAIC loss cost data entry document |
| **Comments:** | The RF-1 forms have been updated as requested. |
| **Attachment(s):** | Amended FORM RF-1 Rate Filing Abstract NMIC 3-23-2015.pdf<br>Amended FORM RF-1 Rate Filing Abstract NPCIC 3-23-2015.pdf |
| **Item Status:** | Filed |
| **Status Date:** | 01/05/2015 |

| | |
|---|---|
| **Bypassed - Item:** | NAIC Loss Cost Filing Document for OTHER than Workers' Comp |
| **Bypass Reason:** | N/A |
| **Attachment(s):** | |
| **Item Status:** | Filed |
| **Status Date:** | 01/05/2015 |

| | |
|---|---|
| **Satisfied - Item:** | Filing Memorandum |
| **Comments:** | |
| **Attachment(s):** | AR Filing Memorandum 3-23-15.pdf |
| **Item Status:** | Filed |
| **Status Date:** | 01/05/2015 |

| | |
|---|---|
| **Satisfied - Item:** | Response to November 20, 2014 Objection |

**State:** Arkansas **First Filing Company:** Nationwide Mutual Insurance Company., ...
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
**Product Name:** Arkansas Personal Automobile
**Project Name/Number:** 15A-10563AR-AMC/

| | |
|---|---|
| **Comments:** | |
| **Attachment(s):** | Response Letter 11-21-14.pdf |
| **Item Status:** | Filed |
| **Status Date:** | 01/05/2015 |

| | |
|---|---|
| **Satisfied - Item:** | Response to November 25, 2014, December 11, 2014, and December 16, 2014 Objection |
| **Comments:** | |
| **Attachment(s):** | AR Response Letter - Amendment.pdf |
| **Item Status:** | Filed |
| **Status Date:** | 01/05/2015 |

ARKANSAS INSURANCE DEPARTMENT

FORM A-1
Rev. 4/98

PRIVATE PASSENGER AUTOMOBILE 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 submission that do not alter the information contained herein need not include this form.

Company Name: Nationwide Mutual Insurance Company
NAIC No. Company Code 23787 Group No. 0140

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? No

2. Do you furnish a market for young drivers? Yes
Over age 65 drivers? Yes

3. Do you require collateral business to support a youthful driver risk? No

4. Do you insure driver with an international or foreign driver's license? No

5. Specify the percentage you allow in credit or discounts for the following:

| | | |
|---|---|---|
| a. | Driver Over 55 | 5%(Accident Prevention Course Discount) |
| b. | Good Student Discount | Discounts between 0% and 21% |
| c. | Multi-car Discount | Varies in Matrix% |
| d. | Accident Free Discount* | 10% |

*Please Specify Qualification for Discount:

Driver has five years or more driving experience, is free from major violations for the most recent five years, is free of accidents* that resulted in a surcharge for the most recent five years, must have a verifiable driving record, and the policy is not receiving the “No Prior Insurance Surcharge”.

*Note: The Accident Free Discount does not apply if the driver has, or had in the most recent five years, an accident being forgiven under the Merit Rating Plan’s form First Accident Forgiveness rule.

| | | |
|---|---|---|
| e. | Anti-theft Discount | 0% |
| f. | Other (specify) | |
| | Affinity Discount | Discounts between 3% and 7% |
| | Easy Pay Discount | $15 |
| | Full Front Seat Air Bag | 30% |
| | Driver Side Only Air Bag | 20% |
| | Auto Financial Discount | 5% |
| | Paperless Policy Discount | 5% |
| | Long Term Policyholder Discount | 8% to 15% |
| | Home and Car Discount | 9% to 10% |
| | New Vehicle Discount | 0.2% to 25.9% |

| | |
|---|---|
| Preferred Discount | 13% |
| Rewards Bundle Discount | 5% |
| Advance Quote Discount | 2% to 8% |
| Terms with Prior Carrier Factor | 2% to 10% |
| Intra-Agency Transfer Discount | 2% to 10% |

6. Do you have an installment payment plan for automobile insurance? Yes
   If so, what is the fee for installment payments? $5.00

7. Does you company utilize a tiered rating plan? No

   If so, list the programs and percentage difference.

   State the current volume for each program.

_____ _____
_____ _____
_____ _____

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

Signature

Sr. Pricing Analyst

Title

(614) 677-4460

Telephone Number

AID PC A-1 (4/98)

ARKANSAS INSURANCE DEPARTMENT

FORM A-1
Rev. 4/98

PRIVATE PASSENGER AUTOMOBILE 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 submission that do not alter the information contained herein need not include this form.

Company Name: Nationwide Property and Casualty Insurance Company
NAIC No. Company Code 37877 Group No. Group Number 0140

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? No

2. Do you furnish a market for young drivers? Yes
Over age 65 drivers? Yes

3. Do you require collateral business to support a youthful driver risk? No

4. Do you insure driver with an international or foreign driver's license? No

5. Specify the percentage you allow in credit or discounts for the following:

| | | |
|---|---|---|
| a. | Driver Over 55 | 5% (Accident Prevention Course Discount) |
| b. | Good Student Discount | Discounts between 0% and 21% |
| c. | Multi-car Discount | Varies in Matrix |
| d. | Accident Free Discount* | 15% |

*Please Specify Qualification for Discount:

Driver has five years or more driving experience, is free from major violations for the most recent five years, is free of accidents that resulted in a surcharge for the most recent five years, must have a verifiable driving record, and the policy is not receiving the “No Prior Insurance Surcharge”.

*Note: The Accident Free Discount does not apply if the driver has, or had in the most recent five years, an accident being forgiven under the Merit Rating Plan’s form First Accident Forgiveness rule.

| | | |
|---|---|---|
| e. | Anti-theft Discount | 0% |
| f. | Other (specify) | |
| | Affinity Discount | Discount Varies from 3% to 7% |
| | Easy Pay Discount | $15 |
| | Full Front Seat Air Bag | 30% |
| | Driver Side Only Air Bag | 20% |
| | Auto Financial Discount | 5% |
| | Paperless Policy Discount | 5% |
| | SmartRide Telematics Discount | 5% to 30% |
| | Long Term Policyholder Discount | 8% to 15% |
| | Home and Car Discount | 9% to 10% |

| | |
|---|---|
| New Vehicle Discount | 0.6% to 29.4% |
| Preferred Discount | 15% |
| Preferred Bundle Discount | 20% |
| Advance Quote Discount | 1% to 9% |
| Select Rating Factor | 1% to 10% |
| Intra-Agency Transfer Discount | 2% to 21% |

6. Do you have an installment payment plan for automobile insurance? Yes
If so, what is the fee for installment payments? $5.00

7. Does you company utilize a tiered rating plan? Yes
If so, list the programs and percentage difference. State the current volume for each program.

| Program | Percentage Difference | Volume |
|---|---|---|
| Preferred | 0% | $11,275,637 |
| Standard | 18% | $9,459,452 |

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

Signature

Sr. Pricing Analyst

Title

(614) 677- 4460

Telephone Number

AID PC A-1 (4/98)

# Private Passenger Auto Premium Comparision Survey Form

*FORM APCS - last modified May 2012*

**NAIC Number:** 23787

**Company Name:** Nationwide Mutual Insurance Company
**Contact Person:** Audrey Cox
**Telephone No.:** (800)882-2822 ext.74460
**Email Address:** coxa1@natinowide.com
**Effective Date:** 3/23/2015

*DISCOUNTS OFFERED:*

| | | |
|---|---|---|
| *PASSIVE RESTRAINT/AIRBAG* | *20 or 30* | % |
| *AUTO/HOMEOWNERS* | *5-10* | % |
| *GOOD STUDENT* | *1-20* | % |
| *ANTI-THEFT DEVICE* | *0* | % |
| *Over 55 Defensive Driver Discount* | *5* | % |
| *$250/$500 Deductible Comp./Coll.* | *25/13* | % |

***Assumptions to Use:***

1 ***Liability -Minimum $25,000 per person***
2 ***Bodily Injury $50,000 per accident***
***$25,000 per accident***
3 ***Property Damage $100 deductible per accident***
4 ***Comprehensive & Collision $250 deductible per accident***
5 ***The insured has elected to accept:***
***Uninsured motorist property and bodily injury equal to liability coverage***
***Underinsured bodily injury equal to liability coverage***
6 ***Personal Injury Protection of $5,000 for medical, loss wages according to statute and $5,000 accidental death***
7 ***If male and female rates are different, use the highest of the two***

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

| | | Fayetteville | | | | Trumann | | | | Little Rock | | | | Lake Village | | | | Pine Bluff | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Gender | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* |
| **Vehicle** | **Coverages / Age** | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* |
| *2008 4.8 L Chevrolet Silverado 1500 "LS" regular cab 119" WB* | *Minimum Liability* | $866 | $1,088 | $370 | $347 | $977 | $1,233 | $406 | $379 | $1,233 | $1,567 | $488 | $454 | $817 | $1,024 | $355 | $333 | $942 | $1,186 | $397 | $370 |
| | *Minimum Liability with Comprehensive and Collision* | $1,685 | $2,206 | $705 | $646 | $1,809 | $2,378 | $754 | $688 | $2,121 | $2,771 | $845 | $771 | $1,724 | $2,300 | $758 | $683 | $1,664 | $2,172 | $699 | $639 |
| | *100/300/50 Liability with Comprehensive and Collision* | $1,720 | $2,238 | $736 | $679 | $1,873 | $2,447 | $794 | $729 | $2,215 | $2,893 | $900 | $826 | $1,761 | $2,329 | $786 | $714 | $1,749 | $2,269 | $746 | $687 |
| *2009 Ford Explorer 'XLT' 2WD, 4 door* | *Minimum Liability* | $871 | $1,093 | $374 | $349 | $995 | $1,254 | $414 | $385 | $1,269 | $1,613 | $502 | $466 | $829 | $1,038 | $361 | $337 | $970 | $1,220 | $408 | $379 |
| | *Minimum Liability with Comprehensive and Collision* | $1,665 | $2,162 | $685 | $631 | $1,793 | $2,335 | $734 | $673 | $2,127 | $2,764 | $833 | $763 | $1,675 | $2,205 | $717 | $652 | $1,668 | $2,160 | $688 | $632 |
| | *100/300/50 Liability with Comprehensive and Collision* | $1,713 | $2,211 | $722 | $669 | $1,874 | $2,427 | $780 | $719 | $2,243 | $2,910 | $895 | $825 | $1,727 | $2,257 | $752 | $689 | $1,769 | $2,279 | $741 | $685 |
| *2010 Honda Odyssey "EX"* | *Minimum Liability* | $792 | $986 | $354 | $328 | $895 | $1,119 | $388 | $359 | $1,126 | $1,419 | $464 | $427 | $752 | $933 | $341 | $317 | $871 | $1,085 | $382 | $353 |
| | *Minimum Liability with Comprehensive and Collision* | $1,530 | $1,979 | $647 | $594 | $1,637 | $2,125 | $689 | $630 | $1,926 | $2,494 | $775 | $708 | $1,542 | $2,025 | $679 | $615 | $1,519 | $1,959 | $647 | $592 |
| | *100/300/50 Liability with Comprehensive and Collision* | $1,564 | $2,011 | $680 | $628 | $1,697 | $2,190 | $730 | $671 | $2,007 | $2,593 | $828 | $761 | $1,579 | $2,058 | $710 | $649 | $1,597 | $2,048 | $693 | $638 |
| *2011 Toyota Camry 2.5L 4 door Sedan* | *Minimum Liability* | $775 | $957 | $357 | $328 | $883 | $1,095 | $394 | $360 | $1,115 | $1,395 | $473 | $430 | $743 | $915 | $347 | $318 | $872 | $1,078 | $393 | $358 |
| | *Minimum Liability with Comprehensive and Collision* | $1,753 | $2,282 | $738 | $670 | $1,868 | $2,440 | $786 | $710 | $2,184 | $2,839 | $878 | $792 | $1,797 | $2,381 | $790 | $707 | $1,730 | $2,242 | $734 | $664 |
| | *100/300/50 Liability with Comprehensive and Collision* | $1,771 | $2,290 | $764 | $698 | $1,911 | $2,481 | $820 | $745 | $2,233 | $2,897 | $924 | $839 | $1,815 | $2,386 | $814 | $734 | $1,792 | $2,309 | $774 | $705 |
| *2011 Cadillac Seville "CTS" AWD WAG 4 door Sedan 3.0L* | *Minimum Liability* | $719 | $891 | $329 | $307 | $815 | $1,016 | $361 | $335 | $1,029 | $1,964 | $432 | $398 | $686 | $848 | $319 | $297 | $798 | $992 | $358 | $332 |
| | *Minimum Liability with Comprehensive and Collision* | $2,074 | $2,733 | $842 | $766 | $2,181 | $2,885 | $890 | $805 | $2,571 | $3,375 | $983 | $899 | $2,143 | $2,879 | $916 | $820 | $1,986 | $2,608 | $815 | $741 |
| | *100/300/50 Liability with Comprehensive and Collision* | $2,061 | $2,698 | $857 | $785 | $2,191 | $2,880 | $911 | $830 | $2,580 | $3,371 | $1,011 | $925 | $2,127 | $2,836 | $927 | $835 | $2,019 | $2,635 | $845 | $773 |
| *2010 Hyundais Santa Fe SE 4x2* | *Minimum Liability* | $829 | $1,034 | $366 | $340 | $949 | $1,189 | $406 | $375 | $1,209 | $1,527 | $491 | $452 | $794 | $987 | $355 | $329 | $932 | $1,165 | $403 | $371 |
| | *Minimum Liability with Comprehensive and Collision* | $1,598 | $2,077 | $677 | $619 | $1,726 | $2,251 | $728 | $662 | $2,022 | $2,636 | $822 | $748 | $1,633 | $2,158 | $722 | $651 | $1,609 | $2,083 | $683 | $623 |
| | *100/300/50 Liability with Comprehensive and Collision* | $1,643 | $2,122 | $713 | $656 | $1,801 | $2,335 | $772 | $707 | $2,148 | $2,786 | $881 | $807 | $1,680 | $2,203 | $755 | $686 | $1,703 | $2,194 | $733 | $674 |

# Private Passenger Auto Premium Comparision Survey Form

*FORM APCS - last modified May 2012*

| | |
|---|---|
| **NAIC Number:** | 37877 |
| **Company Name:** | Nationwide Property & Casualty Insurance Company |
| **Contact Person:** | Audrey Cox |
| **Telephone No.:** | (800)882-2822 ext.74460 |
| **Email Address:** | coxa1@nationwide.com |
| **Effective Date:** | 3/23/2015 |

*DISCOUNTS OFFERED:*

| | | |
|---|---|---|
| *PASSIVE RESTRAINT/AIRBAG* | *20 or 30* | % |
| *AUTO/HOMEOWNERS* | *5-10* | % |
| *GOOD STUDENT* | *1-20* | % |
| *ANTI-THEFT DEVICE* | *0* | % |
| *Over 55 Defensive Driver Discount* | *5* | % |
| *$250/$500 Deductible Comp./Coll.* | *25/13* | % |

***Assumptions to Use:***

1 ***Liability -Minimum $25,000 per person***
2 ***Bodily Injury $50,000 per accident***
***$25,000 per accident***
3 ***Property Damage $100 deductible per accident***
4 ***Comprehensive & Collision $250 deductible per accident***
5 ***The insured has elected to accept:***
***Uninsured motorist property and bodily injury equal to liability coverage***
***Underinsured bodily injury equal to liability coverage***
6 ***Personal Injury Protection of $5,000 for medical, loss wages according to statute and $5,000 accidental death***
7 ***If male and female rates are different, use the highest of the two***

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

| | | Fayetteville | | | | Trumann | | | | Little Rock | | | | Lake Village | | | | Pine Bluff | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Gender | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* |
| **Vehicle** | **Coverages / Age** | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* |
| *2008 4.8 L Chevrolet Silverado 1500 "LS" regular cab 119" WB* | *Minimum Liability* | $533 | $654 | $272 | $260 | $547 | $671 | $278 | $265 | $716 | $892 | $340 | $324 | $552 | $678 | $280 | $267 | $600 | $741 | $298 | $284 |
| | *Minimum Liability with Comprehensive and Collision* | $1,052 | $1,353 | $511 | $481 | $1,109 | $1,442 | $546 | $509 | $1,322 | $1,711 | $614 | $576 | $1,244 | $1,627 | $598 | $557 | $1,163 | $1,508 | $561 | $525 |
| | *100/300/50 Liability with Comprehensive and Collision* | $1,027 | $1,308 | $513 | $487 | $1,076 | $1,384 | $542 | $511 | $1,308 | $1,680 | $618 | $586 | $1,198 | $1,548 | $588 | $554 | $1,146 | $1,471 | $563 | $532 |
| *2009 Ford Explorer 'XLT' 2WD, 4 door* | *Minimum Liability* | $538 | $659 | $275 | $262 | $555 | $680 | $282 | $268 | $731 | $910 | $347 | $329 | $561 | $688 | $284 | $271 | $614 | $758 | $304 | $289 |
| | *Minimum Liability with Comprehensive and Collision* | $1,039 | $1,324 | $498 | $471 | $1,082 | $1,390 | $524 | $492 | $1,315 | $1,688 | $602 | $568 | $1,217 | $1,571 | $574 | $539 | $1,149 | $1,474 | $545 | $513 |
| | *100/300/50 Liability with Comprehensive and Collision* | $1,023 | $1,293 | $505 | $482 | $1,062 | $1,352 | $527 | $500 | $1,315 | $1,677 | $613 | $583 | $1,183 | $1,515 | $572 | $542 | $1,145 | $1,457 | $554 | $527 |
| *2010 Honda Odyssey "EX"* | *Minimum Liability* | $489 | $593 | $260 | $246 | $504 | $611 | $267 | $252 | $652 | $802 | $321 | $303 | $507 | $616 | $268 | $253 | $551 | $672 | $284 | $268 |
| | *Minimum Liability with Comprehensive and Collision* | $959 | $1,216 | $472 | $445 | $1,000 | $1,279 | $497 | $464 | $1,199 | $1,531 | $563 | $529 | $1,122 | $1,444 | $543 | $507 | $1,053 | $1,345 | $513 | $481 |
| | *100/300/50 Liability with Comprehensive and Collision* | $936 | $1,176 | $475 | $453 | $972 | $1,231 | $496 | $470 | $1,184 | $1,503 | $568 | $539 | $1,082 | $1,379 | $537 | $508 | $1,037 | $1,313 | $517 | $491 |
| *2011 Toyota Camry 2.5L 4 door Sedan* | *Minimum Liability* | $479 | $574 | $261 | $245 | $495 | $594 | $269 | $251 | $638 | $778 | $322 | $301 | $499 | $600 | $270 | $252 | $544 | $656 | $287 | $268 |
| | *Minimum Liability with Comprehensive and Collision* | $1,094 | $1,399 | $532 | $496 | $1,150 | $1,485 | $567 | $524 | $1,357 | $1,744 | $634 | $590 | $1,313 | $1,706 | $628 | $581 | $1,204 | $1,550 | $582 | $540 |
| | *100/300/50 Liability with Comprehensive and Collision* | $1,046 | $1,325 | $523 | $494 | $1,094 | $1,399 | $553 | $517 | $1,312 | $1,675 | $624 | $588 | $1,239 | $1,595 | $607 | $568 | $1,160 | $1,481 | $573 | $538 |
| *2011 Cadillac Seville "CTS" AWD WAG 4 door Sedan 3.0L* | *Minimum Liability* | $449 | $541 | $244 | $232 | $462 | $558 | $251 | $237 | $597 | $733 | $300 | $284 | $467 | $564 | $252 | $239 | $508 | $617 | $267 | $253 |
| | *Minimum Liability with Comprehensive and Collision* | $1,301 | $1,686 | $604 | $567 | $1,364 | $1,787 | $646 | $599 | $1,596 | $2,078 | $718 | $671 | $1,595 | $2,099 | $732 | $679 | $1,420 | $1,854 | $660 | $614 |
| | *100/300/50 Liability with Comprehensive and Collision* | $1,226 | $1,574 | $587 | $555 | $1,280 | $1,659 | $621 | $583 | $1,520 | $1,963 | $697 | $658 | $1,483 | $1,933 | $697 | $653 | $1,347 | $1,742 | $640 | $603 |
| *2010 Hyundais Santa Fe SE 4x2* | *Minimum Liability* | $513 | $624 | $269 | $255 | $530 | $644 | $277 | $261 | $694 | $857 | $337 | $318 | $535 | $652 | $278 | $263 | $586 | $717 | $297 | $281 |
| | *Minimum Liability with Comprehensive and Collision* | $1,003 | $1,278 | $493 | $463 | $1,054 | $1,356 | $524 | $487 | $1,264 | $1,623 | $593 | $555 | $1,183 | $1,531 | $573 | $533 | $1,113 | $1,430 | $542 | $506 |
| | *100/300/50 Liability with Comprehensive and Collision* | $983 | $1,241 | $496 | $471 | $1,027 | $1,309 | $522 | $492 | $1,256 | $1,602 | $598 | $567 | $1,143 | $1,466 | $565 | $533 | $1,102 | $1,403 | $546 | $516 |

# NAIC LOSS COST DATA ENTRY DOCUMENT

| | | |
|---|---|---|
| **1.** | This filing transmittal is part of Company Tracking # | **15A-10563AR-AMC** |

| | | |
|---|---|---|
| **2.** | If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number | **N/A** |

| | | Company Name | | Company NAIC Number |
|---|---|---|---|---|
| **3.** | **A.** | **Nationwide Mutual Insurance Company** | **B.** | **23787** |

| | | Product Coding Matrix Line of Business (i.e., Type of Insurance) | | Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance) |
|---|---|---|---|---|
| **4.** | **A.** | **Personal Auto** | **B.** | **Private Passenger Auto** |

**5.**

| (A) COVERAGE (See Instructions) | (B) Indicated % Rate Level Change | (C) Requested % Rate Level Change | FOR LOSS COSTS ONLY (D) Expected Loss Ratio | (E) Loss Cost Modification Factor | (F) Selected Loss Cost Multiplier | (G) Expense Constant (If Applicable) | (H) Co. Current Loss Cost Multiplier |
|---|---|---|---|---|---|---|---|
| **Bodily Injury** | **10.1** | **5.0** | | | | | |
| **Property Damage** | **23.3** | **8.0** | | | | | |
| **Medical Benefits** | **19.1** | **8.0** | | | | | |
| **Comprehensive** | **7.8** | **3.8** | | | | | |
| **Collision** | **8.6** | **4.6** | | | | | |
| **UM/UIM- Bodily Injury** | **3.5** | **0.0** | | | | | |
| **UM- Property Damage** | **2.3** | **0.0** | | | | | |
| **Loss of Use** | **6.5** | **0.0** | | | | | |
| TOTAL OVERALL EFFECT | **11.8** | **5.0** | | | | | |

**6.** 5 Year History — Rate Change History

| Year | Policy Count | % of Change | Effective Date | State Earned Premium (000) | Incurred Losses (000) | State Loss Ratio | Countrywide Loss Ratio |
|---|---|---|---|---|---|---|---|
| **2014** | **18,167** | **4.5** | **3/23/2014** | **26,747** | **13,196** | **49.3** | **51.7** |
| **2013** | **22,101** | **3.5** | **3/23/2013** | **35,034** | **18,941** | **54.1** | **50.6** |
| **2012** | **29,217** | **3.5** | **8/23/2012** | **37,794** | **20,514** | **54.3** | **51.3** |
| **2011** | **35,136** | **2.0** | **10/23/2011** | **57,894** | **36,868** | **63.7** | **55.8** |
| **2010** | **38,604** | **0.9** | **10/19/2010** | **60,610** | **33,384** | **55.1** | **52.0** |
| | | | | | | | |
| | | | | | | | |

**7.**

| Expense Constants | Selected Provisions |
|---|---|
| A. Total Production Expense (Commissions) | **12.5 LIAB**<br>**12.6 Phy D** |
| B. General Expense | **17.0** |
| C. Taxes, License & Fees | **1.4** |
| D. Underwriting Profit & Contingencies | **8.0** |
| E. Other (explain) Underwriting Expense Offsets | **0.5** |
| F. TOTAL | **39.4/39.5** |

**8**. **N/A** Apply Lost Cost Factors to Future filings? (Y or N)
**9.** **30.8%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 228
**10.** **-28.7%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 238

# NAIC LOSS COST DATA ENTRY DOCUMENT

| | | |
|---|---|---|
| **1.** | This filing transmittal is part of Company Tracking # | **15A-10563AR-AMC** |

| | | |
|---|---|---|
| **2.** | If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number | **N/A** |

| | | Company Name | | Company NAIC Number |
|---|---|---|---|---|
| **3.** | **A.** | **Nationwide Property and Casualty** | **B.** | **37877** |

| | | Product Coding Matrix Line of Business (i.e., Type of Insurance) | | Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance) |
|---|---|---|---|---|
| **4.** | **A.** | **Personal Auto** | **B.** | **Private Passenger Auto** |

**5.**

| (A) COVERAGE (See Instructions) | (B) Indicated % Rate Level Change | (C) Requested % Rate Level Change | FOR LOSS COSTS ONLY (D) Expected Loss Ratio | (E) Loss Cost Modification Factor | (F) Selected Loss Cost Multiplier | (G) Expense Constant (If Applicable) | (H) Co. Current Loss Cost Multiplier |
|---|---|---|---|---|---|---|---|
| **Bodily Injury** | **10.1** | **5.0** | | | | | |
| **Property Damage** | **23.3** | **8.0** | | | | | |
| **Medical Benefits** | **19.1** | **8.0** | | | | | |
| **Comprehensive** | **7.8** | **3.7** | | | | | |
| **Collision** | **8.6** | **4.9** | | | | | |
| **UM/ UIM- Bodily Injury** | **3.5** | **0.0** | | | | | |
| **UM- Property Damage** | **2.3** | **0.0** | | | | | |
| **Loss of Use** | **6.5** | **0.0** | | | | | |
| TOTAL OVERALL EFFECT | **11.8** | **5.0** | | | | | |

**6.** 5 Year History — Rate Change History

| Year | Policy Count | % of Change | Effective Date | State Earned Premium (000) | Incurred Losses (000) | State Loss Ratio | Countrywide Loss Ratio |
|---|---|---|---|---|---|---|---|
| **2014** | **15,780** | **4.5%** | **3/23/2014** | **16,101** | **9,372** | **58.2** | **66.3** |
| **2013** | **12,657** | **2.5%** | **3/23/2013** | **12,868** | **8,952** | **69.6** | **66.0** |
| **2012** | **7,545** | **1.5%** | **8/23/2012** | **5,464** | **3,377** | **61.8** | **66.7** |
| **2011** | **2,267** | **N/A** | **10/19/2011** | **460** | **219** | **47.8** | **68.6** |
| **2010** | **N/A** | **N/A** | **N/A** | **N/A** | **N/A** | **N/A** | **63.1** |
| | | | | | | | |
| | | | | | | | |

**7.**

| Expense Constants | Selected Provisions |
|---|---|
| A. Total Production Expense (Commissions) | **12.5 LIAB**<br>**12.6 Phy D** |
| B. General Expense | **17.0** |
| C. Taxes, License & Fees | **1.4** |
| D. Underwriting Profit & Contingencies | **8.0** |
| E. Other (explain) Underwriting Expense Offsets | **0.5** |
| F. TOTAL | **39.4/39.5** |

**8**. **N/A** Apply Lost Cost Factors to Future filings? (Y or N)
**9.** **19.6 %** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 217
**10.** **-9.7%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 239

**FILING MEMORANDUM**
**Arkansas Private Passenger Automobile**

Outlined herein are details and supporting data relating to changes in Private Passenger Automobile rates written in Nationwide Mutual Insurance Company and Nationwide Property & Casualty Insurance Company.

## STATEWIDE RATE LEVEL CHANGES

We are filing for an effective date of March 23, 2015, for both new and renewal business. The overall rate level change for the Nationwide Mutual Insurance Company and the Nationwide Property & Casualty Insurance Company is a 6.0 percent increase.

Exhibit I shows three years of Voluntary Personal Automobile experience by coverage for the Nationwide Mutual Insurance Company and the Nationwide Property & Casualty Insurance Company ending March 31, 2014. Earned premiums are adjusted to current rate levels, and losses are on an accident year basis, developed to ultimate, and projected to the average date of loss during the effective period of the new rates. Exhibit II displays the determination of premium projection factors.

Accident year losses for the period ending March 31, 2014 were evaluated as of June 30, 2014. Ultimate loss levels were calculated using historical losses for Arkansas and company age-to-ultimate factors. Exhibit III shows the development of ultimate losses by coverage.

### Large Losses

To prevent any single claim from having a disproportionate influence on the loss development patterns, we have adjusted Bodily Injury and Uninsured / Underinsured Motorists Coverage – Bodily Injury ultimate losses by removing losses greater than or equal to $100,000, developing the remaining losses to ultimate, and then adding the large losses back in.

### Comprehensive Catastrophe Adjustment

The random occurrence of catastrophes distorts actual underwriting results for the Comprehensive coverage. In order to account for expected catastrophes yet maintain stability in our rates we remove actual catastrophe losses and replace them with a provision for expected catastrophe losses. The Comprehensive indication for the Nationwide Mutual Insurance Company and the Nationwide Property & Casualty Insurance Company contains a total catastrophe provision of 19.8 percent of losses to reflect catastrophe exposure as shown on Exhibit IV.

### Projection of Losses

Exhibit V shows the Average Paid Cost Trend data and Incurred Claim Frequency by coverage for the Nationwide Mutual Insurance Company and the Nationwide Property & Casualty Insurance Company for Arkansas and Companywide for the past 24 quarters. The data is on a four-quarter-ending basis. Our projection of losses to anticipated future levels is primarily based on historical claim cost trends. We have also considered accident year trends, industry trends, and credibility measures.

We are incorporating the use of both retrospective and prospective trends. Historical losses are trended first to the average accident date of the current accident year using retrospective trends. These "current" losses are then trended to the future effective period using prospective trends. This two-step process allows for recognition of the fact that actual loss cost changes that occurred during the experience period might not always be consistent with what we expect will happen in the future.

The selected trends were projected from the average date of loss for the experience period to the future average date of loss under the revised rates, based on an effective date of March 23, 2015. The resulting loss projection factors, reflecting both severity and frequency by coverage, are shown on row (8) of Exhibit I for Comprehensive coverage, row (7) for Bodily Injury, Uninsured / Underinsured Motorists – Bodily Injury, Collision, and Loss of Use coverages, and row (6) for Property Damage, Medical Benefits, and Uninsured Motorists- Property Damage coverages.

Projected Expense Adjustments

Expenses, which are not directly related to the premiums, are projected separately in determining the indicated rate need. These amounts differ for liability and physical damage coverages. Fixed Expenses, which include General Expense, Other Acquisition, and Unallocated Loss Adjustment, are calculated as a percentage of earned premiums.

| | Liability | Physical Damage |
|---|---|---|
| Fixed Expenses | 25.6% | 24.8% |

We project these expense dollars using an annual average expense trend of +2.1 percent. This trend is based on trends in the Consumer Price Index and insurance industry wages.
Expense Provisions are shown on Exhibit VI.

Financial Needs Model

Exhibit VII is the Company's Financial Needs Model, which demonstrates support for an 8.0 percent underwriting profit provision for Liability coverages and an 8.0 percent underwriting profit provision for Physical Damage coverages, considering total investment income from all sources.

Permissible Loss, Loss Adjustment, and Fixed Expense Ratio

The Permissible Loss, Loss Adjustment, and Fixed Expense ratios of 77.6 percent for Liability coverages and 77.5 percent for Physical Damage coverages were derived using the components of the variable expense ratio of 14.4 percent for Liability and 14.5 percent for Physical Damage, which includes the average commission and brokerage ratio for all agency states, the state premium tax rate, plus an allowance for miscellaneous taxes, licenses, and fees based on Companywide data.

Permissible Loss, Loss Adjustment, and Fixed Expense Ratio =
100% – Variable Expenses – Underwriting Profit Provision



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## INDICATED AND PROPOSED CHANGES

Indications are based on 36 months of experience, the adjusted loss and fixed expense ratios in Exhibit I, and the permissible loss and fixed expense ratio developed above. The summarized overall rate change is shown on Exhibit VIII.

NATIONWIDE MUTUAL INSURANCE COMPANY

Territory Definitions
We are revising Territory Definitions in order to have the same territorial definitions in both companies. Please see Exhibit IX for the proposed territories by zip code for the Nationwide Mutual Insurance Company.

Territorial Base Rates
We are revising Territorial Base Rates for Bodily Injury, Property Damage, Medical Benefits, Comprehensive and Collision coverages. As previously communicated in the filing effective June 29, 2014 (SERFF Tracking # NWPC-129441131), we are also off-balancing for the Paperless Policy discount implemented at that time. Please see Exhibit X for a summary of the proposed changes and Exhibit XI for the current base rates and the proposed changes for the Nationwide Mutual Insurance Company.

Miscellaneous Coverage Base Rates
We are revising base rates for Uninsured / Underinsured Motorists – Bodily Injury, Uninsured Motorists – Property Damage, Loss of Use, Accidental Death, Loss of Income, and Citizens Band Radio coverages. Please see Exhibit XII for the current base rates and the proposed changes for the Nationwide Mutual Insurance Company.

Farm Code
The rating manual in the Nationwide Mutual Insurance Company states that policyholders with a Nationwide Farm Policy qualify for the same discounts as those with an Elite, Extended, Golden Blanket, Homeowner, or Market Value policy. We are updating the Expanded Matrix and Home and Car Discount rating charts to reflect this. There is no premium impact for this change as no policyholders currently have a Nationwide Farm Policy.

Matrix
We are revising the Expanded Matrix factors, chart structure, and manual wording. Expanded Matrix will no longer vary by Financial Responsibility grouping. Due to the removal of financial responsibility from the structure, the factors in the Nationwide Mutual Insurance Company will be revised to a weighted average of the current factors. Please see Exhibit XIII for the current and selected factors for the Nationwide Mutual Insurance Company.

Preferred Discount
We are revising the Preferred Discount. Please see Exhibit XIV for the current and selected factors



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Deductible by Rate Symbol
We are implementing Deductible by Rate Symbol structure with this review. We are capping Collision at +/-5% and Comprehensive at +/-8% to minimize policyholder rate swings. Please see Exhibit XV for the selected Collision factors and Exhibit XVI for the selected Comprehensive factors.

No Prior Insurance Surcharge
We are revising the No Prior Insurance Surcharge factors. Please see Exhibit XVII for the current and proposed factors for the Nationwide Mutual Insurance Company.

Advance Quote Discount
We are revising the Advance Quote Discount factors. There is no premium impact associated with this change. Please see Exhibit XVIII for the current and selected factors.

Segmentation Factors
The following summarizes revisions to the relativities for many of the common rating variables utilized by Nationwide within the Standard Auto classification plan.

The indicated relativities have been generated using Generalized Linear Modeling (GLM). GLM is a multivariate modeling technique which incorporates many rating variables into a single model for the purposes of generating rate relativity indications for these variables simultaneously. GLMs and other multivariate techniques are now being used by a number of insurance companies for the purpose of deriving rate relativity indications as these techniques produce more accurate indications.

The revised selected relativities were chosen in light of the updated indications, the prior indicated and selected relativity, an evaluation of our relative competitiveness for select variables and the resulting change between the selected and prior selected relativity.

We have revised the following Segmentation items to move toward the new indicated factors. All rate level impacts will be off-balanced and can be found in the exhibits noted below.

- Model Year Factors (Exhibit XIX)
- New Vehicle Factors (Exhibit XX)

Editorial Revisions
We are making the following editorial revisions to the manual rule pages. There is no premium impact resulting from these revisions.

- We are updating the Affinity language
- We are updating the Accident Threshold language
- We are removing any language regarding RVs and Motorcycles

NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY

Territory Definitions
We are revising Territory Definitions in order to have the same territorial definitions in both companies. Please see Exhibit IX for the proposed territories by zip code for the Nationwide Property & Casualty Insurance Company.



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Territorial Base Rates

We are revising Territorial Base Rates for Bodily Injury, Property Damage, Medical Benefits, Comprehensive and Collision coverages. As previously communicated in the filing effective June 29, 2014 (SERFF Tracking # NWPC-129441131), we are also off-balancing for the Paperless Policy discount implemented at that time. Please see Exhibit XXI for a summary of the proposed changes and Exhibit XXII for the current base rates and the proposed changes in the Nationwide Property & Casualty Insurance Company.

Miscellaneous Coverage Base Rates

We are revising base rates for Uninsured / Underinsured Motorists – Bodily Injury, Uninsured Motorists – Property Damage, Accidental Death, and Loss of Income coverages. Please see Exhibit XXIII for the current and selected rates.

Farm Code

The rating manual in the Nationwide Property & Casualty Insurance Company states that policyholders with a Nationwide Farm Policy would qualify for the same discounts as those with an Elite, Extended, Golden Blanket, Homeowner, or Market Value policy. We are updating the Expanded Matrix, Home and Car Discount, Preferred Discount, and Preferred Bundle Discount rating charts to reflect this. There is no premium impact for this change as no policyholders currently have a Nationwide Farm Policy.

Model Year Factors

We are rebasing Model Year factors for the Nationwide Property & Casualty Insurance Company to a base year of 2015. Please see Exhibit XXIV for the planned changes.

Tier Factors

We are revising Tier Factors. Please see Exhibit XXV for the current and selected factors.

No Prior Insurance Surcharge

We are revising the No Prior Insurance Surcharge factors. Please see Exhibit XXVI for the current and selected factors for the Nationwide Property & Casualty Insurance Company.

Segmentation Factors

The following summarizes revisions to the relativities for many of the common rating variables utilized by Nationwide within the Standard Auto classification plan.

The indicated relativities have been generated using Generalized Linear Modeling (GLM). GLM is a multivariate modeling technique which incorporates many rating variables into a single model for the purposes of generating rate relativity indications for these variables simultaneously. GLMs and other multivariate techniques are now being used by a number of insurance companies for the purpose of deriving rate relativity indications as these techniques produce more accurate indications.



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The revised selected relativities were chosen in light of the updated indications, the prior indicated and selected relativity, an evaluation of our relative competitiveness for select variables and the resulting change between the selected and prior selected relativity.

We have revised the following Segmentation items to move toward the new indicated factors. All rate level impacts will be off-balanced and can be found in the exhibits noted below.

- Matrix (Exhibit XXVII)
- Accident Free Discount (Exhibit XXVIII)

Editorial Revisions

We are making the following editorial revisions to the manual rule pages. There is no premium impact resulting from these revisions.

- We are updating the Affinity language
- We are updating the Accident Threshold language



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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Nationwide Property & Casualty Insurance Company**
**Calculation of Indicated Rate-Level Change Assumed Effective March 23, 2015**
**Bodily Injury**

| **Fiscal Accident Year Ending** | **2012/1** | **2013/1** | **2014/1** | **2-Year** | **3-Year** |
|---|---|---|---|---|---|
| **Premium** | | | | | |
| 1. Current Level Earned Premium | 16,649,537 | 15,704,074 | 14,782,655 | | |
| 2. Premium Projection Factor | 0.875 | 0.904 | 0.934 | | |
| 3. Projected Current Level Earned Premium = (1) × (2) | 14,568,345 | 14,196,483 | 13,807,000 | 28,003,483 | 42,571,828 |
| **Experience Losses and Defense and Cost Containment Expenses** | | | | | |
| 4. Estimated Ultimate Losses and DCC Expenses | 8,676,684 | 9,670,575 | 7,916,493 | | |
| 5. Current Coverage Adjustment | 1.001 | 1.001 | 1.001 | | |
| 6. Adjusted Estimated Ultimate Losses and DCC Expenses = (4) × (5) | 8,685,361 | 9,680,246 | 7,924,409 | | |
| 7. Loss Projection Factor | 1.065 | 1.032 | 1.000 | | |
| 8. Projected Estimated Ultimate Losses and DCC Expenses = (6) x (7) | 9,249,909 | 9,990,014 | 7,924,409 | 17,726,205 | 27,033,111 |
| 9. Projected Loss and DCC Expense Ratio = (8) ÷ (3) | 63.5% | 70.4% | 57.4% | 63.3% | 63.5% |
| 10. Experience Year Weights Used Above | | | | 45/55 | 25/35/40 |
| 11. Credibility Assigned to Experience | 20.6% | 20.2% | 19.8% | 33.3% | 43.1% |
| 12. Trended Permissible Loss and DCC Expense Ratio | 55.3% | 55.3% | 55.3% | 55.3% | 55.3% |
| 13. Credibility-Weighted Loss and DCC Expense Ratio = (11) × (9) + [1 - (11)] × (12) | 57.0% | 58.4% | 55.7% | 58.0% | 58.8% |
| 14. Credibility-Weighted Losses and DCC Expenses = (3) × (13) | 8,303,957 | 8,290,746 | 7,690,499 | 16,242,020 | 25,032,235 |
| **Fixed Expenses** | | | | | |
| 15. Est. General & Other Acquisition | 2,460,321 | 2,405,222 | 2,336,604 | | |
| 16. Est. Adjusting and Other Loss Adjustment | 1,244,633 | 1,216,759 | 1,182,047 | | |
| 17. Fixed Expense Projection Factor | 1.047 | 1.047 | 1.047 | | |
| 18. Projected General and Other Acquisition Expenses = (15) × (17) | 2,575,956 | 2,518,267 | 2,446,424 | 4,964,691 | 7,540,647 |
| 19. Projected Adjusting and Other Loss Adjustment Expenses = (16) × (17) | 1,303,131 | 1,273,947 | 1,237,603 | 2,511,550 | 3,814,681 |
| 20. Projected Total Fixed Expenses = (18) + (19) | 3,879,087 | 3,792,214 | 3,684,027 | 7,476,241 | 11,355,328 |
| **Indication** | | | | | |
| 21. Credibility-Weighted Losses, DCC and Fixed Expenses = (14) + (20) | 12,183,044 | 12,082,960 | 11,374,526 | 23,718,261 | 36,387,563 |
| 22. Permissible Loss, DCC and Fixed Expense Ratio | 77.6% | 77.6% | 77.6% | 77.6% | 77.6% |
| 23. Required Premium = (21) ÷ (22) | 15,699,799 | 15,570,825 | 14,657,894 | 30,564,769 | 46,891,189 |
| 24. Credibility-Weighted Indicated Rate Level Change = (23) ÷ (3) - 1 | 7.8% | 9.7% | 6.2% | 9.1% | 10.1% |
| **Expense Fee** | | | | | |
| 25. Policy Term in Months | 6 | 6 | 6 | 6 | 6 |
| 26. Current Expense Fee Per Vehicle | 33.10 | 33.10 | 33.10 | 33.10 | 33.10 |
| 27. Indicated Expense Fee Per Vehicle | 32.10 | 32.10 | 32.10 | 32.10 | 32.10 |
| 28. Indicated Fixed Premium Change = (27) ÷ (26) - 1 | -3.0% | -3.0% | -3.0% | -3.0% | -3.0% |
| **Indication Net of Expense Fee** | | | | | |
| 29. Latest Year Projected Total Current Level Earned Premium = (3@2014/1) | 13,807,000 | 13,807,000 | 13,807,000 | 13,807,000 | 13,807,000 |
| 30. Latest Year Fixed Current Level Earned Premium | 4,073,485 | 4,073,485 | 4,073,485 | 4,073,485 | 4,073,485 |
| 31. Latest Year Projected Variable Current Level Earned Premium = (29) - (30) | 9,733,515 | 9,733,515 | 9,733,515 | 9,733,515 | 9,733,515 |
| 32. Required Total Premium = (29) × [1 + (24)] | 14,883,946 | 15,146,279 | 14,663,034 | 15,063,437 | 15,201,507 |
| 33. Required Fixed Premium | 3,950,419 | 3,950,419 | 3,950,419 | 3,950,419 | 3,950,419 |
| 34. Required Variable Premium = (32) - (33) | 10,933,527 | 11,195,860 | 10,712,615 | 11,113,018 | 11,251,088 |
| 35. Indicated Rate Level Change Net of Expense Fee = (34) ÷ (31) - 1 | 12.3% | 15.0% | 10.1% | 14.2% | 15.6% |
| **Summary** | | | | | |
| 36. Indicated Rate Level Change Net of Expense Fee = (35) | 12.3% | 15.0% | 10.1% | 14.2% | 15.6% |
| 37. Indicated Expense Fee Change = (28) | -3.0% | -3.0% | -3.0% | -3.0% | -3.0% |
| 38. Total Indicated Rate Level Change = (24) | 7.8% | 9.7% | 6.2% | 9.1% | 10.1% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Nationwide Property & Casualty Insurance Company**
**Calculation of Indicated Rate-Level Change Assumed Effective March 23, 2015**
**Property Damage**

| **Fiscal Accident Year Ending** | **2012/1** | **2013/1** | **2014/1** | **2-Year** | **3-Year** |
|---|---|---|---|---|---|
| **Premium** | | | | | |
| 1. Current Level Earned Premium | 13,967,947 | 13,112,793 | 12,295,434 | | |
| 2. Premium Projection Factor | 0.860 | 0.893 | 0.926 | | |
| 3. Projected Current Level Earned Premium = (1) × (2) | 12,012,434 | 11,709,724 | 11,385,572 | 23,095,296 | 35,107,730 |
| **Experience Losses and Defense and Cost Containment Expenses** | | | | | |
| 4. Estimated Ultimate Losses and DCC Expenses | 6,986,331 | 7,288,272 | 7,411,035 | | |
| 5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4) | 6,986,331 | 7,288,272 | 7,411,035 | | |
| 6. Loss Projection Factor | 1.187 | 1.136 | 1.087 | | |
| 7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6) | 8,292,775 | 8,279,477 | 8,055,795 | 16,351,470 | 24,680,734 |
| 8. Projected Loss and DCC Expense Ratio = (7) ÷ (3) | 69.0% | 70.7% | 70.8% | 70.8% | 70.3% |
| 9. Experience Year Weights Used Above | | | | 45/55 | 25/35/40 |
| 10. Credibility Assigned to Experience | 68.4% | 67.9% | 67.2% | 80.6% | 86.3% |
| 11. Trended Permissible Loss and DCC Expense Ratio | 57.6% | 57.6% | 57.6% | 57.6% | 57.6% |
| 12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11) | 65.4% | 66.5% | 66.5% | 68.2% | 68.6% |
| 13. Credibility-Weighted Losses and DCC Expenses = (3) × (12) | 7,856,132 | 7,786,966 | 7,571,405 | 15,750,992 | 24,083,903 |
| **Fixed Expenses** | | | | | |
| 14. Est. General & Other Acquisition | 2,059,719 | 2,013,514 | 1,956,376 | | |
| 15. Est. Adjusting and Other Loss Adjustment | 1,041,976 | 1,018,601 | 989,696 | | |
| 16. Fixed Expense Projection Factor | 1.047 | 1.047 | 1.047 | | |
| 17. Projected General and Other Acquisition Expenses = (14) × (16) | 2,156,526 | 2,108,149 | 2,048,326 | 4,156,475 | 6,313,001 |
| 18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16) | 1,090,949 | 1,066,475 | 1,036,212 | 2,102,687 | 3,193,636 |
| 19. Projected Total Fixed Expenses = (17) + (18) | 3,247,475 | 3,174,624 | 3,084,538 | 6,259,162 | 9,506,637 |
| **Indication** | | | | | |
| 20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19) | 11,103,607 | 10,961,590 | 10,655,943 | 22,010,154 | 33,590,540 |
| 21. Permissible Loss, DCC and Fixed Expense Ratio | 77.6% | 77.6% | 77.6% | 77.6% | 77.6% |
| 22. Required Premium = (20) ÷ (21) | 14,308,772 | 14,125,760 | 13,731,885 | 28,363,601 | 43,286,778 |
| 23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1 | 19.1% | 20.6% | 20.6% | 22.8% | 23.3% |
| **Expense Fee** | | | | | |
| 24. Policy Term in Months | 6 | 6 | 6 | 6 | 6 |
| 25. Current Expense Fee Per Vehicle | 28.80 | 28.80 | 28.80 | 28.80 | 28.80 |
| 26. Indicated Expense Fee Per Vehicle | 26.90 | 26.90 | 26.90 | 26.90 | 26.90 |
| 27. Indicated Fixed Premium Change = (26) ÷ (25) - 1 | -6.6% | -6.6% | -6.6% | -6.6% | -6.6% |
| **Indication Net of Expense Fee** | | | | | |
| 28. Latest Year Projected Total Current Level Earned Premium = (3@2014/1) | 11,385,572 | 11,385,572 | 11,385,572 | 11,385,572 | 11,385,572 |
| 29. Latest Year Fixed Current Level Earned Premium | 3,546,029 | 3,546,029 | 3,546,029 | 3,546,029 | 3,546,029 |
| 30. Latest Year Projected Variable Current Level Earned Premium = (28) - (29) | 7,839,543 | 7,839,543 | 7,839,543 | 7,839,543 | 7,839,543 |
| 31. Required Total Premium = (28) × [1 + (23)] | 13,560,216 | 13,731,000 | 13,731,000 | 13,981,482 | 14,038,410 |
| 32. Required Fixed Premium | 3,312,089 | 3,312,089 | 3,312,089 | 3,312,089 | 3,312,089 |
| 33. Required Variable Premium = (31) - (32) | 10,248,127 | 10,418,911 | 10,418,911 | 10,669,393 | 10,726,321 |
| 34. Indicated Rate Level Change Net of Expense Fee = (33) ÷ (30) - 1 | 30.7% | 32.9% | 32.9% | 36.1% | 36.8% |
| **Summary** | | | | | |
| 35. Indicated Rate Level Change Net of Expense Fee = (34) | 30.7% | 32.9% | 32.9% | 36.1% | 36.8% |
| 36. Indicated Expense Fee Change = (27) | -6.6% | -6.6% | -6.6% | -6.6% | -6.6% |
| 37. Total Indicated Rate Level Change = (23) | 19.1% | 20.6% | 20.6% | 22.8% | 23.3% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Nationwide Property & Casualty Insurance Company**
**Calculation of Indicated Rate-Level Change Assumed Effective March 23, 2015**
**Medical Benefits, Excess Medical Benefits**

| **Fiscal Accident Year Ending** | **2012/1** | **2013/1** | **2014/1** | **2-Year** | **3-Year** |
|---|---|---|---|---|---|
| **Premium** | | | | | |
| 1. Current Level Earned Premium | 2,800,982 | 2,681,388 | 2,520,420 | | |
| 2. Premium Projection Factor | 0.860 | 0.891 | 0.922 | | |
| 3. Projected Current Level Earned Premium = (1) × (2) | 2,408,845 | 2,389,117 | 2,323,827 | 4,712,944 | 7,121,789 |
| **Experience Losses and Defense and Cost Containment Expenses** | | | | | |
| 4. Estimated Ultimate Losses and DCC Expenses | 1,666,538 | 1,625,887 | 1,512,068 | | |
| 5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4) | 1,666,538 | 1,625,887 | 1,512,068 | | |
| 6. Loss Projection Factor | 1.168 | 1.113 | 1.061 | | |
| 7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6) | 1,946,516 | 1,809,612 | 1,604,304 | 3,393,320 | 5,291,489 |
| 8. Projected Loss and DCC Expense Ratio = (7) ÷ (3) | 80.8% | 75.7% | 69.0% | 72.0% | 74.3% |
| 9. Experience Year Weights Used Above | | | | 45/55 | 25/35/40 |
| 10. Credibility Assigned to Experience | 27.5% | 27.2% | 26.7% | 42.5% | 52.8% |
| 11. Trended Permissible Loss and DCC Expense Ratio | 57.1% | 57.1% | 57.1% | 57.1% | 57.1% |
| 12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11) | 63.6% | 62.2% | 60.3% | 63.4% | 66.2% |
| 13. Credibility-Weighted Losses and DCC Expenses = (3) × (12) | 1,532,025 | 1,486,031 | 1,401,268 | 2,988,006 | 4,714,624 |
| **Fixed Expenses** | | | | | |
| 14. Est. General & Other Acquisition | 402,396 | 396,381 | 386,301 | | |
| 15. Est. Adjusting and Other Loss Adjustment | 203,565 | 200,522 | 195,423 | | |
| 16. Fixed Expense Projection Factor | 1.047 | 1.047 | 1.047 | | |
| 17. Projected General and Other Acquisition Expenses = (14) × (16) | 421,309 | 415,011 | 404,457 | 819,468 | 1,240,777 |
| 18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16) | 213,133 | 209,947 | 204,608 | 414,555 | 627,688 |
| 19. Projected Total Fixed Expenses = (17) + (18) | 634,442 | 624,958 | 609,065 | 1,234,023 | 1,868,465 |
| **Indication** | | | | | |
| 20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19) | 2,166,467 | 2,110,989 | 2,010,333 | 4,222,029 | 6,583,089 |
| 21. Permissible Loss, DCC and Fixed Expense Ratio | 77.6% | 77.6% | 77.6% | 77.6% | 77.6% |
| 22. Required Premium = (20) ÷ (21) | 2,791,839 | 2,720,347 | 2,590,635 | 5,440,759 | 8,483,362 |
| 23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1 | 15.9% | 13.9% | 11.5% | 15.4% | 19.1% |
| **Expense Fee** | | | | | |
| 24. Policy Term in Months | 6 | 6 | 6 | 6 | 6 |
| 25. Current Expense Fee Per Vehicle | 8.50 | 8.50 | 8.50 | 8.50 | 8.50 |
| 26. Indicated Expense Fee Per Vehicle | 9.00 | 9.00 | 9.00 | 9.00 | 9.00 |
| 27. Indicated Fixed Premium Change = (26) ÷ (25) - 1 | 5.9% | 5.9% | 5.9% | 5.9% | 5.9% |
| **Indication Net of Expense Fee** | | | | | |
| 28. Latest Year Projected Total Current Level Earned Premium = (3@2014/1) | 2,323,827 | 2,323,827 | 2,323,827 | 2,323,827 | 2,323,827 |
| 29. Latest Year Fixed Current Level Earned Premium | 618,953 | 618,953 | 618,953 | 618,953 | 618,953 |
| 30. Latest Year Projected Variable Current Level Earned Premium = (28) - (29) | 1,704,874 | 1,704,874 | 1,704,874 | 1,704,874 | 1,704,874 |
| 31. Required Total Premium = (28) × [1 + (23)] | 2,693,315 | 2,646,839 | 2,591,067 | 2,681,696 | 2,767,678 |
| 32. Required Fixed Premium | 655,362 | 655,362 | 655,362 | 655,362 | 655,362 |
| 33. Required Variable Premium = (31) - (32) | 2,037,953 | 1,991,477 | 1,935,705 | 2,026,334 | 2,112,316 |
| 34. Indicated Rate Level Change Net of Expense Fee = (33) ÷ (30) - 1 | 19.5% | 16.8% | 13.5% | 18.9% | 23.9% |
| **Summary** | | | | | |
| 35. Indicated Rate Level Change Net of Expense Fee = (34) | 19.5% | 16.8% | 13.5% | 18.9% | 23.9% |
| 36. Indicated Expense Fee Change = (27) | 5.9% | 5.9% | 5.9% | 5.9% | 5.9% |
| 37. Total Indicated Rate Level Change = (23) | 15.9% | 13.9% | 11.5% | 15.4% | 19.1% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Nationwide Property & Casualty Insurance Company**
**Calculation of Indicated Rate-Level Change Assumed Effective March 23, 2015**
**Uninsured Motorists - Property Damage**

| **Fiscal Accident Year Ending** | **2012/1** | **2013/1** | **2014/1** | **2-Year** | **3-Year** |
|---|---|---|---|---|---|
| **Premium** | | | | | |
| 1. Current Level Earned Premium | 1,157,265 | 1,113,020 | 1,074,607 | | |
| 2. Premium Projection Factor | 0.922 | 0.941 | 0.960 | | |
| 3. Projected Current Level Earned Premium = (1) × (2) | 1,066,998 | 1,047,352 | 1,031,623 | 2,078,975 | 3,145,973 |
| **Experience Losses and Defense and Cost Containment Expenses** | | | | | |
| 4. Estimated Ultimate Losses and DCC Expenses | 607,149 | 465,473 | 505,608 | | |
| 5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4) | 607,149 | 465,473 | 505,608 | | |
| 6. Loss Projection Factor | 0.845 | 1.000 | 1.020 | | |
| 7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6) | 513,041 | 465,473 | 515,720 | 987,513 | 1,497,483 |
| 8. Projected Loss and DCC Expense Ratio = (7) ÷ (3) | 48.1% | 44.4% | 50.0% | 47.5% | 47.6% |
| 9. Experience Year Weights Used Above | | | | 45/55 | 25/35/40 |
| 10. Credibility Assigned to Experience | 23.6% | 23.3% | 23.1% | 37.7% | 47.7% |
| 11. Trended Permissible Loss and DCC Expense Ratio | 55.0% | 55.0% | 55.0% | 55.0% | 55.0% |
| 12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11) | 53.4% | 52.5% | 53.8% | 52.2% | 51.5% |
| 13. Credibility-Weighted Losses and DCC Expenses = (3) × (12) | 569,777 | 549,860 | 555,013 | 1,085,225 | 1,620,176 |
| **Fixed Expenses** | | | | | |
| 14. Est. General & Other Acquisition | 188,055 | 185,350 | 182,429 | | |
| 15. Est. Adjusting and Other Loss Adjustment | 95,134 | 93,766 | 92,288 | | |
| 16. Fixed Expense Projection Factor | 1.047 | 1.047 | 1.047 | | |
| 17. Projected Total Fixed Expenses | 296,499 | 292,234 | 287,629 | 579,863 | 876,362 |
| **Indication** | | | | | |
| 18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17) | 866,276 | 842,094 | 842,642 | 1,665,088 | 2,496,538 |
| 19. Permissible Loss, DCC and Fixed Expense Ratio | 77.6% | 77.6% | 77.6% | 77.6% | 77.6% |
| 20. Required Premium = (18) ÷ (19) | 1,116,335 | 1,085,173 | 1,085,879 | 2,145,732 | 3,217,188 |
| 21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1 | 4.6% | 3.6% | 5.3% | 3.2% | 2.3% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Nationwide Property & Casualty Insurance Company**
**Calculation of Indicated Rate-Level Change Assumed Effective March 23, 2015**
**Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury**

| **Fiscal Accident Year Ending** | **2012/1** | **2013/1** | **2014/1** | **2-Year** | **3-Year** |
|---|---|---|---|---|---|
| **Premium** | | | | | |
| 1. Current Level Earned Premium | 3,712,322 | 3,654,194 | 3,577,237 | | |
| 2. Premium Projection Factor | 0.966 | 0.974 | 0.982 | | |
| 3. Projected Current Level Earned Premium = (1) × (2) | 3,586,103 | 3,559,185 | 3,512,847 | 7,072,032 | 10,658,135 |
| **Experience Losses and Defense and Cost Containment Expenses** | | | | | |
| 4. Estimated Ultimate Losses and DCC Expenses | 1,461,326 | 1,892,448 | 1,685,802 | | |
| 5. Current Coverage Adjustment | 1.001 | 1.000 | 1.001 | | |
| 6. Adjusted Estimated Ultimate Losses and DCC Expenses = (4) × (5) | 1,462,787 | 1,892,448 | 1,687,488 | | |
| 7. Loss Projection Factor | 1.208 | 1.122 | 1.043 | | |
| 8. Projected Estimated Ultimate Losses and DCC Expenses = (6) x (7) | 1,767,047 | 2,123,327 | 1,760,050 | 3,847,185 | 5,680,786 |
| 9. Projected Loss and DCC Expense Ratio = (8) ÷ (3) | 49.3% | 59.7% | 50.1% | 54.4% | 53.3% |
| 10. Experience Year Weights Used Above | | | | 45/55 | 25/35/40 |
| 11. Credibility Assigned to Experience | 22.4% | 22.3% | 22.0% | 36.3% | 46.2% |
| 12. Trended Permissible Loss and DCC Expense Ratio | 55.0% | 55.0% | 55.0% | 55.0% | 55.0% |
| 13. Credibility-Weighted Loss and DCC Expense Ratio = (11) × (9) + [1 - (11)] × (12) | 53.7% | 56.0% | 53.9% | 54.8% | 54.2% |
| 14. Credibility-Weighted Losses and DCC Expenses = (3) × (13) | 1,925,737 | 1,993,144 | 1,893,425 | 3,875,474 | 5,776,709 |
| **Fixed Expenses** | | | | | |
| 15. Est. General & Other Acquisition | 592,743 | 589,768 | 581,642 | | |
| 16. Est. Adjusting and Other Loss Adjustment | 299,859 | 298,354 | 294,243 | | |
| 17. Fixed Expense Projection Factor | 1.047 | 1.047 | 1.047 | | |
| 18. Projected Total Fixed Expenses | 934,554 | 929,864 | 917,051 | 1,846,915 | 2,781,469 |
| **Indication** | | | | | |
| 19. Credibility-Weighted Losses, DCC and Fixed Expenses = (14) + (18) | 2,860,291 | 2,923,008 | 2,810,476 | 5,722,389 | 8,558,178 |
| 20. Permissible Loss, DCC and Fixed Expense Ratio | 77.6% | 77.6% | 77.6% | 77.6% | 77.6% |
| 21. Required Premium = (19) ÷ (20) | 3,685,942 | 3,766,763 | 3,621,747 | 7,374,213 | 11,028,580 |
| 22. Credibility-Weighted Indicated Rate Level Change = (21) ÷ (3) - 1 | 2.8% | 5.8% | 3.1% | 4.3% | 3.5% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Nationwide Property & Casualty Insurance Company**
**Calculation of Indicated Rate-Level Change Assumed Effective March 23, 2015**
**Comprehensive**

| **Fiscal Accident Year Ending** | **2012/1** | **2013/1** | **2014/1** | **2-Year** | **3-Year** |
|---|---|---|---|---|---|
| **Premium** | | | | | |
| 1. Current Level Earned Premium | 7,810,079 | 7,476,426 | 7,141,951 | | |
| 2. Premium Projection Factor | 0.871 | 0.901 | 0.932 | | |
| 3. Projected Current Level Earned Premium = (1) × (2) | 6,802,579 | 6,736,260 | 6,656,298 | 13,392,558 | 20,195,137 |
| **Experience Losses and Defense and Cost Containment Expenses** | | | | | |
| 4. Estimated Ultimate Losses and DCC Expenses | 3,187,116 | 3,043,792 | 2,840,417 | | |
| 5. Catastrophe Load | 1.198 | 1.198 | 1.198 | | |
| 6. Current Coverage Adjustment | 0.997 | 0.998 | 0.998 | | |
| 7. Adjusted Estimated Ultimate Losses and DCC Expenses = (4) × (5) × (6) | 3,806,710 | 3,639,170 | 3,396,014 | | |
| 8. Loss Projection Factor | 1.008 | 1.040 | 1.073 | | |
| 9. Projected Estimated Ultimate Losses and DCC Expenses = (7) x (8) | 3,837,164 | 3,784,737 | 3,643,923 | 7,419,477 | 11,248,691 |
| 10. Projected Loss and DCC Expense Ratio = (9) ÷ (3) | 56.4% | 56.2% | 54.7% | 55.4% | 55.7% |
| 11. Experience Year Weights Used Above | | | | 45/55 | 25/35/40 |
| 12. Credibility Assigned to Experience | 46.3% | 46.1% | 45.8% | 63.0% | 71.9% |
| 13. Trended Permissible Loss and DCC Expense Ratio | 57.7% | 57.7% | 57.7% | 57.7% | 57.7% |
| 14. Credibility-Weighted Loss and DCC Expense Ratio = (12) × (10) + [1 - (12)] × (13) | 57.1% | 57.0% | 56.3% | 56.3% | 56.3% |
| 15. Credibility-Weighted Losses and DCC Expenses = (3) × (14) | 3,884,273 | 3,839,668 | 3,747,496 | 7,540,010 | 11,369,862 |
| **Fixed Expenses** | | | | | |
| 16. Est. General & Other Acquisition | 1,209,705 | 1,202,659 | 1,186,938 | | |
| 17. Est. Adjusting and Other Loss Adjustment | 555,041 | 551,808 | 544,595 | | |
| 18. Fixed Expense Projection Factor | 1.047 | 1.047 | 1.047 | | |
| 19. Projected General and Other Acquisition Expenses = (16) × (18) | 1,266,561 | 1,259,184 | 1,242,724 | 2,501,908 | 3,768,469 |
| 20. Projected Adjusting and Other Loss Adjustment Expenses = (17) × (18) | 581,128 | 577,743 | 570,191 | 1,147,934 | 1,729,062 |
| 21. Projected Total Fixed Expenses = (19) + (20) | 1,847,689 | 1,836,927 | 1,812,915 | 3,649,842 | 5,497,531 |
| **Indication** | | | | | |
| 22. Credibility-Weighted Losses, DCC and Fixed Expenses = (15) + (21) | 5,731,962 | 5,676,595 | 5,560,411 | 11,189,852 | 16,867,393 |
| 23. Permissible Loss, DCC and Fixed Expense Ratio | 77.5% | 77.5% | 77.5% | 77.5% | 77.5% |
| 24. Required Premium = (22) ÷ (23) | 7,396,080 | 7,324,639 | 7,174,724 | 14,438,519 | 21,764,378 |
| 25. Credibility-Weighted Indicated Rate Level Change = (24) ÷ (3) - 1 | 8.7% | 8.7% | 7.8% | 7.8% | 7.8% |
| **Expense Fee** | | | | | |
| 26. Policy Term in Months | 6 | 6 | 6 | 6 | 6 |
| 27. Current Expense Fee Per Vehicle | 22.80 | 22.80 | 22.80 | 22.80 | 22.80 |
| 28. Indicated Expense Fee Per Vehicle | 23.30 | 23.30 | 23.30 | 23.30 | 23.30 |
| 29. Indicated Fixed Premium Change = (28) ÷ (27) - 1 | 2.2% | 2.2% | 2.2% | 2.2% | 2.2% |
| **Indication Net of Expense Fee** | | | | | |
| 30. Latest Year Projected Total Current Level Earned Premium = (3@2014/1) | 6,656,298 | 6,656,298 | 6,656,298 | 6,656,298 | 6,656,298 |
| 31. Latest Year Fixed Current Level Earned Premium | 1,927,968 | 1,927,968 | 1,927,968 | 1,927,968 | 1,927,968 |
| 32. Latest Year Projected Variable Current Level Earned Premium = (30) - (31) | 4,728,330 | 4,728,330 | 4,728,330 | 4,728,330 | 4,728,330 |
| 33. Required Total Premium = (30) × [1 + (25)] | 7,235,396 | 7,235,396 | 7,175,489 | 7,175,489 | 7,175,489 |
| 34. Required Fixed Premium | 1,970,248 | 1,970,248 | 1,970,248 | 1,970,248 | 1,970,248 |
| 35. Required Variable Premium = (33) - (34) | 5,265,148 | 5,265,148 | 5,205,241 | 5,205,241 | 5,205,241 |
| 36. Indicated Rate Level Change Net of Expense Fee = (35) ÷ (32) - 1 | 11.4% | 11.4% | 10.1% | 10.1% | 10.1% |
| **Summary** | | | | | |
| 37. Indicated Rate Level Change Net of Expense Fee = (36) | 11.4% | 11.4% | 10.1% | 10.1% | 10.1% |
| 38. Indicated Expense Fee Change = (29) | 2.2% | 2.2% | 2.2% | 2.2% | 2.2% |
| 39. Total Indicated Rate Level Change = (25) | 8.7% | 8.7% | 7.8% | 7.8% | 7.8% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Nationwide Property & Casualty Insurance Company**
**Calculation of Indicated Rate-Level Change Assumed Effective March 23, 2015**
**Collision**

| **Fiscal Accident Year Ending** | **2012/1** | **2013/1** | **2014/1** | **2-Year** | **3-Year** |
|---|---|---|---|---|---|
| **Premium** | | | | | |
| 1. Current Level Earned Premium | 17,172,827 | 17,160,025 | 16,996,621 | | |
| 2. Premium Projection Factor | 1.019 | 1.014 | 1.009 | | |
| 3. Projected Current Level Earned Premium = (1) × (2) | 17,499,111 | 17,400,265 | 17,149,591 | 34,549,856 | 52,048,967 |
| **Experience Losses and Defense and Cost Containment Expenses** | | | | | |
| 4. Estimated Ultimate Losses and DCC Expenses | 8,398,671 | 9,455,469 | 9,312,436 | | |
| 5. Current Coverage Adjustment | 0.999 | 0.999 | 0.999 | | |
| 6. Adjusted Estimated Ultimate Losses and DCC Expenses = (4) × (5) | 8,390,272 | 9,446,014 | 9,303,124 | | |
| 7. Loss Projection Factor | 1.189 | 1.145 | 1.103 | | |
| 8. Projected Estimated Ultimate Losses and DCC Expenses = (6) x (7) | 9,976,033 | 10,815,686 | 10,261,346 | 21,040,862 | 31,177,331 |
| 9. Projected Loss and DCC Expense Ratio = (8) ÷ (3) | 57.0% | 62.2% | 59.8% | 60.9% | 59.9% |
| 10. Experience Year Weights Used Above | | | | 45/55 | 25/35/40 |
| 11. Credibility Assigned to Experience | 58.6% | 58.4% | 58.1% | 73.6% | 80.8% |
| 12. Trended Permissible Loss and DCC Expense Ratio | 56.4% | 56.4% | 56.4% | 56.4% | 56.4% |
| 13. Credibility-Weighted Loss and DCC Expense Ratio = (11) × (9) + [1 - (11)] × (12) | 56.8% | 59.8% | 58.4% | 59.7% | 59.2% |
| 14. Credibility-Weighted Losses and DCC Expenses = (3) × (13) | 9,939,495 | 10,405,358 | 10,015,361 | 20,626,264 | 30,812,988 |
| **Fixed Expenses** | | | | | |
| 15. Est. General & Other Acquisition | 2,860,818 | 2,844,484 | 2,805,406 | | |
| 16. Est. Adjusting and Other Loss Adjustment | 1,312,610 | 1,305,116 | 1,287,186 | | |
| 17. Fixed Expense Projection Factor | 1.047 | 1.047 | 1.047 | | |
| 18. Projected General and Other Acquisition Expenses = (15) × (17) | 2,995,276 | 2,978,175 | 2,937,260 | 5,915,435 | 8,910,711 |
| 19. Projected Adjusting and Other Loss Adjustment Expenses = (16) × (17) | 1,374,303 | 1,366,456 | 1,347,684 | 2,714,140 | 4,088,443 |
| 20. Projected Total Fixed Expenses = (18) + (19) | 4,369,579 | 4,344,631 | 4,284,944 | 8,629,575 | 12,999,154 |
| **Indication** | | | | | |
| 21. Credibility-Weighted Losses, DCC and Fixed Expenses = (14) + (20) | 14,309,074 | 14,749,989 | 14,300,305 | 29,255,839 | 43,812,142 |
| 22. Permissible Loss, DCC and Fixed Expense Ratio | 77.5% | 77.5% | 77.5% | 77.5% | 77.5% |
| 23. Required Premium = (21) ÷ (22) | 18,463,321 | 19,032,244 | 18,452,006 | 37,749,470 | 56,531,796 |
| 24. Credibility-Weighted Indicated Rate Level Change = (23) ÷ (3) - 1 | 5.5% | 9.4% | 7.6% | 9.3% | 8.6% |
| **Expense Fee** | | | | | |
| 25. Policy Term in Months | 6 | 6 | 6 | 6 | 6 |
| 26. Current Expense Fee Per Vehicle | 56.90 | 56.90 | 56.90 | 56.90 | 56.90 |
| 27. Indicated Expense Fee Per Vehicle | 56.00 | 56.00 | 56.00 | 56.00 | 56.00 |
| 28. Indicated Fixed Premium Change = (27) ÷ (26) - 1 | -1.6% | -1.6% | -1.6% | -1.6% | -1.6% |
| **Indication Net of Expense Fee** | | | | | |
| 29. Latest Year Projected Total Current Level Earned Premium = (3@2014/1) | 17,149,591 | 17,149,591 | 17,149,591 | 17,149,591 | 17,149,591 |
| 30. Latest Year Fixed Current Level Earned Premium | 4,730,211 | 4,730,211 | 4,730,211 | 4,730,211 | 4,730,211 |
| 31. Latest Year Projected Variable Current Level Earned Premium = (29) - (30) | 12,419,380 | 12,419,380 | 12,419,380 | 12,419,380 | 12,419,380 |
| 32. Required Total Premium = (29) × [1 + (24)] | 18,092,819 | 18,761,653 | 18,452,960 | 18,744,503 | 18,624,456 |
| 33. Required Fixed Premium | 4,655,392 | 4,655,392 | 4,655,392 | 4,655,392 | 4,655,392 |
| 34. Required Variable Premium = (32) - (33) | 13,437,427 | 14,106,261 | 13,797,568 | 14,089,111 | 13,969,064 |
| 35. Indicated Rate Level Change Net of Expense Fee = (34) ÷ (31) - 1 | 8.2% | 13.6% | 11.1% | 13.4% | 12.5% |
| **Summary** | | | | | |
| 36. Indicated Rate Level Change Net of Expense Fee = (35) | 8.2% | 13.6% | 11.1% | 13.4% | 12.5% |
| 37. Indicated Expense Fee Change = (28) | -1.6% | -1.6% | -1.6% | -1.6% | -1.6% |
| 38. Total Indicated Rate Level Change = (24) | 5.5% | 9.4% | 7.6% | 9.3% | 8.6% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Nationwide Property & Casualty Insurance Company**
**Calculation of Indicated Rate-Level Change Assumed Effective March 23, 2015**
**Loss of Use**

| **Fiscal Accident Year Ending** | **2012/1** | **2013/1** | **2014/1** | **2-Year** | **3-Year** |
|---|---|---|---|---|---|
| **Premium** | | | | | |
| 1. Current Level Earned Premium | 879,145 | 870,843 | 854,963 | | |
| 2. Premium Projection Factor | 0.938 | 0.952 | 0.967 | | |
| 3. Projected Current Level Earned Premium = (1) × (2) | 824,638 | 829,043 | 826,749 | 1,655,792 | 2,480,430 |
| **Experience Losses and Defense and Cost Containment Expenses** | | | | | |
| 4. Estimated Ultimate Losses and DCC Expenses | 413,574 | 409,091 | 438,974 | | |
| 5. Current Coverage Adjustment | 1.101 | 1.093 | 1.087 | | |
| 6. Adjusted Estimated Ultimate Losses and DCC Expenses = (4) × (5) | 455,345 | 447,136 | 477,165 | | |
| 7. Loss Projection Factor | 1.065 | 1.057 | 1.050 | | |
| 8. Projected Estimated Ultimate Losses and DCC Expenses = (6) x (7) | 484,942 | 472,623 | 501,023 | 976,917 | 1,460,973 |
| 9. Projected Loss and DCC Expense Ratio = (8) ÷ (3) | 58.8% | 57.0% | 60.6% | 59.0% | 58.9% |
| 10. Experience Year Weights Used Above | | | | 45/55 | 25/35/40 |
| 11. Credibility Assigned to Experience | 81.6% | 81.7% | 81.6% | 89.9% | 93.0% |
| 12. Trended Permissible Loss and DCC Expense Ratio | 56.3% | 56.3% | 56.3% | 56.3% | 56.3% |
| 13. Credibility-Weighted Loss and DCC Expense Ratio = (11) × (9) + [1 - (11)] × (12) | 58.3% | 56.9% | 59.8% | 58.7% | 58.7% |
| 14. Credibility-Weighted Losses and DCC Expenses = (3) × (13) | 480,764 | 471,725 | 494,396 | 971,950 | 1,456,012 |
| **Fixed Expenses** | | | | | |
| 15. Est. General & Other Acquisition | 128,638 | 129,463 | 129,041 | | |
| 16. Est. Adjusting and Other Loss Adjustment | 59,022 | 59,401 | 59,207 | | |
| 17. Fixed Expense Projection Factor | 1.047 | 1.047 | 1.047 | | |
| 18. Projected Total Fixed Expenses | 196,480 | 197,741 | 197,096 | 394,837 | 591,317 |
| **Indication** | | | | | |
| 19. Credibility-Weighted Losses, DCC and Fixed Expenses = (14) + (18) | 677,244 | 669,466 | 691,492 | 1,366,787 | 2,047,329 |
| 20. Permissible Loss, DCC and Fixed Expense Ratio | 77.5% | 77.5% | 77.5% | 77.5% | 77.5% |
| 21. Required Premium = (19) ÷ (20) | 873,863 | 863,827 | 892,248 | 1,763,596 | 2,641,715 |
| 22. Credibility-Weighted Indicated Rate Level Change = (21) ÷ (3) - 1 | 6.0% | 4.2% | 7.9% | 6.5% | 6.5% |

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**Arkansas Personal Automobile**
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**Determination of Premium Projection Factors**

**Bodily Injury**

| | Fiscal Calendar Year Ending | | |
|---|---|---|---|
| | **2012/1** | **2013/1** | **2014/1** |
| **Past-to-Present Adjustments** | | | |
| 1. Average Earned Date for Fiscal Calendar Year | 9/30/2011 | 9/30/2012 | 9/30/2013 |
| 2. Average Earned Date for Latest Fiscal Calendar Year | 9/30/2013 | 9/30/2013 | 9/30/2013 |
| 3. Years of Trend = (2) - (1) | 2.003 | 1.000 | 0.000 |
| 4. Selected Premium Trend | -3.2% | -3.2% | -3.2% |
| 5. Past-to-Present Factor = [1+(4)](3) | 0.937 | 0.968 | 1.000 |
| **Present-to-Future Adjustments** | | | |
| 6. Average Earned Date for Latest Fiscal Calendar Year | 9/30/2013 | 9/30/2013 | 9/30/2013 |
| 7. Average Earned Date for Assumed Effective Period | 12/21/2015 | 12/21/2015 | 12/21/2015 |
| 8. Years of Trend = (7) - (6) | 2.227 | 2.227 | 2.227 |
| 9. Selected Premium Trend | -3.0% | -3.0% | -3.0% |
| 10. Present-to-Future Factor = [1+(9)](8) | 0.934 | 0.934 | 0.934 |
| **Past-to-Future Adjustments** | | | |
| 11. Premium Projection Factor = (5) × (10) | 0.875 | 0.904 | 0.934 |

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**Determination of Premium Projection Factors**

**Property Damage**

| | Fiscal Calendar Year Ending | | |
|---|---|---|---|
| | **2012/1** | **2013/1** | **2014/1** |
| **Past-to-Present Adjustments** | | | |
| 1. Average Earned Date for Fiscal Calendar Year | 9/30/2011 | 9/30/2012 | 9/30/2013 |
| 2. Average Earned Date for Latest Fiscal Calendar Year | 9/30/2013 | 9/30/2013 | 9/30/2013 |
| 3. Years of Trend = (2) - (1) | 2.003 | 1.000 | 0.000 |
| 4. Selected Premium Trend | -3.6% | -3.6% | -3.6% |
| 5. Past-to-Present Factor = [1+(4)](3) | 0.929 | 0.964 | 1.000 |
| **Present-to-Future Adjustments** | | | |
| 6. Average Earned Date for Latest Fiscal Calendar Year | 9/30/2013 | 9/30/2013 | 9/30/2013 |
| 7. Average Earned Date for Assumed Effective Period | 12/21/2015 | 12/21/2015 | 12/21/2015 |
| 8. Years of Trend = (7) - (6) | 2.227 | 2.227 | 2.227 |
| 9. Selected Premium Trend | -3.4% | -3.4% | -3.4% |
| 10. Present-to-Future Factor = [1+(9)](8) | 0.926 | 0.926 | 0.926 |
| **Past-to-Future Adjustments** | | | |
| 11. Premium Projection Factor = (5) × (10) | 0.860 | 0.893 | 0.926 |

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**Determination of Premium Projection Factors**

**Medical Benefits**

| | Fiscal Calendar Year Ending | | |
|---|---|---|---|
| | **2012/1** | **2013/1** | **2014/1** |
| **Past-to-Present Adjustments** | | | |
| 1. Average Earned Date for Fiscal Calendar Year | 9/30/2011 | 9/30/2012 | 9/30/2013 |
| 2. Average Earned Date for Latest Fiscal Calendar Year | 9/30/2013 | 9/30/2013 | 9/30/2013 |
| 3. Years of Trend = (2) - (1) | 2.003 | 1.000 | 0.000 |
| 4. Selected Premium Trend | -3.4% | -3.4% | -3.4% |
| 5. Past-to-Present Factor = [1+(4)](3) | 0.933 | 0.966 | 1.000 |
| **Present-to-Future Adjustments** | | | |
| 6. Average Earned Date for Latest Fiscal Calendar Year | 9/30/2013 | 9/30/2013 | 9/30/2013 |
| 7. Average Earned Date for Assumed Effective Period | 12/21/2015 | 12/21/2015 | 12/21/2015 |
| 8. Years of Trend = (7) - (6) | 2.227 | 2.227 | 2.227 |
| 9. Selected Premium Trend | -3.6% | -3.6% | -3.6% |
| 10. Present-to-Future Factor = [1+(9)](8) | 0.922 | 0.922 | 0.922 |
| **Past-to-Future Adjustments** | | | |
| 11. Premium Projection Factor = (5) × (10) | 0.860 | 0.891 | 0.922 |

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**Determination of Premium Projection Factors**

**Uninsured Motorists - Property Damage**

| | Fiscal Calendar Year Ending | | |
|---|---|---|---|
| | **2012/1** | **2013/1** | **2014/1** |
| **Past-to-Present Adjustments** | | | |
| 1. Average Earned Date for Fiscal Calendar Year | 9/30/2011 | 9/30/2012 | 9/30/2013 |
| 2. Average Earned Date for Latest Fiscal Calendar Year | 9/30/2013 | 9/30/2013 | 9/30/2013 |
| 3. Years of Trend = (2) - (1) | 2.003 | 1.000 | 0.000 |
| 4. Selected Premium Trend | -2.0% | -2.0% | -2.0% |
| 5. Past-to-Present Factor = [1+(4)](3) | 0.960 | 0.980 | 1.000 |
| **Present-to-Future Adjustments** | | | |
| 6. Average Earned Date for Latest Fiscal Calendar Year | 9/30/2013 | 9/30/2013 | 9/30/2013 |
| 7. Average Earned Date for Assumed Effective Period | 12/21/2015 | 12/21/2015 | 12/21/2015 |
| 8. Years of Trend = (7) - (6) | 2.227 | 2.227 | 2.227 |
| 9. Selected Premium Trend | -1.8% | -1.8% | -1.8% |
| 10. Present-to-Future Factor = [1+(9)](8) | 0.960 | 0.960 | 0.960 |
| **Past-to-Future Adjustments** | | | |
| 11. Premium Projection Factor = (5) × (10) | 0.922 | 0.941 | 0.960 |

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**Arkansas Personal Automobile**
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**Determination of Premium Projection Factors**

**Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury**

| | Fiscal Calendar Year Ending | | |
|---|---|---|---|
| | **2012/1** | **2013/1** | **2014/1** |
| **Past-to-Present Adjustments** | | | |
| 1. Average Earned Date for Fiscal Calendar Year | 9/30/2011 | 9/30/2012 | 9/30/2013 |
| 2. Average Earned Date for Latest Fiscal Calendar Year | 9/30/2013 | 9/30/2013 | 9/30/2013 |
| 3. Years of Trend = (2) - (1) | 2.003 | 1.000 | 0.000 |
| 4. Selected Premium Trend | -0.8% | -0.8% | -0.8% |
| 5. Past-to-Present Factor = [1+(4)](3) | 0.984 | 0.992 | 1.000 |
| **Present-to-Future Adjustments** | | | |
| 6. Average Earned Date for Latest Fiscal Calendar Year | 9/30/2013 | 9/30/2013 | 9/30/2013 |
| 7. Average Earned Date for Assumed Effective Period | 12/21/2015 | 12/21/2015 | 12/21/2015 |
| 8. Years of Trend = (7) - (6) | 2.227 | 2.227 | 2.227 |
| 9. Selected Premium Trend | -0.8% | -0.8% | -0.8% |
| 10. Present-to-Future Factor = [1+(9)](8) | 0.982 | 0.982 | 0.982 |
| **Past-to-Future Adjustments** | | | |
| 11. Premium Projection Factor = (5) × (10) | 0.966 | 0.974 | 0.982 |

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**Determination of Premium Projection Factors**

**Comprehensive**

| | Fiscal Calendar Year Ending | | |
|---|---|---|---|
| | **2012/1** | **2013/1** | **2014/1** |
| **Past-to-Present Adjustments** | | | |
| 1. Average Earned Date for Fiscal Calendar Year | 9/30/2011 | 9/30/2012 | 9/30/2013 |
| 2. Average Earned Date for Latest Fiscal Calendar Year | 9/30/2013 | 9/30/2013 | 9/30/2013 |
| 3. Years of Trend = (2) - (1) | 2.003 | 1.000 | 0.000 |
| 4. Selected Premium Trend | -3.3% | -3.3% | -3.3% |
| 5. Past-to-Present Factor = [1+(4)](3) | 0.935 | 0.967 | 1.000 |
| **Present-to-Future Adjustments** | | | |
| 6. Average Earned Date for Latest Fiscal Calendar Year | 9/30/2013 | 9/30/2013 | 9/30/2013 |
| 7. Average Earned Date for Assumed Effective Period | 12/21/2015 | 12/21/2015 | 12/21/2015 |
| 8. Years of Trend = (7) - (6) | 2.227 | 2.227 | 2.227 |
| 9. Selected Premium Trend | -3.1% | -3.1% | -3.1% |
| 10. Present-to-Future Factor = [1+(9)](8) | 0.932 | 0.932 | 0.932 |
| **Past-to-Future Adjustments** | | | |
| 11. Premium Projection Factor = (5) × (10) | 0.871 | 0.901 | 0.932 |

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**Determination of Premium Projection Factors**

**Collision**

| | Fiscal Calendar Year Ending | | |
|---|---|---|---|
| | **2012/1** | **2013/1** | **2014/1** |
| **Past-to-Present Adjustments** | | | |
| 1. Average Earned Date for Fiscal Calendar Year | 9/30/2011 | 9/30/2012 | 9/30/2013 |
| 2. Average Earned Date for Latest Fiscal Calendar Year | 9/30/2013 | 9/30/2013 | 9/30/2013 |
| 3. Years of Trend = (2) - (1) | 2.003 | 1.000 | 0.000 |
| 4. Selected Premium Trend | 0.5% | 0.5% | 0.5% |
| 5. Past-to-Present Factor = [1+(4)](3) | 1.010 | 1.005 | 1.000 |
| **Present-to-Future Adjustments** | | | |
| 6. Average Earned Date for Latest Fiscal Calendar Year | 9/30/2013 | 9/30/2013 | 9/30/2013 |
| 7. Average Earned Date for Assumed Effective Period | 12/21/2015 | 12/21/2015 | 12/21/2015 |
| 8. Years of Trend = (7) - (6) | 2.227 | 2.227 | 2.227 |
| 9. Selected Premium Trend | 0.4% | 0.4% | 0.4% |
| 10. Present-to-Future Factor = [1+(9)](8) | 1.009 | 1.009 | 1.009 |
| **Past-to-Future Adjustments** | | | |
| 11. Premium Projection Factor = (5) × (10) | 1.019 | 1.014 | 1.009 |

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**Determination of Premium Projection Factors**

**Loss of Use**

| | Fiscal Calendar Year Ending | | |
|---|---|---|---|
| | **2012/1** | **2013/1** | **2014/1** |
| **Past-to-Present Adjustments** | | | |
| 1. Average Earned Date for Fiscal Calendar Year | 9/30/2011 | 9/30/2012 | 9/30/2013 |
| 2. Average Earned Date for Latest Fiscal Calendar Year | 9/30/2013 | 9/30/2013 | 9/30/2013 |
| 3. Years of Trend = (2) - (1) | 2.003 | 1.000 | 0.000 |
| 4. Selected Premium Trend | -1.5% | -1.5% | -1.5% |
| 5. Past-to-Present Factor = [1+(4)](3) | 0.970 | 0.985 | 1.000 |
| **Present-to-Future Adjustments** | | | |
| 6. Average Earned Date for Latest Fiscal Calendar Year | 9/30/2013 | 9/30/2013 | 9/30/2013 |
| 7. Average Earned Date for Assumed Effective Period | 12/21/2015 | 12/21/2015 | 12/21/2015 |
| 8. Years of Trend = (7) - (6) | 2.227 | 2.227 | 2.227 |
| 9. Selected Premium Trend | -1.5% | -1.5% | -1.5% |
| 10. Present-to-Future Factor = [1+(9)](8) | 0.967 | 0.967 | 0.967 |
| **Past-to-Future Adjustments** | | | |
| 11. Premium Projection Factor = (5) × (10) | 0.938 | 0.952 | 0.967 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Nationwide Property & Casualty Insurance Company**
**Loss Development for Accident Years Ending March 31, 2014**
**With 5 Quarters of Development as of June 30, 2014**
**Bodily Injury**

**Incurred Losses**

**Incurred Cost (No Supp) + DCC Expense Amount, Excluding Losses Over 100,000**

| Accident Year Ending | Age in Months 15 | 27 | 39 | 51 | 63 | 75 | 87 | 99 | 111 | 123 | 135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 7,306,065 | 8,226,333 | 9,037,322 | 9,054,711 | 9,151,096 | 9,143,761 | 9,155,579 | 9,185,459 | 9,192,092 | 9,192,227 | 9,193,704 |
| 2005/1 | 6,695,697 | 8,404,088 | 8,325,257 | 8,478,092 | 8,506,508 | 8,505,975 | 8,505,883 | 8,506,883 | 8,506,383 | 8,506,383 | |
| 2006/1 | 7,693,873 | 7,815,022 | 7,934,036 | 7,970,864 | 7,952,096 | 8,000,871 | 8,005,626 | 8,006,187 | 8,011,935 | | |
| 2007/1 | 6,651,422 | 7,071,620 | 7,164,508 | 7,256,939 | 7,117,757 | 7,178,460 | 7,195,331 | 7,196,432 | | | |
| 2008/1 | 7,104,852 | 7,820,853 | 7,661,403 | 7,663,061 | 7,647,439 | 7,649,130 | 7,649,085 | | | | |
| 2009/1 | 7,066,730 | 7,300,350 | 7,440,262 | 7,450,282 | 7,517,173 | 7,518,820 | | | | | |
| 2010/1 | 7,840,847 | 8,282,198 | 8,359,388 | 8,374,529 | 8,361,327 | | | | | | |
| 2011/1 | 7,378,266 | 7,298,442 | 7,172,657 | 7,015,776 | | | | | | | |
| 2012/1 | 8,301,190 | 8,036,705 | 8,053,605 | | | | | | | | |
| 2013/1 | 7,945,621 | 7,983,081 | | | | | | | | | |
| 2014/1 | 6,914,618 | | | | | | | | | | |

**Age-to-Age Development Factors**

| Accident Year Ending | Development Interval 15 - 27 | 27 - 39 | 39 - 51 | 51 - 63 | 63 - 75 | 75 - 87 | 87 - 99 | 99 - 111 | 111 - 123 | 123 - 135 |
|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 1.1260 | 1.0986 | 1.0019 | 1.0106 | 0.9992 | 1.0013 | 1.0033 | 1.0007 | 1.0000 | 1.0002 |
| 2005/1 | 1.2551 | 0.9906 | 1.0184 | 1.0034 | 0.9999 | 1.0000 | 1.0001 | 0.9999 | 1.0000 | |
| 2006/1 | 1.0157 | 1.0152 | 1.0046 | 0.9976 | 1.0061 | 1.0006 | 1.0001 | 1.0007 | | |
| 2007/1 | 1.0632 | 1.0131 | 1.0129 | 0.9808 | 1.0085 | 1.0024 | 1.0002 | | | |
| 2008/1 | 1.1008 | 0.9796 | 1.0002 | 0.9980 | 1.0002 | 1.0000 | | | | |
| 2009/1 | 1.0331 | 1.0192 | 1.0013 | 1.0090 | 1.0002 | | | | | |
| 2010/1 | 1.0563 | 1.0093 | 1.0018 | 0.9984 | | | | | | |
| 2011/1 | 0.9892 | 0.9828 | 0.9781 | | | | | | | |
| 2012/1 | 0.9681 | 1.0021 | | | | | | | | |
| 2013/1 | 1.0047 | | | | | | | | | |

**Average and Selected Factors**

| Algorithm | 15 - 27 | 27 - 39 | 39 - 51 | 51 - 63 | 63 - 75 | 75 - 87 | 87 - 99 | 99 - 111 | 111 - 123 | 123 - 135 | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Latest Year | 1.0047 | 1.0021 | 0.9781 | 0.9984 | 1.0002 | 1.0000 | 1.0002 | 1.0007 | 1.0000 | 1.0002 | |
| Age-to-Ult | 0.9845 | 0.9799 | 0.9778 | 0.9997 | 1.0013 | 1.0011 | 1.0011 | 1.0009 | 1.0002 | 1.0002 | |
| 2-Year Avg | 0.9864 | 0.9925 | 0.9900 | 1.0037 | 1.0002 | 1.0012 | 1.0002 | 1.0003 | 1.0000 | 1.0002 | |
| Age-to-Ult | 0.9748 | 0.9882 | 0.9957 | 1.0058 | 1.0021 | 1.0019 | 1.0007 | 1.0005 | 1.0002 | 1.0002 | |
| 3-Year Avg | 0.9873 | 0.9981 | 0.9937 | 1.0018 | 1.0030 | 1.0010 | 1.0001 | 1.0004 | 1.0000 | 1.0002 | |
| Age-to-Ult | 0.9856 | 0.9983 | 1.0002 | 1.0065 | 1.0047 | 1.0017 | 1.0007 | 1.0006 | 1.0002 | 1.0002 | |
| 4-Year Avg | 1.0046 | 1.0034 | 0.9954 | 0.9966 | 1.0038 | 1.0008 | 1.0009 | 1.0004 | 1.0000 | 1.0002 | |
| Age-to-Ult | 1.0061 | 1.0015 | 0.9981 | 1.0027 | 1.0061 | 1.0023 | 1.0015 | 1.0006 | 1.0002 | 1.0002 | |
| All-Year Avg | 1.0612 | 1.0123 | 1.0024 | 0.9997 | 1.0024 | 1.0009 | 1.0009 | 1.0004 | 1.0000 | 1.0002 | |
| Age-to-Ult | 1.0817 | 1.0193 | 1.0069 | 1.0045 | 1.0048 | 1.0024 | 1.0015 | 1.0006 | 1.0002 | 1.0002 | |
| M3 of L5 | 1.0090 | 0.9981 | 1.0011 | 0.9980 | 1.0022 | 1.0006 | 1.0009 | 1.0004 | 1.0000 | 1.0002 | |
| Age-to-Ult | 1.0105 | 1.0015 | 1.0034 | 1.0023 | 1.0043 | 1.0021 | 1.0015 | 1.0006 | 1.0002 | 1.0002 | |
| 2-Year LWA | 0.9860 | 0.9929 | 0.9909 | 1.0034 | 1.0002 | 1.0011 | 1.0001 | 1.0003 | 1.0000 | 1.0002 | |
| Age-to-Ult | 0.9753 | 0.9891 | 0.9962 | 1.0053 | 1.0019 | 1.0017 | 1.0006 | 1.0005 | 1.0002 | 1.0002 | |
| 3-Year LWA | 0.9870 | 0.9987 | 0.9943 | 1.0016 | 1.0029 | 1.0009 | 1.0001 | 1.0005 | 1.0000 | 1.0002 | |
| Age-to-Ult | 0.9862 | 0.9992 | 1.0005 | 1.0062 | 1.0046 | 1.0017 | 1.0008 | 1.0007 | 1.0002 | 1.0002 | |
| 4-Year LWA | 1.0043 | 1.0035 | 0.9958 | 0.9967 | 1.0037 | 1.0007 | 1.0010 | 1.0005 | 1.0000 | 1.0002 | |
| Age-to-Ult | 1.0064 | 1.0021 | 0.9986 | 1.0028 | 1.0061 | 1.0024 | 1.0017 | 1.0007 | 1.0002 | 1.0002 | |
| All-Year LWA | 1.0575 | 1.0127 | 1.0027 | 1.0001 | 1.0022 | 1.0008 | 1.0010 | 1.0005 | 1.0000 | 1.0002 | |
| Age-to-Ult | 1.0790 | 1.0203 | 1.0075 | 1.0048 | 1.0047 | 1.0025 | 1.0017 | 1.0007 | 1.0002 | 1.0002 | |
| Selected | 0.9873 | 0.9981 | 0.9937 | 1.0018 | 1.0030 | 1.0010 | 1.0001 | 1.0004 | 1.0000 | 1.0002 | Tail Factor |
| Age-to-Ult | 0.9856 | 0.9983 | 1.0002 | 1.0065 | 1.0047 | 1.0017 | 1.0007 | 1.0006 | 1.0002 | 1.0002 | 1.0000 |

**Estimated Ultimates Under Each Algorithm**

| Accident Year Ending | Losses as of 6/30/2014 | Latest Year | 2-Year Avg | 3-Year Avg | 4-Year Avg | All-Year Avg | M3 of L5 | 2-Year LWA | 3-Year LWA | 4-Year LWA | All-Year LWA |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 9,193,704 | 9,902,448 | 9,902,448 | 9,902,448 | 9,902,448 | 9,902,448 | 9,902,448 | 9,902,448 | 9,902,448 | 9,902,448 | 9,902,448 |
| 2005/1 | 8,506,383 | 9,346,855 | 9,346,855 | 9,346,855 | 9,346,855 | 9,346,855 | 9,346,855 | 9,346,855 | 9,346,855 | 9,346,855 | 9,346,855 |
| 2006/1 | 8,011,935 | 8,432,693 | 8,432,693 | 8,432,693 | 8,432,693 | 8,432,693 | 8,432,693 | 8,432,693 | 8,432,693 | 8,432,693 | 8,432,693 |
| 2007/1 | 7,196,432 | 8,362,663 | 8,359,784 | 8,360,504 | 8,360,504 | 8,360,504 | 8,360,504 | 8,359,784 | 8,361,224 | 8,361,224 | 8,361,224 |
| 2008/1 | 7,649,085 | 8,576,016 | 8,572,956 | 8,572,956 | 8,579,076 | 8,579,076 | 8,579,076 | 8,572,191 | 8,573,721 | 8,580,605 | 8,580,605 |
| 2009/1 | 7,518,820 | 7,997,838 | 8,003,853 | 8,002,349 | 8,006,860 | 8,007,612 | 8,005,357 | 8,002,349 | 8,002,349 | 8,007,612 | 8,008,364 |
| 2010/1 | 8,361,327 | 8,931,487 | 8,938,176 | 8,959,915 | 8,971,621 | 8,960,751 | 8,956,571 | 8,936,504 | 8,959,079 | 8,971,621 | 8,959,915 |
| 2011/1 | 7,015,776 | 7,605,227 | 7,648,024 | 7,652,935 | 7,626,275 | 7,638,903 | 7,623,468 | 7,644,516 | 7,650,830 | 7,626,976 | 7,641,008 |
| 2012/1 | 8,053,605 | 8,496,283 | 8,640,442 | 8,676,684 | 8,659,771 | 8,730,643 | 8,702,455 | 8,644,469 | 8,679,100 | 8,663,798 | 8,735,475 |
| 2013/1 | 7,983,081 | 9,523,686 | 9,589,946 | 9,670,575 | 9,696,121 | 9,838,219 | 9,696,121 | 9,597,130 | 9,677,760 | 9,700,910 | 9,846,203 |
| 2014/1 | 6,914,618 | 7,908,886 | 7,841,815 | 7,916,493 | 8,058,242 | 8,580,987 | 8,088,666 | 7,845,272 | 7,920,641 | 8,060,317 | 8,562,318 |

**Summary Results Based on Selected Development Factors**

| Accident Year Ending | Losses as of 6/30/2014 | Age-to-Ult Factor | Losses Not Developed | Ultimate Losses | Ultimate Count | Earned Premium | Earned Exposures | Ultimate Severity | Ultimate Frequency | Ultimate Loss Cost | Ultimate Loss Ratio |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 9,193,704 | 1.0000 | 708,744 | 9,902,448 | 1,152 | 15,119,467 | 82,706 | 8,596 | 13.929 | 119.73 | 65.5% |
| 2005/1 | 8,506,383 | 1.0002 | 838,771 | 9,346,855 | 987 | 14,872,699 | 79,132 | 9,470 | 12.473 | 118.12 | 62.8% |
| 2006/1 | 8,011,935 | 1.0002 | 419,156 | 8,432,693 | 782 | 14,866,114 | 76,368 | 10,783 | 10.240 | 110.42 | 56.7% |
| 2007/1 | 7,196,432 | 1.0006 | 1,159,754 | 8,360,504 | 779 | 14,971,240 | 74,754 | 10,732 | 10.421 | 111.84 | 55.8% |
| 2008/1 | 7,649,085 | 1.0007 | 918,517 | 8,572,956 | 753 | 15,161,707 | 76,127 | 11,385 | 9.891 | 112.61 | 56.5% |
| 2009/1 | 7,518,820 | 1.0017 | 470,747 | 8,002,349 | 694 | 15,085,927 | 75,580 | 11,531 | 9.182 | 105.88 | 53.0% |
| 2010/1 | 8,361,327 | 1.0047 | 559,290 | 8,959,915 | 714 | 14,993,290 | 72,203 | 12,549 | 9.889 | 124.09 | 59.8% |
| 2011/1 | 7,015,776 | 1.0065 | 591,556 | 7,652,935 | 695 | 14,436,985 | 67,185 | 11,011 | 10.345 | 113.91 | 53.0% |
| 2012/1 | 8,053,605 | 1.0002 | 621,468 | 8,676,684 | 683 | 13,906,438 | 64,791 | 12,704 | 10.542 | 133.92 | 62.4% |
| 2013/1 | 7,983,081 | 0.9983 | 1,701,065 | 9,670,575 | 674 | 13,613,037 | 63,340 | 14,348 | 10.641 | 152.68 | 71.0% |
| 2014/1 | 6,914,618 | 0.9856 | 1,101,445 | 7,916,493 | 631 | 13,744,731 | 61,533 | 12,546 | 10.255 | 128.65 | 57.6% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Nationwide Property & Casualty Insurance Company**
**Loss Development for Accident Years Ending March 31, 2014**
**With 5 Quarters of Development as of June 30, 2014**
**Property Damage**

**Paid Losses**

**Paid Cost and DCC Expense Amount**

| Accident Year Ending | Age in Months 15 | 27 | 39 | 51 | 63 | 75 | 87 | 99 | 111 | 123 | 135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 8,658,346 | 9,001,141 | 9,054,136 | 9,055,091 | 9,065,612 | 9,068,064 | 9,068,064 | 9,068,064 | 9,068,064 | 9,068,064 | 9,068,064 |
| 2005/1 | 7,801,756 | 8,135,051 | 8,224,189 | 8,245,115 | 8,247,023 | 8,247,141 | 8,247,141 | 8,247,141 | 8,247,141 | 8,247,141 | |
| 2006/1 | 6,976,232 | 7,622,607 | 7,680,367 | 7,682,948 | 7,683,081 | 7,683,008 | 7,683,008 | 7,683,008 | 7,683,008 | | |
| 2007/1 | 6,947,699 | 7,478,043 | 7,487,176 | 7,487,176 | 7,487,176 | 7,487,176 | 7,487,161 | 7,487,161 | | | |
| 2008/1 | 7,473,528 | 7,870,581 | 7,919,036 | 7,932,165 | 7,932,165 | 7,932,540 | 7,933,690 | | | | |
| 2009/1 | 7,015,290 | 7,414,963 | 7,526,593 | 7,533,528 | 7,541,424 | 7,541,437 | | | | | |
| 2010/1 | 7,144,105 | 7,658,841 | 7,704,109 | 7,704,316 | 7,704,316 | | | | | | |
| 2011/1 | 6,508,632 | 6,862,478 | 6,871,409 | 6,871,815 | | | | | | | |
| 2012/1 | 6,657,191 | 6,954,188 | 6,982,142 | | | | | | | | |
| 2013/1 | 6,887,357 | 7,257,067 | | | | | | | | | |
| 2014/1 | 7,022,015 | | | | | | | | | | |

**Age-to-Age Development Factors**

| Accident Year Ending | Development Interval 15 - 27 | 27 - 39 | 39 - 51 | 51 - 63 | 63 - 75 | 75 - 87 | 87 - 99 | 99 - 111 | 111 - 123 | 123 - 135 |
|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 1.0396 | 1.0059 | 1.0001 | 1.0012 | 1.0003 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2005/1 | 1.0427 | 1.0110 | 1.0025 | 1.0002 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| 2006/1 | 1.0927 | 1.0076 | 1.0003 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | |
| 2007/1 | 1.0763 | 1.0012 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | |
| 2008/1 | 1.0531 | 1.0062 | 1.0017 | 1.0000 | 1.0000 | 1.0001 | | | | |
| 2009/1 | 1.0570 | 1.0151 | 1.0009 | 1.0010 | 1.0000 | | | | | |
| 2010/1 | 1.0721 | 1.0059 | 1.0000 | 1.0000 | | | | | | |
| 2011/1 | 1.0544 | 1.0013 | 1.0001 | | | | | | | |
| 2012/1 | 1.0446 | 1.0040 | | | | | | | | |
| 2013/1 | 1.0537 | | | | | | | | | |

**Average and Selected Factors**

| Algorithm | 15 - 27 | 27 - 39 | 39 - 51 | 51 - 63 | 63 - 75 | 75 - 87 | 87 - 99 | 99 - 111 | 111 - 123 | 123 - 135 | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Latest Year | 1.0537 | 1.0040 | 1.0001 | 1.0000 | 1.0000 | 1.0001 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 1.0581 | 1.0042 | 1.0002 | 1.0001 | 1.0001 | 1.0001 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| 2-Year Avg | 1.0492 | 1.0027 | 1.0001 | 1.0005 | 1.0000 | 1.0001 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 1.0528 | 1.0034 | 1.0007 | 1.0006 | 1.0001 | 1.0001 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| 3-Year Avg | 1.0509 | 1.0037 | 1.0003 | 1.0003 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 1.0554 | 1.0043 | 1.0006 | 1.0003 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| 4-Year Avg | 1.0562 | 1.0066 | 1.0007 | 1.0003 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 1.0642 | 1.0076 | 1.0010 | 1.0003 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| All-Year Avg | 1.0586 | 1.0065 | 1.0007 | 1.0003 | 1.0001 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 1.0666 | 1.0076 | 1.0011 | 1.0004 | 1.0001 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| M3 of L5 | 1.0550 | 1.0054 | 1.0003 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 1.0610 | 1.0057 | 1.0003 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| 2-Year LWA | 1.0492 | 1.0027 | 1.0000 | 1.0005 | 1.0000 | 1.0001 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 1.0527 | 1.0033 | 1.0006 | 1.0006 | 1.0001 | 1.0001 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| 3-Year LWA | 1.0509 | 1.0038 | 1.0003 | 1.0003 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 1.0555 | 1.0044 | 1.0006 | 1.0003 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| 4-Year LWA | 1.0565 | 1.0067 | 1.0007 | 1.0003 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 1.0646 | 1.0077 | 1.0010 | 1.0003 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| All-Year LWA | 1.0581 | 1.0065 | 1.0007 | 1.0004 | 1.0001 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 1.0662 | 1.0077 | 1.0012 | 1.0005 | 1.0001 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| Selected | 1.0509 | 1.0037 | 1.0003 | 1.0003 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | Tail Factor |
| Age-to-Ult | 1.0554 | 1.0043 | 1.0006 | 1.0003 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |

**Estimated Ultimates Under Each Algorithm**

| Accident Year Ending | Losses as of 6/30/2014 | Latest Year | 2-Year Avg | 3-Year Avg | 4-Year Avg | All-Year Avg | M3 of L5 | 2-Year LWA | 3-Year LWA | 4-Year LWA | All-Year LWA |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 9,068,064 | 9,068,064 | 9,068,064 | 9,068,064 | 9,068,064 | 9,068,064 | 9,068,064 | 9,068,064 | 9,068,064 | 9,068,064 | 9,068,064 |
| 2005/1 | 8,247,141 | 8,247,141 | 8,247,141 | 8,247,141 | 8,247,141 | 8,247,141 | 8,247,141 | 8,247,141 | 8,247,141 | 8,247,141 | 8,247,141 |
| 2006/1 | 7,683,008 | 7,683,008 | 7,683,008 | 7,683,008 | 7,683,008 | 7,683,008 | 7,683,008 | 7,683,008 | 7,683,008 | 7,683,008 | 7,683,008 |
| 2007/1 | 7,487,161 | 7,487,161 | 7,487,161 | 7,487,161 | 7,487,161 | 7,487,161 | 7,487,161 | 7,487,161 | 7,487,161 | 7,487,161 | 7,487,161 |
| 2008/1 | 7,933,690 | 7,933,690 | 7,933,690 | 7,933,690 | 7,933,690 | 7,933,690 | 7,933,690 | 7,933,690 | 7,933,690 | 7,933,690 | 7,933,690 |
| 2009/1 | 7,541,437 | 7,542,191 | 7,542,191 | 7,541,437 | 7,541,437 | 7,541,437 | 7,541,437 | 7,542,191 | 7,541,437 | 7,541,437 | 7,541,437 |
| 2010/1 | 7,704,316 | 7,705,086 | 7,705,086 | 7,704,316 | 7,704,316 | 7,705,086 | 7,704,316 | 7,705,086 | 7,704,316 | 7,704,316 | 7,705,086 |
| 2011/1 | 6,871,815 | 6,872,502 | 6,875,938 | 6,873,877 | 6,873,877 | 6,874,564 | 6,871,815 | 6,875,938 | 6,873,877 | 6,873,877 | 6,875,251 |
| 2012/1 | 6,982,142 | 6,983,538 | 6,987,029 | 6,986,331 | 6,989,124 | 6,989,822 | 6,984,237 | 6,986,331 | 6,986,331 | 6,989,124 | 6,990,521 |
| 2013/1 | 7,257,067 | 7,287,547 | 7,281,741 | 7,288,272 | 7,312,221 | 7,312,221 | 7,298,432 | 7,281,015 | 7,288,998 | 7,312,946 | 7,312,946 |
| 2014/1 | 7,022,015 | 7,429,994 | 7,392,777 | 7,411,035 | 7,472,828 | 7,489,681 | 7,450,358 | 7,392,075 | 7,411,737 | 7,475,637 | 7,486,872 |

**Summary Results Based on Selected Development Factors**

| Accident Year Ending | Losses as of 6/30/2014 | Age-to-Ult Factor | Losses Not Developed | Ultimate Losses | Ultimate Count | Earned Premium | Earned Exposures | Ultimate Severity | Ultimate Frequency | Ultimate Loss Cost | Ultimate Loss Ratio |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 9,068,064 | 1.0000 | 0 | 9,068,064 | 3,606 | 14,693,062 | 82,732 | 2,515 | 43.587 | 109.61 | 61.7% |
| 2005/1 | 8,247,141 | 1.0000 | 0 | 8,247,141 | 3,227 | 13,828,032 | 79,144 | 2,556 | 40.774 | 104.20 | 59.6% |
| 2006/1 | 7,683,008 | 1.0000 | 0 | 7,683,008 | 2,892 | 13,736,256 | 76,396 | 2,657 | 37.855 | 100.57 | 55.9% |
| 2007/1 | 7,487,161 | 1.0000 | 0 | 7,487,161 | 2,797 | 13,469,595 | 74,824 | 2,677 | 37.381 | 100.06 | 55.6% |
| 2008/1 | 7,933,690 | 1.0000 | 0 | 7,933,690 | 2,846 | 13,450,520 | 76,150 | 2,788 | 37.374 | 104.19 | 59.0% |
| 2009/1 | 7,541,437 | 1.0000 | 0 | 7,541,437 | 2,632 | 13,293,555 | 75,601 | 2,865 | 34.814 | 99.75 | 56.7% |
| 2010/1 | 7,704,316 | 1.0000 | 0 | 7,704,316 | 2,677 | 13,245,871 | 72,214 | 2,878 | 37.070 | 106.69 | 58.2% |
| 2011/1 | 6,871,815 | 1.0003 | 0 | 6,873,877 | 2,445 | 12,699,793 | 67,202 | 2,811 | 36.383 | 102.29 | 54.1% |
| 2012/1 | 6,982,142 | 1.0006 | 0 | 6,986,331 | 2,337 | 12,101,656 | 64,815 | 2,989 | 36.056 | 107.79 | 57.7% |
| 2013/1 | 7,257,067 | 1.0043 | 0 | 7,288,272 | 2,234 | 11,728,218 | 63,361 | 3,262 | 35.258 | 115.03 | 62.1% |
| 2014/1 | 7,022,015 | 1.0554 | 0 | 7,411,035 | 2,038 | 11,508,095 | 61,563 | 3,636 | 33.104 | 120.38 | 64.4% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Nationwide Property & Casualty Insurance Company**
**Loss Development for Accident Years Ending March 31, 2014**
**With 5 Quarters of Development as of June 30, 2014**
**Medical Benefits, Excess Medical Benefits**

**Incurred Losses**

**Incurred Cost (No Supp) + DCC Expense Amount**

| Accident Year Ending | Age in Months 15 | 27 | 39 | 51 | 63 | 75 | 87 | 99 | 111 | 123 | 135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 2,008,719 | 1,785,610 | 1,722,350 | 1,685,737 | 1,687,056 | 1,675,834 | 1,675,300 | 1,675,134 | 1,673,634 | 1,673,634 | 1,673,634 |
| 2005/1 | 1,785,677 | 1,671,862 | 1,610,676 | 1,603,066 | 1,611,910 | 1,611,910 | 1,611,910 | 1,611,910 | 1,611,910 | 1,611,910 | |
| 2006/1 | 1,737,692 | 1,497,127 | 1,404,058 | 1,382,916 | 1,394,261 | 1,394,261 | 1,394,261 | 1,389,261 | 1,388,761 | | |
| 2007/1 | 1,496,581 | 1,367,673 | 1,363,125 | 1,344,824 | 1,344,568 | 1,346,510 | 1,344,149 | 1,344,149 | | | |
| 2008/1 | 1,623,381 | 1,482,396 | 1,455,282 | 1,435,223 | 1,438,023 | 1,440,525 | 1,440,421 | | | | |
| 2009/1 | 1,521,661 | 1,502,113 | 1,531,022 | 1,499,247 | 1,499,927 | 1,498,645 | | | | | |
| 2010/1 | 1,718,072 | 1,616,037 | 1,616,647 | 1,606,202 | 1,605,119 | | | | | | |
| 2011/1 | 1,705,282 | 1,661,725 | 1,673,724 | 1,670,692 | | | | | | | |
| 2012/1 | 1,781,366 | 1,707,790 | 1,684,393 | | | | | | | | |
| 2013/1 | 1,842,701 | 1,646,635 | | | | | | | | | |
| 2014/1 | 1,625,181 | | | | | | | | | | |

**Age-to-Age Development Factors**

| Accident Year Ending | Development Interval 15 - 27 | 27 - 39 | 39 - 51 | 51 - 63 | 63 - 75 | 75 - 87 | 87 - 99 | 99 - 111 | 111 - 123 | 123 - 135 |
|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 0.8889 | 0.9646 | 0.9787 | 1.0008 | 0.9933 | 0.9997 | 0.9999 | 0.9991 | 1.0000 | 1.0000 |
| 2005/1 | 0.9363 | 0.9634 | 0.9953 | 1.0055 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| 2006/1 | 0.8616 | 0.9378 | 0.9849 | 1.0082 | 1.0000 | 1.0000 | 0.9964 | 0.9996 | | |
| 2007/1 | 0.9139 | 0.9967 | 0.9866 | 0.9998 | 1.0014 | 0.9982 | 1.0000 | | | |
| 2008/1 | 0.9132 | 0.9817 | 0.9862 | 1.0020 | 1.0017 | 0.9999 | | | | |
| 2009/1 | 0.9872 | 1.0192 | 0.9792 | 1.0005 | 0.9991 | | | | | |
| 2010/1 | 0.9406 | 1.0004 | 0.9935 | 0.9993 | | | | | | |
| 2011/1 | 0.9745 | 1.0072 | 0.9982 | | | | | | | |
| 2012/1 | 0.9587 | 0.9863 | | | | | | | | |
| 2013/1 | 0.8936 | | | | | | | | | |

**Average and Selected Factors**

| Algorithm | 15 - 27 | 27 - 39 | 39 - 51 | 51 - 63 | 63 - 75 | 75 - 87 | 87 - 99 | 99 - 111 | 111 - 123 | 123 - 135 | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Latest Year | 0.8936 | 0.9863 | 0.9982 | 0.9993 | 0.9991 | 0.9999 | 1.0000 | 0.9996 | 1.0000 | 1.0000 | |
| Age-to-Ult | 0.8780 | 0.9825 | 0.9961 | 0.9979 | 0.9986 | 0.9995 | 0.9996 | 0.9996 | 1.0000 | 1.0000 | |
| 2-Year Avg | 0.9262 | 0.9968 | 0.9959 | 0.9999 | 1.0004 | 0.9991 | 0.9982 | 0.9998 | 1.0000 | 1.0000 | |
| Age-to-Ult | 0.9170 | 0.9901 | 0.9933 | 0.9974 | 0.9975 | 0.9971 | 0.9980 | 0.9998 | 1.0000 | 1.0000 | |
| 3-Year Avg | 0.9423 | 0.9980 | 0.9903 | 1.0006 | 1.0007 | 0.9994 | 0.9988 | 0.9996 | 1.0000 | 1.0000 | |
| Age-to-Ult | 0.9304 | 0.9874 | 0.9894 | 0.9991 | 0.9985 | 0.9978 | 0.9984 | 0.9996 | 1.0000 | 1.0000 | |
| 4-Year Avg | 0.9419 | 1.0033 | 0.9893 | 1.0004 | 1.0006 | 0.9995 | 0.9991 | 0.9996 | 1.0000 | 1.0000 | |
| Age-to-Ult | 0.9342 | 0.9918 | 0.9885 | 0.9992 | 0.9988 | 0.9982 | 0.9987 | 0.9996 | 1.0000 | 1.0000 | |
| All-Year Avg | 0.9269 | 0.9841 | 0.9878 | 1.0023 | 0.9993 | 0.9996 | 0.9991 | 0.9996 | 1.0000 | 1.0000 | |
| Age-to-Ult | 0.9009 | 0.9720 | 0.9877 | 0.9999 | 0.9976 | 0.9983 | 0.9987 | 0.9996 | 1.0000 | 1.0000 | |
| M3 of L5 | 0.9579 | 0.9980 | 0.9888 | 1.0008 | 1.0005 | 0.9999 | 0.9991 | 0.9996 | 1.0000 | 1.0000 | |
| Age-to-Ult | 0.9452 | 0.9867 | 0.9887 | 0.9999 | 0.9991 | 0.9986 | 0.9987 | 0.9996 | 1.0000 | 1.0000 | |
| 2-Year LWA | 0.9256 | 0.9966 | 0.9959 | 0.9999 | 1.0004 | 0.9991 | 0.9982 | 0.9998 | 1.0000 | 1.0000 | |
| Age-to-Ult | 0.9163 | 0.9899 | 0.9933 | 0.9974 | 0.9975 | 0.9971 | 0.9980 | 0.9998 | 1.0000 | 1.0000 | |
| 3-Year LWA | 0.9412 | 0.9978 | 0.9906 | 1.0005 | 1.0007 | 0.9994 | 0.9989 | 0.9996 | 1.0000 | 1.0000 | |
| Age-to-Ult | 0.9294 | 0.9875 | 0.9897 | 0.9991 | 0.9986 | 0.9979 | 0.9985 | 0.9996 | 1.0000 | 1.0000 | |
| 4-Year LWA | 0.9411 | 1.0028 | 0.9896 | 1.0004 | 1.0006 | 0.9996 | 0.9991 | 0.9996 | 1.0000 | 1.0000 | |
| Age-to-Ult | 0.9333 | 0.9917 | 0.9889 | 0.9993 | 0.9989 | 0.9983 | 0.9987 | 0.9996 | 1.0000 | 1.0000 | |
| All-Year LWA | 0.9255 | 0.9838 | 0.9880 | 1.0022 | 0.9991 | 0.9996 | 0.9991 | 0.9996 | 1.0000 | 1.0000 | |
| Age-to-Ult | 0.8992 | 0.9716 | 0.9876 | 0.9996 | 0.9974 | 0.9983 | 0.9987 | 0.9996 | 1.0000 | 1.0000 | |
| Selected | 0.9423 | 0.9980 | 0.9903 | 1.0006 | 1.0007 | 0.9994 | 0.9988 | 0.9996 | 1.0000 | 1.0000 | Tail Factor |
| Age-to-Ult | 0.9304 | 0.9874 | 0.9894 | 0.9991 | 0.9985 | 0.9978 | 0.9984 | 0.9996 | 1.0000 | 1.0000 | 1.0000 |

**Estimated Ultimates Under Each Algorithm**

| Accident Year Ending | Losses as of 6/30/2014 | Latest Year | 2-Year Avg | 3-Year Avg | 4-Year Avg | All-Year Avg | M3 of L5 | 2-Year LWA | 3-Year LWA | 4-Year LWA | All-Year LWA |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 1,673,634 | 1,673,634 | 1,673,634 | 1,673,634 | 1,673,634 | 1,673,634 | 1,673,634 | 1,673,634 | 1,673,634 | 1,673,634 | 1,673,634 |
| 2005/1 | 1,611,910 | 1,611,910 | 1,611,910 | 1,611,910 | 1,611,910 | 1,611,910 | 1,611,910 | 1,611,910 | 1,611,910 | 1,611,910 | 1,611,910 |
| 2006/1 | 1,388,761 | 1,388,761 | 1,388,761 | 1,388,761 | 1,388,761 | 1,388,761 | 1,388,761 | 1,388,761 | 1,388,761 | 1,388,761 | 1,388,761 |
| 2007/1 | 1,344,149 | 1,343,611 | 1,343,880 | 1,343,611 | 1,343,611 | 1,343,611 | 1,343,611 | 1,343,880 | 1,343,611 | 1,343,611 | 1,343,611 |
| 2008/1 | 1,440,421 | 1,439,845 | 1,437,540 | 1,438,116 | 1,438,548 | 1,438,548 | 1,438,548 | 1,437,540 | 1,438,260 | 1,438,548 | 1,438,548 |
| 2009/1 | 1,498,645 | 1,497,896 | 1,494,299 | 1,495,348 | 1,495,947 | 1,496,097 | 1,496,547 | 1,494,299 | 1,495,498 | 1,496,097 | 1,496,097 |
| 2010/1 | 1,605,119 | 1,602,872 | 1,601,106 | 1,602,711 | 1,603,193 | 1,601,267 | 1,603,674 | 1,601,106 | 1,602,872 | 1,603,353 | 1,600,946 |
| 2011/1 | 1,670,692 | 1,667,184 | 1,666,348 | 1,669,188 | 1,669,355 | 1,670,525 | 1,670,525 | 1,666,348 | 1,669,188 | 1,669,523 | 1,670,024 |
| 2012/1 | 1,684,393 | 1,677,824 | 1,673,108 | 1,666,538 | 1,665,022 | 1,663,675 | 1,665,359 | 1,673,108 | 1,667,044 | 1,665,696 | 1,663,507 |
| 2013/1 | 1,646,635 | 1,617,819 | 1,630,333 | 1,625,887 | 1,633,133 | 1,600,529 | 1,624,735 | 1,630,004 | 1,626,052 | 1,632,968 | 1,599,871 |
| 2014/1 | 1,625,181 | 1,426,909 | 1,490,291 | 1,512,068 | 1,518,244 | 1,464,126 | 1,536,121 | 1,489,153 | 1,510,443 | 1,516,781 | 1,461,363 |

**Summary Results Based on Selected Development Factors**

| Accident Year Ending | Losses as of 6/30/2014 | Age-to-Ult Factor | Losses Not Developed | Ultimate Losses | Ultimate Count | Earned Premium | Earned Exposures | Ultimate Severity | Ultimate Frequency | Ultimate Loss Cost | Ultimate Loss Ratio |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 1,673,634 | 1.0000 | 0 | 1,673,634 | 699 | 2,415,189 | 52,454 | 2,394 | 13.326 | 31.91 | 69.3% |
| 2005/1 | 1,611,910 | 1.0000 | 0 | 1,611,910 | 605 | 2,374,393 | 49,458 | 2,664 | 12.233 | 32.59 | 67.9% |
| 2006/1 | 1,388,761 | 1.0000 | 0 | 1,388,761 | 515 | 2,178,912 | 47,031 | 2,697 | 10.950 | 29.53 | 63.7% |
| 2007/1 | 1,344,149 | 0.9996 | 0 | 1,343,611 | 452 | 2,243,745 | 45,412 | 2,973 | 9.953 | 29.59 | 59.9% |
| 2008/1 | 1,440,421 | 0.9984 | 0 | 1,438,116 | 456 | 2,215,675 | 45,434 | 3,154 | 10.037 | 31.65 | 64.9% |
| 2009/1 | 1,498,645 | 0.9978 | 0 | 1,495,348 | 451 | 2,187,385 | 45,095 | 3,316 | 10.001 | 33.16 | 68.4% |
| 2010/1 | 1,605,119 | 0.9985 | 0 | 1,602,711 | 474 | 2,179,157 | 43,002 | 3,381 | 11.023 | 37.27 | 73.5% |
| 2011/1 | 1,670,692 | 0.9991 | 0 | 1,669,188 | 435 | 2,101,373 | 39,452 | 3,837 | 11.026 | 42.31 | 79.4% |
| 2012/1 | 1,684,393 | 0.9894 | 0 | 1,666,538 | 402 | 2,098,387 | 37,926 | 4,146 | 10.600 | 43.94 | 79.4% |
| 2013/1 | 1,646,635 | 0.9874 | 0 | 1,625,887 | 405 | 2,145,780 | 37,359 | 4,015 | 10.841 | 43.52 | 75.8% |
| 2014/1 | 1,625,181 | 0.9304 | 0 | 1,512,068 | 133 | 2,272,360 | 36,409 | 11,369 | 3.653 | 41.53 | 66.5% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Nationwide Property & Casualty Insurance Company**
**Loss Development for Accident Years Ending March 31, 2014**
**Uninsured Motorists - Property Damage**

**Paid Losses**

**Paid Cost and DCC Expense Amount**

| Accident | Age in Months | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Year Ending | 15 | 27 | 39 | 51 | 63 | 75 | 87 | 99 | 111 | 123 | 135 |
| 2004/1 | 581,491 | 573,966 | 595,222 | 594,621 | 586,630 | 575,378 | 568,980 | 558,317 | 550,869 | 549,367 | 548,372 |
| 2005/1 | 504,274 | 506,256 | 499,535 | 482,412 | 479,725 | 473,216 | 469,946 | 467,350 | 464,788 | 461,936 | |
| 2006/1 | 519,217 | 531,190 | 529,157 | 528,001 | 523,957 | 523,982 | 522,845 | 522,318 | 518,180 | | |
| 2007/1 | 407,562 | 401,280 | 398,929 | 396,444 | 394,576 | 393,743 | 393,450 | 392,698 | | | |
| 2008/1 | 405,213 | 403,214 | 412,509 | 412,801 | 412,801 | 412,296 | 412,281 | | | | |
| 2009/1 | 457,129 | 454,551 | 453,390 | 452,290 | 449,874 | 449,139 | | | | | |
| 2010/1 | 383,713 | 380,086 | 378,884 | 377,880 | 376,637 | | | | | | |
| 2011/1 | 539,910 | 530,986 | 527,180 | 530,761 | | | | | | | |
| 2012/1 | 642,241 | 633,647 | 621,188 | | | | | | | | |
| 2013/1 | 477,354 | 481,059 | | | | | | | | | |
| 2014/1 | 526,456 | | | | | | | | | | |

**Age-to-Age Development Factors**

| Accident | Development Interval | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Year Ending | 15 - 27 | 27 - 39 | 39 - 51 | 51 - 63 | 63 - 75 | 75 - 87 | 87 - 99 | 99 - 111 | 111 - 123 | 123 - 135 |
| 2004/1 | 0.9871 | 1.0370 | 0.9990 | 0.9866 | 0.9808 | 0.9889 | 0.9813 | 0.9867 | 0.9973 | 0.9982 |
| 2005/1 | 1.0039 | 0.9867 | 0.9657 | 0.9944 | 0.9864 | 0.9931 | 0.9945 | 0.9945 | 0.9939 | |
| 2006/1 | 1.0231 | 0.9962 | 0.9978 | 0.9923 | 1.0000 | 0.9978 | 0.9990 | 0.9921 | | |
| 2007/1 | 0.9846 | 0.9941 | 0.9938 | 0.9953 | 0.9979 | 0.9993 | 0.9981 | | | |
| 2008/1 | 0.9951 | 1.0231 | 1.0007 | 1.0000 | 0.9988 | 1.0000 | | | | |
| 2009/1 | 0.9944 | 0.9974 | 0.9976 | 0.9947 | 0.9984 | | | | | |
| 2010/1 | 0.9905 | 0.9968 | 0.9974 | 0.9967 | | | | | | |
| 2011/1 | 0.9835 | 0.9928 | 1.0068 | | | | | | | |
| 2012/1 | 0.9866 | 0.9803 | | | | | | | | |
| 2013/1 | 1.0078 | | | | | | | | | |

**Average and Selected Factors**

| Algorithm | 15 - 27 | 27 - 39 | 39 - 51 | 51 - 63 | 63 - 75 | 75 - 87 | 87 - 99 | 99 - 111 | 111 - 123 | 123 - 135 | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Latest Year | 1.0078 | 0.9803 | 1.0068 | 0.9967 | 0.9984 | 1.0000 | 0.9981 | 0.9921 | 0.9939 | 0.9982 | |
| Age-to-Ult | 0.9723 | 0.9648 | 0.9842 | 0.9776 | 0.9808 | 0.9824 | 0.9824 | 0.9843 | 0.9921 | 0.9982 | |
| 2-Year Avg | 0.9972 | 0.9866 | 1.0021 | 0.9957 | 0.9986 | 0.9997 | 0.9986 | 0.9933 | 0.9956 | 0.9982 | |
| Age-to-Ult | 0.9660 | 0.9687 | 0.9819 | 0.9798 | 0.9840 | 0.9854 | 0.9857 | 0.9871 | 0.9938 | 0.9982 | |
| 3-Year Avg | 0.9926 | 0.9900 | 1.0006 | 0.9971 | 0.9984 | 0.9990 | 0.9972 | 0.9911 | 0.9956 | 0.9982 | |
| Age-to-Ult | 0.9604 | 0.9676 | 0.9774 | 0.9768 | 0.9796 | 0.9812 | 0.9822 | 0.9850 | 0.9938 | 0.9982 | |
| 4-Year Avg | 0.9921 | 0.9918 | 1.0006 | 0.9967 | 0.9988 | 0.9976 | 0.9932 | 0.9911 | 0.9956 | 0.9982 | |
| Age-to-Ult | 0.9566 | 0.9642 | 0.9722 | 0.9716 | 0.9748 | 0.9760 | 0.9783 | 0.9850 | 0.9938 | 0.9982 | |
| All-Year Avg | 0.9957 | 1.0005 | 0.9949 | 0.9943 | 0.9937 | 0.9958 | 0.9932 | 0.9911 | 0.9956 | 0.9982 | |
| Age-to-Ult | 0.9541 | 0.9582 | 0.9577 | 0.9626 | 0.9681 | 0.9742 | 0.9783 | 0.9850 | 0.9938 | 0.9982 | |
| M3 of L5 | 0.9905 | 0.9957 | 0.9986 | 0.9956 | 0.9984 | 0.9967 | 0.9932 | 0.9911 | 0.9956 | 0.9982 | |
| Age-to-Ult | 0.9544 | 0.9636 | 0.9678 | 0.9692 | 0.9735 | 0.9751 | 0.9783 | 0.9850 | 0.9938 | 0.9982 | |
| 2-Year LWA | 0.9956 | 0.9860 | 1.0028 | 0.9956 | 0.9986 | 0.9996 | 0.9986 | 0.9932 | 0.9957 | 0.9982 | |
| Age-to-Ult | 0.9642 | 0.9685 | 0.9823 | 0.9796 | 0.9839 | 0.9853 | 0.9857 | 0.9871 | 0.9939 | 0.9982 | |
| 3-Year LWA | 0.9917 | 0.9887 | 1.0011 | 0.9971 | 0.9984 | 0.9989 | 0.9972 | 0.9909 | 0.9957 | 0.9982 | |
| Age-to-Ult | 0.9587 | 0.9667 | 0.9777 | 0.9766 | 0.9794 | 0.9810 | 0.9821 | 0.9849 | 0.9939 | 0.9982 | |
| 4-Year LWA | 0.9915 | 0.9907 | 1.0010 | 0.9966 | 0.9989 | 0.9974 | 0.9926 | 0.9909 | 0.9957 | 0.9982 | |
| Age-to-Ult | 0.9545 | 0.9627 | 0.9717 | 0.9707 | 0.9740 | 0.9751 | 0.9776 | 0.9849 | 0.9939 | 0.9982 | |
| All-Year LWA | 0.9956 | 1.0002 | 0.9948 | 0.9938 | 0.9930 | 0.9953 | 0.9926 | 0.9909 | 0.9957 | 0.9982 | |
| Age-to-Ult | 0.9512 | 0.9554 | 0.9552 | 0.9602 | 0.9662 | 0.9730 | 0.9776 | 0.9849 | 0.9939 | 0.9982 | |
| Selected | 0.9926 | 0.9900 | 1.0006 | 0.9971 | 0.9984 | 0.9990 | 0.9972 | 0.9911 | 0.9956 | 0.9982 | Tail Factor |
| Age-to-Ult | 0.9604 | 0.9676 | 0.9774 | 0.9768 | 0.9796 | 0.9812 | 0.9822 | 0.9850 | 0.9938 | 0.9982 | 1.0000 |

**Estimated Ultimates Under Each Algorithm**

| Accident Year Ending | Losses as of 6/30/2014 | Latest Year | 2-Year Avg | 3-Year Avg | 4-Year Avg | All-Year Avg | M3 of L5 | 2-Year LWA | 3-Year LWA | 4-Year LWA | All-Year LWA |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 548,372 | 548,372 | 548,372 | 548,372 | 548,372 | 548,372 | 548,372 | 548,372 | 548,372 | 548,372 | 548,372 |
| 2005/1 | 461,936 | 461,105 | 461,105 | 461,105 | 461,105 | 461,105 | 461,105 | 461,105 | 461,105 | 461,105 | 461,105 |
| 2006/1 | 518,180 | 514,086 | 514,967 | 514,967 | 514,967 | 514,967 | 514,967 | 515,019 | 515,019 | 515,019 | 515,019 |
| 2007/1 | 392,698 | 386,533 | 387,632 | 386,808 | 386,808 | 386,808 | 386,808 | 387,632 | 386,768 | 386,768 | 386,768 |
| 2008/1 | 412,281 | 405,025 | 406,385 | 404,942 | 403,335 | 403,335 | 403,335 | 406,385 | 404,901 | 403,046 | 403,046 |
| 2009/1 | 449,139 | 441,234 | 442,582 | 440,695 | 438,360 | 437,551 | 437,955 | 442,537 | 440,605 | 437,955 | 437,012 |
| 2010/1 | 376,637 | 369,406 | 370,611 | 368,954 | 367,146 | 364,622 | 366,656 | 370,573 | 368,878 | 366,844 | 363,907 |
| 2011/1 | 530,761 | 518,872 | 520,040 | 518,447 | 515,687 | 510,911 | 514,414 | 519,933 | 518,341 | 515,210 | 509,637 |
| 2012/1 | 621,188 | 611,373 | 609,944 | 607,149 | 603,919 | 594,912 | 601,186 | 610,193 | 607,336 | 603,608 | 593,359 |
| 2013/1 | 481,059 | 464,126 | 466,002 | 465,473 | 463,837 | 460,951 | 463,548 | 465,906 | 465,040 | 463,115 | 459,604 |
| 2014/1 | 526,456 | 511,873 | 508,556 | 505,608 | 503,608 | 502,292 | 502,450 | 507,609 | 504,713 | 502,502 | 500,765 |

**Summary Results Based on Selected Development Factors**

| Accident Year Ending | Losses as of 6/30/2014 | Age-to-Ult Factor | Losses Not Developed | Ultimate Losses | Ultimate Count | Earned Premium | Earned Exposures | Ultimate Severity | Ultimate Frequency | Ultimate Loss Cost | Ultimate Loss Ratio |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 548,372 | 1.0000 | 0 | 548,372 | 689 | 1,338,010 | 71,002 | 796 | 9.704 | 7.72 | 41.0% |
| 2005/1 | 461,936 | 0.9982 | 0 | 461,105 | 647 | 1,264,352 | 67,611 | 713 | 9.569 | 6.82 | 36.5% |
| 2006/1 | 518,180 | 0.9938 | 0 | 514,967 | 635 | 1,056,510 | 64,859 | 811 | 9.790 | 7.94 | 48.7% |
| 2007/1 | 392,698 | 0.9850 | 0 | 386,808 | 575 | 1,214,609 | 63,233 | 673 | 9.093 | 6.12 | 31.8% |
| 2008/1 | 412,281 | 0.9822 | 0 | 404,942 | 619 | 1,242,683 | 63,682 | 654 | 9.720 | 6.36 | 32.6% |
| 2009/1 | 449,139 | 0.9812 | 0 | 440,695 | 559 | 1,237,027 | 63,284 | 788 | 8.833 | 6.96 | 35.6% |
| 2010/1 | 376,637 | 0.9796 | 0 | 368,954 | 583 | 1,218,111 | 60,807 | 633 | 9.588 | 6.07 | 30.3% |
| 2011/1 | 530,761 | 0.9768 | 0 | 518,447 | 574 | 1,166,509 | 57,163 | 903 | 10.041 | 9.07 | 44.4% |
| 2012/1 | 621,188 | 0.9774 | 0 | 607,149 | 520 | 1,131,729 | 55,617 | 1,168 | 9.350 | 10.92 | 53.6% |
| 2013/1 | 481,059 | 0.9676 | 0 | 465,473 | 496 | 1,100,268 | 54,817 | 938 | 9.048 | 8.49 | 42.3% |
| 2014/1 | 526,456 | 0.9604 | 0 | 505,608 | 474 | 1,073,112 | 53,953 | 1,067 | 8.785 | 9.37 | 47.1% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Nationwide Property & Casualty Insurance Company**
**Loss Development for Accident Years Ending March 31, 2014**
**With 5 Quarters of Development as of June 30, 2014**
**Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury**

**Incurred Losses**

**Incurred Cost (No Supp) + DCC Expense Amount, Excluding Losses Over 100,000**

| Accident Year Ending | Age in Months 15 | 27 | 39 | 51 | 63 | 75 | 87 | 99 | 111 | 123 | 135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 1,131,670 | 1,381,396 | 1,540,524 | 1,616,775 | 1,651,809 | 1,676,674 | 1,650,760 | 1,648,971 | 1,647,454 | 1,646,538 | 1,645,501 |
| 2005/1 | 645,474 | 1,270,829 | 1,332,623 | 1,413,605 | 1,478,972 | 1,447,432 | 1,446,795 | 1,446,220 | 1,444,220 | 1,443,011 | |
| 2006/1 | 1,253,533 | 1,259,606 | 1,470,196 | 1,464,157 | 1,457,955 | 1,435,440 | 1,434,337 | 1,433,304 | 1,431,798 | | |
| 2007/1 | 866,664 | 1,096,979 | 1,099,481 | 1,100,655 | 1,085,506 | 1,135,453 | 1,145,022 | 1,145,022 | | | |
| 2008/1 | 1,220,869 | 1,419,806 | 1,534,891 | 1,534,266 | 1,533,574 | 1,510,546 | 1,510,161 | | | | |
| 2009/1 | 852,372 | 1,070,855 | 1,117,229 | 1,178,059 | 1,178,581 | 1,228,081 | | | | | |
| 2010/1 | 1,131,819 | 1,307,405 | 1,466,193 | 1,478,473 | 1,495,306 | | | | | | |
| 2011/1 | 1,492,433 | 1,681,643 | 1,612,900 | 1,578,896 | | | | | | | |
| 2012/1 | 1,227,572 | 1,075,109 | 1,091,532 | | | | | | | | |
| 2013/1 | 1,238,665 | 1,327,658 | | | | | | | | | |
| 2014/1 | 1,437,784 | | | | | | | | | | |

**Age-to-Age Development Factors**

| Accident Year Ending | Development Interval 15 - 27 | 27 - 39 | 39 - 51 | 51 - 63 | 63 - 75 | 75 - 87 | 87 - 99 | 99 - 111 | 111 - 123 | 123 - 135 |
|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 1.2207 | 1.1152 | 1.0495 | 1.0217 | 1.0151 | 0.9845 | 0.9989 | 0.9991 | 0.9994 | 0.9994 |
| 2005/1 | 1.9688 | 1.0486 | 1.0608 | 1.0462 | 0.9787 | 0.9996 | 0.9996 | 0.9986 | 0.9992 | |
| 2006/1 | 1.0048 | 1.1672 | 0.9959 | 0.9958 | 0.9846 | 0.9992 | 0.9993 | 0.9989 | | |
| 2007/1 | 1.2657 | 1.0023 | 1.0011 | 0.9862 | 1.0460 | 1.0084 | 1.0000 | | | |
| 2008/1 | 1.1629 | 1.0811 | 0.9996 | 0.9995 | 0.9850 | 0.9997 | | | | |
| 2009/1 | 1.2563 | 1.0433 | 1.0544 | 1.0004 | 1.0420 | | | | | |
| 2010/1 | 1.1551 | 1.1215 | 1.0084 | 1.0114 | | | | | | |
| 2011/1 | 1.1268 | 0.9591 | 0.9789 | | | | | | | |
| 2012/1 | 0.8758 | 1.0153 | | | | | | | | |
| 2013/1 | 1.0718 | | | | | | | | | |

**Average and Selected Factors**

| Algorithm | 15 - 27 | 27 - 39 | 39 - 51 | 51 - 63 | 63 - 75 | 75 - 87 | 87 - 99 | 99 - 111 | 111 - 123 | 123 - 135 | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Latest Year | 1.0718 | 1.0153 | 0.9789 | 1.0114 | 1.0420 | 0.9997 | 1.0000 | 0.9989 | 0.9992 | 0.9994 | |
| Age-to-Ult | 1.1194 | 1.0444 | 1.0287 | 1.0509 | 1.0391 | 0.9972 | 0.9975 | 0.9975 | 0.9986 | 0.9994 | |
| 2-Year Avg | 0.9738 | 0.9872 | 0.9937 | 1.0059 | 1.0135 | 1.0041 | 0.9997 | 0.9988 | 0.9993 | 0.9994 | |
| Age-to-Ult | 0.9752 | 1.0014 | 1.0144 | 1.0208 | 1.0148 | 1.0013 | 0.9972 | 0.9975 | 0.9987 | 0.9994 | |
| 3-Year Avg | 1.0248 | 1.0320 | 1.0139 | 1.0038 | 1.0243 | 1.0024 | 0.9996 | 0.9989 | 0.9993 | 0.9994 | |
| Age-to-Ult | 1.1021 | 1.0754 | 1.0421 | 1.0278 | 1.0239 | 0.9996 | 0.9972 | 0.9976 | 0.9987 | 0.9994 | |
| 4-Year Avg | 1.0574 | 1.0348 | 1.0103 | 0.9994 | 1.0144 | 1.0017 | 0.9995 | 0.9989 | 0.9993 | 0.9994 | |
| Age-to-Ult | 1.1194 | 1.0586 | 1.0230 | 1.0126 | 1.0132 | 0.9988 | 0.9971 | 0.9976 | 0.9987 | 0.9994 | |
| All-Year Avg | 1.2109 | 1.0615 | 1.0186 | 1.0087 | 1.0086 | 0.9983 | 0.9995 | 0.9989 | 0.9993 | 0.9994 | |
| Age-to-Ult | 1.3258 | 1.0949 | 1.0315 | 1.0127 | 1.0040 | 0.9954 | 0.9971 | 0.9976 | 0.9987 | 0.9994 | |
| M3 of L5 | 1.1179 | 1.0466 | 1.0030 | 0.9986 | 1.0039 | 0.9995 | 0.9995 | 0.9989 | 0.9993 | 0.9994 | |
| Age-to-Ult | 1.1725 | 1.0488 | 1.0021 | 0.9991 | 1.0005 | 0.9966 | 0.9971 | 0.9976 | 0.9987 | 0.9994 | |
| 2-Year LWA | 0.9743 | 0.9810 | 0.9929 | 1.0065 | 1.0098 | 1.0035 | 0.9996 | 0.9988 | 0.9993 | 0.9994 | |
| Age-to-Ult | 0.9651 | 0.9906 | 1.0098 | 1.0170 | 1.0104 | 1.0006 | 0.9971 | 0.9975 | 0.9987 | 0.9994 | |
| 3-Year LWA | 1.0318 | 1.0262 | 1.0093 | 1.0040 | 1.0201 | 1.0020 | 0.9996 | 0.9989 | 0.9993 | 0.9994 | |
| Age-to-Ult | 1.0937 | 1.0600 | 1.0329 | 1.0234 | 1.0193 | 0.9992 | 0.9972 | 0.9976 | 0.9987 | 0.9994 | |
| 4-Year LWA | 1.0592 | 1.0298 | 1.0067 | 1.0003 | 1.0103 | 1.0013 | 0.9994 | 0.9989 | 0.9993 | 0.9994 | |
| Age-to-Ult | 1.1079 | 1.0460 | 1.0157 | 1.0089 | 1.0086 | 0.9983 | 0.9970 | 0.9976 | 0.9987 | 0.9994 | |
| All-Year LWA | 1.1655 | 1.0607 | 1.0171 | 1.0098 | 1.0056 | 0.9974 | 0.9994 | 0.9989 | 0.9993 | 0.9994 | |
| Age-to-Ult | 1.2697 | 1.0894 | 1.0271 | 1.0098 | 1.0000 | 0.9944 | 0.9970 | 0.9976 | 0.9987 | 0.9994 | |
| Selected | 1.1179 | 1.0466 | 1.0030 | 0.9986 | 1.0039 | 0.9995 | 0.9995 | 0.9989 | 0.9993 | 0.9994 | Tail Factor |
| Age-to-Ult | 1.1725 | 1.0488 | 1.0021 | 0.9991 | 1.0005 | 0.9966 | 0.9971 | 0.9976 | 0.9987 | 0.9994 | 1.0000 |

**Estimated Ultimates Under Each Algorithm**

| Accident Year Ending | Losses as of 6/30/2014 | Latest Year | 2-Year Avg | 3-Year Avg | 4-Year Avg | All-Year Avg | M3 of L5 | 2-Year LWA | 3-Year LWA | 4-Year LWA | All-Year LWA |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 1,645,501 | 2,120,896 | 2,120,896 | 2,120,896 | 2,120,896 | 2,120,896 | 2,120,896 | 2,120,896 | 2,120,896 | 2,120,896 | 2,120,896 |
| 2005/1 | 1,443,011 | 1,442,145 | 1,442,145 | 1,442,145 | 1,442,145 | 1,442,145 | 1,442,145 | 1,442,145 | 1,442,145 | 1,442,145 | 1,442,145 |
| 2006/1 | 1,431,798 | 1,637,156 | 1,637,300 | 1,637,300 | 1,637,300 | 1,637,300 | 1,637,300 | 1,637,300 | 1,637,300 | 1,637,300 | 1,637,300 |
| 2007/1 | 1,145,022 | 1,342,159 | 1,342,159 | 1,342,274 | 1,342,274 | 1,342,274 | 1,342,274 | 1,342,159 | 1,342,274 | 1,342,274 | 1,342,274 |
| 2008/1 | 1,510,161 | 2,412,382 | 2,411,929 | 2,411,929 | 2,411,778 | 2,411,778 | 2,411,778 | 2,411,778 | 2,411,929 | 2,411,627 | 2,411,627 |
| 2009/1 | 1,228,081 | 1,224,642 | 1,229,678 | 1,227,590 | 1,226,607 | 1,222,432 | 1,223,906 | 1,228,818 | 1,227,099 | 1,225,993 | 1,221,204 |
| 2010/1 | 1,495,306 | 1,894,569 | 1,858,234 | 1,871,841 | 1,855,841 | 1,842,084 | 1,836,851 | 1,851,654 | 1,864,962 | 1,848,963 | 1,836,103 |
| 2011/1 | 1,578,896 | 1,989,749 | 1,942,224 | 1,953,276 | 1,929,277 | 1,929,435 | 1,907,962 | 1,936,224 | 1,946,329 | 1,923,435 | 1,924,856 |
| 2012/1 | 1,091,532 | 1,490,361 | 1,474,752 | 1,504,987 | 1,484,139 | 1,493,417 | 1,461,326 | 1,469,731 | 1,494,945 | 1,476,171 | 1,488,615 |
| 2013/1 | 1,327,658 | 1,886,606 | 1,829,517 | 1,927,763 | 1,905,459 | 1,953,653 | 1,892,448 | 1,815,178 | 1,907,317 | 1,888,730 | 1,946,351 |
| 2014/1 | 1,437,784 | 1,609,455 | 1,402,127 | 1,584,582 | 1,609,455 | 1,906,214 | 1,685,802 | 1,387,605 | 1,572,504 | 1,592,921 | 1,825,554 |

**Summary Results Based on Selected Development Factors**

| Accident Year Ending | Losses as of 6/30/2014 | Age-to-Ult Factor | Losses Not Developed | Ultimate Losses | Ultimate Count | Earned Premium | Earned Exposures | Ultimate Severity | Ultimate Frequency | Ultimate Loss Cost | Ultimate Loss Ratio |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 1,645,501 | 1.0000 | 475,395 | 2,120,896 | 207 | 3,574,044 | 125,634 | 10,246 | 1.648 | 16.88 | 59.3% |
| 2005/1 | 1,443,011 | 0.9994 | 0 | 1,442,145 | 143 | 3,749,147 | 119,799 | 10,085 | 1.194 | 12.04 | 38.5% |
| 2006/1 | 1,431,798 | 0.9987 | 207,363 | 1,637,300 | 141 | 3,610,594 | 115,203 | 11,612 | 1.224 | 14.21 | 45.3% |
| 2007/1 | 1,145,022 | 0.9976 | 200,000 | 1,342,274 | 125 | 3,396,606 | 112,845 | 10,738 | 1.108 | 11.89 | 39.5% |
| 2008/1 | 1,510,161 | 0.9971 | 905,996 | 2,411,778 | 141 | 3,385,284 | 113,774 | 17,105 | 1.239 | 21.20 | 71.2% |
| 2009/1 | 1,228,081 | 0.9966 | 0 | 1,223,906 | 117 | 3,369,294 | 113,292 | 10,461 | 1.033 | 10.80 | 36.3% |
| 2010/1 | 1,495,306 | 1.0005 | 340,797 | 1,836,851 | 109 | 3,367,823 | 109,111 | 16,852 | 0.999 | 16.83 | 54.5% |
| 2011/1 | 1,578,896 | 0.9991 | 330,487 | 1,907,962 | 135 | 3,285,588 | 102,960 | 14,133 | 1.311 | 18.53 | 58.1% |
| 2012/1 | 1,091,532 | 1.0021 | 367,502 | 1,461,326 | 101 | 3,236,000 | 100,810 | 14,469 | 1.002 | 14.50 | 45.2% |
| 2013/1 | 1,327,658 | 1.0488 | 500,000 | 1,892,448 | 124 | 3,308,313 | 100,304 | 15,262 | 1.236 | 18.87 | 57.2% |
| 2014/1 | 1,437,784 | 1.1725 | 0 | 1,685,802 | 91 | 3,421,426 | 98,922 | 18,525 | 0.920 | 17.04 | 49.3% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Nationwide Property & Casualty Insurance Company**
**Loss Development for Accident Years Ending March 31, 2014**
**With 5 Quarters of Development as of June 30, 2014**
**Comprehensive**

**Paid Losses**

**Paid Cost and DCC Expense Amount, Excluding Catastrophes**

| Accident Year Ending | Age in Months 15 | 27 | 39 | 51 | 63 | 75 | 87 | 99 | 111 | 123 | 135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 4,483,875 | 4,492,223 | 4,495,654 | 4,496,693 | 4,510,393 | 4,508,584 | 4,508,584 | 4,508,584 | 4,508,584 | 4,508,584 | 4,508,584 |
| 2005/1 | 3,517,473 | 3,523,897 | 3,530,275 | 3,531,616 | 3,531,876 | 3,541,152 | 3,541,152 | 3,541,152 | 3,541,152 | 3,541,152 | |
| 2006/1 | 3,204,325 | 3,238,968 | 3,239,601 | 3,233,226 | 3,233,226 | 3,233,226 | 3,233,226 | 3,228,600 | 3,228,600 | | |
| 2007/1 | 2,698,487 | 2,718,747 | 2,716,037 | 2,716,671 | 2,717,325 | 2,717,424 | 2,717,424 | 2,717,440 | | | |
| 2008/1 | 3,202,814 | 3,256,835 | 3,260,295 | 3,260,412 | 3,260,381 | 3,260,381 | 3,258,099 | | | | |
| 2009/1 | 3,267,300 | 3,306,614 | 3,313,942 | 3,313,672 | 3,315,394 | 3,315,705 | | | | | |
| 2010/1 | 4,576,499 | 4,616,692 | 4,613,802 | 4,619,114 | 4,619,790 | | | | | | |
| 2011/1 | 2,984,466 | 3,060,497 | 3,095,806 | 3,095,956 | | | | | | | |
| 2012/1 | 3,175,066 | 3,186,399 | 3,187,435 | | | | | | | | |
| 2013/1 | 3,006,514 | 3,032,874 | | | | | | | | | |
| 2014/1 | 2,795,136 | | | | | | | | | | |

**Age-to-Age Development Factors**

| Accident Year Ending | Development Interval 15 - 27 | 27 - 39 | 39 - 51 | 51 - 63 | 63 - 75 | 75 - 87 | 87 - 99 | 99 - 111 | 111 - 123 | 123 - 135 |
|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 1.0019 | 1.0008 | 1.0002 | 1.0030 | 0.9996 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2005/1 | 1.0018 | 1.0018 | 1.0004 | 1.0001 | 1.0026 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| 2006/1 | 1.0108 | 1.0002 | 0.9980 | 1.0000 | 1.0000 | 1.0000 | 0.9986 | 1.0000 | | |
| 2007/1 | 1.0075 | 0.9990 | 1.0002 | 1.0002 | 1.0000 | 1.0000 | 1.0000 | | | |
| 2008/1 | 1.0169 | 1.0011 | 1.0000 | 1.0000 | 1.0000 | 0.9993 | | | | |
| 2009/1 | 1.0120 | 1.0022 | 0.9999 | 1.0005 | 1.0001 | | | | | |
| 2010/1 | 1.0088 | 0.9994 | 1.0012 | 1.0001 | | | | | | |
| 2011/1 | 1.0255 | 1.0115 | 1.0000 | | | | | | | |
| 2012/1 | 1.0036 | 1.0003 | | | | | | | | |
| 2013/1 | 1.0088 | | | | | | | | | |

**Average and Selected Factors**

| Algorithm | 15 - 27 | 27 - 39 | 39 - 51 | 51 - 63 | 63 - 75 | 75 - 87 | 87 - 99 | 99 - 111 | 111 - 123 | 123 - 135 | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Latest Year | 1.0088 | 1.0003 | 1.0000 | 1.0001 | 1.0001 | 0.9993 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 1.0086 | 0.9998 | 0.9995 | 0.9995 | 0.9994 | 0.9993 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| 2-Year Avg | 1.0062 | 1.0059 | 1.0006 | 1.0003 | 1.0001 | 0.9997 | 0.9993 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 1.0121 | 1.0059 | 1.0000 | 0.9994 | 0.9991 | 0.9990 | 0.9993 | 1.0000 | 1.0000 | 1.0000 | |
| 3-Year Avg | 1.0126 | 1.0037 | 1.0004 | 1.0002 | 1.0000 | 0.9998 | 0.9995 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 1.0162 | 1.0036 | 0.9999 | 0.9995 | 0.9993 | 0.9993 | 0.9995 | 1.0000 | 1.0000 | 1.0000 | |
| 4-Year Avg | 1.0117 | 1.0034 | 1.0003 | 1.0002 | 1.0000 | 0.9998 | 0.9997 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 1.0151 | 1.0034 | 1.0000 | 0.9997 | 0.9995 | 0.9995 | 0.9997 | 1.0000 | 1.0000 | 1.0000 | |
| All-Year Avg | 1.0098 | 1.0018 | 1.0000 | 1.0006 | 1.0004 | 0.9999 | 0.9997 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 1.0122 | 1.0024 | 1.0006 | 1.0006 | 1.0000 | 0.9996 | 0.9997 | 1.0000 | 1.0000 | 1.0000 | |
| M3 of L5 | 1.0099 | 1.0012 | 1.0001 | 1.0001 | 1.0000 | 1.0000 | 0.9997 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 1.0110 | 1.0011 | 0.9999 | 0.9998 | 0.9997 | 0.9997 | 0.9997 | 1.0000 | 1.0000 | 1.0000 | |
| 2-Year LWA | 1.0061 | 1.0058 | 1.0007 | 1.0003 | 1.0000 | 0.9996 | 0.9992 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 1.0117 | 1.0056 | 0.9998 | 0.9991 | 0.9988 | 0.9988 | 0.9992 | 1.0000 | 1.0000 | 1.0000 | |
| 3-Year LWA | 1.0124 | 1.0031 | 1.0005 | 1.0002 | 1.0000 | 0.9998 | 0.9995 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 1.0155 | 1.0031 | 1.0000 | 0.9995 | 0.9993 | 0.9993 | 0.9995 | 1.0000 | 1.0000 | 1.0000 | |
| 4-Year LWA | 1.0112 | 1.0029 | 1.0004 | 1.0002 | 1.0000 | 0.9998 | 0.9997 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 1.0142 | 1.0030 | 1.0001 | 0.9997 | 0.9995 | 0.9995 | 0.9997 | 1.0000 | 1.0000 | 1.0000 | |
| All-Year LWA | 1.0093 | 1.0017 | 1.0001 | 1.0007 | 1.0004 | 0.9999 | 0.9997 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 1.0118 | 1.0025 | 1.0008 | 1.0007 | 1.0000 | 0.9996 | 0.9997 | 1.0000 | 1.0000 | 1.0000 | |
| Selected | 1.0126 | 1.0037 | 1.0004 | 1.0002 | 1.0000 | 0.9998 | 0.9995 | 1.0000 | 1.0000 | 1.0000 | Tail Factor |
| Age-to-Ult | 1.0162 | 1.0036 | 0.9999 | 0.9995 | 0.9993 | 0.9993 | 0.9995 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |

**Estimated Ultimates Under Each Algorithm**

| Accident Year Ending | Losses as of 6/30/2014 | Latest Year | 2-Year Avg | 3-Year Avg | 4-Year Avg | All-Year Avg | M3 of L5 | 2-Year LWA | 3-Year LWA | 4-Year LWA | All-Year LWA |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 4,508,584 | 4,508,584 | 4,508,584 | 4,508,584 | 4,508,584 | 4,508,584 | 4,508,584 | 4,508,584 | 4,508,584 | 4,508,584 | 4,508,584 |
| 2005/1 | 3,541,152 | 3,541,152 | 3,541,152 | 3,541,152 | 3,541,152 | 3,541,152 | 3,541,152 | 3,541,152 | 3,541,152 | 3,541,152 | 3,541,152 |
| 2006/1 | 3,228,600 | 3,228,600 | 3,228,600 | 3,228,600 | 3,228,600 | 3,228,600 | 3,228,600 | 3,228,600 | 3,228,600 | 3,228,600 | 3,228,600 |
| 2007/1 | 2,717,440 | 2,717,440 | 2,717,440 | 2,717,440 | 2,717,440 | 2,717,440 | 2,717,440 | 2,717,440 | 2,717,440 | 2,717,440 | 2,717,440 |
| 2008/1 | 3,258,099 | 3,258,099 | 3,255,818 | 3,256,470 | 3,257,122 | 3,257,122 | 3,257,122 | 3,255,493 | 3,256,470 | 3,257,122 | 3,257,122 |
| 2009/1 | 3,315,705 | 3,313,384 | 3,312,389 | 3,313,384 | 3,314,047 | 3,314,379 | 3,314,710 | 3,311,726 | 3,313,384 | 3,314,047 | 3,314,379 |
| 2010/1 | 4,619,790 | 4,617,018 | 4,615,632 | 4,616,556 | 4,617,480 | 4,619,790 | 4,618,404 | 4,614,246 | 4,616,556 | 4,617,480 | 4,619,790 |
| 2011/1 | 3,095,956 | 3,094,408 | 3,094,098 | 3,094,408 | 3,095,027 | 3,097,814 | 3,095,337 | 3,093,170 | 3,094,408 | 3,095,027 | 3,098,123 |
| 2012/1 | 3,187,435 | 3,185,841 | 3,187,435 | 3,187,116 | 3,187,435 | 3,189,347 | 3,187,116 | 3,186,798 | 3,187,435 | 3,187,754 | 3,189,985 |
| 2013/1 | 3,032,874 | 3,032,267 | 3,050,768 | 3,043,792 | 3,043,186 | 3,040,153 | 3,036,210 | 3,049,858 | 3,042,276 | 3,041,973 | 3,040,456 |
| 2014/1 | 2,795,136 | 2,819,174 | 2,828,957 | 2,840,417 | 2,837,343 | 2,829,237 | 2,825,882 | 2,827,839 | 2,838,461 | 2,834,827 | 2,828,119 |

**Summary Results Based on Selected Development Factors**

| Accident Year Ending | Losses as of 6/30/2014 | Age-to-Ult Factor | Losses Not Developed | Ultimate Losses | Ultimate Count | Earned Premium | Earned Exposures | Ultimate Severity | Ultimate Frequency | Ultimate Loss Cost | Ultimate Loss Ratio |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 4,508,584 | 1.0000 | 0 | 4,508,584 | 4,986 | 8,306,984 | 58,048 | 904 | 85.894 | 77.67 | 54.3% |
| 2005/1 | 3,541,152 | 1.0000 | 0 | 3,541,152 | 4,122 | 8,184,897 | 55,778 | 859 | 73.900 | 63.49 | 43.3% |
| 2006/1 | 3,228,600 | 1.0000 | 0 | 3,228,600 | 3,714 | 8,027,862 | 53,340 | 869 | 69.629 | 60.53 | 40.2% |
| 2007/1 | 2,717,440 | 1.0000 | 0 | 2,717,440 | 3,296 | 7,651,711 | 51,988 | 824 | 63.399 | 52.27 | 35.5% |
| 2008/1 | 3,258,099 | 0.9995 | 0 | 3,256,470 | 3,329 | 7,654,631 | 52,413 | 978 | 63.515 | 62.13 | 42.5% |
| 2009/1 | 3,315,705 | 0.9993 | 0 | 3,313,384 | 3,117 | 7,536,006 | 51,658 | 1,063 | 60.339 | 64.14 | 44.0% |
| 2010/1 | 4,619,790 | 0.9993 | 0 | 4,616,556 | 3,760 | 7,229,507 | 48,467 | 1,228 | 77.579 | 95.25 | 63.9% |
| 2011/1 | 3,095,956 | 0.9995 | 0 | 3,094,408 | 3,183 | 6,842,896 | 44,511 | 972 | 71.510 | 69.52 | 45.2% |
| 2012/1 | 3,187,435 | 0.9999 | 0 | 3,187,116 | 3,348 | 6,671,465 | 43,091 | 952 | 77.696 | 73.96 | 47.8% |
| 2013/1 | 3,032,874 | 1.0036 | 0 | 3,043,792 | 3,086 | 6,775,023 | 42,840 | 986 | 72.035 | 71.05 | 44.9% |
| 2014/1 | 2,795,136 | 1.0162 | 0 | 2,840,417 | 2,693 | 6,981,987 | 42,280 | 1,055 | 63.694 | 67.18 | 40.7% |
| 2014/1 | 1,053 | 1.0021 | 2,693 | 0 | 2,841,115 | 6,981,987 | 42,280 | 1,055 | 63.694 | 67.20 | 40.7% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Nationwide Property & Casualty Insurance Company**
**Loss Development for Accident Years Ending March 31, 2014**
**With 5 Quarters of Development as of June 30, 2014**
**Collision**

**Paid Losses**

**Paid Cost and DCC Expense Amount**

| Accident Year Ending | Age in Months 15 | 27 | 39 | 51 | 63 | 75 | 87 | 99 | 111 | 123 | 135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 11,182,837 | 11,052,523 | 11,047,931 | 11,037,133 | 11,019,363 | 10,999,870 | 10,989,768 | 10,980,963 | 10,976,570 | 10,971,209 | 10,970,398 |
| 2005/1 | 10,768,538 | 10,675,517 | 10,654,471 | 10,652,502 | 10,644,478 | 10,633,119 | 10,627,686 | 10,617,408 | 10,611,419 | 10,608,926 | |
| 2006/1 | 9,941,537 | 9,868,073 | 9,854,854 | 9,820,542 | 9,818,558 | 9,807,125 | 9,799,779 | 9,795,940 | 9,794,632 | | |
| 2007/1 | 9,884,325 | 9,807,282 | 9,799,569 | 9,788,722 | 9,783,818 | 9,778,731 | 9,774,895 | 9,771,877 | | | |
| 2008/1 | 10,772,432 | 10,710,489 | 10,693,460 | 10,690,272 | 10,685,569 | 10,682,933 | 10,680,936 | | | | |
| 2009/1 | 9,855,235 | 9,880,972 | 9,875,250 | 9,866,675 | 9,861,180 | 9,852,379 | | | | | |
| 2010/1 | 10,076,303 | 9,981,665 | 9,952,659 | 9,934,917 | 9,929,841 | | | | | | |
| 2011/1 | 8,911,240 | 8,841,967 | 8,852,130 | 8,856,732 | | | | | | | |
| 2012/1 | 8,463,969 | 8,428,524 | 8,428,170 | | | | | | | | |
| 2013/1 | 9,723,751 | 9,494,396 | | | | | | | | | |
| 2014/1 | 9,463,858 | | | | | | | | | | |

**Age-to-Age Development Factors**

| Accident Year Ending | Development Interval 15 - 27 | 27 - 39 | 39 - 51 | 51 - 63 | 63 - 75 | 75 - 87 | 87 - 99 | 99 - 111 | 111 - 123 | 123 - 135 |
|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 0.9883 | 0.9996 | 0.9990 | 0.9984 | 0.9982 | 0.9991 | 0.9992 | 0.9996 | 0.9995 | 0.9999 |
| 2005/1 | 0.9914 | 0.9980 | 0.9998 | 0.9992 | 0.9989 | 0.9995 | 0.9990 | 0.9994 | 0.9998 | |
| 2006/1 | 0.9926 | 0.9987 | 0.9965 | 0.9998 | 0.9988 | 0.9993 | 0.9996 | 0.9999 | | |
| 2007/1 | 0.9922 | 0.9992 | 0.9989 | 0.9995 | 0.9995 | 0.9996 | 0.9997 | | | |
| 2008/1 | 0.9942 | 0.9984 | 0.9997 | 0.9996 | 0.9998 | 0.9998 | | | | |
| 2009/1 | 1.0026 | 0.9994 | 0.9991 | 0.9994 | 0.9991 | | | | | |
| 2010/1 | 0.9906 | 0.9971 | 0.9982 | 0.9995 | | | | | | |
| 2011/1 | 0.9922 | 1.0011 | 1.0005 | | | | | | | |
| 2012/1 | 0.9958 | 1.0000 | | | | | | | | |
| 2013/1 | 0.9764 | | | | | | | | | |

**Average and Selected Factors**

| Algorithm | 15 - 27 | 27 - 39 | 39 - 51 | 51 - 63 | 63 - 75 | 75 - 87 | 87 - 99 | 99 - 111 | 111 - 123 | 123 - 135 | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Latest Year | 0.9764 | 1.0000 | 1.0005 | 0.9995 | 0.9991 | 0.9998 | 0.9997 | 0.9999 | 0.9998 | 0.9999 | |
| Age-to-Ult | 0.9746 | 0.9982 | 0.9982 | 0.9977 | 0.9982 | 0.9991 | 0.9993 | 0.9996 | 0.9997 | 0.9999 | |
| 2-Year Avg | 0.9861 | 1.0006 | 0.9994 | 0.9995 | 0.9995 | 0.9997 | 0.9997 | 0.9997 | 0.9997 | 0.9999 | |
| Age-to-Ult | 0.9838 | 0.9977 | 0.9971 | 0.9977 | 0.9982 | 0.9987 | 0.9990 | 0.9993 | 0.9996 | 0.9999 | |
| 3-Year Avg | 0.9881 | 0.9994 | 0.9993 | 0.9995 | 0.9995 | 0.9996 | 0.9994 | 0.9996 | 0.9997 | 0.9999 | |
| Age-to-Ult | 0.9840 | 0.9959 | 0.9965 | 0.9972 | 0.9977 | 0.9982 | 0.9986 | 0.9992 | 0.9996 | 0.9999 | |
| 4-Year Avg | 0.9888 | 0.9994 | 0.9994 | 0.9995 | 0.9993 | 0.9996 | 0.9994 | 0.9996 | 0.9997 | 0.9999 | |
| Age-to-Ult | 0.9846 | 0.9958 | 0.9964 | 0.9970 | 0.9975 | 0.9982 | 0.9986 | 0.9992 | 0.9996 | 0.9999 | |
| All-Year Avg | 0.9916 | 0.9991 | 0.9990 | 0.9993 | 0.9991 | 0.9995 | 0.9994 | 0.9996 | 0.9997 | 0.9999 | |
| Age-to-Ult | 0.9862 | 0.9946 | 0.9955 | 0.9965 | 0.9972 | 0.9981 | 0.9986 | 0.9992 | 0.9996 | 0.9999 | |
| M3 of L5 | 0.9929 | 0.9993 | 0.9992 | 0.9995 | 0.9992 | 0.9995 | 0.9994 | 0.9996 | 0.9997 | 0.9999 | |
| Age-to-Ult | 0.9882 | 0.9953 | 0.9960 | 0.9968 | 0.9973 | 0.9981 | 0.9986 | 0.9992 | 0.9996 | 0.9999 | |
| 2-Year LWA | 0.9854 | 1.0006 | 0.9993 | 0.9995 | 0.9994 | 0.9997 | 0.9996 | 0.9996 | 0.9996 | 0.9999 | |
| Age-to-Ult | 0.9826 | 0.9972 | 0.9966 | 0.9973 | 0.9978 | 0.9984 | 0.9987 | 0.9991 | 0.9995 | 0.9999 | |
| 3-Year LWA | 0.9877 | 0.9993 | 0.9992 | 0.9995 | 0.9995 | 0.9996 | 0.9994 | 0.9996 | 0.9996 | 0.9999 | |
| Age-to-Ult | 0.9834 | 0.9956 | 0.9963 | 0.9971 | 0.9976 | 0.9981 | 0.9985 | 0.9991 | 0.9995 | 0.9999 | |
| 4-Year LWA | 0.9885 | 0.9993 | 0.9994 | 0.9995 | 0.9993 | 0.9995 | 0.9994 | 0.9996 | 0.9996 | 0.9999 | |
| Age-to-Ult | 0.9841 | 0.9955 | 0.9962 | 0.9968 | 0.9973 | 0.9980 | 0.9985 | 0.9991 | 0.9995 | 0.9999 | |
| All-Year LWA | 0.9916 | 0.9990 | 0.9990 | 0.9993 | 0.9990 | 0.9994 | 0.9994 | 0.9996 | 0.9996 | 0.9999 | |
| Age-to-Ult | 0.9858 | 0.9942 | 0.9952 | 0.9962 | 0.9969 | 0.9979 | 0.9985 | 0.9991 | 0.9995 | 0.9999 | |
| Selected | 0.9881 | 0.9994 | 0.9993 | 0.9995 | 0.9995 | 0.9996 | 0.9994 | 0.9996 | 0.9997 | 0.9999 | Tail Factor |
| Age-to-Ult | 0.9840 | 0.9959 | 0.9965 | 0.9972 | 0.9977 | 0.9982 | 0.9986 | 0.9992 | 0.9996 | 0.9999 | 1.0000 |

**Estimated Ultimates Under Each Algorithm**

| Accident Year Ending | Losses as of 6/30/2014 | Latest Year | 2-Year Avg | 3-Year Avg | 4-Year Avg | All-Year Avg | M3 of L5 | 2-Year LWA | 3-Year LWA | 4-Year LWA | All-Year LWA |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 10,970,398 | 10,970,398 | 10,970,398 | 10,970,398 | 10,970,398 | 10,970,398 | 10,970,398 | 10,970,398 | 10,970,398 | 10,970,398 | 10,970,398 |
| 2005/1 | 10,608,926 | 10,607,865 | 10,607,865 | 10,607,865 | 10,607,865 | 10,607,865 | 10,607,865 | 10,607,865 | 10,607,865 | 10,607,865 | 10,607,865 |
| 2006/1 | 9,794,632 | 9,791,694 | 9,790,714 | 9,790,714 | 9,790,714 | 9,790,714 | 9,790,714 | 9,789,735 | 9,789,735 | 9,789,735 | 9,789,735 |
| 2007/1 | 9,771,877 | 9,767,968 | 9,765,037 | 9,764,059 | 9,764,059 | 9,764,059 | 9,764,059 | 9,763,082 | 9,763,082 | 9,763,082 | 9,763,082 |
| 2008/1 | 10,680,936 | 10,673,459 | 10,670,255 | 10,665,983 | 10,665,983 | 10,665,983 | 10,665,983 | 10,667,051 | 10,664,915 | 10,664,915 | 10,664,915 |
| 2009/1 | 9,852,379 | 9,843,512 | 9,839,571 | 9,834,645 | 9,834,645 | 9,833,659 | 9,833,659 | 9,836,615 | 9,833,659 | 9,832,674 | 9,831,689 |
| 2010/1 | 9,929,841 | 9,911,967 | 9,911,967 | 9,907,002 | 9,905,016 | 9,902,037 | 9,903,030 | 9,907,995 | 9,906,009 | 9,903,030 | 9,899,058 |
| 2011/1 | 8,856,732 | 8,836,362 | 8,836,362 | 8,831,933 | 8,830,162 | 8,825,733 | 8,828,390 | 8,832,819 | 8,831,047 | 8,828,390 | 8,823,076 |
| 2012/1 | 8,428,170 | 8,412,999 | 8,403,728 | 8,398,671 | 8,397,829 | 8,390,243 | 8,394,457 | 8,399,514 | 8,396,986 | 8,396,143 | 8,387,715 |
| 2013/1 | 9,494,396 | 9,477,306 | 9,472,559 | 9,455,469 | 9,454,520 | 9,443,126 | 9,449,772 | 9,467,812 | 9,452,621 | 9,451,671 | 9,439,329 |
| 2014/1 | 9,463,858 | 9,223,476 | 9,310,544 | 9,312,436 | 9,318,115 | 9,333,257 | 9,352,184 | 9,299,187 | 9,306,758 | 9,313,383 | 9,329,471 |

**Summary Results Based on Selected Development Factors**

| Accident Year Ending | Losses as of 6/30/2014 | Age-to-Ult Factor | Losses Not Developed | Ultimate Losses | Ultimate Count | Earned Premium | Earned Exposures | Ultimate Severity | Ultimate Frequency | Ultimate Loss Cost | Ultimate Loss Ratio |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 10,970,398 | 1.0000 | 0 | 10,970,398 | 3,732 | 17,728,396 | 57,380 | 2,940 | 65.040 | 191.19 | 61.9% |
| 2005/1 | 10,608,926 | 0.9999 | 0 | 10,607,865 | 3,567 | 17,989,105 | 55,118 | 2,974 | 64.716 | 192.46 | 59.0% |
| 2006/1 | 9,794,632 | 0.9996 | 0 | 9,790,714 | 3,159 | 17,064,628 | 52,698 | 3,099 | 59.945 | 185.79 | 57.4% |
| 2007/1 | 9,771,877 | 0.9992 | 0 | 9,764,059 | 3,139 | 16,742,663 | 51,376 | 3,111 | 61.099 | 190.05 | 58.3% |
| 2008/1 | 10,680,936 | 0.9986 | 0 | 10,665,983 | 3,199 | 17,162,140 | 51,787 | 3,334 | 61.772 | 205.96 | 62.1% |
| 2009/1 | 9,852,379 | 0.9982 | 0 | 9,834,645 | 3,163 | 17,613,314 | 51,014 | 3,109 | 62.003 | 192.78 | 55.8% |
| 2010/1 | 9,929,841 | 0.9977 | 0 | 9,907,002 | 3,258 | 17,542,647 | 47,790 | 3,041 | 68.173 | 207.30 | 56.5% |
| 2011/1 | 8,856,732 | 0.9972 | 0 | 8,831,933 | 2,992 | 16,740,721 | 43,818 | 2,952 | 68.282 | 201.56 | 52.8% |
| 2012/1 | 8,428,170 | 0.9965 | 0 | 8,398,671 | 2,766 | 16,411,338 | 42,387 | 3,036 | 65.256 | 198.14 | 51.2% |
| 2013/1 | 9,494,396 | 0.9959 | 0 | 9,455,469 | 2,712 | 16,615,389 | 42,145 | 3,487 | 64.349 | 224.36 | 56.9% |
| 2014/1 | 9,463,858 | 0.9840 | 0 | 9,312,436 | 2,580 | 16,502,390 | 41,566 | 3,609 | 62.070 | 224.04 | 56.4% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Nationwide Property & Casualty Insurance Company**
**Loss Development for Accident Years Ending March 31, 2014**
**With 5 Quarters of Development as of June 30, 2014**
**Loss of Use**

**Paid Losses**

**Paid Cost and DCC Expense Amount**

| Accident Year Ending | Age in Months 15 | 27 | 39 | 51 | 63 | 75 | 87 | 99 | 111 | 123 | 135 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 345,902 | 340,792 | 340,395 | 340,395 | 340,395 | 340,395 | 340,495 | 340,495 | 340,495 | 340,495 | 340,495 |
| 2005/1 | 316,127 | 314,720 | 313,770 | 313,563 | 313,530 | 313,530 | 313,530 | 313,530 | 313,521 | 313,510 | |
| 2006/1 | 298,856 | 301,343 | 301,568 | 300,852 | 300,852 | 300,852 | 300,852 | 300,852 | 300,852 | | |
| 2007/1 | 312,387 | 311,640 | 311,273 | 311,273 | 311,273 | 311,273 | 311,273 | 310,806 | | | |
| 2008/1 | 375,248 | 374,757 | 374,627 | 374,489 | 374,589 | 374,589 | 374,589 | | | | |
| 2009/1 | 411,253 | 412,176 | 412,176 | 412,109 | 412,109 | 412,109 | | | | | |
| 2010/1 | 466,435 | 465,442 | 465,359 | 465,359 | 465,359 | | | | | | |
| 2011/1 | 375,371 | 379,428 | 379,468 | 379,738 | | | | | | | |
| 2012/1 | 415,313 | 413,869 | 413,657 | | | | | | | | |
| 2013/1 | 411,882 | 409,255 | | | | | | | | | |
| 2014/1 | 439,018 | | | | | | | | | | |

**Age-to-Age Development Factors**

| Accident Year Ending | Development Interval 15 - 27 | 27 - 39 | 39 - 51 | 51 - 63 | 63 - 75 | 75 - 87 | 87 - 99 | 99 - 111 | 111 - 123 | 123 - 135 |
|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 0.9852 | 0.9988 | 1.0000 | 1.0000 | 1.0000 | 1.0003 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2005/1 | 0.9955 | 0.9970 | 0.9993 | 0.9999 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| 2006/1 | 1.0083 | 1.0007 | 0.9976 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | |
| 2007/1 | 0.9976 | 0.9988 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.9985 | | | |
| 2008/1 | 0.9987 | 0.9997 | 0.9996 | 1.0003 | 1.0000 | 1.0000 | | | | |
| 2009/1 | 1.0022 | 1.0000 | 0.9998 | 1.0000 | 1.0000 | | | | | |
| 2010/1 | 0.9979 | 0.9998 | 1.0000 | 1.0000 | | | | | | |
| 2011/1 | 1.0108 | 1.0001 | 1.0007 | | | | | | | |
| 2012/1 | 0.9965 | 0.9995 | | | | | | | | |
| 2013/1 | 0.9936 | | | | | | | | | |

**Average and Selected Factors**

| Algorithm | 15 - 27 | 27 - 39 | 39 - 51 | 51 - 63 | 63 - 75 | 75 - 87 | 87 - 99 | 99 - 111 | 111 - 123 | 123 - 135 | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Latest Year | 0.9936 | 0.9995 | 1.0007 | 1.0000 | 1.0000 | 1.0000 | 0.9985 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 0.9923 | 0.9987 | 0.9992 | 0.9985 | 0.9985 | 0.9985 | 0.9985 | 1.0000 | 1.0000 | 1.0000 | |
| 2-Year Avg | 0.9951 | 0.9998 | 1.0004 | 1.0000 | 1.0000 | 1.0000 | 0.9993 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 0.9946 | 0.9995 | 0.9997 | 0.9993 | 0.9993 | 0.9993 | 0.9993 | 1.0000 | 1.0000 | 1.0000 | |
| 3-Year Avg | 1.0003 | 0.9998 | 1.0002 | 1.0001 | 1.0000 | 1.0000 | 0.9995 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 0.9999 | 0.9996 | 0.9998 | 0.9996 | 0.9995 | 0.9995 | 0.9995 | 1.0000 | 1.0000 | 1.0000 | |
| 4-Year Avg | 0.9997 | 0.9999 | 1.0000 | 1.0001 | 1.0000 | 1.0000 | 0.9996 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 0.9993 | 0.9996 | 0.9997 | 0.9997 | 0.9996 | 0.9996 | 0.9996 | 1.0000 | 1.0000 | 1.0000 | |
| All-Year Avg | 0.9986 | 0.9994 | 0.9996 | 1.0000 | 1.0000 | 1.0001 | 0.9996 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 0.9973 | 0.9987 | 0.9993 | 0.9997 | 0.9997 | 0.9997 | 0.9996 | 1.0000 | 1.0000 | 1.0000 | |
| M3 of L5 | 0.9989 | 0.9998 | 0.9999 | 1.0000 | 1.0000 | 1.0000 | 0.9996 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 0.9982 | 0.9993 | 0.9995 | 0.9996 | 0.9996 | 0.9996 | 0.9996 | 1.0000 | 1.0000 | 1.0000 | |
| 2-Year LWA | 0.9951 | 0.9998 | 1.0003 | 1.0000 | 1.0000 | 1.0000 | 0.9992 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 0.9944 | 0.9993 | 0.9995 | 0.9992 | 0.9992 | 0.9992 | 0.9992 | 1.0000 | 1.0000 | 1.0000 | |
| 3-Year LWA | 1.0000 | 0.9998 | 1.0002 | 1.0001 | 1.0000 | 1.0000 | 0.9995 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 0.9996 | 0.9996 | 0.9998 | 0.9996 | 0.9995 | 0.9995 | 0.9995 | 1.0000 | 1.0000 | 1.0000 | |
| 4-Year LWA | 0.9994 | 0.9998 | 1.0000 | 1.0001 | 1.0000 | 1.0000 | 0.9996 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 0.9989 | 0.9995 | 0.9997 | 0.9997 | 0.9996 | 0.9996 | 0.9996 | 1.0000 | 1.0000 | 1.0000 | |
| All-Year LWA | 0.9986 | 0.9994 | 0.9997 | 1.0000 | 1.0000 | 1.0001 | 0.9996 | 1.0000 | 1.0000 | 1.0000 | |
| Age-to-Ult | 0.9974 | 0.9988 | 0.9994 | 0.9997 | 0.9997 | 0.9997 | 0.9996 | 1.0000 | 1.0000 | 1.0000 | |
| Selected | 1.0003 | 0.9998 | 1.0002 | 1.0001 | 1.0000 | 1.0000 | 0.9995 | 1.0000 | 1.0000 | 1.0000 | Tail Factor |
| Age-to-Ult | 0.9999 | 0.9996 | 0.9998 | 0.9996 | 0.9995 | 0.9995 | 0.9995 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |

**Estimated Ultimates Under Each Algorithm**

| Accident Year Ending | Losses as of 6/30/2014 | Latest Year | 2-Year Avg | 3-Year Avg | 4-Year Avg | All-Year Avg | M3 of L5 | 2-Year LWA | 3-Year LWA | 4-Year LWA | All-Year LWA |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 340,495 | 340,495 | 340,495 | 340,495 | 340,495 | 340,495 | 340,495 | 340,495 | 340,495 | 340,495 | 340,495 |
| 2005/1 | 313,510 | 313,510 | 313,510 | 313,510 | 313,510 | 313,510 | 313,510 | 313,510 | 313,510 | 313,510 | 313,510 |
| 2006/1 | 300,852 | 300,852 | 300,852 | 300,852 | 300,852 | 300,852 | 300,852 | 300,852 | 300,852 | 300,852 | 300,852 |
| 2007/1 | 310,806 | 310,806 | 310,806 | 310,806 | 310,806 | 310,806 | 310,806 | 310,806 | 310,806 | 310,806 | 310,806 |
| 2008/1 | 374,589 | 374,027 | 374,327 | 374,402 | 374,439 | 374,439 | 374,439 | 374,289 | 374,402 | 374,439 | 374,439 |
| 2009/1 | 412,109 | 411,491 | 411,821 | 411,903 | 411,944 | 411,985 | 411,944 | 411,779 | 411,903 | 411,944 | 411,985 |
| 2010/1 | 465,359 | 464,661 | 465,033 | 465,126 | 465,173 | 465,219 | 465,173 | 464,987 | 465,126 | 465,173 | 465,219 |
| 2011/1 | 379,738 | 379,168 | 379,472 | 379,586 | 379,624 | 379,624 | 379,586 | 379,434 | 379,586 | 379,624 | 379,624 |
| 2012/1 | 413,657 | 413,326 | 413,533 | 413,574 | 413,533 | 413,367 | 413,450 | 413,450 | 413,574 | 413,533 | 413,409 |
| 2013/1 | 409,255 | 408,723 | 409,050 | 409,091 | 409,091 | 408,723 | 408,969 | 408,969 | 409,091 | 409,050 | 408,764 |
| 2014/1 | 439,018 | 435,638 | 436,647 | 438,974 | 438,711 | 437,833 | 438,228 | 436,559 | 438,842 | 438,535 | 437,877 |

**Summary Results Based on Selected Development Factors**

| Accident Year Ending | Losses as of 6/30/2014 | Age-to-Ult Factor | Losses Not Developed | Ultimate Losses | Ultimate Count | Earned Premium | Earned Exposures | Ultimate Severity | Ultimate Frequency | Ultimate Loss Cost | Ultimate Loss Ratio |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004/1 | 340,495 | 1.0000 | 0 | 340,495 | 1,366 | 521,090 | 22,523 | 249 | 60.649 | 15.12 | 65.3% |
| 2005/1 | 313,510 | 1.0000 | 0 | 313,510 | 1,259 | 572,762 | 21,462 | 249 | 58.662 | 14.61 | 54.7% |
| 2006/1 | 300,852 | 1.0000 | 0 | 300,852 | 1,204 | 537,977 | 20,771 | 250 | 57.965 | 14.48 | 55.9% |
| 2007/1 | 310,806 | 1.0000 | 0 | 310,806 | 1,154 | 554,241 | 20,800 | 269 | 55.481 | 14.94 | 56.1% |
| 2008/1 | 374,589 | 0.9995 | 0 | 374,402 | 1,312 | 604,005 | 21,932 | 285 | 59.821 | 17.07 | 62.0% |
| 2009/1 | 412,109 | 0.9995 | 0 | 411,903 | 1,377 | 656,362 | 22,775 | 299 | 60.461 | 18.09 | 62.8% |
| 2010/1 | 465,359 | 0.9995 | 0 | 465,126 | 1,448 | 714,976 | 22,010 | 321 | 65.788 | 21.13 | 65.1% |
| 2011/1 | 379,738 | 0.9996 | 0 | 379,586 | 1,191 | 727,273 | 20,233 | 319 | 58.864 | 18.76 | 52.2% |
| 2012/1 | 413,657 | 0.9998 | 0 | 413,574 | 1,338 | 719,809 | 19,488 | 309 | 68.658 | 21.22 | 57.5% |
| 2013/1 | 409,255 | 0.9996 | 0 | 409,091 | 1,187 | 745,042 | 19,613 | 345 | 60.521 | 20.86 | 54.9% |
| 2014/1 | 439,018 | 0.9999 | 0 | 438,974 | 1,127 | 759,063 | 19,549 | 390 | 57.650 | 22.46 | 57.8% |

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**Determination of Catastrophe Load**

**Comprehensive**

| Fiscal Year Ending | Accident Year Catastrophe Paid Cost + DCC Expense | Calendar Year Non-Cat Paid Cost + DCC Expense | Non-Catastrophe Coverage Adjustment | Catastrophe Ratio | Capped Catastrophe Ratio | Residual Catastrophe Ratio | Years of Residual Spread | Residual Catastrophe Load |
|---|---|---|---|---|---|---|---|---|
| 2005/2 | 60,922 | 3,329,972 | 1.000 | 0.018 | 0.018 | 0.000 | 0 | 0.000 |
| 2006/2 | 1,282,623 | 3,076,851 | 1.000 | 0.417 | 0.417 | 0.000 | 0 | 0.000 |
| 2007/2 | 26,952 | 2,643,648 | 1.000 | 0.010 | 0.010 | 0.000 | 0 | 0.000 |
| 2008/2 | 3,138,168 | 3,418,605 | 1.000 | 0.918 | 0.500 | 0.418 | 40 | 0.010 |
| 2009/2 | 591,635 | 3,248,807 | 1.000 | 0.182 | 0.182 | 0.000 | 0 | 0.000 |
| 2010/2 | 123,096 | 4,559,319 | 1.000 | 0.027 | 0.027 | 0.000 | 0 | 0.000 |
| 2011/2 | 3,279,958 | 3,315,701 | 1.000 | 0.989 | 0.500 | 0.489 | 40 | 0.012 |
| 2012/2 | 13,532 | 2,974,442 | 1.000 | 0.005 | 0.005 | 0.000 | 0 | 0.000 |
| 2013/2 | 119,616 | 3,003,750 | 1.000 | 0.040 | 0.040 | 0.000 | 0 | 0.000 |
| 2014/2 | 191,485 | 2,982,153 | 1.000 | 0.064 | 0.064 | 0.000 | 0 | 0.000 |
| | | | | Average | 0.176 | | Total | 0.022 |

Selected Catastrophe Load = 1.198

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**Arkansas Personal Automobile**
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**Loss Trending Data**

**Bodily Injury**

| | **Arkansas*** | | **Countrywide**** | |
|---|---|---|---|---|
| Four Quarters Ending | Average Paid Cost | Incurred Frequency (per 1,000) | Average Paid Cost | Incurred Frequency (per 1,000) |
| 2008/3 | 10,591 | 9.638 | 12,244 | 9.041 |
| 2008/4 | 11,427 | 9.464 | 12,496 | 9.015 |
| 2009/1 | 11,742 | 9.156 | 12,691 | 8.899 |
| 2009/2 | 12,046 | 9.139 | 12,901 | 9.065 |
| 2009/3 | 12,152 | 9.489 | 13,077 | 9.245 |
| 2009/4 | 11,794 | 9.799 | 13,029 | 9.215 |
| 2010/1 | 11,291 | 9.875 | 13,123 | 9.313 |
| 2010/2 | 11,814 | 10.070 | 13,067 | 9.322 |
| 2010/3 | 11,146 | 10.271 | 12,915 | 9.371 |
| 2010/4 | 11,457 | 10.357 | 13,198 | 9.407 |
| 2011/1 | 11,114 | 10.583 | 13,135 | 9.416 |
| 2011/2 | 10,759 | 10.151 | 13,459 | 9.341 |
| 2011/3 | 11,164 | 10.107 | 13,759 | 9.301 |
| 2011/4 | 11,252 | 9.981 | 13,862 | 9.384 |
| 2012/1 | 11,881 | 10.449 | 14,173 | 9.517 |
| 2012/2 | 11,765 | 10.736 | 14,325 | 9.566 |
| 2012/3 | 12,376 | 10.762 | 14,333 | 9.638 |
| 2012/4 | 12,692 | 11.161 | 14,294 | 9.519 |
| 2013/1 | 13,351 | 10.641 | 14,115 | 9.405 |
| 2013/2 | 13,536 | 10.681 | 13,992 | 9.335 |
| 2013/3 | 13,469 | 10.173 | 14,237 | 9.127 |
| 2013/4 | 13,145 | 9.934 | 14,484 | 8.988 |
| 2014/1 | 12,578 | 9.865 | 14,620 | 9.102 |
| 2014/2 | 11,702 | 9.951 | 14,575 | 9.072 |

* Large losses capped at 100,000, State data removed from Companywide
** Ohio, North Carolina, Iowa, Connecticut, Indiana, Missouri, South Dakota, Vermont, West Virginia, New Hampshire, Alabama, Arizona, Colorado, Rhode Island, Maine, Wisconsin, Wyoming, Tennessee, Idaho, California, Illinois, Virginia, Nebraska, Nevada, Montana, Mississippi, Oklahoma, South Carolina, Georgia

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Nationwide Property & Casualty Insurance Company**

**Loss Trending Data**

**Property Damage**

| | **Arkansas** | | **Countrywide** | |
|---|---|---|---|---|
| Four Quarters Ending | Average Paid Cost | Paid Frequency (per 1,000) | Average Paid Cost | Paid Frequency (per 1,000) |
| 2008/3 | 2,799 | 36.994 | 2,650 | 35.941 |
| 2008/4 | 2,827 | 35.387 | 2,687 | 35.498 |
| 2009/1 | 2,821 | 34.933 | 2,706 | 35.587 |
| 2009/2 | 2,829 | 34.899 | 2,711 | 35.795 |
| 2009/3 | 2,806 | 35.679 | 2,720 | 36.129 |
| 2009/4 | 2,792 | 36.711 | 2,712 | 36.433 |
| 2010/1 | 2,807 | 37.388 | 2,716 | 36.417 |
| 2010/2 | 2,835 | 37.248 | 2,699 | 36.518 |
| 2010/3 | 2,886 | 36.972 | 2,698 | 36.865 |
| 2010/4 | 2,919 | 37.307 | 2,710 | 37.223 |
| 2011/1 | 2,901 | 36.739 | 2,719 | 37.341 |
| 2011/2 | 2,869 | 36.054 | 2,759 | 37.137 |
| 2011/3 | 2,953 | 36.435 | 2,775 | 36.931 |
| 2011/4 | 2,935 | 35.529 | 2,802 | 36.904 |
| 2012/1 | 2,971 | 36.164 | 2,851 | 36.955 |
| 2012/2 | 3,079 | 37.041 | 2,868 | 37.185 |
| 2012/3 | 3,037 | 36.077 | 2,921 | 37.151 |
| 2012/4 | 3,107 | 36.167 | 2,961 | 36.846 |
| 2013/1 | 3,239 | 35.053 | 2,989 | 36.642 |
| 2013/2 | 3,274 | 35.065 | 3,033 | 36.628 |
| 2013/3 | 3,360 | 34.415 | 3,058 | 36.537 |
| 2013/4 | 3,551 | 33.919 | 3,128 | 35.923 |
| 2014/1 | 3,543 | 33.429 | 3,200 | 35.191 |
| 2014/2 | 3,574 | 32.835 | 3,317 | 34.317 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Nationwide Property & Casualty Insurance Company**

**Loss Trending Data**

**Medical Benefits, Excess Medical Benefits**

| | Arkansas | | Countrywide | |
|---|---|---|---|---|
| Four Quarters Ending | Average Paid Cost | Incurred Frequency (per 1,000) | Average Paid Cost | Incurred Frequency (per 1,000) |
| 2008/3 | 2,960 | 9.508 | | |
| 2008/4 | 3,025 | 9.198 | | |
| 2009/1 | 2,997 | 9.602 | | |
| 2009/2 | 3,207 | 10.464 | | |
| 2009/3 | 3,328 | 10.668 | | |
| 2009/4 | 3,359 | 11.074 | | |
| 2010/1 | 3,539 | 11.488 | | |
| 2010/2 | 3,213 | 11.021 | | |
| 2010/3 | 3,361 | 10.984 | | |
| 2010/4 | 3,377 | 10.919 | | |
| 2011/1 | 3,411 | 11.153 | | |
| 2011/2 | 3,673 | 11.656 | | |
| 2011/3 | 3,628 | 11.737 | | |
| 2011/4 | 3,833 | 11.425 | | |
| 2012/1 | 3,815 | 10.916 | | |
| 2012/2 | 4,079 | 10.150 | | |
| 2012/3 | 4,144 | 10.230 | | |
| 2012/4 | 4,136 | 10.713 | | |
| 2013/1 | 4,469 | 11.135 | | |
| 2013/2 | 4,168 | 11.234 | | |
| 2013/3 | 4,342 | 9.709 | | |
| 2013/4 | 4,378 | 6.823 | | |
| 2014/1 | 3,915 | 3.516 | | |
| 2014/2 | 3,863 | 0.967 | | |

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**Arkansas Personal Automobile**
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**Loss Trending Data**

**Uninsured Motorists - Property Damage**

| | **Arkansas** | | **Countrywide** | |
|---|---|---|---|---|
| Four Quarters Ending | Average Paid Cost | Paid Frequency (per 1,000) | Average Paid Cost | Paid Frequency (per 1,000) |
| 2008/3 | 630 | 9.643 | 1,113 | 6.020 |
| 2008/4 | 743 | 9.298 | 1,109 | 5.891 |
| 2009/1 | 728 | 8.833 | 1,113 | 5.911 |
| 2009/2 | 705 | 9.334 | 1,108 | 5.926 |
| 2009/3 | 684 | 9.580 | 1,086 | 5.949 |
| 2009/4 | 585 | 9.798 | 1,083 | 5.989 |
| 2010/1 | 666 | 9.621 | 1,059 | 5.975 |
| 2010/2 | 643 | 9.513 | 1,059 | 6.021 |
| 2010/3 | 746 | 9.895 | 1,064 | 6.043 |
| 2010/4 | 809 | 10.090 | 1,086 | 6.029 |
| 2011/1 | 841 | 10.181 | 1,109 | 5.989 |
| 2011/2 | 945 | 10.052 | 1,101 | 5.886 |
| 2011/3 | 1,050 | 9.494 | 1,092 | 5.844 |
| 2011/4 | 1,164 | 9.217 | 1,064 | 5.837 |
| 2012/1 | 1,142 | 9.332 | 1,052 | 5.776 |
| 2012/2 | 1,176 | 9.379 | 1,053 | 5.809 |
| 2012/3 | 1,007 | 9.164 | 1,050 | 5.706 |
| 2012/4 | 910 | 9.243 | 1,039 | 5.729 |
| 2013/1 | 967 | 8.994 | 1,072 | 5.713 |
| 2013/2 | 907 | 8.998 | 1,114 | 5.721 |
| 2013/3 | 991 | 8.950 | 1,152 | 5.748 |
| 2013/4 | 964 | 8.592 | 1,207 | 5.597 |
| 2014/1 | 967 | 8.711 | 1,227 | 5.599 |
| 2014/2 | 998 | 8.798 | 1,217 | 5.694 |

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**Arkansas Personal Automobile**
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**Loss Trending Data**

**Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury**

| | **Arkansas*** | | **Countrywide**** | |
|---|---|---|---|---|
| Four Quarters Ending | Average Paid Cost | Paid Frequency (per 1,000) | Average Paid Cost | Paid Frequency (per 1,000) |
| 2008/3 | 10,663 | 1.309 | 20,416 | 1.050 |
| 2008/4 | 11,996 | 1.178 | 21,403 | 1.035 |
| 2009/1 | 12,054 | 1.147 | 21,592 | 1.040 |
| 2009/2 | 10,605 | 0.975 | 21,265 | 1.038 |
| 2009/3 | 12,143 | 0.955 | 21,515 | 1.035 |
| 2009/4 | 13,169 | 0.913 | 20,897 | 1.031 |
| 2010/1 | 13,203 | 0.999 | 21,013 | 1.005 |
| 2010/2 | 13,930 | 0.988 | 21,366 | 1.005 |
| 2010/3 | 12,932 | 1.129 | 21,195 | 0.990 |
| 2010/4 | 11,874 | 1.202 | 21,900 | 0.995 |
| 2011/1 | 12,836 | 1.185 | 22,331 | 1.014 |
| 2011/2 | 12,173 | 1.232 | 22,448 | 1.019 |
| 2011/3 | 14,164 | 1.093 | 22,860 | 1.043 |
| 2011/4 | 14,390 | 1.019 | 22,759 | 1.032 |
| 2012/1 | 13,732 | 1.032 | 22,548 | 1.029 |
| 2012/2 | 14,578 | 1.114 | 22,196 | 1.038 |
| 2012/3 | 13,588 | 1.123 | 22,164 | 1.027 |
| 2012/4 | 14,510 | 1.124 | 22,042 | 1.037 |
| 2013/1 | 14,943 | 1.147 | 21,550 | 1.051 |
| 2013/2 | 14,800 | 1.151 | 21,905 | 1.050 |
| 2013/3 | 15,231 | 1.236 | 22,016 | 1.057 |
| 2013/4 | 14,685 | 1.310 | 22,079 | 1.048 |
| 2014/1 | 13,683 | 1.223 | 22,415 | 1.015 |
| 2014/2 | 13,455 | 1.237 | 22,932 | 1.014 |

* Large losses capped at 100,000

** North Carolina, Ohio, Iowa, Connecticut, Indiana, Missouri, Arkansas, Vermont, West Virginia, New Hampshire, Alabama, Arizona, Colorado, Rhode Island, Maine, Wisconsin, Tennessee, California, Illinois, Nebraska, Idaho, Virginia, Nevada, Montana, Oklahoma, Mississippi, South Carolina, Georgia

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**Arkansas Personal Automobile**
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**Loss Trending Data**

**Comprehensive**

| | **Arkansas*** | | **Countrywide** | |
|---|---|---|---|---|
| Four Quarters Ending | Average Paid Cost | Paid Frequency (per 1,000) | Average Paid Cost | Paid Frequency (per 1,000) |
| 2008/3 | 995 | 63.200 | 1,023 | 57.683 |
| 2008/4 | 997 | 59.938 | 1,051 | 57.414 |
| 2009/1 | 1,072 | 60.842 | 1,063 | 57.629 |
| 2009/2 | 1,039 | 60.618 | 1,059 | 57.944 |
| 2009/3 | 1,292 | 69.753 | 1,046 | 58.623 |
| 2009/4 | 1,281 | 74.658 | 1,017 | 60.679 |
| 2010/1 | 1,244 | 75.701 | 984 | 62.697 |
| 2010/2 | 1,198 | 80.266 | 943 | 66.142 |
| 2010/3 | 959 | 74.020 | 914 | 68.600 |
| 2010/4 | 935 | 74.081 | 914 | 69.016 |
| 2011/1 | 901 | 72.364 | 917 | 68.710 |
| 2011/2 | 951 | 78.877 | 958 | 68.998 |
| 2011/3 | 968 | 81.028 | 976 | 69.967 |
| 2011/4 | 989 | 79.787 | 993 | 70.684 |
| 2012/1 | 987 | 80.597 | 1,014 | 70.296 |
| 2012/2 | 974 | 70.627 | 1,021 | 66.933 |
| 2012/3 | 987 | 69.169 | 1,055 | 64.306 |
| 2012/4 | 957 | 71.768 | 1,074 | 62.220 |
| 2013/1 | 978 | 72.339 | 1,089 | 60.615 |
| 2013/2 | 980 | 71.191 | 1,097 | 59.930 |
| 2013/3 | 967 | 68.546 | 1,086 | 59.047 |
| 2013/4 | 978 | 63.530 | 1,099 | 58.819 |
| 2014/1 | 1,033 | 62.017 | 1,105 | 59.811 |
| 2014/2 | 1,106 | 63.736 | 1,143 | 63.118 |

* Catastrophes removed

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**Arkansas Personal Automobile**
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**Loss Trending Data**

**Collision**

| | **Arkansas** | | **Countrywide** | |
|---|---|---|---|---|
| Four Quarters Ending | Average Paid Cost | Paid Frequency (per 1,000) | Average Paid Cost | Paid Frequency (per 1,000) |
| 2008/3 | 3,316 | 62.817 | 2,750 | 59.904 |
| 2008/4 | 3,205 | 62.490 | 2,783 | 59.746 |
| 2009/1 | 3,124 | 62.629 | 2,797 | 59.982 |
| 2009/2 | 3,098 | 64.133 | 2,787 | 60.221 |
| 2009/3 | 3,086 | 63.509 | 2,769 | 60.887 |
| 2009/4 | 3,059 | 66.124 | 2,741 | 61.128 |
| 2010/1 | 2,954 | 68.152 | 2,699 | 61.835 |
| 2010/2 | 2,961 | 68.968 | 2,679 | 62.497 |
| 2010/3 | 2,927 | 70.719 | 2,672 | 63.275 |
| 2010/4 | 2,976 | 69.640 | 2,665 | 64.243 |
| 2011/1 | 3,008 | 69.402 | 2,683 | 64.423 |
| 2011/2 | 2,982 | 67.826 | 2,698 | 64.169 |
| 2011/3 | 2,992 | 67.573 | 2,729 | 64.392 |
| 2011/4 | 2,994 | 68.277 | 2,762 | 64.562 |
| 2012/1 | 2,936 | 66.269 | 2,768 | 63.414 |
| 2012/2 | 3,030 | 65.936 | 2,807 | 63.748 |
| 2012/3 | 3,175 | 64.720 | 2,846 | 63.509 |
| 2012/4 | 3,302 | 63.780 | 2,875 | 63.321 |
| 2013/1 | 3,518 | 63.660 | 2,936 | 63.892 |
| 2013/2 | 3,596 | 64.043 | 2,958 | 64.390 |
| 2013/3 | 3,540 | 62.490 | 2,970 | 64.560 |
| 2013/4 | 3,640 | 61.064 | 3,004 | 64.278 |
| 2014/1 | 3,647 | 61.927 | 3,065 | 64.935 |
| 2014/2 | 3,574 | 60.122 | 3,103 | 64.554 |

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**Arkansas Personal Automobile**
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**Loss Trending Data**

**Loss of Use**

| | **Arkansas** | | **Countrywide** | |
|---|---|---|---|---|
| Four Quarters Ending | Average Paid Cost | Paid Frequency (per 1,000) | Average Paid Cost | Paid Frequency (per 1,000) |
| 2008/3 | 299 | 63.049 | 283 | 62.703 |
| 2008/4 | 298 | 61.685 | 286 | 62.739 |
| 2009/1 | 297 | 62.440 | 291 | 63.970 |
| 2009/2 | 293 | 60.171 | 293 | 62.840 |
| 2009/3 | 291 | 62.194 | 296 | 62.745 |
| 2009/4 | 302 | 65.538 | 302 | 64.114 |
| 2010/1 | 314 | 65.289 | 306 | 64.529 |
| 2010/2 | 322 | 65.134 | 309 | 65.478 |
| 2010/3 | 322 | 61.603 | 311 | 66.154 |
| 2010/4 | 322 | 59.516 | 313 | 66.687 |
| 2011/1 | 319 | 59.603 | 311 | 66.409 |
| 2011/2 | 317 | 62.563 | 313 | 65.862 |
| 2011/3 | 321 | 68.375 | 317 | 68.049 |
| 2011/4 | 318 | 68.322 | 319 | 68.047 |
| 2012/1 | 312 | 68.196 | 320 | 69.670 |
| 2012/2 | 325 | 64.430 | 322 | 70.353 |
| 2012/3 | 318 | 61.249 | 325 | 70.079 |
| 2012/4 | 325 | 60.560 | 327 | 69.299 |
| 2013/1 | 341 | 61.337 | 333 | 69.964 |
| 2013/2 | 336 | 61.129 | 337 | 71.465 |
| 2013/3 | 371 | 56.157 | 340 | 69.342 |
| 2013/4 | 386 | 54.065 | 344 | 68.190 |
| 2014/1 | 383 | 53.197 | 353 | 65.864 |
| 2014/2 | 394 | 54.126 | 358 | 64.360 |

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**Arkansas Personal Automobile**
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**Expense Provisions**

**Bodily Injury**

| | |
|---|---|
| **Fixed Expenses** | |
| 1. General and Other Acquisition Expenses | 17.0% |
| 2. Adjusting and Other LAE | 8.6% |
| 3. Total = (1) + (2) | 25.6% |
| 4. Trend | 2.1% |
| | |
| **Variable Expenses** | |
| 5. Combined Ratio Target | 92.0% |
| 6. Commissions | 12.5% |
| 7. Miscellaneous Taxes | 0.00% |
| 8. Contingency Provision | 0.0% |
| 9. Premium Taxes | 2.80% |
| 10. Fee Income | -1.40% |
| 11. Premium Write-Offs | 0.50% |
| 12. Total = (6) + (7) + (8) + (9) + (10) + (11) | 14.4% |
| 13. Permissible Loss and Fixed Exp. Ratio = 5 - (12) | 77.6% |

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**Arkansas Personal Automobile**
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**Expense Provisions**

**Property Damage**

| | |
|---|---|
| **Fixed Expenses** | |
| 1. General and Other Acquisition Expenses | 17.0% |
| 2. Adjusting and Other LAE | 8.6% |
| 3. Total = (1) + (2) | 25.6% |
| 4. Trend | 2.1% |
| | |
| **Variable Expenses** | |
| 5. Combined Ratio Target | 92.0% |
| 6. Commissions | 12.5% |
| 7. Miscellaneous Taxes | 0.00% |
| 8. Contingency Provision | 0.0% |
| 9. Premium Taxes | 2.80% |
| 10. Fee Income | -1.40% |
| 11. Premium Write-Offs | 0.50% |
| 12. Total = (6) + (7) + (8) + (9) + (10) + (11) | 14.4% |
| 13. Permissible Loss and Fixed Exp. Ratio = 5 - (12) | 77.6% |

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**Arkansas Personal Automobile**
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**Nationwide Property & Casualty Insurance Company**

**Expense Provisions**

**Medical Benefits, Excess Medical Benefits**

| | |
|---|---|
| **Fixed Expenses** | |
| 1. General and Other Acquisition Expenses | 17.0% |
| 2. Adjusting and Other LAE | 8.6% |
| 3. Total = (1) + (2) | 25.6% |
| 4. Trend | 2.1% |
| | |
| **Variable Expenses** | |
| 5. Combined Ratio Target | 92.0% |
| 6. Commissions | 12.5% |
| 7. Miscellaneous Taxes | 0.00% |
| 8. Contingency Provision | 0.0% |
| 9. Premium Taxes | 2.80% |
| 10. Fee Income | -1.40% |
| 11. Premium Write-Offs | 0.50% |
| 12. Total = (6) + (7) + (8) + (9) + (10) + (11) | 14.4% |
| 13. Permissible Loss and Fixed Exp. Ratio = 5 - (12) | 77.6% |

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**Arkansas Personal Automobile**
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**Expense Provisions**

**Uninsured Motorists - Property Damage**

| | |
|---|---|
| **Fixed Expenses** | |
| 1. General and Other Acquisition Expenses | 17.0% |
| 2. Adjusting and Other LAE | 8.6% |
| 3. Total = (1) + (2) | 25.6% |
| 4. Trend | 2.1% |
| | |
| **Variable Expenses** | |
| 5. Combined Ratio Target | 92.0% |
| 6. Commissions | 12.5% |
| 7. Miscellaneous Taxes | 0.00% |
| 8. Contingency Provision | 0.0% |
| 9. Premium Taxes | 2.80% |
| 10. Fee Income | -1.40% |
| 11. Premium Write-Offs | 0.50% |
| 12. Total = (6) + (7) + (8) + (9) + (10) + (11) | 14.4% |
| 13. Permissible Loss and Fixed Exp. Ratio = 5 - (12) | 77.6% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
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**Expense Provisions**

**Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury**

| | |
|---|---|
| **Fixed Expenses** | |
| 1. General and Other Acquisition Expenses | 17.0% |
| 2. Adjusting and Other LAE | 8.6% |
| 3. Total = (1) + (2) | 25.6% |
| 4. Trend | 2.1% |
| | |
| **Variable Expenses** | |
| 5. Combined Ratio Target | 92.0% |
| 6. Commissions | 12.5% |
| 7. Miscellaneous Taxes | 0.00% |
| 8. Contingency Provision | 0.0% |
| 9. Premium Taxes | 2.80% |
| 10. Fee Income | -1.40% |
| 11. Premium Write-Offs | 0.50% |
| 12. Total = (6) + (7) + (8) + (9) + (10) + (11) | 14.4% |
| 13. Permissible Loss and Fixed Exp. Ratio = 5 - (12) | 77.6% |

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**Arkansas Personal Automobile**
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**Expense Provisions**

**Comprehensive**

| | |
|---|---|
| **Fixed Expenses** | |
| 1. General and Other Acquisition Expenses | 17.0% |
| 2. Adjusting and Other LAE | 7.8% |
| 3. Total = (1) + (2) | 24.8% |
| 4. Trend | 2.1% |
| | |
| **Variable Expenses** | |
| 5. Combined Ratio Target | 92.0% |
| 6. Commissions | 12.6% |
| 7. Miscellaneous Taxes | 0.00% |
| 8. Contingency Provision | 0.0% |
| 9. Premium Taxes | 2.80% |
| 10. Fee Income | -1.40% |
| 11. Premium Write-Offs | 0.50% |
| 12. Total = (6) + (7) + (8) + (9) + (10) + (11) | 14.5% |
| 13. Permissible Loss and Fixed Exp. Ratio = 5 - (12) | 77.5% |

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**Arkansas Personal Automobile**
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**Expense Provisions**

**Collision**

| | |
|---|---|
| **Fixed Expenses** | |
| 1. General and Other Acquisition Expenses | 17.0% |
| 2. Adjusting and Other LAE | 7.8% |
| 3. Total = (1) + (2) | 24.8% |
| 4. Trend | 2.1% |
| | |
| **Variable Expenses** | |
| 5. Combined Ratio Target | 92.0% |
| 6. Commissions | 12.6% |
| 7. Miscellaneous Taxes | 0.00% |
| 8. Contingency Provision | 0.0% |
| 9. Premium Taxes | 2.80% |
| 10. Fee Income | -1.40% |
| 11. Premium Write-Offs | 0.50% |
| 12. Total = (6) + (7) + (8) + (9) + (10) + (11) | 14.5% |
| 13. Permissible Loss and Fixed Exp. Ratio = 5 - (12) | 77.5% |

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**Arkansas Personal Automobile**
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**Expense Provisions**

**Loss of Use**

| | |
|---|---|
| **Fixed Expenses** | |
| 1. General and Other Acquisition Expenses | 17.0% |
| 2. Adjusting and Other LAE | 7.8% |
| 3. Total = (1) + (2) | 24.8% |
| 4. Trend | 2.1% |
| | |
| **Variable Expenses** | |
| 5. Combined Ratio Target | 92.0% |
| 6. Commissions | 12.6% |
| 7. Miscellaneous Taxes | 0.00% |
| 8. Contingency Provision | 0.0% |
| 9. Premium Taxes | 2.80% |
| 10. Fee Income | -1.40% |
| 11. Premium Write-Offs | 0.50% |
| 12. Total = (6) + (7) + (8) + (9) + (10) + (11) | 14.5% |
| 13. Permissible Loss and Fixed Exp. Ratio = 5 - (12) | 77.5% |

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**Nationwide Mutual and Affiliated Insurance Companies**

**Financial Needs Model**

**Underwriting Profit Provision Support**

**Standard Auto – Liability & Physical Damage**

The underwriting profit provisions for liability and physical damage coverages used in this filing's rate level analysis were selected after reviewing the required underwriting profit provisions developed separately using an internal rate of return model that incorporates the estimated timing of premium receipts, loss payments, expense payments, and other underwriting components. This model simulates a single insurance transaction (Premium = $100.00) and its related assets flow and determines the required underwriting profit provision that would result in the desired rate of return on the surplus that supports the transaction.

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

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

| | Liability | Physical Damage |
|---|---|---|
| Desired Rate of Return: | 15.0 % | 15.0 % |
| Equity Allocated to Line of Business Using Premium to Surplus Ratio: | 0.99 to 1.00 | 1.71 to 1.00 |
| Reserve to Premium Ratio: | 1.22 to 1.00 | 0.31 to 1.00 |
| Investment Yield: | 4.75 % | 4.49 % |
| Portion of Assets Available for Investments: | 100.0 % | 100.0 % |
| Federal Tax Rate: | 35.0 % | 35.0 % |

Pages 3 and 6 of this exhibit display the cash flow resulting from these assumptions for liability and physical damage coverages respectively. The model derives an underwriting profit of $9.72 for liability coverages and an underwriting profit of $13.85 for physical damage coverages in order for these lines to achieve the desired rate of return. These underwriting profits are the sum of the net underwriting flows across all time periods. Pages 4 and 7 provide the model's required assets (sum of reserve and surplus requirements) as well as the available assets (sum of receivables and cash balance from insurance operations) for liability and physical damage coverages respectively. If the available assets are not sufficient to offset the required assets, additional assets (from surplus) must be infused to support the transaction. Page 5 for liability coverages and Page 8 for physical damage coverages display the assets flows (negative values indicate flow to insurance operations while positive values indicate flow back to surplus). The total asset flow is then discounted at the desired rate of return, and the resulting sum of the discounted asset flow is $0.00. Thus, an underwriting profit provision of 9.72 percent ($9.72/$100.00) is expected to achieve a 15.0 percent rate of return for liability coverages, and an underwriting profit provision of 13.85 percent ($13.85/$100.00) is expected to achieve a 15.0 percent rate of return for physical damage coverages.

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The following table summarizes the required underwriting profit provisions required to generate a 15.0 percent rate of return on surplus funds, the selected underwriting profit provisions used in this rate filing and the corresponding rate of return on surplus funds associated with the selected provisions:

| | Liability | Physical Damage |
|---|---|---|
| Required Underwriting Profit Provision | 9.72% | 13.85% |
| Selected Underwriting Profit Provision | 8.0% | 8.0% |
| Rate of Return – Selected Underwriting Profit Provision | 13.08% | 9.93% |

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**Nationwide Mutual and Affiliated Insurance Companies**

**EC - Standard Auto Liability - Countrywide**

**Cash Flow Related to Insurance Operations**

| Months from Policy Inception | Cash Flow: Net Underwriting | Cash Flow: Investment Income | Cash Flow: Federal Income Tax | Cash Flow: Total | Actual Cash Balance | Excess Cash Flow | Adjusted Cash Balance |
|---|---|---|---|---|---|---|---|
| -1 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 0 | 12.10 | 0.00 | 1.85 | 13.95 | 13.95 | 0.00 | 13.95 |
| 3 | 11.56 | 0.65 | (2.21) | 10.00 | 23.95 | 0.00 | 23.95 |
| 6 | 12.49 | 0.61 | (0.15) | 12.95 | 36.90 | 0.00 | 36.90 |
| 9 | 4.69 | 1.02 | (2.28) | 3.44 | 40.34 | 0.00 | 40.34 |
| 12 | (0.19) | 0.89 | (2.10) | (1.40) | 38.94 | 0.00 | 38.94 |
| 15 | (6.62) | 0.67 | (0.15) | (6.10) | 32.83 | 0.00 | 32.83 |
| 18 | (4.72) | 0.53 | (0.13) | (4.32) | 28.51 | 0.00 | 28.51 |
| 21 | (3.33) | 0.42 | (0.11) | (3.01) | 25.50 | 0.00 | 25.50 |
| 24 | (2.55) | 0.35 | (0.09) | (2.29) | 23.20 | 0.00 | 23.20 |
| 27 | (2.12) | 0.30 | (0.07) | (1.90) | 21.31 | 0.00 | 21.31 |
| 30 | (1.82) | 0.25 | (0.07) | (1.64) | 19.67 | 1.62 | 18.05 |
| 33 | (1.56) | 0.21 | (0.06) | (1.40) | 16.65 | 1.49 | 15.15 |
| 36 | (1.31) | 0.18 | (0.05) | (1.18) | 13.98 | 1.25 | 12.72 |
| 39 | (1.09) | 0.15 | (0.04) | (0.98) | 11.74 | 1.04 | 10.70 |
| 42 | (0.91) | 0.12 | (0.03) | (0.82) | 9.88 | 0.87 | 9.01 |
| 45 | (0.75) | 0.11 | (0.03) | (0.67) | 8.34 | 0.72 | 7.62 |
| 48 | (0.59) | 0.09 | (0.02) | (0.53) | 7.09 | 0.58 | 6.51 |
| 51 | (0.48) | 0.08 | (0.03) | (0.43) | 6.08 | 0.46 | 5.62 |
| 54 | (0.41) | 0.07 | (0.02) | (0.36) | 5.26 | 0.40 | 4.86 |
| 57 | (0.39) | 0.06 | (0.01) | (0.34) | 4.52 | 0.37 | 4.14 |
| 60 | (0.43) | 0.05 | (0.01) | (0.39) | 3.75 | 0.41 | 3.34 |
| 72 | (0.46) | 0.16 | (0.05) | (0.36) | 2.99 | 0.50 | 2.48 |
| 84 | (0.40) | 0.12 | (0.04) | (0.32) | 2.17 | 0.42 | 1.74 |
| 96 | (0.28) | 0.08 | (0.02) | (0.22) | 1.53 | 0.29 | 1.23 |
| 108 | (0.17) | 0.06 | (0.02) | (0.13) | 1.10 | 0.19 | 0.91 |
| 120 | (0.11) | 0.04 | (0.01) | (0.08) | 0.83 | 0.13 | 0.71 |
| 132 | (0.09) | 0.03 | (0.01) | (0.06) | 0.64 | 0.10 | 0.55 |
| 144 | (0.08) | 0.03 | (0.01) | (0.07) | 0.48 | 0.09 | 0.39 |
| 156 | (0.07) | 0.02 | (0.01) | (0.06) | 0.33 | 0.07 | 0.26 |
| 168 | (0.04) | 0.01 | (0.00) | (0.03) | 0.23 | 0.04 | 0.19 |
| 180 | (0.02) | 0.01 | (0.00) | (0.01) | 0.18 | 0.02 | 0.16 |
| 192 | (0.02) | 0.01 | (0.00) | (0.01) | 0.14 | 0.02 | 0.13 |
| 204 | (0.03) | 0.01 | (0.00) | (0.02) | 0.10 | 0.03 | 0.07 |
| 216 | (0.03) | 0.00 | (0.00) | (0.03) | 0.04 | 0.03 | 0.01 |
| 228 | (0.03) | 0.00 | (0.00) | (0.03) | (0.01) | 0.00 | (0.01) |
| 240 | (0.02) | 0.00 | 0.00 | (0.02) | (0.03) | 0.00 | (0.03) |
| 252 | (0.00) | 0.00 | 0.00 | (0.00) | (0.03) | 0.00 | (0.03) |
| 264 | (0.00) | 0.00 | 0.00 | (0.00) | (0.03) | 0.00 | (0.03) |
| 276 | (0.00) | 0.00 | 0.00 | (0.00) | (0.03) | 0.00 | (0.03) |
| 288 | (0.00) | 0.00 | 0.00 | (0.00) | (0.04) | 0.00 | (0.04) |
| 300 | (0.00) | 0.00 | 0.00 | (0.00) | (0.04) | 0.00 | (0.04) |
| 312 | (0.00) | 0.00 | 0.00 | (0.00) | (0.04) | 0.00 | (0.04) |
| 324 | (0.00) | 0.00 | 0.00 | (0.00) | (0.04) | 0.00 | (0.04) |
| 336 | (0.00) | 0.00 | 0.00 | (0.00) | (0.04) | 0.00 | (0.04) |
| 348 | (0.00) | 0.00 | 0.00 | (0.00) | (0.04) | 0.00 | (0.04) |
| 360 | (0.00) | 0.00 | 0.00 | (0.00) | (0.04) | 0.00 | (0.04) |
| Total | 9.73 | 7.37 | (5.98) | 11.11 | | | |

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**Nationwide Mutual and Affiliated Insurance Companies**

**EC - Standard Auto Liability - Countrywide**

**Assets Required to Support Insurance Operations**

| Required Assets | | | | Available Assets from Operations | | | |
|---|---|---|---|---|---|---|---|
| Unearned Premium Reserve | Loss & LAE Reserve | Required Underlying Surplus | Total | Premium Receivable | Salvage & Subrogation Receivable | Required Cash Balance | Assets Prior to Infusion |
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 50.00 | 0.00 | 41.67 | 91.67 | 32.13 | 0.00 | 13.95 | 46.08 |
| 25.00 | 11.17 | 30.14 | 66.32 | 12.20 | 0.34 | 23.95 | 36.49 |
| 50.00 | 17.71 | 56.43 | 124.14 | 32.28 | 0.50 | 36.90 | 69.68 |
| 25.00 | 24.73 | 41.44 | 91.17 | 12.29 | 0.69 | 40.34 | 53.32 |
| 0.00 | 31.80 | 26.50 | 58.30 | 0.15 | 0.87 | 38.94 | 39.96 |
| 0.00 | 25.00 | 20.83 | 45.83 | 0.09 | 0.69 | 32.83 | 33.62 |
| 0.00 | 20.15 | 16.79 | 36.94 | 0.09 | 0.57 | 28.51 | 29.17 |
| 0.00 | 16.73 | 13.94 | 30.68 | 0.09 | 0.47 | 25.50 | 26.06 |
| 0.00 | 14.11 | 11.76 | 25.87 | 0.09 | 0.40 | 23.20 | 23.70 |
| 0.00 | 11.93 | 9.94 | 21.87 | 0.09 | 0.34 | 21.31 | 21.74 |
| 0.00 | 10.05 | 8.38 | 18.43 | 0.09 | 0.29 | 18.05 | 18.43 |
| 0.00 | 8.45 | 7.04 | 15.48 | 0.09 | 0.24 | 15.15 | 15.48 |
| 0.00 | 7.10 | 5.91 | 13.01 | 0.09 | 0.20 | 12.72 | 13.01 |
| 0.00 | 5.98 | 4.98 | 10.95 | 0.09 | 0.16 | 10.70 | 10.95 |
| 0.00 | 5.04 | 4.20 | 9.23 | 0.09 | 0.13 | 9.01 | 9.23 |
| 0.00 | 4.26 | 3.55 | 7.82 | 0.09 | 0.11 | 7.62 | 7.82 |
| 0.00 | 3.65 | 3.04 | 6.69 | 0.09 | 0.09 | 6.51 | 6.69 |
| 0.00 | 3.15 | 2.63 | 5.78 | 0.09 | 0.07 | 5.62 | 5.78 |
| 0.00 | 2.73 | 2.28 | 5.01 | 0.09 | 0.06 | 4.86 | 5.01 |
| 0.00 | 2.33 | 1.95 | 4.28 | 0.09 | 0.05 | 4.14 | 4.28 |
| 0.00 | 1.89 | 1.58 | 3.47 | 0.09 | 0.04 | 3.34 | 3.47 |
| 0.00 | 1.42 | 1.18 | 2.60 | 0.09 | 0.03 | 2.48 | 2.60 |
| 0.00 | 1.01 | 0.84 | 1.85 | 0.09 | 0.02 | 1.74 | 1.85 |
| 0.00 | 0.73 | 0.61 | 1.34 | 0.09 | 0.01 | 1.23 | 1.34 |
| 0.00 | 0.55 | 0.46 | 1.01 | 0.09 | 0.01 | 0.91 | 1.01 |
| 0.00 | 0.44 | 0.37 | 0.81 | 0.09 | 0.01 | 0.71 | 0.81 |
| 0.00 | 0.35 | 0.29 | 0.64 | 0.09 | 0.01 | 0.55 | 0.64 |
| 0.00 | 0.26 | 0.22 | 0.48 | 0.09 | 0.00 | 0.39 | 0.48 |
| 0.00 | 0.19 | 0.16 | 0.35 | 0.09 | 0.00 | 0.26 | 0.35 |
| 0.00 | 0.15 | 0.13 | 0.28 | 0.09 | 0.00 | 0.19 | 0.28 |
| 0.00 | 0.14 | 0.11 | 0.25 | 0.09 | 0.00 | 0.16 | 0.25 |
| 0.00 | 0.12 | 0.10 | 0.22 | 0.09 | 0.00 | 0.13 | 0.22 |
| 0.00 | 0.09 | 0.08 | 0.17 | 0.09 | 0.00 | 0.07 | 0.17 |
| 0.00 | 0.06 | 0.05 | 0.11 | 0.09 | 0.00 | 0.01 | 0.11 |
| 0.00 | 0.03 | 0.06 | 0.09 | 0.09 | 0.00 | (0.01) | 0.09 |
| 0.00 | 0.01 | 0.08 | 0.09 | 0.09 | 0.00 | (0.03) | 0.09 |
| 0.00 | 0.01 | 0.08 | 0.09 | 0.09 | 0.00 | (0.03) | 0.09 |
| 0.00 | 0.01 | 0.08 | 0.09 | 0.09 | 0.00 | (0.03) | 0.09 |
| 0.00 | 0.01 | 0.08 | 0.09 | 0.09 | 0.00 | (0.03) | 0.09 |
| 0.00 | 0.01 | 0.08 | 0.09 | 0.09 | 0.00 | (0.04) | 0.09 |
| 0.00 | 0.01 | 0.08 | 0.09 | 0.09 | 0.00 | (0.04) | 0.09 |
| 0.00 | 0.01 | 0.08 | 0.09 | 0.09 | 0.00 | (0.04) | 0.09 |
| 0.00 | 0.01 | 0.08 | 0.09 | 0.09 | 0.00 | (0.04) | 0.09 |
| 0.00 | 0.00 | 0.09 | 0.09 | 0.09 | 0.00 | (0.04) | 0.09 |
| 0.00 | 0.00 | 0.09 | 0.09 | 0.09 | 0.00 | (0.04) | 0.09 |
| 0.00 | 0.00 | 0.09 | 0.09 | 0.09 | 0.00 | (0.04) | 0.09 |

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**Nationwide Mutual and Affiliated Insurance Companies**

**EC - Standard Auto Liability - Countrywide**

**Infused and Excess Asset Flows Resulting from Insurance Operations**

| Required Assets | Assets Prior to Infusion | Required Infused Assets | Infused Asset Flow | Excess Asset Flow | Total Asset Flow | Discount Factor at 15.0% ROR | Discounted Asset Flow |
|---|---|---|---|---|---|---|---|
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.0117 | 0.00 |
| 91.67 | 46.08 | 45.59 | (45.59) | 0.00 | (45.59) | 1.0000 | (45.59) |
| 66.32 | 36.49 | 29.83 | 15.76 | 0.00 | 15.76 | 0.9657 | 15.22 |
| 124.14 | 69.68 | 54.45 | (24.62) | 0.00 | (24.62) | 0.9325 | (22.96) |
| 91.17 | 53.32 | 37.86 | 16.60 | 0.00 | 16.60 | 0.9005 | 14.94 |
| 58.30 | 39.96 | 18.34 | 19.52 | 0.00 | 19.52 | 0.8696 | 16.97 |
| 45.83 | 33.62 | 12.22 | 6.12 | 0.00 | 6.12 | 0.8397 | 5.14 |
| 36.94 | 29.17 | 7.78 | 4.44 | 0.00 | 4.44 | 0.8109 | 3.60 |
| 30.68 | 26.06 | 4.61 | 3.16 | 0.00 | 3.16 | 0.7830 | 2.48 |
| 25.87 | 23.70 | 2.17 | 2.45 | 0.00 | 2.45 | 0.7561 | 1.85 |
| 21.87 | 21.74 | 0.13 | 2.04 | 0.00 | 2.04 | 0.7302 | 1.49 |
| 18.43 | 18.43 | 0.00 | 0.13 | 1.62 | 1.75 | 0.7051 | 1.23 |
| 15.48 | 15.48 | 0.00 | 0.00 | 1.49 | 1.49 | 0.6809 | 1.02 |
| 13.01 | 13.01 | 0.00 | 0.00 | 1.25 | 1.25 | 0.6575 | 0.83 |
| 10.95 | 10.95 | 0.00 | 0.00 | 1.04 | 1.04 | 0.6349 | 0.66 |
| 9.23 | 9.23 | 0.00 | 0.00 | 0.87 | 0.87 | 0.6131 | 0.54 |
| 7.82 | 7.82 | 0.00 | 0.00 | 0.72 | 0.72 | 0.5921 | 0.43 |
| 6.69 | 6.69 | 0.00 | 0.00 | 0.58 | 0.58 | 0.5718 | 0.33 |
| 5.78 | 5.78 | 0.00 | 0.00 | 0.46 | 0.46 | 0.5521 | 0.26 |
| 5.01 | 5.01 | 0.00 | 0.00 | 0.40 | 0.40 | 0.5332 | 0.21 |
| 4.28 | 4.28 | 0.00 | 0.00 | 0.37 | 0.37 | 0.5149 | 0.19 |
| 3.47 | 3.47 | 0.00 | 0.00 | 0.41 | 0.41 | 0.4972 | 0.20 |
| 2.60 | 2.60 | 0.00 | 0.00 | 0.50 | 0.50 | 0.4323 | 0.22 |
| 1.85 | 1.85 | 0.00 | 0.00 | 0.42 | 0.42 | 0.3759 | 0.16 |
| 1.34 | 1.34 | 0.00 | 0.00 | 0.29 | 0.29 | 0.3269 | 0.10 |
| 1.01 | 1.01 | 0.00 | 0.00 | 0.19 | 0.19 | 0.2843 | 0.05 |
| 0.81 | 0.81 | 0.00 | 0.00 | 0.13 | 0.13 | 0.2472 | 0.03 |
| 0.64 | 0.64 | 0.00 | 0.00 | 0.10 | 0.10 | 0.2149 | 0.02 |
| 0.48 | 0.48 | 0.00 | 0.00 | 0.09 | 0.09 | 0.1869 | 0.02 |
| 0.35 | 0.35 | 0.00 | 0.00 | 0.07 | 0.07 | 0.1625 | 0.01 |
| 0.28 | 0.28 | 0.00 | 0.00 | 0.04 | 0.04 | 0.1413 | 0.01 |
| 0.25 | 0.25 | 0.00 | 0.00 | 0.02 | 0.02 | 0.1229 | 0.00 |
| 0.22 | 0.22 | 0.00 | 0.00 | 0.02 | 0.02 | 0.1069 | 0.00 |
| 0.17 | 0.17 | 0.00 | 0.00 | 0.03 | 0.03 | 0.0929 | 0.00 |
| 0.11 | 0.11 | 0.00 | 0.00 | 0.03 | 0.03 | 0.0808 | 0.00 |
| 0.09 | 0.09 | 0.00 | 0.00 | (0.01) | (0.01) | 0.0703 | (0.00) |
| 0.09 | 0.09 | 0.00 | 0.00 | (0.02) | (0.02) | 0.0611 | (0.00) |
| 0.09 | 0.09 | 0.00 | 0.00 | (0.00) | (0.00) | 0.0531 | (0.00) |
| 0.09 | 0.09 | 0.00 | 0.00 | (0.00) | (0.00) | 0.0462 | (0.00) |
| 0.09 | 0.09 | 0.00 | 0.00 | (0.00) | (0.00) | 0.0402 | (0.00) |
| 0.09 | 0.09 | 0.00 | 0.00 | (0.00) | (0.00) | 0.0349 | (0.00) |
| 0.09 | 0.09 | 0.00 | 0.00 | (0.00) | (0.00) | 0.0304 | (0.00) |
| 0.09 | 0.09 | 0.00 | 0.00 | (0.00) | (0.00) | 0.0264 | (0.00) |
| 0.09 | 0.09 | 0.00 | 0.00 | (0.00) | (0.00) | 0.0230 | (0.00) |
| 0.09 | 0.09 | 0.00 | 0.00 | (0.00) | (0.00) | 0.0200 | (0.00) |
| 0.09 | 0.09 | 0.00 | 0.00 | (0.00) | (0.00) | 0.0174 | (0.00) |
| 0.09 | 0.09 | 0.00 | 0.00 | (0.00) | (0.00) | 0.0151 | (0.00) |
| | | | 0.00 | 11.11 | 11.11 | | (0.35) |

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**Nationwide Mutual and Affiliated Insurance Companies**

**EC - Standard Auto Physical Damage - Countrywide**

**Cash Flow Related to Insurance Operations**

| Months from Policy Inception | Cash Flow: Net Underwriting | Cash Flow: Investment Income | Cash Flow: Federal Income Tax | Cash Flow: Total | Actual Cash Balance | Excess Cash Flow | Adjusted Cash Balance |
|---|---|---|---|---|---|---|---|
| -1 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 0 | 12.12 | 0.00 | 1.80 | 13.92 | 13.92 | 0.00 | 13.92 |
| 3 | 5.82 | 1.22 | (2.64) | 4.40 | 18.32 | 0.00 | 18.32 |
| 6 | 7.46 | 0.81 | (0.54) | 7.73 | 26.05 | 0.00 | 26.05 |
| 9 | (1.06) | 1.39 | (2.66) | (2.33) | 23.72 | 0.00 | 23.72 |
| 12 | (6.55) | 0.83 | (2.34) | (8.06) | 15.66 | 1.34 | 14.32 |
| 15 | (3.67) | 0.16 | (0.02) | (3.53) | 10.79 | 8.91 | 1.88 |
| 18 | (0.11) | 0.02 | (0.00) | (0.09) | 1.79 | 0.80 | 0.99 |
| 21 | (0.05) | 0.01 | (0.00) | (0.05) | 0.94 | 0.33 | 0.62 |
| 24 | (0.04) | 0.01 | (0.00) | (0.04) | 0.58 | 0.18 | 0.40 |
| 27 | (0.03) | 0.00 | (0.00) | (0.03) | 0.38 | 0.09 | 0.29 |
| 30 | (0.01) | 0.00 | (0.00) | (0.01) | 0.28 | 0.07 | 0.21 |
| 33 | (0.01) | 0.00 | (0.00) | (0.01) | 0.20 | 0.05 | 0.16 |
| 36 | (0.01) | 0.00 | (0.00) | (0.00) | 0.15 | 0.04 | 0.11 |
| 39 | (0.02) | 0.00 | (0.00) | (0.02) | 0.10 | 0.05 | 0.04 |
| 42 | (0.00) | 0.00 | (0.00) | (0.00) | 0.04 | 0.02 | 0.02 |
| 45 | (0.00) | 0.00 | (0.00) | (0.00) | 0.02 | 0.02 | 0.00 |
| 48 | (0.00) | 0.00 | 0.00 | (0.00) | (0.00) | 0.00 | (0.00) |
| 51 | (0.00) | 0.00 | 0.00 | (0.00) | (0.01) | 0.00 | (0.01) |
| 54 | (0.00) | 0.00 | 0.00 | (0.00) | (0.01) | 0.00 | (0.01) |
| 57 | (0.00) | 0.00 | 0.00 | (0.00) | (0.01) | 0.00 | (0.01) |
| 60 | (0.00) | 0.00 | 0.00 | (0.00) | (0.01) | 0.00 | (0.01) |
| 72 | 0.00 | 0.00 | 0.00 | 0.00 | (0.01) | 0.00 | (0.01) |
| 84 | 0.00 | 0.00 | 0.00 | 0.00 | (0.01) | 0.00 | (0.01) |
| 96 | 0.00 | 0.00 | 0.00 | 0.00 | (0.01) | 0.00 | (0.01) |
| 108 | 0.00 | 0.00 | 0.00 | 0.00 | (0.00) | 0.00 | (0.00) |
| 120 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 132 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 144 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 156 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 168 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 180 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 192 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 204 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 216 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 228 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 240 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 252 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 264 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 276 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 288 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 300 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 312 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 324 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 336 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 348 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 360 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 13.85 | 4.46 | (6.41) | 11.90 | | | |

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**Nationwide Mutual and Affiliated Insurance Companies**

**EC - Standard Auto Physical Damage - Countrywide**

**Assets Required to Support Insurance Operations**

| Required Assets | | | | Available Assets from Operations | | | |
|---|---|---|---|---|---|---|---|
| Unearned Premium Reserve | Loss & LAE Reserve | Required Underlying Surplus | Total | Premium Receivable | Salvage & Subrogation Receivable | Required Cash Balance | Assets Prior to Infusion |
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 50.00 | 0.00 | 96.15 | 146.15 | 32.13 | 0.00 | 13.92 | 46.04 |
| 25.00 | 5.17 | 58.02 | 88.20 | 12.20 | 1.10 | 18.32 | 31.62 |
| 50.00 | 5.81 | 107.32 | 163.12 | 32.28 | 1.42 | 26.05 | 59.75 |
| 25.00 | 5.93 | 59.48 | 90.42 | 12.29 | 1.50 | 23.72 | 37.50 |
| 0.00 | 5.47 | 10.53 | 16.00 | 0.15 | 1.54 | 14.32 | 16.00 |
| 0.00 | 0.88 | 1.70 | 2.59 | 0.09 | 0.61 | 1.88 | 2.59 |
| 0.00 | 0.48 | 0.92 | 1.40 | 0.09 | 0.32 | 0.99 | 1.40 |
| 0.00 | 0.31 | 0.60 | 0.91 | 0.09 | 0.20 | 0.62 | 0.91 |
| 0.00 | 0.22 | 0.43 | 0.65 | 0.09 | 0.16 | 0.40 | 0.65 |
| 0.00 | 0.18 | 0.34 | 0.52 | 0.09 | 0.14 | 0.29 | 0.52 |
| 0.00 | 0.14 | 0.28 | 0.42 | 0.09 | 0.12 | 0.21 | 0.42 |
| 0.00 | 0.12 | 0.23 | 0.35 | 0.09 | 0.10 | 0.16 | 0.35 |
| 0.00 | 0.10 | 0.19 | 0.29 | 0.09 | 0.09 | 0.11 | 0.29 |
| 0.00 | 0.07 | 0.14 | 0.22 | 0.09 | 0.08 | 0.04 | 0.22 |
| 0.00 | 0.06 | 0.12 | 0.18 | 0.09 | 0.07 | 0.02 | 0.18 |
| 0.00 | 0.05 | 0.10 | 0.16 | 0.09 | 0.07 | 0.00 | 0.16 |
| 0.00 | 0.05 | 0.11 | 0.15 | 0.09 | 0.06 | (0.00) | 0.15 |
| 0.00 | 0.04 | 0.11 | 0.15 | 0.09 | 0.06 | (0.01) | 0.15 |
| 0.00 | 0.03 | 0.11 | 0.14 | 0.09 | 0.05 | (0.01) | 0.14 |
| 0.00 | 0.03 | 0.11 | 0.14 | 0.09 | 0.05 | (0.01) | 0.14 |
| 0.00 | 0.02 | 0.12 | 0.14 | 0.09 | 0.05 | (0.01) | 0.14 |
| 0.00 | 0.01 | 0.11 | 0.12 | 0.09 | 0.04 | (0.01) | 0.12 |
| 0.00 | 0.00 | 0.11 | 0.12 | 0.09 | 0.03 | (0.01) | 0.12 |
| 0.00 | 0.00 | 0.11 | 0.11 | 0.09 | 0.02 | (0.01) | 0.11 |
| 0.00 | 0.00 | 0.11 | 0.11 | 0.09 | 0.02 | (0.00) | 0.11 |
| 0.00 | 0.00 | 0.10 | 0.10 | 0.09 | 0.01 | 0.00 | 0.10 |
| 0.00 | 0.00 | 0.10 | 0.10 | 0.09 | 0.01 | 0.00 | 0.10 |
| 0.00 | 0.00 | 0.10 | 0.10 | 0.09 | 0.01 | 0.00 | 0.10 |
| 0.00 | 0.00 | 0.10 | 0.10 | 0.09 | 0.01 | 0.00 | 0.10 |
| 0.00 | 0.00 | 0.10 | 0.10 | 0.09 | 0.01 | 0.00 | 0.10 |
| 0.00 | 0.00 | 0.10 | 0.10 | 0.09 | 0.01 | 0.00 | 0.10 |
| 0.00 | 0.00 | 0.09 | 0.09 | 0.09 | 0.01 | 0.00 | 0.09 |
| 0.00 | 0.00 | 0.09 | 0.09 | 0.09 | 0.00 | 0.00 | 0.09 |
| 0.00 | 0.00 | 0.09 | 0.09 | 0.09 | 0.00 | 0.00 | 0.09 |
| 0.00 | 0.00 | 0.09 | 0.09 | 0.09 | 0.00 | 0.00 | 0.09 |
| 0.00 | 0.00 | 0.09 | 0.09 | 0.09 | 0.00 | 0.00 | 0.09 |
| 0.00 | 0.00 | 0.09 | 0.09 | 0.09 | 0.00 | 0.00 | 0.09 |
| 0.00 | 0.00 | 0.09 | 0.09 | 0.09 | 0.00 | 0.00 | 0.09 |
| 0.00 | 0.00 | 0.09 | 0.09 | 0.09 | 0.00 | 0.00 | 0.09 |
| 0.00 | 0.00 | 0.09 | 0.09 | 0.09 | 0.00 | 0.00 | 0.09 |
| 0.00 | 0.00 | 0.09 | 0.09 | 0.09 | 0.00 | 0.00 | 0.09 |
| 0.00 | 0.00 | 0.09 | 0.09 | 0.09 | 0.00 | 0.00 | 0.09 |
| 0.00 | 0.00 | 0.09 | 0.09 | 0.09 | 0.00 | 0.00 | 0.09 |
| 0.00 | 0.00 | 0.09 | 0.09 | 0.09 | 0.00 | 0.00 | 0.09 |
| 0.00 | 0.00 | 0.09 | 0.09 | 0.09 | 0.00 | 0.00 | 0.09 |
| 0.00 | 0.00 | 0.09 | 0.09 | 0.09 | 0.00 | 0.00 | 0.09 |
| 0.00 | 0.00 | 0.09 | 0.09 | 0.09 | 0.00 | 0.00 | 0.09 |
| 0.00 | 0.00 | 0.09 | 0.09 | 0.09 | 0.00 | 0.00 | 0.09 |

**Nationwide Mutual and Affiliated Insurance Companies**

**EC - Standard Auto Physical Damage - Countrywide**

**Infused and Excess Asset Flows Resulting from Insurance Operations**

| Required Assets | Assets Prior to Infusion | Required Infused Assets | Infused Asset Flow | Excess Asset Flow | Total Asset Flow | Discount Factor at 15.0% ROR | Discounted Asset Flow |
|---|---|---|---|---|---|---|---|
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.0117 | 0.00 |
| 146.15 | 46.04 | 100.11 | (100.11) | 0.00 | (100.11) | 1.0000 | (100.11) |
| 88.20 | 31.62 | 56.58 | 43.53 | 0.00 | 43.53 | 0.9657 | 42.04 |
| 163.12 | 59.75 | 103.38 | (46.80) | 0.00 | (46.80) | 0.9325 | (43.64) |
| 90.42 | 37.50 | 52.91 | 50.47 | 0.00 | 50.47 | 0.9005 | 45.44 |
| 16.00 | 16.00 | 0.00 | 52.91 | 1.34 | 54.26 | 0.8696 | 47.18 |
| 2.59 | 2.59 | 0.00 | 0.00 | 8.91 | 8.91 | 0.8397 | 7.48 |
| 1.40 | 1.40 | 0.00 | 0.00 | 0.80 | 0.80 | 0.8109 | 0.65 |
| 0.91 | 0.91 | 0.00 | 0.00 | 0.33 | 0.33 | 0.7830 | 0.26 |
| 0.65 | 0.65 | 0.00 | 0.00 | 0.18 | 0.18 | 0.7561 | 0.13 |
| 0.52 | 0.52 | 0.00 | 0.00 | 0.09 | 0.09 | 0.7302 | 0.07 |
| 0.42 | 0.42 | 0.00 | 0.00 | 0.07 | 0.07 | 0.7051 | 0.05 |
| 0.35 | 0.35 | 0.00 | 0.00 | 0.05 | 0.05 | 0.6809 | 0.03 |
| 0.29 | 0.29 | 0.00 | 0.00 | 0.04 | 0.04 | 0.6575 | 0.02 |
| 0.22 | 0.22 | 0.00 | 0.00 | 0.05 | 0.05 | 0.6349 | 0.03 |
| 0.18 | 0.18 | 0.00 | 0.00 | 0.02 | 0.02 | 0.6131 | 0.01 |
| 0.16 | 0.16 | 0.00 | 0.00 | 0.02 | 0.02 | 0.5921 | 0.01 |
| 0.15 | 0.15 | 0.00 | 0.00 | (0.00) | (0.00) | 0.5718 | (0.00) |
| 0.15 | 0.15 | 0.00 | 0.00 | (0.00) | (0.00) | 0.5521 | (0.00) |
| 0.14 | 0.14 | 0.00 | 0.00 | (0.00) | (0.00) | 0.5332 | (0.00) |
| 0.14 | 0.14 | 0.00 | 0.00 | (0.00) | (0.00) | 0.5149 | (0.00) |
| 0.14 | 0.14 | 0.00 | 0.00 | (0.00) | (0.00) | 0.4972 | (0.00) |
| 0.12 | 0.12 | 0.00 | 0.00 | 0.00 | 0.00 | 0.4323 | 0.00 |
| 0.12 | 0.12 | 0.00 | 0.00 | 0.00 | 0.00 | 0.3759 | 0.00 |
| 0.11 | 0.11 | 0.00 | 0.00 | 0.00 | 0.00 | 0.3269 | 0.00 |
| 0.11 | 0.11 | 0.00 | 0.00 | 0.00 | 0.00 | 0.2843 | 0.00 |
| 0.10 | 0.10 | 0.00 | 0.00 | 0.00 | 0.00 | 0.2472 | 0.00 |
| 0.10 | 0.10 | 0.00 | 0.00 | 0.00 | 0.00 | 0.2149 | 0.00 |
| 0.10 | 0.10 | 0.00 | 0.00 | 0.00 | 0.00 | 0.1869 | 0.00 |
| 0.10 | 0.10 | 0.00 | 0.00 | 0.00 | 0.00 | 0.1625 | 0.00 |
| 0.10 | 0.10 | 0.00 | 0.00 | 0.00 | 0.00 | 0.1413 | 0.00 |
| 0.10 | 0.10 | 0.00 | 0.00 | 0.00 | 0.00 | 0.1229 | 0.00 |
| 0.09 | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.1069 | 0.00 |
| 0.09 | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.0929 | 0.00 |
| 0.09 | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.0808 | 0.00 |
| 0.09 | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.0703 | 0.00 |
| 0.09 | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.0611 | 0.00 |
| 0.09 | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.0531 | 0.00 |
| 0.09 | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.0462 | 0.00 |
| 0.09 | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.0402 | 0.00 |
| 0.09 | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.0349 | 0.00 |
| 0.09 | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.0304 | 0.00 |
| 0.09 | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.0264 | 0.00 |
| 0.09 | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.0230 | 0.00 |
| 0.09 | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.0200 | 0.00 |
| 0.09 | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.0174 | 0.00 |
| 0.09 | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.0151 | 0.00 |
| | | | 0.00 | 11.90 | 11.90 | | (0.35) |

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# Arkansas Personal Automobile
## Income Summary
## Assumed Effective Date of March 23, 2015

| Company | Coverage | Indicated Change | Proposed Change |
|---|---|---|---|
| Nationwide Mutual | Bodily Injury | 10.1% | 6.0% |
| | Property Damage | 23.3% | 11.3% |
| | Medical Benefits | 19.1% | 9.6% |
| | Uninsured Motorists - Property Damage | 2.3% | 0.0% |
| | Uninsured / Underinsured Motorists - Bodily Injury | 3.5% | 0.0% |
| | Liability Total | 14.6% | 7.4% |
| | Comprehensive | 7.8% | 3.8% |
| | Collision | 8.6% | 4.6% |
| | Physical Damage Total | 8.4% | 4.4% |
| | Loss of Use | 6.5% | 0.0% |
| | Minor Coverage Total | 6.5% | 0.0% |
| | **Nationwide Mutual Total** | **11.9%** | **6.0%** |
| Nationwide Property & Casualty | Bodily Injury | 10.1% | 6.0% |
| | Property Damage | 23.3% | 11.3% |
| | Medical Benefits | 19.1% | 9.6% |
| | Uninsured Motorists - Property Damage | 2.3% | 0.0% |
| | Uninsured / Underinsured Motorists - Bodily Injury | 3.5% | 0.0% |
| | Liability Total | 14.3% | 7.2% |
| | Comprehensive | 7.8% | 3.8% |
| | Collision | 8.6% | 4.6% |
| | Physical Damage Total | 8.4% | 4.4% |
| | Loss of Use | 6.5% | 0.0% |
| | Minor Coverage Total | 6.5% | 0.0% |
| | **Nationwide Property & Casualty Total** | **11.7%** | **5.9%** |
| All Companies | Bodily Injury | 10.1% | 6.0% |
| | Property Damage | 23.3% | 11.3% |
| | Medical Benefits | 19.1% | 9.6% |
| | Uninsured Motorists - Property Damage | 2.3% | 0.0% |
| | Uninsured / Underinsured Motorists - Bodily Injury | 3.5% | 0.0% |
| | Liability Total | 14.5% | 7.3% |
| | Comprehensive | 7.8% | 3.8% |
| | Collision | 8.6% | 4.6% |
| | Physical Damage Total | 8.4% | 4.4% |
| | Loss of Use | 6.5% | 0.0% |
| | Minor Coverage Total | 6.5% | 0.0% |
| | **Total** | **11.8%** | **6.0%** |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Nationwide Property & Casualty Insurance Company**
**Assumed Effective March 23, 2015**
**Proposed Territory Definitions**

| ZIP | Proposed Territory | ZIP | Proposed Territory | ZIP | Proposed Territory | ZIP | Proposed Territory | ZIP | Proposed Territory |
|---|---|---|---|---|---|---|---|---|---|
| 71601 | 217 | 71701 | 205 | 71831 | 202 | 71929 | 203 | 72011 | 223 |
| 71602 | 217 | 71711 | 205 | 71832 | 204 | 71932 | 238 | 72012 | 229 |
| 71603 | 217 | 71720 | 216 | 71833 | 204 | 71933 | 203 | 72013 | 224 |
| 71611 | 217 | 71721 | 202 | 71834 | 241 | 71935 | 204 | 72014 | 211 |
| 71612 | 217 | 71722 | 202 | 71835 | 202 | 71937 | 238 | 72015 | 221 |
| 71613 | 217 | 71724 | 216 | 71836 | 204 | 71940 | 204 | 72016 | 228 |
| 71630 | 215 | 71725 | 202 | 71837 | 241 | 71941 | 202 | 72017 | 230 |
| 71631 | 216 | 71726 | 205 | 71838 | 202 | 71942 | 202 | 72018 | 221 |
| 71635 | 214 | 71728 | 202 | 71839 | 241 | 71943 | 204 | 72019 | 221 |
| 71638 | 214 | 71730 | 216 | 71840 | 241 | 71944 | 238 | 72020 | 212 |
| 71639 | 218 | 71740 | 202 | 71841 | 204 | 71945 | 238 | 72021 | 230 |
| 71640 | 214 | 71742 | 216 | 71842 | 204 | 71949 | 203 | 72022 | 223 |
| 71642 | 217 | 71743 | 202 | 71845 | 202 | 71950 | 204 | 72023 | 229 |
| 71643 | 219 | 71744 | 216 | 71846 | 204 | 71952 | 204 | 72024 | 230 |
| 71644 | 219 | 71745 | 216 | 71847 | 202 | 71953 | 238 | 72025 | 204 |
| 71646 | 214 | 71747 | 214 | 71851 | 204 | 71956 | 203 | 72026 | 219 |
| 71647 | 214 | 71748 | 216 | 71852 | 204 | 71957 | 204 | 72027 | 222 |
| 71651 | 216 | 71749 | 202 | 71853 | 202 | 71958 | 204 | 72028 | 224 |
| 71652 | 216 | 71750 | 216 | 71854 | 241 | 71959 | 204 | 72029 | 219 |
| 71653 | 214 | 71751 | 205 | 71855 | 202 | 71960 | 204 | 72030 | 222 |
| 71654 | 215 | 71752 | 202 | 71857 | 202 | 71961 | 204 | 72031 | 224 |
| 71655 | 217 | 71753 | 202 | 71858 | 202 | 71962 | 202 | 72032 | 228 |
| 71656 | 217 | 71754 | 202 | 71859 | 202 | 71964 | 247 | 72033 | 228 |
| 71657 | 217 | 71758 | 205 | 71860 | 202 | 71965 | 204 | 72034 | 228 |
| 71658 | 215 | 71762 | 202 | 71861 | 202 | 71968 | 203 | 72035 | 228 |
| 71659 | 217 | 71763 | 202 | 71862 | 202 | 71969 | 204 | 72036 | 210 |
| 71660 | 216 | 71764 | 202 | 71864 | 202 | 71970 | 204 | 72037 | 242 |
| 71661 | 214 | 71765 | 216 | 71865 | 202 | 71971 | 204 | 72038 | 219 |
| 71662 | 218 | 71766 | 216 | 71866 | 204 | 71972 | 238 | 72039 | 225 |
| 71663 | 214 | 71770 | 202 | 71901 | 247 | 71973 | 238 | 72040 | 230 |
| 71665 | 216 | 71772 | 202 | 71902 | 247 | 71998 | 202 | 72041 | 230 |
| 71666 | 215 | 71801 | 202 | 71903 | 247 | 71999 | 202 | 72042 | 219 |
| 71667 | 216 | 71802 | 202 | 71909 | 254 | 72001 | 222 | 72043 | 212 |
| 71670 | 218 | 71820 | 204 | 71910 | 254 | 72002 | 245 | 72044 | 224 |
| 71671 | 216 | 71822 | 204 | 71913 | 247 | 72003 | 219 | 72045 | 229 |
| 71674 | 218 | 71823 | 204 | 71914 | 247 | 72004 | 218 | 72046 | 242 |
| 71675 | 215 | 71825 | 202 | 71920 | 204 | 72005 | 211 | 72047 | 229 |
| 71676 | 214 | 71826 | 202 | 71921 | 204 | 72006 | 211 | 72048 | 219 |
| 71677 | 218 | 71827 | 202 | 71922 | 202 | 72007 | 229 | 72051 | 225 |
| 71678 | 219 | 71828 | 202 | 71923 | 202 | 72010 | 211 | 72052 | 226 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Nationwide Property & Casualty Insurance Company**
**Assumed Effective March 23, 2015**
**Proposed Territory Definitions**

| ZIP | Proposed Territory | ZIP | Proposed Territory | ZIP | Proposed Territory | ZIP | Proposed Territory | ZIP | Proposed Territory |
|---|---|---|---|---|---|---|---|---|---|
| 72053 | 243 | 72108 | 230 | 72160 | 219 | 72301 | 246 | 72366 | 218 |
| 72055 | 218 | 72110 | 222 | 72164 | 243 | 72303 | 246 | 72367 | 218 |
| 72057 | 217 | 72111 | 229 | 72165 | 211 | 72311 | 219 | 72368 | 253 |
| 72058 | 225 | 72112 | 212 | 72166 | 218 | 72312 | 220 | 72370 | 209 |
| 72059 | 211 | 72113 | 251 | 72167 | 221 | 72313 | 209 | 72372 | 253 |
| 72060 | 229 | 72114 | 244 | 72168 | 218 | 72315 | 209 | 72373 | 210 |
| 72061 | 225 | 72115 | 244 | 72169 | 212 | 72319 | 209 | 72374 | 218 |
| 72063 | 222 | 72116 | 227 | 72170 | 218 | 72320 | 253 | 72376 | 210 |
| 72064 | 230 | 72117 | 251 | 72173 | 229 | 72321 | 209 | 72377 | 209 |
| 72065 | 223 | 72118 | 227 | 72175 | 218 | 72322 | 253 | 72379 | 218 |
| 72066 | 229 | 72119 | 244 | 72176 | 229 | 72324 | 210 | 72383 | 218 |
| 72067 | 224 | 72120 | 227 | 72178 | 226 | 72325 | 209 | 72384 | 209 |
| 72068 | 226 | 72121 | 211 | 72179 | 211 | 72326 | 253 | 72386 | 252 |
| 72069 | 219 | 72122 | 221 | 72180 | 223 | 72327 | 246 | 72387 | 210 |
| 72070 | 222 | 72123 | 210 | 72181 | 225 | 72328 | 218 | 72389 | 219 |
| 72072 | 219 | 72124 | 227 | 72182 | 218 | 72329 | 209 | 72390 | 220 |
| 72073 | 218 | 72125 | 222 | 72183 | 243 | 72330 | 209 | 72391 | 209 |
| 72074 | 210 | 72126 | 221 | 72190 | 227 | 72331 | 210 | 72392 | 210 |
| 72075 | 212 | 72127 | 228 | 72199 | 227 | 72332 | 210 | 72394 | 253 |
| 72076 | 227 | 72128 | 223 | 72201 | 244 | 72333 | 219 | 72395 | 209 |
| 72078 | 227 | 72129 | 223 | 72202 | 244 | 72335 | 253 | 72396 | 210 |
| 72079 | 218 | 72130 | 224 | 72204 | 243 | 72336 | 253 | 72401 | 209 |
| 72080 | 222 | 72131 | 224 | 72205 | 244 | 72338 | 209 | 72402 | 209 |
| 72081 | 211 | 72132 | 242 | 72206 | 243 | 72339 | 209 | 72404 | 209 |
| 72082 | 226 | 72134 | 219 | 72207 | 227 | 72340 | 253 | 72410 | 212 |
| 72083 | 242 | 72135 | 245 | 72209 | 243 | 72342 | 220 | 72411 | 209 |
| 72084 | 206 | 72136 | 229 | 72210 | 244 | 72346 | 253 | 72412 | 207 |
| 72085 | 226 | 72137 | 225 | 72211 | 244 | 72347 | 211 | 72413 | 208 |
| 72086 | 230 | 72139 | 211 | 72212 | 244 | 72348 | 210 | 72414 | 209 |
| 72087 | 247 | 72140 | 219 | 72214 | 243 | 72350 | 209 | 72415 | 212 |
| 72088 | 224 | 72141 | 224 | 72215 | 244 | 72351 | 209 | 72416 | 208 |
| 72089 | 223 | 72142 | 243 | 72216 | 243 | 72352 | 220 | 72417 | 209 |
| 72099 | 227 | 72143 | 226 | 72217 | 227 | 72353 | 219 | 72419 | 209 |
| 72101 | 210 | 72145 | 226 | 72219 | 243 | 72354 | 252 | 72421 | 212 |
| 72102 | 229 | 72149 | 226 | 72222 | 244 | 72355 | 220 | 72422 | 208 |
| 72103 | 223 | 72150 | 217 | 72223 | 244 | 72358 | 209 | 72424 | 208 |
| 72104 | 206 | 72152 | 218 | 72225 | 244 | 72359 | 253 | 72425 | 207 |
| 72105 | 203 | 72153 | 224 | 72227 | 244 | 72360 | 220 | 72426 | 209 |
| 72106 | 228 | 72156 | 222 | 72260 | 244 | 72364 | 246 | 72427 | 212 |
| 72107 | 228 | 72157 | 222 | 72295 | 243 | 72365 | 252 | 72428 | 209 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Nationwide Property & Casualty Insurance Company**
**Assumed Effective March 23, 2015**
**Proposed Territory Definitions**

| ZIP | Proposed Territory | ZIP | Proposed Territory | ZIP | Proposed Territory | ZIP | Proposed Territory | ZIP | Proposed Territory |
|---|---|---|---|---|---|---|---|---|---|
| 72429 | 211 | 72475 | 211 | 72561 | 213 | 72636 | 233 | 72715 | 201 |
| 72430 | 208 | 72476 | 208 | 72562 | 211 | 72638 | 233 | 72717 | 250 |
| 72431 | 212 | 72478 | 208 | 72564 | 211 | 72639 | 233 | 72718 | 201 |
| 72432 | 252 | 72479 | 211 | 72565 | 213 | 72640 | 231 | 72719 | 250 |
| 72433 | 208 | 72482 | 213 | 72566 | 213 | 72641 | 233 | 72721 | 234 |
| 72434 | 212 | 72501 | 211 | 72567 | 211 | 72642 | 231 | 72722 | 249 |
| 72435 | 208 | 72512 | 213 | 72568 | 212 | 72644 | 231 | 72727 | 250 |
| 72436 | 207 | 72513 | 213 | 72569 | 211 | 72645 | 233 | 72728 | 250 |
| 72437 | 209 | 72515 | 213 | 72571 | 212 | 72648 | 233 | 72729 | 250 |
| 72438 | 209 | 72517 | 213 | 72572 | 212 | 72650 | 231 | 72730 | 250 |
| 72440 | 212 | 72519 | 213 | 72573 | 213 | 72651 | 231 | 72732 | 201 |
| 72441 | 208 | 72520 | 213 | 72575 | 211 | 72653 | 231 | 72733 | 201 |
| 72442 | 209 | 72521 | 212 | 72576 | 212 | 72654 | 231 | 72734 | 249 |
| 72443 | 207 | 72522 | 211 | 72577 | 213 | 72655 | 233 | 72735 | 250 |
| 72444 | 208 | 72523 | 211 | 72578 | 213 | 72657 | 213 | 72736 | 250 |
| 72445 | 208 | 72524 | 211 | 72579 | 211 | 72658 | 213 | 72737 | 250 |
| 72447 | 209 | 72525 | 213 | 72581 | 224 | 72660 | 233 | 72738 | 234 |
| 72449 | 208 | 72527 | 211 | 72583 | 213 | 72661 | 231 | 72739 | 201 |
| 72450 | 207 | 72528 | 213 | 72584 | 213 | 72662 | 233 | 72740 | 234 |
| 72451 | 207 | 72529 | 213 | 72585 | 213 | 72663 | 213 | 72741 | 250 |
| 72453 | 208 | 72530 | 224 | 72587 | 213 | 72666 | 233 | 72742 | 233 |
| 72454 | 208 | 72531 | 213 | 72601 | 233 | 72668 | 231 | 72744 | 250 |
| 72455 | 208 | 72532 | 213 | 72602 | 233 | 72669 | 231 | 72745 | 201 |
| 72456 | 208 | 72533 | 213 | 72611 | 233 | 72670 | 233 | 72747 | 249 |
| 72457 | 208 | 72534 | 211 | 72613 | 234 | 72672 | 231 | 72749 | 250 |
| 72458 | 208 | 72536 | 213 | 72615 | 233 | 72675 | 233 | 72751 | 201 |
| 72459 | 212 | 72537 | 213 | 72616 | 233 | 72677 | 231 | 72752 | 233 |
| 72460 | 212 | 72538 | 213 | 72617 | 213 | 72679 | 224 | 72753 | 248 |
| 72461 | 208 | 72539 | 213 | 72619 | 233 | 72680 | 213 | 72756 | 201 |
| 72462 | 208 | 72540 | 213 | 72623 | 213 | 72682 | 231 | 72758 | 201 |
| 72464 | 208 | 72542 | 213 | 72624 | 233 | 72683 | 233 | 72760 | 233 |
| 72465 | 208 | 72543 | 224 | 72626 | 231 | 72685 | 233 | 72761 | 249 |
| 72466 | 212 | 72544 | 213 | 72628 | 233 | 72686 | 233 | 72762 | 250 |
| 72467 | 209 | 72546 | 224 | 72629 | 233 | 72687 | 231 | 72764 | 250 |
| 72469 | 212 | 72550 | 211 | 72630 | 231 | 72701 | 250 | 72765 | 250 |
| 72470 | 212 | 72553 | 211 | 72631 | 234 | 72703 | 250 | 72766 | 250 |
| 72471 | 211 | 72554 | 213 | 72632 | 234 | 72704 | 250 | 72768 | 249 |
| 72472 | 252 | 72555 | 211 | 72633 | 231 | 72711 | 201 | 72769 | 250 |
| 72473 | 212 | 72556 | 213 | 72634 | 231 | 72712 | 201 | 72770 | 250 |
| 72474 | 207 | 72560 | 211 | 72635 | 231 | 72714 | 201 | 72773 | 234 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Nationwide Property & Casualty Insurance Company**
**Assumed Effective March 23, 2015**
**Proposed Territory Definitions**

| ZIP | Proposed Territory | ZIP | Proposed Territory | ZIP | Proposed Territory | ZIP | Proposed Territory | ZIP | Proposed Territory |
|---|---|---|---|---|---|---|---|---|---|
| 72774 | 248 | 72834 | 235 | 72855 | 232 | 72917 | 239 | 72941 | 240 |
| 72776 | 233 | 72835 | 235 | 72856 | 235 | 72918 | 239 | 72943 | 232 |
| 72801 | 235 | 72837 | 235 | 72857 | 204 | 72921 | 236 | 72944 | 236 |
| 72802 | 235 | 72838 | 204 | 72858 | 235 | 72923 | 240 | 72945 | 240 |
| 72812 | 235 | 72839 | 235 | 72860 | 204 | 72926 | 204 | 72946 | 250 |
| 72820 | 232 | 72840 | 232 | 72863 | 232 | 72927 | 237 | 72947 | 236 |
| 72821 | 232 | 72841 | 204 | 72865 | 235 | 72928 | 232 | 72948 | 236 |
| 72823 | 222 | 72842 | 235 | 72901 | 239 | 72930 | 237 | 72949 | 232 |
| 72824 | 235 | 72843 | 235 | 72903 | 239 | 72932 | 236 | 72950 | 204 |
| 72826 | 232 | 72845 | 235 | 72904 | 239 | 72933 | 237 | 72951 | 232 |
| 72827 | 204 | 72846 | 235 | 72905 | 240 | 72934 | 250 | 72952 | 236 |
| 72828 | 204 | 72847 | 235 | 72906 | 239 | 72935 | 236 | 72955 | 236 |
| 72829 | 235 | 72851 | 235 | 72908 | 239 | 72936 | 240 | 72956 | 236 |
| 72830 | 235 | 72852 | 232 | 72913 | 239 | 72937 | 240 | 72957 | 236 |
| 72832 | 232 | 72853 | 204 | 72914 | 239 | 72938 | 240 | 72958 | 237 |
| 72833 | 235 | 72854 | 232 | 72916 | 239 | 72940 | 240 | 72959 | 248 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**All Coverages**
**Selected Combined Indices Assumed Effective March 23, 2015**

| Proposed Territory | Current Territory | Bodily Injury | Property Damage | Medical Benefits | Comprehensive | Collision | Loss of Use | Uninsured / Underinsured Motorists - Bodily Injury | Uninsured Motorists - Property Damage | Total |
|---|---|---|---|---|---|---|---|---|---|---|
| 201 | 049 | 13.2% | 8.5% | 3.6% | -9.9% | 5.2% | 0.0% | 0.0% | 0.0% | 5.1% |
| 201 | 050 | 5.5% | 11.2% | 9.1% | 3.4% | 4.4% | 0.0% | 0.0% | 0.0% | 5.8% |
| 201 | 066 | 9.1% | 29.3% | 12.4% | -16.5% | 8.8% | 0.0% | 0.0% | 0.0% | -38.4% |
| 202 | 007 | 15.1% | 14.8% | 12.6% | 3.2% | -4.4% | 0.0% | 0.0% | 0.0% | 6.2% |
| 202 | 025 | 10.8% | 21.4% | 42.6% | 63.2% | 5.8% | 0.0% | 0.0% | 0.0% | 17.6% |
| 202 | 040 | -7.8% | 1.1% | 8.3% | 52.0% | -5.5% | 0.0% | 0.0% | 0.0% | 4.4% |
| 202 | 062 | 6.0% | 11.5% | 10.1% | 4.4% | 5.0% | 0.0% | 0.0% | 0.0% | 6.1% |
| 203 | 034 | 5.8% | 11.3% | 9.5% | 3.7% | 4.4% | 0.0% | 0.0% | 0.0% | 5.9% |
| 203 | 035 | 6.4% | 4.7% | 9.7% | 4.0% | 12.6% | 0.0% | 0.0% | 0.0% | 6.4% |
| 203 | 040 | 17.8% | 13.8% | 8.5% | -4.2% | 4.4% | 0.0% | 0.0% | 0.0% | 8.8% |
| 203 | 062 | 38.4% | 26.3% | 10.3% | -29.3% | 16.6% | 0.0% | 0.0% | 0.0% | 16.9% |
| 204 | 034 | -15.5% | -0.8% | 8.8% | 65.8% | -5.3% | 0.0% | 0.0% | 0.0% | 6.6% |
| 204 | 040 | -7.6% | 1.2% | 7.8% | 51.2% | -5.4% | 0.0% | 0.0% | 0.0% | 3.9% |
| 204 | 058 | -0.3% | 3.2% | 15.2% | 76.8% | 0.8% | 0.0% | 0.0% | 0.0% | 1.3% |
| 204 | 061 | 30.3% | 47.6% | 28.7% | 55.1% | 37.7% | 0.0% | 0.0% | 0.0% | 36.3% |
| 204 | 062 | 6.0% | 11.4% | 9.5% | 4.5% | 5.2% | 0.0% | 0.0% | 0.0% | 6.2% |
| 204 | 066 | 6.3% | 15.3% | 18.2% | 56.1% | 4.9% | 0.0% | 0.0% | 0.0% | 14.2% |
| 205 | 007 | 14.7% | 14.5% | 12.0% | 2.9% | -5.0% | 0.0% | 0.0% | 0.0% | 3.7% |
| 205 | 062 | 5.5% | 11.1% | 9.5% | 4.1% | 4.5% | 0.0% | 0.0% | 0.0% | 5.8% |
| 206 | 035 | -3.9% | 2.3% | 10.4% | 13.1% | 12.7% | 0.0% | 0.0% | 0.0% | 3.8% |
| 206 | 040 | 5.7% | 11.0% | 9.3% | 3.8% | 4.5% | 0.0% | 0.0% | 0.0% | 5.8% |
| 206 | 062 | 23.1% | 23.1% | 11.1% | -24.9% | 16.8% | 0.0% | 0.0% | 0.0% | 3.8% |
| 206 | 067 | 5.4% | 15.4% | 10.4% | 22.4% | 18.7% | 0.0% | 0.0% | 0.0% | 13.2% |
| 206 | 068 | -7.2% | 3.4% | 5.8% | 15.4% | -2.6% | 0.0% | 0.0% | 0.0% | -0.7% |
| 207 | 053 | 5.7% | 10.6% | 9.3% | 3.8% | 4.3% | 0.0% | 0.0% | 0.0% | 5.6% |
| 207 | 065 | 1.3% | -0.2% | 2.1% | 7.8% | 3.1% | 0.0% | 0.0% | 0.0% | 2.4% |
| 208 | 053 | 10.6% | 24.9% | 18.1% | 0.1% | 5.6% | 0.0% | 0.0% | 0.0% | 10.8% |
| 208 | 065 | 5.9% | 11.4% | 9.8% | 3.9% | 4.5% | 0.0% | 0.0% | 0.0% | 6.0% |
| 209 | 028 | 6.7% | 12.4% | 15.6% | 5.9% | 5.4% | 0.0% | 0.0% | 0.0% | 7.3% |
| 209 | 053 | 10.7% | 24.5% | 17.9% | 0.0% | 5.6% | 0.0% | 0.0% | 0.0% | 9.5% |
| 209 | 065 | 5.9% | 11.2% | 9.7% | 3.8% | 4.4% | 0.0% | 0.0% | 0.0% | 5.9% |
| 210 | 028 | 6.6% | 12.3% | 15.5% | 5.8% | 5.4% | 0.0% | 0.0% | 0.0% | 7.1% |
| 210 | 052 | 13.6% | 28.6% | 28.2% | -0.2% | 4.7% | 0.0% | 0.0% | 0.0% | 11.4% |
| 210 | 063 | 16.4% | 26.0% | 21.1% | 6.4% | 8.5% | 0.0% | 0.0% | 0.0% | 0.0% |
| 210 | 065 | 5.8% | 11.2% | 9.6% | 3.7% | 4.4% | 0.0% | 0.0% | 0.0% | 6.0% |
| 211 | 064 | 24.8% | 30.2% | 35.4% | 14.0% | 8.0% | 0.0% | 0.0% | 0.0% | 17.2% |
| 211 | 065 | 6.1% | 11.7% | 9.9% | 4.1% | 4.8% | 0.0% | 0.0% | 0.0% | 6.3% |
| 212 | 065 | 7.1% | 12.8% | 11.1% | 5.0% | 5.8% | 0.0% | 0.0% | 0.0% | 7.3% |
| 213 | 065 | 5.6% | 11.0% | 9.4% | 3.6% | 4.3% | 0.0% | 0.0% | 0.0% | 5.9% |
| 213 | 066 | 29.5% | 31.3% | 33.0% | 7.9% | 5.8% | 0.0% | 0.0% | 0.0% | 18.4% |
| 214 | 007 | 14.5% | 14.1% | 11.8% | 2.9% | -5.0% | 0.0% | 0.0% | 0.0% | 4.2% |
| 214 | 036 | -21.5% | -0.6% | -6.3% | 7.2% | -5.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| 214 | 062 | 5.4% | 10.8% | 9.4% | 4.2% | 4.5% | 0.0% | 0.0% | 0.0% | 5.5% |
| 215 | 036 | 6.2% | 11.2% | 10.0% | 3.9% | 4.6% | 0.0% | 0.0% | 0.0% | 6.0% |
| 215 | 062 | 53.6% | 25.1% | 30.6% | 1.1% | 15.7% | 0.0% | 0.0% | 0.0% | 0.0% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**All Coverages**
**Selected Combined Indices Assumed Effective March 23, 2015**

| Proposed Territory | Current Territory | Bodily Injury | Property Damage | Medical Benefits | Comprehensive | Collision | Loss of Use | Uninsured / Underinsured Motorists - Bodily Injury | Uninsured Motorists - Property Damage | Total |
|---|---|---|---|---|---|---|---|---|---|---|
| 216 | 007 | 5.9% | 11.1% | 9.7% | 4.4% | 4.9% | 0.0% | 0.0% | 0.0% | 5.7% |
| 216 | 024 | -19.6% | 10.5% | -8.0% | 88.0% | 24.2% | 0.0% | 0.0% | 0.0% | 18.3% |
| 216 | 036 | -24.2% | -2.4% | -7.3% | 8.7% | 4.9% | 0.0% | 0.0% | 0.0% | -4.3% |
| 216 | 062 | -1.7% | 8.1% | 7.4% | 5.6% | 15.1% | 0.0% | 0.0% | 0.0% | 6.7% |
| 217 | 024 | 6.0% | 10.9% | 9.9% | 3.7% | 4.4% | 0.0% | 0.0% | 0.0% | 5.7% |
| 217 | 036 | -2.2% | -2.5% | 10.9% | -32.9% | -11.3% | 0.0% | 0.0% | 0.0% | -10.5% |
| 217 | 062 | 38.5% | 8.4% | 31.4% | -34.3% | -2.9% | 0.0% | 0.0% | 0.0% | 2.6% |
| 217 | 067 | 17.5% | 2.2% | 30.5% | 1.7% | -1.5% | 0.0% | 0.0% | 0.0% | 5.8% |
| 217 | 068 | 2.6% | -7.7% | 24.6% | -3.7% | -17.7% | 0.0% | 0.0% | 0.0% | -8.9% |
| 218 | 024 | 7.3% | 12.6% | 11.5% | 4.8% | 5.6% | 0.0% | 0.0% | 0.0% | 7.1% |
| 218 | 036 | -1.0% | -1.0% | 12.5% | -35.3% | -10.5% | 0.0% | 0.0% | 0.0% | -10.3% |
| 218 | 062 | 39.9% | 10.1% | 32.5% | -36.9% | -2.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| 218 | 063 | 25.2% | 9.4% | 30.3% | -11.9% | 0.0% | 0.0% | 0.0% | 0.0% | 6.5% |
| 218 | 065 | 13.4% | -2.3% | 17.7% | -14.2% | -3.8% | 0.0% | 0.0% | 0.0% | -0.7% |
| 218 | 067 | 18.8% | 3.8% | 31.6% | 2.6% | -0.5% | 0.0% | 0.0% | 0.0% | 0.0% |
| 219 | 024 | -8.6% | 14.5% | -5.9% | 24.4% | 10.7% | 0.0% | 0.0% | 0.0% | 0.0% |
| 219 | 036 | -15.3% | 0.0% | -5.1% | -24.8% | -7.1% | 0.0% | 0.0% | 0.0% | 0.0% |
| 219 | 062 | 17.7% | 11.8% | 11.7% | -26.7% | 2.3% | 0.0% | 0.0% | 0.0% | 1.9% |
| 219 | 063 | 5.8% | 11.1% | 9.8% | 4.0% | 4.6% | 0.0% | 0.0% | 0.0% | 5.6% |
| 219 | 065 | -3.7% | -1.4% | -0.7% | 1.2% | 0.4% | 0.0% | 0.0% | 0.0% | 0.0% |
| 219 | 067 | 0.7% | 5.0% | 11.0% | 21.7% | 4.0% | 0.0% | 0.0% | 0.0% | 5.2% |
| 220 | 036 | 6.7% | 11.9% | 10.5% | 4.4% | 5.1% | 0.0% | 0.0% | 0.0% | 6.4% |
| 220 | 052 | 32.1% | 27.0% | 35.9% | 37.5% | 14.1% | 0.0% | 0.0% | 0.0% | 23.8% |
| 221 | 035 | 10.0% | 10.2% | 14.3% | 1.9% | 21.5% | 0.0% | 0.0% | 0.0% | 0.0% |
| 221 | 040 | 21.9% | 20.0% | 13.1% | -6.0% | 12.4% | 0.0% | 0.0% | 0.0% | 12.6% |
| 221 | 054 | -1.8% | -2.0% | 3.4% | 22.2% | 0.9% | 0.0% | 0.0% | 0.0% | 2.3% |
| 221 | 056 | 8.5% | 6.7% | 18.4% | 20.7% | 26.2% | 0.0% | 0.0% | 0.0% | 11.2% |
| 221 | 066 | 43.9% | 38.7% | 24.2% | -3.5% | 25.5% | 0.0% | 0.0% | 0.0% | 25.9% |
| 221 | 067 | 21.6% | 24.9% | 14.2% | 9.7% | 28.0% | 0.0% | 0.0% | 0.0% | 19.6% |
| 221 | 068 | 5.9% | 11.3% | 9.4% | 3.7% | 4.6% | 0.0% | 0.0% | 0.0% | 5.9% |
| 222 | 058 | -1.1% | -0.8% | 6.4% | 15.3% | 0.4% | 0.0% | 0.0% | 0.0% | 1.7% |
| 222 | 060 | -8.0% | -10.8% | 4.1% | 13.3% | 2.2% | 0.0% | 0.0% | 0.0% | -3.2% |
| 222 | 066 | 5.4% | 10.6% | 9.0% | 3.6% | 4.4% | 0.0% | 0.0% | 0.0% | 5.4% |
| 223 | 040 | 22.6% | 20.7% | 14.1% | -5.5% | 13.1% | 0.0% | 0.0% | 0.0% | 16.6% |
| 223 | 057 | -14.4% | 7.2% | -12.1% | -4.1% | 17.4% | 0.0% | 0.0% | 0.0% | 0.6% |
| 223 | 067 | 22.4% | 25.7% | 15.3% | 10.2% | 28.9% | 0.0% | 0.0% | 0.0% | 21.4% |
| 223 | 068 | 6.4% | 11.9% | 10.3% | 4.2% | 5.1% | 0.0% | 0.0% | 0.0% | 6.4% |
| 224 | 058 | 3.3% | 1.3% | 5.9% | 10.3% | -0.8% | 0.0% | 0.0% | 0.0% | 2.3% |
| 224 | 060 | -4.2% | -9.3% | 3.6% | 8.4% | 1.0% | 0.0% | 0.0% | 0.0% | -2.8% |
| 224 | 064 | 6.0% | 11.3% | 9.5% | 3.9% | 4.6% | 0.0% | 0.0% | 0.0% | 5.8% |
| 224 | 065 | -8.7% | -3.2% | -9.2% | -4.9% | 1.6% | 0.0% | 0.0% | 0.0% | -3.9% |
| 224 | 066 | 10.4% | 13.2% | 8.5% | -1.0% | 3.1% | 0.0% | 0.0% | 0.0% | 6.5% |
| 225 | 060 | 5.9% | 11.8% | 9.2% | 3.7% | 4.4% | 0.0% | 0.0% | 0.0% | 6.0% |
| 225 | 064 | 18.0% | 41.1% | 15.6% | -0.5% | 8.1% | 0.0% | 0.0% | 0.0% | 18.2% |
| 225 | 065 | 0.7% | 20.4% | -4.7% | -8.7% | 5.0% | 0.0% | 0.0% | 0.0% | 4.5% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**All Coverages**
**Selected Combined Indices Assumed Effective March 23, 2015**

| Proposed Territory | Current Territory | Bodily Injury | Property Damage | Medical Benefits | Comprehensive | Collision | Loss of Use | Uninsured / Underinsured Motorists - Bodily Injury | Uninsured Motorists - Property Damage | Total |
|---|---|---|---|---|---|---|---|---|---|---|
| 226 | 065 | 5.9% | 11.4% | 9.9% | 3.8% | 4.4% | 0.0% | 0.0% | 0.0% | 5.9% |
| 227 | 056 | 6.0% | 11.6% | 9.2% | 3.6% | 4.4% | 0.0% | 0.0% | 0.0% | 6.0% |
| 227 | 060 | 19.6% | 13.4% | 9.0% | -8.4% | 1.7% | 0.0% | 0.0% | 0.0% | 7.0% |
| 227 | 067 | 18.8% | 31.1% | 5.4% | -5.0% | 5.8% | 0.0% | 0.0% | 0.0% | 11.9% |
| 228 | 055 | -8.7% | 3.2% | 1.9% | 13.3% | -5.2% | 0.0% | 0.0% | 0.0% | -1.5% |
| 228 | 056 | -5.5% | 9.7% | 9.5% | 18.6% | 7.4% | 0.0% | 0.0% | 0.0% | 3.6% |
| 228 | 058 | 14.6% | 26.4% | 11.8% | 5.5% | 2.7% | 0.0% | 0.0% | 0.0% | 10.2% |
| 228 | 060 | 5.8% | 11.5% | 9.3% | 3.8% | 4.5% | 0.0% | 0.0% | 0.0% | 5.8% |
| 228 | 066 | 23.0% | 43.3% | 14.7% | -4.8% | 6.8% | 0.0% | 0.0% | 0.0% | 16.2% |
| 229 | 056 | -5.0% | -4.1% | 13.5% | 14.1% | 3.0% | 0.0% | 0.0% | 0.0% | 0.2% |
| 229 | 060 | 6.5% | -2.7% | 13.2% | -0.4% | 0.3% | 0.0% | 0.0% | 0.0% | 1.5% |
| 229 | 065 | 1.2% | 4.3% | -1.7% | -12.2% | 0.9% | 0.0% | 0.0% | 0.0% | -0.5% |
| 229 | 067 | 5.8% | 11.3% | 9.4% | 3.7% | 4.4% | 0.0% | 0.0% | 0.0% | 5.7% |
| 230 | 063 | 12.8% | 19.6% | 10.4% | -8.5% | 6.3% | 0.0% | 0.0% | 0.0% | 8.6% |
| 230 | 065 | 2.7% | 6.0% | 0.2% | -10.6% | 2.2% | 0.0% | 0.0% | 0.0% | 1.0% |
| 230 | 067 | 7.4% | 13.0% | 11.5% | 5.2% | 5.7% | 0.0% | 0.0% | 0.0% | 7.1% |
| 231 | 066 | 6.1% | 11.3% | 10.0% | 4.3% | 5.3% | 0.0% | 0.0% | 0.0% | 6.3% |
| 232 | 047 | -5.5% | -4.8% | 4.5% | 30.7% | -0.2% | 0.0% | 0.0% | 0.0% | 0.0% |
| 232 | 066 | 5.5% | 10.7% | 9.6% | 3.9% | 4.5% | 0.0% | 0.0% | 0.0% | 5.9% |
| 233 | 066 | 5.6% | 10.7% | 9.1% | 3.8% | 4.4% | 0.0% | 0.0% | 0.0% | 5.7% |
| 234 | 049 | 9.3% | -5.6% | 0.9% | 13.2% | 1.1% | 0.0% | 0.0% | 0.0% | 2.9% |
| 234 | 050 | 2.1% | -3.5% | 6.3% | 32.6% | 0.3% | 0.0% | 0.0% | 0.0% | 2.8% |
| 234 | 066 | 5.4% | 10.7% | 9.4% | 3.7% | 4.4% | 0.0% | 0.0% | 0.0% | 5.7% |
| 235 | 058 | -1.0% | -0.7% | 6.4% | 15.5% | 0.5% | 0.0% | 0.0% | 0.0% | 2.2% |
| 235 | 066 | 5.5% | 10.5% | 9.0% | 3.7% | 4.4% | 0.0% | 0.0% | 0.0% | 5.4% |
| 236 | 047 | 6.3% | 11.9% | 9.8% | 4.4% | 5.2% | 0.0% | 0.0% | 0.0% | 6.6% |
| 236 | 048 | 6.8% | 17.1% | 8.6% | 3.0% | 7.3% | 0.0% | 0.0% | 0.0% | 8.3% |
| 236 | 049 | 24.8% | 11.2% | 6.2% | -7.5% | 6.8% | 0.0% | 0.0% | 0.0% | 0.0% |
| 236 | 066 | 20.0% | 32.7% | 15.3% | -14.3% | 10.4% | 0.0% | 0.0% | 0.0% | 14.3% |
| 237 | 048 | -5.4% | -1.2% | 2.9% | 28.7% | 1.5% | 0.0% | 0.0% | 0.0% | 1.9% |
| 237 | 066 | 5.2% | 10.5% | 9.1% | 3.7% | 4.3% | 0.0% | 0.0% | 0.0% | 5.6% |
| 238 | 061 | 5.0% | 9.5% | 9.2% | 3.6% | 3.8% | 0.0% | 0.0% | 0.0% | 5.0% |
| 238 | 062 | -11.9% | -12.7% | -6.2% | -25.0% | -16.1% | 0.0% | 0.0% | 0.0% | 0.0% |
| 238 | 066 | -11.7% | -10.3% | 0.8% | 4.2% | -16.3% | 0.0% | 0.0% | 0.0% | 0.0% |
| 239 | 046 | 5.7% | 11.2% | 9.2% | 3.4% | 4.4% | 0.0% | 0.0% | 0.0% | 5.9% |
| 239 | 047 | 5.2% | 12.9% | 8.9% | -0.7% | -1.7% | 0.0% | 0.0% | 0.0% | 4.1% |
| 240 | 047 | 6.3% | 7.5% | 11.9% | 6.3% | 3.8% | 0.0% | 0.0% | 0.0% | 0.0% |
| 240 | 048 | 6.8% | 12.2% | 10.7% | 4.9% | 5.8% | 0.0% | 0.0% | 0.0% | 6.9% |
| 240 | 066 | 19.9% | 26.5% | 17.5% | -13.0% | 8.7% | 0.0% | 0.0% | 0.0% | 13.2% |
| 241 | 025 | 5.2% | 10.3% | 8.8% | 3.9% | 4.4% | 0.0% | 0.0% | 0.0% | 5.2% |
| 241 | 062 | 0.9% | 2.0% | -12.7% | -29.5% | 3.6% | 0.0% | 0.0% | 0.0% | 0.0% |
| 242 | 024 | -4.2% | 20.8% | -6.7% | 5.6% | 10.6% | 0.0% | 0.0% | 0.0% | 6.1% |
| 242 | 057 | -24.2% | -4.1% | -16.0% | -9.5% | -4.0% | 0.0% | 0.0% | 0.0% | -10.4% |
| 242 | 067 | 5.8% | 10.8% | 9.5% | 3.6% | 4.3% | 0.0% | 0.0% | 0.0% | 5.7% |
| 243 | 057 | 6.7% | 12.2% | 10.5% | 4.1% | 4.9% | 0.0% | 0.0% | 0.0% | 6.6% |
| 243 | 067 | 57.7% | 31.8% | 49.5% | 20.2% | 14.7% | 0.0% | 0.0% | 0.0% | 31.6% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**All Coverages**
**Selected Combined Indices Assumed Effective March 23, 2015**

| Proposed Territory | Current Territory | Bodily Injury | Property Damage | Medical Benefits | Comprehensive | Collision | Loss of Use | Uninsured / Underinsured Motorists - Bodily Injury | Uninsured Motorists - Property Damage | Total |
|---|---|---|---|---|---|---|---|---|---|---|
| 243 | 068 | 35.5% | 17.2% | 42.5% | 13.5% | -5.5% | 0.0% | 0.0% | 0.0% | 13.6% |
| 244 | 054 | 6.5% | 12.1% | 9.8% | 3.8% | 5.0% | 0.0% | 0.0% | 0.0% | 6.3% |
| 244 | 068 | 15.3% | 28.6% | 16.5% | -10.1% | 8.9% | 0.0% | 0.0% | 0.0% | 11.5% |
| 245 | 054 | -1.4% | -1.6% | 4.1% | 22.3% | 1.6% | 0.0% | 0.0% | 0.0% | 2.5% |
| 245 | 056 | 9.0% | 7.4% | 19.4% | 20.8% | 26.7% | 0.0% | 0.0% | 0.0% | 14.4% |
| 245 | 066 | 44.8% | 40.2% | 25.3% | -2.7% | 26.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| 245 | 068 | 6.4% | 12.1% | 10.3% | 4.3% | 5.2% | 0.0% | 0.0% | 0.0% | 6.5% |
| 246 | 028 | 5.9% | 11.3% | 9.7% | 3.8% | 4.5% | 0.0% | 0.0% | 0.0% | 5.8% |
| 247 | 035 | 6.3% | 11.9% | 9.6% | 4.1% | 4.8% | 0.0% | 0.0% | 0.0% | 6.3% |
| 247 | 040 | 17.7% | 22.0% | 8.4% | -4.0% | -2.5% | 0.0% | 0.0% | 0.0% | 8.7% |
| 247 | 068 | 2.4% | 13.1% | 5.0% | 6.0% | -8.9% | 0.0% | 0.0% | 0.0% | 2.2% |
| 248 | 047 | -5.4% | -1.2% | 9.6% | 21.1% | 2.0% | 0.0% | 0.0% | 0.0% | -0.9% |
| 248 | 051 | 5.8% | 11.1% | 9.5% | 3.8% | 4.7% | 0.0% | 0.0% | 0.0% | 5.9% |
| 248 | 066 | 6.1% | 15.8% | 15.2% | -2.7% | 7.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| 249 | 051 | 5.9% | 11.2% | 9.8% | 4.1% | 5.0% | 0.0% | 0.0% | 0.0% | 6.4% |
| 250 | 047 | -9.0% | 11.8% | 13.2% | 18.3% | 2.8% | 0.0% | 0.0% | 0.0% | 3.2% |
| 250 | 049 | 5.3% | 11.1% | 9.3% | 3.6% | 4.4% | 0.0% | 0.0% | 0.0% | 5.7% |
| 250 | 050 | -1.5% | 13.9% | 15.4% | 20.6% | 3.6% | 0.0% | 0.0% | 0.0% | 6.8% |
| 250 | 051 | 1.3% | 27.1% | 13.1% | 1.5% | 5.5% | 0.0% | 0.0% | 0.0% | 8.1% |
| 250 | 066 | 1.6% | 32.8% | 19.0% | -4.8% | 7.9% | 0.0% | 0.0% | 0.0% | 9.7% |
| 251 | 055 | 6.2% | 12.0% | 10.1% | 4.0% | 4.9% | 0.0% | 0.0% | 0.0% | 6.3% |
| 251 | 060 | 24.6% | 21.4% | 18.6% | -4.3% | 16.4% | 0.0% | 0.0% | 0.0% | 14.4% |
| 252 | 028 | 7.0% | 12.7% | 15.8% | 6.2% | 5.8% | 0.0% | 0.0% | 0.0% | 7.2% |
| 252 | 053 | 10.8% | 24.9% | 18.1% | 0.3% | 5.9% | 0.0% | 0.0% | 0.0% | 9.2% |
| 252 | 065 | 6.1% | 11.6% | 9.9% | 4.1% | 4.7% | 0.0% | 0.0% | 0.0% | 6.1% |
| 253 | 028 | -0.3% | -1.8% | -0.4% | 10.6% | 5.6% | 0.0% | 0.0% | 0.0% | -1.0% |
| 253 | 052 | 6.0% | 11.2% | 9.9% | 4.1% | 4.9% | 0.0% | 0.0% | 0.0% | 6.0% |
| 253 | 065 | -1.0% | -2.7% | -5.2% | 8.4% | 4.5% | 0.0% | 0.0% | 0.0% | 1.6% |
| 254 | 034 | 5.9% | 11.1% | 9.0% | 3.5% | 4.5% | 0.0% | 0.0% | 0.0% | 5.8% |
| 254 | 068 | 2.6% | 5.6% | 4.7% | 5.7% | -2.6% | 0.0% | 0.0% | 0.0% | 1.5% |
| 999 | 999 | 5.8% | 11.4% | 9.5% | 3.7% | 4.4% | 0.0% | 0.0% | 0.0% | 5.7% |
| Total | | 6.0% | 11.3% | 9.6% | 3.8% | 4.6% | 0.0% | 0.0% | 0.0% | 6.0% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Bodily Injury**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) Proposed Territory | (2) Current Territory | (4) Proposed Territory 3-Year Loss & DCC Expense Ratio | (5) Proposed Territory Experience Index | (6) Proposed Territory Credibility | (7) Proposed Territory Competitor Index | (8) Credibility-Weighted Unbalanced Index | (9) Proposed Territory Balanced Combined Index | (10) Selected Variable Premium Change | (12) Proposed Territory Total Internal Change | (13) Proposed Territory Selected Base Rate Change | (14) Current Base Rate* | (15) Starting Base Rate for New Territory | (16) Proposed Territory Selected Base Rate | (17) Total Change Including Expense Fee** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 201 | 049 | 80.3% | 1.105 | 27.8% | 1.028 | 1.049 | 1.042 | 7.8% | 0.9% | 6.8% | 135.50 | 149.40 | 159.60 | 13.2% |
| 201 | 050 | 80.3% | 1.105 | 27.8% | 1.028 | 1.049 | 1.042 | 7.8% | 0.9% | 6.8% | 149.40 | 149.40 | 159.60 | 5.5% |
| 201 | 066 | 80.3% | 1.105 | 27.8% | 1.028 | 1.049 | 1.042 | 7.8% | 0.9% | 6.8% | 142.60 | 149.40 | 159.60 | 9.1% |
| 202 | 007 | 47.4% | 0.652 | 3.4% | 0.999 | 0.987 | 0.980 | 7.8% | 0.9% | 6.8% | 127.70 | 142.95 | 152.70 | 15.1% |
| 202 | 025 | 47.4% | 0.652 | 3.4% | 0.999 | 0.987 | 0.980 | 7.8% | 0.9% | 6.8% | 134.50 | 142.95 | 152.70 | 10.8% |
| 202 | 040 | 47.4% | 0.652 | 3.4% | 0.999 | 0.987 | 0.980 | 7.8% | 0.9% | 6.8% | 174.70 | 142.95 | 152.70 | -7.8% |
| 202 | 062 | 47.4% | 0.652 | 3.4% | 0.999 | 0.987 | 0.980 | 7.8% | 0.9% | 6.8% | 143.00 | 142.95 | 152.70 | 6.0% |
| 203 | 034 | 59.7% | 0.821 | 3.4% | 0.968 | 0.963 | 0.956 | 7.8% | 0.9% | 6.8% | 200.40 | 200.40 | 214.00 | 5.8% |
| 203 | 035 | 59.7% | 0.821 | 3.4% | 0.968 | 0.963 | 0.956 | 7.8% | 0.9% | 6.8% | 198.90 | 200.40 | 214.00 | 6.4% |
| 203 | 040 | 59.7% | 0.821 | 3.4% | 0.968 | 0.963 | 0.956 | 7.8% | 0.9% | 6.8% | 174.70 | 200.40 | 214.00 | 17.8% |
| 203 | 062 | 59.7% | 0.821 | 3.4% | 0.968 | 0.963 | 0.956 | 7.8% | 0.9% | 6.8% | 143.00 | 200.40 | 214.00 | 38.4% |
| 204 | 034 | 73.7% | 1.014 | 0.7% | 0.990 | 0.990 | 0.983 | 7.8% | 0.9% | 6.8% | 200.40 | 142.95 | 152.70 | -15.5% |
| 204 | 040 | 73.7% | 1.014 | 0.7% | 0.990 | 0.990 | 0.983 | 7.8% | 0.9% | 6.8% | 174.70 | 142.95 | 152.70 | -7.6% |
| 204 | 058 | 73.7% | 1.014 | 0.7% | 0.990 | 0.990 | 0.983 | 7.8% | 0.9% | 6.8% | 156.20 | 142.95 | 152.70 | -0.3% |
| 204 | 061 | 73.7% | 1.014 | 0.7% | 0.990 | 0.990 | 0.983 | 7.8% | 0.9% | 6.8% | 108.10 | 142.95 | 152.70 | 30.3% |
| 204 | 062 | 73.7% | 1.014 | 0.7% | 0.990 | 0.990 | 0.983 | 7.8% | 0.9% | 6.8% | 143.00 | 142.95 | 152.70 | 6.0% |
| 204 | 066 | 73.7% | 1.014 | 0.7% | 0.990 | 0.990 | 0.983 | 7.8% | 0.9% | 6.8% | 142.60 | 142.95 | 152.70 | 6.3% |
| 205 | 007 | 110.5% | 1.520 | 1.4% | 0.952 | 0.960 | 0.953 | 7.8% | 0.9% | 6.8% | 127.70 | 142.95 | 152.70 | 14.7% |
| 205 | 062 | 110.5% | 1.520 | 1.4% | 0.952 | 0.960 | 0.953 | 7.8% | 0.9% | 6.8% | 143.00 | 142.95 | 152.70 | 5.5% |
| 206 | 035 | 75.3% | 1.036 | 8.1% | 0.968 | 0.974 | 0.967 | 7.8% | 0.9% | 6.8% | 198.90 | 174.69 | 186.60 | -3.9% |
| 206 | 040 | 75.3% | 1.036 | 8.1% | 0.968 | 0.974 | 0.967 | 7.8% | 0.9% | 6.8% | 174.70 | 174.69 | 186.60 | 5.7% |
| 206 | 062 | 75.3% | 1.036 | 8.1% | 0.968 | 0.974 | 0.967 | 7.8% | 0.9% | 6.8% | 143.00 | 174.69 | 186.60 | 23.1% |
| 206 | 067 | 75.3% | 1.036 | 8.1% | 0.968 | 0.974 | 0.967 | 7.8% | 0.9% | 6.8% | 175.20 | 174.69 | 186.60 | 5.4% |
| 206 | 068 | 75.3% | 1.036 | 8.1% | 0.968 | 0.974 | 0.967 | 7.8% | 0.9% | 6.8% | 208.80 | 174.69 | 186.60 | -7.2% |
| 207 | 053 | 16.5% | 0.227 | 8.7% | 1.065 | 0.992 | 0.985 | 7.8% | 0.9% | 6.8% | 175.60 | 175.62 | 187.60 | 5.7% |
| 207 | 065 | 16.5% | 0.227 | 8.7% | 1.065 | 0.992 | 0.985 | 7.8% | 0.9% | 6.8% | 186.10 | 175.62 | 187.60 | 1.3% |
| 208 | 053 | 47.2% | 0.649 | 5.3% | 0.915 | 0.901 | 0.895 | 7.8% | 0.9% | 6.8% | 175.60 | 186.06 | 198.70 | 10.6% |
| 208 | 065 | 47.2% | 0.649 | 5.3% | 0.915 | 0.901 | 0.895 | 7.8% | 0.9% | 6.8% | 186.10 | 186.06 | 198.70 | 5.9% |
| 209 | 028 | 73.0% | 1.004 | 40.9% | 0.997 | 1.000 | 0.993 | 7.8% | 0.9% | 6.8% | 184.10 | 186.06 | 198.70 | 6.7% |
| 209 | 053 | 73.0% | 1.004 | 40.9% | 0.997 | 1.000 | 0.993 | 7.8% | 0.9% | 6.8% | 175.60 | 186.06 | 198.70 | 10.7% |
| 209 | 065 | 73.0% | 1.004 | 40.9% | 0.997 | 1.000 | 0.993 | 7.8% | 0.9% | 6.8% | 186.10 | 186.06 | 198.70 | 5.9% |
| 210 | 028 | 78.8% | 1.084 | 6.9% | 0.947 | 0.956 | 0.949 | 7.8% | 0.9% | 6.8% | 184.10 | 186.06 | 198.70 | 6.6% |
| 210 | 052 | 78.8% | 1.084 | 6.9% | 0.947 | 0.956 | 0.949 | 7.8% | 0.9% | 6.8% | 169.40 | 186.06 | 198.70 | 13.6% |
| 210 | 063 | 78.8% | 1.084 | 6.9% | 0.947 | 0.956 | 0.949 | 7.8% | 0.9% | 6.8% | 164.10 | 186.06 | 198.70 | 16.4% |
| 210 | 065 | 78.8% | 1.084 | 6.9% | 0.947 | 0.956 | 0.949 | 7.8% | 0.9% | 6.8% | 186.10 | 186.06 | 198.70 | 5.8% |
| 211 | 064 | 58.2% | 0.801 | 7.5% | 0.879 | 0.873 | 0.867 | 7.8% | 0.9% | 6.8% | 150.70 | 186.06 | 198.70 | 24.8% |
| 211 | 065 | 58.2% | 0.801 | 7.5% | 0.879 | 0.873 | 0.867 | 7.8% | 0.9% | 6.8% | 186.10 | 186.06 | 198.70 | 6.1% |
| 212 | 065 | 42.6% | 0.586 | 1.4% | 0.864 | 0.860 | 0.854 | 7.8% | 0.9% | 6.8% | 186.10 | 186.06 | 198.70 | 7.1% |
| 213 | 065 | 63.4% | 0.872 | 1.7% | 0.837 | 0.838 | 0.832 | 7.8% | 0.9% | 6.8% | 186.10 | 186.06 | 198.70 | 5.6% |
| 213 | 066 | 63.4% | 0.872 | 1.7% | 0.837 | 0.838 | 0.832 | 7.8% | 0.9% | 6.8% | 142.60 | 186.06 | 198.70 | 29.5% |
| 214 | 007 | 154.4% | 2.124 | 0.7% | 1.098 | 1.105 | 1.097 | 7.8% | 0.9% | 6.8% | 127.70 | 142.95 | 152.70 | 14.5% |
| 214 | 036 | 154.4% | 2.124 | 0.7% | 1.098 | 1.105 | 1.097 | 7.8% | 0.9% | 6.8% | 222.50 | 142.95 | 152.70 | -21.5% |
| 214 | 062 | 154.4% | 2.124 | 0.7% | 1.098 | 1.105 | 1.097 | 7.8% | 0.9% | 6.8% | 143.00 | 142.95 | 152.70 | 5.4% |
| 215 | 036 | 91.2% | 1.254 | 0.3% | 0.782 | 0.783 | 0.778 | 7.8% | 0.9% | 6.8% | 222.50 | 222.52 | 237.70 | 6.2% |
| 215 | 062 | 91.2% | 1.254 | 0.3% | 0.782 | 0.783 | 0.778 | 7.8% | 0.9% | 6.8% | 143.00 | 222.52 | 237.70 | 53.6% |
| 216 | 007 | 71.2% | 0.979 | 1.7% | 1.042 | 1.041 | 1.034 | 7.8% | 0.9% | 6.8% | 127.70 | 127.69 | 136.40 | 5.9% |
| 216 | 024 | 71.2% | 0.979 | 1.7% | 1.042 | 1.041 | 1.034 | 7.8% | 0.9% | 6.8% | 199.90 | 127.69 | 136.40 | -19.6% |
| 216 | 036 | 71.2% | 0.979 | 1.7% | 1.042 | 1.041 | 1.034 | 7.8% | 0.9% | 6.8% | 222.50 | 127.69 | 136.40 | -24.2% |
| 216 | 062 | 71.2% | 0.979 | 1.7% | 1.042 | 1.041 | 1.034 | 7.8% | 0.9% | 6.8% | 143.00 | 127.69 | 136.40 | -1.7% |
| 217 | 024 | 85.7% | 1.179 | 11.5% | 1.015 | 1.034 | 1.027 | 7.8% | 0.9% | 6.8% | 199.90 | 199.88 | 213.50 | 6.0% |
| 217 | 036 | 85.7% | 1.179 | 11.5% | 1.015 | 1.034 | 1.027 | 7.8% | 0.9% | 6.8% | 222.50 | 199.88 | 213.50 | -2.2% |
| 217 | 062 | 85.7% | 1.179 | 11.5% | 1.015 | 1.034 | 1.027 | 7.8% | 0.9% | 6.8% | 143.00 | 199.88 | 213.50 | 38.5% |
| 217 | 067 | 85.7% | 1.179 | 11.5% | 1.015 | 1.034 | 1.027 | 7.8% | 0.9% | 6.8% | 175.20 | 199.88 | 213.50 | 17.5% |
| 217 | 068 | 85.7% | 1.179 | 11.5% | 1.015 | 1.034 | 1.027 | 7.8% | 0.9% | 6.8% | 208.80 | 199.88 | 213.50 | 2.6% |
| 218 | 024 | 412.6% | 5.675 | 0.7% | 0.936 | 0.969 | 0.962 | 7.8% | 0.9% | 6.8% | 199.90 | 199.88 | 213.50 | 7.3% |
| 218 | 036 | 412.6% | 5.675 | 0.7% | 0.936 | 0.969 | 0.962 | 7.8% | 0.9% | 6.8% | 222.50 | 199.88 | 213.50 | -1.0% |
| 218 | 062 | 412.6% | 5.675 | 0.7% | 0.936 | 0.969 | 0.962 | 7.8% | 0.9% | 6.8% | 143.00 | 199.88 | 213.50 | 39.9% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Bodily Injury**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) Proposed Territory | (2) Current Territory | (4) Proposed Territory 3-Year Loss & DCC Expense Ratio | (5) Proposed Territory Experience Index | (6) Proposed Territory Credibility | (7) Proposed Territory Competitor Index | (8) Credibility-Weighted Unbalanced Index | (9) Proposed Territory Balanced Combined Index | (13) Selected Variable Premium Change | (14) Proposed Territory Total Internal Change | (15) Proposed Territory Selected Base Rate Change | (16) Current Base Rate* | (17) Starting Base Rate for New Territory | (18) Proposed Territory Selected Base Rate | (19) Total Change Including Expense Fee** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 218 | 063 | 412.6% | 5.675 | 0.7% | 0.936 | 0.969 | 0.962 | 7.8% | 0.9% | 6.8% | 164.10 | 199.88 | 213.50 | 25.2% |
| 218 | 065 | 412.6% | 5.675 | 0.7% | 0.936 | 0.969 | 0.962 | 7.8% | 0.9% | 6.8% | 186.10 | 199.88 | 213.50 | 13.4% |
| 218 | 067 | 412.6% | 5.675 | 0.7% | 0.936 | 0.969 | 0.962 | 7.8% | 0.9% | 6.8% | 175.20 | 199.88 | 213.50 | 18.8% |
| 219 | 024 | 0.0% | 0.000 | 0.0% | 1.041 | 1.041 | 1.034 | 7.8% | 0.9% | 6.8% | 199.90 | 164.15 | 175.30 | -8.6% |
| 219 | 036 | 0.0% | 0.000 | 0.0% | 1.041 | 1.041 | 1.034 | 7.8% | 0.9% | 6.8% | 222.50 | 164.15 | 175.30 | -15.3% |
| 219 | 062 | 0.0% | 0.000 | 0.0% | 1.041 | 1.041 | 1.034 | 7.8% | 0.9% | 6.8% | 143.00 | 164.15 | 175.30 | 17.7% |
| 219 | 063 | 0.0% | 0.000 | 0.0% | 1.041 | 1.041 | 1.034 | 7.8% | 0.9% | 6.8% | 164.10 | 164.15 | 175.30 | 5.8% |
| 219 | 065 | 0.0% | 0.000 | 0.0% | 1.041 | 1.041 | 1.034 | 7.8% | 0.9% | 6.8% | 186.10 | 164.15 | 175.30 | -3.7% |
| 219 | 067 | 0.0% | 0.000 | 0.0% | 1.041 | 1.041 | 1.034 | 7.8% | 0.9% | 6.8% | 175.20 | 164.15 | 175.30 | 0.7% |
| 220 | 036 | 81.2% | 1.117 | 0.3% | 1.006 | 1.006 | 0.999 | 7.8% | 0.9% | 6.8% | 222.50 | 222.52 | 237.70 | 6.7% |
| 220 | 052 | 81.2% | 1.117 | 0.3% | 1.006 | 1.006 | 0.999 | 7.8% | 0.9% | 6.8% | 169.40 | 222.52 | 237.70 | 32.1% |
| 221 | 035 | 74.7% | 1.028 | 10.4% | 0.922 | 0.933 | 0.927 | 7.8% | 0.9% | 6.8% | 198.90 | 208.79 | 223.00 | 10.0% |
| 221 | 040 | 74.7% | 1.028 | 10.4% | 0.922 | 0.933 | 0.927 | 7.8% | 0.9% | 6.8% | 174.70 | 208.79 | 223.00 | 21.9% |
| 221 | 054 | 74.7% | 1.028 | 10.4% | 0.922 | 0.933 | 0.927 | 7.8% | 0.9% | 6.8% | 230.70 | 208.79 | 223.00 | -1.8% |
| 221 | 056 | 74.7% | 1.028 | 10.4% | 0.922 | 0.933 | 0.927 | 7.8% | 0.9% | 6.8% | 202.60 | 208.79 | 223.00 | 8.5% |
| 221 | 066 | 74.7% | 1.028 | 10.4% | 0.922 | 0.933 | 0.927 | 7.8% | 0.9% | 6.8% | 142.60 | 208.79 | 223.00 | 43.9% |
| 221 | 067 | 74.7% | 1.028 | 10.4% | 0.922 | 0.933 | 0.927 | 7.8% | 0.9% | 6.8% | 175.20 | 208.79 | 223.00 | 21.6% |
| 221 | 068 | 74.7% | 1.028 | 10.4% | 0.922 | 0.933 | 0.927 | 7.8% | 0.9% | 6.8% | 208.80 | 208.79 | 223.00 | 5.9% |
| 222 | 058 | 84.6% | 1.164 | 1.4% | 0.937 | 0.940 | 0.933 | 7.8% | 0.9% | 6.8% | 156.20 | 142.64 | 152.30 | -1.1% |
| 222 | 060 | 84.6% | 1.164 | 1.4% | 0.937 | 0.940 | 0.933 | 7.8% | 0.9% | 6.8% | 173.70 | 142.64 | 152.30 | -8.0% |
| 222 | 066 | 84.6% | 1.164 | 1.4% | 0.937 | 0.940 | 0.933 | 7.8% | 0.9% | 6.8% | 142.60 | 142.64 | 152.30 | 5.4% |
| 223 | 040 | 49.7% | 0.684 | 7.2% | 0.983 | 0.961 | 0.954 | 7.8% | 0.9% | 6.8% | 174.70 | 208.79 | 223.00 | 22.6% |
| 223 | 057 | 49.7% | 0.684 | 7.2% | 0.983 | 0.961 | 0.954 | 7.8% | 0.9% | 6.8% | 278.20 | 208.79 | 223.00 | -14.4% |
| 223 | 067 | 49.7% | 0.684 | 7.2% | 0.983 | 0.961 | 0.954 | 7.8% | 0.9% | 6.8% | 175.20 | 208.79 | 223.00 | 22.4% |
| 223 | 068 | 49.7% | 0.684 | 7.2% | 0.983 | 0.961 | 0.954 | 7.8% | 0.9% | 6.8% | 208.80 | 208.79 | 223.00 | 6.4% |
| 224 | 058 | 202.6% | 2.787 | 4.4% | 0.998 | 1.077 | 1.070 | 7.8% | 0.9% | 6.8% | 156.20 | 150.73 | 161.00 | 3.3% |
| 224 | 060 | 202.6% | 2.787 | 4.4% | 0.998 | 1.077 | 1.070 | 7.8% | 0.9% | 6.8% | 173.70 | 150.73 | 161.00 | -4.2% |
| 224 | 064 | 202.6% | 2.787 | 4.4% | 0.998 | 1.077 | 1.070 | 7.8% | 0.9% | 6.8% | 150.70 | 150.73 | 161.00 | 6.0% |
| 224 | 065 | 202.6% | 2.787 | 4.4% | 0.998 | 1.077 | 1.070 | 7.8% | 0.9% | 6.8% | 186.10 | 150.73 | 161.00 | -8.7% |
| 224 | 066 | 202.6% | 2.787 | 4.4% | 0.998 | 1.077 | 1.070 | 7.8% | 0.9% | 6.8% | 142.60 | 150.73 | 161.00 | 10.4% |
| 225 | 060 | 98.2% | 1.351 | 2.7% | 1.002 | 1.011 | 1.004 | 7.8% | 0.9% | 6.8% | 173.70 | 173.67 | 185.50 | 5.9% |
| 225 | 064 | 98.2% | 1.351 | 2.7% | 1.002 | 1.011 | 1.004 | 7.8% | 0.9% | 6.8% | 150.70 | 173.67 | 185.50 | 18.0% |
| 225 | 065 | 98.2% | 1.351 | 2.7% | 1.002 | 1.011 | 1.004 | 7.8% | 0.9% | 6.8% | 186.10 | 173.67 | 185.50 | 0.7% |
| 226 | 065 | 53.6% | 0.737 | 3.4% | 0.920 | 0.914 | 0.908 | 7.8% | 0.9% | 6.8% | 186.10 | 186.06 | 198.70 | 5.9% |
| 227 | 056 | 70.6% | 0.971 | 24.0% | 1.047 | 1.029 | 1.022 | 7.8% | 0.9% | 6.8% | 202.60 | 202.65 | 216.40 | 6.0% |
| 227 | 060 | 70.6% | 0.971 | 24.0% | 1.047 | 1.029 | 1.022 | 7.8% | 0.9% | 6.8% | 173.70 | 202.65 | 216.40 | 19.6% |
| 227 | 067 | 70.6% | 0.971 | 24.0% | 1.047 | 1.029 | 1.022 | 7.8% | 0.9% | 6.8% | 175.20 | 202.65 | 216.40 | 18.8% |
| 228 | 055 | 73.9% | 1.017 | 9.2% | 1.020 | 1.020 | 1.013 | 7.8% | 0.9% | 6.8% | 212.50 | 173.67 | 185.50 | -8.7% |
| 228 | 056 | 73.9% | 1.017 | 9.2% | 1.020 | 1.020 | 1.013 | 7.8% | 0.9% | 6.8% | 202.60 | 173.67 | 185.50 | -5.5% |
| 228 | 058 | 73.9% | 1.017 | 9.2% | 1.020 | 1.020 | 1.013 | 7.8% | 0.9% | 6.8% | 156.20 | 173.67 | 185.50 | 14.6% |
| 228 | 060 | 73.9% | 1.017 | 9.2% | 1.020 | 1.020 | 1.013 | 7.8% | 0.9% | 6.8% | 173.70 | 173.67 | 185.50 | 5.8% |
| 228 | 066 | 73.9% | 1.017 | 9.2% | 1.020 | 1.020 | 1.013 | 7.8% | 0.9% | 6.8% | 142.60 | 173.67 | 185.50 | 23.0% |
| 229 | 056 | 109.5% | 1.506 | 10.9% | 1.062 | 1.110 | 1.102 | 7.8% | 0.9% | 6.8% | 202.60 | 175.21 | 187.10 | -5.0% |
| 229 | 060 | 109.5% | 1.506 | 10.9% | 1.062 | 1.110 | 1.102 | 7.8% | 0.9% | 6.8% | 173.70 | 175.21 | 187.10 | 6.5% |
| 229 | 065 | 109.5% | 1.506 | 10.9% | 1.062 | 1.110 | 1.102 | 7.8% | 0.9% | 6.8% | 186.10 | 175.21 | 187.10 | 1.2% |
| 229 | 067 | 109.5% | 1.506 | 10.9% | 1.062 | 1.110 | 1.102 | 7.8% | 0.9% | 6.8% | 175.20 | 175.21 | 187.10 | 5.8% |
| 230 | 063 | 58.3% | 0.802 | 1.0% | 1.082 | 1.079 | 1.071 | 7.8% | 0.9% | 6.8% | 164.10 | 175.21 | 187.10 | 12.8% |
| 230 | 065 | 58.3% | 0.802 | 1.0% | 1.082 | 1.079 | 1.071 | 7.8% | 0.9% | 6.8% | 186.10 | 175.21 | 187.10 | 2.7% |
| 230 | 067 | 58.3% | 0.802 | 1.0% | 1.082 | 1.079 | 1.071 | 7.8% | 0.9% | 6.8% | 175.20 | 175.21 | 187.10 | 7.4% |
| 231 | 066 | 58.7% | 0.807 | 2.7% | 0.901 | 0.898 | 0.892 | 7.8% | 0.9% | 6.8% | 142.60 | 142.64 | 152.30 | 6.1% |
| 232 | 047 | 21.6% | 0.297 | 1.4% | 0.904 | 0.896 | 0.890 | 7.8% | 0.9% | 6.8% | 168.10 | 142.64 | 152.30 | -5.5% |
| 232 | 066 | 21.6% | 0.297 | 1.4% | 0.904 | 0.896 | 0.890 | 7.8% | 0.9% | 6.8% | 142.60 | 142.64 | 152.30 | 5.5% |
| 233 | 066 | 21.0% | 0.289 | 8.4% | 0.942 | 0.887 | 0.881 | 7.8% | 0.9% | 6.8% | 142.60 | 142.64 | 152.30 | 5.6% |
| 234 | 049 | 101.5% | 1.396 | 5.9% | 0.980 | 1.005 | 0.998 | 7.8% | 0.9% | 6.8% | 135.50 | 142.64 | 152.30 | 9.3% |
| 234 | 050 | 101.5% | 1.396 | 5.9% | 0.980 | 1.005 | 0.998 | 7.8% | 0.9% | 6.8% | 149.40 | 142.64 | 152.30 | 2.1% |
| 234 | 066 | 101.5% | 1.396 | 5.9% | 0.980 | 1.005 | 0.998 | 7.8% | 0.9% | 6.8% | 142.60 | 142.64 | 152.30 | 5.4% |
| 235 | 058 | 64.3% | 0.884 | 22.3% | 0.943 | 0.930 | 0.924 | 7.8% | 0.9% | 6.8% | 156.20 | 142.64 | 152.30 | -1.0% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Bodily Injury**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) Proposed Territory | (2) Current Territory | (4) Proposed Territory 3-Year Loss & DCC Expense Ratio | (5) Proposed Territory Experience Index | (6) Proposed Territory Credibility | (7) Proposed Territory Competitor Index | (8) Credibility-Weighted Unbalanced Index | (9) Proposed Territory Balanced Combined Index | (13) Selected Variable Premium Change | (14) Proposed Territory Total Internal Change | (15) Proposed Territory Selected Base Rate Change | (16) Current Base Rate* | (17) Starting Base Rate for New Territory | (18) Proposed Territory Selected Base Rate | (19) Total Change Including Expense Fee** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 235 | 066 | 64.3% | 0.884 | 22.3% | 0.943 | 0.930 | 0.924 | 7.8% | 0.9% | 6.8% | 142.60 | 142.64 | 152.30 | 5.5% |
| 236 | 047 | 111.3% | 1.531 | 8.7% | 0.955 | 1.005 | 0.998 | 7.8% | 0.9% | 6.8% | 168.10 | 168.14 | 179.60 | 6.3% |
| 236 | 048 | 111.3% | 1.531 | 8.7% | 0.955 | 1.005 | 0.998 | 7.8% | 0.9% | 6.8% | 167.00 | 168.14 | 179.60 | 6.8% |
| 236 | 049 | 111.3% | 1.531 | 8.7% | 0.955 | 1.005 | 0.998 | 7.8% | 0.9% | 6.8% | 135.50 | 168.14 | 179.60 | 24.8% |
| 236 | 066 | 111.3% | 1.531 | 8.7% | 0.955 | 1.005 | 0.998 | 7.8% | 0.9% | 6.8% | 142.60 | 168.14 | 179.60 | 20.0% |
| 237 | 048 | 0.6% | 0.008 | 1.0% | 0.957 | 0.948 | 0.941 | 7.8% | 0.9% | 6.8% | 167.00 | 142.64 | 152.30 | -5.4% |
| 237 | 066 | 0.6% | 0.008 | 1.0% | 0.957 | 0.948 | 0.941 | 7.8% | 0.9% | 6.8% | 142.60 | 142.64 | 152.30 | 5.2% |
| 238 | 061 | 4.4% | 0.061 | 0.3% | 1.192 | 1.189 | 1.181 | 7.8% | 0.9% | 6.8% | 108.10 | 108.13 | 115.50 | 5.0% |
| 238 | 062 | 4.4% | 0.061 | 0.3% | 1.192 | 1.189 | 1.181 | 7.8% | 0.9% | 6.8% | 143.00 | 108.13 | 115.50 | -11.9% |
| 238 | 066 | 4.4% | 0.061 | 0.3% | 1.192 | 1.189 | 1.181 | 7.8% | 0.9% | 6.8% | 142.60 | 108.13 | 115.50 | -11.7% |
| 239 | 046 | 82.5% | 1.135 | 13.9% | 0.980 | 1.002 | 0.995 | 7.8% | 0.9% | 6.8% | 167.00 | 167.01 | 178.40 | 5.7% |
| 239 | 047 | 82.5% | 1.135 | 13.9% | 0.980 | 1.002 | 0.995 | 7.8% | 0.9% | 6.8% | 168.10 | 167.01 | 178.40 | 5.2% |
| 240 | 047 | 35.2% | 0.484 | 5.3% | 0.932 | 0.908 | 0.902 | 7.8% | 0.9% | 6.8% | 168.10 | 167.01 | 178.40 | 6.3% |
| 240 | 048 | 35.2% | 0.484 | 5.3% | 0.932 | 0.908 | 0.902 | 7.8% | 0.9% | 6.8% | 167.00 | 167.01 | 178.40 | 6.8% |
| 240 | 066 | 35.2% | 0.484 | 5.3% | 0.932 | 0.908 | 0.902 | 7.8% | 0.9% | 6.8% | 142.60 | 167.01 | 178.40 | 19.9% |
| 241 | 025 | 105.5% | 1.451 | 1.0% | 1.238 | 1.240 | 1.231 | 7.8% | 0.9% | 6.8% | 134.50 | 134.45 | 143.60 | 5.2% |
| 241 | 062 | 105.5% | 1.451 | 1.0% | 1.238 | 1.240 | 1.231 | 7.8% | 0.9% | 6.8% | 143.00 | 134.45 | 143.60 | 0.9% |
| 242 | 024 | 44.4% | 0.611 | 0.3% | 1.019 | 1.018 | 1.011 | 7.8% | 0.9% | 6.8% | 199.90 | 175.21 | 187.10 | -4.2% |
| 242 | 057 | 44.4% | 0.611 | 0.3% | 1.019 | 1.018 | 1.011 | 7.8% | 0.9% | 6.8% | 278.20 | 175.21 | 187.10 | -24.2% |
| 242 | 067 | 44.4% | 0.611 | 0.3% | 1.019 | 1.018 | 1.011 | 7.8% | 0.9% | 6.8% | 175.20 | 175.21 | 187.10 | 5.8% |
| 243 | 057 | 81.5% | 1.121 | 25.2% | 0.985 | 1.019 | 1.012 | 7.8% | 0.9% | 6.8% | 278.20 | 278.22 | 297.10 | 6.7% |
| 243 | 067 | 81.5% | 1.121 | 25.2% | 0.985 | 1.019 | 1.012 | 7.8% | 0.9% | 6.8% | 175.20 | 278.22 | 297.10 | 57.7% |
| 243 | 068 | 81.5% | 1.121 | 25.2% | 0.985 | 1.019 | 1.012 | 7.8% | 0.9% | 6.8% | 208.80 | 278.22 | 297.10 | 35.5% |
| 244 | 054 | 122.8% | 1.689 | 24.8% | 1.009 | 1.178 | 1.170 | 7.8% | 0.9% | 6.8% | 230.70 | 230.71 | 246.40 | 6.5% |
| 244 | 068 | 122.8% | 1.689 | 24.8% | 1.009 | 1.178 | 1.170 | 7.8% | 0.9% | 6.8% | 208.80 | 230.71 | 246.40 | 15.3% |
| 245 | 054 | 34.5% | 0.475 | 2.7% | 0.998 | 0.984 | 0.977 | 7.8% | 0.9% | 6.8% | 230.70 | 208.79 | 223.00 | -1.4% |
| 245 | 056 | 34.5% | 0.475 | 2.7% | 0.998 | 0.984 | 0.977 | 7.8% | 0.9% | 6.8% | 202.60 | 208.79 | 223.00 | 9.0% |
| 245 | 066 | 34.5% | 0.475 | 2.7% | 0.998 | 0.984 | 0.977 | 7.8% | 0.9% | 6.8% | 142.60 | 208.79 | 223.00 | 44.8% |
| 245 | 068 | 34.5% | 0.475 | 2.7% | 0.998 | 0.984 | 0.977 | 7.8% | 0.9% | 6.8% | 208.80 | 208.79 | 223.00 | 6.4% |
| 246 | 028 | 106.3% | 1.462 | 16.2% | 0.999 | 1.074 | 1.067 | 7.8% | 0.9% | 6.8% | 184.10 | 184.12 | 196.60 | 5.9% |
| 247 | 035 | 59.4% | 0.817 | 16.4% | 1.024 | 0.990 | 0.983 | 7.8% | 0.9% | 6.8% | 198.90 | 198.86 | 212.40 | 6.3% |
| 247 | 040 | 59.4% | 0.817 | 16.4% | 1.024 | 0.990 | 0.983 | 7.8% | 0.9% | 6.8% | 174.70 | 198.86 | 212.40 | 17.7% |
| 247 | 068 | 59.4% | 0.817 | 16.4% | 1.024 | 0.990 | 0.983 | 7.8% | 0.9% | 6.8% | 208.80 | 198.86 | 212.40 | 2.4% |
| 248 | 047 | 50.5% | 0.695 | 5.9% | 1.010 | 0.991 | 0.984 | 7.8% | 0.9% | 6.8% | 168.10 | 143.16 | 152.90 | -5.4% |
| 248 | 051 | 50.5% | 0.695 | 5.9% | 1.010 | 0.991 | 0.984 | 7.8% | 0.9% | 6.8% | 143.20 | 143.16 | 152.90 | 5.8% |
| 248 | 066 | 50.5% | 0.695 | 5.9% | 1.010 | 0.991 | 0.984 | 7.8% | 0.9% | 6.8% | 142.60 | 143.16 | 152.90 | 6.1% |
| 249 | 051 | 74.9% | 1.030 | 3.4% | 1.027 | 1.027 | 1.020 | 7.8% | 0.9% | 6.8% | 143.20 | 143.16 | 152.90 | 5.9% |
| 250 | 047 | 73.6% | 1.012 | 40.9% | 1.078 | 1.051 | 1.044 | 7.8% | 0.9% | 6.8% | 168.10 | 135.48 | 144.70 | -9.0% |
| 250 | 049 | 73.6% | 1.012 | 40.9% | 1.078 | 1.051 | 1.044 | 7.8% | 0.9% | 6.8% | 135.50 | 135.48 | 144.70 | 5.3% |
| 250 | 050 | 73.6% | 1.012 | 40.9% | 1.078 | 1.051 | 1.044 | 7.8% | 0.9% | 6.8% | 149.40 | 135.48 | 144.70 | -1.5% |
| 250 | 051 | 73.6% | 1.012 | 40.9% | 1.078 | 1.051 | 1.044 | 7.8% | 0.9% | 6.8% | 143.20 | 135.48 | 144.70 | 1.3% |
| 250 | 066 | 73.6% | 1.012 | 40.9% | 1.078 | 1.051 | 1.044 | 7.8% | 0.9% | 6.8% | 142.60 | 135.48 | 144.70 | 1.6% |
| 251 | 055 | 55.9% | 0.769 | 6.6% | 0.984 | 0.970 | 0.963 | 7.8% | 0.9% | 6.8% | 212.50 | 212.48 | 226.90 | 6.2% |
| 251 | 060 | 55.9% | 0.769 | 6.6% | 0.984 | 0.970 | 0.963 | 7.8% | 0.9% | 6.8% | 173.70 | 212.48 | 226.90 | 24.6% |
| 252 | 028 | 73.8% | 1.015 | 4.0% | 0.957 | 0.959 | 0.952 | 7.8% | 0.9% | 6.8% | 184.10 | 186.06 | 198.70 | 7.0% |
| 252 | 053 | 73.8% | 1.015 | 4.0% | 0.957 | 0.959 | 0.952 | 7.8% | 0.9% | 6.8% | 175.60 | 186.06 | 198.70 | 10.8% |
| 252 | 065 | 73.8% | 1.015 | 4.0% | 0.957 | 0.959 | 0.952 | 7.8% | 0.9% | 6.8% | 186.10 | 186.06 | 198.70 | 6.1% |
| 253 | 028 | 26.1% | 0.359 | 0.7% | 1.094 | 1.089 | 1.081 | 7.8% | 0.9% | 6.8% | 184.10 | 169.37 | 180.90 | -0.3% |
| 253 | 052 | 26.1% | 0.359 | 0.7% | 1.094 | 1.089 | 1.081 | 7.8% | 0.9% | 6.8% | 169.40 | 169.37 | 180.90 | 6.0% |
| 253 | 065 | 26.1% | 0.359 | 0.7% | 1.094 | 1.089 | 1.081 | 7.8% | 0.9% | 6.8% | 186.10 | 169.37 | 180.90 | -1.0% |
| 254 | 034 | 135.2% | 1.860 | 2.4% | 0.929 | 0.951 | 0.944 | 7.8% | 0.9% | 6.8% | 200.40 | 200.40 | 214.00 | 5.9% |
| 254 | 068 | 135.2% | 1.860 | 2.4% | 0.929 | 0.951 | 0.944 | 7.8% | 0.9% | 6.8% | 208.80 | 200.40 | 214.00 | 2.6% |
| 999 | 999 | 36.0% | 0.495 | 1.4% | 1.013 | 1.006 | 0.999 | 7.8% | 0.9% | 6.8% | 167.90 | 167.90 | 179.30 | 5.8% |
| Total | | 72.7% | | | | 1.007 | 1.000 | 7.8% | 0.9% | 6.8% | | | | 6.0% |

* Effective 3/23/2014, Model Year 2015

** Current Expense Fee is $33.10, Proposed is $33.10

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Property Damage**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (4) | (5) | (6) | (7) | (8) | (9) | (13) | (14) | (15) | (16) | (17) | (18) | (19) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Starting Base Rate for New Territory | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 201 | 049 | 78.8% | 1.094 | 69.0% | 0.964 | 1.054 | 1.040 | 15.6% | -4.4% | 20.9% | 150.20 | 145.39 | 175.80 | 8.5% |
| 201 | 050 | 78.8% | 1.094 | 69.0% | 0.964 | 1.054 | 1.040 | 15.6% | -4.4% | 20.9% | 145.40 | 145.39 | 175.80 | 11.2% |
| 201 | 066 | 78.8% | 1.094 | 69.0% | 0.964 | 1.054 | 1.040 | 15.6% | -4.4% | 20.9% | 119.10 | 145.39 | 175.80 | 29.3% |
| 202 | 007 | 73.6% | 1.022 | 18.9% | 0.962 | 0.973 | 0.961 | 15.6% | -4.4% | 20.9% | 120.10 | 124.97 | 151.10 | 14.8% |
| 202 | 025 | 73.6% | 1.022 | 18.9% | 0.962 | 0.973 | 0.961 | 15.6% | -4.4% | 20.9% | 111.40 | 124.97 | 151.10 | 21.4% |
| 202 | 040 | 73.6% | 1.022 | 18.9% | 0.962 | 0.973 | 0.961 | 15.6% | -4.4% | 20.9% | 143.30 | 124.97 | 151.10 | 1.1% |
| 202 | 062 | 73.6% | 1.022 | 18.9% | 0.962 | 0.973 | 0.961 | 15.6% | -4.4% | 20.9% | 125.00 | 124.97 | 151.10 | 11.5% |
| 203 | 034 | 69.7% | 0.968 | 13.1% | 1.042 | 1.032 | 1.019 | 15.6% | -4.4% | 20.9% | 147.60 | 147.62 | 178.50 | 11.3% |
| 203 | 035 | 69.7% | 0.968 | 13.1% | 1.042 | 1.032 | 1.019 | 15.6% | -4.4% | 20.9% | 160.30 | 147.62 | 178.50 | 4.7% |
| 203 | 040 | 69.7% | 0.968 | 13.1% | 1.042 | 1.032 | 1.019 | 15.6% | -4.4% | 20.9% | 143.30 | 147.62 | 178.50 | 13.8% |
| 203 | 062 | 69.7% | 0.968 | 13.1% | 1.042 | 1.032 | 1.019 | 15.6% | -4.4% | 20.9% | 125.00 | 147.62 | 178.50 | 26.3% |
| 204 | 034 | 43.7% | 0.607 | 11.9% | 0.984 | 0.939 | 0.927 | 15.6% | -4.4% | 20.9% | 147.60 | 124.97 | 151.10 | -0.8% |
| 204 | 040 | 43.7% | 0.607 | 11.9% | 0.984 | 0.939 | 0.927 | 15.6% | -4.4% | 20.9% | 143.30 | 124.97 | 151.10 | 1.2% |
| 204 | 058 | 43.7% | 0.607 | 11.9% | 0.984 | 0.939 | 0.927 | 15.6% | -4.4% | 20.9% | 139.30 | 124.97 | 151.10 | 3.2% |
| 204 | 061 | 43.7% | 0.607 | 11.9% | 0.984 | 0.939 | 0.927 | 15.6% | -4.4% | 20.9% | 85.90 | 124.97 | 151.10 | 47.6% |
| 204 | 062 | 43.7% | 0.607 | 11.9% | 0.984 | 0.939 | 0.927 | 15.6% | -4.4% | 20.9% | 125.00 | 124.97 | 151.10 | 11.4% |
| 204 | 066 | 43.7% | 0.607 | 11.9% | 0.984 | 0.939 | 0.927 | 15.6% | -4.4% | 20.9% | 119.10 | 124.97 | 151.10 | 15.3% |
| 205 | 007 | 46.2% | 0.642 | 7.5% | 0.922 | 0.901 | 0.889 | 15.6% | -4.4% | 20.9% | 120.10 | 124.97 | 151.10 | 14.5% |
| 205 | 062 | 46.2% | 0.642 | 7.5% | 0.922 | 0.901 | 0.889 | 15.6% | -4.4% | 20.9% | 125.00 | 124.97 | 151.10 | 11.1% |
| 206 | 035 | 63.3% | 0.879 | 26.9% | 0.938 | 0.922 | 0.910 | 15.6% | -4.4% | 20.9% | 160.30 | 143.26 | 173.20 | 2.3% |
| 206 | 040 | 63.3% | 0.879 | 26.9% | 0.938 | 0.922 | 0.910 | 15.6% | -4.4% | 20.9% | 143.30 | 143.26 | 173.20 | 11.0% |
| 206 | 062 | 63.3% | 0.879 | 26.9% | 0.938 | 0.922 | 0.910 | 15.6% | -4.4% | 20.9% | 125.00 | 143.26 | 173.20 | 23.1% |
| 206 | 067 | 63.3% | 0.879 | 26.9% | 0.938 | 0.922 | 0.910 | 15.6% | -4.4% | 20.9% | 136.10 | 143.26 | 173.20 | 15.4% |
| 206 | 068 | 63.3% | 0.879 | 26.9% | 0.938 | 0.922 | 0.910 | 15.6% | -4.4% | 20.9% | 158.10 | 143.26 | 173.20 | 3.4% |
| 207 | 053 | 93.9% | 1.304 | 36.9% | 1.153 | 1.209 | 1.193 | 15.6% | -4.4% | 20.9% | 128.10 | 128.12 | 154.90 | 10.6% |
| 207 | 065 | 93.9% | 1.304 | 36.9% | 1.153 | 1.209 | 1.193 | 15.6% | -4.4% | 20.9% | 148.70 | 128.12 | 154.90 | -0.2% |
| 208 | 053 | 66.2% | 0.919 | 24.5% | 0.964 | 0.953 | 0.941 | 15.6% | -4.4% | 20.9% | 128.10 | 148.74 | 179.80 | 24.9% |
| 208 | 065 | 66.2% | 0.919 | 24.5% | 0.964 | 0.953 | 0.941 | 15.6% | -4.4% | 20.9% | 148.70 | 148.74 | 179.80 | 11.4% |
| 209 | 028 | 82.5% | 1.146 | 77.9% | 1.062 | 1.127 | 1.113 | 15.6% | -4.4% | 20.9% | 146.70 | 148.74 | 179.80 | 12.4% |
| 209 | 053 | 82.5% | 1.146 | 77.9% | 1.062 | 1.127 | 1.113 | 15.6% | -4.4% | 20.9% | 128.10 | 148.74 | 179.80 | 24.5% |
| 209 | 065 | 82.5% | 1.146 | 77.9% | 1.062 | 1.127 | 1.113 | 15.6% | -4.4% | 20.9% | 148.70 | 148.74 | 179.80 | 11.2% |
| 210 | 028 | 63.3% | 0.879 | 28.0% | 0.929 | 0.915 | 0.903 | 15.6% | -4.4% | 20.9% | 146.70 | 148.74 | 179.80 | 12.3% |
| 210 | 052 | 63.3% | 0.879 | 28.0% | 0.929 | 0.915 | 0.903 | 15.6% | -4.4% | 20.9% | 122.80 | 148.74 | 179.80 | 28.6% |
| 210 | 063 | 63.3% | 0.879 | 28.0% | 0.929 | 0.915 | 0.903 | 15.6% | -4.4% | 20.9% | 126.10 | 148.74 | 179.80 | 26.0% |
| 210 | 065 | 63.3% | 0.879 | 28.0% | 0.929 | 0.915 | 0.903 | 15.6% | -4.4% | 20.9% | 148.70 | 148.74 | 179.80 | 11.2% |
| 211 | 064 | 48.4% | 0.672 | 28.0% | 0.913 | 0.846 | 0.835 | 15.6% | -4.4% | 20.9% | 121.90 | 148.74 | 179.80 | 30.2% |
| 211 | 065 | 48.4% | 0.672 | 28.0% | 0.913 | 0.846 | 0.835 | 15.6% | -4.4% | 20.9% | 148.70 | 148.74 | 179.80 | 11.7% |
| 212 | 065 | 90.9% | 1.263 | 12.7% | 0.879 | 0.928 | 0.916 | 15.6% | -4.4% | 20.9% | 148.70 | 148.74 | 179.80 | 12.8% |
| 213 | 065 | 47.5% | 0.660 | 6.6% | 0.844 | 0.832 | 0.821 | 15.6% | -4.4% | 20.9% | 148.70 | 148.74 | 179.80 | 11.0% |
| 213 | 066 | 47.5% | 0.660 | 6.6% | 0.844 | 0.832 | 0.821 | 15.6% | -4.4% | 20.9% | 119.10 | 148.74 | 179.80 | 31.3% |
| 214 | 007 | 184.0% | 2.556 | 3.1% | 0.994 | 1.042 | 1.029 | 15.6% | -4.4% | 20.9% | 120.10 | 124.97 | 151.10 | 14.1% |
| 214 | 036 | 184.0% | 2.556 | 3.1% | 0.994 | 1.042 | 1.029 | 15.6% | -4.4% | 20.9% | 145.80 | 124.97 | 151.10 | -0.6% |
| 214 | 062 | 184.0% | 2.556 | 3.1% | 0.994 | 1.042 | 1.029 | 15.6% | -4.4% | 20.9% | 125.00 | 124.97 | 151.10 | 10.8% |
| 215 | 036 | 116.5% | 1.618 | 0.5% | 0.878 | 0.882 | 0.871 | 15.6% | -4.4% | 20.9% | 145.80 | 145.80 | 176.30 | 11.2% |
| 215 | 062 | 116.5% | 1.618 | 0.5% | 0.878 | 0.882 | 0.871 | 15.6% | -4.4% | 20.9% | 125.00 | 145.80 | 176.30 | 25.1% |
| 216 | 007 | 105.6% | 1.467 | 8.9% | 1.004 | 1.045 | 1.032 | 15.6% | -4.4% | 20.9% | 120.10 | 120.09 | 145.20 | 11.1% |
| 216 | 024 | 105.6% | 1.467 | 8.9% | 1.004 | 1.045 | 1.032 | 15.6% | -4.4% | 20.9% | 121.10 | 120.09 | 145.20 | 10.5% |
| 216 | 036 | 105.6% | 1.467 | 8.9% | 1.004 | 1.045 | 1.032 | 15.6% | -4.4% | 20.9% | 145.80 | 120.09 | 145.20 | -2.4% |
| 216 | 062 | 105.6% | 1.467 | 8.9% | 1.004 | 1.045 | 1.032 | 15.6% | -4.4% | 20.9% | 125.00 | 120.09 | 145.20 | 8.1% |
| 217 | 024 | 95.8% | 1.331 | 32.2% | 1.144 | 1.204 | 1.189 | 15.6% | -4.4% | 20.9% | 121.10 | 121.11 | 146.40 | 10.9% |
| 217 | 036 | 95.8% | 1.331 | 32.2% | 1.144 | 1.204 | 1.189 | 15.6% | -4.4% | 20.9% | 145.80 | 121.11 | 146.40 | -2.5% |
| 217 | 062 | 95.8% | 1.331 | 32.2% | 1.144 | 1.204 | 1.189 | 15.6% | -4.4% | 20.9% | 125.00 | 121.11 | 146.40 | 8.4% |
| 217 | 067 | 95.8% | 1.331 | 32.2% | 1.144 | 1.204 | 1.189 | 15.6% | -4.4% | 20.9% | 136.10 | 121.11 | 146.40 | 2.2% |
| 217 | 068 | 95.8% | 1.331 | 32.2% | 1.144 | 1.204 | 1.189 | 15.6% | -4.4% | 20.9% | 158.10 | 121.11 | 146.40 | -7.7% |
| 218 | 024 | 11.2% | 0.156 | 0.5% | 1.081 | 1.076 | 1.062 | 15.6% | -4.4% | 20.9% | 121.10 | 121.11 | 146.40 | 12.6% |
| 218 | 036 | 11.2% | 0.156 | 0.5% | 1.081 | 1.076 | 1.062 | 15.6% | -4.4% | 20.9% | 145.80 | 121.11 | 146.40 | -1.0% |
| 218 | 062 | 11.2% | 0.156 | 0.5% | 1.081 | 1.076 | 1.062 | 15.6% | -4.4% | 20.9% | 125.00 | 121.11 | 146.40 | 10.1% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Property Damage**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (4) | (5) | (6) | (7) | (8) | (9) | (13) | (14) | (15) | (16) | (17) | (18) | (19) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Starting Base Rate for New Territory | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 218 | 063 | 11.2% | 0.156 | 0.5% | 1.081 | 1.076 | 1.062 | 15.6% | -4.4% | 20.9% | 126.10 | 121.11 | 146.40 | 9.4% |
| 218 | 065 | 11.2% | 0.156 | 0.5% | 1.081 | 1.076 | 1.062 | 15.6% | -4.4% | 20.9% | 148.70 | 121.11 | 146.40 | -2.3% |
| 218 | 067 | 11.2% | 0.156 | 0.5% | 1.081 | 1.076 | 1.062 | 15.6% | -4.4% | 20.9% | 136.10 | 121.11 | 146.40 | 3.8% |
| 219 | 024 | 30.7% | 0.426 | 2.1% | 1.031 | 1.018 | 1.005 | 15.6% | -4.4% | 20.9% | 121.10 | 126.09 | 152.40 | 14.5% |
| 219 | 036 | 30.7% | 0.426 | 2.1% | 1.031 | 1.018 | 1.005 | 15.6% | -4.4% | 20.9% | 145.80 | 126.09 | 152.40 | 0.0% |
| 219 | 062 | 30.7% | 0.426 | 2.1% | 1.031 | 1.018 | 1.005 | 15.6% | -4.4% | 20.9% | 125.00 | 126.09 | 152.40 | 11.8% |
| 219 | 063 | 30.7% | 0.426 | 2.1% | 1.031 | 1.018 | 1.005 | 15.6% | -4.4% | 20.9% | 126.10 | 126.09 | 152.40 | 11.1% |
| 219 | 065 | 30.7% | 0.426 | 2.1% | 1.031 | 1.018 | 1.005 | 15.6% | -4.4% | 20.9% | 148.70 | 126.09 | 152.40 | -1.4% |
| 219 | 067 | 30.7% | 0.426 | 2.1% | 1.031 | 1.018 | 1.005 | 15.6% | -4.4% | 20.9% | 136.10 | 126.09 | 152.40 | 5.0% |
| 220 | 036 | 21.5% | 0.299 | 3.6% | 1.097 | 1.068 | 1.054 | 15.6% | -4.4% | 20.9% | 145.80 | 145.80 | 176.30 | 11.9% |
| 220 | 052 | 21.5% | 0.299 | 3.6% | 1.097 | 1.068 | 1.054 | 15.6% | -4.4% | 20.9% | 122.80 | 145.80 | 176.30 | 27.0% |
| 221 | 035 | 79.2% | 1.100 | 38.9% | 1.007 | 1.043 | 1.030 | 15.6% | -4.4% | 20.9% | 160.30 | 158.09 | 191.10 | 10.2% |
| 221 | 040 | 79.2% | 1.100 | 38.9% | 1.007 | 1.043 | 1.030 | 15.6% | -4.4% | 20.9% | 143.30 | 158.09 | 191.10 | 20.0% |
| 221 | 054 | 79.2% | 1.100 | 38.9% | 1.007 | 1.043 | 1.030 | 15.6% | -4.4% | 20.9% | 188.00 | 158.09 | 191.10 | -2.0% |
| 221 | 056 | 79.2% | 1.100 | 38.9% | 1.007 | 1.043 | 1.030 | 15.6% | -4.4% | 20.9% | 167.30 | 158.09 | 191.10 | 6.7% |
| 221 | 066 | 79.2% | 1.100 | 38.9% | 1.007 | 1.043 | 1.030 | 15.6% | -4.4% | 20.9% | 119.10 | 158.09 | 191.10 | 38.7% |
| 221 | 067 | 79.2% | 1.100 | 38.9% | 1.007 | 1.043 | 1.030 | 15.6% | -4.4% | 20.9% | 136.10 | 158.09 | 191.10 | 24.9% |
| 221 | 068 | 79.2% | 1.100 | 38.9% | 1.007 | 1.043 | 1.030 | 15.6% | -4.4% | 20.9% | 158.10 | 158.09 | 191.10 | 11.3% |
| 222 | 058 | 58.3% | 0.810 | 14.7% | 0.972 | 0.948 | 0.936 | 15.6% | -4.4% | 20.9% | 139.30 | 119.08 | 144.00 | -0.8% |
| 222 | 060 | 58.3% | 0.810 | 14.7% | 0.972 | 0.948 | 0.936 | 15.6% | -4.4% | 20.9% | 163.80 | 119.08 | 144.00 | -10.8% |
| 222 | 066 | 58.3% | 0.810 | 14.7% | 0.972 | 0.948 | 0.936 | 15.6% | -4.4% | 20.9% | 119.10 | 119.08 | 144.00 | 10.6% |
| 223 | 040 | 46.1% | 0.640 | 22.3% | 1.034 | 0.946 | 0.934 | 15.6% | -4.4% | 20.9% | 143.30 | 158.09 | 191.10 | 20.7% |
| 223 | 057 | 46.1% | 0.640 | 22.3% | 1.034 | 0.946 | 0.934 | 15.6% | -4.4% | 20.9% | 167.30 | 158.09 | 191.10 | 7.2% |
| 223 | 067 | 46.1% | 0.640 | 22.3% | 1.034 | 0.946 | 0.934 | 15.6% | -4.4% | 20.9% | 136.10 | 158.09 | 191.10 | 25.7% |
| 223 | 068 | 46.1% | 0.640 | 22.3% | 1.034 | 0.946 | 0.934 | 15.6% | -4.4% | 20.9% | 158.10 | 158.09 | 191.10 | 11.9% |
| 224 | 058 | 147.3% | 2.046 | 15.1% | 1.014 | 1.170 | 1.155 | 15.6% | -4.4% | 20.9% | 139.30 | 121.92 | 147.40 | 1.3% |
| 224 | 060 | 147.3% | 2.046 | 15.1% | 1.014 | 1.170 | 1.155 | 15.6% | -4.4% | 20.9% | 163.80 | 121.92 | 147.40 | -9.3% |
| 224 | 064 | 147.3% | 2.046 | 15.1% | 1.014 | 1.170 | 1.155 | 15.6% | -4.4% | 20.9% | 121.90 | 121.92 | 147.40 | 11.3% |
| 224 | 065 | 147.3% | 2.046 | 15.1% | 1.014 | 1.170 | 1.155 | 15.6% | -4.4% | 20.9% | 148.70 | 121.92 | 147.40 | -3.2% |
| 224 | 066 | 147.3% | 2.046 | 15.1% | 1.014 | 1.170 | 1.155 | 15.6% | -4.4% | 20.9% | 119.10 | 121.92 | 147.40 | 13.2% |
| 225 | 060 | 99.2% | 1.378 | 10.6% | 0.902 | 0.952 | 0.940 | 15.6% | -4.4% | 20.9% | 163.80 | 163.78 | 198.00 | 11.8% |
| 225 | 064 | 99.2% | 1.378 | 10.6% | 0.902 | 0.952 | 0.940 | 15.6% | -4.4% | 20.9% | 121.90 | 163.78 | 198.00 | 41.1% |
| 225 | 065 | 99.2% | 1.378 | 10.6% | 0.902 | 0.952 | 0.940 | 15.6% | -4.4% | 20.9% | 148.70 | 163.78 | 198.00 | 20.4% |
| 226 | 065 | 77.9% | 1.082 | 22.6% | 0.961 | 0.988 | 0.975 | 15.6% | -4.4% | 20.9% | 148.70 | 148.74 | 179.80 | 11.4% |
| 227 | 056 | 69.4% | 0.964 | 61.3% | 1.043 | 0.995 | 0.982 | 15.6% | -4.4% | 20.9% | 167.30 | 167.34 | 202.30 | 11.6% |
| 227 | 060 | 69.4% | 0.964 | 61.3% | 1.043 | 0.995 | 0.982 | 15.6% | -4.4% | 20.9% | 163.80 | 167.34 | 202.30 | 13.4% |
| 227 | 067 | 69.4% | 0.964 | 61.3% | 1.043 | 0.995 | 0.982 | 15.6% | -4.4% | 20.9% | 136.10 | 167.34 | 202.30 | 31.1% |
| 228 | 055 | 74.6% | 1.036 | 38.3% | 0.923 | 0.966 | 0.954 | 15.6% | -4.4% | 20.9% | 181.50 | 163.78 | 198.00 | 3.2% |
| 228 | 056 | 74.6% | 1.036 | 38.3% | 0.923 | 0.966 | 0.954 | 15.6% | -4.4% | 20.9% | 167.30 | 163.78 | 198.00 | 9.7% |
| 228 | 058 | 74.6% | 1.036 | 38.3% | 0.923 | 0.966 | 0.954 | 15.6% | -4.4% | 20.9% | 139.30 | 163.78 | 198.00 | 26.4% |
| 228 | 060 | 74.6% | 1.036 | 38.3% | 0.923 | 0.966 | 0.954 | 15.6% | -4.4% | 20.9% | 163.80 | 163.78 | 198.00 | 11.5% |
| 228 | 066 | 74.6% | 1.036 | 38.3% | 0.923 | 0.966 | 0.954 | 15.6% | -4.4% | 20.9% | 119.10 | 163.78 | 198.00 | 43.3% |
| 229 | 056 | 87.0% | 1.208 | 37.9% | 1.075 | 1.125 | 1.111 | 15.6% | -4.4% | 20.9% | 167.30 | 136.14 | 164.60 | -4.1% |
| 229 | 060 | 87.0% | 1.208 | 37.9% | 1.075 | 1.125 | 1.111 | 15.6% | -4.4% | 20.9% | 163.80 | 136.14 | 164.60 | -2.7% |
| 229 | 065 | 87.0% | 1.208 | 37.9% | 1.075 | 1.125 | 1.111 | 15.6% | -4.4% | 20.9% | 148.70 | 136.14 | 164.60 | 4.3% |
| 229 | 067 | 87.0% | 1.208 | 37.9% | 1.075 | 1.125 | 1.111 | 15.6% | -4.4% | 20.9% | 136.10 | 136.14 | 164.60 | 11.3% |
| 230 | 063 | 51.8% | 0.719 | 7.0% | 0.986 | 0.967 | 0.955 | 15.6% | -4.4% | 20.9% | 126.10 | 136.14 | 164.60 | 19.6% |
| 230 | 065 | 51.8% | 0.719 | 7.0% | 0.986 | 0.967 | 0.955 | 15.6% | -4.4% | 20.9% | 148.70 | 136.14 | 164.60 | 6.0% |
| 230 | 067 | 51.8% | 0.719 | 7.0% | 0.986 | 0.967 | 0.955 | 15.6% | -4.4% | 20.9% | 136.10 | 136.14 | 164.60 | 13.0% |
| 231 | 066 | 60.2% | 0.836 | 16.3% | 0.933 | 0.917 | 0.905 | 15.6% | -4.4% | 20.9% | 119.10 | 119.08 | 144.00 | 11.3% |
| 232 | 047 | 36.7% | 0.510 | 16.3% | 0.937 | 0.867 | 0.856 | 15.6% | -4.4% | 20.9% | 149.00 | 119.08 | 144.00 | -4.8% |
| 232 | 066 | 36.7% | 0.510 | 16.3% | 0.937 | 0.867 | 0.856 | 15.6% | -4.4% | 20.9% | 119.10 | 119.08 | 144.00 | 10.7% |
| 233 | 066 | 65.4% | 0.908 | 36.9% | 0.962 | 0.942 | 0.930 | 15.6% | -4.4% | 20.9% | 119.10 | 119.08 | 144.00 | 10.7% |
| 234 | 049 | 63.5% | 0.882 | 24.5% | 0.982 | 0.958 | 0.946 | 15.6% | -4.4% | 20.9% | 150.20 | 119.08 | 144.00 | -5.6% |
| 234 | 050 | 63.5% | 0.882 | 24.5% | 0.982 | 0.958 | 0.946 | 15.6% | -4.4% | 20.9% | 145.40 | 119.08 | 144.00 | -3.5% |
| 234 | 066 | 63.5% | 0.882 | 24.5% | 0.982 | 0.958 | 0.946 | 15.6% | -4.4% | 20.9% | 119.10 | 119.08 | 144.00 | 10.7% |
| 235 | 058 | 64.0% | 0.889 | 61.4% | 1.032 | 0.944 | 0.932 | 15.6% | -4.4% | 20.9% | 139.30 | 119.08 | 144.00 | -0.7% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Property Damage**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (4) | (5) | (6) | (7) | (8) | (9) | (13) | (14) | (15) | (16) | (17) | (18) | (19) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Starting Base Rate for New Territory | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 235 | 066 | 64.0% | 0.889 | 61.4% | 1.032 | 0.944 | 0.932 | 15.6% | -4.4% | 20.9% | 119.10 | 119.08 | 144.00 | 10.5% |
| 236 | 047 | 71.8% | 0.997 | 29.9% | 0.969 | 0.977 | 0.964 | 15.6% | -4.4% | 20.9% | 149.00 | 149.05 | 180.20 | 11.9% |
| 236 | 048 | 71.8% | 0.997 | 29.9% | 0.969 | 0.977 | 0.964 | 15.6% | -4.4% | 20.9% | 140.20 | 149.05 | 180.20 | 17.1% |
| 236 | 049 | 71.8% | 0.997 | 29.9% | 0.969 | 0.977 | 0.964 | 15.6% | -4.4% | 20.9% | 150.20 | 149.05 | 180.20 | 11.2% |
| 236 | 066 | 71.8% | 0.997 | 29.9% | 0.969 | 0.977 | 0.964 | 15.6% | -4.4% | 20.9% | 119.10 | 149.05 | 180.20 | 32.7% |
| 237 | 048 | 32.7% | 0.454 | 8.0% | 0.990 | 0.947 | 0.935 | 15.6% | -4.4% | 20.9% | 140.20 | 119.08 | 144.00 | -1.2% |
| 237 | 066 | 32.7% | 0.454 | 8.0% | 0.990 | 0.947 | 0.935 | 15.6% | -4.4% | 20.9% | 119.10 | 119.08 | 144.00 | 10.5% |
| 238 | 061 | 213.6% | 2.967 | 8.4% | 1.261 | 1.404 | 1.386 | 15.6% | -4.4% | 20.9% | 85.90 | 85.85 | 103.80 | 9.5% |
| 238 | 062 | 213.6% | 2.967 | 8.4% | 1.261 | 1.404 | 1.386 | 15.6% | -4.4% | 20.9% | 125.00 | 85.85 | 103.80 | -12.7% |
| 238 | 066 | 213.6% | 2.967 | 8.4% | 1.261 | 1.404 | 1.386 | 15.6% | -4.4% | 20.9% | 119.10 | 85.85 | 103.80 | -10.3% |
| 239 | 046 | 63.4% | 0.881 | 42.4% | 0.947 | 0.919 | 0.907 | 15.6% | -4.4% | 20.9% | 152.10 | 152.10 | 183.90 | 11.2% |
| 239 | 047 | 63.4% | 0.881 | 42.4% | 0.947 | 0.919 | 0.907 | 15.6% | -4.4% | 20.9% | 149.00 | 152.10 | 183.90 | 12.9% |
| 240 | 047 | 61.3% | 0.851 | 23.2% | 0.974 | 0.945 | 0.933 | 15.6% | -4.4% | 20.9% | 149.00 | 140.21 | 169.50 | 7.5% |
| 240 | 048 | 61.3% | 0.851 | 23.2% | 0.974 | 0.945 | 0.933 | 15.6% | -4.4% | 20.9% | 140.20 | 140.21 | 169.50 | 12.2% |
| 240 | 066 | 61.3% | 0.851 | 23.2% | 0.974 | 0.945 | 0.933 | 15.6% | -4.4% | 20.9% | 119.10 | 140.21 | 169.50 | 26.5% |
| 241 | 025 | 61.4% | 0.853 | 4.1% | 1.205 | 1.191 | 1.176 | 15.6% | -4.4% | 20.9% | 111.40 | 111.35 | 134.60 | 10.3% |
| 241 | 062 | 61.4% | 0.853 | 4.1% | 1.205 | 1.191 | 1.176 | 15.6% | -4.4% | 20.9% | 125.00 | 111.35 | 134.60 | 2.0% |
| 242 | 024 | 36.8% | 0.511 | 3.6% | 1.063 | 1.043 | 1.030 | 15.6% | -4.4% | 20.9% | 121.10 | 136.14 | 164.60 | 20.8% |
| 242 | 057 | 36.8% | 0.511 | 3.6% | 1.063 | 1.043 | 1.030 | 15.6% | -4.4% | 20.9% | 167.30 | 136.14 | 164.60 | -4.1% |
| 242 | 067 | 36.8% | 0.511 | 3.6% | 1.063 | 1.043 | 1.030 | 15.6% | -4.4% | 20.9% | 136.10 | 136.14 | 164.60 | 10.8% |
| 243 | 057 | 80.4% | 1.117 | 51.9% | 1.114 | 1.116 | 1.102 | 15.6% | -4.4% | 20.9% | 167.30 | 167.34 | 202.30 | 12.2% |
| 243 | 067 | 80.4% | 1.117 | 51.9% | 1.114 | 1.116 | 1.102 | 15.6% | -4.4% | 20.9% | 136.10 | 167.34 | 202.30 | 31.8% |
| 243 | 068 | 80.4% | 1.117 | 51.9% | 1.114 | 1.116 | 1.102 | 15.6% | -4.4% | 20.9% | 158.10 | 167.34 | 202.30 | 17.2% |
| 244 | 054 | 92.2% | 1.281 | 57.5% | 0.975 | 1.151 | 1.136 | 15.6% | -4.4% | 20.9% | 188.00 | 187.96 | 227.20 | 12.1% |
| 244 | 068 | 92.2% | 1.281 | 57.5% | 0.975 | 1.151 | 1.136 | 15.6% | -4.4% | 20.9% | 158.10 | 187.96 | 227.20 | 28.6% |
| 245 | 054 | 75.5% | 1.049 | 13.6% | 1.031 | 1.033 | 1.020 | 15.6% | -4.4% | 20.9% | 188.00 | 158.09 | 191.10 | -1.6% |
| 245 | 056 | 75.5% | 1.049 | 13.6% | 1.031 | 1.033 | 1.020 | 15.6% | -4.4% | 20.9% | 167.30 | 158.09 | 191.10 | 7.4% |
| 245 | 066 | 75.5% | 1.049 | 13.6% | 1.031 | 1.033 | 1.020 | 15.6% | -4.4% | 20.9% | 119.10 | 158.09 | 191.10 | 40.2% |
| 245 | 068 | 75.5% | 1.049 | 13.6% | 1.031 | 1.033 | 1.020 | 15.6% | -4.4% | 20.9% | 158.10 | 158.09 | 191.10 | 12.1% |
| 246 | 028 | 80.8% | 1.122 | 50.0% | 1.062 | 1.092 | 1.078 | 15.6% | -4.4% | 20.9% | 146.70 | 146.71 | 177.40 | 11.3% |
| 247 | 035 | 68.9% | 0.957 | 53.0% | 1.023 | 0.988 | 0.975 | 15.6% | -4.4% | 20.9% | 160.30 | 160.32 | 193.80 | 11.9% |
| 247 | 040 | 68.9% | 0.957 | 53.0% | 1.023 | 0.988 | 0.975 | 15.6% | -4.4% | 20.9% | 143.30 | 160.32 | 193.80 | 22.0% |
| 247 | 068 | 68.9% | 0.957 | 53.0% | 1.023 | 0.988 | 0.975 | 15.6% | -4.4% | 20.9% | 158.10 | 160.32 | 193.80 | 13.1% |
| 248 | 047 | 102.9% | 1.429 | 29.4% | 1.099 | 1.196 | 1.181 | 15.6% | -4.4% | 20.9% | 149.00 | 125.98 | 152.30 | -1.2% |
| 248 | 051 | 102.9% | 1.429 | 29.4% | 1.099 | 1.196 | 1.181 | 15.6% | -4.4% | 20.9% | 126.00 | 125.98 | 152.30 | 11.1% |
| 248 | 066 | 102.9% | 1.429 | 29.4% | 1.099 | 1.196 | 1.181 | 15.6% | -4.4% | 20.9% | 119.10 | 125.98 | 152.30 | 15.8% |
| 249 | 051 | 97.4% | 1.353 | 21.9% | 1.021 | 1.094 | 1.080 | 15.6% | -4.4% | 20.9% | 126.00 | 125.98 | 152.30 | 11.2% |
| 250 | 047 | 68.5% | 0.951 | 82.7% | 0.948 | 0.950 | 0.938 | 15.6% | -4.4% | 20.9% | 149.00 | 150.16 | 181.50 | 11.8% |
| 250 | 049 | 68.5% | 0.951 | 82.7% | 0.948 | 0.950 | 0.938 | 15.6% | -4.4% | 20.9% | 150.20 | 150.16 | 181.50 | 11.1% |
| 250 | 050 | 68.5% | 0.951 | 82.7% | 0.948 | 0.950 | 0.938 | 15.6% | -4.4% | 20.9% | 145.40 | 150.16 | 181.50 | 13.9% |
| 250 | 051 | 68.5% | 0.951 | 82.7% | 0.948 | 0.950 | 0.938 | 15.6% | -4.4% | 20.9% | 126.00 | 150.16 | 181.50 | 27.1% |
| 250 | 066 | 68.5% | 0.951 | 82.7% | 0.948 | 0.950 | 0.938 | 15.6% | -4.4% | 20.9% | 119.10 | 150.16 | 181.50 | 32.8% |
| 251 | 055 | 60.1% | 0.835 | 24.2% | 0.968 | 0.936 | 0.924 | 15.6% | -4.4% | 20.9% | 181.50 | 181.46 | 219.40 | 12.0% |
| 251 | 060 | 60.1% | 0.835 | 24.2% | 0.968 | 0.936 | 0.924 | 15.6% | -4.4% | 20.9% | 163.80 | 181.46 | 219.40 | 21.4% |
| 252 | 028 | 54.7% | 0.760 | 17.4% | 0.996 | 0.955 | 0.943 | 15.6% | -4.4% | 20.9% | 146.70 | 148.74 | 179.80 | 12.7% |
| 252 | 053 | 54.7% | 0.760 | 17.4% | 0.996 | 0.955 | 0.943 | 15.6% | -4.4% | 20.9% | 128.10 | 148.74 | 179.80 | 24.9% |
| 252 | 065 | 54.7% | 0.760 | 17.4% | 0.996 | 0.955 | 0.943 | 15.6% | -4.4% | 20.9% | 148.70 | 148.74 | 179.80 | 11.6% |
| 253 | 028 | 55.7% | 0.774 | 4.1% | 1.036 | 1.025 | 1.012 | 15.6% | -4.4% | 20.9% | 146.70 | 122.83 | 148.50 | -1.8% |
| 253 | 052 | 55.7% | 0.774 | 4.1% | 1.036 | 1.025 | 1.012 | 15.6% | -4.4% | 20.9% | 122.80 | 122.83 | 148.50 | 11.2% |
| 253 | 065 | 55.7% | 0.774 | 4.1% | 1.036 | 1.025 | 1.012 | 15.6% | -4.4% | 20.9% | 148.70 | 122.83 | 148.50 | -2.7% |
| 254 | 034 | 114.2% | 1.586 | 10.2% | 1.005 | 1.064 | 1.050 | 15.6% | -4.4% | 20.9% | 147.60 | 147.62 | 178.50 | 11.1% |
| 254 | 068 | 114.2% | 1.586 | 10.2% | 1.005 | 1.064 | 1.050 | 15.6% | -4.4% | 20.9% | 158.10 | 147.62 | 178.50 | 5.6% |
| 999 | 999 | 124.2% | 1.725 | 8.0% | 0.998 | 1.056 | 1.042 | 15.6% | -4.4% | 20.9% | 145.80 | 145.80 | 176.30 | 11.4% |
| Total | | 72.0% | | | | 1.013 | 1.000 | 15.6% | -4.4% | 20.9% | | | | 11.3% |

* Effective 3/23/2014, Model Year 2015

** Current Expense Fee is $28.80, Proposed is $28.80

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Medical Benefits**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (4) | (5) | (6) | (7) | (8) | (9) | (13) | (14) | (15) | (16) | (17) | (18) | (19) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Starting Base Rate for New Territory | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 201 | 049 | 76.8% | 1.005 | 20.9% | 1.022 | 1.018 | 1.016 | 12.5% | 2.4% | 9.9% | 125.00 | 116.48 | 128.00 | 3.6% |
| 201 | 050 | 76.8% | 1.005 | 20.9% | 1.022 | 1.018 | 1.016 | 12.5% | 2.4% | 9.9% | 116.50 | 116.48 | 128.00 | 9.1% |
| 201 | 066 | 76.8% | 1.005 | 20.9% | 1.022 | 1.018 | 1.016 | 12.5% | 2.4% | 9.9% | 112.10 | 116.48 | 128.00 | 12.4% |
| 202 | 007 | 66.3% | 0.868 | 3.6% | 1.050 | 1.043 | 1.041 | 12.5% | 2.4% | 9.9% | 120.20 | 123.66 | 135.90 | 12.6% |
| 202 | 025 | 66.3% | 0.868 | 3.6% | 1.050 | 1.043 | 1.041 | 12.5% | 2.4% | 9.9% | 90.00 | 123.66 | 135.90 | 42.6% |
| 202 | 040 | 66.3% | 0.868 | 3.6% | 1.050 | 1.043 | 1.041 | 12.5% | 2.4% | 9.9% | 126.30 | 123.66 | 135.90 | 8.3% |
| 202 | 062 | 66.3% | 0.868 | 3.6% | 1.050 | 1.043 | 1.041 | 12.5% | 2.4% | 9.9% | 123.70 | 123.66 | 135.90 | 10.1% |
| 203 | 034 | 63.9% | 0.836 | 0.8% | 1.075 | 1.073 | 1.071 | 12.5% | 2.4% | 9.9% | 124.80 | 124.80 | 137.20 | 9.5% |
| 203 | 035 | 63.9% | 0.836 | 0.8% | 1.075 | 1.073 | 1.071 | 12.5% | 2.4% | 9.9% | 124.60 | 124.80 | 137.20 | 9.7% |
| 203 | 040 | 63.9% | 0.836 | 0.8% | 1.075 | 1.073 | 1.071 | 12.5% | 2.4% | 9.9% | 126.30 | 124.80 | 137.20 | 8.5% |
| 203 | 062 | 63.9% | 0.836 | 0.8% | 1.075 | 1.073 | 1.071 | 12.5% | 2.4% | 9.9% | 123.70 | 124.80 | 137.20 | 10.3% |
| 204 | 034 | -34.2% | -0.448 | 0.0% | 1.060 | 1.060 | 1.058 | 12.5% | 2.4% | 9.9% | 124.80 | 123.66 | 135.90 | 8.8% |
| 204 | 040 | -34.2% | -0.448 | 0.0% | 1.060 | 1.060 | 1.058 | 12.5% | 2.4% | 9.9% | 126.30 | 123.66 | 135.90 | 7.8% |
| 204 | 058 | -34.2% | -0.448 | 0.0% | 1.060 | 1.060 | 1.058 | 12.5% | 2.4% | 9.9% | 115.90 | 123.66 | 135.90 | 15.2% |
| 204 | 061 | -34.2% | -0.448 | 0.0% | 1.060 | 1.060 | 1.058 | 12.5% | 2.4% | 9.9% | 100.70 | 123.66 | 135.90 | 28.7% |
| 204 | 062 | -34.2% | -0.448 | 0.0% | 1.060 | 1.060 | 1.058 | 12.5% | 2.4% | 9.9% | 123.70 | 123.66 | 135.90 | 9.5% |
| 204 | 066 | -34.2% | -0.448 | 0.0% | 1.060 | 1.060 | 1.058 | 12.5% | 2.4% | 9.9% | 112.10 | 123.66 | 135.90 | 18.2% |
| 205 | 007 | 22.6% | 0.296 | 1.2% | 1.113 | 1.103 | 1.101 | 12.5% | 2.4% | 9.9% | 120.20 | 123.66 | 135.90 | 12.0% |
| 205 | 062 | 22.6% | 0.296 | 1.2% | 1.113 | 1.103 | 1.101 | 12.5% | 2.4% | 9.9% | 123.70 | 123.66 | 135.90 | 9.5% |
| 206 | 035 | 101.8% | 1.332 | 5.6% | 1.005 | 1.023 | 1.021 | 12.5% | 2.4% | 9.9% | 124.60 | 126.26 | 138.80 | 10.4% |
| 206 | 040 | 101.8% | 1.332 | 5.6% | 1.005 | 1.023 | 1.021 | 12.5% | 2.4% | 9.9% | 126.30 | 126.26 | 138.80 | 9.3% |
| 206 | 062 | 101.8% | 1.332 | 5.6% | 1.005 | 1.023 | 1.021 | 12.5% | 2.4% | 9.9% | 123.70 | 126.26 | 138.80 | 11.1% |
| 206 | 067 | 101.8% | 1.332 | 5.6% | 1.005 | 1.023 | 1.021 | 12.5% | 2.4% | 9.9% | 124.70 | 126.26 | 138.80 | 10.4% |
| 206 | 068 | 101.8% | 1.332 | 5.6% | 1.005 | 1.023 | 1.021 | 12.5% | 2.4% | 9.9% | 131.80 | 126.26 | 138.80 | 5.8% |
| 207 | 053 | 93.1% | 1.219 | 7.0% | 1.062 | 1.073 | 1.071 | 12.5% | 2.4% | 9.9% | 130.90 | 130.94 | 143.90 | 9.3% |
| 207 | 065 | 93.1% | 1.219 | 7.0% | 1.062 | 1.073 | 1.071 | 12.5% | 2.4% | 9.9% | 143.40 | 130.94 | 143.90 | 2.1% |
| 208 | 053 | 72.7% | 0.952 | 4.4% | 0.965 | 0.964 | 0.962 | 12.5% | 2.4% | 9.9% | 130.90 | 143.42 | 157.60 | 18.1% |
| 208 | 065 | 72.7% | 0.952 | 4.4% | 0.965 | 0.964 | 0.962 | 12.5% | 2.4% | 9.9% | 143.40 | 143.42 | 157.60 | 9.8% |
| 209 | 028 | 76.1% | 0.996 | 26.3% | 0.951 | 0.963 | 0.961 | 12.5% | 2.4% | 9.9% | 134.10 | 143.42 | 157.60 | 15.6% |
| 209 | 053 | 76.1% | 0.996 | 26.3% | 0.951 | 0.963 | 0.961 | 12.5% | 2.4% | 9.9% | 130.90 | 143.42 | 157.60 | 17.9% |
| 209 | 065 | 76.1% | 0.996 | 26.3% | 0.951 | 0.963 | 0.961 | 12.5% | 2.4% | 9.9% | 143.40 | 143.42 | 157.60 | 9.7% |
| 210 | 028 | 70.3% | 0.920 | 5.2% | 0.918 | 0.918 | 0.916 | 12.5% | 2.4% | 9.9% | 134.10 | 143.42 | 157.60 | 15.5% |
| 210 | 052 | 70.3% | 0.920 | 5.2% | 0.918 | 0.918 | 0.916 | 12.5% | 2.4% | 9.9% | 117.70 | 143.42 | 157.60 | 28.2% |
| 210 | 063 | 70.3% | 0.920 | 5.2% | 0.918 | 0.918 | 0.916 | 12.5% | 2.4% | 9.9% | 126.30 | 143.42 | 157.60 | 21.1% |
| 210 | 065 | 70.3% | 0.920 | 5.2% | 0.918 | 0.918 | 0.916 | 12.5% | 2.4% | 9.9% | 143.40 | 143.42 | 157.60 | 9.6% |
| 211 | 064 | 98.0% | 1.283 | 10.2% | 1.008 | 1.036 | 1.034 | 12.5% | 2.4% | 9.9% | 110.80 | 143.42 | 157.60 | 35.4% |
| 211 | 065 | 98.0% | 1.283 | 10.2% | 1.008 | 1.036 | 1.034 | 12.5% | 2.4% | 9.9% | 143.40 | 143.42 | 157.60 | 9.9% |
| 212 | 065 | 115.6% | 1.513 | 3.6% | 0.980 | 0.999 | 0.997 | 12.5% | 2.4% | 9.9% | 143.40 | 143.42 | 157.60 | 11.1% |
| 213 | 065 | 179.4% | 2.348 | 1.2% | 1.040 | 1.056 | 1.054 | 12.5% | 2.4% | 9.9% | 143.40 | 143.42 | 157.60 | 9.4% |
| 213 | 066 | 179.4% | 2.348 | 1.2% | 1.040 | 1.056 | 1.054 | 12.5% | 2.4% | 9.9% | 112.10 | 143.42 | 157.60 | 33.0% |
| 214 | 007 | 221.2% | 2.895 | 0.8% | 1.072 | 1.087 | 1.085 | 12.5% | 2.4% | 9.9% | 120.20 | 123.66 | 135.90 | 11.8% |
| 214 | 036 | 221.2% | 2.895 | 0.8% | 1.072 | 1.087 | 1.085 | 12.5% | 2.4% | 9.9% | 152.00 | 123.66 | 135.90 | -6.3% |
| 214 | 062 | 221.2% | 2.895 | 0.8% | 1.072 | 1.087 | 1.085 | 12.5% | 2.4% | 9.9% | 123.70 | 123.66 | 135.90 | 9.4% |
| 215 | 036 | 217.6% | 2.848 | 0.4% | 0.895 | 0.903 | 0.901 | 12.5% | 2.4% | 9.9% | 152.00 | 152.05 | 167.10 | 10.0% |
| 215 | 062 | 217.6% | 2.848 | 0.4% | 0.895 | 0.903 | 0.901 | 12.5% | 2.4% | 9.9% | 123.70 | 152.05 | 167.10 | 30.6% |
| 216 | 007 | 120.5% | 1.577 | 1.7% | 1.070 | 1.079 | 1.077 | 12.5% | 2.4% | 9.9% | 120.20 | 120.22 | 132.10 | 9.7% |
| 216 | 024 | 120.5% | 1.577 | 1.7% | 1.070 | 1.079 | 1.077 | 12.5% | 2.4% | 9.9% | 153.70 | 120.22 | 132.10 | -8.0% |
| 216 | 036 | 120.5% | 1.577 | 1.7% | 1.070 | 1.079 | 1.077 | 12.5% | 2.4% | 9.9% | 152.00 | 120.22 | 132.10 | -7.3% |
| 216 | 062 | 120.5% | 1.577 | 1.7% | 1.070 | 1.079 | 1.077 | 12.5% | 2.4% | 9.9% | 123.70 | 120.22 | 132.10 | 7.4% |
| 217 | 024 | 89.9% | 1.177 | 9.2% | 0.940 | 0.962 | 0.960 | 12.5% | 2.4% | 9.9% | 153.70 | 153.71 | 168.90 | 9.9% |
| 217 | 036 | 89.9% | 1.177 | 9.2% | 0.940 | 0.962 | 0.960 | 12.5% | 2.4% | 9.9% | 152.00 | 153.71 | 168.90 | 10.9% |
| 217 | 062 | 89.9% | 1.177 | 9.2% | 0.940 | 0.962 | 0.960 | 12.5% | 2.4% | 9.9% | 123.70 | 153.71 | 168.90 | 31.4% |
| 217 | 067 | 89.9% | 1.177 | 9.2% | 0.940 | 0.962 | 0.960 | 12.5% | 2.4% | 9.9% | 124.70 | 153.71 | 168.90 | 30.5% |
| 217 | 068 | 89.9% | 1.177 | 9.2% | 0.940 | 0.962 | 0.960 | 12.5% | 2.4% | 9.9% | 131.80 | 153.71 | 168.90 | 24.6% |
| 218 | 024 | 506.2% | 6.626 | 1.7% | 0.979 | 1.075 | 1.073 | 12.5% | 2.4% | 9.9% | 153.70 | 153.71 | 168.90 | 11.5% |
| 218 | 036 | 506.2% | 6.626 | 1.7% | 0.979 | 1.075 | 1.073 | 12.5% | 2.4% | 9.9% | 152.00 | 153.71 | 168.90 | 12.5% |
| 218 | 062 | 506.2% | 6.626 | 1.7% | 0.979 | 1.075 | 1.073 | 12.5% | 2.4% | 9.9% | 123.70 | 153.71 | 168.90 | 32.5% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Medical Benefits**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (4) | (5) | (6) | (7) | (8) | (9) | (13) | (14) | (15) | (16) | (17) | (18) | (19) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Starting Base Rate for New Territory | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 218 | 063 | 506.2% | 6.626 | 1.7% | 0.979 | 1.075 | 1.073 | 12.5% | 2.4% | 9.9% | 126.30 | 153.71 | 168.90 | 30.3% |
| 218 | 065 | 506.2% | 6.626 | 1.7% | 0.979 | 1.075 | 1.073 | 12.5% | 2.4% | 9.9% | 143.40 | 153.71 | 168.90 | 17.7% |
| 218 | 067 | 506.2% | 6.626 | 1.7% | 0.979 | 1.075 | 1.073 | 12.5% | 2.4% | 9.9% | 124.70 | 153.71 | 168.90 | 31.6% |
| 219 | 024 | 67.8% | 0.887 | 0.4% | 1.043 | 1.042 | 1.040 | 12.5% | 2.4% | 9.9% | 153.70 | 126.26 | 138.80 | -5.9% |
| 219 | 036 | 67.8% | 0.887 | 0.4% | 1.043 | 1.042 | 1.040 | 12.5% | 2.4% | 9.9% | 152.00 | 126.26 | 138.80 | -5.1% |
| 219 | 062 | 67.8% | 0.887 | 0.4% | 1.043 | 1.042 | 1.040 | 12.5% | 2.4% | 9.9% | 123.70 | 126.26 | 138.80 | 11.7% |
| 219 | 063 | 67.8% | 0.887 | 0.4% | 1.043 | 1.042 | 1.040 | 12.5% | 2.4% | 9.9% | 126.30 | 126.26 | 138.80 | 9.8% |
| 219 | 065 | 67.8% | 0.887 | 0.4% | 1.043 | 1.042 | 1.040 | 12.5% | 2.4% | 9.9% | 143.40 | 126.26 | 138.80 | -0.7% |
| 219 | 067 | 67.8% | 0.887 | 0.4% | 1.043 | 1.042 | 1.040 | 12.5% | 2.4% | 9.9% | 124.70 | 126.26 | 138.80 | 11.0% |
| 220 | 036 | 209.1% | 2.737 | 1.7% | 1.078 | 1.106 | 1.104 | 12.5% | 2.4% | 9.9% | 152.00 | 152.05 | 167.10 | 10.5% |
| 220 | 052 | 209.1% | 2.737 | 1.7% | 1.078 | 1.106 | 1.104 | 12.5% | 2.4% | 9.9% | 117.70 | 152.05 | 167.10 | 35.9% |
| 221 | 035 | 106.7% | 1.397 | 9.2% | 0.997 | 1.034 | 1.032 | 12.5% | 2.4% | 9.9% | 124.60 | 131.77 | 144.80 | 14.3% |
| 221 | 040 | 106.7% | 1.397 | 9.2% | 0.997 | 1.034 | 1.032 | 12.5% | 2.4% | 9.9% | 126.30 | 131.77 | 144.80 | 13.1% |
| 221 | 054 | 106.7% | 1.397 | 9.2% | 0.997 | 1.034 | 1.032 | 12.5% | 2.4% | 9.9% | 142.10 | 131.77 | 144.80 | 3.4% |
| 221 | 056 | 106.7% | 1.397 | 9.2% | 0.997 | 1.034 | 1.032 | 12.5% | 2.4% | 9.9% | 119.00 | 131.77 | 144.80 | 18.4% |
| 221 | 066 | 106.7% | 1.397 | 9.2% | 0.997 | 1.034 | 1.032 | 12.5% | 2.4% | 9.9% | 112.10 | 131.77 | 144.80 | 24.2% |
| 221 | 067 | 106.7% | 1.397 | 9.2% | 0.997 | 1.034 | 1.032 | 12.5% | 2.4% | 9.9% | 124.70 | 131.77 | 144.80 | 14.2% |
| 221 | 068 | 106.7% | 1.397 | 9.2% | 0.997 | 1.034 | 1.032 | 12.5% | 2.4% | 9.9% | 131.80 | 131.77 | 144.80 | 9.4% |
| 222 | 058 | 30.5% | 0.399 | 2.5% | 1.041 | 1.025 | 1.023 | 12.5% | 2.4% | 9.9% | 115.90 | 112.11 | 123.20 | 6.4% |
| 222 | 060 | 30.5% | 0.399 | 2.5% | 1.041 | 1.025 | 1.023 | 12.5% | 2.4% | 9.9% | 119.30 | 112.11 | 123.20 | 4.1% |
| 222 | 066 | 30.5% | 0.399 | 2.5% | 1.041 | 1.025 | 1.023 | 12.5% | 2.4% | 9.9% | 112.10 | 112.11 | 123.20 | 9.0% |
| 223 | 040 | 92.0% | 1.204 | 7.0% | 0.951 | 0.969 | 0.967 | 12.5% | 2.4% | 9.9% | 126.30 | 131.77 | 144.80 | 14.1% |
| 223 | 057 | 92.0% | 1.204 | 7.0% | 0.951 | 0.969 | 0.967 | 12.5% | 2.4% | 9.9% | 177.60 | 131.77 | 144.80 | -12.1% |
| 223 | 067 | 92.0% | 1.204 | 7.0% | 0.951 | 0.969 | 0.967 | 12.5% | 2.4% | 9.9% | 124.70 | 131.77 | 144.80 | 15.3% |
| 223 | 068 | 92.0% | 1.204 | 7.0% | 0.951 | 0.969 | 0.967 | 12.5% | 2.4% | 9.9% | 131.80 | 131.77 | 144.80 | 10.3% |
| 224 | 058 | 31.1% | 0.407 | 0.8% | 1.149 | 1.143 | 1.141 | 12.5% | 2.4% | 9.9% | 115.90 | 110.76 | 121.70 | 5.9% |
| 224 | 060 | 31.1% | 0.407 | 0.8% | 1.149 | 1.143 | 1.141 | 12.5% | 2.4% | 9.9% | 119.30 | 110.76 | 121.70 | 3.6% |
| 224 | 064 | 31.1% | 0.407 | 0.8% | 1.149 | 1.143 | 1.141 | 12.5% | 2.4% | 9.9% | 110.80 | 110.76 | 121.70 | 9.5% |
| 224 | 065 | 31.1% | 0.407 | 0.8% | 1.149 | 1.143 | 1.141 | 12.5% | 2.4% | 9.9% | 143.40 | 110.76 | 121.70 | -9.2% |
| 224 | 066 | 31.1% | 0.407 | 0.8% | 1.149 | 1.143 | 1.141 | 12.5% | 2.4% | 9.9% | 112.10 | 110.76 | 121.70 | 8.5% |
| 225 | 060 | 128.4% | 1.681 | 4.0% | 1.031 | 1.057 | 1.055 | 12.5% | 2.4% | 9.9% | 119.30 | 119.29 | 131.10 | 9.2% |
| 225 | 064 | 128.4% | 1.681 | 4.0% | 1.031 | 1.057 | 1.055 | 12.5% | 2.4% | 9.9% | 110.80 | 119.29 | 131.10 | 15.6% |
| 225 | 065 | 128.4% | 1.681 | 4.0% | 1.031 | 1.057 | 1.055 | 12.5% | 2.4% | 9.9% | 143.40 | 119.29 | 131.10 | -4.7% |
| 226 | 065 | 66.8% | 0.874 | 4.8% | 0.882 | 0.882 | 0.880 | 12.5% | 2.4% | 9.9% | 143.40 | 143.42 | 157.60 | 9.9% |
| 227 | 056 | 86.5% | 1.132 | 19.3% | 1.083 | 1.092 | 1.090 | 12.5% | 2.4% | 9.9% | 119.00 | 118.98 | 130.80 | 9.2% |
| 227 | 060 | 86.5% | 1.132 | 19.3% | 1.083 | 1.092 | 1.090 | 12.5% | 2.4% | 9.9% | 119.30 | 118.98 | 130.80 | 9.0% |
| 227 | 067 | 86.5% | 1.132 | 19.3% | 1.083 | 1.092 | 1.090 | 12.5% | 2.4% | 9.9% | 124.70 | 118.98 | 130.80 | 5.4% |
| 228 | 055 | 126.4% | 1.654 | 11.9% | 1.041 | 1.114 | 1.112 | 12.5% | 2.4% | 9.9% | 131.00 | 119.29 | 131.10 | 1.9% |
| 228 | 056 | 126.4% | 1.654 | 11.9% | 1.041 | 1.114 | 1.112 | 12.5% | 2.4% | 9.9% | 119.00 | 119.29 | 131.10 | 9.5% |
| 228 | 058 | 126.4% | 1.654 | 11.9% | 1.041 | 1.114 | 1.112 | 12.5% | 2.4% | 9.9% | 115.90 | 119.29 | 131.10 | 11.8% |
| 228 | 060 | 126.4% | 1.654 | 11.9% | 1.041 | 1.114 | 1.112 | 12.5% | 2.4% | 9.9% | 119.30 | 119.29 | 131.10 | 9.3% |
| 228 | 066 | 126.4% | 1.654 | 11.9% | 1.041 | 1.114 | 1.112 | 12.5% | 2.4% | 9.9% | 112.10 | 119.29 | 131.10 | 14.7% |
| 229 | 056 | 85.5% | 1.119 | 5.9% | 1.025 | 1.031 | 1.029 | 12.5% | 2.4% | 9.9% | 119.00 | 124.70 | 137.00 | 13.5% |
| 229 | 060 | 85.5% | 1.119 | 5.9% | 1.025 | 1.031 | 1.029 | 12.5% | 2.4% | 9.9% | 119.30 | 124.70 | 137.00 | 13.2% |
| 229 | 065 | 85.5% | 1.119 | 5.9% | 1.025 | 1.031 | 1.029 | 12.5% | 2.4% | 9.9% | 143.40 | 124.70 | 137.00 | -1.7% |
| 229 | 067 | 85.5% | 1.119 | 5.9% | 1.025 | 1.031 | 1.029 | 12.5% | 2.4% | 9.9% | 124.70 | 124.70 | 137.00 | 9.4% |
| 230 | 063 | -5.3% | -0.069 | 0.0% | 1.013 | 1.013 | 1.011 | 12.5% | 2.4% | 9.9% | 126.30 | 124.70 | 137.00 | 10.4% |
| 230 | 065 | -5.3% | -0.069 | 0.0% | 1.013 | 1.013 | 1.011 | 12.5% | 2.4% | 9.9% | 143.40 | 124.70 | 137.00 | 0.2% |
| 230 | 067 | -5.3% | -0.069 | 0.0% | 1.013 | 1.013 | 1.011 | 12.5% | 2.4% | 9.9% | 124.70 | 124.70 | 137.00 | 11.5% |
| 231 | 066 | 21.8% | 0.285 | 1.7% | 1.111 | 1.097 | 1.095 | 12.5% | 2.4% | 9.9% | 112.10 | 112.11 | 123.20 | 10.0% |
| 232 | 047 | -13.3% | -0.174 | 0.4% | 1.020 | 1.015 | 1.013 | 12.5% | 2.4% | 9.9% | 119.50 | 112.11 | 123.20 | 4.5% |
| 232 | 066 | -13.3% | -0.174 | 0.4% | 1.020 | 1.015 | 1.013 | 12.5% | 2.4% | 9.9% | 112.10 | 112.11 | 123.20 | 9.6% |
| 233 | 066 | 62.9% | 0.823 | 4.4% | 1.208 | 1.191 | 1.189 | 12.5% | 2.4% | 9.9% | 112.10 | 112.11 | 123.20 | 9.1% |
| 234 | 049 | 101.6% | 1.330 | 3.6% | 1.073 | 1.082 | 1.080 | 12.5% | 2.4% | 9.9% | 125.00 | 112.11 | 123.20 | 0.9% |
| 234 | 050 | 101.6% | 1.330 | 3.6% | 1.073 | 1.082 | 1.080 | 12.5% | 2.4% | 9.9% | 116.50 | 112.11 | 123.20 | 6.3% |
| 234 | 066 | 101.6% | 1.330 | 3.6% | 1.073 | 1.082 | 1.080 | 12.5% | 2.4% | 9.9% | 112.10 | 112.11 | 123.20 | 9.4% |
| 235 | 058 | 40.9% | 0.535 | 15.3% | 1.034 | 0.958 | 0.956 | 12.5% | 2.4% | 9.9% | 115.90 | 112.11 | 123.20 | 6.4% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Medical Benefits**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (4) | (5) | (6) | (7) | (8) | (9) | (13) | (14) | (15) | (16) | (17) | (18) | (19) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Starting Base Rate for New Territory | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 235 | 066 | 40.9% | 0.535 | 15.3% | 1.034 | 0.958 | 0.956 | 12.5% | 2.4% | 9.9% | 112.10 | 112.11 | 123.20 | 9.0% |
| 236 | 047 | 77.4% | 1.013 | 4.4% | 1.011 | 1.011 | 1.009 | 12.5% | 2.4% | 9.9% | 119.50 | 119.50 | 131.30 | 9.8% |
| 236 | 048 | 77.4% | 1.013 | 4.4% | 1.011 | 1.011 | 1.009 | 12.5% | 2.4% | 9.9% | 121.30 | 119.50 | 131.30 | 8.6% |
| 236 | 049 | 77.4% | 1.013 | 4.4% | 1.011 | 1.011 | 1.009 | 12.5% | 2.4% | 9.9% | 125.00 | 119.50 | 131.30 | 6.2% |
| 236 | 066 | 77.4% | 1.013 | 4.4% | 1.011 | 1.011 | 1.009 | 12.5% | 2.4% | 9.9% | 112.10 | 119.50 | 131.30 | 15.3% |
| 237 | 048 | 48.7% | 0.637 | 0.4% | 1.032 | 1.030 | 1.028 | 12.5% | 2.4% | 9.9% | 121.30 | 112.11 | 123.20 | 2.9% |
| 237 | 066 | 48.7% | 0.637 | 0.4% | 1.032 | 1.030 | 1.028 | 12.5% | 2.4% | 9.9% | 112.10 | 112.11 | 123.20 | 9.1% |
| 238 | 061 | 33.0% | 0.432 | 0.4% | 1.262 | 1.259 | 1.256 | 12.5% | 2.4% | 9.9% | 100.70 | 100.67 | 110.60 | 9.2% |
| 238 | 062 | 33.0% | 0.432 | 0.4% | 1.262 | 1.259 | 1.256 | 12.5% | 2.4% | 9.9% | 123.70 | 100.67 | 110.60 | -6.2% |
| 238 | 066 | 33.0% | 0.432 | 0.4% | 1.262 | 1.259 | 1.256 | 12.5% | 2.4% | 9.9% | 112.10 | 100.67 | 110.60 | 0.8% |
| 239 | 046 | 66.2% | 0.866 | 8.8% | 1.005 | 0.993 | 0.991 | 12.5% | 2.4% | 9.9% | 119.00 | 118.98 | 130.80 | 9.2% |
| 239 | 047 | 66.2% | 0.866 | 8.8% | 1.005 | 0.993 | 0.991 | 12.5% | 2.4% | 9.9% | 119.50 | 118.98 | 130.80 | 8.9% |
| 240 | 047 | 32.9% | 0.431 | 2.1% | 0.982 | 0.970 | 0.968 | 12.5% | 2.4% | 9.9% | 119.50 | 121.26 | 133.30 | 11.9% |
| 240 | 048 | 32.9% | 0.431 | 2.1% | 0.982 | 0.970 | 0.968 | 12.5% | 2.4% | 9.9% | 121.30 | 121.26 | 133.30 | 10.7% |
| 240 | 066 | 32.9% | 0.431 | 2.1% | 0.982 | 0.970 | 0.968 | 12.5% | 2.4% | 9.9% | 112.10 | 121.26 | 133.30 | 17.5% |
| 241 | 025 | 317.8% | 4.160 | 2.1% | 1.479 | 1.535 | 1.532 | 12.5% | 2.4% | 9.9% | 90.00 | 89.96 | 98.90 | 8.8% |
| 241 | 062 | 317.8% | 4.160 | 2.1% | 1.479 | 1.535 | 1.532 | 12.5% | 2.4% | 9.9% | 123.70 | 89.96 | 98.90 | -12.7% |
| 242 | 024 | 0.0% | 0.000 | 0.0% | 1.014 | 1.014 | 1.012 | 12.5% | 2.4% | 9.9% | 153.70 | 124.70 | 137.00 | -6.7% |
| 242 | 057 | 0.0% | 0.000 | 0.0% | 1.014 | 1.014 | 1.012 | 12.5% | 2.4% | 9.9% | 177.60 | 124.70 | 137.00 | -16.0% |
| 242 | 067 | 0.0% | 0.000 | 0.0% | 1.014 | 1.014 | 1.012 | 12.5% | 2.4% | 9.9% | 124.70 | 124.70 | 137.00 | 9.5% |
| 243 | 057 | 139.3% | 1.823 | 23.2% | 0.869 | 1.090 | 1.088 | 12.5% | 2.4% | 9.9% | 177.60 | 177.63 | 195.20 | 10.5% |
| 243 | 067 | 139.3% | 1.823 | 23.2% | 0.869 | 1.090 | 1.088 | 12.5% | 2.4% | 9.9% | 124.70 | 177.63 | 195.20 | 49.5% |
| 243 | 068 | 139.3% | 1.823 | 23.2% | 0.869 | 1.090 | 1.088 | 12.5% | 2.4% | 9.9% | 131.80 | 177.63 | 195.20 | 42.5% |
| 244 | 054 | 85.7% | 1.122 | 15.3% | 0.954 | 0.980 | 0.978 | 12.5% | 2.4% | 9.9% | 142.10 | 142.06 | 156.10 | 9.8% |
| 244 | 068 | 85.7% | 1.122 | 15.3% | 0.954 | 0.980 | 0.978 | 12.5% | 2.4% | 9.9% | 131.80 | 142.06 | 156.10 | 16.5% |
| 245 | 054 | 17.1% | 0.224 | 1.2% | 0.995 | 0.986 | 0.984 | 12.5% | 2.4% | 9.9% | 142.10 | 131.77 | 144.80 | 4.1% |
| 245 | 056 | 17.1% | 0.224 | 1.2% | 0.995 | 0.986 | 0.984 | 12.5% | 2.4% | 9.9% | 119.00 | 131.77 | 144.80 | 19.4% |
| 245 | 066 | 17.1% | 0.224 | 1.2% | 0.995 | 0.986 | 0.984 | 12.5% | 2.4% | 9.9% | 112.10 | 131.77 | 144.80 | 25.3% |
| 245 | 068 | 17.1% | 0.224 | 1.2% | 0.995 | 0.986 | 0.984 | 12.5% | 2.4% | 9.9% | 131.80 | 131.77 | 144.80 | 10.3% |
| 246 | 028 | 56.1% | 0.734 | 11.5% | 0.970 | 0.943 | 0.941 | 12.5% | 2.4% | 9.9% | 134.10 | 134.06 | 147.30 | 9.7% |
| 247 | 035 | 70.1% | 0.918 | 9.2% | 1.083 | 1.068 | 1.066 | 12.5% | 2.4% | 9.9% | 124.60 | 124.59 | 136.90 | 9.6% |
| 247 | 040 | 70.1% | 0.918 | 9.2% | 1.083 | 1.068 | 1.066 | 12.5% | 2.4% | 9.9% | 126.30 | 124.59 | 136.90 | 8.4% |
| 247 | 068 | 70.1% | 0.918 | 9.2% | 1.083 | 1.068 | 1.066 | 12.5% | 2.4% | 9.9% | 131.80 | 124.59 | 136.90 | 5.0% |
| 248 | 047 | 44.9% | 0.588 | 4.0% | 0.992 | 0.976 | 0.974 | 12.5% | 2.4% | 9.9% | 119.50 | 119.60 | 131.40 | 9.6% |
| 248 | 051 | 44.9% | 0.588 | 4.0% | 0.992 | 0.976 | 0.974 | 12.5% | 2.4% | 9.9% | 119.60 | 119.60 | 131.40 | 9.5% |
| 248 | 066 | 44.9% | 0.588 | 4.0% | 0.992 | 0.976 | 0.974 | 12.5% | 2.4% | 9.9% | 112.10 | 119.60 | 131.40 | 15.2% |
| 249 | 051 | 214.8% | 2.812 | 5.9% | 1.004 | 1.111 | 1.109 | 12.5% | 2.4% | 9.9% | 119.60 | 119.60 | 131.40 | 9.8% |
| 250 | 047 | 62.4% | 0.817 | 32.6% | 0.964 | 0.916 | 0.914 | 12.5% | 2.4% | 9.9% | 119.50 | 125.01 | 137.40 | 13.2% |
| 250 | 049 | 62.4% | 0.817 | 32.6% | 0.964 | 0.916 | 0.914 | 12.5% | 2.4% | 9.9% | 125.00 | 125.01 | 137.40 | 9.3% |
| 250 | 050 | 62.4% | 0.817 | 32.6% | 0.964 | 0.916 | 0.914 | 12.5% | 2.4% | 9.9% | 116.50 | 125.01 | 137.40 | 15.4% |
| 250 | 051 | 62.4% | 0.817 | 32.6% | 0.964 | 0.916 | 0.914 | 12.5% | 2.4% | 9.9% | 119.60 | 125.01 | 137.40 | 13.1% |
| 250 | 066 | 62.4% | 0.817 | 32.6% | 0.964 | 0.916 | 0.914 | 12.5% | 2.4% | 9.9% | 112.10 | 125.01 | 137.40 | 19.0% |
| 251 | 055 | 54.7% | 0.716 | 4.0% | 1.000 | 0.989 | 0.987 | 12.5% | 2.4% | 9.9% | 131.00 | 131.04 | 144.00 | 10.1% |
| 251 | 060 | 54.7% | 0.716 | 4.0% | 1.000 | 0.989 | 0.987 | 12.5% | 2.4% | 9.9% | 119.30 | 131.04 | 144.00 | 18.6% |
| 252 | 028 | 48.1% | 0.630 | 3.3% | 1.021 | 1.008 | 1.006 | 12.5% | 2.4% | 9.9% | 134.10 | 143.42 | 157.60 | 15.8% |
| 252 | 053 | 48.1% | 0.630 | 3.3% | 1.021 | 1.008 | 1.006 | 12.5% | 2.4% | 9.9% | 130.90 | 143.42 | 157.60 | 18.1% |
| 252 | 065 | 48.1% | 0.630 | 3.3% | 1.021 | 1.008 | 1.006 | 12.5% | 2.4% | 9.9% | 143.40 | 143.42 | 157.60 | 9.9% |
| 253 | 028 | 184.0% | 2.408 | 3.3% | 1.053 | 1.098 | 1.096 | 12.5% | 2.4% | 9.9% | 134.10 | 117.73 | 129.40 | -0.4% |
| 253 | 052 | 184.0% | 2.408 | 3.3% | 1.053 | 1.098 | 1.096 | 12.5% | 2.4% | 9.9% | 117.70 | 117.73 | 129.40 | 9.9% |
| 253 | 065 | 184.0% | 2.408 | 3.3% | 1.053 | 1.098 | 1.096 | 12.5% | 2.4% | 9.9% | 143.40 | 117.73 | 129.40 | -5.2% |
| 254 | 034 | 96.8% | 1.267 | 0.8% | 1.059 | 1.061 | 1.059 | 12.5% | 2.4% | 9.9% | 124.80 | 124.80 | 137.20 | 9.0% |
| 254 | 068 | 96.8% | 1.267 | 0.8% | 1.059 | 1.061 | 1.059 | 12.5% | 2.4% | 9.9% | 131.80 | 124.80 | 137.20 | 4.7% |
| 999 | 999 | 19.4% | 0.254 | 0.4% | 1.021 | 1.018 | 1.016 | 12.5% | 2.4% | 9.9% | 124.70 | 124.70 | 137.00 | 9.5% |
| Total | | 76.4% | | | | 1.002 | 1.000 | 12.5% | 2.4% | 9.9% | | | | 9.6% |

* Effective 3/23/2014, Model Year 2015
** Current Expense Fee is $8.50, Proposed is $8.50

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Comprehensive**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (4) | (5) | (6) | (7) | (8) | (9) | (13) | (14) | (15) | (16) | (17) | (18) | (19) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Starting Base Rate for New Territory | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 201 | 049 | 58.8% | 1.129 | 65.3% | 0.963 | 1.071 | 1.074 | 4.9% | 1.5% | 3.3% | 107.80 | 88.32 | 91.20 | -9.9% |
| 201 | 050 | 58.8% | 1.129 | 65.3% | 0.963 | 1.071 | 1.074 | 4.9% | 1.5% | 3.3% | 88.30 | 88.32 | 91.20 | 3.4% |
| 201 | 066 | 58.8% | 1.129 | 65.3% | 0.963 | 1.071 | 1.074 | 4.9% | 1.5% | 3.3% | 121.00 | 88.32 | 91.20 | -16.5% |
| 202 | 007 | 62.7% | 1.203 | 33.8% | 0.918 | 1.014 | 1.017 | 4.9% | 1.5% | 3.3% | 195.30 | 192.62 | 199.00 | 3.2% |
| 202 | 025 | 62.7% | 1.203 | 33.8% | 0.918 | 1.014 | 1.017 | 4.9% | 1.5% | 3.3% | 115.80 | 192.62 | 199.00 | 63.2% |
| 202 | 040 | 62.7% | 1.203 | 33.8% | 0.918 | 1.014 | 1.017 | 4.9% | 1.5% | 3.3% | 125.40 | 192.62 | 199.00 | 52.0% |
| 202 | 062 | 62.7% | 1.203 | 33.8% | 0.918 | 1.014 | 1.017 | 4.9% | 1.5% | 3.3% | 192.60 | 192.62 | 199.00 | 4.4% |
| 203 | 034 | 76.5% | 1.468 | 13.6% | 1.013 | 1.075 | 1.078 | 4.9% | 1.5% | 3.3% | 113.10 | 113.07 | 116.80 | 3.7% |
| 203 | 035 | 76.5% | 1.468 | 13.6% | 1.013 | 1.075 | 1.078 | 4.9% | 1.5% | 3.3% | 112.60 | 113.07 | 116.80 | 4.0% |
| 203 | 040 | 76.5% | 1.468 | 13.6% | 1.013 | 1.075 | 1.078 | 4.9% | 1.5% | 3.3% | 125.40 | 113.07 | 116.80 | -4.2% |
| 203 | 062 | 76.5% | 1.468 | 13.6% | 1.013 | 1.075 | 1.078 | 4.9% | 1.5% | 3.3% | 192.60 | 113.07 | 116.80 | -29.3% |
| 204 | 034 | 90.4% | 1.735 | 20.9% | 1.017 | 1.167 | 1.171 | 4.9% | 1.5% | 3.3% | 113.10 | 192.62 | 199.00 | 65.8% |
| 204 | 040 | 90.4% | 1.735 | 20.9% | 1.017 | 1.167 | 1.171 | 4.9% | 1.5% | 3.3% | 125.40 | 192.62 | 199.00 | 51.2% |
| 204 | 058 | 90.4% | 1.735 | 20.9% | 1.017 | 1.167 | 1.171 | 4.9% | 1.5% | 3.3% | 105.30 | 192.62 | 199.00 | 76.8% |
| 204 | 061 | 90.4% | 1.735 | 20.9% | 1.017 | 1.167 | 1.171 | 4.9% | 1.5% | 3.3% | 121.90 | 192.62 | 199.00 | 55.1% |
| 204 | 062 | 90.4% | 1.735 | 20.9% | 1.017 | 1.167 | 1.171 | 4.9% | 1.5% | 3.3% | 192.60 | 192.62 | 199.00 | 4.5% |
| 204 | 066 | 90.4% | 1.735 | 20.9% | 1.017 | 1.167 | 1.171 | 4.9% | 1.5% | 3.3% | 121.00 | 192.62 | 199.00 | 56.1% |
| 205 | 007 | 44.4% | 0.852 | 9.4% | 1.059 | 1.040 | 1.043 | 4.9% | 1.5% | 3.3% | 195.30 | 192.62 | 199.00 | 2.9% |
| 205 | 062 | 44.4% | 0.852 | 9.4% | 1.059 | 1.040 | 1.043 | 4.9% | 1.5% | 3.3% | 192.60 | 192.62 | 199.00 | 4.1% |
| 206 | 035 | 68.7% | 1.319 | 38.7% | 1.048 | 1.153 | 1.156 | 4.9% | 1.5% | 3.3% | 112.60 | 125.38 | 129.50 | 13.1% |
| 206 | 040 | 68.7% | 1.319 | 38.7% | 1.048 | 1.153 | 1.156 | 4.9% | 1.5% | 3.3% | 125.40 | 125.38 | 129.50 | 3.8% |
| 206 | 062 | 68.7% | 1.319 | 38.7% | 1.048 | 1.153 | 1.156 | 4.9% | 1.5% | 3.3% | 192.60 | 125.38 | 129.50 | -24.9% |
| 206 | 067 | 68.7% | 1.319 | 38.7% | 1.048 | 1.153 | 1.156 | 4.9% | 1.5% | 3.3% | 102.20 | 125.38 | 129.50 | 22.4% |
| 206 | 068 | 68.7% | 1.319 | 38.7% | 1.048 | 1.153 | 1.156 | 4.9% | 1.5% | 3.3% | 109.90 | 125.38 | 129.50 | 15.4% |
| 207 | 053 | 46.7% | 0.896 | 39.4% | 0.902 | 0.900 | 0.903 | 4.9% | 1.5% | 3.3% | 133.90 | 133.95 | 138.40 | 3.8% |
| 207 | 065 | 46.7% | 0.896 | 39.4% | 0.902 | 0.900 | 0.903 | 4.9% | 1.5% | 3.3% | 127.60 | 133.95 | 138.40 | 7.8% |
| 208 | 053 | 46.1% | 0.885 | 27.9% | 1.093 | 1.035 | 1.038 | 4.9% | 1.5% | 3.3% | 133.90 | 127.58 | 131.80 | 0.1% |
| 208 | 065 | 46.1% | 0.885 | 27.9% | 1.093 | 1.035 | 1.038 | 4.9% | 1.5% | 3.3% | 127.60 | 127.58 | 131.80 | 3.9% |
| 209 | 028 | 46.2% | 0.887 | 75.5% | 0.939 | 0.900 | 0.903 | 4.9% | 1.5% | 3.3% | 124.30 | 127.58 | 131.80 | 5.9% |
| 209 | 053 | 46.2% | 0.887 | 75.5% | 0.939 | 0.900 | 0.903 | 4.9% | 1.5% | 3.3% | 133.90 | 127.58 | 131.80 | 0.0% |
| 209 | 065 | 46.2% | 0.887 | 75.5% | 0.939 | 0.900 | 0.903 | 4.9% | 1.5% | 3.3% | 127.60 | 127.58 | 131.80 | 3.8% |
| 210 | 028 | 61.2% | 1.175 | 36.2% | 1.165 | 1.169 | 1.173 | 4.9% | 1.5% | 3.3% | 124.30 | 127.58 | 131.80 | 5.8% |
| 210 | 052 | 61.2% | 1.175 | 36.2% | 1.165 | 1.169 | 1.173 | 4.9% | 1.5% | 3.3% | 134.30 | 127.58 | 131.80 | -0.2% |
| 210 | 063 | 61.2% | 1.175 | 36.2% | 1.165 | 1.169 | 1.173 | 4.9% | 1.5% | 3.3% | 123.40 | 127.58 | 131.80 | 6.4% |
| 210 | 065 | 61.2% | 1.175 | 36.2% | 1.165 | 1.169 | 1.173 | 4.9% | 1.5% | 3.3% | 127.60 | 127.58 | 131.80 | 3.7% |
| 211 | 064 | 51.1% | 0.981 | 30.2% | 1.234 | 1.158 | 1.161 | 4.9% | 1.5% | 3.3% | 113.70 | 127.58 | 131.80 | 14.0% |
| 211 | 065 | 51.1% | 0.981 | 30.2% | 1.234 | 1.158 | 1.161 | 4.9% | 1.5% | 3.3% | 127.60 | 127.58 | 131.80 | 4.1% |
| 212 | 065 | 40.9% | 0.785 | 10.0% | 1.248 | 1.202 | 1.206 | 4.9% | 1.5% | 3.3% | 127.60 | 127.58 | 131.80 | 5.0% |
| 213 | 065 | 94.4% | 1.812 | 12.1% | 1.378 | 1.431 | 1.435 | 4.9% | 1.5% | 3.3% | 127.60 | 127.58 | 131.80 | 3.6% |
| 213 | 066 | 94.4% | 1.812 | 12.1% | 1.378 | 1.431 | 1.435 | 4.9% | 1.5% | 3.3% | 121.00 | 127.58 | 131.80 | 7.9% |
| 214 | 007 | 55.9% | 1.073 | 6.1% | 1.109 | 1.107 | 1.110 | 4.9% | 1.5% | 3.3% | 195.30 | 192.62 | 199.00 | 2.9% |
| 214 | 036 | 55.9% | 1.073 | 6.1% | 1.109 | 1.107 | 1.110 | 4.9% | 1.5% | 3.3% | 186.20 | 192.62 | 199.00 | 7.2% |
| 214 | 062 | 55.9% | 1.073 | 6.1% | 1.109 | 1.107 | 1.110 | 4.9% | 1.5% | 3.3% | 192.60 | 192.62 | 199.00 | 4.2% |
| 215 | 036 | 29.9% | 0.574 | 0.4% | 1.192 | 1.190 | 1.194 | 4.9% | 1.5% | 3.3% | 186.20 | 186.25 | 192.40 | 3.9% |
| 215 | 062 | 29.9% | 0.574 | 0.4% | 1.192 | 1.190 | 1.194 | 4.9% | 1.5% | 3.3% | 192.60 | 186.25 | 192.40 | 1.1% |
| 216 | 007 | 45.1% | 0.866 | 16.6% | 1.067 | 1.034 | 1.037 | 4.9% | 1.5% | 3.3% | 195.30 | 195.33 | 201.80 | 4.4% |
| 216 | 024 | 45.1% | 0.866 | 16.6% | 1.067 | 1.034 | 1.037 | 4.9% | 1.5% | 3.3% | 99.60 | 195.33 | 201.80 | 88.0% |
| 216 | 036 | 45.1% | 0.866 | 16.6% | 1.067 | 1.034 | 1.037 | 4.9% | 1.5% | 3.3% | 186.20 | 195.33 | 201.80 | 8.7% |
| 216 | 062 | 45.1% | 0.866 | 16.6% | 1.067 | 1.034 | 1.037 | 4.9% | 1.5% | 3.3% | 192.60 | 195.33 | 201.80 | 5.6% |
| 217 | 024 | 64.4% | 1.236 | 36.3% | 1.281 | 1.265 | 1.269 | 4.9% | 1.5% | 3.3% | 99.60 | 99.60 | 102.90 | 3.7% |
| 217 | 036 | 64.4% | 1.236 | 36.3% | 1.281 | 1.265 | 1.269 | 4.9% | 1.5% | 3.3% | 186.20 | 99.60 | 102.90 | -32.9% |
| 217 | 062 | 64.4% | 1.236 | 36.3% | 1.281 | 1.265 | 1.269 | 4.9% | 1.5% | 3.3% | 192.60 | 99.60 | 102.90 | -34.3% |
| 217 | 067 | 64.4% | 1.236 | 36.3% | 1.281 | 1.265 | 1.269 | 4.9% | 1.5% | 3.3% | 102.20 | 99.60 | 102.90 | 1.7% |
| 217 | 068 | 64.4% | 1.236 | 36.3% | 1.281 | 1.265 | 1.269 | 4.9% | 1.5% | 3.3% | 109.90 | 99.60 | 102.90 | -3.7% |
| 218 | 024 | 252.8% | 4.852 | 2.2% | 1.204 | 1.284 | 1.288 | 4.9% | 1.5% | 3.3% | 99.60 | 99.60 | 102.90 | 4.8% |
| 218 | 036 | 252.8% | 4.852 | 2.2% | 1.204 | 1.284 | 1.288 | 4.9% | 1.5% | 3.3% | 186.20 | 99.60 | 102.90 | -35.3% |
| 218 | 062 | 252.8% | 4.852 | 2.2% | 1.204 | 1.284 | 1.288 | 4.9% | 1.5% | 3.3% | 192.60 | 99.60 | 102.90 | -36.9% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Comprehensive**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (4) | (5) | (6) | (7) | (8) | (9) | (13) | (14) | (15) | (16) | (17) | (18) | (19) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Starting Base Rate for New Territory | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 218 | 063 | 252.8% | 4.852 | 2.2% | 1.204 | 1.284 | 1.288 | 4.9% | 1.5% | 3.3% | 123.40 | 99.60 | 102.90 | -11.9% |
| 218 | 065 | 252.8% | 4.852 | 2.2% | 1.204 | 1.284 | 1.288 | 4.9% | 1.5% | 3.3% | 127.60 | 99.60 | 102.90 | -14.2% |
| 218 | 067 | 252.8% | 4.852 | 2.2% | 1.204 | 1.284 | 1.288 | 4.9% | 1.5% | 3.3% | 102.20 | 99.60 | 102.90 | 2.6% |
| 219 | 024 | 58.8% | 1.129 | 3.3% | 1.163 | 1.162 | 1.165 | 4.9% | 1.5% | 3.3% | 99.60 | 123.40 | 127.50 | 24.4% |
| 219 | 036 | 58.8% | 1.129 | 3.3% | 1.163 | 1.162 | 1.165 | 4.9% | 1.5% | 3.3% | 186.20 | 123.40 | 127.50 | -24.8% |
| 219 | 062 | 58.8% | 1.129 | 3.3% | 1.163 | 1.162 | 1.165 | 4.9% | 1.5% | 3.3% | 192.60 | 123.40 | 127.50 | -26.7% |
| 219 | 063 | 58.8% | 1.129 | 3.3% | 1.163 | 1.162 | 1.165 | 4.9% | 1.5% | 3.3% | 123.40 | 123.40 | 127.50 | 4.0% |
| 219 | 065 | 58.8% | 1.129 | 3.3% | 1.163 | 1.162 | 1.165 | 4.9% | 1.5% | 3.3% | 127.60 | 123.40 | 127.50 | 1.2% |
| 219 | 067 | 58.8% | 1.129 | 3.3% | 1.163 | 1.162 | 1.165 | 4.9% | 1.5% | 3.3% | 102.20 | 123.40 | 127.50 | 21.7% |
| 220 | 036 | 73.9% | 1.418 | 7.1% | 1.167 | 1.185 | 1.189 | 4.9% | 1.5% | 3.3% | 186.20 | 186.25 | 192.40 | 4.4% |
| 220 | 052 | 73.9% | 1.418 | 7.1% | 1.167 | 1.185 | 1.189 | 4.9% | 1.5% | 3.3% | 134.30 | 186.25 | 192.40 | 37.5% |
| 221 | 035 | 35.0% | 0.672 | 38.2% | 0.874 | 0.797 | 0.799 | 4.9% | 1.5% | 3.3% | 112.60 | 109.93 | 113.60 | 1.9% |
| 221 | 040 | 35.0% | 0.672 | 38.2% | 0.874 | 0.797 | 0.799 | 4.9% | 1.5% | 3.3% | 125.40 | 109.93 | 113.60 | -6.0% |
| 221 | 054 | 35.0% | 0.672 | 38.2% | 0.874 | 0.797 | 0.799 | 4.9% | 1.5% | 3.3% | 89.10 | 109.93 | 113.60 | 22.2% |
| 221 | 056 | 35.0% | 0.672 | 38.2% | 0.874 | 0.797 | 0.799 | 4.9% | 1.5% | 3.3% | 90.50 | 109.93 | 113.60 | 20.7% |
| 221 | 066 | 35.0% | 0.672 | 38.2% | 0.874 | 0.797 | 0.799 | 4.9% | 1.5% | 3.3% | 121.00 | 109.93 | 113.60 | -3.5% |
| 221 | 067 | 35.0% | 0.672 | 38.2% | 0.874 | 0.797 | 0.799 | 4.9% | 1.5% | 3.3% | 102.20 | 109.93 | 113.60 | 9.7% |
| 221 | 068 | 35.0% | 0.672 | 38.2% | 0.874 | 0.797 | 0.799 | 4.9% | 1.5% | 3.3% | 109.90 | 109.93 | 113.60 | 3.7% |
| 222 | 058 | 66.8% | 1.282 | 16.3% | 1.123 | 1.149 | 1.152 | 4.9% | 1.5% | 3.3% | 105.30 | 121.00 | 125.00 | 15.3% |
| 222 | 060 | 66.8% | 1.282 | 16.3% | 1.123 | 1.149 | 1.152 | 4.9% | 1.5% | 3.3% | 107.70 | 121.00 | 125.00 | 13.3% |
| 222 | 066 | 66.8% | 1.282 | 16.3% | 1.123 | 1.149 | 1.152 | 4.9% | 1.5% | 3.3% | 121.00 | 121.00 | 125.00 | 3.6% |
| 223 | 040 | 57.3% | 1.100 | 25.4% | 0.944 | 0.984 | 0.987 | 4.9% | 1.5% | 3.3% | 125.40 | 109.93 | 113.60 | -5.5% |
| 223 | 057 | 57.3% | 1.100 | 25.4% | 0.944 | 0.984 | 0.987 | 4.9% | 1.5% | 3.3% | 122.90 | 109.93 | 113.60 | -4.1% |
| 223 | 067 | 57.3% | 1.100 | 25.4% | 0.944 | 0.984 | 0.987 | 4.9% | 1.5% | 3.3% | 102.20 | 109.93 | 113.60 | 10.2% |
| 223 | 068 | 57.3% | 1.100 | 25.4% | 0.944 | 0.984 | 0.987 | 4.9% | 1.5% | 3.3% | 109.90 | 109.93 | 113.60 | 4.2% |
| 224 | 058 | 101.7% | 1.952 | 13.9% | 1.363 | 1.445 | 1.449 | 4.9% | 1.5% | 3.3% | 105.30 | 113.69 | 117.40 | 10.3% |
| 224 | 060 | 101.7% | 1.952 | 13.9% | 1.363 | 1.445 | 1.449 | 4.9% | 1.5% | 3.3% | 107.70 | 113.69 | 117.40 | 8.4% |
| 224 | 064 | 101.7% | 1.952 | 13.9% | 1.363 | 1.445 | 1.449 | 4.9% | 1.5% | 3.3% | 113.70 | 113.69 | 117.40 | 3.9% |
| 224 | 065 | 101.7% | 1.952 | 13.9% | 1.363 | 1.445 | 1.449 | 4.9% | 1.5% | 3.3% | 127.60 | 113.69 | 117.40 | -4.9% |
| 224 | 066 | 101.7% | 1.952 | 13.9% | 1.363 | 1.445 | 1.449 | 4.9% | 1.5% | 3.3% | 121.00 | 113.69 | 117.40 | -1.0% |
| 225 | 060 | 73.9% | 1.418 | 13.0% | 1.102 | 1.143 | 1.146 | 4.9% | 1.5% | 3.3% | 107.70 | 107.74 | 111.30 | 3.7% |
| 225 | 064 | 73.9% | 1.418 | 13.0% | 1.102 | 1.143 | 1.146 | 4.9% | 1.5% | 3.3% | 113.70 | 107.74 | 111.30 | -0.5% |
| 225 | 065 | 73.9% | 1.418 | 13.0% | 1.102 | 1.143 | 1.146 | 4.9% | 1.5% | 3.3% | 127.60 | 107.74 | 111.30 | -8.7% |
| 226 | 065 | 36.9% | 0.708 | 11.8% | 1.039 | 1.000 | 1.003 | 4.9% | 1.5% | 3.3% | 127.60 | 127.58 | 131.80 | 3.8% |
| 227 | 056 | 38.8% | 0.745 | 60.3% | 1.064 | 0.872 | 0.875 | 4.9% | 1.5% | 3.3% | 90.50 | 90.51 | 93.50 | 3.6% |
| 227 | 060 | 38.8% | 0.745 | 60.3% | 1.064 | 0.872 | 0.875 | 4.9% | 1.5% | 3.3% | 107.70 | 90.51 | 93.50 | -8.4% |
| 227 | 067 | 38.8% | 0.745 | 60.3% | 1.064 | 0.872 | 0.875 | 4.9% | 1.5% | 3.3% | 102.20 | 90.51 | 93.50 | -5.0% |
| 228 | 055 | 22.8% | 0.438 | 34.8% | 0.941 | 0.766 | 0.768 | 4.9% | 1.5% | 3.3% | 96.00 | 107.74 | 111.30 | 13.3% |
| 228 | 056 | 22.8% | 0.438 | 34.8% | 0.941 | 0.766 | 0.768 | 4.9% | 1.5% | 3.3% | 90.50 | 107.74 | 111.30 | 18.6% |
| 228 | 058 | 22.8% | 0.438 | 34.8% | 0.941 | 0.766 | 0.768 | 4.9% | 1.5% | 3.3% | 105.30 | 107.74 | 111.30 | 5.5% |
| 228 | 060 | 22.8% | 0.438 | 34.8% | 0.941 | 0.766 | 0.768 | 4.9% | 1.5% | 3.3% | 107.70 | 107.74 | 111.30 | 3.8% |
| 228 | 066 | 22.8% | 0.438 | 34.8% | 0.941 | 0.766 | 0.768 | 4.9% | 1.5% | 3.3% | 121.00 | 107.74 | 111.30 | -4.8% |
| 229 | 056 | 41.9% | 0.804 | 41.3% | 1.067 | 0.958 | 0.961 | 4.9% | 1.5% | 3.3% | 90.50 | 102.21 | 105.60 | 14.1% |
| 229 | 060 | 41.9% | 0.804 | 41.3% | 1.067 | 0.958 | 0.961 | 4.9% | 1.5% | 3.3% | 107.70 | 102.21 | 105.60 | -0.4% |
| 229 | 065 | 41.9% | 0.804 | 41.3% | 1.067 | 0.958 | 0.961 | 4.9% | 1.5% | 3.3% | 127.60 | 102.21 | 105.60 | -12.2% |
| 229 | 067 | 41.9% | 0.804 | 41.3% | 1.067 | 0.958 | 0.961 | 4.9% | 1.5% | 3.3% | 102.20 | 102.21 | 105.60 | 3.7% |
| 230 | 063 | 209.5% | 4.021 | 10.9% | 1.168 | 1.479 | 1.483 | 4.9% | 1.5% | 3.3% | 123.40 | 102.21 | 105.60 | -8.5% |
| 230 | 065 | 209.5% | 4.021 | 10.9% | 1.168 | 1.479 | 1.483 | 4.9% | 1.5% | 3.3% | 127.60 | 102.21 | 105.60 | -10.6% |
| 230 | 067 | 209.5% | 4.021 | 10.9% | 1.168 | 1.479 | 1.483 | 4.9% | 1.5% | 3.3% | 102.20 | 102.21 | 105.60 | 5.2% |
| 231 | 066 | 72.9% | 1.399 | 20.2% | 1.144 | 1.196 | 1.200 | 4.9% | 1.5% | 3.3% | 121.00 | 121.00 | 125.00 | 4.3% |
| 232 | 047 | 58.5% | 1.123 | 25.0% | 1.142 | 1.137 | 1.140 | 4.9% | 1.5% | 3.3% | 90.50 | 121.00 | 125.00 | 30.7% |
| 232 | 066 | 58.5% | 1.123 | 25.0% | 1.142 | 1.137 | 1.140 | 4.9% | 1.5% | 3.3% | 121.00 | 121.00 | 125.00 | 3.9% |
| 233 | 066 | 77.9% | 1.495 | 44.7% | 1.067 | 1.258 | 1.262 | 4.9% | 1.5% | 3.3% | 121.00 | 121.00 | 125.00 | 3.8% |
| 234 | 049 | 79.9% | 1.534 | 24.8% | 1.024 | 1.150 | 1.153 | 4.9% | 1.5% | 3.3% | 107.80 | 121.00 | 125.00 | 13.2% |
| 234 | 050 | 79.9% | 1.534 | 24.8% | 1.024 | 1.150 | 1.153 | 4.9% | 1.5% | 3.3% | 88.30 | 121.00 | 125.00 | 32.6% |
| 234 | 066 | 79.9% | 1.534 | 24.8% | 1.024 | 1.150 | 1.153 | 4.9% | 1.5% | 3.3% | 121.00 | 121.00 | 125.00 | 3.7% |
| 235 | 058 | 54.2% | 1.040 | 63.9% | 1.101 | 1.062 | 1.065 | 4.9% | 1.5% | 3.3% | 105.30 | 121.00 | 125.00 | 15.5% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Comprehensive**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) Proposed Territory | (2) Current Territory | (4) Proposed Territory 3-Year Loss & DCC Expense Ratio | (5) Proposed Territory Experience Index | (6) Proposed Territory Credibility | (7) Proposed Territory Competitor Index | (8) Credibility-Weighted Unbalanced Index | (9) Proposed Territory Balanced Combined Index | (13) Selected Variable Premium Change | (14) Proposed Territory Total Internal Change | (15) Proposed Territory Selected Base Rate Change | (16) Current Base Rate* | (17) Starting Base Rate for New Territory | (18) Proposed Territory Selected Base Rate | (19) Total Change Including Expense Fee** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 235 | 066 | 54.2% | 1.040 | 63.9% | 1.101 | 1.062 | 1.065 | 4.9% | 1.5% | 3.3% | 121.00 | 121.00 | 125.00 | 3.7% |
| 236 | 047 | 65.1% | 1.250 | 27.9% | 1.064 | 1.116 | 1.119 | 4.9% | 1.5% | 3.3% | 90.50 | 90.51 | 93.50 | 4.4% |
| 236 | 048 | 65.1% | 1.250 | 27.9% | 1.064 | 1.116 | 1.119 | 4.9% | 1.5% | 3.3% | 92.20 | 90.51 | 93.50 | 3.0% |
| 236 | 049 | 65.1% | 1.250 | 27.9% | 1.064 | 1.116 | 1.119 | 4.9% | 1.5% | 3.3% | 107.80 | 90.51 | 93.50 | -7.5% |
| 236 | 066 | 65.1% | 1.250 | 27.9% | 1.064 | 1.116 | 1.119 | 4.9% | 1.5% | 3.3% | 121.00 | 90.51 | 93.50 | -14.3% |
| 237 | 048 | 82.1% | 1.576 | 11.2% | 1.024 | 1.086 | 1.089 | 4.9% | 1.5% | 3.3% | 92.20 | 121.00 | 125.00 | 28.7% |
| 237 | 066 | 82.1% | 1.576 | 11.2% | 1.024 | 1.086 | 1.089 | 4.9% | 1.5% | 3.3% | 121.00 | 121.00 | 125.00 | 3.7% |
| 238 | 061 | 74.3% | 1.426 | 6.8% | 1.131 | 1.151 | 1.154 | 4.9% | 1.5% | 3.3% | 121.90 | 121.94 | 126.00 | 3.6% |
| 238 | 062 | 74.3% | 1.426 | 6.8% | 1.131 | 1.151 | 1.154 | 4.9% | 1.5% | 3.3% | 192.60 | 121.94 | 126.00 | -25.0% |
| 238 | 066 | 74.3% | 1.426 | 6.8% | 1.131 | 1.151 | 1.154 | 4.9% | 1.5% | 3.3% | 121.00 | 121.94 | 126.00 | 4.2% |
| 239 | 046 | 43.9% | 0.843 | 37.9% | 1.068 | 0.983 | 0.986 | 4.9% | 1.5% | 3.3% | 85.30 | 85.29 | 88.10 | 3.4% |
| 239 | 047 | 43.9% | 0.843 | 37.9% | 1.068 | 0.983 | 0.986 | 4.9% | 1.5% | 3.3% | 90.50 | 85.29 | 88.10 | -0.7% |
| 240 | 047 | 68.8% | 1.321 | 23.0% | 1.001 | 1.075 | 1.078 | 4.9% | 1.5% | 3.3% | 90.50 | 92.19 | 95.20 | 6.3% |
| 240 | 048 | 68.8% | 1.321 | 23.0% | 1.001 | 1.075 | 1.078 | 4.9% | 1.5% | 3.3% | 92.20 | 92.19 | 95.20 | 4.9% |
| 240 | 066 | 68.8% | 1.321 | 23.0% | 1.001 | 1.075 | 1.078 | 4.9% | 1.5% | 3.3% | 121.00 | 92.19 | 95.20 | -13.0% |
| 241 | 025 | 44.8% | 0.860 | 9.1% | 1.409 | 1.359 | 1.363 | 4.9% | 1.5% | 3.3% | 115.80 | 115.78 | 119.60 | 3.9% |
| 241 | 062 | 44.8% | 0.860 | 9.1% | 1.409 | 1.359 | 1.363 | 4.9% | 1.5% | 3.3% | 192.60 | 115.78 | 119.60 | -29.5% |
| 242 | 024 | 51.8% | 0.994 | 5.8% | 1.238 | 1.224 | 1.228 | 4.9% | 1.5% | 3.3% | 99.60 | 102.21 | 105.60 | 5.6% |
| 242 | 057 | 51.8% | 0.994 | 5.8% | 1.238 | 1.224 | 1.228 | 4.9% | 1.5% | 3.3% | 122.90 | 102.21 | 105.60 | -9.5% |
| 242 | 067 | 51.8% | 0.994 | 5.8% | 1.238 | 1.224 | 1.228 | 4.9% | 1.5% | 3.3% | 102.20 | 102.21 | 105.60 | 3.6% |
| 243 | 057 | 72.1% | 1.384 | 46.2% | 0.913 | 1.131 | 1.134 | 4.9% | 1.5% | 3.3% | 122.90 | 122.88 | 126.90 | 4.1% |
| 243 | 067 | 72.1% | 1.384 | 46.2% | 0.913 | 1.131 | 1.134 | 4.9% | 1.5% | 3.3% | 102.20 | 122.88 | 126.90 | 20.2% |
| 243 | 068 | 72.1% | 1.384 | 46.2% | 0.913 | 1.131 | 1.134 | 4.9% | 1.5% | 3.3% | 109.90 | 122.88 | 126.90 | 13.5% |
| 244 | 054 | 54.7% | 1.050 | 52.7% | 1.053 | 1.051 | 1.054 | 4.9% | 1.5% | 3.3% | 89.10 | 89.05 | 92.00 | 3.8% |
| 244 | 068 | 54.7% | 1.050 | 52.7% | 1.053 | 1.051 | 1.054 | 4.9% | 1.5% | 3.3% | 109.90 | 89.05 | 92.00 | -10.1% |
| 245 | 054 | 50.4% | 0.967 | 12.1% | 0.994 | 0.991 | 0.994 | 4.9% | 1.5% | 3.3% | 89.10 | 109.93 | 113.60 | 22.3% |
| 245 | 056 | 50.4% | 0.967 | 12.1% | 0.994 | 0.991 | 0.994 | 4.9% | 1.5% | 3.3% | 90.50 | 109.93 | 113.60 | 20.8% |
| 245 | 066 | 50.4% | 0.967 | 12.1% | 0.994 | 0.991 | 0.994 | 4.9% | 1.5% | 3.3% | 121.00 | 109.93 | 113.60 | -2.7% |
| 245 | 068 | 50.4% | 0.967 | 12.1% | 0.994 | 0.991 | 0.994 | 4.9% | 1.5% | 3.3% | 109.90 | 109.93 | 113.60 | 4.3% |
| 246 | 028 | 39.3% | 0.754 | 49.3% | 1.056 | 0.907 | 0.910 | 4.9% | 1.5% | 3.3% | 124.30 | 124.34 | 128.40 | 3.8% |
| 247 | 035 | 52.6% | 1.010 | 50.8% | 0.936 | 0.974 | 0.977 | 4.9% | 1.5% | 3.3% | 112.60 | 112.65 | 116.40 | 4.1% |
| 247 | 040 | 52.6% | 1.010 | 50.8% | 0.936 | 0.974 | 0.977 | 4.9% | 1.5% | 3.3% | 125.40 | 112.65 | 116.40 | -4.0% |
| 247 | 068 | 52.6% | 1.010 | 50.8% | 0.936 | 0.974 | 0.977 | 4.9% | 1.5% | 3.3% | 109.90 | 112.65 | 116.40 | 6.0% |
| 248 | 047 | 69.1% | 1.326 | 25.4% | 0.837 | 0.961 | 0.964 | 4.9% | 1.5% | 3.3% | 90.50 | 110.77 | 114.40 | 21.1% |
| 248 | 051 | 69.1% | 1.326 | 25.4% | 0.837 | 0.961 | 0.964 | 4.9% | 1.5% | 3.3% | 110.80 | 110.77 | 114.40 | 3.8% |
| 248 | 066 | 69.1% | 1.326 | 25.4% | 0.837 | 0.961 | 0.964 | 4.9% | 1.5% | 3.3% | 121.00 | 110.77 | 114.40 | -2.7% |
| 249 | 051 | 60.9% | 1.169 | 16.1% | 0.828 | 0.883 | 0.886 | 4.9% | 1.5% | 3.3% | 110.80 | 110.77 | 114.40 | 4.1% |
| 250 | 047 | 44.3% | 0.850 | 77.8% | 0.834 | 0.846 | 0.849 | 4.9% | 1.5% | 3.3% | 90.50 | 107.85 | 111.40 | 18.3% |
| 250 | 049 | 44.3% | 0.850 | 77.8% | 0.834 | 0.846 | 0.849 | 4.9% | 1.5% | 3.3% | 107.80 | 107.85 | 111.40 | 3.6% |
| 250 | 050 | 44.3% | 0.850 | 77.8% | 0.834 | 0.846 | 0.849 | 4.9% | 1.5% | 3.3% | 88.30 | 107.85 | 111.40 | 20.6% |
| 250 | 051 | 44.3% | 0.850 | 77.8% | 0.834 | 0.846 | 0.849 | 4.9% | 1.5% | 3.3% | 110.80 | 107.85 | 111.40 | 1.5% |
| 250 | 066 | 44.3% | 0.850 | 77.8% | 0.834 | 0.846 | 0.849 | 4.9% | 1.5% | 3.3% | 121.00 | 107.85 | 111.40 | -4.8% |
| 251 | 055 | 55.2% | 1.060 | 27.3% | 1.020 | 1.031 | 1.034 | 4.9% | 1.5% | 3.3% | 96.00 | 96.05 | 99.20 | 4.0% |
| 251 | 060 | 55.2% | 1.060 | 27.3% | 1.020 | 1.031 | 1.034 | 4.9% | 1.5% | 3.3% | 107.70 | 96.05 | 99.20 | -4.3% |
| 252 | 028 | 31.4% | 0.603 | 26.7% | 1.196 | 1.038 | 1.041 | 4.9% | 1.5% | 3.3% | 124.30 | 127.58 | 131.80 | 6.2% |
| 252 | 053 | 31.4% | 0.603 | 26.7% | 1.196 | 1.038 | 1.041 | 4.9% | 1.5% | 3.3% | 133.90 | 127.58 | 131.80 | 0.3% |
| 252 | 065 | 31.4% | 0.603 | 26.7% | 1.196 | 1.038 | 1.041 | 4.9% | 1.5% | 3.3% | 127.60 | 127.58 | 131.80 | 4.1% |
| 253 | 028 | 55.0% | 1.056 | 10.9% | 1.119 | 1.112 | 1.115 | 4.9% | 1.5% | 3.3% | 124.30 | 134.26 | 138.70 | 10.6% |
| 253 | 052 | 55.0% | 1.056 | 10.9% | 1.119 | 1.112 | 1.115 | 4.9% | 1.5% | 3.3% | 134.30 | 134.26 | 138.70 | 4.1% |
| 253 | 065 | 55.0% | 1.056 | 10.9% | 1.119 | 1.112 | 1.115 | 4.9% | 1.5% | 3.3% | 127.60 | 134.26 | 138.70 | 8.4% |
| 254 | 034 | 57.6% | 1.106 | 12.7% | 0.992 | 1.006 | 1.009 | 4.9% | 1.5% | 3.3% | 113.10 | 113.07 | 116.80 | 3.5% |
| 254 | 068 | 57.6% | 1.106 | 12.7% | 0.992 | 1.006 | 1.009 | 4.9% | 1.5% | 3.3% | 109.90 | 113.07 | 116.80 | 5.7% |
| 999 | 999 | 68.6% | 1.317 | 4.7% | 1.006 | 1.021 | 1.024 | 4.9% | 1.5% | 3.3% | 109.10 | 109.10 | 112.70 | 3.7% |
| Total | | 52.1% | | | | 0.997 | 1.000 | 4.9% | 1.5% | 3.3% | | | | 3.8% |

* Effective 3/23/2014, Model Year 2015

** Current Expense Fee is $22.80, Proposed is $22.80

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Collision**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (4) | (5) | (6) | (7) | (8) | (9) | (13) | (14) | (15) | (16) | (17) | (18) | (19) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Starting Base Rate for New Territory | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 201 | 049 | 56.2% | 0.807 | 79.5% | 0.921 | 0.830 | 0.824 | 6.0% | -0.5% | 6.5% | 295.50 | 298.57 | 318.00 | 5.2% |
| 201 | 050 | 56.2% | 0.807 | 79.5% | 0.921 | 0.830 | 0.824 | 6.0% | -0.5% | 6.5% | 298.60 | 298.57 | 318.00 | 4.4% |
| 201 | 066 | 56.2% | 0.807 | 79.5% | 0.921 | 0.830 | 0.824 | 6.0% | -0.5% | 6.5% | 282.70 | 298.57 | 318.00 | 8.8% |
| 202 | 007 | 73.8% | 1.060 | 42.0% | 1.089 | 1.077 | 1.070 | 6.0% | -0.5% | 6.5% | 319.40 | 281.39 | 299.70 | -4.4% |
| 202 | 025 | 73.8% | 1.060 | 42.0% | 1.089 | 1.077 | 1.070 | 6.0% | -0.5% | 6.5% | 278.60 | 281.39 | 299.70 | 5.8% |
| 202 | 040 | 73.8% | 1.060 | 42.0% | 1.089 | 1.077 | 1.070 | 6.0% | -0.5% | 6.5% | 324.60 | 281.39 | 299.70 | -5.5% |
| 202 | 062 | 73.8% | 1.060 | 42.0% | 1.089 | 1.077 | 1.070 | 6.0% | -0.5% | 6.5% | 281.40 | 281.39 | 299.70 | 5.0% |
| 203 | 034 | 82.0% | 1.178 | 25.3% | 1.030 | 1.067 | 1.060 | 6.0% | -0.5% | 6.5% | 324.50 | 324.46 | 345.50 | 4.4% |
| 203 | 035 | 82.0% | 1.178 | 25.3% | 1.030 | 1.067 | 1.060 | 6.0% | -0.5% | 6.5% | 294.30 | 324.46 | 345.50 | 12.6% |
| 203 | 040 | 82.0% | 1.178 | 25.3% | 1.030 | 1.067 | 1.060 | 6.0% | -0.5% | 6.5% | 324.60 | 324.46 | 345.50 | 4.4% |
| 203 | 062 | 82.0% | 1.178 | 25.3% | 1.030 | 1.067 | 1.060 | 6.0% | -0.5% | 6.5% | 281.40 | 324.46 | 345.50 | 16.6% |
| 204 | 034 | 47.5% | 0.682 | 18.7% | 1.116 | 1.035 | 1.028 | 6.0% | -0.5% | 6.5% | 324.50 | 281.39 | 299.70 | -5.3% |
| 204 | 040 | 47.5% | 0.682 | 18.7% | 1.116 | 1.035 | 1.028 | 6.0% | -0.5% | 6.5% | 324.60 | 281.39 | 299.70 | -5.4% |
| 204 | 058 | 47.5% | 0.682 | 18.7% | 1.116 | 1.035 | 1.028 | 6.0% | -0.5% | 6.5% | 298.00 | 281.39 | 299.70 | 0.8% |
| 204 | 061 | 47.5% | 0.682 | 18.7% | 1.116 | 1.035 | 1.028 | 6.0% | -0.5% | 6.5% | 199.80 | 281.39 | 299.70 | 37.7% |
| 204 | 062 | 47.5% | 0.682 | 18.7% | 1.116 | 1.035 | 1.028 | 6.0% | -0.5% | 6.5% | 281.40 | 281.39 | 299.70 | 5.2% |
| 204 | 066 | 47.5% | 0.682 | 18.7% | 1.116 | 1.035 | 1.028 | 6.0% | -0.5% | 6.5% | 282.70 | 281.39 | 299.70 | 4.9% |
| 205 | 007 | 101.2% | 1.454 | 22.7% | 1.098 | 1.179 | 1.171 | 6.0% | -0.5% | 6.5% | 319.40 | 281.39 | 299.70 | -5.0% |
| 205 | 062 | 101.2% | 1.454 | 22.7% | 1.098 | 1.179 | 1.171 | 6.0% | -0.5% | 6.5% | 281.40 | 281.39 | 299.70 | 4.5% |
| 206 | 035 | 64.3% | 0.924 | 47.6% | 0.973 | 0.950 | 0.943 | 6.0% | -0.5% | 6.5% | 294.30 | 324.56 | 345.70 | 12.7% |
| 206 | 040 | 64.3% | 0.924 | 47.6% | 0.973 | 0.950 | 0.943 | 6.0% | -0.5% | 6.5% | 324.60 | 324.56 | 345.70 | 4.5% |
| 206 | 062 | 64.3% | 0.924 | 47.6% | 0.973 | 0.950 | 0.943 | 6.0% | -0.5% | 6.5% | 281.40 | 324.56 | 345.70 | 16.8% |
| 206 | 067 | 64.3% | 0.924 | 47.6% | 0.973 | 0.950 | 0.943 | 6.0% | -0.5% | 6.5% | 275.70 | 324.56 | 345.70 | 18.7% |
| 206 | 068 | 64.3% | 0.924 | 47.6% | 0.973 | 0.950 | 0.943 | 6.0% | -0.5% | 6.5% | 356.20 | 324.56 | 345.70 | -2.6% |
| 207 | 053 | 93.8% | 1.348 | 55.1% | 1.033 | 1.207 | 1.199 | 6.0% | -0.5% | 6.5% | 284.20 | 284.18 | 302.70 | 4.3% |
| 207 | 065 | 93.8% | 1.348 | 55.1% | 1.033 | 1.207 | 1.199 | 6.0% | -0.5% | 6.5% | 288.60 | 284.18 | 302.70 | 3.1% |
| 208 | 053 | 54.3% | 0.780 | 37.7% | 1.013 | 0.925 | 0.919 | 6.0% | -0.5% | 6.5% | 284.20 | 288.58 | 307.30 | 5.6% |
| 208 | 065 | 54.3% | 0.780 | 37.7% | 1.013 | 0.925 | 0.919 | 6.0% | -0.5% | 6.5% | 288.60 | 288.58 | 307.30 | 4.5% |
| 209 | 028 | 77.0% | 1.106 | 86.8% | 1.002 | 1.092 | 1.084 | 6.0% | -0.5% | 6.5% | 284.80 | 288.58 | 307.30 | 5.4% |
| 209 | 053 | 77.0% | 1.106 | 86.8% | 1.002 | 1.092 | 1.084 | 6.0% | -0.5% | 6.5% | 284.20 | 288.58 | 307.30 | 5.6% |
| 209 | 065 | 77.0% | 1.106 | 86.8% | 1.002 | 1.092 | 1.084 | 6.0% | -0.5% | 6.5% | 288.60 | 288.58 | 307.30 | 4.4% |
| 210 | 028 | 57.5% | 0.826 | 48.6% | 1.050 | 0.941 | 0.934 | 6.0% | -0.5% | 6.5% | 284.80 | 288.58 | 307.30 | 5.4% |
| 210 | 052 | 57.5% | 0.826 | 48.6% | 1.050 | 0.941 | 0.934 | 6.0% | -0.5% | 6.5% | 287.20 | 288.58 | 307.30 | 4.7% |
| 210 | 063 | 57.5% | 0.826 | 48.6% | 1.050 | 0.941 | 0.934 | 6.0% | -0.5% | 6.5% | 273.70 | 288.58 | 307.30 | 8.5% |
| 210 | 065 | 57.5% | 0.826 | 48.6% | 1.050 | 0.941 | 0.934 | 6.0% | -0.5% | 6.5% | 288.60 | 288.58 | 307.30 | 4.4% |
| 211 | 064 | 63.8% | 0.917 | 46.0% | 1.090 | 1.010 | 1.003 | 6.0% | -0.5% | 6.5% | 277.40 | 288.58 | 307.30 | 8.0% |
| 211 | 065 | 63.8% | 0.917 | 46.0% | 1.090 | 1.010 | 1.003 | 6.0% | -0.5% | 6.5% | 288.60 | 288.58 | 307.30 | 4.8% |
| 212 | 065 | 103.5% | 1.487 | 20.4% | 1.034 | 1.126 | 1.118 | 6.0% | -0.5% | 6.5% | 288.60 | 288.58 | 307.30 | 5.8% |
| 213 | 065 | 100.7% | 1.447 | 16.8% | 1.083 | 1.144 | 1.136 | 6.0% | -0.5% | 6.5% | 288.60 | 288.58 | 307.30 | 4.3% |
| 213 | 066 | 100.7% | 1.447 | 16.8% | 1.083 | 1.144 | 1.136 | 6.0% | -0.5% | 6.5% | 282.70 | 288.58 | 307.30 | 5.8% |
| 214 | 007 | 63.8% | 0.917 | 9.9% | 1.122 | 1.102 | 1.094 | 6.0% | -0.5% | 6.5% | 319.40 | 281.39 | 299.70 | -5.0% |
| 214 | 036 | 63.8% | 0.917 | 9.9% | 1.122 | 1.102 | 1.094 | 6.0% | -0.5% | 6.5% | 319.50 | 281.39 | 299.70 | -5.0% |
| 214 | 062 | 63.8% | 0.917 | 9.9% | 1.122 | 1.102 | 1.094 | 6.0% | -0.5% | 6.5% | 281.40 | 281.39 | 299.70 | 4.5% |
| 215 | 036 | 123.4% | 1.773 | 1.8% | 0.930 | 0.945 | 0.938 | 6.0% | -0.5% | 6.5% | 319.50 | 319.52 | 340.30 | 4.6% |
| 215 | 062 | 123.4% | 1.773 | 1.8% | 0.930 | 0.945 | 0.938 | 6.0% | -0.5% | 6.5% | 281.40 | 319.52 | 340.30 | 15.7% |
| 216 | 007 | 54.9% | 0.789 | 18.7% | 1.006 | 0.965 | 0.958 | 6.0% | -0.5% | 6.5% | 319.40 | 319.41 | 340.20 | 4.9% |
| 216 | 024 | 54.9% | 0.789 | 18.7% | 1.006 | 0.965 | 0.958 | 6.0% | -0.5% | 6.5% | 254.60 | 319.41 | 340.20 | 24.2% |
| 216 | 036 | 54.9% | 0.789 | 18.7% | 1.006 | 0.965 | 0.958 | 6.0% | -0.5% | 6.5% | 319.50 | 319.41 | 340.20 | 4.9% |
| 216 | 062 | 54.9% | 0.789 | 18.7% | 1.006 | 0.965 | 0.958 | 6.0% | -0.5% | 6.5% | 281.40 | 319.41 | 340.20 | 15.1% |
| 217 | 024 | 88.4% | 1.270 | 54.8% | 1.138 | 1.210 | 1.202 | 6.0% | -0.5% | 6.5% | 254.60 | 254.65 | 271.20 | 4.4% |
| 217 | 036 | 88.4% | 1.270 | 54.8% | 1.138 | 1.210 | 1.202 | 6.0% | -0.5% | 6.5% | 319.50 | 254.65 | 271.20 | -11.3% |
| 217 | 062 | 88.4% | 1.270 | 54.8% | 1.138 | 1.210 | 1.202 | 6.0% | -0.5% | 6.5% | 281.40 | 254.65 | 271.20 | -2.9% |
| 217 | 067 | 88.4% | 1.270 | 54.8% | 1.138 | 1.210 | 1.202 | 6.0% | -0.5% | 6.5% | 275.70 | 254.65 | 271.20 | -1.5% |
| 217 | 068 | 88.4% | 1.270 | 54.8% | 1.138 | 1.210 | 1.202 | 6.0% | -0.5% | 6.5% | 356.20 | 254.65 | 271.20 | -17.7% |
| 218 | 024 | 162.0% | 2.328 | 6.8% | 1.067 | 1.153 | 1.145 | 6.0% | -0.5% | 6.5% | 254.60 | 254.65 | 271.20 | 5.6% |
| 218 | 036 | 162.0% | 2.328 | 6.8% | 1.067 | 1.153 | 1.145 | 6.0% | -0.5% | 6.5% | 319.50 | 254.65 | 271.20 | -10.5% |
| 218 | 062 | 162.0% | 2.328 | 6.8% | 1.067 | 1.153 | 1.145 | 6.0% | -0.5% | 6.5% | 281.40 | 254.65 | 271.20 | -2.0% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Collision**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (4) | (5) | (6) | (7) | (8) | (9) | (13) | (14) | (15) | (16) | (17) | (18) | (19) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Starting Base Rate for New Territory | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 218 | 063 | 162.0% | 2.328 | 6.8% | 1.067 | 1.153 | 1.145 | 6.0% | -0.5% | 6.5% | 273.70 | 254.65 | 271.20 | 0.0% |
| 218 | 065 | 162.0% | 2.328 | 6.8% | 1.067 | 1.153 | 1.145 | 6.0% | -0.5% | 6.5% | 288.60 | 254.65 | 271.20 | -3.8% |
| 218 | 067 | 162.0% | 2.328 | 6.8% | 1.067 | 1.153 | 1.145 | 6.0% | -0.5% | 6.5% | 275.70 | 254.65 | 271.20 | -0.5% |
| 219 | 024 | 37.4% | 0.537 | 8.4% | 1.040 | 0.998 | 0.991 | 6.0% | -0.5% | 6.5% | 254.60 | 273.66 | 291.40 | 10.7% |
| 219 | 036 | 37.4% | 0.537 | 8.4% | 1.040 | 0.998 | 0.991 | 6.0% | -0.5% | 6.5% | 319.50 | 273.66 | 291.40 | -7.1% |
| 219 | 062 | 37.4% | 0.537 | 8.4% | 1.040 | 0.998 | 0.991 | 6.0% | -0.5% | 6.5% | 281.40 | 273.66 | 291.40 | 2.3% |
| 219 | 063 | 37.4% | 0.537 | 8.4% | 1.040 | 0.998 | 0.991 | 6.0% | -0.5% | 6.5% | 273.70 | 273.66 | 291.40 | 4.6% |
| 219 | 065 | 37.4% | 0.537 | 8.4% | 1.040 | 0.998 | 0.991 | 6.0% | -0.5% | 6.5% | 288.60 | 273.66 | 291.40 | 0.4% |
| 219 | 067 | 37.4% | 0.537 | 8.4% | 1.040 | 0.998 | 0.991 | 6.0% | -0.5% | 6.5% | 275.70 | 273.66 | 291.40 | 4.0% |
| 220 | 036 | 36.0% | 0.517 | 9.2% | 1.049 | 1.000 | 0.993 | 6.0% | -0.5% | 6.5% | 319.50 | 319.52 | 340.30 | 5.1% |
| 220 | 052 | 36.0% | 0.517 | 9.2% | 1.049 | 1.000 | 0.993 | 6.0% | -0.5% | 6.5% | 287.20 | 319.52 | 340.30 | 14.1% |
| 221 | 035 | 79.4% | 1.141 | 55.7% | 0.889 | 1.029 | 1.022 | 6.0% | -0.5% | 6.5% | 294.30 | 356.25 | 379.40 | 21.5% |
| 221 | 040 | 79.4% | 1.141 | 55.7% | 0.889 | 1.029 | 1.022 | 6.0% | -0.5% | 6.5% | 324.60 | 356.25 | 379.40 | 12.4% |
| 221 | 054 | 79.4% | 1.141 | 55.7% | 0.889 | 1.029 | 1.022 | 6.0% | -0.5% | 6.5% | 373.20 | 356.25 | 379.40 | 0.9% |
| 221 | 056 | 79.4% | 1.141 | 55.7% | 0.889 | 1.029 | 1.022 | 6.0% | -0.5% | 6.5% | 280.70 | 356.25 | 379.40 | 26.2% |
| 221 | 066 | 79.4% | 1.141 | 55.7% | 0.889 | 1.029 | 1.022 | 6.0% | -0.5% | 6.5% | 282.70 | 356.25 | 379.40 | 25.5% |
| 221 | 067 | 79.4% | 1.141 | 55.7% | 0.889 | 1.029 | 1.022 | 6.0% | -0.5% | 6.5% | 275.70 | 356.25 | 379.40 | 28.0% |
| 221 | 068 | 79.4% | 1.141 | 55.7% | 0.889 | 1.029 | 1.022 | 6.0% | -0.5% | 6.5% | 356.20 | 356.25 | 379.40 | 4.6% |
| 222 | 058 | 37.7% | 0.542 | 23.8% | 0.995 | 0.887 | 0.881 | 6.0% | -0.5% | 6.5% | 298.00 | 282.68 | 301.10 | 0.4% |
| 222 | 060 | 37.7% | 0.542 | 23.8% | 0.995 | 0.887 | 0.881 | 6.0% | -0.5% | 6.5% | 290.90 | 282.68 | 301.10 | 2.2% |
| 222 | 066 | 37.7% | 0.542 | 23.8% | 0.995 | 0.887 | 0.881 | 6.0% | -0.5% | 6.5% | 282.70 | 282.68 | 301.10 | 4.4% |
| 223 | 040 | 52.7% | 0.757 | 43.5% | 0.915 | 0.846 | 0.840 | 6.0% | -0.5% | 6.5% | 324.60 | 356.25 | 379.40 | 13.1% |
| 223 | 057 | 52.7% | 0.757 | 43.5% | 0.915 | 0.846 | 0.840 | 6.0% | -0.5% | 6.5% | 309.50 | 356.25 | 379.40 | 17.4% |
| 223 | 067 | 52.7% | 0.757 | 43.5% | 0.915 | 0.846 | 0.840 | 6.0% | -0.5% | 6.5% | 275.70 | 356.25 | 379.40 | 28.9% |
| 223 | 068 | 52.7% | 0.757 | 43.5% | 0.915 | 0.846 | 0.840 | 6.0% | -0.5% | 6.5% | 356.20 | 356.25 | 379.40 | 5.1% |
| 224 | 058 | 93.3% | 1.341 | 19.9% | 1.117 | 1.162 | 1.154 | 6.0% | -0.5% | 6.5% | 298.00 | 277.41 | 295.40 | -0.8% |
| 224 | 060 | 93.3% | 1.341 | 19.9% | 1.117 | 1.162 | 1.154 | 6.0% | -0.5% | 6.5% | 290.90 | 277.41 | 295.40 | 1.0% |
| 224 | 064 | 93.3% | 1.341 | 19.9% | 1.117 | 1.162 | 1.154 | 6.0% | -0.5% | 6.5% | 277.40 | 277.41 | 295.40 | 4.6% |
| 224 | 065 | 93.3% | 1.341 | 19.9% | 1.117 | 1.162 | 1.154 | 6.0% | -0.5% | 6.5% | 288.60 | 277.41 | 295.40 | 1.6% |
| 224 | 066 | 93.3% | 1.341 | 19.9% | 1.117 | 1.162 | 1.154 | 6.0% | -0.5% | 6.5% | 282.70 | 277.41 | 295.40 | 3.1% |
| 225 | 060 | 98.6% | 1.417 | 21.0% | 0.994 | 1.083 | 1.075 | 6.0% | -0.5% | 6.5% | 290.90 | 290.95 | 309.90 | 4.4% |
| 225 | 064 | 98.6% | 1.417 | 21.0% | 0.994 | 1.083 | 1.075 | 6.0% | -0.5% | 6.5% | 277.40 | 290.95 | 309.90 | 8.1% |
| 225 | 065 | 98.6% | 1.417 | 21.0% | 0.994 | 1.083 | 1.075 | 6.0% | -0.5% | 6.5% | 288.60 | 290.95 | 309.90 | 5.0% |
| 226 | 065 | 81.0% | 1.164 | 30.6% | 1.010 | 1.057 | 1.050 | 6.0% | -0.5% | 6.5% | 288.60 | 288.58 | 307.30 | 4.4% |
| 227 | 056 | 70.6% | 1.014 | 76.5% | 1.073 | 1.028 | 1.021 | 6.0% | -0.5% | 6.5% | 280.70 | 280.74 | 299.00 | 4.4% |
| 227 | 060 | 70.6% | 1.014 | 76.5% | 1.073 | 1.028 | 1.021 | 6.0% | -0.5% | 6.5% | 290.90 | 280.74 | 299.00 | 1.7% |
| 227 | 067 | 70.6% | 1.014 | 76.5% | 1.073 | 1.028 | 1.021 | 6.0% | -0.5% | 6.5% | 275.70 | 280.74 | 299.00 | 5.8% |
| 228 | 055 | 79.8% | 1.147 | 61.6% | 0.985 | 1.085 | 1.077 | 6.0% | -0.5% | 6.5% | 332.30 | 290.95 | 309.90 | -5.2% |
| 228 | 056 | 79.8% | 1.147 | 61.6% | 0.985 | 1.085 | 1.077 | 6.0% | -0.5% | 6.5% | 280.70 | 290.95 | 309.90 | 7.4% |
| 228 | 058 | 79.8% | 1.147 | 61.6% | 0.985 | 1.085 | 1.077 | 6.0% | -0.5% | 6.5% | 298.00 | 290.95 | 309.90 | 2.7% |
| 228 | 060 | 79.8% | 1.147 | 61.6% | 0.985 | 1.085 | 1.077 | 6.0% | -0.5% | 6.5% | 290.90 | 290.95 | 309.90 | 4.5% |
| 228 | 066 | 79.8% | 1.147 | 61.6% | 0.985 | 1.085 | 1.077 | 6.0% | -0.5% | 6.5% | 282.70 | 290.95 | 309.90 | 6.8% |
| 229 | 056 | 91.2% | 1.310 | 55.0% | 1.059 | 1.197 | 1.189 | 6.0% | -0.5% | 6.5% | 280.70 | 275.70 | 293.60 | 3.0% |
| 229 | 060 | 91.2% | 1.310 | 55.0% | 1.059 | 1.197 | 1.189 | 6.0% | -0.5% | 6.5% | 290.90 | 275.70 | 293.60 | 0.3% |
| 229 | 065 | 91.2% | 1.310 | 55.0% | 1.059 | 1.197 | 1.189 | 6.0% | -0.5% | 6.5% | 288.60 | 275.70 | 293.60 | 0.9% |
| 229 | 067 | 91.2% | 1.310 | 55.0% | 1.059 | 1.197 | 1.189 | 6.0% | -0.5% | 6.5% | 275.70 | 275.70 | 293.60 | 4.4% |
| 230 | 063 | 63.2% | 0.908 | 19.3% | 1.021 | 0.999 | 0.992 | 6.0% | -0.5% | 6.5% | 273.70 | 275.70 | 293.60 | 6.3% |
| 230 | 065 | 63.2% | 0.908 | 19.3% | 1.021 | 0.999 | 0.992 | 6.0% | -0.5% | 6.5% | 288.60 | 275.70 | 293.60 | 2.2% |
| 230 | 067 | 63.2% | 0.908 | 19.3% | 1.021 | 0.999 | 0.992 | 6.0% | -0.5% | 6.5% | 275.70 | 275.70 | 293.60 | 5.7% |
| 231 | 066 | 64.5% | 0.927 | 29.7% | 0.989 | 0.971 | 0.964 | 6.0% | -0.5% | 6.5% | 282.70 | 282.68 | 301.10 | 5.3% |
| 232 | 047 | 54.5% | 0.783 | 33.1% | 0.978 | 0.913 | 0.907 | 6.0% | -0.5% | 6.5% | 301.40 | 282.68 | 301.10 | -0.2% |
| 232 | 066 | 54.5% | 0.783 | 33.1% | 0.978 | 0.913 | 0.907 | 6.0% | -0.5% | 6.5% | 282.70 | 282.68 | 301.10 | 4.5% |
| 233 | 066 | 73.3% | 1.053 | 57.6% | 1.015 | 1.037 | 1.030 | 6.0% | -0.5% | 6.5% | 282.70 | 282.68 | 301.10 | 4.4% |
| 234 | 049 | 85.3% | 1.226 | 40.8% | 1.013 | 1.100 | 1.092 | 6.0% | -0.5% | 6.5% | 295.50 | 282.68 | 301.10 | 1.1% |
| 234 | 050 | 85.3% | 1.226 | 40.8% | 1.013 | 1.100 | 1.092 | 6.0% | -0.5% | 6.5% | 298.60 | 282.68 | 301.10 | 0.3% |
| 234 | 066 | 85.3% | 1.226 | 40.8% | 1.013 | 1.100 | 1.092 | 6.0% | -0.5% | 6.5% | 282.70 | 282.68 | 301.10 | 4.4% |
| 235 | 058 | 62.7% | 0.901 | 77.5% | 1.010 | 0.926 | 0.920 | 6.0% | -0.5% | 6.5% | 298.00 | 282.68 | 301.10 | 0.5% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Collision**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) Proposed Territory | (2) Current Territory | (4) Proposed Territory 3-Year Loss & DCC Expense Ratio | (5) Proposed Territory Experience Index | (6) Proposed Territory Credibility | (7) Proposed Territory Competitor Index | (8) Credibility-Weighted Unbalanced Index | (9) Proposed Territory Balanced Combined Index | (13) Selected Variable Premium Change | (14) Proposed Territory Total Internal Change | (15) Proposed Territory Selected Base Rate Change | (16) Current Base Rate* | (17) Starting Base Rate for New Territory | (18) Proposed Territory Selected Base Rate | (19) Total Change Including Expense Fee** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 235 | 066 | 62.7% | 0.901 | 77.5% | 1.010 | 0.926 | 0.920 | 6.0% | -0.5% | 6.5% | 282.70 | 282.68 | 301.10 | 4.4% |
| 236 | 047 | 89.1% | 1.280 | 47.1% | 0.894 | 1.076 | 1.069 | 6.0% | -0.5% | 6.5% | 301.40 | 301.36 | 320.90 | 5.2% |
| 236 | 048 | 89.1% | 1.280 | 47.1% | 0.894 | 1.076 | 1.069 | 6.0% | -0.5% | 6.5% | 293.60 | 301.36 | 320.90 | 7.3% |
| 236 | 049 | 89.1% | 1.280 | 47.1% | 0.894 | 1.076 | 1.069 | 6.0% | -0.5% | 6.5% | 295.50 | 301.36 | 320.90 | 6.8% |
| 236 | 066 | 89.1% | 1.280 | 47.1% | 0.894 | 1.076 | 1.069 | 6.0% | -0.5% | 6.5% | 282.70 | 301.36 | 320.90 | 10.4% |
| 237 | 048 | 37.1% | 0.533 | 18.7% | 1.009 | 0.920 | 0.914 | 6.0% | -0.5% | 6.5% | 293.60 | 282.68 | 301.10 | 1.5% |
| 237 | 066 | 37.1% | 0.533 | 18.7% | 1.009 | 0.920 | 0.914 | 6.0% | -0.5% | 6.5% | 282.70 | 282.68 | 301.10 | 4.3% |
| 238 | 061 | 66.9% | 0.961 | 9.9% | 1.496 | 1.443 | 1.433 | 6.0% | -0.5% | 6.5% | 199.80 | 199.76 | 212.70 | 3.8% |
| 238 | 062 | 66.9% | 0.961 | 9.9% | 1.496 | 1.443 | 1.433 | 6.0% | -0.5% | 6.5% | 281.40 | 199.76 | 212.70 | -16.1% |
| 238 | 066 | 66.9% | 0.961 | 9.9% | 1.496 | 1.443 | 1.433 | 6.0% | -0.5% | 6.5% | 282.70 | 199.76 | 212.70 | -16.3% |
| 239 | 046 | 57.9% | 0.832 | 63.5% | 0.931 | 0.868 | 0.862 | 6.0% | -0.5% | 6.5% | 277.00 | 276.98 | 295.00 | 4.4% |
| 239 | 047 | 57.9% | 0.832 | 63.5% | 0.931 | 0.868 | 0.862 | 6.0% | -0.5% | 6.5% | 301.40 | 276.98 | 295.00 | -1.7% |
| 240 | 047 | 64.3% | 0.924 | 35.1% | 0.904 | 0.911 | 0.905 | 6.0% | -0.5% | 6.5% | 301.40 | 293.63 | 312.70 | 3.8% |
| 240 | 048 | 64.3% | 0.924 | 35.1% | 0.904 | 0.911 | 0.905 | 6.0% | -0.5% | 6.5% | 293.60 | 293.63 | 312.70 | 5.8% |
| 240 | 066 | 64.3% | 0.924 | 35.1% | 0.904 | 0.911 | 0.905 | 6.0% | -0.5% | 6.5% | 282.70 | 293.63 | 312.70 | 8.7% |
| 241 | 025 | 92.4% | 1.328 | 18.0% | 1.114 | 1.153 | 1.145 | 6.0% | -0.5% | 6.5% | 278.60 | 278.60 | 296.70 | 4.4% |
| 241 | 062 | 92.4% | 1.328 | 18.0% | 1.114 | 1.153 | 1.145 | 6.0% | -0.5% | 6.5% | 281.40 | 278.60 | 296.70 | 3.6% |
| 242 | 024 | 57.6% | 0.828 | 7.6% | 1.165 | 1.139 | 1.131 | 6.0% | -0.5% | 6.5% | 254.60 | 275.70 | 293.60 | 10.6% |
| 242 | 057 | 57.6% | 0.828 | 7.6% | 1.165 | 1.139 | 1.131 | 6.0% | -0.5% | 6.5% | 309.50 | 275.70 | 293.60 | -4.0% |
| 242 | 067 | 57.6% | 0.828 | 7.6% | 1.165 | 1.139 | 1.131 | 6.0% | -0.5% | 6.5% | 275.70 | 275.70 | 293.60 | 4.3% |
| 243 | 057 | 93.5% | 1.343 | 72.2% | 1.120 | 1.281 | 1.272 | 6.0% | -0.5% | 6.5% | 309.50 | 309.53 | 329.60 | 4.9% |
| 243 | 067 | 93.5% | 1.343 | 72.2% | 1.120 | 1.281 | 1.272 | 6.0% | -0.5% | 6.5% | 275.70 | 309.53 | 329.60 | 14.7% |
| 243 | 068 | 93.5% | 1.343 | 72.2% | 1.120 | 1.281 | 1.272 | 6.0% | -0.5% | 6.5% | 356.20 | 309.53 | 329.60 | -5.5% |
| 244 | 054 | 77.5% | 1.114 | 75.1% | 0.927 | 1.067 | 1.060 | 6.0% | -0.5% | 6.5% | 373.20 | 373.22 | 397.50 | 5.0% |
| 244 | 068 | 77.5% | 1.114 | 75.1% | 0.927 | 1.067 | 1.060 | 6.0% | -0.5% | 6.5% | 356.20 | 373.22 | 397.50 | 8.9% |
| 245 | 054 | 58.5% | 0.841 | 26.8% | 0.929 | 0.905 | 0.899 | 6.0% | -0.5% | 6.5% | 373.20 | 356.25 | 379.40 | 1.6% |
| 245 | 056 | 58.5% | 0.841 | 26.8% | 0.929 | 0.905 | 0.899 | 6.0% | -0.5% | 6.5% | 280.70 | 356.25 | 379.40 | 26.7% |
| 245 | 066 | 58.5% | 0.841 | 26.8% | 0.929 | 0.905 | 0.899 | 6.0% | -0.5% | 6.5% | 282.70 | 356.25 | 379.40 | 26.0% |
| 245 | 068 | 58.5% | 0.841 | 26.8% | 0.929 | 0.905 | 0.899 | 6.0% | -0.5% | 6.5% | 356.20 | 356.25 | 379.40 | 5.2% |
| 246 | 028 | 75.7% | 1.088 | 69.4% | 1.065 | 1.081 | 1.073 | 6.0% | -0.5% | 6.5% | 284.80 | 284.82 | 303.30 | 4.5% |
| 247 | 035 | 77.8% | 1.118 | 69.6% | 1.094 | 1.111 | 1.103 | 6.0% | -0.5% | 6.5% | 294.30 | 294.28 | 313.40 | 4.8% |
| 247 | 040 | 77.8% | 1.118 | 69.6% | 1.094 | 1.111 | 1.103 | 6.0% | -0.5% | 6.5% | 324.60 | 294.28 | 313.40 | -2.5% |
| 247 | 068 | 77.8% | 1.118 | 69.6% | 1.094 | 1.111 | 1.103 | 6.0% | -0.5% | 6.5% | 356.20 | 294.28 | 313.40 | -8.9% |
| 248 | 047 | 79.5% | 1.142 | 37.4% | 0.995 | 1.050 | 1.043 | 6.0% | -0.5% | 6.5% | 301.40 | 291.27 | 310.20 | 2.0% |
| 248 | 051 | 79.5% | 1.142 | 37.4% | 0.995 | 1.050 | 1.043 | 6.0% | -0.5% | 6.5% | 291.30 | 291.27 | 310.20 | 4.7% |
| 248 | 066 | 79.5% | 1.142 | 37.4% | 0.995 | 1.050 | 1.043 | 6.0% | -0.5% | 6.5% | 282.70 | 291.27 | 310.20 | 7.0% |
| 249 | 051 | 106.3% | 1.527 | 31.4% | 0.957 | 1.136 | 1.128 | 6.0% | -0.5% | 6.5% | 291.30 | 291.27 | 310.20 | 5.0% |
| 250 | 047 | 60.1% | 0.864 | 89.6% | 0.969 | 0.875 | 0.869 | 6.0% | -0.5% | 6.5% | 301.40 | 295.46 | 314.70 | 2.8% |
| 250 | 049 | 60.1% | 0.864 | 89.6% | 0.969 | 0.875 | 0.869 | 6.0% | -0.5% | 6.5% | 295.50 | 295.46 | 314.70 | 4.4% |
| 250 | 050 | 60.1% | 0.864 | 89.6% | 0.969 | 0.875 | 0.869 | 6.0% | -0.5% | 6.5% | 298.60 | 295.46 | 314.70 | 3.6% |
| 250 | 051 | 60.1% | 0.864 | 89.6% | 0.969 | 0.875 | 0.869 | 6.0% | -0.5% | 6.5% | 291.30 | 295.46 | 314.70 | 5.5% |
| 250 | 066 | 60.1% | 0.864 | 89.6% | 0.969 | 0.875 | 0.869 | 6.0% | -0.5% | 6.5% | 282.70 | 295.46 | 314.70 | 7.9% |
| 251 | 055 | 86.0% | 1.236 | 46.6% | 0.934 | 1.075 | 1.068 | 6.0% | -0.5% | 6.5% | 332.30 | 332.30 | 353.90 | 4.9% |
| 251 | 060 | 86.0% | 1.236 | 46.6% | 0.934 | 1.075 | 1.068 | 6.0% | -0.5% | 6.5% | 290.90 | 332.30 | 353.90 | 16.4% |
| 252 | 028 | 77.8% | 1.118 | 34.3% | 1.011 | 1.048 | 1.041 | 6.0% | -0.5% | 6.5% | 284.80 | 288.58 | 307.30 | 5.8% |
| 252 | 053 | 77.8% | 1.118 | 34.3% | 1.011 | 1.048 | 1.041 | 6.0% | -0.5% | 6.5% | 284.20 | 288.58 | 307.30 | 5.9% |
| 252 | 065 | 77.8% | 1.118 | 34.3% | 1.011 | 1.048 | 1.041 | 6.0% | -0.5% | 6.5% | 288.60 | 288.58 | 307.30 | 4.7% |
| 253 | 028 | 71.0% | 1.020 | 16.8% | 1.020 | 1.020 | 1.013 | 6.0% | -0.5% | 6.5% | 284.80 | 287.19 | 305.90 | 5.6% |
| 253 | 052 | 71.0% | 1.020 | 16.8% | 1.020 | 1.020 | 1.013 | 6.0% | -0.5% | 6.5% | 287.20 | 287.19 | 305.90 | 4.9% |
| 253 | 065 | 71.0% | 1.020 | 16.8% | 1.020 | 1.020 | 1.013 | 6.0% | -0.5% | 6.5% | 288.60 | 287.19 | 305.90 | 4.5% |
| 254 | 034 | 62.3% | 0.895 | 16.2% | 1.016 | 0.996 | 0.989 | 6.0% | -0.5% | 6.5% | 324.50 | 324.46 | 345.50 | 4.5% |
| 254 | 068 | 62.3% | 0.895 | 16.2% | 1.016 | 0.996 | 0.989 | 6.0% | -0.5% | 6.5% | 356.20 | 324.46 | 345.50 | -2.6% |
| 999 | 999 | 85.2% | 1.224 | 16.8% | 1.050 | 1.079 | 1.071 | 6.0% | -0.5% | 6.5% | 279.20 | 279.20 | 297.30 | 4.4% |
| Total | | 69.6% | | | | 1.007 | 1.000 | 6.0% | -0.5% | 6.5% | | | | 4.6% |

* Effective 3/23/2014, Model Year 2015
** Current Expense Fee is $56.90, Proposed is $56.90

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Uninsured Motorists- Bodily Injury**
**Assumed Effective March 23, 2015**

| Multi First | | | | | |
|---|---|---|---|---|---|
| Per Claimant Limit | Per Occurrence Limit | Base Rate | Internal Change | Selected Change | Selected Base Rate |
| 25,000 | 50,000 | 39.40 | 0.9% | 0.0% | 39.00 |
| 50,000 | 100,000 | 45.80 | 0.9% | 0.0% | 45.40 |
| 100,000 | 300,000 | 54.10 | 0.9% | 0.0% | 53.60 |
| 250,000 | 500,000 | 59.20 | 0.9% | 0.0% | 58.70 |
| 300,000 | 300,000 | 57.90 | 0.9% | 0.0% | 57.40 |
| 500,000 | 500,000 | 61.60 | 0.9% | 0.0% | 61.10 |
| 1,000,000 | 1,000,000 | 65.40 | 0.9% | 0.0% | 64.80 |
| Single First | | | | | |
| Per Claimant Limit | Per Occurrence Limit | Base Rate | Internal Change | Selected Change | Selected Base Rate |
| 25,000 | 50,000 | 20.70 | 0.9% | 0.0% | 20.50 |
| 50,000 | 100,000 | 24.10 | 0.9% | 0.0% | 23.90 |
| 100,000 | 300,000 | 28.40 | 0.9% | 0.0% | 28.10 |
| 250,000 | 500,000 | 30.80 | 0.9% | 0.0% | 30.50 |
| 300,000 | 300,000 | 30.40 | 0.9% | 0.0% | 30.10 |
| 500,000 | 500,000 | 32.30 | 0.9% | 0.0% | 32.00 |
| 1,000,000 | 1,000,000 | 34.60 | 0.9% | 0.0% | 34.30 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Underinsured Motorists- Bodily Injury**
**Assumed Effective March 23, 2015**

| Multi First | | | | | |
|---|---|---|---|---|---|
| Per Claimant Limit | Per Occurrence Limit | Base Rate | Internal Change | Selected Change | Selected Base Rate |
| 25,000 | 50,000 | 30.50 | 0.9% | 0.0% | 30.20 |
| 50,000 | 100,000 | 50.20 | 0.9% | 0.0% | 49.80 |
| 100,000 | 300,000 | 84.70 | 0.9% | 0.0% | 83.90 |
| 250,000 | 500,000 | 112.20 | 0.9% | 0.0% | 111.20 |
| 300,000 | 300,000 | 105.60 | 0.9% | 0.0% | 104.70 |
| 500,000 | 500,000 | 127.20 | 0.9% | 0.0% | 126.10 |
| 1,000,000 | 1,000,000 | 154.70 | 0.9% | 0.0% | 153.30 |
| Single First | | | | | |
| Per Claimant Limit | Per Occurrence Limit | Base Rate | Internal Change | Selected Change | Selected Base Rate |
| 25,000 | 50,000 | 16.50 | 0.9% | 0.0% | 16.40 |
| 50,000 | 100,000 | 26.40 | 0.9% | 0.0% | 26.20 |
| 100,000 | 300,000 | 44.60 | 0.9% | 0.0% | 44.20 |
| 250,000 | 500,000 | 58.90 | 0.9% | 0.0% | 58.40 |
| 300,000 | 300,000 | 55.60 | 0.9% | 0.0% | 55.10 |
| 500,000 | 500,000 | 66.50 | 0.9% | 0.0% | 65.90 |
| 1,000,000 | 1,000,000 | 81.40 | 0.9% | 0.0% | 80.70 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Uninsured Motorists- Property Damage**
**Assumed Effective March 23, 2015**

| Per Occurrence with Collision | | | | |
|---|---|---|---|---|
| Per Occurrence Limit | Base Rate | Internal Change | Selected Change | Selected Base Rate |
| 25,000 | 2.30 | 0.7% | 0.0% | 2.30 |
| 50,000 | 2.30 | 0.7% | 0.0% | 2.30 |
| 100,000 | 2.30 | 0.7% | 0.0% | 2.30 |
| 250,000 | 39.20 | 0.7% | 0.0% | 38.90 |
| 300,000 | 42.40 | 0.7% | 0.0% | 42.10 |
| 500,000 | 42.40 | 0.7% | 0.0% | 42.10 |
| 1,000,000 | 47.60 | 0.7% | 0.0% | 47.30 |
| Per Occurrence without Collision | | | | |
| Per Occurrence Limit | Base Rate | Internal Change | Selected Change | Selected Base Rate |
| 25,000 | 31.60 | 0.7% | 0.0% | 31.40 |
| 50,000 | 33.60 | 0.7% | 0.0% | 33.40 |
| 100,000 | 37.30 | 0.7% | 0.0% | 37.00 |
| 250,000 | 39.20 | 0.7% | 0.0% | 38.90 |
| 300,000 | 42.40 | 0.7% | 0.0% | 42.10 |
| 500,000 | 42.40 | 0.7% | 0.0% | 42.10 |
| 1,000,000 | 47.60 | 0.7% | 0.0% | 47.30 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Loss of Use**
**Assumed Effective March 23, 2015**

| Option Code | Base Rate | Internal Change | Selected Change | Selected Base Rate |
|---|---|---|---|---|
| $30 per day $900 | 22.50 | 1.1% | 0.0% | 22.30 |
| $40 per day $1200 total | 31.70 | 1.1% | 0.0% | 31.40 |
| $50 per day $1500 total | 40.80 | 1.1% | 0.0% | 40.40 |
| $60 per day $1800 total | 50.30 | 1.1% | 0.0% | 49.80 |
| $75 per day $2250 total | 65.30 | 1.1% | 0.0% | 64.60 |
| $100 Per Day $3000 Total | 87.00 | 1.1% | 0.0% | 86.10 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Accidental Death Benefits** (using Medical Benefits experience)
**Assumed Effective March 23, 2015**

| Coverage Single Limit | Death Benefit Base Rate | Internal Change | Selected Change | Selected Base Rate |
|---|---|---|---|---|
| 5,000 | 0.90 | 0.1% | 9.6% | 1.00 |
| 10,000 | 1.80 | 0.1% | 9.6% | 2.00 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Loss of Income Benefits** (using Medical benefits experience)
**Assumed Effective March 23, 2015**

| Option Amount | Wage Loss Base Rate | Internal Change | Selected Change | Selected Base Rate |
|---|---|---|---|---|
| 140 | 2.30 | 0.4% | 9.6% | 2.50 |
| 250 | 4.80 | 0.4% | 9.6% | 5.20 |
| 500 | 12.10 | 0.4% | 9.6% | 13.20 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Citizens Band Radio**
**Assumed Effective March 23, 2015**

| Coverage Single Limit | Base Rate With OEM | Internal Change | Selected Change | Selected Base Rate | Coverage Single Limit | Base Rate Without OEM | Internal Change | Selected Change | Selected Base Rate |
|---|---|---|---|---|---|---|---|---|---|
| 500 | 17.40 | 1.20% | 0.00% | 17.20 | 500 | 14.50 | 1.20% | 0.00% | 14.30 |
| 1000 | 34.80 | 1.20% | 0.00% | 34.40 | 1000 | 29.00 | 1.20% | 0.00% | 28.70 |
| 1500 | 52.20 | 1.20% | 0.00% | 51.60 | 1500 | 43.50 | 1.20% | 0.00% | 43.00 |
| 2000 | 69.60 | 1.20% | 0.00% | 68.80 | 2000 | 58.00 | 1.20% | 0.00% | 57.30 |
| 2500 | 87.00 | 1.20% | 0.00% | 86.00 | 2500 | 72.50 | 1.20% | 0.00% | 71.60 |
| 3000 | 104.40 | 1.20% | 0.00% | 103.20 | 3000 | 87.00 | 1.20% | 0.00% | 86.00 |
| 3500 | 121.80 | 1.20% | 0.00% | 120.40 | 3500 | 101.50 | 1.20% | 0.00% | 100.30 |
| 4000 | 139.20 | 1.20% | 0.00% | 137.50 | 4000 | 116.00 | 1.20% | 0.00% | 114.60 |
| 4500 | 156.60 | 1.20% | 0.00% | 154.70 | 4500 | 130.50 | 1.20% | 0.00% | 129.00 |
| 5000 | 174.00 | 1.20% | 0.00% | 171.90 | 5000 | 145.00 | 1.20% | 0.00% | 143.30 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Expanded Matrix Factors**
**Assumed Effective March 23, 2015**

| | | | Bodily Injury | | | Property Damage | | | Medical Benefits | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Prior BI Limits | Credit Group | Home Car/ Multi Car | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact |
| >=100/300 | 5-9 | No/No | 0.78 | 0.81 | 3.8% | 0.77 | 0.80 | 3.9% | 0.77 | 0.80 | 3.9% |
| >=100/300 | 10-19 | No/No | 0.78 | 0.81 | 3.8% | 0.77 | 0.80 | 3.9% | 0.77 | 0.80 | 3.9% |
| >=100/300 | 20-29 | No/No | 0.80 | 0.81 | 1.2% | 0.80 | 0.80 | 0.0% | 0.80 | 0.80 | 0.0% |
| >=100/300 | 30-39 | No/No | 0.80 | 0.81 | 1.3% | 0.80 | 0.80 | 0.0% | 0.80 | 0.80 | 0.0% |
| >=100/300 | 40-49 | No/No | 0.82 | 0.81 | -1.2% | 0.81 | 0.80 | -1.2% | 0.81 | 0.80 | -1.2% |
| >=100/300 | 50-59 | No/No | 0.82 | 0.81 | -1.2% | 0.81 | 0.80 | -1.2% | 0.81 | 0.80 | -1.2% |
| >=100/300 | 60-69 | No/No | 0.83 | 0.81 | -2.4% | 0.83 | 0.80 | -3.6% | 0.83 | 0.80 | -3.6% |
| >=100/300 | 70-79 | No/No | 0.83 | 0.81 | -2.4% | 0.83 | 0.80 | -3.6% | 0.83 | 0.80 | -3.6% |
| >=100/300 | 80-85 | No/No | 0.85 | 0.81 | -4.7% | 0.84 | 0.80 | -4.8% | 0.84 | 0.80 | -4.8% |
| >=100/300 | 86-89 | No/No | 0.85 | 0.81 | -4.7% | 0.84 | 0.80 | -4.8% | 0.84 | 0.80 | -4.8% |
| >=100/300 | 90-94 | No/No | 0.86 | 0.81 | -5.8% | 0.86 | 0.80 | -7.0% | 0.86 | 0.80 | -7.0% |
| >=100/300 | 95-100 | No/No | 0.86 | 0.81 | -5.8% | 0.86 | 0.80 | -7.0% | 0.86 | 0.80 | -7.0% |
| >=100/300 | 993 | No/No | 0.86 | 0.81 | -5.8% | 0.86 | 0.80 | -7.0% | 0.86 | 0.80 | -7.0% |
| >=100/300 | 998 | No/No | 0.87 | 0.81 | -6.9% | 0.86 | 0.80 | -7.0% | 0.86 | 0.80 | -7.0% |
| >=100/300 | 999 | No/No | 0.87 | 0.81 | -6.9% | 0.86 | 0.80 | -7.0% | 0.86 | 0.80 | -7.0% |
| >=100/300 | 5-9 | No/Yes | 0.62 | 0.65 | 4.8% | 0.62 | 0.65 | 4.8% | 0.62 | 0.65 | 4.8% |
| >=100/300 | 10-19 | No/Yes | 0.62 | 0.65 | 4.8% | 0.62 | 0.65 | 4.8% | 0.62 | 0.65 | 4.8% |
| >=100/300 | 20-29 | No/Yes | 0.64 | 0.65 | 1.6% | 0.64 | 0.65 | 1.6% | 0.64 | 0.65 | 1.6% |
| >=100/300 | 30-39 | No/Yes | 0.64 | 0.65 | 1.6% | 0.64 | 0.65 | 1.6% | 0.64 | 0.65 | 1.6% |
| >=100/300 | 40-49 | No/Yes | 0.67 | 0.65 | -3.0% | 0.67 | 0.65 | -3.0% | 0.67 | 0.65 | -3.0% |
| >=100/300 | 50-59 | No/Yes | 0.67 | 0.65 | -3.0% | 0.67 | 0.65 | -3.0% | 0.67 | 0.65 | -3.0% |
| >=100/300 | 60-69 | No/Yes | 0.67 | 0.65 | -3.0% | 0.67 | 0.65 | -3.0% | 0.67 | 0.65 | -3.0% |
| >=100/300 | 70-79 | No/Yes | 0.67 | 0.65 | -3.0% | 0.67 | 0.65 | -3.0% | 0.67 | 0.65 | -3.0% |
| >=100/300 | 80-85 | No/Yes | 0.69 | 0.65 | -5.8% | 0.69 | 0.65 | -5.8% | 0.69 | 0.65 | -5.8% |
| >=100/300 | 86-89 | No/Yes | 0.69 | 0.65 | -5.8% | 0.69 | 0.65 | -5.8% | 0.69 | 0.65 | -5.8% |
| >=100/300 | 90-94 | No/Yes | 0.70 | 0.65 | -7.1% | 0.69 | 0.65 | -5.8% | 0.69 | 0.65 | -5.8% |
| >=100/300 | 95-100 | No/Yes | 0.70 | 0.65 | -7.1% | 0.69 | 0.65 | -5.8% | 0.69 | 0.65 | -5.8% |
| >=100/300 | 993 | No/Yes | 0.70 | 0.65 | -7.1% | 0.69 | 0.65 | -5.8% | 0.69 | 0.65 | -5.8% |
| >=100/300 | 998 | No/Yes | 0.70 | 0.65 | -7.1% | 0.69 | 0.65 | -5.8% | 0.69 | 0.65 | -5.8% |
| >=100/300 | 999 | No/Yes | 0.70 | 0.65 | -7.1% | 0.69 | 0.65 | -5.8% | 0.69 | 0.65 | -5.8% |
| >=100/300 | 5-9 | Yes/No | 0.66 | 0.68 | 3.0% | 0.66 | 0.68 | 3.0% | 0.66 | 0.68 | 3.0% |
| >=100/300 | 10-19 | Yes/No | 0.66 | 0.68 | 3.0% | 0.66 | 0.68 | 3.0% | 0.66 | 0.68 | 3.0% |
| >=100/300 | 20-29 | Yes/No | 0.68 | 0.68 | 0.0% | 0.68 | 0.68 | 0.0% | 0.68 | 0.68 | 0.0% |
| >=100/300 | 30-39 | Yes/No | 0.68 | 0.68 | 0.0% | 0.68 | 0.68 | 0.0% | 0.68 | 0.68 | 0.0% |
| >=100/300 | 40-49 | Yes/No | 0.74 | 0.68 | -8.1% | 0.73 | 0.68 | -6.8% | 0.73 | 0.68 | -6.8% |
| >=100/300 | 50-59 | Yes/No | 0.74 | 0.68 | -8.1% | 0.73 | 0.68 | -6.8% | 0.73 | 0.68 | -6.8% |
| >=100/300 | 60-69 | Yes/No | 0.74 | 0.68 | -8.1% | 0.73 | 0.68 | -6.8% | 0.73 | 0.68 | -6.8% |
| >=100/300 | 70-79 | Yes/No | 0.74 | 0.68 | -8.1% | 0.73 | 0.68 | -6.8% | 0.73 | 0.68 | -6.8% |
| >=100/300 | 80-85 | Yes/No | 0.74 | 0.68 | -8.1% | 0.73 | 0.68 | -6.8% | 0.73 | 0.68 | -6.8% |
| >=100/300 | 86-89 | Yes/No | 0.74 | 0.68 | -8.1% | 0.73 | 0.68 | -6.8% | 0.73 | 0.68 | -6.8% |
| >=100/300 | 90-94 | Yes/No | 0.74 | 0.68 | -8.1% | 0.73 | 0.68 | -6.8% | 0.73 | 0.68 | -6.8% |
| >=100/300 | 95-100 | Yes/No | 0.74 | 0.68 | -8.1% | 0.73 | 0.68 | -6.8% | 0.73 | 0.68 | -6.8% |
| >=100/300 | 993 | Yes/No | 0.74 | 0.68 | -8.1% | 0.73 | 0.68 | -6.8% | 0.73 | 0.68 | -6.8% |
| >=100/300 | 998 | Yes/No | 0.74 | 0.68 | -8.1% | 0.73 | 0.68 | -6.8% | 0.73 | 0.68 | -6.8% |
| >=100/300 | 999 | Yes/No | 0.74 | 0.68 | -8.1% | 0.73 | 0.68 | -6.8% | 0.73 | 0.68 | -6.8% |
| >=100/300 | 5-9 | Yes/Yes | 0.54 | 0.56 | 3.7% | 0.54 | 0.55 | 1.9% | 0.54 | 0.55 | 1.9% |
| >=100/300 | 10-19 | Yes/Yes | 0.54 | 0.56 | 3.7% | 0.54 | 0.55 | 1.9% | 0.54 | 0.55 | 1.9% |
| >=100/300 | 20-29 | Yes/Yes | 0.56 | 0.56 | 0.0% | 0.55 | 0.55 | 0.0% | 0.55 | 0.55 | 0.0% |
| >=100/300 | 30-39 | Yes/Yes | 0.56 | 0.56 | 0.0% | 0.55 | 0.55 | 0.0% | 0.55 | 0.55 | 0.0% |
| >=100/300 | 40-49 | Yes/Yes | 0.58 | 0.56 | -3.4% | 0.58 | 0.55 | -5.2% | 0.58 | 0.55 | -5.2% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Expanded Matrix Factors**
**Assumed Effective March 23, 2015**

| | | | Bodily Injury | | | Property Damage | | | Medical Benefits | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Prior BI Limits | Credit Group | Home Car/ Multi Car | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact |
| >=100/300 | 50-59 | Yes/Yes | 0.58 | 0.56 | -3.4% | 0.58 | 0.55 | -5.2% | 0.58 | 0.55 | -5.2% |
| >=100/300 | 60-69 | Yes/Yes | 0.59 | 0.56 | -5.1% | 0.59 | 0.55 | -6.8% | 0.59 | 0.55 | -6.8% |
| >=100/300 | 70-79 | Yes/Yes | 0.59 | 0.56 | -5.1% | 0.59 | 0.55 | -6.8% | 0.59 | 0.55 | -6.8% |
| >=100/300 | 80-85 | Yes/Yes | 0.59 | 0.56 | -5.1% | 0.59 | 0.55 | -6.8% | 0.59 | 0.55 | -6.8% |
| >=100/300 | 86-89 | Yes/Yes | 0.59 | 0.56 | -5.1% | 0.59 | 0.55 | -6.8% | 0.59 | 0.55 | -6.8% |
| >=100/300 | 90-94 | Yes/Yes | 0.60 | 0.56 | -6.7% | 0.59 | 0.55 | -6.8% | 0.59 | 0.55 | -6.8% |
| >=100/300 | 95-100 | Yes/Yes | 0.60 | 0.56 | -6.7% | 0.59 | 0.55 | -6.8% | 0.59 | 0.55 | -6.8% |
| >=100/300 | 993 | Yes/Yes | 0.60 | 0.56 | -6.7% | 0.59 | 0.55 | -6.8% | 0.59 | 0.55 | -6.8% |
| >=100/300 | 998 | Yes/Yes | 0.60 | 0.56 | -6.7% | 0.59 | 0.55 | -6.8% | 0.59 | 0.55 | -6.8% |
| >=100/300 | 999 | Yes/Yes | 0.60 | 0.56 | -6.7% | 0.59 | 0.55 | -6.8% | 0.59 | 0.55 | -6.8% |
| >25/50, <100/300 | 5-9 | No/No | 0.81 | 0.83 | 2.5% | 0.80 | 0.82 | 2.5% | 0.80 | 0.82 | 2.5% |
| >25/50, <100/300 | 10-19 | No/No | 0.81 | 0.83 | 2.5% | 0.80 | 0.82 | 2.5% | 0.80 | 0.82 | 2.5% |
| >25/50, <100/300 | 20-29 | No/No | 0.82 | 0.83 | 1.2% | 0.81 | 0.82 | 1.2% | 0.81 | 0.82 | 1.2% |
| >25/50, <100/300 | 30-39 | No/No | 0.82 | 0.83 | 1.2% | 0.81 | 0.82 | 1.2% | 0.81 | 0.82 | 1.2% |
| >25/50, <100/300 | 40-49 | No/No | 0.84 | 0.83 | -1.2% | 0.83 | 0.82 | -1.2% | 0.83 | 0.82 | -1.2% |
| >25/50, <100/300 | 50-59 | No/No | 0.84 | 0.83 | -1.2% | 0.83 | 0.82 | -1.2% | 0.83 | 0.82 | -1.2% |
| >25/50, <100/300 | 60-69 | No/No | 0.85 | 0.83 | -2.4% | 0.84 | 0.82 | -2.4% | 0.84 | 0.82 | -2.4% |
| >25/50, <100/300 | 70-79 | No/No | 0.85 | 0.83 | -2.4% | 0.84 | 0.82 | -2.4% | 0.84 | 0.82 | -2.4% |
| >25/50, <100/300 | 80-85 | No/No | 0.87 | 0.83 | -4.6% | 0.86 | 0.82 | -4.7% | 0.86 | 0.82 | -4.7% |
| >25/50, <100/300 | 86-89 | No/No | 0.87 | 0.83 | -4.6% | 0.86 | 0.82 | -4.7% | 0.86 | 0.82 | -4.7% |
| >25/50, <100/300 | 90-94 | No/No | 0.88 | 0.83 | -5.7% | 0.87 | 0.82 | -5.7% | 0.87 | 0.82 | -5.7% |
| >25/50, <100/300 | 95-100 | No/No | 0.88 | 0.83 | -5.7% | 0.87 | 0.82 | -5.7% | 0.87 | 0.82 | -5.7% |
| >25/50, <100/300 | 993 | No/No | 0.88 | 0.83 | -5.7% | 0.87 | 0.82 | -5.7% | 0.87 | 0.82 | -5.7% |
| >25/50, <100/300 | 998 | No/No | 0.90 | 0.83 | -7.8% | 0.89 | 0.82 | -7.9% | 0.89 | 0.82 | -7.9% |
| >25/50, <100/300 | 999 | No/No | 0.90 | 0.83 | -7.8% | 0.89 | 0.82 | -7.9% | 0.89 | 0.82 | -7.9% |
| >25/50, <100/300 | 5-9 | No/Yes | 0.61 | 0.64 | 4.9% | 0.61 | 0.64 | 4.9% | 0.61 | 0.64 | 4.9% |
| >25/50, <100/300 | 10-19 | No/Yes | 0.61 | 0.64 | 4.9% | 0.61 | 0.64 | 4.9% | 0.61 | 0.64 | 4.9% |
| >25/50, <100/300 | 20-29 | No/Yes | 0.62 | 0.64 | 3.2% | 0.62 | 0.64 | 3.2% | 0.62 | 0.64 | 3.2% |
| >25/50, <100/300 | 30-39 | No/Yes | 0.62 | 0.64 | 3.2% | 0.62 | 0.64 | 3.2% | 0.62 | 0.64 | 3.2% |
| >25/50, <100/300 | 40-49 | No/Yes | 0.67 | 0.64 | -4.5% | 0.67 | 0.64 | -4.5% | 0.67 | 0.64 | -4.5% |
| >25/50, <100/300 | 50-59 | No/Yes | 0.67 | 0.64 | -4.5% | 0.67 | 0.64 | -4.5% | 0.67 | 0.64 | -4.5% |
| >25/50, <100/300 | 60-69 | No/Yes | 0.67 | 0.64 | -4.5% | 0.67 | 0.64 | -4.5% | 0.67 | 0.64 | -4.5% |
| >25/50, <100/300 | 70-79 | No/Yes | 0.67 | 0.64 | -4.5% | 0.67 | 0.64 | -4.5% | 0.67 | 0.64 | -4.5% |
| >25/50, <100/300 | 80-85 | No/Yes | 0.67 | 0.64 | -4.5% | 0.67 | 0.64 | -4.5% | 0.67 | 0.64 | -4.5% |
| >25/50, <100/300 | 86-89 | No/Yes | 0.67 | 0.64 | -4.5% | 0.67 | 0.64 | -4.5% | 0.67 | 0.64 | -4.5% |
| >25/50, <100/300 | 90-94 | No/Yes | 0.67 | 0.64 | -4.5% | 0.67 | 0.64 | -4.5% | 0.67 | 0.64 | -4.5% |
| >25/50, <100/300 | 95-100 | No/Yes | 0.67 | 0.64 | -4.5% | 0.67 | 0.64 | -4.5% | 0.67 | 0.64 | -4.5% |
| >25/50, <100/300 | 993 | No/Yes | 0.67 | 0.64 | -4.5% | 0.67 | 0.64 | -4.5% | 0.67 | 0.64 | -4.5% |
| >25/50, <100/300 | 998 | No/Yes | 0.73 | 0.64 | -12.3% | 0.73 | 0.64 | -12.3% | 0.73 | 0.64 | -12.3% |
| >25/50, <100/300 | 999 | No/Yes | 0.73 | 0.64 | -12.3% | 0.73 | 0.64 | -12.3% | 0.73 | 0.64 | -12.3% |
| >25/50, <100/300 | 5-9 | Yes/No | 0.70 | 0.72 | 2.9% | 0.69 | 0.71 | 2.9% | 0.69 | 0.71 | 2.9% |
| >25/50, <100/300 | 10-19 | Yes/No | 0.70 | 0.72 | 2.9% | 0.69 | 0.71 | 2.9% | 0.69 | 0.71 | 2.9% |
| >25/50, <100/300 | 20-29 | Yes/No | 0.71 | 0.72 | 1.4% | 0.71 | 0.71 | 0.0% | 0.71 | 0.71 | 0.0% |
| >25/50, <100/300 | 30-39 | Yes/No | 0.71 | 0.72 | 1.4% | 0.71 | 0.71 | 0.0% | 0.71 | 0.71 | 0.0% |
| >25/50, <100/300 | 40-49 | Yes/No | 0.73 | 0.72 | -1.4% | 0.73 | 0.71 | -2.7% | 0.73 | 0.71 | -2.7% |
| >25/50, <100/300 | 50-59 | Yes/No | 0.73 | 0.72 | -1.4% | 0.73 | 0.71 | -2.7% | 0.73 | 0.71 | -2.7% |
| >25/50, <100/300 | 60-69 | Yes/No | 0.74 | 0.72 | -2.7% | 0.73 | 0.71 | -2.7% | 0.73 | 0.71 | -2.7% |
| >25/50, <100/300 | 70-79 | Yes/No | 0.74 | 0.72 | -2.7% | 0.73 | 0.71 | -2.7% | 0.73 | 0.71 | -2.7% |
| >25/50, <100/300 | 80-85 | Yes/No | 0.76 | 0.72 | -5.3% | 0.75 | 0.71 | -5.3% | 0.75 | 0.71 | -5.3% |
| >25/50, <100/300 | 86-89 | Yes/No | 0.76 | 0.72 | -5.3% | 0.75 | 0.71 | -5.3% | 0.75 | 0.71 | -5.3% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Expanded Matrix Factors**
**Assumed Effective March 23, 2015**

| | | | Bodily Injury | | | Property Damage | | | Medical Benefits | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Prior BI Limits | Credit Group | Home Car/ Multi Car | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact |
| >25/50, <100/300 | 90-94 | Yes/No | 0.76 | 0.72 | -5.3% | 0.75 | 0.71 | -5.3% | 0.75 | 0.71 | -5.3% |
| >25/50, <100/300 | 95-100 | Yes/No | 0.76 | 0.72 | -5.3% | 0.75 | 0.71 | -5.3% | 0.75 | 0.71 | -5.3% |
| >25/50, <100/300 | 993 | Yes/No | 0.76 | 0.72 | -5.3% | 0.75 | 0.71 | -5.3% | 0.75 | 0.71 | -5.3% |
| >25/50, <100/300 | 998 | Yes/No | 0.79 | 0.72 | -8.9% | 0.78 | 0.71 | -9.0% | 0.78 | 0.71 | -9.0% |
| >25/50, <100/300 | 999 | Yes/No | 0.79 | 0.72 | -8.9% | 0.78 | 0.71 | -9.0% | 0.78 | 0.71 | -9.0% |
| >25/50, <100/300 | 5-9 | Yes/Yes | 0.53 | 0.55 | 3.8% | 0.53 | 0.55 | 3.8% | 0.53 | 0.55 | 3.8% |
| >25/50, <100/300 | 10-19 | Yes/Yes | 0.53 | 0.55 | 3.8% | 0.53 | 0.55 | 3.8% | 0.53 | 0.55 | 3.8% |
| >25/50, <100/300 | 20-29 | Yes/Yes | 0.54 | 0.55 | 1.9% | 0.54 | 0.55 | 1.9% | 0.54 | 0.55 | 1.9% |
| >25/50, <100/300 | 30-39 | Yes/Yes | 0.54 | 0.55 | 1.9% | 0.54 | 0.55 | 1.9% | 0.54 | 0.55 | 1.9% |
| >25/50, <100/300 | 40-49 | Yes/Yes | 0.58 | 0.55 | -5.2% | 0.58 | 0.55 | -5.2% | 0.58 | 0.55 | -5.2% |
| >25/50, <100/300 | 50-59 | Yes/Yes | 0.58 | 0.55 | -5.2% | 0.58 | 0.55 | -5.2% | 0.58 | 0.55 | -5.2% |
| >25/50, <100/300 | 60-69 | Yes/Yes | 0.59 | 0.55 | -6.8% | 0.59 | 0.55 | -6.8% | 0.59 | 0.55 | -6.8% |
| >25/50, <100/300 | 70-79 | Yes/Yes | 0.59 | 0.55 | -6.8% | 0.59 | 0.55 | -6.8% | 0.59 | 0.55 | -6.8% |
| >25/50, <100/300 | 80-85 | Yes/Yes | 0.59 | 0.55 | -6.8% | 0.59 | 0.55 | -6.8% | 0.59 | 0.55 | -6.8% |
| >25/50, <100/300 | 86-89 | Yes/Yes | 0.59 | 0.55 | -6.8% | 0.59 | 0.55 | -6.8% | 0.59 | 0.55 | -6.8% |
| >25/50, <100/300 | 90-94 | Yes/Yes | 0.59 | 0.55 | -6.8% | 0.59 | 0.55 | -6.8% | 0.59 | 0.55 | -6.8% |
| >25/50, <100/300 | 95-100 | Yes/Yes | 0.59 | 0.55 | -6.8% | 0.59 | 0.55 | -6.8% | 0.59 | 0.55 | -6.8% |
| >25/50, <100/300 | 993 | Yes/Yes | 0.59 | 0.55 | -6.8% | 0.59 | 0.55 | -6.8% | 0.59 | 0.55 | -6.8% |
| >25/50, <100/300 | 998 | Yes/Yes | 0.64 | 0.55 | -14.1% | 0.64 | 0.55 | -14.1% | 0.64 | 0.55 | -14.1% |
| >25/50, <100/300 | 999 | Yes/Yes | 0.64 | 0.55 | -14.1% | 0.64 | 0.55 | -14.1% | 0.64 | 0.55 | -14.1% |
| <=25/50 | 5-9 | No/No | 0.85 | 0.88 | 3.5% | 0.84 | 0.87 | 3.6% | 0.84 | 0.87 | 3.6% |
| <=25/50 | 10-19 | No/No | 0.85 | 0.88 | 3.5% | 0.84 | 0.87 | 3.6% | 0.84 | 0.87 | 3.6% |
| <=25/50 | 20-29 | No/No | 0.86 | 0.88 | 2.3% | 0.85 | 0.87 | 2.4% | 0.85 | 0.87 | 2.4% |
| <=25/50 | 30-39 | No/No | 0.86 | 0.88 | 2.3% | 0.85 | 0.87 | 2.4% | 0.85 | 0.87 | 2.4% |
| <=25/50 | 40-49 | No/No | 0.88 | 0.88 | 0.0% | 0.87 | 0.87 | 0.0% | 0.87 | 0.87 | 0.0% |
| <=25/50 | 50-59 | No/No | 0.88 | 0.88 | 0.0% | 0.87 | 0.87 | 0.0% | 0.87 | 0.87 | 0.0% |
| <=25/50 | 60-69 | No/No | 0.90 | 0.88 | -2.2% | 0.90 | 0.87 | -3.3% | 0.90 | 0.87 | -3.3% |
| <=25/50 | 70-79 | No/No | 0.90 | 0.88 | -2.2% | 0.90 | 0.87 | -3.3% | 0.90 | 0.87 | -3.3% |
| <=25/50 | 80-85 | No/No | 0.92 | 0.88 | -4.3% | 0.91 | 0.87 | -4.4% | 0.91 | 0.87 | -4.4% |
| <=25/50 | 86-89 | No/No | 0.92 | 0.88 | -4.3% | 0.91 | 0.87 | -4.4% | 0.91 | 0.87 | -4.4% |
| <=25/50 | 90-94 | No/No | 0.94 | 0.88 | -6.4% | 0.93 | 0.87 | -6.5% | 0.93 | 0.87 | -6.5% |
| <=25/50 | 95-100 | No/No | 0.94 | 0.88 | -6.4% | 0.93 | 0.87 | -6.5% | 0.93 | 0.87 | -6.5% |
| <=25/50 | 993 | No/No | 0.94 | 0.88 | -6.4% | 0.93 | 0.87 | -6.5% | 0.93 | 0.87 | -6.5% |
| <=25/50 | 998 | No/No | 1.01 | 0.88 | -12.9% | 1.01 | 0.87 | -13.9% | 1.01 | 0.87 | -13.9% |
| <=25/50 | 999 | No/No | 1.01 | 0.88 | -12.9% | 1.01 | 0.87 | -13.9% | 1.01 | 0.87 | -13.9% |
| <=25/50 | 5-9 | No/Yes | 0.69 | 0.71 | 2.9% | 0.69 | 0.71 | 2.9% | 0.69 | 0.71 | 2.9% |
| <=25/50 | 10-19 | No/Yes | 0.69 | 0.71 | 2.9% | 0.69 | 0.71 | 2.9% | 0.69 | 0.71 | 2.9% |
| <=25/50 | 20-29 | No/Yes | 0.70 | 0.71 | 1.4% | 0.70 | 0.71 | 1.4% | 0.70 | 0.71 | 1.4% |
| <=25/50 | 30-39 | No/Yes | 0.70 | 0.71 | 1.4% | 0.70 | 0.71 | 1.4% | 0.70 | 0.71 | 1.4% |
| <=25/50 | 40-49 | No/Yes | 0.72 | 0.71 | -1.4% | 0.72 | 0.71 | -1.4% | 0.72 | 0.71 | -1.4% |
| <=25/50 | 50-59 | No/Yes | 0.72 | 0.71 | -1.4% | 0.72 | 0.71 | -1.4% | 0.72 | 0.71 | -1.4% |
| <=25/50 | 60-69 | No/Yes | 0.74 | 0.71 | -4.1% | 0.73 | 0.71 | -2.7% | 0.73 | 0.71 | -2.7% |
| <=25/50 | 70-79 | No/Yes | 0.74 | 0.71 | -4.1% | 0.73 | 0.71 | -2.7% | 0.73 | 0.71 | -2.7% |
| <=25/50 | 80-85 | No/Yes | 0.75 | 0.71 | -5.3% | 0.74 | 0.71 | -4.1% | 0.74 | 0.71 | -4.1% |
| <=25/50 | 86-89 | No/Yes | 0.75 | 0.71 | -5.3% | 0.74 | 0.71 | -4.1% | 0.74 | 0.71 | -4.1% |
| <=25/50 | 90-94 | No/Yes | 0.76 | 0.71 | -6.6% | 0.75 | 0.71 | -5.3% | 0.75 | 0.71 | -5.3% |
| <=25/50 | 95-100 | No/Yes | 0.76 | 0.71 | -6.6% | 0.75 | 0.71 | -5.3% | 0.75 | 0.71 | -5.3% |
| <=25/50 | 993 | No/Yes | 0.76 | 0.71 | -6.6% | 0.75 | 0.71 | -5.3% | 0.75 | 0.71 | -5.3% |
| <=25/50 | 998 | No/Yes | 0.80 | 0.71 | -11.3% | 0.79 | 0.71 | -10.1% | 0.79 | 0.71 | -10.1% |
| <=25/50 | 999 | No/Yes | 0.80 | 0.71 | -11.3% | 0.79 | 0.71 | -10.1% | 0.79 | 0.71 | -10.1% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Expanded Matrix Factors**
**Assumed Effective March 23, 2015**

| | | | Bodily Injury | | | Property Damage | | | Medical Benefits | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Prior BI Limits | Credit Group | Home Car/ Multi Car | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact |
| <=25/50 | 5-9 | Yes/No | 0.73 | 0.75 | 2.7% | 0.73 | 0.75 | 2.7% | 0.73 | 0.75 | 2.7% |
| <=25/50 | 10-19 | Yes/No | 0.73 | 0.75 | 2.7% | 0.73 | 0.75 | 2.7% | 0.73 | 0.75 | 2.7% |
| <=25/50 | 20-29 | Yes/No | 0.75 | 0.75 | 0.0% | 0.74 | 0.75 | 1.4% | 0.74 | 0.75 | 1.4% |
| <=25/50 | 30-39 | Yes/No | 0.75 | 0.75 | 0.0% | 0.74 | 0.75 | 1.4% | 0.74 | 0.75 | 1.4% |
| <=25/50 | 40-49 | Yes/No | 0.75 | 0.75 | 0.0% | 0.75 | 0.75 | 0.0% | 0.75 | 0.75 | 0.0% |
| <=25/50 | 50-59 | Yes/No | 0.75 | 0.75 | 0.0% | 0.75 | 0.75 | 0.0% | 0.75 | 0.75 | 0.0% |
| <=25/50 | 60-69 | Yes/No | 0.77 | 0.75 | -2.6% | 0.77 | 0.75 | -2.6% | 0.77 | 0.75 | -2.6% |
| <=25/50 | 70-79 | Yes/No | 0.77 | 0.75 | -2.6% | 0.77 | 0.75 | -2.6% | 0.77 | 0.75 | -2.6% |
| <=25/50 | 80-85 | Yes/No | 0.79 | 0.75 | -5.1% | 0.79 | 0.75 | -5.1% | 0.79 | 0.75 | -5.1% |
| <=25/50 | 86-89 | Yes/No | 0.79 | 0.75 | -5.1% | 0.79 | 0.75 | -5.1% | 0.79 | 0.75 | -5.1% |
| <=25/50 | 90-94 | Yes/No | 0.80 | 0.75 | -6.3% | 0.79 | 0.75 | -5.1% | 0.79 | 0.75 | -5.1% |
| <=25/50 | 95-100 | Yes/No | 0.80 | 0.75 | -6.3% | 0.79 | 0.75 | -5.1% | 0.79 | 0.75 | -5.1% |
| <=25/50 | 993 | Yes/No | 0.80 | 0.75 | -6.3% | 0.79 | 0.75 | -5.1% | 0.79 | 0.75 | -5.1% |
| <=25/50 | 998 | Yes/No | 0.85 | 0.75 | -11.8% | 0.84 | 0.75 | -10.7% | 0.84 | 0.75 | -10.7% |
| <=25/50 | 999 | Yes/No | 0.85 | 0.75 | -11.8% | 0.84 | 0.75 | -10.7% | 0.84 | 0.75 | -10.7% |
| <=25/50 | 5-9 | Yes/Yes | 0.62 | 0.63 | 1.6% | 0.62 | 0.63 | 1.6% | 0.62 | 0.63 | 1.6% |
| <=25/50 | 10-19 | Yes/Yes | 0.62 | 0.63 | 1.6% | 0.62 | 0.63 | 1.6% | 0.62 | 0.63 | 1.6% |
| <=25/50 | 20-29 | Yes/Yes | 0.63 | 0.63 | 0.0% | 0.63 | 0.63 | 0.0% | 0.63 | 0.63 | 0.0% |
| <=25/50 | 30-39 | Yes/Yes | 0.63 | 0.63 | 0.0% | 0.63 | 0.63 | 0.0% | 0.63 | 0.63 | 0.0% |
| <=25/50 | 40-49 | Yes/Yes | 0.63 | 0.63 | 0.0% | 0.63 | 0.63 | 0.0% | 0.63 | 0.63 | 0.0% |
| <=25/50 | 50-59 | Yes/Yes | 0.63 | 0.63 | 0.0% | 0.63 | 0.63 | 0.0% | 0.63 | 0.63 | 0.0% |
| <=25/50 | 60-69 | Yes/Yes | 0.64 | 0.63 | -1.6% | 0.64 | 0.63 | -1.6% | 0.64 | 0.63 | -1.6% |
| <=25/50 | 70-79 | Yes/Yes | 0.64 | 0.63 | -1.6% | 0.64 | 0.63 | -1.6% | 0.64 | 0.63 | -1.6% |
| <=25/50 | 80-85 | Yes/Yes | 0.66 | 0.63 | -4.5% | 0.66 | 0.63 | -4.5% | 0.66 | 0.63 | -4.5% |
| <=25/50 | 86-89 | Yes/Yes | 0.66 | 0.63 | -4.5% | 0.66 | 0.63 | -4.5% | 0.66 | 0.63 | -4.5% |
| <=25/50 | 90-94 | Yes/Yes | 0.68 | 0.63 | -7.4% | 0.67 | 0.63 | -6.0% | 0.67 | 0.63 | -6.0% |
| <=25/50 | 95-100 | Yes/Yes | 0.68 | 0.63 | -7.4% | 0.67 | 0.63 | -6.0% | 0.67 | 0.63 | -6.0% |
| <=25/50 | 993 | Yes/Yes | 0.68 | 0.63 | -7.4% | 0.67 | 0.63 | -6.0% | 0.67 | 0.63 | -6.0% |
| <=25/50 | 998 | Yes/Yes | 0.71 | 0.63 | -11.3% | 0.71 | 0.63 | -11.3% | 0.71 | 0.63 | -11.3% |
| <=25/50 | 999 | Yes/Yes | 0.71 | 0.63 | -11.3% | 0.71 | 0.63 | -11.3% | 0.71 | 0.63 | -11.3% |
| | | Total | | | -0.3% | | | -0.5% | | | -0.7% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Expanded Matrix Factors**
**Assumed Effective March 23, 2015**

| | | | Comprehensive | | | Collision | | |
|---|---|---|---|---|---|---|---|---|
| Prior BI Limits | Credit Group | Home Car/ Multi Car | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact |
| >=100/300 | 5-9 | No/No | 0.82 | 0.83 | 1.2% | 0.82 | 0.83 | 1.2% |
| >=100/300 | 10-19 | No/No | 0.82 | 0.83 | 1.2% | 0.82 | 0.83 | 1.2% |
| >=100/300 | 20-29 | No/No | 0.83 | 0.83 | 0.0% | 0.83 | 0.83 | 0.0% |
| >=100/300 | 30-39 | No/No | 0.83 | 0.83 | 0.0% | 0.83 | 0.83 | 0.0% |
| >=100/300 | 40-49 | No/No | 0.83 | 0.83 | 0.0% | 0.83 | 0.83 | 0.0% |
| >=100/300 | 50-59 | No/No | 0.83 | 0.83 | 0.0% | 0.83 | 0.83 | 0.0% |
| >=100/300 | 60-69 | No/No | 0.85 | 0.83 | -2.4% | 0.85 | 0.83 | -2.4% |
| >=100/300 | 70-79 | No/No | 0.85 | 0.83 | -2.4% | 0.85 | 0.83 | -2.4% |
| >=100/300 | 80-85 | No/No | 0.85 | 0.83 | -2.4% | 0.85 | 0.83 | -2.4% |
| >=100/300 | 86-89 | No/No | 0.85 | 0.83 | -2.4% | 0.85 | 0.83 | -2.4% |
| >=100/300 | 90-94 | No/No | 0.85 | 0.83 | -2.4% | 0.85 | 0.83 | -2.4% |
| >=100/300 | 95-100 | No/No | 0.85 | 0.83 | -2.4% | 0.85 | 0.83 | -2.4% |
| >=100/300 | 993 | No/No | 0.85 | 0.83 | -2.4% | 0.85 | 0.83 | -2.4% |
| >=100/300 | 998 | No/No | 0.86 | 0.83 | -3.5% | 0.86 | 0.83 | -3.5% |
| >=100/300 | 999 | No/No | 0.86 | 0.83 | -3.5% | 0.86 | 0.83 | -3.5% |
| >=100/300 | 5-9 | No/Yes | 0.68 | 0.68 | 0.0% | 0.68 | 0.68 | 0.0% |
| >=100/300 | 10-19 | No/Yes | 0.68 | 0.68 | 0.0% | 0.68 | 0.68 | 0.0% |
| >=100/300 | 20-29 | No/Yes | 0.68 | 0.68 | 0.0% | 0.68 | 0.68 | 0.0% |
| >=100/300 | 30-39 | No/Yes | 0.68 | 0.68 | 0.0% | 0.68 | 0.68 | 0.0% |
| >=100/300 | 40-49 | No/Yes | 0.68 | 0.68 | 0.0% | 0.68 | 0.68 | 0.0% |
| >=100/300 | 50-59 | No/Yes | 0.68 | 0.68 | 0.0% | 0.68 | 0.68 | 0.0% |
| >=100/300 | 60-69 | No/Yes | 0.68 | 0.68 | 0.0% | 0.68 | 0.68 | 0.0% |
| >=100/300 | 70-79 | No/Yes | 0.68 | 0.68 | 0.0% | 0.68 | 0.68 | 0.0% |
| >=100/300 | 80-85 | No/Yes | 0.69 | 0.68 | -1.4% | 0.69 | 0.68 | -1.4% |
| >=100/300 | 86-89 | No/Yes | 0.69 | 0.68 | -1.4% | 0.69 | 0.68 | -1.4% |
| >=100/300 | 90-94 | No/Yes | 0.69 | 0.68 | -1.4% | 0.69 | 0.68 | -1.4% |
| >=100/300 | 95-100 | No/Yes | 0.69 | 0.68 | -1.4% | 0.69 | 0.68 | -1.4% |
| >=100/300 | 993 | No/Yes | 0.69 | 0.68 | -1.4% | 0.69 | 0.68 | -1.4% |
| >=100/300 | 998 | No/Yes | 0.68 | 0.68 | 0.0% | 0.68 | 0.68 | 0.0% |
| >=100/300 | 999 | No/Yes | 0.68 | 0.68 | 0.0% | 0.68 | 0.68 | 0.0% |
| >=100/300 | 5-9 | Yes/No | 0.74 | 0.74 | 0.0% | 0.74 | 0.74 | 0.0% |
| >=100/300 | 10-19 | Yes/No | 0.74 | 0.74 | 0.0% | 0.74 | 0.74 | 0.0% |
| >=100/300 | 20-29 | Yes/No | 0.74 | 0.74 | 0.0% | 0.74 | 0.74 | 0.0% |
| >=100/300 | 30-39 | Yes/No | 0.74 | 0.74 | 0.0% | 0.74 | 0.74 | 0.0% |
| >=100/300 | 40-49 | Yes/No | 0.74 | 0.74 | 0.0% | 0.74 | 0.74 | 0.0% |
| >=100/300 | 50-59 | Yes/No | 0.74 | 0.74 | 0.0% | 0.74 | 0.74 | 0.0% |
| >=100/300 | 60-69 | Yes/No | 0.74 | 0.74 | 0.0% | 0.74 | 0.74 | 0.0% |
| >=100/300 | 70-79 | Yes/No | 0.74 | 0.74 | 0.0% | 0.74 | 0.74 | 0.0% |
| >=100/300 | 80-85 | Yes/No | 0.74 | 0.74 | 0.0% | 0.74 | 0.74 | 0.0% |
| >=100/300 | 86-89 | Yes/No | 0.74 | 0.74 | 0.0% | 0.74 | 0.74 | 0.0% |
| >=100/300 | 90-94 | Yes/No | 0.74 | 0.74 | 0.0% | 0.74 | 0.74 | 0.0% |
| >=100/300 | 95-100 | Yes/No | 0.74 | 0.74 | 0.0% | 0.74 | 0.74 | 0.0% |
| >=100/300 | 993 | Yes/No | 0.74 | 0.74 | 0.0% | 0.74 | 0.74 | 0.0% |
| >=100/300 | 998 | Yes/No | 0.75 | 0.74 | -1.3% | 0.75 | 0.74 | -1.3% |
| >=100/300 | 999 | Yes/No | 0.75 | 0.74 | -1.3% | 0.75 | 0.74 | -1.3% |
| >=100/300 | 5-9 | Yes/Yes | 0.59 | 0.59 | 0.0% | 0.59 | 0.59 | 0.0% |
| >=100/300 | 10-19 | Yes/Yes | 0.59 | 0.59 | 0.0% | 0.59 | 0.59 | 0.0% |
| >=100/300 | 20-29 | Yes/Yes | 0.59 | 0.59 | 0.0% | 0.59 | 0.59 | 0.0% |
| >=100/300 | 30-39 | Yes/Yes | 0.59 | 0.59 | 0.0% | 0.59 | 0.59 | 0.0% |
| >=100/300 | 40-49 | Yes/Yes | 0.60 | 0.59 | -1.7% | 0.60 | 0.59 | -1.7% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Expanded Matrix Factors**
**Assumed Effective March 23, 2015**

| | | | Comprehensive | | | Collision | | |
|---|---|---|---|---|---|---|---|---|
| Prior BI Limits | Credit Group | Home Car/ Multi Car | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact |
| >=100/300 | 50-59 | Yes/Yes | 0.60 | 0.59 | -1.7% | 0.60 | 0.59 | -1.7% |
| >=100/300 | 60-69 | Yes/Yes | 0.60 | 0.59 | -1.7% | 0.60 | 0.59 | -1.7% |
| >=100/300 | 70-79 | Yes/Yes | 0.60 | 0.59 | -1.7% | 0.60 | 0.59 | -1.7% |
| >=100/300 | 80-85 | Yes/Yes | 0.60 | 0.59 | -1.7% | 0.60 | 0.59 | -1.7% |
| >=100/300 | 86-89 | Yes/Yes | 0.60 | 0.59 | -1.7% | 0.60 | 0.59 | -1.7% |
| >=100/300 | 90-94 | Yes/Yes | 0.60 | 0.59 | -1.7% | 0.60 | 0.59 | -1.7% |
| >=100/300 | 95-100 | Yes/Yes | 0.60 | 0.59 | -1.7% | 0.60 | 0.59 | -1.7% |
| >=100/300 | 993 | Yes/Yes | 0.60 | 0.59 | -1.7% | 0.60 | 0.59 | -1.7% |
| >=100/300 | 998 | Yes/Yes | 0.60 | 0.59 | -1.7% | 0.60 | 0.59 | -1.7% |
| >=100/300 | 999 | Yes/Yes | 0.60 | 0.59 | -1.7% | 0.60 | 0.59 | -1.7% |
| >25/50, <100/300 | 5-9 | No/No | 0.85 | 0.85 | 0.0% | 0.85 | 0.85 | 0.0% |
| >25/50, <100/300 | 10-19 | No/No | 0.85 | 0.85 | 0.0% | 0.85 | 0.85 | 0.0% |
| >25/50, <100/300 | 20-29 | No/No | 0.85 | 0.85 | 0.0% | 0.85 | 0.85 | 0.0% |
| >25/50, <100/300 | 30-39 | No/No | 0.85 | 0.85 | 0.0% | 0.85 | 0.85 | 0.0% |
| >25/50, <100/300 | 40-49 | No/No | 0.85 | 0.85 | 0.0% | 0.85 | 0.85 | 0.0% |
| >25/50, <100/300 | 50-59 | No/No | 0.85 | 0.85 | 0.0% | 0.85 | 0.85 | 0.0% |
| >25/50, <100/300 | 60-69 | No/No | 0.86 | 0.85 | -1.2% | 0.86 | 0.85 | -1.2% |
| >25/50, <100/300 | 70-79 | No/No | 0.86 | 0.85 | -1.2% | 0.86 | 0.85 | -1.2% |
| >25/50, <100/300 | 80-85 | No/No | 0.87 | 0.85 | -2.3% | 0.87 | 0.85 | -2.3% |
| >25/50, <100/300 | 86-89 | No/No | 0.87 | 0.85 | -2.3% | 0.87 | 0.85 | -2.3% |
| >25/50, <100/300 | 90-94 | No/No | 0.87 | 0.85 | -2.3% | 0.87 | 0.85 | -2.3% |
| >25/50, <100/300 | 95-100 | No/No | 0.87 | 0.85 | -2.3% | 0.87 | 0.85 | -2.3% |
| >25/50, <100/300 | 993 | No/No | 0.87 | 0.85 | -2.3% | 0.87 | 0.85 | -2.3% |
| >25/50, <100/300 | 998 | No/No | 0.88 | 0.85 | -3.4% | 0.88 | 0.85 | -3.4% |
| >25/50, <100/300 | 999 | No/No | 0.88 | 0.85 | -3.4% | 0.88 | 0.85 | -3.4% |
| >25/50, <100/300 | 5-9 | No/Yes | 0.67 | 0.67 | 0.0% | 0.67 | 0.67 | 0.0% |
| >25/50, <100/300 | 10-19 | No/Yes | 0.67 | 0.67 | 0.0% | 0.67 | 0.67 | 0.0% |
| >25/50, <100/300 | 20-29 | No/Yes | 0.67 | 0.67 | 0.0% | 0.67 | 0.67 | 0.0% |
| >25/50, <100/300 | 30-39 | No/Yes | 0.67 | 0.67 | 0.0% | 0.67 | 0.67 | 0.0% |
| >25/50, <100/300 | 40-49 | No/Yes | 0.67 | 0.67 | 0.0% | 0.67 | 0.67 | 0.0% |
| >25/50, <100/300 | 50-59 | No/Yes | 0.67 | 0.67 | 0.0% | 0.67 | 0.67 | 0.0% |
| >25/50, <100/300 | 60-69 | No/Yes | 0.67 | 0.67 | 0.0% | 0.67 | 0.67 | 0.0% |
| >25/50, <100/300 | 70-79 | No/Yes | 0.67 | 0.67 | 0.0% | 0.67 | 0.67 | 0.0% |
| >25/50, <100/300 | 80-85 | No/Yes | 0.67 | 0.67 | 0.0% | 0.67 | 0.67 | 0.0% |
| >25/50, <100/300 | 86-89 | No/Yes | 0.67 | 0.67 | 0.0% | 0.67 | 0.67 | 0.0% |
| >25/50, <100/300 | 90-94 | No/Yes | 0.67 | 0.67 | 0.0% | 0.67 | 0.67 | 0.0% |
| >25/50, <100/300 | 95-100 | No/Yes | 0.67 | 0.67 | 0.0% | 0.67 | 0.67 | 0.0% |
| >25/50, <100/300 | 993 | No/Yes | 0.67 | 0.67 | 0.0% | 0.67 | 0.67 | 0.0% |
| >25/50, <100/300 | 998 | No/Yes | 0.72 | 0.67 | -6.9% | 0.72 | 0.67 | -6.9% |
| >25/50, <100/300 | 999 | No/Yes | 0.72 | 0.67 | -6.9% | 0.72 | 0.67 | -6.9% |
| >25/50, <100/300 | 5-9 | Yes/No | 0.75 | 0.75 | 0.0% | 0.75 | 0.75 | 0.0% |
| >25/50, <100/300 | 10-19 | Yes/No | 0.75 | 0.75 | 0.0% | 0.75 | 0.75 | 0.0% |
| >25/50, <100/300 | 20-29 | Yes/No | 0.75 | 0.75 | 0.0% | 0.75 | 0.75 | 0.0% |
| >25/50, <100/300 | 30-39 | Yes/No | 0.75 | 0.75 | 0.0% | 0.75 | 0.75 | 0.0% |
| >25/50, <100/300 | 40-49 | Yes/No | 0.75 | 0.75 | 0.0% | 0.75 | 0.75 | 0.0% |
| >25/50, <100/300 | 50-59 | Yes/No | 0.75 | 0.75 | 0.0% | 0.75 | 0.75 | 0.0% |
| >25/50, <100/300 | 60-69 | Yes/No | 0.76 | 0.75 | -1.3% | 0.76 | 0.75 | -1.3% |
| >25/50, <100/300 | 70-79 | Yes/No | 0.76 | 0.75 | -1.3% | 0.76 | 0.75 | -1.3% |
| >25/50, <100/300 | 80-85 | Yes/No | 0.76 | 0.75 | -1.3% | 0.76 | 0.75 | -1.3% |
| >25/50, <100/300 | 86-89 | Yes/No | 0.76 | 0.75 | -1.3% | 0.76 | 0.75 | -1.3% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Expanded Matrix Factors**
**Assumed Effective March 23, 2015**

| | | | Comprehensive | | | Collision | | |
|---|---|---|---|---|---|---|---|---|
| Prior BI Limits | Credit Group | Home Car/ Multi Car | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact |
| >25/50, <100/300 | 90-94 | Yes/No | 0.76 | 0.75 | -1.3% | 0.76 | 0.75 | -1.3% |
| >25/50, <100/300 | 95-100 | Yes/No | 0.76 | 0.75 | -1.3% | 0.76 | 0.75 | -1.3% |
| >25/50, <100/300 | 993 | Yes/No | 0.76 | 0.75 | -1.3% | 0.76 | 0.75 | -1.3% |
| >25/50, <100/300 | 998 | Yes/No | 0.78 | 0.75 | -3.8% | 0.78 | 0.75 | -3.8% |
| >25/50, <100/300 | 999 | Yes/No | 0.78 | 0.75 | -3.8% | 0.78 | 0.75 | -3.8% |
| >25/50, <100/300 | 5-9 | Yes/Yes | 0.59 | 0.59 | 0.0% | 0.59 | 0.59 | 0.0% |
| >25/50, <100/300 | 10-19 | Yes/Yes | 0.59 | 0.59 | 0.0% | 0.59 | 0.59 | 0.0% |
| >25/50, <100/300 | 20-29 | Yes/Yes | 0.59 | 0.59 | 0.0% | 0.59 | 0.59 | 0.0% |
| >25/50, <100/300 | 30-39 | Yes/Yes | 0.59 | 0.59 | 0.0% | 0.59 | 0.59 | 0.0% |
| >25/50, <100/300 | 40-49 | Yes/Yes | 0.60 | 0.59 | -1.7% | 0.60 | 0.59 | -1.7% |
| >25/50, <100/300 | 50-59 | Yes/Yes | 0.60 | 0.59 | -1.7% | 0.60 | 0.59 | -1.7% |
| >25/50, <100/300 | 60-69 | Yes/Yes | 0.60 | 0.59 | -1.7% | 0.60 | 0.59 | -1.7% |
| >25/50, <100/300 | 70-79 | Yes/Yes | 0.60 | 0.59 | -1.7% | 0.60 | 0.59 | -1.7% |
| >25/50, <100/300 | 80-85 | Yes/Yes | 0.60 | 0.59 | -1.7% | 0.60 | 0.59 | -1.7% |
| >25/50, <100/300 | 86-89 | Yes/Yes | 0.60 | 0.59 | -1.7% | 0.60 | 0.59 | -1.7% |
| >25/50, <100/300 | 90-94 | Yes/Yes | 0.60 | 0.59 | -1.7% | 0.60 | 0.59 | -1.7% |
| >25/50, <100/300 | 95-100 | Yes/Yes | 0.60 | 0.59 | -1.7% | 0.60 | 0.59 | -1.7% |
| >25/50, <100/300 | 993 | Yes/Yes | 0.60 | 0.59 | -1.7% | 0.60 | 0.59 | -1.7% |
| >25/50, <100/300 | 998 | Yes/Yes | 0.63 | 0.59 | -6.3% | 0.63 | 0.59 | -6.3% |
| >25/50, <100/300 | 999 | Yes/Yes | 0.63 | 0.59 | -6.3% | 0.63 | 0.59 | -6.3% |
| <=25/50 | 5-9 | No/No | 0.89 | 0.90 | 1.1% | 0.89 | 0.90 | 1.1% |
| <=25/50 | 10-19 | No/No | 0.89 | 0.90 | 1.1% | 0.89 | 0.90 | 1.1% |
| <=25/50 | 20-29 | No/No | 0.89 | 0.90 | 1.1% | 0.89 | 0.90 | 1.1% |
| <=25/50 | 30-39 | No/No | 0.89 | 0.90 | 1.1% | 0.89 | 0.90 | 1.1% |
| <=25/50 | 40-49 | No/No | 0.89 | 0.90 | 1.1% | 0.89 | 0.90 | 1.1% |
| <=25/50 | 50-59 | No/No | 0.89 | 0.90 | 1.1% | 0.89 | 0.90 | 1.1% |
| <=25/50 | 60-69 | No/No | 0.91 | 0.90 | -1.1% | 0.91 | 0.90 | -1.1% |
| <=25/50 | 70-79 | No/No | 0.91 | 0.90 | -1.1% | 0.91 | 0.90 | -1.1% |
| <=25/50 | 80-85 | No/No | 0.93 | 0.90 | -3.2% | 0.93 | 0.90 | -3.2% |
| <=25/50 | 86-89 | No/No | 0.93 | 0.90 | -3.2% | 0.93 | 0.90 | -3.2% |
| <=25/50 | 90-94 | No/No | 0.93 | 0.90 | -3.2% | 0.93 | 0.90 | -3.2% |
| <=25/50 | 95-100 | No/No | 0.93 | 0.90 | -3.2% | 0.93 | 0.90 | -3.2% |
| <=25/50 | 993 | No/No | 0.93 | 0.90 | -3.2% | 0.93 | 0.90 | -3.2% |
| <=25/50 | 998 | No/No | 1.01 | 0.90 | -10.9% | 1.01 | 0.90 | -10.9% |
| <=25/50 | 999 | No/No | 1.01 | 0.90 | -10.9% | 1.01 | 0.90 | -10.9% |
| <=25/50 | 5-9 | No/Yes | 0.73 | 0.74 | 1.4% | 0.73 | 0.74 | 1.4% |
| <=25/50 | 10-19 | No/Yes | 0.73 | 0.74 | 1.4% | 0.73 | 0.74 | 1.4% |
| <=25/50 | 20-29 | No/Yes | 0.73 | 0.74 | 1.4% | 0.73 | 0.74 | 1.4% |
| <=25/50 | 30-39 | No/Yes | 0.73 | 0.74 | 1.4% | 0.73 | 0.74 | 1.4% |
| <=25/50 | 40-49 | No/Yes | 0.74 | 0.74 | 0.0% | 0.74 | 0.74 | 0.0% |
| <=25/50 | 50-59 | No/Yes | 0.74 | 0.74 | 0.0% | 0.74 | 0.74 | 0.0% |
| <=25/50 | 60-69 | No/Yes | 0.74 | 0.74 | 0.0% | 0.74 | 0.74 | 0.0% |
| <=25/50 | 70-79 | No/Yes | 0.74 | 0.74 | 0.0% | 0.74 | 0.74 | 0.0% |
| <=25/50 | 80-85 | No/Yes | 0.75 | 0.74 | -1.3% | 0.75 | 0.74 | -1.3% |
| <=25/50 | 86-89 | No/Yes | 0.75 | 0.74 | -1.3% | 0.75 | 0.74 | -1.3% |
| <=25/50 | 90-94 | No/Yes | 0.75 | 0.74 | -1.3% | 0.75 | 0.74 | -1.3% |
| <=25/50 | 95-100 | No/Yes | 0.75 | 0.74 | -1.3% | 0.75 | 0.74 | -1.3% |
| <=25/50 | 993 | No/Yes | 0.75 | 0.74 | -1.3% | 0.75 | 0.74 | -1.3% |
| <=25/50 | 998 | No/Yes | 0.78 | 0.74 | -5.1% | 0.78 | 0.74 | -5.1% |
| <=25/50 | 999 | No/Yes | 0.78 | 0.74 | -5.1% | 0.78 | 0.74 | -5.1% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Expanded Matrix Factors**
**Assumed Effective March 23, 2015**

| | | | Comprehensive | | | Collision | | |
|---|---|---|---|---|---|---|---|---|
| Prior BI Limits | Credit Group | Home Car/ Multi Car | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact |
| <=25/50 | 5-9 | Yes/No | 0.78 | 0.79 | 1.3% | 0.78 | 0.79 | 1.3% |
| <=25/50 | 10-19 | Yes/No | 0.78 | 0.79 | 1.3% | 0.78 | 0.79 | 1.3% |
| <=25/50 | 20-29 | Yes/No | 0.79 | 0.79 | 0.0% | 0.79 | 0.79 | 0.0% |
| <=25/50 | 30-39 | Yes/No | 0.79 | 0.79 | 0.0% | 0.79 | 0.79 | 0.0% |
| <=25/50 | 40-49 | Yes/No | 0.79 | 0.79 | 0.0% | 0.79 | 0.79 | 0.0% |
| <=25/50 | 50-59 | Yes/No | 0.79 | 0.79 | 0.0% | 0.79 | 0.79 | 0.0% |
| <=25/50 | 60-69 | Yes/No | 0.79 | 0.79 | 0.0% | 0.79 | 0.79 | 0.0% |
| <=25/50 | 70-79 | Yes/No | 0.79 | 0.79 | 0.0% | 0.79 | 0.79 | 0.0% |
| <=25/50 | 80-85 | Yes/No | 0.80 | 0.79 | -1.3% | 0.80 | 0.79 | -1.3% |
| <=25/50 | 86-89 | Yes/No | 0.80 | 0.79 | -1.3% | 0.80 | 0.79 | -1.3% |
| <=25/50 | 90-94 | Yes/No | 0.80 | 0.79 | -1.3% | 0.80 | 0.79 | -1.3% |
| <=25/50 | 95-100 | Yes/No | 0.80 | 0.79 | -1.3% | 0.80 | 0.79 | -1.3% |
| <=25/50 | 993 | Yes/No | 0.80 | 0.79 | -1.3% | 0.80 | 0.79 | -1.3% |
| <=25/50 | 998 | Yes/No | 0.85 | 0.79 | -7.1% | 0.85 | 0.79 | -7.1% |
| <=25/50 | 999 | Yes/No | 0.85 | 0.79 | -7.1% | 0.85 | 0.79 | -7.1% |
| <=25/50 | 5-9 | Yes/Yes | 0.65 | 0.65 | 0.0% | 0.65 | 0.65 | 0.0% |
| <=25/50 | 10-19 | Yes/Yes | 0.65 | 0.65 | 0.0% | 0.65 | 0.65 | 0.0% |
| <=25/50 | 20-29 | Yes/Yes | 0.65 | 0.65 | 0.0% | 0.65 | 0.65 | 0.0% |
| <=25/50 | 30-39 | Yes/Yes | 0.65 | 0.65 | 0.0% | 0.65 | 0.65 | 0.0% |
| <=25/50 | 40-49 | Yes/Yes | 0.65 | 0.65 | 0.0% | 0.65 | 0.65 | 0.0% |
| <=25/50 | 50-59 | Yes/Yes | 0.65 | 0.65 | 0.0% | 0.65 | 0.65 | 0.0% |
| <=25/50 | 60-69 | Yes/Yes | 0.65 | 0.65 | 0.0% | 0.65 | 0.65 | 0.0% |
| <=25/50 | 70-79 | Yes/Yes | 0.65 | 0.65 | 0.0% | 0.65 | 0.65 | 0.0% |
| <=25/50 | 80-85 | Yes/Yes | 0.66 | 0.65 | -1.5% | 0.66 | 0.65 | -1.5% |
| <=25/50 | 86-89 | Yes/Yes | 0.66 | 0.65 | -1.5% | 0.66 | 0.65 | -1.5% |
| <=25/50 | 90-94 | Yes/Yes | 0.67 | 0.65 | -3.0% | 0.67 | 0.65 | -3.0% |
| <=25/50 | 95-100 | Yes/Yes | 0.67 | 0.65 | -3.0% | 0.67 | 0.65 | -3.0% |
| <=25/50 | 993 | Yes/Yes | 0.67 | 0.65 | -3.0% | 0.67 | 0.65 | -3.0% |
| <=25/50 | 998 | Yes/Yes | 0.70 | 0.65 | -7.1% | 0.70 | 0.65 | -7.1% |
| <=25/50 | 999 | Yes/Yes | 0.70 | 0.65 | -7.1% | 0.70 | 0.65 | -7.1% |
| | | Total | | | -0.3% | | | -0.3% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Preferred Discount Removal**
**Assumed Effective March 23, 2015**

| Coverage | Preferred Discount | Current Factor | Selected Factor | Selected Impact |
|---|---|---|---|---|
| Bodily Injury | Yes | 0.85 | 0.87 | 2.4% |
| | No | 1.00 | 1.00 | 0.0% |
| Bodily Injury Total | | | | 0.9% |
| Property Damage | Yes | 0.85 | 0.87 | 2.4% |
| | No | 1.00 | 1.00 | 0.0% |
| Property Damage Total | | | | 0.9% |
| Medical Benefits | Yes | 0.85 | 0.87 | 2.4% |
| | No | 1.00 | 1.00 | 0.0% |
| Medical Benefits Total | | | | 0.9% |
| Comprehensive | Yes | 0.85 | 0.87 | 2.4% |
| | No | 1.00 | 1.00 | 0.0% |
| Comprehensive Total | | | | 0.9% |
| Collision | Yes | 0.85 | 0.87 | 2.4% |
| | No | 1.00 | 1.00 | 0.0% |
| Collision Total | | | | 0.9% |
| Uninsured / Underinsured Motorists - Bodily Injury | Yes | 0.85 | 0.87 | 2.4% |
| | No | 1.00 | 1.00 | 0.0% |
| Uninsured / Underinsured Motorists - Bodily Injury Total | | | | 0.9% |
| Uninsured Motorists - Property Damage | Yes | 0.85 | 0.87 | 2.4% |
| | No | 1.00 | 1.00 | 0.0% |
| Uninsured Motorists - Property Damage Total | | | | 0.7% |
| Loss of Use | Yes | 0.85 | 0.87 | 2.4% |
| | No | 1.00 | 1.00 | 0.0% |
| Loss of Use Total | | | | 1.0% |
| Accidental Death | Yes | 0.85 | 0.87 | 2.4% |
| | No | 1.00 | 1.00 | 0.0% |
| Accidental Death Total | | | | 0.1% |
| Loss of Income | Yes | 0.85 | 0.87 | 2.4% |
| | No | 1.00 | 1.00 | 0.0% |
| Loss of Income Total | | | | 0.4% |
| Citizens Band Radio | Yes | 0.85 | 0.87 | 2.4% |
| | No | 1.00 | 1.00 | 0.0% |
| Citizens Band Radio Total | | | | 1.2% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Collision Deductible Factors by Rate Symbol**
**1999 & After Linear Fit Deductible Relatives - With VER**

| | | 1999 & After Linear Fit Deductible Relatives - With VER | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Symbol | Rate Symbol Factor | $100 | $250 | $500 | $750 | $1,000 | $1,500 | $2,000 | $2,500 | $5,000 |
| 201 | 0.020 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 202 | 0.040 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 203 | 0.060 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 204 | 0.080 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 205 | 0.100 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 206 | 0.120 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 207 | 0.140 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 208 | 0.160 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 209 | 0.180 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 210 | 0.200 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 211 | 0.220 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 212 | 0.240 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 213 | 0.260 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 214 | 0.280 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 215 | 0.300 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 216 | 0.320 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 217 | 0.340 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 218 | 0.360 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 219 | 0.380 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 220 | 0.400 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 221 | 0.420 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 222 | 0.440 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 223 | 0.460 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 224 | 0.480 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 225 | 0.500 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 226 | 0.520 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 227 | 0.540 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 228 | 0.560 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 229 | 0.580 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 230 | 0.600 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 231 | 0.620 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 232 | 0.640 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 233 | 0.660 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 234 | 0.680 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 235 | 0.700 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 236 | 0.720 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 237 | 0.740 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 238 | 0.760 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 239 | 0.780 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 240 | 0.800 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Collision Deductible Factors by Rate Symbol**
**1999 & After Linear Fit Deductible Relatives - With VER**

| | | 1999 & After Linear Fit Deductible Relatives - With VER | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Symbol | Rate Symbol Factor | $100 | $250 | $500 | $750 | $1,000 | $1,500 | $2,000 | $2,500 | $5,000 |
| 241 | 0.820 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 242 | 0.840 | 1.000 | 0.904 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 243 | 0.860 | 1.000 | 0.904 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 244 | 0.880 | 1.000 | 0.904 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 245 | 0.900 | 1.000 | 0.904 | 0.801 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 246 | 0.920 | 1.000 | 0.905 | 0.802 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 247 | 0.940 | 1.000 | 0.905 | 0.802 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 248 | 0.960 | 1.000 | 0.905 | 0.803 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 249 | 0.980 | 1.000 | 0.906 | 0.804 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 250 | 1.000 | 1.000 | 0.906 | 0.805 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 251 | 1.020 | 1.000 | 0.906 | 0.805 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 252 | 1.040 | 1.000 | 0.907 | 0.806 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 253 | 1.060 | 1.000 | 0.907 | 0.807 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 254 | 1.080 | 1.000 | 0.907 | 0.808 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 255 | 1.100 | 1.000 | 0.908 | 0.808 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 256 | 1.120 | 1.000 | 0.908 | 0.809 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 257 | 1.140 | 1.000 | 0.908 | 0.810 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 258 | 1.160 | 1.000 | 0.909 | 0.811 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 259 | 1.180 | 1.000 | 0.909 | 0.812 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 260 | 1.200 | 1.000 | 0.909 | 0.812 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 261 | 1.220 | 1.000 | 0.910 | 0.813 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 262 | 1.240 | 1.000 | 0.910 | 0.814 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 263 | 1.260 | 1.000 | 0.910 | 0.815 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 264 | 1.280 | 1.000 | 0.911 | 0.815 | 0.762 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 265 | 1.300 | 1.000 | 0.911 | 0.816 | 0.763 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 266 | 1.320 | 1.000 | 0.911 | 0.817 | 0.764 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 267 | 1.340 | 1.000 | 0.911 | 0.818 | 0.765 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 268 | 1.360 | 1.000 | 0.912 | 0.818 | 0.766 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 269 | 1.380 | 1.000 | 0.912 | 0.819 | 0.768 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 270 | 1.400 | 1.000 | 0.912 | 0.820 | 0.769 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 271 | 1.420 | 1.000 | 0.913 | 0.821 | 0.770 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 272 | 1.440 | 1.000 | 0.913 | 0.822 | 0.771 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 273 | 1.460 | 1.000 | 0.913 | 0.822 | 0.772 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 274 | 1.480 | 1.000 | 0.914 | 0.823 | 0.774 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 275 | 1.500 | 1.000 | 0.914 | 0.824 | 0.775 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 276 | 1.520 | 1.000 | 0.914 | 0.825 | 0.776 | 0.610 | 0.589 | 0.504 | 0.456 | 0.247 |
| 277 | 1.540 | 1.000 | 0.915 | 0.825 | 0.777 | 0.611 | 0.589 | 0.504 | 0.456 | 0.247 |
| 278 | 1.560 | 1.000 | 0.915 | 0.826 | 0.778 | 0.612 | 0.589 | 0.504 | 0.456 | 0.247 |
| 279 | 1.580 | 1.000 | 0.915 | 0.827 | 0.780 | 0.614 | 0.589 | 0.504 | 0.456 | 0.247 |
| 280 | 1.600 | 1.000 | 0.916 | 0.828 | 0.781 | 0.615 | 0.589 | 0.504 | 0.456 | 0.247 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Collision Deductible Factors by Rate Symbol**
**1999 & After Linear Fit Deductible Relatives - With VER**

| | | 1999 & After Linear Fit Deductible Relatives - With VER | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Symbol | Rate Symbol Factor | $100 | $250 | $500 | $750 | $1,000 | $1,500 | $2,000 | $2,500 | $5,000 |
| 281 | 1.620 | 1.000 | 0.916 | 0.828 | 0.782 | 0.616 | 0.589 | 0.504 | 0.456 | 0.247 |
| 282 | 1.640 | 1.000 | 0.916 | 0.829 | 0.783 | 0.618 | 0.589 | 0.504 | 0.456 | 0.247 |
| 283 | 1.660 | 1.000 | 0.917 | 0.830 | 0.784 | 0.619 | 0.589 | 0.504 | 0.456 | 0.247 |
| 284 | 1.680 | 1.000 | 0.917 | 0.831 | 0.785 | 0.620 | 0.590 | 0.504 | 0.456 | 0.247 |
| 285 | 1.700 | 1.000 | 0.917 | 0.831 | 0.787 | 0.622 | 0.592 | 0.504 | 0.456 | 0.247 |
| 286 | 1.720 | 1.000 | 0.918 | 0.832 | 0.788 | 0.623 | 0.594 | 0.504 | 0.456 | 0.247 |
| 287 | 1.740 | 1.000 | 0.918 | 0.833 | 0.789 | 0.624 | 0.596 | 0.504 | 0.456 | 0.247 |
| 288 | 1.760 | 1.000 | 0.918 | 0.834 | 0.790 | 0.626 | 0.598 | 0.505 | 0.456 | 0.247 |
| 289 | 1.780 | 1.000 | 0.919 | 0.835 | 0.791 | 0.627 | 0.600 | 0.508 | 0.456 | 0.247 |
| 290 | 1.800 | 1.000 | 0.919 | 0.835 | 0.793 | 0.628 | 0.602 | 0.510 | 0.458 | 0.247 |
| 291 | 1.820 | 1.000 | 0.919 | 0.836 | 0.794 | 0.630 | 0.604 | 0.512 | 0.460 | 0.247 |
| 292 | 1.840 | 1.000 | 0.919 | 0.837 | 0.795 | 0.631 | 0.606 | 0.514 | 0.463 | 0.247 |
| 293 | 1.860 | 1.000 | 0.920 | 0.838 | 0.796 | 0.632 | 0.608 | 0.516 | 0.465 | 0.247 |
| 294 | 1.880 | 1.000 | 0.920 | 0.838 | 0.797 | 0.633 | 0.610 | 0.519 | 0.467 | 0.248 |
| 295 | 1.900 | 1.000 | 0.920 | 0.839 | 0.799 | 0.635 | 0.612 | 0.521 | 0.470 | 0.250 |
| 296 | 1.920 | 1.000 | 0.921 | 0.840 | 0.800 | 0.636 | 0.614 | 0.523 | 0.472 | 0.252 |
| 297 | 1.940 | 1.000 | 0.921 | 0.841 | 0.801 | 0.637 | 0.616 | 0.525 | 0.475 | 0.254 |
| 298 | 1.960 | 1.000 | 0.921 | 0.841 | 0.802 | 0.639 | 0.618 | 0.528 | 0.477 | 0.256 |
| 299 | 1.980 | 1.000 | 0.922 | 0.842 | 0.803 | 0.640 | 0.620 | 0.530 | 0.480 | 0.258 |
| 300 | 2.000 | 1.000 | 0.922 | 0.843 | 0.805 | 0.641 | 0.622 | 0.532 | 0.482 | 0.260 |
| 301 | 2.020 | 1.000 | 0.922 | 0.844 | 0.806 | 0.643 | 0.624 | 0.534 | 0.485 | 0.262 |
| 302 | 2.040 | 1.000 | 0.923 | 0.845 | 0.807 | 0.644 | 0.626 | 0.537 | 0.487 | 0.264 |
| 303 | 2.060 | 1.000 | 0.923 | 0.845 | 0.808 | 0.645 | 0.628 | 0.539 | 0.489 | 0.266 |
| 304 | 2.080 | 1.000 | 0.923 | 0.846 | 0.809 | 0.647 | 0.630 | 0.541 | 0.492 | 0.268 |
| 305 | 2.100 | 1.000 | 0.924 | 0.847 | 0.811 | 0.648 | 0.632 | 0.543 | 0.494 | 0.271 |
| 306 | 2.120 | 1.000 | 0.924 | 0.848 | 0.812 | 0.649 | 0.634 | 0.546 | 0.497 | 0.273 |
| 307 | 2.140 | 1.000 | 0.924 | 0.848 | 0.813 | 0.651 | 0.636 | 0.548 | 0.499 | 0.273 |
| 308 | 2.160 | 1.000 | 0.925 | 0.849 | 0.814 | 0.652 | 0.638 | 0.550 | 0.502 | 0.273 |
| 309 | 2.180 | 1.000 | 0.925 | 0.850 | 0.815 | 0.653 | 0.640 | 0.552 | 0.504 | 0.273 |
| 310 | 2.200 | 1.000 | 0.925 | 0.851 | 0.817 | 0.655 | 0.642 | 0.555 | 0.504 | 0.273 |
| 311 | 2.220 | 1.000 | 0.926 | 0.851 | 0.818 | 0.656 | 0.644 | 0.556 | 0.504 | 0.273 |
| 312 | 2.240 | 1.000 | 0.926 | 0.852 | 0.819 | 0.657 | 0.646 | 0.556 | 0.504 | 0.273 |
| 313 | 2.260 | 1.000 | 0.926 | 0.853 | 0.820 | 0.659 | 0.648 | 0.556 | 0.504 | 0.273 |
| 314 | 2.280 | 1.000 | 0.926 | 0.854 | 0.821 | 0.660 | 0.650 | 0.556 | 0.504 | 0.273 |
| 315 | 2.300 | 1.000 | 0.927 | 0.854 | 0.823 | 0.661 | 0.651 | 0.556 | 0.504 | 0.273 |
| 316 | 2.320 | 1.000 | 0.927 | 0.855 | 0.824 | 0.663 | 0.651 | 0.556 | 0.504 | 0.273 |
| 317 | 2.340 | 1.000 | 0.927 | 0.856 | 0.825 | 0.664 | 0.651 | 0.556 | 0.504 | 0.273 |
| 318 | 2.360 | 1.000 | 0.928 | 0.857 | 0.826 | 0.665 | 0.651 | 0.556 | 0.504 | 0.273 |
| 319 | 2.380 | 1.000 | 0.928 | 0.858 | 0.827 | 0.667 | 0.651 | 0.556 | 0.504 | 0.273 |
| 320 | 2.400 | 1.000 | 0.928 | 0.858 | 0.828 | 0.668 | 0.651 | 0.556 | 0.504 | 0.273 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Collision Deductible Factors by Rate Symbol**
**1999 & After Linear Fit Deductible Relatives - With VER**

| | | 1999 & After Linear Fit Deductible Relatives - With VER | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Symbol | Rate Symbol Factor | $100 | $250 | $500 | $750 | $1,000 | $1,500 | $2,000 | $2,500 | $5,000 |
| 321 | 2.420 | 1.000 | 0.929 | 0.859 | 0.830 | 0.669 | 0.651 | 0.556 | 0.504 | 0.273 |
| 322 | 2.440 | 1.000 | 0.929 | 0.860 | 0.831 | 0.671 | 0.651 | 0.556 | 0.504 | 0.273 |
| 323 | 2.460 | 1.000 | 0.929 | 0.861 | 0.832 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 324 | 2.480 | 1.000 | 0.930 | 0.861 | 0.833 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 325 | 2.500 | 1.000 | 0.930 | 0.862 | 0.834 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 326 | 2.520 | 1.000 | 0.930 | 0.863 | 0.836 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 327 | 2.540 | 1.000 | 0.931 | 0.864 | 0.837 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 328 | 2.560 | 1.000 | 0.931 | 0.864 | 0.838 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 329 | 2.580 | 1.000 | 0.931 | 0.865 | 0.839 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 330 | 2.600 | 1.000 | 0.932 | 0.866 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 331 | 2.620 | 1.000 | 0.932 | 0.867 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 332 | 2.640 | 1.000 | 0.932 | 0.868 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 333 | 2.660 | 1.000 | 0.933 | 0.868 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 334 | 2.680 | 1.000 | 0.933 | 0.869 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 335 | 2.700 | 1.000 | 0.933 | 0.870 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 336 | 2.720 | 1.000 | 0.934 | 0.871 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 337 | 2.740 | 1.000 | 0.934 | 0.871 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 338 | 2.760 | 1.000 | 0.934 | 0.872 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 339 | 2.780 | 1.000 | 0.934 | 0.873 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 340 | 2.800 | 1.000 | 0.935 | 0.874 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 341 | 2.820 | 1.000 | 0.935 | 0.874 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 342 | 2.840 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 343 | 2.860 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 344 | 2.880 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 345 | 2.900 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 346 | 2.920 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 347 | 2.940 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 348 | 2.960 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 349 | 2.980 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 350 | 3.000 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 351 | 3.020 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 352 | 3.040 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 353 | 3.060 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 354 | 3.080 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 355 | 3.100 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 356 | 3.120 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 357 | 3.140 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 358 | 3.160 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 359 | 3.180 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 360 | 3.200 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |

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**Collision Deductible Factors by Rate Symbol**
**1999 & After Linear Fit Deductible Relatives - With VER**

| | | 1999 & After Linear Fit Deductible Relatives - With VER | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Symbol | Rate Symbol Factor | $100 | $250 | $500 | $750 | $1,000 | $1,500 | $2,000 | $2,500 | $5,000 |
| 361 | 3.220 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 362 | 3.240 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 363 | 3.260 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 364 | 3.280 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 365 | 3.300 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 366 | 3.320 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 367 | 3.340 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 368 | 3.360 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 369 | 3.380 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 370 | 3.400 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 371 | 3.420 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 372 | 3.440 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 373 | 3.460 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 374 | 3.480 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 375 | 3.500 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 376 | 3.520 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 377 | 3.540 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 378 | 3.560 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 379 | 3.580 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 380 | 3.600 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 381 | 3.620 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 382 | 3.640 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 383 | 3.660 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 384 | 3.680 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 385 | 3.700 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 386 | 3.720 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 387 | 3.740 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 388 | 3.760 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 389 | 3.780 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 390 | 3.800 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 391 | 3.820 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 392 | 3.840 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 393 | 3.860 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 394 | 3.880 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 395 | 3.900 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 396 | 3.920 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 397 | 3.940 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 398 | 3.960 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 399 | 3.980 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 400 | 4.000 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |

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| | | 1999 & After Linear Fit Deductible Relatives - With VER | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Symbol | Rate Symbol Factor | $100 | $250 | $500 | $750 | $1,000 | $1,500 | $2,000 | $2,500 | $5,000 |
| 401 | 4.020 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 402 | 4.040 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 403 | 4.060 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 404 | 4.080 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 405 | 4.100 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 406 | 4.120 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 407 | 4.140 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 408 | 4.160 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 409 | 4.180 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 410 | 4.200 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 411 | 4.220 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 412 | 4.240 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 413 | 4.260 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 414 | 4.280 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 415 | 4.300 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 416 | 4.320 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 417 | 4.340 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 418 | 4.360 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 419 | 4.380 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 420 | 4.400 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 421 | 4.420 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 422 | 4.440 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 423 | 4.460 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 424 | 4.480 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 425 | 4.500 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 426 | 4.520 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 427 | 4.540 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 428 | 4.560 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 429 | 4.580 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 430 | 4.600 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 431 | 4.620 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 432 | 4.640 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 433 | 4.660 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 434 | 4.680 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 435 | 4.700 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 436 | 4.720 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 437 | 4.740 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 438 | 4.760 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 439 | 4.780 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 440 | 4.800 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Collision Deductible Factors by Rate Symbol**
**1999 & After Linear Fit Deductible Relatives - With VER**

| | | 1999 & After Linear Fit Deductible Relatives - With VER | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Symbol | Rate Symbol Factor | $100 | $250 | $500 | $750 | $1,000 | $1,500 | $2,000 | $2,500 | $5,000 |
| 441 | 4.820 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 442 | 4.840 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 443 | 4.860 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 444 | 4.880 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 445 | 4.900 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 446 | 4.920 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 447 | 4.940 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 448 | 4.960 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 449 | 4.980 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 450 | 5.000 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 451 | 5.020 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 452 | 5.040 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 453 | 5.060 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 454 | 5.080 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 455 | 5.100 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 456 | 5.120 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 457 | 5.140 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 458 | 5.160 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 459 | 5.180 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 460 | 5.200 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 461 | 5.220 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 462 | 5.240 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 463 | 5.260 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 464 | 5.280 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 465 | 5.300 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 466 | 5.320 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 467 | 5.340 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 468 | 5.360 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 469 | 5.380 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 470 | 5.400 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 471 | 5.420 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 472 | 5.440 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 473 | 5.460 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 474 | 5.480 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 475 | 5.500 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 476 | 5.520 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 477 | 5.540 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 478 | 5.560 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 479 | 5.580 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 480 | 5.600 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |

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**Arkansas Personal Automobile**
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**Collision Deductible Factors by Rate Symbol**
**1999 & After Linear Fit Deductible Relatives - With VER**

| | | 1999 & After Linear Fit Deductible Relatives - With VER | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Symbol | Rate Symbol Factor | $100 | $250 | $500 | $750 | $1,000 | $1,500 | $2,000 | $2,500 | $5,000 |
| 481 | 5.620 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 482 | 5.640 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 483 | 5.660 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 484 | 5.680 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 485 | 5.700 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 486 | 5.720 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 487 | 5.740 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 488 | 5.760 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 489 | 5.780 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 490 | 5.800 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 491 | 5.820 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 492 | 5.840 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 493 | 5.860 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 494 | 5.880 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 495 | 5.900 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 496 | 5.920 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 497 | 5.940 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 498 | 5.960 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 499 | 5.980 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 500 | 6.000 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 501 | 6.020 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 502 | 6.040 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 503 | 6.060 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 504 | 6.080 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 505 | 6.100 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 506 | 6.120 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 507 | 6.140 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 508 | 6.160 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 509 | 6.180 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 510 | 6.200 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 511 | 6.220 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 512 | 6.240 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 513 | 6.260 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 514 | 6.280 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 515 | 6.300 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 516 | 6.320 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 517 | 6.340 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 518 | 6.360 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 519 | 6.380 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 520 | 6.400 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |

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| | | 1999 & After Linear Fit Deductible Relatives - With VER | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Symbol | Rate Symbol Factor | $100 | $250 | $500 | $750 | $1,000 | $1,500 | $2,000 | $2,500 | $5,000 |
| 521 | 6.420 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 522 | 6.440 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 523 | 6.460 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 524 | 6.480 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 525 | 6.500 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 526 | 6.520 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 527 | 6.540 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 528 | 6.560 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 529 | 6.580 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 530 | 6.600 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 531 | 6.620 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 532 | 6.640 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 533 | 6.660 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 534 | 6.680 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 535 | 6.700 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 536 | 6.720 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 537 | 6.740 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 538 | 6.760 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 539 | 6.780 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 540 | 6.800 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 541 | 6.820 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 542 | 6.840 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 543 | 6.860 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 544 | 6.880 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 545 | 6.900 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 546 | 6.920 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 547 | 6.940 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 548 | 6.960 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 549 | 6.980 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 550 | 7.000 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 551 | 7.020 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 552 | 7.040 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 553 | 7.060 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 554 | 7.080 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 555 | 7.100 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 556 | 7.120 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 557 | 7.140 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 558 | 7.160 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 559 | 7.180 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 560 | 7.200 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |

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| | | 1999 & After Linear Fit Deductible Relatives - With VER | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Symbol | Rate Symbol Factor | $100 | $250 | $500 | $750 | $1,000 | $1,500 | $2,000 | $2,500 | $5,000 |
| 561 | 7.220 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 562 | 7.240 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 563 | 7.260 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 564 | 7.280 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 565 | 7.300 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 566 | 7.320 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 567 | 7.340 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 568 | 7.360 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 569 | 7.380 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 570 | 7.400 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 571 | 7.420 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 572 | 7.440 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 573 | 7.460 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 574 | 7.480 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 575 | 7.500 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 576 | 7.520 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 577 | 7.540 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 578 | 7.560 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 579 | 7.580 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 580 | 7.600 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 581 | 7.620 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 582 | 7.640 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 583 | 7.660 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 584 | 7.680 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 585 | 7.700 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 586 | 7.720 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 587 | 7.740 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 588 | 7.760 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 589 | 7.780 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 590 | 7.800 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 591 | 7.820 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 592 | 7.840 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 593 | 7.860 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 594 | 7.880 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 595 | 7.900 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 596 | 7.920 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 597 | 7.940 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 598 | 7.960 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 599 | 7.980 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 600 | 8.000 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Collision Deductible Factors by Rate Symbol**
**1997 & After Linear Fit Deductible Relatives**

| | | 1997 & After Linear Fit Deductible Relatives | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Symbol | Rate Symbol Factor | $100 | $250 | $500 | $750 | $1,000 | $1,500 | $2,000 | $2,500 | $5,000 |
| 1 | 0.450 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 2 | 0.450 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 3 | 0.450 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 4 | 0.450 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 5 | 0.450 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 6 | 0.500 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 7 | 0.540 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 8 | 0.640 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 9 | 0.780 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 10 | 1.000 | 1.000 | 0.906 | 0.805 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 11 | 1.090 | 1.000 | 0.907 | 0.808 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 12 | 1.170 | 1.000 | 0.909 | 0.811 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 13 | 1.240 | 1.000 | 0.910 | 0.814 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 14 | 1.300 | 1.000 | 0.911 | 0.816 | 0.763 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 15 | 1.340 | 1.000 | 0.911 | 0.818 | 0.765 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 16 | 1.400 | 1.000 | 0.912 | 0.820 | 0.769 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 17 | 1.440 | 1.000 | 0.913 | 0.822 | 0.771 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 18 | 1.510 | 1.000 | 0.914 | 0.824 | 0.775 | 0.609 | 0.589 | 0.504 | 0.456 | 0.247 |
| 19 | 1.580 | 1.000 | 0.915 | 0.827 | 0.780 | 0.614 | 0.589 | 0.504 | 0.456 | 0.247 |
| 20 | 1.660 | 1.000 | 0.917 | 0.830 | 0.784 | 0.619 | 0.589 | 0.504 | 0.456 | 0.247 |
| 21 | 1.740 | 1.000 | 0.918 | 0.833 | 0.789 | 0.624 | 0.596 | 0.504 | 0.456 | 0.247 |
| 22 | 1.800 | 1.000 | 0.919 | 0.835 | 0.793 | 0.628 | 0.602 | 0.510 | 0.458 | 0.247 |
| 23 | 1.850 | 1.000 | 0.920 | 0.837 | 0.796 | 0.632 | 0.607 | 0.515 | 0.464 | 0.247 |
| 24 | 1.910 | 1.000 | 0.921 | 0.840 | 0.799 | 0.635 | 0.613 | 0.522 | 0.471 | 0.251 |
| 25 | 1.970 | 1.000 | 0.922 | 0.842 | 0.803 | 0.639 | 0.619 | 0.529 | 0.478 | 0.257 |
| 26 | 2.040 | 1.000 | 0.923 | 0.845 | 0.807 | 0.644 | 0.626 | 0.537 | 0.487 | 0.264 |
| 27 | 2.090 | 1.000 | 0.923 | 0.846 | 0.810 | 0.647 | 0.631 | 0.542 | 0.493 | 0.269 |
| 28 | 2.150 | 1.000 | 0.924 | 0.849 | 0.814 | 0.651 | 0.637 | 0.549 | 0.501 | 0.273 |
| 29 | 2.210 | 1.000 | 0.925 | 0.851 | 0.817 | 0.655 | 0.643 | 0.556 | 0.504 | 0.273 |
| 30 | 2.270 | 1.000 | 0.926 | 0.853 | 0.821 | 0.659 | 0.649 | 0.556 | 0.504 | 0.273 |
| 31 | 2.330 | 1.000 | 0.927 | 0.856 | 0.824 | 0.663 | 0.651 | 0.556 | 0.504 | 0.273 |
| 32 | 2.390 | 1.000 | 0.928 | 0.858 | 0.828 | 0.667 | 0.651 | 0.556 | 0.504 | 0.273 |
| 33 | 2.450 | 1.000 | 0.929 | 0.860 | 0.831 | 0.671 | 0.651 | 0.556 | 0.504 | 0.273 |
| 34 | 2.510 | 1.000 | 0.930 | 0.863 | 0.835 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 35 | 2.570 | 1.000 | 0.931 | 0.865 | 0.839 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 36 | 2.630 | 1.000 | 0.932 | 0.867 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 37 | 2.690 | 1.000 | 0.933 | 0.869 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 38 | 2.750 | 1.000 | 0.934 | 0.872 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 39 | 2.810 | 1.000 | 0.935 | 0.874 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 40 | 2.870 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Collision Deductible Factors by Rate Symbol**
**1997 & After Linear Fit Deductible Relatives**

| | | 1997 & After Linear Fit Deductible Relatives | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Symbol | Rate Symbol Factor | $100 | $250 | $500 | $750 | $1,000 | $1,500 | $2,000 | $2,500 | $5,000 |
| 41 | 2.930 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 42 | 2.990 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 43 | 3.050 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 44 | 3.110 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 45 | 3.170 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 46 | 3.230 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 47 | 3.290 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 48 | 3.350 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 49 | 3.410 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 50 | 3.470 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 51 | 3.530 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 52 | 3.590 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 53 | 3.650 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 54 | 3.710 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 55 | 3.770 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 56 | 3.830 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 57 | 3.890 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 58 | 3.950 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 59 | 4.010 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 60 | 4.070 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 61 | 4.130 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 62 | 4.190 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 63 | 4.250 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 64 | 4.310 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 65 | 4.370 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 66 | 4.430 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 67 | 4.490 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 68 | 4.550 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 69 | 4.610 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 70 | 4.670 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 71 | 4.730 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 72 | 4.790 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 73 | 4.850 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 74 | 4.910 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 75 | 4.970 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 76 | 5.030 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 77 | 5.090 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 78 | 5.150 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 79 | 5.210 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 80 | 5.270 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Collision Deductible Factors by Rate Symbol**
**1997 & After Linear Fit Deductible Relatives**

| | | 1997 & After Linear Fit Deductible Relatives | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Symbol | Rate Symbol Factor | $100 | $250 | $500 | $750 | $1,000 | $1,500 | $2,000 | $2,500 | $5,000 |
| 81 | 5.330 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 82 | 5.390 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 83 | 5.450 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 84 | 5.510 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 85 | 5.570 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 86 | 5.630 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 87 | 5.690 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 88 | 5.750 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 89 | 5.810 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 90 | 5.870 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 91 | 5.930 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 92 | 5.990 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 93 | 6.050 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 94 | 6.110 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 95 | 6.170 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 96 | 6.230 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 97 | 6.290 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 98 | 6.350 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 99 | 6.410 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 100 | 6.470 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 101 | 6.530 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 102 | 6.590 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 103 | 6.650 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 104 | 6.710 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 105 | 6.770 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 106 | 6.830 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 107 | 6.890 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 108 | 6.950 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 109 | 7.010 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 110 | 7.070 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 111 | 7.130 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 112 | 7.190 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 113 | 7.250 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 114 | 7.310 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 115 | 7.370 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 116 | 7.430 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 117 | 7.490 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 118 | 7.550 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 119 | 7.610 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 120 | 7.670 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Collision Deductible Factors by Rate Symbol**
**1997 & After Linear Fit Deductible Relatives**

| | | 1997 & After Linear Fit Deductible Relatives | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Symbol | Rate Symbol Factor | $100 | $250 | $500 | $750 | $1,000 | $1,500 | $2,000 | $2,500 | $5,000 |
| 121 | 7.730 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 122 | 7.790 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 123 | 7.850 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 124 | 7.910 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 125 | 7.970 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 126 | 8.030 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 127 | 8.090 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 128 | 8.150 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 129 | 8.210 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 130 | 8.270 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 131 | 8.330 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 132 | 8.390 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 133 | 8.450 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 134 | 8.510 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 135 | 8.570 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Collision Deductible Factors by Rate Symbol**
**1996 & Prior Linear Fit Deductible Relatives**

| | | 1996 & Prior Linear Fit Deductible Relatives | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Symbol | Rate Symbol Factor | $100 | $250 | $500 | $750 | $1,000 | $1,500 | $2,000 | $2,500 | $5,000 |
| 1 | 0.450 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 2 | 0.450 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 3 | 0.450 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 4 | 0.450 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 5 | 0.450 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 6 | 0.540 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 7 | 0.640 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 8 | 0.780 | 1.000 | 0.903 | 0.800 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 9 | 1.000 | 1.000 | 0.906 | 0.805 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 10 | 1.170 | 1.000 | 0.909 | 0.811 | 0.760 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 11 | 1.300 | 1.000 | 0.911 | 0.816 | 0.763 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 12 | 1.440 | 1.000 | 0.913 | 0.822 | 0.771 | 0.608 | 0.589 | 0.504 | 0.456 | 0.247 |
| 13 | 1.580 | 1.000 | 0.915 | 0.827 | 0.780 | 0.614 | 0.589 | 0.504 | 0.456 | 0.247 |
| 14 | 1.740 | 1.000 | 0.918 | 0.833 | 0.789 | 0.624 | 0.596 | 0.504 | 0.456 | 0.247 |
| 15 | 1.910 | 1.000 | 0.921 | 0.840 | 0.799 | 0.635 | 0.613 | 0.522 | 0.471 | 0.251 |
| 16 | 2.150 | 1.000 | 0.924 | 0.849 | 0.814 | 0.651 | 0.637 | 0.549 | 0.501 | 0.273 |
| 17 | 2.400 | 1.000 | 0.928 | 0.858 | 0.828 | 0.668 | 0.651 | 0.556 | 0.504 | 0.273 |
| 18 | 2.730 | 1.000 | 0.934 | 0.871 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 19 | 3.090 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 20 | 3.550 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 21 | 4.100 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 22 | 4.680 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 23 | 5.250 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 24 | 5.820 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 25 | 6.390 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 26 | 6.960 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 27 | 7.530 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |
| 28 | 8.100 | 1.000 | 0.935 | 0.875 | 0.840 | 0.672 | 0.651 | 0.556 | 0.504 | 0.273 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Comprehensive Deductible Factors by Rate Symbol**
**1999 & After Linear Fit Deductible Relatives - With VER.**

| | | 1999 & After Linear Fit Deductible Relatives - With VER. | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Symbol | Rate Symbol Factor | $0 | $100 | $250 | $500 | $750 | $1,000 | $1,500 | $2,000 | $2,500 | $5,000 |
| 201 | 0.040 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 202 | 0.080 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 203 | 0.120 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 204 | 0.160 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 205 | 0.200 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 206 | 0.240 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 207 | 0.280 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 208 | 0.320 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 209 | 0.360 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 210 | 0.400 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 211 | 0.440 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 212 | 0.480 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 213 | 0.520 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 214 | 0.560 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 215 | 0.600 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 216 | 0.640 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 217 | 0.680 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 218 | 0.720 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 219 | 0.760 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 220 | 0.800 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 221 | 0.840 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 222 | 0.880 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 223 | 0.920 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 224 | 0.960 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 225 | 1.000 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 226 | 1.040 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 227 | 1.080 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 228 | 1.120 | 1.000 | 0.820 | 0.564 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 229 | 1.160 | 1.000 | 0.821 | 0.565 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 230 | 1.200 | 1.000 | 0.822 | 0.567 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 231 | 1.240 | 1.000 | 0.824 | 0.569 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 232 | 1.280 | 1.000 | 0.825 | 0.571 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 233 | 1.320 | 1.000 | 0.826 | 0.573 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 234 | 1.360 | 1.000 | 0.827 | 0.575 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 235 | 1.400 | 1.000 | 0.828 | 0.576 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Comprehensive Deductible Factors by Rate Symbol**
**1999 & After Linear Fit Deductible Relatives - With VER.**

| | | 1999 & After Linear Fit Deductible Relatives - With VER. | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Symbol | Rate Symbol Factor | $0 | $100 | $250 | $500 | $750 | $1,000 | $1,500 | $2,000 | $2,500 | $5,000 |
| 236 | 1.440 | 1.000 | 0.829 | 0.578 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 237 | 1.480 | 1.000 | 0.830 | 0.580 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 238 | 1.520 | 1.000 | 0.831 | 0.582 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 239 | 1.560 | 1.000 | 0.832 | 0.584 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 240 | 1.600 | 1.000 | 0.833 | 0.585 | 0.415 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 241 | 1.640 | 1.000 | 0.834 | 0.587 | 0.417 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 242 | 1.680 | 1.000 | 0.835 | 0.589 | 0.419 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 243 | 1.720 | 1.000 | 0.836 | 0.591 | 0.421 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 244 | 1.760 | 1.000 | 0.837 | 0.593 | 0.423 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 245 | 1.800 | 1.000 | 0.838 | 0.595 | 0.426 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 246 | 1.840 | 1.000 | 0.839 | 0.596 | 0.428 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 247 | 1.880 | 1.000 | 0.840 | 0.598 | 0.430 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 248 | 1.920 | 1.000 | 0.841 | 0.600 | 0.432 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 249 | 1.960 | 1.000 | 0.842 | 0.602 | 0.434 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 250 | 2.000 | 1.000 | 0.842 | 0.603 | 0.435 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 251 | 2.040 | 1.000 | 0.843 | 0.605 | 0.437 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 252 | 2.080 | 1.000 | 0.844 | 0.606 | 0.439 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 253 | 2.120 | 1.000 | 0.845 | 0.608 | 0.440 | 0.398 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 254 | 2.160 | 1.000 | 0.846 | 0.610 | 0.442 | 0.400 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 255 | 2.200 | 1.000 | 0.847 | 0.611 | 0.444 | 0.403 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 256 | 2.240 | 1.000 | 0.847 | 0.613 | 0.445 | 0.405 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 257 | 2.280 | 1.000 | 0.848 | 0.614 | 0.447 | 0.407 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 258 | 2.320 | 1.000 | 0.848 | 0.615 | 0.448 | 0.408 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 259 | 2.360 | 1.000 | 0.849 | 0.615 | 0.449 | 0.409 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 260 | 2.400 | 1.000 | 0.849 | 0.616 | 0.450 | 0.411 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 261 | 2.440 | 1.000 | 0.849 | 0.617 | 0.451 | 0.412 | 0.370 | 0.295 | 0.230 | 0.221 | 0.102 |
| 262 | 2.480 | 1.000 | 0.850 | 0.618 | 0.452 | 0.413 | 0.371 | 0.295 | 0.230 | 0.221 | 0.102 |
| 263 | 2.520 | 1.000 | 0.850 | 0.618 | 0.453 | 0.414 | 0.373 | 0.295 | 0.230 | 0.221 | 0.102 |
| 264 | 2.560 | 1.000 | 0.851 | 0.619 | 0.454 | 0.416 | 0.374 | 0.295 | 0.230 | 0.221 | 0.102 |
| 265 | 2.600 | 1.000 | 0.851 | 0.620 | 0.455 | 0.417 | 0.376 | 0.295 | 0.230 | 0.221 | 0.102 |
| 266 | 2.640 | 1.000 | 0.851 | 0.621 | 0.456 | 0.418 | 0.377 | 0.295 | 0.230 | 0.221 | 0.102 |
| 267 | 2.680 | 1.000 | 0.852 | 0.621 | 0.457 | 0.419 | 0.379 | 0.295 | 0.230 | 0.221 | 0.102 |
| 268 | 2.720 | 1.000 | 0.852 | 0.622 | 0.458 | 0.421 | 0.380 | 0.295 | 0.230 | 0.221 | 0.102 |
| 269 | 2.760 | 1.000 | 0.852 | 0.623 | 0.459 | 0.422 | 0.382 | 0.295 | 0.230 | 0.221 | 0.102 |
| 270 | 2.800 | 1.000 | 0.853 | 0.623 | 0.460 | 0.423 | 0.383 | 0.296 | 0.230 | 0.221 | 0.102 |

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**Arkansas Personal Automobile**
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**Comprehensive Deductible Factors by Rate Symbol**
**1999 & After Linear Fit Deductible Relatives - With VER.**

| | | 1999 & After Linear Fit Deductible Relatives - With VER. | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Symbol | Rate Symbol Factor | $0 | $100 | $250 | $500 | $750 | $1,000 | $1,500 | $2,000 | $2,500 | $5,000 |
| 271 | 2.840 | 1.000 | 0.853 | 0.624 | 0.461 | 0.424 | 0.384 | 0.298 | 0.230 | 0.221 | 0.102 |
| 272 | 2.880 | 1.000 | 0.853 | 0.625 | 0.462 | 0.426 | 0.386 | 0.299 | 0.230 | 0.221 | 0.102 |
| 273 | 2.920 | 1.000 | 0.854 | 0.626 | 0.463 | 0.427 | 0.387 | 0.301 | 0.231 | 0.221 | 0.102 |
| 274 | 2.960 | 1.000 | 0.854 | 0.626 | 0.463 | 0.428 | 0.389 | 0.303 | 0.233 | 0.221 | 0.102 |
| 275 | 3.000 | 1.000 | 0.855 | 0.627 | 0.464 | 0.429 | 0.390 | 0.304 | 0.234 | 0.221 | 0.102 |
| 276 | 3.040 | 1.000 | 0.855 | 0.628 | 0.465 | 0.431 | 0.392 | 0.306 | 0.236 | 0.221 | 0.102 |
| 277 | 3.080 | 1.000 | 0.855 | 0.629 | 0.466 | 0.432 | 0.393 | 0.308 | 0.238 | 0.221 | 0.102 |
| 278 | 3.120 | 1.000 | 0.856 | 0.629 | 0.467 | 0.433 | 0.395 | 0.310 | 0.240 | 0.223 | 0.102 |
| 279 | 3.160 | 1.000 | 0.856 | 0.630 | 0.468 | 0.434 | 0.396 | 0.311 | 0.242 | 0.225 | 0.102 |
| 280 | 3.200 | 1.000 | 0.856 | 0.631 | 0.469 | 0.436 | 0.398 | 0.313 | 0.243 | 0.227 | 0.103 |
| 281 | 3.240 | 1.000 | 0.857 | 0.631 | 0.470 | 0.437 | 0.399 | 0.315 | 0.245 | 0.229 | 0.105 |
| 282 | 3.280 | 1.000 | 0.857 | 0.632 | 0.471 | 0.438 | 0.401 | 0.316 | 0.247 | 0.232 | 0.106 |
| 283 | 3.320 | 1.000 | 0.858 | 0.633 | 0.472 | 0.439 | 0.402 | 0.318 | 0.249 | 0.234 | 0.108 |
| 284 | 3.360 | 1.000 | 0.858 | 0.634 | 0.473 | 0.441 | 0.404 | 0.320 | 0.250 | 0.236 | 0.110 |
| 285 | 3.400 | 1.000 | 0.858 | 0.634 | 0.474 | 0.442 | 0.405 | 0.321 | 0.252 | 0.238 | 0.111 |
| 286 | 3.440 | 1.000 | 0.859 | 0.635 | 0.475 | 0.443 | 0.406 | 0.323 | 0.254 | 0.240 | 0.113 |
| 287 | 3.480 | 1.000 | 0.859 | 0.636 | 0.476 | 0.444 | 0.408 | 0.325 | 0.256 | 0.242 | 0.115 |
| 288 | 3.520 | 1.000 | 0.859 | 0.637 | 0.477 | 0.446 | 0.409 | 0.327 | 0.257 | 0.244 | 0.116 |
| 289 | 3.560 | 1.000 | 0.860 | 0.637 | 0.478 | 0.447 | 0.411 | 0.328 | 0.259 | 0.246 | 0.118 |
| 290 | 3.600 | 1.000 | 0.860 | 0.638 | 0.479 | 0.448 | 0.412 | 0.330 | 0.261 | 0.248 | 0.118 |
| 291 | 3.640 | 1.000 | 0.860 | 0.639 | 0.480 | 0.449 | 0.414 | 0.332 | 0.263 | 0.250 | 0.118 |
| 292 | 3.680 | 1.000 | 0.861 | 0.640 | 0.481 | 0.451 | 0.415 | 0.333 | 0.264 | 0.252 | 0.118 |
| 293 | 3.720 | 1.000 | 0.861 | 0.640 | 0.482 | 0.452 | 0.417 | 0.335 | 0.266 | 0.254 | 0.118 |
| 294 | 3.760 | 1.000 | 0.862 | 0.641 | 0.483 | 0.453 | 0.418 | 0.337 | 0.268 | 0.256 | 0.118 |
| 295 | 3.800 | 1.000 | 0.862 | 0.642 | 0.484 | 0.454 | 0.420 | 0.338 | 0.270 | 0.258 | 0.118 |
| 296 | 3.840 | 1.000 | 0.862 | 0.642 | 0.485 | 0.456 | 0.421 | 0.340 | 0.270 | 0.259 | 0.118 |
| 297 | 3.880 | 1.000 | 0.863 | 0.643 | 0.486 | 0.457 | 0.423 | 0.342 | 0.270 | 0.259 | 0.118 |
| 298 | 3.920 | 1.000 | 0.863 | 0.644 | 0.486 | 0.458 | 0.424 | 0.344 | 0.270 | 0.259 | 0.118 |
| 299 | 3.960 | 1.000 | 0.863 | 0.645 | 0.486 | 0.459 | 0.425 | 0.345 | 0.270 | 0.259 | 0.118 |
| 300 | 4.000 | 1.000 | 0.864 | 0.645 | 0.486 | 0.461 | 0.427 | 0.345 | 0.270 | 0.259 | 0.118 |
| 301 | 4.040 | 1.000 | 0.864 | 0.646 | 0.486 | 0.462 | 0.428 | 0.345 | 0.270 | 0.259 | 0.118 |
| 302 | 4.080 | 1.000 | 0.865 | 0.647 | 0.486 | 0.463 | 0.430 | 0.345 | 0.270 | 0.259 | 0.118 |
| 303 | 4.120 | 1.000 | 0.865 | 0.648 | 0.486 | 0.464 | 0.431 | 0.345 | 0.270 | 0.259 | 0.118 |
| 304 | 4.160 | 1.000 | 0.865 | 0.648 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 305 | 4.200 | 1.000 | 0.866 | 0.649 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |

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**1999 & After Linear Fit Deductible Relatives - With VER.**

| | | 1999 & After Linear Fit Deductible Relatives - With VER. | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Symbol | Rate Symbol Factor | $0 | $100 | $250 | $500 | $750 | $1,000 | $1,500 | $2,000 | $2,500 | $5,000 |
| 306 | 4.240 | 1.000 | 0.866 | 0.650 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 307 | 4.280 | 1.000 | 0.866 | 0.650 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 308 | 4.320 | 1.000 | 0.867 | 0.651 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 309 | 4.360 | 1.000 | 0.867 | 0.652 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 310 | 4.400 | 1.000 | 0.867 | 0.652 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 311 | 4.440 | 1.000 | 0.868 | 0.653 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 312 | 4.480 | 1.000 | 0.868 | 0.654 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 313 | 4.520 | 1.000 | 0.868 | 0.654 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 314 | 4.560 | 1.000 | 0.868 | 0.655 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 315 | 4.600 | 1.000 | 0.869 | 0.655 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 316 | 4.640 | 1.000 | 0.869 | 0.656 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 317 | 4.680 | 1.000 | 0.869 | 0.657 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 318 | 4.720 | 1.000 | 0.870 | 0.657 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 319 | 4.760 | 1.000 | 0.870 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 320 | 4.800 | 1.000 | 0.870 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 321 | 4.840 | 1.000 | 0.871 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 322 | 4.880 | 1.000 | 0.871 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 323 | 4.920 | 1.000 | 0.871 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 324 | 4.960 | 1.000 | 0.871 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 325 | 5.000 | 1.000 | 0.872 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 326 | 5.040 | 1.000 | 0.872 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 327 | 5.080 | 1.000 | 0.872 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 328 | 5.120 | 1.000 | 0.873 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 329 | 5.160 | 1.000 | 0.873 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 330 | 5.200 | 1.000 | 0.873 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 331 | 5.240 | 1.000 | 0.874 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 332 | 5.280 | 1.000 | 0.874 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 333 | 5.320 | 1.000 | 0.874 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 334 | 5.360 | 1.000 | 0.874 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 335 | 5.400 | 1.000 | 0.875 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 336 | 5.440 | 1.000 | 0.875 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 337 | 5.480 | 1.000 | 0.875 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 338 | 5.520 | 1.000 | 0.875 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 339 | 5.560 | 1.000 | 0.875 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 340 | 5.600 | 1.000 | 0.875 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |

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| | | 1999 & After Linear Fit Deductible Relatives - With VER. | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Symbol | Rate Symbol Factor | $0 | $100 | $250 | $500 | $750 | $1,000 | $1,500 | $2,000 | $2,500 | $5,000 |
| 341 | 5.640 | 1.000 | 0.875 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 342 | 5.680 | 1.000 | 0.875 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 343 | 5.720 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 344 | 5.760 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 345 | 5.800 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 346 | 5.840 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 347 | 5.880 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 348 | 5.920 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 349 | 5.960 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 350 | 6.000 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 351 | 6.040 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 352 | 6.080 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 353 | 6.120 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 354 | 6.160 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 355 | 6.200 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Comprehensive Deductible Factors by Rate Symbol**
**1997 & After Linear Fit Deductible Relatives**

| | | 1997 & After Linear Fit Deductible Relatives | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Symbol | Rate Symbol Factor | $0 | $100 | $250 | $500 | $750 | $1,000 | $1,500 | $2,000 | $2,500 | $5,000 |
| 1 | 0.200 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 2 | 0.200 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 3 | 0.200 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 4 | 0.200 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 5 | 0.200 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 6 | 0.240 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 7 | 0.280 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 8 | 0.380 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 9 | 0.630 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 10 | 1.000 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 11 | 1.150 | 1.000 | 0.821 | 0.565 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 12 | 1.310 | 1.000 | 0.825 | 0.572 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 13 | 1.460 | 1.000 | 0.829 | 0.579 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 14 | 1.620 | 1.000 | 0.833 | 0.586 | 0.416 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 15 | 1.720 | 1.000 | 0.836 | 0.591 | 0.421 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 16 | 1.820 | 1.000 | 0.838 | 0.596 | 0.427 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 17 | 1.930 | 1.000 | 0.841 | 0.600 | 0.433 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 18 | 2.090 | 1.000 | 0.844 | 0.607 | 0.439 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 19 | 2.250 | 1.000 | 0.848 | 0.613 | 0.446 | 0.406 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 20 | 2.410 | 1.000 | 0.849 | 0.616 | 0.450 | 0.411 | 0.369 | 0.295 | 0.230 | 0.221 | 0.102 |
| 21 | 2.570 | 1.000 | 0.851 | 0.619 | 0.454 | 0.416 | 0.375 | 0.295 | 0.230 | 0.221 | 0.102 |
| 22 | 2.710 | 1.000 | 0.852 | 0.622 | 0.457 | 0.420 | 0.380 | 0.295 | 0.230 | 0.221 | 0.102 |
| 23 | 2.840 | 1.000 | 0.853 | 0.624 | 0.461 | 0.424 | 0.384 | 0.298 | 0.230 | 0.221 | 0.102 |
| 24 | 2.980 | 1.000 | 0.854 | 0.627 | 0.464 | 0.429 | 0.390 | 0.304 | 0.234 | 0.221 | 0.102 |
| 25 | 3.120 | 1.000 | 0.856 | 0.629 | 0.467 | 0.433 | 0.395 | 0.310 | 0.240 | 0.223 | 0.102 |
| 26 | 3.250 | 1.000 | 0.857 | 0.632 | 0.471 | 0.437 | 0.399 | 0.315 | 0.245 | 0.230 | 0.105 |
| 27 | 3.360 | 1.000 | 0.858 | 0.634 | 0.473 | 0.441 | 0.404 | 0.320 | 0.250 | 0.236 | 0.110 |
| 28 | 3.500 | 1.000 | 0.859 | 0.636 | 0.477 | 0.445 | 0.409 | 0.326 | 0.256 | 0.243 | 0.115 |
| 29 | 3.620 | 1.000 | 0.860 | 0.638 | 0.480 | 0.449 | 0.413 | 0.331 | 0.262 | 0.249 | 0.118 |
| 30 | 3.740 | 1.000 | 0.861 | 0.641 | 0.483 | 0.453 | 0.417 | 0.336 | 0.267 | 0.255 | 0.118 |
| 31 | 3.860 | 1.000 | 0.863 | 0.643 | 0.486 | 0.456 | 0.422 | 0.341 | 0.270 | 0.259 | 0.118 |
| 32 | 3.980 | 1.000 | 0.864 | 0.645 | 0.486 | 0.460 | 0.426 | 0.345 | 0.270 | 0.259 | 0.118 |
| 33 | 4.100 | 1.000 | 0.865 | 0.647 | 0.486 | 0.464 | 0.431 | 0.345 | 0.270 | 0.259 | 0.118 |
| 34 | 4.220 | 1.000 | 0.866 | 0.649 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 35 | 4.340 | 1.000 | 0.867 | 0.652 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Comprehensive Deductible Factors by Rate Symbol**
**1997 & After Linear Fit Deductible Relatives**

| | | 1997 & After Linear Fit Deductible Relatives | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Symbol | Rate Symbol Factor | $0 | $100 | $250 | $500 | $750 | $1,000 | $1,500 | $2,000 | $2,500 | $5,000 |
| 36 | 4.460 | 1.000 | 0.868 | 0.653 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 37 | 4.580 | 1.000 | 0.869 | 0.655 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 38 | 4.700 | 1.000 | 0.869 | 0.657 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 39 | 4.820 | 1.000 | 0.870 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 40 | 4.940 | 1.000 | 0.871 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 41 | 5.060 | 1.000 | 0.872 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 42 | 5.180 | 1.000 | 0.873 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 43 | 5.300 | 1.000 | 0.874 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 44 | 5.420 | 1.000 | 0.875 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 45 | 5.540 | 1.000 | 0.875 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 46 | 5.660 | 1.000 | 0.875 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 47 | 5.780 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 48 | 5.900 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 49 | 6.020 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 50 | 6.140 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 51 | 6.260 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 52 | 6.380 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 53 | 6.500 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 54 | 6.620 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 55 | 6.740 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 56 | 6.860 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 57 | 6.980 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 58 | 7.100 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 59 | 7.220 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 60 | 7.340 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 61 | 7.460 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 62 | 7.580 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 63 | 7.700 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 64 | 7.820 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 65 | 7.940 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 66 | 8.060 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 67 | 8.180 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 68 | 8.300 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 69 | 8.420 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 70 | 8.540 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |

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**Comprehensive Deductible Factors by Rate Symbol**
**1997 & After Linear Fit Deductible Relatives**

| | | 1997 & After Linear Fit Deductible Relatives | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Symbol | Rate Symbol Factor | $0 | $100 | $250 | $500 | $750 | $1,000 | $1,500 | $2,000 | $2,500 | $5,000 |
| 71 | 8.660 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 72 | 8.780 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 73 | 8.900 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 74 | 9.020 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 75 | 9.140 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 76 | 9.260 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 77 | 9.380 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 78 | 9.500 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 79 | 9.620 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 80 | 9.740 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 81 | 9.860 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 82 | 9.980 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 83 | 10.100 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 84 | 10.220 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 85 | 10.340 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 86 | 10.460 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 87 | 10.580 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 88 | 10.700 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 89 | 10.820 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 90 | 10.940 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 91 | 11.060 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 92 | 11.180 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 93 | 11.300 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 94 | 11.420 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 95 | 11.540 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 96 | 11.660 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 97 | 11.780 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 98 | 11.900 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 99 | 12.020 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 100 | 12.140 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 101 | 12.260 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 102 | 12.380 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 103 | 12.500 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 104 | 12.620 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 105 | 12.740 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |

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**Comprehensive Deductible Factors by Rate Symbol**
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| | | 1997 & After Linear Fit Deductible Relatives | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Symbol | Rate Symbol Factor | $0 | $100 | $250 | $500 | $750 | $1,000 | $1,500 | $2,000 | $2,500 | $5,000 |
| 106 | 12.860 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 107 | 12.980 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 108 | 13.100 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 109 | 13.220 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 110 | 13.340 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 111 | 13.460 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 112 | 13.580 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 113 | 13.700 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 114 | 13.820 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 115 | 13.940 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 116 | 14.060 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 117 | 14.180 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 118 | 14.300 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 119 | 14.420 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 120 | 14.540 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 121 | 14.660 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 122 | 14.780 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 123 | 14.900 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 124 | 15.020 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 125 | 15.140 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 126 | 15.260 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 127 | 15.380 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 128 | 15.500 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 129 | 15.620 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 130 | 15.740 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 131 | 15.860 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 132 | 15.980 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 133 | 16.100 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 134 | 16.220 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 135 | 16.340 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |

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**Comprehensive Deductible Factors by Rate Symbol**
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| | | 1996 & Prior Linear Fit Deductible Relatives | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Symbol | Rate Symbol Factor | $0 | $100 | $250 | $500 | $750 | $1,000 | $1,500 | $2,000 | $2,500 | $5,000 |
| 1 | 0.200 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 2 | 0.200 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 3 | 0.200 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 4 | 0.200 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 5 | 0.200 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 6 | 0.280 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 7 | 0.380 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 8 | 0.630 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 9 | 1.000 | 1.000 | 0.819 | 0.562 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 10 | 1.310 | 1.000 | 0.825 | 0.572 | 0.414 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 11 | 1.620 | 1.000 | 0.833 | 0.586 | 0.416 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 12 | 1.930 | 1.000 | 0.841 | 0.600 | 0.433 | 0.396 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 13 | 2.250 | 1.000 | 0.848 | 0.613 | 0.446 | 0.406 | 0.368 | 0.295 | 0.230 | 0.221 | 0.102 |
| 14 | 2.570 | 1.000 | 0.851 | 0.619 | 0.454 | 0.416 | 0.375 | 0.295 | 0.230 | 0.221 | 0.102 |
| 15 | 2.980 | 1.000 | 0.854 | 0.627 | 0.464 | 0.429 | 0.390 | 0.304 | 0.234 | 0.221 | 0.102 |
| 16 | 3.500 | 1.000 | 0.859 | 0.636 | 0.477 | 0.445 | 0.409 | 0.326 | 0.256 | 0.243 | 0.115 |
| 17 | 4.070 | 1.000 | 0.864 | 0.647 | 0.486 | 0.463 | 0.430 | 0.345 | 0.270 | 0.259 | 0.118 |
| 18 | 4.780 | 1.000 | 0.870 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 19 | 5.610 | 1.000 | 0.875 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 20 | 6.640 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 21 | 7.860 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 22 | 9.140 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 23 | 10.330 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 24 | 11.520 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 25 | 12.710 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 26 | 13.900 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 27 | 15.090 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |
| 28 | 16.280 | 1.000 | 0.876 | 0.658 | 0.486 | 0.464 | 0.432 | 0.345 | 0.270 | 0.259 | 0.118 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**No Prior Insurance Surcharge**
**Assumed Effective March 23, 2015**

| Coverage | Prior Insurance Group | Current Factor | Selected Factor | Selected Impact |
|---|---|---|---|---|
| Bodily Injury | No Lapse | 1.00 | 1.00 | 0.0% |
| | 1-30 Day Lapse (New Business) | 1.50 | 1.30 | -13.3% |
| | 1-30 Day Lapse (Renewal Business) | 1.00 | 1.00 | 0.0% |
| | 30+ Day Lapse (New Business) | 1.55 | 1.50 | -3.2% |
| | 30+ Day Lapse (First Renewal) | 1.20 | 1.00 | -16.7% |
| | 30+ Day Lapse (Second and Future Renewals) | 1.00 | 1.00 | 0.0% |
| Bodily Injury Total | | | | -0.1% |
| Property Damage | No Lapse | 1.00 | 1.00 | 0.0% |
| | 1-30 Day Lapse (New Business) | 1.50 | 1.30 | -13.3% |
| | 1-30 Day Lapse (Renewal Business) | 1.00 | 1.00 | 0.0% |
| | 30+ Day Lapse (New Business) | 1.55 | 1.50 | -3.2% |
| | 30+ Day Lapse (First Renewal) | 1.20 | 1.00 | -16.7% |
| | 30+ Day Lapse (Second and Future Renewals) | 1.00 | 1.00 | 0.0% |
| Property Damage Total | | | | -0.1% |
| Medical Benefits | No Lapse | 1.00 | 1.00 | 0.0% |
| | 1-30 Day Lapse (New Business) | 1.50 | 1.30 | -13.3% |
| | 1-30 Day Lapse (Renewal Business) | 1.00 | 1.00 | 0.0% |
| | 30+ Day Lapse (New Business) | 1.55 | 1.50 | -3.2% |
| | 30+ Day Lapse (First Renewal) | 1.20 | 1.00 | -16.7% |
| | 30+ Day Lapse (Second and Future Renewals) | 1.00 | 1.00 | 0.0% |
| Medical Benefits Total | | | | -0.1% |
| Comprehensive | No Lapse | 1.00 | 1.00 | 0.0% |
| | 1-30 Day Lapse (New Business) | 1.55 | 1.30 | -16.1% |
| | 1-30 Day Lapse (Renewal Business) | 1.00 | 1.00 | 0.0% |
| | 30+ Day Lapse (New Business) | 2.00 | 1.50 | -25.0% |
| | 30+ Day Lapse (First Renewal) | 1.20 | 1.00 | -16.7% |
| | 30+ Day Lapse (Second and Future Renewals) | 1.00 | 1.00 | 0.0% |
| Comprehensive Total | | | | -0.1% |
| Collision | No Lapse | 1.00 | 1.00 | 0.0% |
| | 1-30 Day Lapse (New Business) | 1.55 | 1.30 | -16.1% |
| | 1-30 Day Lapse (Renewal Business) | 1.00 | 1.00 | 0.0% |
| | 30+ Day Lapse (New Business) | 2.00 | 1.50 | -25.0% |
| | 30+ Day Lapse (First Renewal) | 1.20 | 1.00 | -16.7% |
| | 30+ Day Lapse (Second and Future Renewals) | 1.00 | 1.00 | 0.0% |
| Collision Total | | | | -0.1% |
| Uninsured / Underinsured Motorists - Bodily Injury | No Lapse | 1.00 | 1.00 | 0.0% |
| | 1-30 Day Lapse (New Business) | 1.50 | 1.30 | -13.3% |
| | 1-30 Day Lapse (Renewal Business) | 1.00 | 1.00 | 0.0% |
| | 30+ Day Lapse (New Business) | 1.55 | 1.50 | -3.2% |
| | 30+ Day Lapse (First Renewal) | 1.20 | 1.00 | -16.7% |
| | 30+ Day Lapse (Second and Future Renewals) | 1.00 | 1.00 | 0.0% |
| Uninsured / Underinsured Motorists - Bodily Injury Total | | | | 0.0% |
| Uninsured Motorists - Property Damage | No Lapse | 1.00 | 1.00 | 0.0% |
| | 1-30 Day Lapse (New Business) | 1.50 | 1.30 | -13.3% |
| | 1-30 Day Lapse (Renewal Business) | 1.00 | 1.00 | 0.0% |
| | 30+ Day Lapse (New Business) | 1.55 | 1.50 | -3.2% |
| | 30+ Day Lapse (First Renewal) | 1.20 | 1.00 | -16.7% |
| | 30+ Day Lapse (Second and Future Renewals) | 1.00 | 1.00 | 0.0% |
| Uninsured Motorists - Property Damage Total | | | | 0.0% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Advanced Quote Discount**
**Assumed Effective March 23, 2015**

| | | | | Bodily Injury | | | Property Damage | | | Medical Benefits | | | Comprehensive | | | Collision | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Policy Insured Term | Original Effective Date | Prior Carrier Company Code | Shopping Days | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact |
| | Before 01/30/2006 | | | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| | | Prior Nationwide | | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| 1 | 01/30/2006 - 07/31/2007 | | 0-7 | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| 2 | 01/30/2006 - 07/31/2007 | | 0-7 | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| 3 | 01/30/2006 - 07/31/2007 | | 0-7 | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| 4 | 01/30/2006 - 07/31/2007 | | 0-7 | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| 5 | 01/30/2006 - 07/31/2007 | | 0-7 | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| 6 | 01/30/2006 - 07/31/2007 | | 0-7 | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| >6 | 01/30/2006 - 07/31/2007 | | 0-7 | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| 1 | 01/30/2006 - 07/31/2007 | | 8 | 0.950 | 0.950 | 0.0% | 0.950 | 0.950 | 0.0% | 0.950 | 0.950 | 0.0% | 0.950 | 0.950 | 0.0% | 0.950 | 0.950 | 0.0% |
| 2 | 01/30/2006 - 07/31/2007 | | 8 | 0.975 | 0.975 | 0.0% | 0.975 | 0.975 | 0.0% | 0.975 | 0.975 | 0.0% | 0.975 | 0.975 | 0.0% | 0.975 | 0.975 | 0.0% |
| 3 | 01/30/2006 - 07/31/2007 | | 8 | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| 4 | 01/30/2006 - 07/31/2007 | | 8 | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| 5 | 01/30/2006 - 07/31/2007 | | 8 | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| 6 | 01/30/2006 - 07/31/2007 | | 8 | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| >6 | 01/30/2006 - 07/31/2007 | | 8 | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| 1 | 01/30/2006 - 07/31/2007 | | >8 | 0.950 | 0.950 | 0.0% | 0.950 | 0.950 | 0.0% | 0.950 | 0.950 | 0.0% | 0.950 | 0.950 | 0.0% | 0.950 | 0.950 | 0.0% |
| 2 | 01/30/2006 - 07/31/2007 | | >8 | 0.975 | 0.975 | 0.0% | 0.975 | 0.975 | 0.0% | 0.975 | 0.975 | 0.0% | 0.975 | 0.975 | 0.0% | 0.975 | 0.975 | 0.0% |
| 3 | 01/30/2006 - 07/31/2007 | | >8 | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| 4 | 01/30/2006 - 07/31/2007 | | >8 | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| 5 | 01/30/2006 - 07/31/2007 | | >8 | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| 6 | 01/30/2006 - 07/31/2007 | | >8 | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| >6 | 01/30/2006 - 07/31/2007 | | >8 | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| 1 | After 07/31/2007 | | 0-7 | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| 2 | After 07/31/2007 | | 0-7 | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| 3 | After 07/31/2007 | | 0-7 | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| 4 | After 07/31/2007 | | 0-7 | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| 5 | After 07/31/2007 | | 0-7 | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| 6 | After 07/31/2007 | | 0-7 | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| >6 | After 07/31/2007 | | 0-7 | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| 1 | After 07/31/2007 | | 8 | 0.910 | 0.920 | 1.1% | 0.910 | 0.920 | 1.1% | 0.910 | 0.920 | 1.1% | 0.910 | 0.920 | 1.1% | 0.910 | 0.920 | 1.1% |
| 2 | After 07/31/2007 | | 8 | 0.910 | 0.920 | 1.1% | 0.910 | 0.920 | 1.1% | 0.910 | 0.920 | 1.1% | 0.910 | 0.920 | 1.1% | 0.910 | 0.920 | 1.1% |
| 3 | After 07/31/2007 | | 8 | 0.920 | 0.920 | 0.0% | 0.920 | 0.920 | 0.0% | 0.920 | 0.920 | 0.0% | 0.920 | 0.920 | 0.0% | 0.920 | 0.920 | 0.0% |
| 4 | After 07/31/2007 | | 8 | 0.940 | 0.940 | 0.0% | 0.940 | 0.940 | 0.0% | 0.940 | 0.940 | 0.0% | 0.940 | 0.940 | 0.0% | 0.940 | 0.940 | 0.0% |
| 5 | After 07/31/2007 | | 8 | 0.960 | 0.960 | 0.0% | 0.960 | 0.960 | 0.0% | 0.960 | 0.960 | 0.0% | 0.960 | 0.960 | 0.0% | 0.960 | 0.960 | 0.0% |
| 6 | After 07/31/2007 | | 8 | 0.980 | 0.980 | 0.0% | 0.980 | 0.980 | 0.0% | 0.980 | 0.980 | 0.0% | 0.980 | 0.980 | 0.0% | 0.980 | 0.980 | 0.0% |
| >6 | After 07/31/2007 | | 8 | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| 1 | After 07/31/2007 | | >8 | 0.910 | 0.920 | 1.1% | 0.910 | 0.920 | 1.1% | 0.910 | 0.920 | 1.1% | 0.910 | 0.920 | 1.1% | 0.910 | 0.920 | 1.1% |
| 2 | After 07/31/2007 | | >8 | 0.910 | 0.920 | 1.1% | 0.910 | 0.920 | 1.1% | 0.910 | 0.920 | 1.1% | 0.910 | 0.920 | 1.1% | 0.910 | 0.920 | 1.1% |
| 3 | After 07/31/2007 | | >8 | 0.920 | 0.920 | 0.0% | 0.920 | 0.920 | 0.0% | 0.920 | 0.920 | 0.0% | 0.920 | 0.920 | 0.0% | 0.920 | 0.920 | 0.0% |
| 4 | After 07/31/2007 | | >8 | 0.940 | 0.940 | 0.0% | 0.940 | 0.940 | 0.0% | 0.940 | 0.940 | 0.0% | 0.940 | 0.940 | 0.0% | 0.940 | 0.940 | 0.0% |
| 5 | After 07/31/2007 | | >8 | 0.960 | 0.960 | 0.0% | 0.960 | 0.960 | 0.0% | 0.960 | 0.960 | 0.0% | 0.960 | 0.960 | 0.0% | 0.960 | 0.960 | 0.0% |
| 6 | After 07/31/2007 | | >8 | 0.980 | 0.980 | 0.0% | 0.980 | 0.980 | 0.0% | 0.980 | 0.980 | 0.0% | 0.980 | 0.980 | 0.0% | 0.980 | 0.980 | 0.0% |
| >6 | After 07/31/2007 | | >8 | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% | 1.000 | 1.000 | 0.0% |
| | | | Total | | | 0.0% | | | 0.0% | | | 0.0% | | | 0.0% | | | 0.0% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Revision of Model Year Factors**
**Assumed Effective March 23, 2015**

| Bodily Injury | | | | |
|---|---|---|---|---|
| Model Year | Current Factor | Current Factor at 2015 Base | Selected Factor | Selectd Impact After Off-Balance |
| 2025 | N/A | N/A | 1.107 | N/A |
| 2024 | N/A | N/A | 1.097 | N/A |
| 2023 | N/A | N/A | 1.086 | N/A |
| 2022 | N/A | N/A | 1.075 | N/A |
| 2021 | N/A | N/A | 1.064 | N/A |
| 2020 | 1.084 | 1.059 | 1.054 | -1.4% |
| 2019 | 1.072 | 1.047 | 1.043 | -1.3% |
| 2018 | 1.060 | 1.035 | 1.032 | -1.2% |
| 2017 | 1.048 | 1.023 | 1.021 | -1.1% |
| 2016 | 1.036 | 1.012 | 1.011 | -1.0% |
| 2015 | 1.024 | 1.000 | 1.000 | -0.9% |
| 2014 | 1.012 | 0.988 | 0.989 | -0.8% |
| 2013 | 1.000 | 0.977 | 0.979 | -0.7% |
| 2012 | 0.988 | 0.965 | 0.968 | -0.6% |
| 2011 | 0.977 | 0.954 | 0.957 | -0.6% |
| 2010 | 0.965 | 0.942 | 0.946 | -0.5% |
| 2009 | 0.953 | 0.931 | 0.936 | -0.4% |
| 2008 | 0.942 | 0.920 | 0.926 | -0.2% |
| 2007 | 0.930 | 0.908 | 0.915 | -0.1% |
| 2006 | 0.919 | 0.897 | 0.905 | 0.0% |
| 2005 | 0.907 | 0.886 | 0.894 | 0.0% |
| 2004 | 0.895 | 0.874 | 0.884 | 0.2% |
| 2003 | 0.884 | 0.863 | 0.874 | 0.4% |
| 2002 | 0.872 | 0.852 | 0.863 | 0.4% |
| 2001 | 0.859 | 0.839 | 0.853 | 0.8% |
| 2000 | 0.847 | 0.827 | 0.843 | 1.0% |
| 1999 | 0.835 | 0.815 | 0.833 | 1.3% |
| 1998 | 0.823 | 0.804 | 0.822 | 1.3% |
| 1997 | 0.810 | 0.791 | 0.811 | 1.6% |
| 1996 | 0.799 | 0.780 | 0.801 | 1.8% |
| 1995 | 0.786 | 0.768 | 0.791 | 2.1% |
| 1994 | 0.774 | 0.756 | 0.781 | 2.4% |
| Prior | 0.774 | 0.756 | 0.770 | 0.9% |
| | | | Total | 0.9% |

| Property Damage | | | | |
|---|---|---|---|---|
| Model Year | Current Factor | Current Factor at 2015 Base | Selected Factor | Selectd Impact After Off-Balance |
| 2025 | N/A | N/A | 1.107 | N/A |
| 2024 | N/A | N/A | 1.097 | N/A |
| 2023 | N/A | N/A | 1.086 | N/A |
| 2022 | N/A | N/A | 1.075 | N/A |
| 2021 | N/A | N/A | 1.064 | N/A |
| 2020 | 1.056 | 1.039 | 1.054 | 3.9% |
| 2019 | 1.048 | 1.031 | 1.043 | 3.7% |
| 2018 | 1.040 | 1.024 | 1.032 | 3.3% |
| 2017 | 1.032 | 1.016 | 1.021 | 3.0% |
| 2016 | 1.024 | 1.008 | 1.011 | 2.8% |
| 2015 | 1.016 | 1.000 | 1.000 | 2.5% |
| 2014 | 1.008 | 0.992 | 0.989 | 2.1% |
| 2013 | 1.000 | 0.984 | 0.979 | 1.9% |
| 2012 | 0.992 | 0.976 | 0.968 | 1.6% |
| 2011 | 0.983 | 0.968 | 0.957 | 1.3% |
| 2010 | 0.975 | 0.960 | 0.946 | 1.0% |
| 2009 | 0.967 | 0.952 | 0.936 | 0.7% |
| 2008 | 0.958 | 0.943 | 0.926 | 0.6% |
| 2007 | 0.950 | 0.935 | 0.915 | 0.3% |
| 2006 | 0.942 | 0.927 | 0.905 | 0.0% |
| 2005 | 0.933 | 0.918 | 0.894 | -0.2% |
| 2004 | 0.925 | 0.910 | 0.884 | -0.5% |
| 2003 | 0.917 | 0.903 | 0.874 | -0.8% |
| 2002 | 0.908 | 0.894 | 0.863 | -1.1% |
| 2001 | 0.900 | 0.886 | 0.853 | -1.4% |
| 2000 | 0.892 | 0.878 | 0.843 | -1.6% |
| 1999 | 0.884 | 0.870 | 0.833 | -1.9% |
| 1998 | 0.876 | 0.862 | 0.822 | -2.3% |
| 1997 | 0.867 | 0.853 | 0.811 | -2.6% |
| 1996 | 0.859 | 0.845 | 0.801 | -2.9% |
| 1995 | 0.851 | 0.838 | 0.791 | -3.3% |
| 1994 | 0.851 | 0.838 | 0.781 | -4.5% |
| Prior | 0.851 | 0.838 | 0.770 | -5.9% |
| | | | Total | -2.4% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Revision of Model Year Factors**
**Assumed Effective March 23, 2015**

| Medical Benefits | | | | |
|---|---|---|---|---|
| Model Year | Current Factor | Current Factor at 2015 Base | Selected Factor | Selectd Impact After Off-Balance |
| 2025 | N/A | N/A | 1.145 | N/A |
| 2024 | N/A | N/A | 1.130 | N/A |
| 2023 | N/A | N/A | 1.116 | N/A |
| 2022 | N/A | N/A | 1.101 | N/A |
| 2021 | N/A | N/A | 1.087 | N/A |
| 2020 | 1.140 | 1.096 | 1.072 | -0.3% |
| 2019 | 1.120 | 1.077 | 1.058 | 0.1% |
| 2018 | 1.100 | 1.058 | 1.043 | -5.2% |
| 2017 | 1.080 | 1.038 | 1.029 | -4.7% |
| 2016 | 1.060 | 1.019 | 1.014 | -4.3% |
| 2015 | 1.040 | 1.000 | 1.000 | -3.8% |
| 2014 | 1.020 | 0.981 | 0.986 | -3.4% |
| 2013 | 1.000 | 0.962 | 0.971 | -2.9% |
| 2012 | 0.980 | 0.942 | 0.957 | -2.3% |
| 2011 | 0.961 | 0.924 | 0.942 | -2.0% |
| 2010 | 0.941 | 0.905 | 0.928 | -1.4% |
| 2009 | 0.921 | 0.886 | 0.913 | -0.9% |
| 2008 | 0.901 | 0.866 | 0.898 | -0.3% |
| 2007 | 0.882 | 0.848 | 0.882 | 0.0% |
| 2006 | 0.862 | 0.829 | 0.868 | 0.7% |
| 2005 | 0.842 | 0.810 | 0.853 | 1.3% |
| 2004 | 0.822 | 0.790 | 0.837 | 1.9% |
| 2003 | 0.803 | 0.772 | 0.823 | 2.5% |
| 2002 | 0.784 | 0.754 | 0.807 | 2.9% |
| 2001 | 0.764 | 0.735 | 0.792 | 3.6% |
| 2000 | 0.744 | 0.715 | 0.777 | 4.5% |
| 1999 | 0.725 | 0.697 | 0.762 | 5.1% |
| 1998 | 0.705 | 0.678 | 0.748 | 6.1% |
| 1997 | 0.685 | 0.659 | 0.728 | 6.2% |
| 1996 | 0.665 | 0.639 | 0.708 | 6.5% |
| 1995 | 0.665 | 0.639 | 0.702 | 5.6% |
| 1994 | 0.665 | 0.639 | 0.687 | 3.4% |
| Prior | 0.665 | 0.639 | 0.672 | 1.1% |
| | | | Total | 4.0% |

| Comprehensive | | | | |
|---|---|---|---|---|
| Model Year | Current Factor | Current Factor at 2015 Base | Selected Factor | Selectd Impact After Off-Balance |
| 2025 | N/A | N/A | 1.234 | N/A |
| 2024 | N/A | N/A | 1.211 | N/A |
| 2023 | N/A | N/A | 1.187 | N/A |
| 2022 | N/A | N/A | 1.164 | N/A |
| 2021 | N/A | N/A | 1.140 | N/A |
| 2020 | 1.154 | 1.105 | 1.117 | 3.0% |
| 2019 | 1.132 | 1.084 | 1.094 | 2.9% |
| 2018 | 1.110 | 1.063 | 1.070 | -3.2% |
| 2017 | 1.088 | 1.042 | 1.047 | 3.7% |
| 2016 | 1.066 | 1.021 | 1.023 | 3.4% |
| 2015 | 1.044 | 1.000 | 1.000 | 3.2% |
| 2014 | 1.022 | 0.979 | 0.977 | 3.0% |
| 2013 | 1.000 | 0.958 | 0.953 | 2.7% |
| 2012 | 0.978 | 0.937 | 0.930 | 2.4% |
| 2011 | 0.955 | 0.915 | 0.906 | 2.2% |
| 2010 | 0.933 | 0.894 | 0.883 | 1.9% |
| 2009 | 0.911 | 0.873 | 0.860 | 1.7% |
| 2008 | 0.888 | 0.851 | 0.833 | 1.0% |
| 2007 | 0.866 | 0.830 | 0.799 | -0.7% |
| 2006 | 0.843 | 0.807 | 0.765 | -2.2% |
| 2005 | 0.821 | 0.786 | 0.731 | -4.0% |
| 2004 | 0.799 | 0.765 | 0.697 | -6.0% |
| 2003 | 0.776 | 0.743 | 0.663 | -7.9% |
| 2002 | 0.754 | 0.722 | 0.632 | -9.7% |
| 2001 | 0.731 | 0.700 | 0.611 | -9.9% |
| 2000 | 0.708 | 0.678 | 0.590 | -10.2% |
| 1999 | 0.685 | 0.656 | 0.570 | -10.3% |
| 1998 | 0.662 | 0.634 | 0.548 | -10.8% |
| 1997 | 0.640 | 0.613 | 0.528 | -11.1% |
| 1996 | 0.617 | 0.591 | 0.507 | -11.5% |
| 1995 | 0.594 | 0.569 | 0.485 | -12.0% |
| 1994 | 0.572 | 0.548 | 0.465 | -12.4% |
| Prior | 0.572 | 0.548 | 0.444 | -16.4% |
| | | | Total | -3.1% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Revision of Model Year Factors**
**Assumed Effective March 23, 2015**

| Collision | | | | |
|---|---|---|---|---|
| Model Year | Current Factor | Current Factor at 2015 Base | Selected Factor | Selectd Impact After Off-Balance |
| 2025 | N/A | N/A | 1.353 | N/A |
| 2024 | N/A | N/A | 1.318 | N/A |
| 2023 | N/A | N/A | 1.283 | N/A |
| 2022 | N/A | N/A | 1.247 | N/A |
| 2021 | N/A | N/A | 1.212 | N/A |
| 2020 | 1.259 | 1.172 | 1.177 | 2.4% |
| 2019 | 1.222 | 1.138 | 1.141 | 2.2% |
| 2018 | 1.185 | 1.103 | 1.106 | 2.2% |
| 2017 | 1.148 | 1.069 | 1.071 | 2.1% |
| 2016 | 1.111 | 1.034 | 1.035 | 2.0% |
| 2015 | 1.074 | 1.000 | 1.000 | 1.9% |
| 2014 | 1.037 | 0.966 | 0.965 | 1.8% |
| 2013 | 1.000 | 0.931 | 0.929 | 1.7% |
| 2012 | 0.963 | 0.897 | 0.894 | 1.6% |
| 2011 | 0.926 | 0.862 | 0.859 | 1.6% |
| 2010 | 0.888 | 0.827 | 0.823 | 1.4% |
| 2009 | 0.851 | 0.792 | 0.788 | 1.4% |
| 2008 | 0.814 | 0.758 | 0.746 | 0.3% |
| 2007 | 0.777 | 0.723 | 0.704 | -0.7% |
| 2006 | 0.739 | 0.688 | 0.662 | -1.9% |
| 2005 | 0.702 | 0.654 | 0.620 | -3.4% |
| 2004 | 0.665 | 0.619 | 0.578 | -4.8% |
| 2003 | 0.628 | 0.585 | 0.536 | -6.6% |
| 2002 | 0.590 | 0.549 | 0.495 | -8.1% |
| 2001 | 0.553 | 0.515 | 0.464 | -8.2% |
| 2000 | 0.516 | 0.480 | 0.433 | -8.0% |
| 1999 | 0.479 | 0.446 | 0.402 | -8.1% |
| 1998 | 0.442 | 0.412 | 0.371 | -8.2% |
| 1997 | 0.405 | 0.377 | 0.340 | -8.1% |
| 1996 | 0.368 | 0.343 | 0.308 | -8.5% |
| 1995 | 0.330 | 0.307 | 0.277 | -8.0% |
| 1994 | 0.293 | 0.273 | 0.246 | -8.1% |
| Prior | 0.279 | 0.260 | 0.234 | -8.3% |
| | | | Total | -1.9% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**New Vehicle Discount Factors**
**Assumed Effective March 23, 2015**

| Bodily Injury | | | |
|---|---|---|---|
| Vehicle Age | Current Factor | Selected Factor | Selected Impact |
| 0 | 0.853 | 0.870 | 2.0% |
| 1 | 0.882 | 0.886 | 0.5% |
| 2 | 0.912 | 0.911 | -0.1% |
| 3 | 0.941 | 0.940 | -0.1% |
| 4 | 0.971 | 0.970 | -0.1% |
| >4 | 1.000 | 1.000 | 0.0% |
| | | Total | 0.1% |

| Property Damage | | | |
|---|---|---|---|
| Vehicle Age | Current Factor | Selected Factor | Selected Impact |
| 0 | 0.969 | 0.870 | -10.2% |
| 1 | 0.976 | 0.886 | -9.2% |
| 2 | 0.982 | 0.911 | -7.2% |
| 3 | 0.988 | 0.940 | -4.9% |
| 4 | 0.994 | 0.970 | -2.4% |
| >4 | 1.000 | 1.000 | 0.0% |
| | | Total | -1.6% |

| Medical Benefits | | | |
|---|---|---|---|
| Vehicle Age | Current Factor | Selected Factor | Selected Impact |
| 0 | 0.818 | 0.777 | -5.0% |
| 1 | 0.854 | 0.811 | -5.0% |
| 2 | 0.891 | 0.856 | -3.9% |
| 3 | 0.927 | 0.904 | -2.5% |
| 4 | 0.964 | 0.952 | -1.2% |
| >4 | 1.000 | 1.000 | 0.0% |
| | | Total | -1.0% |

| Comprehensive | | | |
|---|---|---|---|
| Vehicle Age | Current Factor | Selected Factor | Selected Impact |
| 0 | 0.829 | 0.819 | -1.2% |
| 1 | 0.887 | 0.899 | 1.4% |
| 2 | 0.923 | 0.948 | 2.7% |
| 3 | 0.951 | 0.986 | 3.7% |
| 4 | 0.976 | 0.998 | 2.3% |
| >4 | 1.000 | 1.000 | 0.0% |
| | | Total | 0.7% |

| Collision | | | |
|---|---|---|---|
| Vehicle Age | Current Factor | Selected Factor | Selected Impact |
| 0 | 0.706 | 0.741 | 5.0% |
| 1 | 0.765 | 0.797 | 4.2% |
| 2 | 0.824 | 0.848 | 2.9% |
| 3 | 0.883 | 0.899 | 1.8% |
| 4 | 0.941 | 0.949 | 0.9% |
| >4 | 1.000 | 1.000 | 0.0% |
| | | Total | 1.1% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**All Coverages**
**Selected Combined Indices Assumed Effective March 23, 2015**

| Proposed Territory | Current Territory | Bodily Injury | Property Damage | Medical Benefits | Comprehensive | Collision | Loss of Use | Uninsured / Underinsured Motorists - Bodily Injury | Uninsured Motorists - Property Damage | Total |
|---|---|---|---|---|---|---|---|---|---|---|
| 201 | 101 | 5.6% | 10.8% | 9.0% | 3.5% | 4.4% | 0.0% | 0.0% | 0.0% | 5.6% |
| 202 | 102 | 5.9% | 11.4% | 10.4% | 4.3% | 4.8% | 0.0% | 0.0% | 0.0% | 5.9% |
| 203 | 103 | 6.0% | 11.5% | 9.9% | 4.1% | 4.6% | 0.0% | 0.0% | 0.0% | 6.0% |
| 204 | 103 | 6.0% | 11.6% | 10.1% | 4.1% | 4.6% | 0.0% | 0.0% | 0.0% | 6.2% |
| 205 | 104 | 6.2% | 11.7% | 10.6% | 4.2% | 4.9% | 0.0% | 0.0% | 0.0% | 6.2% |
| 206 | 104 | 6.1% | 11.4% | 9.8% | 4.0% | 4.8% | 0.0% | 0.0% | 0.0% | 5.9% |
| 207 | 105 | 5.9% | 10.9% | 9.2% | 3.8% | 4.3% | 0.0% | 0.0% | 0.0% | 5.6% |
| 208 | 105 | 6.1% | 11.3% | 9.8% | 3.8% | 4.5% | 0.0% | 0.0% | 0.0% | 6.1% |
| 209 | 106 | 6.1% | 11.3% | 9.6% | 3.7% | 4.4% | 0.0% | 0.0% | 0.0% | 5.9% |
| 210 | 107 | 6.0% | 11.3% | 10.0% | 4.1% | 4.7% | 0.0% | 0.0% | 0.0% | 6.1% |
| 211 | 108 | 5.9% | 11.5% | 10.0% | 4.1% | 4.7% | 0.0% | 0.0% | 0.0% | 6.1% |
| 212 | 109 | 5.7% | 10.9% | 9.2% | 4.0% | 4.6% | 0.0% | 0.0% | 0.0% | 5.8% |
| 213 | 110 | 5.7% | 10.7% | 10.1% | 3.8% | 4.4% | 0.0% | 0.0% | 0.0% | 5.7% |
| 214 | 111 | 6.3% | 11.7% | 10.9% | 4.6% | 5.1% | 0.0% | 0.0% | 0.0% | 6.1% |
| 215 | 111 | 6.2% | 11.5% | 10.2% | 4.5% | 5.2% | 0.0% | 0.0% | 0.0% | 5.9% |
| 216 | 112 | 6.6% | 11.8% | 10.7% | 4.2% | 4.9% | 0.0% | 0.0% | 0.0% | 6.3% |
| 217 | 112 | 6.5% | 11.5% | 10.2% | 4.2% | 4.8% | 0.0% | 0.0% | 0.0% | 6.0% |
| 218 | 113 | 6.3% | 11.2% | 10.4% | 4.1% | 4.7% | 0.0% | 0.0% | 0.0% | 5.9% |
| 219 | 113 | 6.4% | 11.5% | 10.5% | 4.3% | 4.9% | 0.0% | 0.0% | 0.0% | 6.0% |
| 220 | 114 | 7.0% | 12.0% | 11.1% | 4.4% | 5.0% | 0.0% | 0.0% | 0.0% | 6.4% |
| 221 | 115 | 6.1% | 11.7% | 9.4% | 3.7% | 4.7% | 0.0% | 0.0% | 0.0% | 6.0% |
| 222 | 116 | 5.7% | 11.1% | 9.4% | 4.0% | 4.5% | 0.0% | 0.0% | 0.0% | 5.7% |
| 223 | 117 | 6.5% | 11.9% | 10.1% | 3.8% | 4.7% | 0.0% | 0.0% | 0.0% | 6.3% |
| 224 | 118 | 6.2% | 11.8% | 9.8% | 4.1% | 4.8% | 0.0% | 0.0% | 0.0% | 6.3% |
| 225 | 118 | 6.0% | 11.3% | 8.9% | 4.0% | 4.7% | 0.0% | 0.0% | 0.0% | 5.8% |
| 226 | 119 | 6.1% | 11.8% | 10.1% | 4.0% | 4.8% | 0.0% | 0.0% | 0.0% | 6.2% |
| 227 | 120 | 6.1% | 11.6% | 9.4% | 3.7% | 4.6% | 0.0% | 0.0% | 0.0% | 6.0% |
| 228 | 120 | 6.2% | 11.8% | 9.4% | 3.8% | 4.6% | 0.0% | 0.0% | 0.0% | 6.1% |
| 229 | 121 | 6.3% | 11.7% | 10.0% | 3.9% | 4.7% | 0.0% | 0.0% | 0.0% | 6.2% |
| 230 | 122 | 6.2% | 11.5% | 10.2% | 4.1% | 4.8% | 0.0% | 0.0% | 0.0% | 6.1% |
| 231 | 123 | 5.5% | 10.3% | 9.0% | 3.6% | 4.2% | 0.0% | 0.0% | 0.0% | 5.4% |
| 232 | 124 | 5.0% | 10.0% | 9.2% | 3.9% | 4.3% | 0.0% | 0.0% | 0.0% | 5.4% |
| 233 | 125 | 5.6% | 10.7% | 10.0% | 3.8% | 4.5% | 0.0% | 0.0% | 0.0% | 5.6% |
| 234 | 126 | 5.6% | 10.8% | 9.5% | 3.7% | 4.4% | 0.0% | 0.0% | 0.0% | 5.6% |
| 235 | 127 | 5.3% | 10.1% | 8.5% | 3.6% | 4.2% | 0.0% | 0.0% | 0.0% | 5.2% |
| 236 | 128 | 5.7% | 11.3% | 9.5% | 3.7% | 4.6% | 0.0% | 0.0% | 0.0% | 5.9% |
| 237 | 128 | 5.7% | 11.3% | 10.3% | 3.9% | 4.7% | 0.0% | 0.0% | 0.0% | 6.1% |
| 238 | 129 | 5.6% | 10.8% | 9.8% | 4.0% | 4.7% | 0.0% | 0.0% | 0.0% | 5.6% |
| 239 | 130 | 5.7% | 11.1% | 9.3% | 3.7% | 4.5% | 0.0% | 0.0% | 0.0% | 5.8% |
| 240 | 131 | 5.5% | 10.8% | 8.9% | 3.6% | 4.4% | 0.0% | 0.0% | 0.0% | 5.7% |
| 241 | 132 | 6.3% | 11.9% | 10.2% | 4.4% | 5.0% | 0.0% | 0.0% | 0.0% | 6.1% |
| 242 | 133 | 6.5% | 11.6% | 10.0% | 3.9% | 4.7% | 0.0% | 0.0% | 0.0% | 6.2% |
| 243 | 133 | 6.7% | 12.0% | 10.7% | 4.0% | 4.9% | 0.0% | 0.0% | 0.0% | 6.5% |
| 244 | 134 | 6.4% | 12.1% | 9.6% | 3.8% | 4.8% | 0.0% | 0.0% | 0.0% | 6.2% |
| 245 | 134 | 6.4% | 12.1% | 9.7% | 3.8% | 4.7% | 0.0% | 0.0% | 0.0% | 6.4% |
| 246 | 135 | 6.3% | 11.6% | 10.3% | 4.1% | 4.8% | 0.0% | 0.0% | 0.0% | 6.1% |
| 247 | 136 | 6.3% | 11.8% | 9.7% | 3.7% | 4.7% | 0.0% | 0.0% | 0.0% | 6.2% |
| 248 | 137 | 5.7% | 11.0% | 8.8% | 3.6% | 4.2% | 0.0% | 0.0% | 0.0% | 5.7% |
| 249 | 138 | 5.8% | 10.9% | 9.2% | 3.7% | 4.4% | 0.0% | 0.0% | 0.0% | 5.8% |
| 250 | 139 | 5.7% | 11.0% | 9.2% | 3.6% | 4.5% | 0.0% | 0.0% | 0.0% | 5.7% |
| 251 | 140 | 6.3% | 11.9% | 9.7% | 3.8% | 4.7% | 0.0% | 0.0% | 0.0% | 6.1% |
| 252 | 141 | 5.8% | 11.0% | 10.1% | 4.0% | 4.5% | 0.0% | 0.0% | 0.0% | 5.7% |
| 253 | 107 | 5.9% | 11.1% | 9.9% | 4.2% | 4.7% | 0.0% | 0.0% | 0.0% | 5.8% |
| 254 | 115 | 6.0% | 11.3% | 8.9% | 3.4% | 4.4% | 0.0% | 0.0% | 0.0% | 5.8% |
| 999 | 999 | 6.4% | 12.1% | 9.9% | 4.1% | 4.8% | 0.0% | 0.0% | 0.0% | 6.4% |
| Total | | 6.0% | 11.3% | 9.6% | 3.8% | 4.6% | 0.0% | 0.0% | 0.0% | 5.9% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Bodily Injury**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Proposed Territory Indicated Variable Premium Change | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Territory Current Base Rate* | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 201 | 101 | 66.9% | 0.780 | 8.9% | 1.009 | 0.989 | 0.983 | 8.5% | 8.5% | -2.1% | 10.8% | 92.30 | 102.3 | 5.6% |
| 202 | 102 | 15.4% | 0.179 | 0.7% | 0.979 | 0.973 | 0.967 | 8.5% | 8.5% | -2.1% | 10.8% | 92.30 | 102.3 | 5.9% |
| 203 | 103 | 87.5% | 1.020 | 1.0% | 1.036 | 1.036 | 1.030 | 8.5% | 8.5% | -2.1% | 10.8% | 107.50 | 119.1 | 6.0% |
| 204 | 103 | 48.3% | 0.563 | 0.7% | 0.856 | 0.854 | 0.849 | 8.5% | 8.5% | -2.1% | 10.8% | 107.50 | 119.1 | 6.0% |
| 205 | 104 | 42.7% | 0.498 | 0.7% | 0.803 | 0.801 | 0.796 | 8.5% | 8.5% | -2.1% | 10.8% | 109.00 | 120.8 | 6.2% |
| 206 | 104 | 59.3% | 0.691 | 1.4% | 0.965 | 0.961 | 0.955 | 8.5% | 8.5% | -2.1% | 10.8% | 109.00 | 120.8 | 6.1% |
| 207 | 105 | 92.7% | 1.080 | 3.1% | 1.041 | 1.042 | 1.036 | 8.5% | 8.5% | -2.1% | 10.8% | 112.40 | 124.5 | 5.9% |
| 208 | 105 | 129.6% | 1.510 | 2.4% | 0.934 | 0.948 | 0.942 | 8.5% | 8.5% | -2.1% | 10.8% | 112.40 | 124.5 | 6.1% |
| 209 | 106 | 106.3% | 1.239 | 14.9% | 0.993 | 1.030 | 1.024 | 8.5% | 8.5% | -2.1% | 10.8% | 115.80 | 128.3 | 6.1% |
| 210 | 107 | 53.0% | 0.618 | 1.4% | 1.041 | 1.035 | 1.029 | 8.5% | 8.5% | -2.1% | 10.8% | 101.70 | 112.7 | 6.0% |
| 211 | 108 | 179.4% | 2.091 | 1.0% | 0.974 | 0.985 | 0.979 | 8.5% | 8.5% | -2.1% | 10.8% | 100.40 | 111.2 | 5.9% |
| 212 | 109 | 0.0% | 0.000 | 0.0% | 0.941 | 0.941 | 0.935 | 8.5% | 8.5% | -2.1% | 10.8% | 103.80 | 115.0 | 5.7% |
| 213 | 110 | 0.0% | 0.000 | 0.0% | 0.957 | 0.957 | 0.951 | 8.5% | 8.5% | -2.1% | 10.8% | 89.80 | 99.5 | 5.7% |
| 214 | 111 | 0.0% | 0.000 | 0.0% | 0.904 | 0.904 | 0.899 | 8.5% | 8.5% | -2.1% | 10.8% | 108.90 | 120.7 | 6.3% |
| 215 | 111 | 0.0% | 0.000 | 0.0% | 0.932 | 0.932 | 0.926 | 8.5% | 8.5% | -2.1% | 10.8% | 108.90 | 120.7 | 6.2% |
| 216 | 112 | 7.2% | 0.084 | 0.7% | 0.749 | 0.744 | 0.740 | 8.5% | 8.5% | -2.1% | 10.8% | 134.30 | 148.8 | 6.6% |
| 217 | 112 | 184.1% | 2.146 | 3.4% | 0.946 | 0.987 | 0.981 | 8.5% | 8.5% | -2.1% | 10.8% | 134.30 | 148.8 | 6.5% |
| 218 | 113 | 0.0% | 0.000 | 0.0% | 0.964 | 0.964 | 0.958 | 8.5% | 8.5% | -2.1% | 10.8% | 120.00 | 133.0 | 6.3% |
| 219 | 113 | 86.6% | 1.009 | 0.3% | 0.890 | 0.890 | 0.885 | 8.5% | 8.5% | -2.1% | 10.8% | 120.00 | 133.0 | 6.4% |
| 220 | 114 | 68.7% | 0.801 | 0.7% | 0.823 | 0.823 | 0.818 | 8.5% | 8.5% | -2.1% | 10.8% | 169.00 | 187.3 | 7.0% |
| 221 | 115 | 96.5% | 1.125 | 3.7% | 0.993 | 0.998 | 0.992 | 8.5% | 8.5% | -2.1% | 10.8% | 119.30 | 132.2 | 6.1% |
| 222 | 116 | 0.0% | 0.000 | 0.0% | 0.937 | 0.937 | 0.931 | 8.5% | 8.5% | -2.1% | 10.8% | 92.10 | 102.0 | 5.7% |
| 223 | 117 | 88.2% | 1.028 | 2.1% | 0.939 | 0.941 | 0.935 | 8.5% | 8.5% | -2.1% | 10.8% | 144.80 | 160.4 | 6.5% |
| 224 | 118 | 34.7% | 0.404 | 0.3% | 0.886 | 0.885 | 0.880 | 8.5% | 8.5% | -2.1% | 10.8% | 113.50 | 125.8 | 6.2% |
| 225 | 118 | 0.0% | 0.000 | 0.0% | 0.960 | 0.960 | 0.954 | 8.5% | 8.5% | -2.1% | 10.8% | 113.50 | 125.8 | 6.0% |
| 226 | 119 | 277.2% | 3.231 | 3.1% | 1.009 | 1.078 | 1.072 | 8.5% | 8.5% | -2.1% | 10.8% | 102.70 | 113.8 | 6.1% |
| 227 | 120 | 100.6% | 1.172 | 8.7% | 1.157 | 1.158 | 1.151 | 8.5% | 8.5% | -2.1% | 10.8% | 111.20 | 123.2 | 6.1% |
| 228 | 120 | 39.2% | 0.457 | 2.7% | 0.987 | 0.973 | 0.967 | 8.5% | 8.5% | -2.1% | 10.8% | 111.20 | 123.2 | 6.2% |
| 229 | 121 | 142.1% | 1.656 | 3.1% | 1.015 | 1.035 | 1.029 | 8.5% | 8.5% | -2.1% | 10.8% | 114.50 | 126.9 | 6.3% |
| 230 | 122 | 57.3% | 0.668 | 0.3% | 1.037 | 1.036 | 1.030 | 8.5% | 8.5% | -2.1% | 10.8% | 111.80 | 123.9 | 6.2% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Bodily Injury**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Proposed Territory Indicated Variable Premium Change | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Territory Current Base Rate* | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 231 | 123 | 0.0% | 0.000 | 0.0% | 0.879 | 0.879 | 0.874 | 8.5% | 8.5% | -2.1% | 10.8% | 89.90 | 99.6 | 5.5% |
| 232 | 124 | 23.3% | 0.272 | 1.0% | 1.087 | 1.079 | 1.073 | 8.5% | 8.5% | -2.1% | 10.8% | 67.60 | 74.9 | 5.0% |
| 233 | 125 | 94.9% | 1.106 | 2.4% | 0.961 | 0.964 | 0.958 | 8.5% | 8.5% | -2.1% | 10.8% | 85.90 | 95.2 | 5.6% |
| 234 | 126 | 51.8% | 0.604 | 1.4% | 0.921 | 0.917 | 0.912 | 8.5% | 8.5% | -2.1% | 10.8% | 93.50 | 103.6 | 5.6% |
| 235 | 127 | 15.2% | 0.177 | 1.7% | 0.987 | 0.973 | 0.967 | 8.5% | 8.5% | -2.1% | 10.8% | 80.60 | 89.3 | 5.3% |
| 236 | 128 | 87.5% | 1.020 | 1.4% | 1.032 | 1.032 | 1.026 | 8.5% | 8.5% | -2.1% | 10.8% | 93.50 | 103.6 | 5.7% |
| 237 | 128 | 161.9% | 1.887 | 1.0% | 0.909 | 0.919 | 0.914 | 8.5% | 8.5% | -2.1% | 10.8% | 93.50 | 103.6 | 5.7% |
| 238 | 129 | 0.0% | 0.000 | 0.0% | 1.064 | 1.064 | 1.058 | 8.5% | 8.5% | -2.1% | 10.8% | 75.00 | 83.1 | 5.6% |
| 239 | 130 | 73.4% | 0.855 | 3.7% | 1.056 | 1.049 | 1.043 | 8.5% | 8.5% | -2.1% | 10.8% | 93.70 | 103.8 | 5.7% |
| 240 | 131 | 151.9% | 1.770 | 1.0% | 1.016 | 1.024 | 1.018 | 8.5% | 8.5% | -2.1% | 10.8% | 91.70 | 101.6 | 5.5% |
| 241 | 132 | 169.0% | 1.970 | 1.0% | 1.148 | 1.156 | 1.149 | 8.5% | 8.5% | -2.1% | 10.8% | 90.30 | 100.1 | 6.3% |
| 242 | 133 | 0.0% | 0.000 | 0.0% | 0.772 | 0.772 | 0.767 | 8.5% | 8.5% | -2.1% | 10.8% | 164.60 | 182.4 | 6.5% |
| 243 | 133 | 90.1% | 1.050 | 8.1% | 1.038 | 1.039 | 1.033 | 8.5% | 8.5% | -2.1% | 10.8% | 164.60 | 182.4 | 6.7% |
| 244 | 134 | 110.2% | 1.284 | 8.4% | 1.080 | 1.097 | 1.090 | 8.5% | 8.5% | -2.1% | 10.8% | 135.00 | 149.6 | 6.4% |
| 245 | 134 | 46.4% | 0.541 | 0.3% | 0.978 | 0.977 | 0.971 | 8.5% | 8.5% | -2.1% | 10.8% | 135.00 | 149.6 | 6.4% |
| 246 | 135 | 96.1% | 1.120 | 3.7% | 0.953 | 0.959 | 0.953 | 8.5% | 8.5% | -2.1% | 10.8% | 121.40 | 134.5 | 6.3% |
| 247 | 136 | 79.6% | 0.928 | 4.7% | 1.077 | 1.070 | 1.064 | 8.5% | 8.5% | -2.1% | 10.8% | 116.60 | 129.2 | 6.3% |
| 248 | 137 | 47.6% | 0.555 | 1.0% | 0.933 | 0.929 | 0.923 | 8.5% | 8.5% | -2.1% | 10.8% | 97.00 | 107.5 | 5.7% |
| 249 | 138 | 64.9% | 0.756 | 1.0% | 0.915 | 0.913 | 0.908 | 8.5% | 8.5% | -2.1% | 10.8% | 100.80 | 111.7 | 5.8% |
| 250 | 139 | 83.4% | 0.972 | 16.2% | 0.959 | 0.961 | 0.955 | 8.5% | 8.5% | -2.1% | 10.8% | 96.10 | 106.5 | 5.7% |
| 251 | 140 | 32.9% | 0.383 | 0.7% | 1.006 | 1.002 | 0.996 | 8.5% | 8.5% | -2.1% | 10.8% | 130.00 | 144.0 | 6.3% |
| 252 | 141 | 1.1% | 0.013 | 0.3% | 1.049 | 1.046 | 1.040 | 8.5% | 8.5% | -2.1% | 10.8% | 102.60 | 113.7 | 5.8% |
| 253 | 107 | 208.6% | 2.431 | 0.3% | 1.133 | 1.137 | 1.130 | 8.5% | 8.5% | -2.1% | 10.8% | 101.70 | 112.7 | 5.9% |
| 254 | 115 | 286.7% | 3.341 | 1.0% | 0.970 | 0.994 | 0.988 | 8.5% | 8.5% | -2.1% | 10.8% | 119.30 | 132.2 | 6.0% |
| 999 | 999 | 85.0% | 0.991 | 0.7% | 0.885 | 0.886 | 0.881 | 8.5% | 8.5% | -2.1% | 10.8% | 125.90 | 139.5 | 6.4% |
| Total | | 85.8% | | | | 1.006 | 1.000 | 8.5% | 8.5% | -2.1% | 10.8% | | | 6.0% |

* Effective 7/18/2014, Model Year 2015

** Current Expense Fee is $30.40, Proposed is $30.40

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Property Damage**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (4) | (5) | (6) | (7) | (8) | (9) | (12) | (13) | (14) | (15) | (16) | (18) | (19) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Proposed Territory Indicated Variable Premium Change | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 201 | 101 | 94.9% | 1.011 | 38.3% | 0.986 | 0.996 | 0.993 | 16.2% | 16.2% | -2.1% | 18.7% | 93.70 | 111.2 | 10.8% |
| 202 | 102 | 67.5% | 0.719 | 8.4% | 0.926 | 0.909 | 0.906 | 16.2% | 16.2% | -2.1% | 18.7% | 88.00 | 104.5 | 11.4% |
| 203 | 103 | 67.3% | 0.717 | 2.6% | 1.021 | 1.013 | 1.010 | 16.2% | 16.2% | -2.1% | 18.7% | 96.80 | 114.9 | 11.5% |
| 204 | 103 | 108.6% | 1.157 | 4.6% | 0.859 | 0.873 | 0.870 | 16.2% | 16.2% | -2.1% | 18.7% | 96.80 | 114.9 | 11.6% |
| 205 | 104 | 57.6% | 0.613 | 2.1% | 0.838 | 0.833 | 0.831 | 16.2% | 16.2% | -2.1% | 18.7% | 92.80 | 110.2 | 11.7% |
| 206 | 104 | 80.1% | 0.853 | 10.2% | 0.951 | 0.941 | 0.938 | 16.2% | 16.2% | -2.1% | 18.7% | 92.80 | 110.2 | 11.4% |
| 207 | 105 | 118.7% | 1.264 | 15.9% | 1.072 | 1.103 | 1.100 | 16.2% | 16.2% | -2.1% | 18.7% | 92.50 | 109.8 | 10.9% |
| 208 | 105 | 87.6% | 0.933 | 11.5% | 1.012 | 1.003 | 1.000 | 16.2% | 16.2% | -2.1% | 18.7% | 92.50 | 109.8 | 11.3% |
| 209 | 106 | 79.9% | 0.851 | 47.0% | 1.027 | 0.944 | 0.941 | 16.2% | 16.2% | -2.1% | 18.7% | 101.10 | 120.0 | 11.3% |
| 210 | 107 | 48.1% | 0.512 | 6.6% | 0.989 | 0.958 | 0.955 | 16.2% | 16.2% | -2.1% | 18.7% | 89.50 | 106.2 | 11.3% |
| 211 | 108 | 110.1% | 1.173 | 10.2% | 0.946 | 0.969 | 0.966 | 16.2% | 16.2% | -2.1% | 18.7% | 93.40 | 110.9 | 11.5% |
| 212 | 109 | 36.8% | 0.392 | 1.1% | 0.928 | 0.922 | 0.919 | 16.2% | 16.2% | -2.1% | 18.7% | 91.80 | 109.0 | 10.9% |
| 213 | 110 | 48.7% | 0.519 | 1.1% | 0.926 | 0.922 | 0.919 | 16.2% | 16.2% | -2.1% | 18.7% | 82.20 | 97.6 | 10.7% |
| 214 | 111 | 9.7% | 0.103 | 0.5% | 0.906 | 0.902 | 0.899 | 16.2% | 16.2% | -2.1% | 18.7% | 91.10 | 108.1 | 11.7% |
| 215 | 111 | 0.0% | 0.000 | 0.0% | 0.905 | 0.905 | 0.902 | 16.2% | 16.2% | -2.1% | 18.7% | 91.10 | 108.1 | 11.5% |
| 216 | 112 | 134.3% | 1.430 | 3.6% | 0.914 | 0.933 | 0.930 | 16.2% | 16.2% | -2.1% | 18.7% | 90.90 | 107.9 | 11.8% |
| 217 | 112 | 83.9% | 0.894 | 8.9% | 1.042 | 1.029 | 1.026 | 16.2% | 16.2% | -2.1% | 18.7% | 90.90 | 107.9 | 11.5% |
| 218 | 113 | 112.1% | 1.194 | 1.6% | 1.025 | 1.028 | 1.025 | 16.2% | 16.2% | -2.1% | 18.7% | 89.40 | 106.1 | 11.2% |
| 219 | 113 | 11.3% | 0.120 | 0.5% | 0.966 | 0.962 | 0.959 | 16.2% | 16.2% | -2.1% | 18.7% | 89.40 | 106.1 | 11.5% |
| 220 | 114 | 157.5% | 1.677 | 2.6% | 1.067 | 1.083 | 1.080 | 16.2% | 16.2% | -2.1% | 18.7% | 96.80 | 114.9 | 12.0% |
| 221 | 115 | 98.1% | 1.045 | 17.4% | 0.955 | 0.971 | 0.968 | 16.2% | 16.2% | -2.1% | 18.7% | 112.70 | 133.8 | 11.7% |
| 222 | 116 | 10.7% | 0.114 | 1.1% | 0.922 | 0.913 | 0.910 | 16.2% | 16.2% | -2.1% | 18.7% | 88.10 | 104.6 | 11.1% |
| 223 | 117 | 92.2% | 0.982 | 8.0% | 0.989 | 0.988 | 0.985 | 16.2% | 16.2% | -2.1% | 18.7% | 111.20 | 132.0 | 11.9% |
| 224 | 118 | 101.7% | 1.083 | 2.6% | 0.866 | 0.872 | 0.869 | 16.2% | 16.2% | -2.1% | 18.7% | 101.60 | 120.6 | 11.8% |
| 225 | 118 | 60.8% | 0.647 | 2.1% | 0.953 | 0.947 | 0.944 | 16.2% | 16.2% | -2.1% | 18.7% | 101.60 | 120.6 | 11.3% |
| 226 | 119 | 209.3% | 2.229 | 11.5% | 0.975 | 1.119 | 1.116 | 16.2% | 16.2% | -2.1% | 18.7% | 96.60 | 114.7 | 11.8% |
| 227 | 120 | 121.9% | 1.298 | 27.5% | 1.083 | 1.142 | 1.139 | 16.2% | 16.2% | -2.1% | 18.7% | 106.00 | 125.8 | 11.6% |
| 228 | 120 | 67.7% | 0.721 | 13.1% | 0.934 | 0.906 | 0.903 | 16.2% | 16.2% | -2.1% | 18.7% | 106.00 | 125.8 | 11.8% |
| 229 | 121 | 106.4% | 1.133 | 10.2% | 1.021 | 1.032 | 1.029 | 16.2% | 16.2% | -2.1% | 18.7% | 98.80 | 117.3 | 11.7% |
| 230 | 122 | 14.1% | 0.150 | 0.5% | 0.964 | 0.960 | 0.957 | 16.2% | 16.2% | -2.1% | 18.7% | 91.80 | 109.0 | 11.5% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Property Damage**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (4) | (5) | (6) | (7) | (8) | (9) | (12) | (13) | (14) | (15) | (16) | (18) | (19) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Proposed Territory Indicated Variable Premium Change | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 231 | 123 | 9.7% | 0.103 | 1.1% | 0.889 | 0.880 | 0.877 | 16.2% | 16.2% | -2.1% | 18.7% | 82.60 | 98.0 | 10.3% |
| 232 | 124 | 108.0% | 1.150 | 8.9% | 1.048 | 1.057 | 1.054 | 16.2% | 16.2% | -2.1% | 18.7% | 66.90 | 79.4 | 10.0% |
| 233 | 125 | 58.5% | 0.623 | 8.9% | 0.947 | 0.918 | 0.915 | 16.2% | 16.2% | -2.1% | 18.7% | 79.80 | 94.7 | 10.7% |
| 234 | 126 | 77.2% | 0.822 | 3.6% | 0.901 | 0.898 | 0.895 | 16.2% | 16.2% | -2.1% | 18.7% | 89.00 | 105.6 | 10.8% |
| 235 | 127 | 98.1% | 1.045 | 21.3% | 1.067 | 1.062 | 1.059 | 16.2% | 16.2% | -2.1% | 18.7% | 72.30 | 85.8 | 10.1% |
| 236 | 128 | 80.7% | 0.859 | 7.0% | 1.015 | 1.004 | 1.001 | 16.2% | 16.2% | -2.1% | 18.7% | 92.30 | 109.6 | 11.3% |
| 237 | 128 | 170.1% | 1.812 | 2.6% | 0.874 | 0.898 | 0.895 | 16.2% | 16.2% | -2.1% | 18.7% | 92.30 | 109.6 | 11.3% |
| 238 | 129 | 0.0% | 0.000 | 0.0% | 1.051 | 1.051 | 1.048 | 16.2% | 16.2% | -2.1% | 18.7% | 70.30 | 83.4 | 10.8% |
| 239 | 130 | 82.4% | 0.878 | 17.0% | 1.014 | 0.991 | 0.988 | 16.2% | 16.2% | -2.1% | 18.7% | 92.30 | 109.6 | 11.1% |
| 240 | 131 | 109.9% | 1.170 | 5.1% | 0.978 | 0.988 | 0.985 | 16.2% | 16.2% | -2.1% | 18.7% | 91.50 | 108.6 | 10.8% |
| 241 | 132 | 202.9% | 2.161 | 2.1% | 1.089 | 1.112 | 1.109 | 16.2% | 16.2% | -2.1% | 18.7% | 82.60 | 98.0 | 11.9% |
| 242 | 133 | 23.8% | 0.253 | 0.5% | 0.811 | 0.808 | 0.806 | 16.2% | 16.2% | -2.1% | 18.7% | 117.30 | 139.2 | 11.6% |
| 243 | 133 | 103.0% | 1.097 | 22.9% | 1.062 | 1.070 | 1.067 | 16.2% | 16.2% | -2.1% | 18.7% | 117.30 | 139.2 | 12.0% |
| 244 | 134 | 112.5% | 1.198 | 30.7% | 0.978 | 1.046 | 1.043 | 16.2% | 16.2% | -2.1% | 18.7% | 125.80 | 149.3 | 12.1% |
| 245 | 134 | 125.8% | 1.340 | 2.6% | 0.911 | 0.922 | 0.919 | 16.2% | 16.2% | -2.1% | 18.7% | 125.80 | 149.3 | 12.1% |
| 246 | 135 | 115.2% | 1.227 | 17.0% | 1.026 | 1.060 | 1.057 | 16.2% | 16.2% | -2.1% | 18.7% | 101.20 | 120.1 | 11.6% |
| 247 | 136 | 95.4% | 1.016 | 21.3% | 1.033 | 1.029 | 1.026 | 16.2% | 16.2% | -2.1% | 18.7% | 104.80 | 124.4 | 11.8% |
| 248 | 137 | 124.6% | 1.327 | 8.4% | 1.000 | 1.027 | 1.024 | 16.2% | 16.2% | -2.1% | 18.7% | 93.80 | 111.3 | 11.0% |
| 249 | 138 | 117.5% | 1.251 | 6.1% | 0.958 | 0.976 | 0.973 | 16.2% | 16.2% | -2.1% | 18.7% | 89.20 | 105.9 | 10.9% |
| 250 | 139 | 98.2% | 1.046 | 54.7% | 0.986 | 1.019 | 1.016 | 16.2% | 16.2% | -2.1% | 18.7% | 94.50 | 112.2 | 11.0% |
| 251 | 140 | 46.5% | 0.495 | 7.0% | 0.998 | 0.963 | 0.960 | 16.2% | 16.2% | -2.1% | 18.7% | 117.60 | 139.6 | 11.9% |
| 252 | 141 | 46.2% | 0.492 | 5.6% | 1.033 | 1.003 | 1.000 | 16.2% | 16.2% | -2.1% | 18.7% | 93.60 | 111.1 | 11.0% |
| 253 | 107 | 19.8% | 0.211 | 1.1% | 0.982 | 0.974 | 0.971 | 16.2% | 16.2% | -2.1% | 18.7% | 89.50 | 106.2 | 11.1% |
| 254 | 115 | 157.0% | 1.672 | 1.6% | 0.901 | 0.913 | 0.910 | 16.2% | 16.2% | -2.1% | 18.7% | 112.70 | 133.8 | 11.3% |
| 999 | 999 | 232.9% | 2.480 | 3.1% | 0.891 | 0.940 | 0.937 | 16.2% | 16.2% | -2.1% | 18.7% | 112.70 | 133.8 | 12.1% |
| Total | | 93.9% | | | | 1.003 | 1.000 | 16.2% | 16.2% | -2.1% | 18.7% | | | 11.3% |

* Effective 7/18/2014, Model Year 2015

** Current Expense Fee is $26.00, Proposed is $26.00

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Medical Benefits**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (4) | (5) | (6) | (7) | (8) | (9) | (12) | (13) | (14) | (15) | (16) | (18) | (19) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Proposed Territory Indicated Variable Premium Change | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 201 | 101 | 100.6% | 0.934 | 5.6% | 0.987 | 0.984 | 0.981 | 13.5% | 13.5% | -7.5% | 22.7% | 86.10 | 105.6 | 9.0% |
| 202 | 102 | 44.7% | 0.415 | 1.2% | 0.991 | 0.984 | 0.981 | 13.5% | 13.5% | -7.5% | 22.7% | 93.20 | 114.4 | 10.4% |
| 203 | 103 | 166.1% | 1.542 | 0.0% | 1.007 | 1.007 | 1.004 | 13.5% | 13.5% | -7.5% | 22.7% | 94.80 | 116.3 | 9.9% |
| 204 | 103 | 213.1% | 1.979 | 1.2% | 0.961 | 0.973 | 0.970 | 13.5% | 13.5% | -7.5% | 22.7% | 94.80 | 116.3 | 10.1% |
| 205 | 104 | 250.8% | 2.329 | 0.8% | 1.082 | 1.092 | 1.089 | 13.5% | 13.5% | -7.5% | 22.7% | 90.10 | 110.6 | 10.6% |
| 206 | 104 | 25.2% | 0.234 | 0.0% | 0.997 | 0.997 | 0.994 | 13.5% | 13.5% | -7.5% | 22.7% | 90.10 | 110.6 | 9.8% |
| 207 | 105 | 92.4% | 0.858 | 2.5% | 1.068 | 1.063 | 1.060 | 13.5% | 13.5% | -7.5% | 22.7% | 92.30 | 113.3 | 9.2% |
| 208 | 105 | 20.4% | 0.189 | 0.8% | 1.059 | 1.052 | 1.049 | 13.5% | 13.5% | -7.5% | 22.7% | 92.30 | 113.3 | 9.8% |
| 209 | 106 | 118.6% | 1.101 | 10.5% | 1.015 | 1.024 | 1.021 | 13.5% | 13.5% | -7.5% | 22.7% | 93.80 | 115.1 | 9.6% |
| 210 | 107 | 241.8% | 2.245 | 1.2% | 0.964 | 0.979 | 0.976 | 13.5% | 13.5% | -7.5% | 22.7% | 95.10 | 116.7 | 10.0% |
| 211 | 108 | 47.6% | 0.442 | 2.1% | 1.002 | 0.990 | 0.987 | 13.5% | 13.5% | -7.5% | 22.7% | 102.30 | 125.5 | 10.0% |
| 212 | 109 | 126.0% | 1.170 | 0.8% | 0.994 | 0.995 | 0.992 | 13.5% | 13.5% | -7.5% | 22.7% | 98.30 | 120.6 | 9.2% |
| 213 | 110 | 325.5% | 3.022 | 0.8% | 0.960 | 0.976 | 0.973 | 13.5% | 13.5% | -7.5% | 22.7% | 106.90 | 131.2 | 10.1% |
| 214 | 111 | 195.0% | 1.811 | 0.4% | 0.984 | 0.987 | 0.984 | 13.5% | 13.5% | -7.5% | 22.7% | 94.40 | 115.8 | 10.9% |
| 215 | 111 | 0.0% | 0.000 | 0.0% | 1.019 | 1.019 | 1.016 | 13.5% | 13.5% | -7.5% | 22.7% | 94.40 | 115.8 | 10.2% |
| 216 | 112 | 237.3% | 2.203 | 1.2% | 0.956 | 0.971 | 0.968 | 13.5% | 13.5% | -7.5% | 22.7% | 100.40 | 123.2 | 10.7% |
| 217 | 112 | 89.0% | 0.826 | 2.1% | 1.002 | 0.998 | 0.995 | 13.5% | 13.5% | -7.5% | 22.7% | 100.40 | 123.2 | 10.2% |
| 218 | 113 | 0.0% | 0.000 | 0.0% | 1.036 | 1.036 | 1.033 | 13.5% | 13.5% | -7.5% | 22.7% | 97.50 | 119.6 | 10.4% |
| 219 | 113 | 57.9% | 0.538 | 0.8% | 0.956 | 0.953 | 0.950 | 13.5% | 13.5% | -7.5% | 22.7% | 97.50 | 119.6 | 10.5% |
| 220 | 114 | 116.7% | 1.084 | 0.8% | 1.019 | 1.020 | 1.017 | 13.5% | 13.5% | -7.5% | 22.7% | 108.00 | 132.5 | 11.1% |
| 221 | 115 | 75.9% | 0.705 | 2.9% | 0.957 | 0.950 | 0.947 | 13.5% | 13.5% | -7.5% | 22.7% | 97.50 | 119.6 | 9.4% |
| 222 | 116 | 0.0% | 0.000 | 0.0% | 0.935 | 0.935 | 0.932 | 13.5% | 13.5% | -7.5% | 22.7% | 89.90 | 110.3 | 9.4% |
| 223 | 117 | 29.4% | 0.273 | 0.4% | 0.883 | 0.881 | 0.878 | 13.5% | 13.5% | -7.5% | 22.7% | 106.70 | 130.9 | 10.1% |
| 224 | 118 | 0.0% | 0.000 | 0.0% | 0.919 | 0.919 | 0.916 | 13.5% | 13.5% | -7.5% | 22.7% | 100.30 | 123.1 | 9.8% |
| 225 | 118 | 36.7% | 0.341 | 0.4% | 0.886 | 0.884 | 0.881 | 13.5% | 13.5% | -7.5% | 22.7% | 100.30 | 123.1 | 8.9% |
| 226 | 119 | 288.7% | 2.681 | 3.3% | 0.975 | 1.031 | 1.028 | 13.5% | 13.5% | -7.5% | 22.7% | 91.10 | 111.8 | 10.1% |
| 227 | 120 | 179.2% | 1.664 | 7.8% | 1.063 | 1.110 | 1.107 | 13.5% | 13.5% | -7.5% | 22.7% | 85.90 | 105.4 | 9.4% |
| 228 | 120 | 97.1% | 0.902 | 2.5% | 1.021 | 1.018 | 1.015 | 13.5% | 13.5% | -7.5% | 22.7% | 85.90 | 105.4 | 9.4% |
| 229 | 121 | 112.7% | 1.046 | 2.1% | 0.970 | 0.972 | 0.969 | 13.5% | 13.5% | -7.5% | 22.7% | 94.60 | 116.1 | 10.0% |
| 230 | 122 | 0.0% | 0.000 | 0.0% | 1.015 | 1.015 | 1.012 | 13.5% | 13.5% | -7.5% | 22.7% | 89.40 | 109.7 | 10.2% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Medical Benefits**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (4) | (5) | (6) | (7) | (8) | (9) | (12) | (13) | (14) | (15) | (16) | (18) | (19) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Proposed Territory Indicated Variable Premium Change | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 231 | 123 | 0.0% | 0.000 | 0.0% | 0.985 | 0.985 | 0.982 | 13.5% | 13.5% | -7.5% | 22.7% | 90.10 | 110.6 | 9.0% |
| 232 | 124 | 120.0% | 1.114 | 0.4% | 1.086 | 1.086 | 1.083 | 13.5% | 13.5% | -7.5% | 22.7% | 73.40 | 90.1 | 9.2% |
| 233 | 125 | 49.4% | 0.459 | 0.4% | 0.985 | 0.983 | 0.980 | 13.5% | 13.5% | -7.5% | 22.7% | 100.20 | 122.9 | 10.0% |
| 234 | 126 | 0.0% | 0.000 | 0.0% | 0.970 | 0.970 | 0.967 | 13.5% | 13.5% | -7.5% | 22.7% | 90.10 | 110.6 | 9.5% |
| 235 | 127 | 98.0% | 0.910 | 3.6% | 1.130 | 1.122 | 1.119 | 13.5% | 13.5% | -7.5% | 22.7% | 71.60 | 87.9 | 8.5% |
| 236 | 128 | 105.7% | 0.981 | 1.7% | 0.982 | 0.982 | 0.979 | 13.5% | 13.5% | -7.5% | 22.7% | 87.10 | 106.9 | 9.5% |
| 237 | 128 | 134.9% | 1.253 | 0.0% | 0.947 | 0.947 | 0.944 | 13.5% | 13.5% | -7.5% | 22.7% | 87.10 | 106.9 | 10.3% |
| 238 | 129 | 0.0% | 0.000 | 0.0% | 1.192 | 1.192 | 1.188 | 13.5% | 13.5% | -7.5% | 22.7% | 75.60 | 92.8 | 9.8% |
| 239 | 130 | 57.2% | 0.531 | 1.2% | 0.985 | 0.980 | 0.977 | 13.5% | 13.5% | -7.5% | 22.7% | 85.90 | 105.4 | 9.3% |
| 240 | 131 | 151.4% | 1.406 | 0.4% | 0.952 | 0.954 | 0.951 | 13.5% | 13.5% | -7.5% | 22.7% | 88.70 | 108.8 | 8.9% |
| 241 | 132 | 513.3% | 4.766 | 1.7% | 1.118 | 1.180 | 1.176 | 13.5% | 13.5% | -7.5% | 22.7% | 85.90 | 105.4 | 10.2% |
| 242 | 133 | 0.0% | 0.000 | 0.0% | 0.886 | 0.886 | 0.883 | 13.5% | 13.5% | -7.5% | 22.7% | 109.60 | 134.5 | 10.0% |
| 243 | 133 | 172.0% | 1.597 | 8.8% | 0.985 | 1.039 | 1.036 | 13.5% | 13.5% | -7.5% | 22.7% | 109.60 | 134.5 | 10.7% |
| 244 | 134 | 120.0% | 1.114 | 5.6% | 1.015 | 1.021 | 1.018 | 13.5% | 13.5% | -7.5% | 22.7% | 95.00 | 116.6 | 9.6% |
| 245 | 134 | 422.5% | 3.923 | 0.4% | 0.964 | 0.976 | 0.973 | 13.5% | 13.5% | -7.5% | 22.7% | 95.00 | 116.6 | 9.7% |
| 246 | 135 | 150.1% | 1.394 | 3.6% | 0.959 | 0.975 | 0.972 | 13.5% | 13.5% | -7.5% | 22.7% | 96.10 | 117.9 | 10.3% |
| 247 | 136 | 96.9% | 0.900 | 2.1% | 1.044 | 1.041 | 1.038 | 13.5% | 13.5% | -7.5% | 22.7% | 91.90 | 112.8 | 9.7% |
| 248 | 137 | 0.0% | 0.000 | 0.0% | 0.987 | 0.987 | 0.984 | 13.5% | 13.5% | -7.5% | 22.7% | 85.00 | 104.3 | 8.8% |
| 249 | 138 | 64.8% | 0.602 | 0.4% | 0.982 | 0.980 | 0.977 | 13.5% | 13.5% | -7.5% | 22.7% | 86.30 | 105.9 | 9.2% |
| 250 | 139 | 76.2% | 0.708 | 8.5% | 0.970 | 0.948 | 0.945 | 13.5% | 13.5% | -7.5% | 22.7% | 87.60 | 107.5 | 9.2% |
| 251 | 140 | 19.6% | 0.182 | 0.8% | 0.955 | 0.949 | 0.946 | 13.5% | 13.5% | -7.5% | 22.7% | 97.30 | 119.4 | 9.7% |
| 252 | 141 | 120.4% | 1.118 | 1.2% | 1.052 | 1.053 | 1.050 | 13.5% | 13.5% | -7.5% | 22.7% | 96.60 | 118.5 | 10.1% |
| 253 | 107 | 109.3% | 1.015 | 0.4% | 0.956 | 0.956 | 0.953 | 13.5% | 13.5% | -7.5% | 22.7% | 95.10 | 116.7 | 9.9% |
| 254 | 115 | 252.1% | 2.341 | 0.4% | 0.982 | 0.987 | 0.984 | 13.5% | 13.5% | -7.5% | 22.7% | 97.50 | 119.6 | 8.9% |
| 999 | 999 | 0.0% | 0.000 | 0.0% | 0.862 | 0.862 | 0.859 | 13.5% | 13.5% | -7.5% | 22.7% | 106.10 | 130.2 | 9.9% |
| Total | | 107.7% | | | | 1.003 | 1.000 | 13.5% | 13.5% | -7.5% | 22.7% | | | 9.6% |

* Effective 7/18/2014, Model Year 2015

** Current Expense Fee is $8.40, Proposed is $8.40

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Comprehensive**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (4) | (5) | (6) | (7) | (8) | (9) | (12) | (13) | (14) | (15) | (16) | (18) | (19) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Proposed Territory Indicated Variable Premium Change | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 201 | 101 | 67.5% | 0.894 | 34.8% | 0.928 | 0.916 | 0.917 | 5.4% | 5.4% | -3.6% | 9.3% | 54.10 | 59.1 | 3.5% |
| 202 | 102 | 71.6% | 0.948 | 11.5% | 1.141 | 1.119 | 1.120 | 5.4% | 5.4% | -3.6% | 9.3% | 85.10 | 93.0 | 4.3% |
| 203 | 103 | 126.1% | 1.670 | 3.0% | 0.885 | 0.909 | 0.910 | 5.4% | 5.4% | -3.6% | 9.3% | 84.80 | 92.7 | 4.1% |
| 204 | 103 | 191.1% | 2.531 | 5.8% | 1.242 | 1.317 | 1.318 | 5.4% | 5.4% | -3.6% | 9.3% | 84.80 | 92.7 | 4.1% |
| 205 | 104 | 310.0% | 4.106 | 4.4% | 1.609 | 1.719 | 1.721 | 5.4% | 5.4% | -3.6% | 9.3% | 69.50 | 76.0 | 4.2% |
| 206 | 104 | 43.5% | 0.576 | 10.9% | 1.096 | 1.039 | 1.040 | 5.4% | 5.4% | -3.6% | 9.3% | 69.50 | 76.0 | 4.0% |
| 207 | 105 | 76.4% | 1.012 | 13.9% | 0.982 | 0.986 | 0.987 | 5.4% | 5.4% | -3.6% | 9.3% | 70.80 | 77.4 | 3.8% |
| 208 | 105 | 43.6% | 0.577 | 9.1% | 1.125 | 1.075 | 1.076 | 5.4% | 5.4% | -3.6% | 9.3% | 70.80 | 77.4 | 3.8% |
| 209 | 106 | 69.4% | 0.919 | 40.4% | 1.056 | 1.001 | 1.002 | 5.4% | 5.4% | -3.6% | 9.3% | 64.50 | 70.5 | 3.7% |
| 210 | 107 | 75.6% | 1.001 | 8.4% | 1.050 | 1.046 | 1.047 | 5.4% | 5.4% | -3.6% | 9.3% | 85.00 | 92.9 | 4.1% |
| 211 | 108 | 72.2% | 0.956 | 10.6% | 1.102 | 1.087 | 1.088 | 5.4% | 5.4% | -3.6% | 9.3% | 86.30 | 94.3 | 4.1% |
| 212 | 109 | 184.7% | 2.446 | 2.6% | 1.040 | 1.077 | 1.078 | 5.4% | 5.4% | -3.6% | 9.3% | 93.90 | 102.6 | 4.0% |
| 213 | 110 | 147.7% | 1.956 | 2.2% | 1.219 | 1.235 | 1.236 | 5.4% | 5.4% | -3.6% | 9.3% | 86.40 | 94.4 | 3.8% |
| 214 | 111 | 24.7% | 0.327 | 0.8% | 1.269 | 1.261 | 1.262 | 5.4% | 5.4% | -3.6% | 9.3% | 98.60 | 107.8 | 4.6% |
| 215 | 111 | 0.0% | 0.000 | 0.0% | 1.296 | 1.296 | 1.297 | 5.4% | 5.4% | -3.6% | 9.3% | 98.60 | 107.8 | 4.5% |
| 216 | 112 | 233.9% | 3.098 | 6.5% | 1.554 | 1.654 | 1.656 | 5.4% | 5.4% | -3.6% | 9.3% | 77.10 | 84.3 | 4.2% |
| 217 | 112 | 89.9% | 1.191 | 10.6% | 1.051 | 1.066 | 1.067 | 5.4% | 5.4% | -3.6% | 9.3% | 77.10 | 84.3 | 4.2% |
| 218 | 113 | 129.3% | 1.713 | 1.1% | 1.276 | 1.281 | 1.282 | 5.4% | 5.4% | -3.6% | 9.3% | 76.70 | 83.8 | 4.1% |
| 219 | 113 | 187.5% | 2.483 | 1.1% | 1.169 | 1.183 | 1.184 | 5.4% | 5.4% | -3.6% | 9.3% | 76.70 | 83.8 | 4.3% |
| 220 | 114 | 85.4% | 1.131 | 1.5% | 1.317 | 1.314 | 1.315 | 5.4% | 5.4% | -3.6% | 9.3% | 90.00 | 98.4 | 4.4% |
| 221 | 115 | 71.8% | 0.951 | 12.1% | 0.906 | 0.911 | 0.912 | 5.4% | 5.4% | -3.6% | 9.3% | 60.10 | 65.7 | 3.7% |
| 222 | 116 | 38.6% | 0.511 | 2.6% | 1.079 | 1.064 | 1.065 | 5.4% | 5.4% | -3.6% | 9.3% | 71.60 | 78.3 | 4.0% |
| 223 | 117 | 81.7% | 1.082 | 10.9% | 0.936 | 0.952 | 0.953 | 5.4% | 5.4% | -3.6% | 9.3% | 65.70 | 71.8 | 3.8% |
| 224 | 118 | 218.5% | 2.894 | 2.6% | 1.153 | 1.198 | 1.199 | 5.4% | 5.4% | -3.6% | 9.3% | 80.70 | 88.2 | 4.1% |
| 225 | 118 | 66.5% | 0.881 | 2.2% | 0.897 | 0.897 | 0.898 | 5.4% | 5.4% | -3.6% | 9.3% | 80.70 | 88.2 | 4.0% |
| 226 | 119 | 76.1% | 1.008 | 6.8% | 1.041 | 1.039 | 1.040 | 5.4% | 5.4% | -3.6% | 9.3% | 74.40 | 81.3 | 4.0% |
| 227 | 120 | 55.8% | 0.739 | 24.3% | 0.898 | 0.859 | 0.860 | 5.4% | 5.4% | -3.6% | 9.3% | 65.00 | 71.0 | 3.7% |
| 228 | 120 | 49.7% | 0.658 | 9.1% | 0.912 | 0.889 | 0.890 | 5.4% | 5.4% | -3.6% | 9.3% | 65.00 | 71.0 | 3.8% |
| 229 | 121 | 49.5% | 0.656 | 7.4% | 0.991 | 0.966 | 0.967 | 5.4% | 5.4% | -3.6% | 9.3% | 68.70 | 75.1 | 3.9% |
| 230 | 122 | 143.6% | 1.902 | 3.3% | 1.078 | 1.105 | 1.106 | 5.4% | 5.4% | -3.6% | 9.3% | 74.40 | 81.3 | 4.1% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Comprehensive**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (4) | (5) | (6) | (7) | (8) | (9) | (12) | (13) | (14) | (15) | (16) | (18) | (19) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Proposed Territory Indicated Variable Premium Change | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 231 | 123 | 155.9% | 2.065 | 4.4% | 1.074 | 1.118 | 1.119 | 5.4% | 5.4% | -3.6% | 9.3% | 76.60 | 83.7 | 3.6% |
| 232 | 124 | 56.1% | 0.743 | 5.1% | 1.164 | 1.143 | 1.144 | 5.4% | 5.4% | -3.6% | 9.3% | 68.10 | 74.4 | 3.9% |
| 233 | 125 | 70.4% | 0.932 | 10.0% | 1.053 | 1.041 | 1.042 | 5.4% | 5.4% | -3.6% | 9.3% | 70.30 | 76.8 | 3.8% |
| 234 | 126 | 196.4% | 2.601 | 6.1% | 0.967 | 1.067 | 1.068 | 5.4% | 5.4% | -3.6% | 9.3% | 75.40 | 82.4 | 3.7% |
| 235 | 127 | 58.0% | 0.768 | 16.1% | 1.223 | 1.150 | 1.151 | 5.4% | 5.4% | -3.6% | 9.3% | 62.60 | 68.4 | 3.6% |
| 236 | 128 | 52.6% | 0.697 | 6.5% | 0.915 | 0.901 | 0.902 | 5.4% | 5.4% | -3.6% | 9.3% | 63.60 | 69.5 | 3.7% |
| 237 | 128 | 63.1% | 0.836 | 2.6% | 1.109 | 1.102 | 1.103 | 5.4% | 5.4% | -3.6% | 9.3% | 63.60 | 69.5 | 3.9% |
| 238 | 129 | 41.2% | 0.546 | 0.8% | 1.119 | 1.114 | 1.115 | 5.4% | 5.4% | -3.6% | 9.3% | 71.60 | 78.3 | 4.0% |
| 239 | 130 | 22.4% | 0.297 | 7.8% | 0.882 | 0.836 | 0.837 | 5.4% | 5.4% | -3.6% | 9.3% | 62.50 | 68.3 | 3.7% |
| 240 | 131 | 59.0% | 0.781 | 4.0% | 0.910 | 0.905 | 0.906 | 5.4% | 5.4% | -3.6% | 9.3% | 60.30 | 65.9 | 3.6% |
| 241 | 132 | 32.8% | 0.434 | 1.1% | 1.108 | 1.101 | 1.102 | 5.4% | 5.4% | -3.6% | 9.3% | 91.40 | 99.9 | 4.4% |
| 242 | 133 | 87.7% | 1.162 | 1.1% | 1.087 | 1.088 | 1.089 | 5.4% | 5.4% | -3.6% | 9.3% | 69.20 | 75.6 | 3.9% |
| 243 | 133 | 50.9% | 0.674 | 16.6% | 0.938 | 0.894 | 0.895 | 5.4% | 5.4% | -3.6% | 9.3% | 69.20 | 75.6 | 4.0% |
| 244 | 134 | 55.8% | 0.739 | 21.9% | 0.944 | 0.899 | 0.900 | 5.4% | 5.4% | -3.6% | 9.3% | 59.70 | 65.3 | 3.8% |
| 245 | 134 | 9.4% | 0.125 | 1.1% | 1.002 | 0.992 | 0.993 | 5.4% | 5.4% | -3.6% | 9.3% | 59.70 | 65.3 | 3.8% |
| 246 | 135 | 53.7% | 0.711 | 11.2% | 1.055 | 1.016 | 1.017 | 5.4% | 5.4% | -3.6% | 9.3% | 72.80 | 79.6 | 4.1% |
| 247 | 136 | 163.7% | 2.168 | 19.2% | 1.011 | 1.233 | 1.234 | 5.4% | 5.4% | -3.6% | 9.3% | 59.20 | 64.7 | 3.7% |
| 248 | 137 | 74.3% | 0.984 | 5.4% | 0.829 | 0.837 | 0.838 | 5.4% | 5.4% | -3.6% | 9.3% | 65.00 | 71.0 | 3.6% |
| 249 | 138 | 30.7% | 0.407 | 4.0% | 0.875 | 0.856 | 0.857 | 5.4% | 5.4% | -3.6% | 9.3% | 59.90 | 65.5 | 3.7% |
| 250 | 139 | 76.3% | 1.011 | 41.5% | 0.879 | 0.934 | 0.935 | 5.4% | 5.4% | -3.6% | 9.3% | 58.00 | 63.4 | 3.6% |
| 251 | 140 | 54.0% | 0.715 | 9.7% | 0.974 | 0.949 | 0.950 | 5.4% | 5.4% | -3.6% | 9.3% | 57.80 | 63.2 | 3.8% |
| 252 | 141 | 42.4% | 0.562 | 7.4% | 1.066 | 1.029 | 1.030 | 5.4% | 5.4% | -3.6% | 9.3% | 86.70 | 94.8 | 4.0% |
| 253 | 107 | 479.1% | 6.346 | 2.6% | 1.045 | 1.183 | 1.184 | 5.4% | 5.4% | -3.6% | 9.3% | 85.00 | 92.9 | 4.2% |
| 254 | 115 | 131.3% | 1.739 | 1.5% | 1.055 | 1.065 | 1.066 | 5.4% | 5.4% | -3.6% | 9.3% | 60.10 | 65.7 | 3.4% |
| 999 | 999 | 180.4% | 2.389 | 3.0% | 0.833 | 0.880 | 0.881 | 5.4% | 5.4% | -3.6% | 9.3% | 79.10 | 86.5 | 4.1% |
| Total | | 75.5% | | | | 0.999 | 1.000 | 5.4% | 5.4% | -3.6% | 9.3% | | | 3.8% |

* Effective 7/18/2014, Model Year 2015

** Current Expense Fee is $20.30, Proposed is $20.30

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Collision**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (4) | (5) | (6) | (7) | (8) | (9) | (12) | (13) | (14) | (15) | (16) | (18) | (19) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Proposed Territory Indicated Variable Premium Change | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 201 | 101 | 81.0% | 0.886 | 52.2% | 0.983 | 0.932 | 0.930 | 6.3% | 6.3% | -1.8% | 8.2% | 187.30 | 202.7 | 4.4% |
| 202 | 102 | 77.4% | 0.847 | 16.8% | 1.081 | 1.042 | 1.040 | 6.3% | 6.3% | -1.8% | 8.2% | 199.40 | 215.8 | 4.8% |
| 203 | 103 | 122.5% | 1.340 | 6.8% | 1.038 | 1.059 | 1.057 | 6.3% | 6.3% | -1.8% | 8.2% | 217.10 | 234.9 | 4.6% |
| 204 | 103 | 124.6% | 1.363 | 8.4% | 1.019 | 1.048 | 1.046 | 6.3% | 6.3% | -1.8% | 8.2% | 217.10 | 234.9 | 4.6% |
| 205 | 104 | 79.5% | 0.870 | 9.2% | 0.977 | 0.967 | 0.965 | 6.3% | 6.3% | -1.8% | 8.2% | 221.50 | 239.7 | 4.9% |
| 206 | 104 | 44.5% | 0.487 | 18.7% | 0.975 | 0.884 | 0.882 | 6.3% | 6.3% | -1.8% | 8.2% | 221.50 | 239.7 | 4.8% |
| 207 | 105 | 87.3% | 0.955 | 24.8% | 1.032 | 1.013 | 1.011 | 6.3% | 6.3% | -1.8% | 8.2% | 193.70 | 209.6 | 4.3% |
| 208 | 105 | 91.5% | 1.001 | 16.8% | 1.024 | 1.020 | 1.018 | 6.3% | 6.3% | -1.8% | 8.2% | 193.70 | 209.6 | 4.5% |
| 209 | 106 | 92.6% | 1.013 | 66.3% | 1.023 | 1.016 | 1.014 | 6.3% | 6.3% | -1.8% | 8.2% | 190.70 | 206.3 | 4.4% |
| 210 | 107 | 90.9% | 0.995 | 19.3% | 0.989 | 0.990 | 0.988 | 6.3% | 6.3% | -1.8% | 8.2% | 211.00 | 228.3 | 4.7% |
| 211 | 108 | 119.3% | 1.305 | 17.4% | 1.035 | 1.082 | 1.080 | 6.3% | 6.3% | -1.8% | 8.2% | 209.60 | 226.8 | 4.7% |
| 212 | 109 | 68.8% | 0.753 | 7.6% | 0.884 | 0.874 | 0.872 | 6.3% | 6.3% | -1.8% | 8.2% | 237.90 | 257.4 | 4.6% |
| 213 | 110 | 98.8% | 1.081 | 3.5% | 1.035 | 1.037 | 1.035 | 6.3% | 6.3% | -1.8% | 8.2% | 209.90 | 227.1 | 4.4% |
| 214 | 111 | 28.8% | 0.315 | 2.7% | 0.896 | 0.880 | 0.878 | 6.3% | 6.3% | -1.8% | 8.2% | 254.80 | 275.7 | 5.1% |
| 215 | 111 | 0.0% | 0.000 | 0.0% | 0.827 | 0.827 | 0.825 | 6.3% | 6.3% | -1.8% | 8.2% | 254.80 | 275.7 | 5.2% |
| 216 | 112 | 88.4% | 0.967 | 6.0% | 1.009 | 1.006 | 1.004 | 6.3% | 6.3% | -1.8% | 8.2% | 205.00 | 221.8 | 4.9% |
| 217 | 112 | 112.4% | 1.230 | 20.4% | 1.006 | 1.052 | 1.050 | 6.3% | 6.3% | -1.8% | 8.2% | 205.00 | 221.8 | 4.8% |
| 218 | 113 | 25.8% | 0.282 | 1.8% | 1.022 | 1.009 | 1.007 | 6.3% | 6.3% | -1.8% | 8.2% | 199.70 | 216.1 | 4.7% |
| 219 | 113 | 105.9% | 1.159 | 1.8% | 0.987 | 0.990 | 0.988 | 6.3% | 6.3% | -1.8% | 8.2% | 199.70 | 216.1 | 4.9% |
| 220 | 114 | 142.0% | 1.554 | 9.9% | 1.025 | 1.077 | 1.075 | 6.3% | 6.3% | -1.8% | 8.2% | 218.90 | 236.8 | 5.0% |
| 221 | 115 | 100.9% | 1.104 | 29.2% | 0.930 | 0.981 | 0.979 | 6.3% | 6.3% | -1.8% | 8.2% | 231.90 | 250.9 | 4.7% |
| 222 | 116 | 58.5% | 0.640 | 9.2% | 0.978 | 0.947 | 0.945 | 6.3% | 6.3% | -1.8% | 8.2% | 199.70 | 216.1 | 4.5% |
| 223 | 117 | 77.9% | 0.852 | 18.7% | 0.946 | 0.928 | 0.926 | 6.3% | 6.3% | -1.8% | 8.2% | 228.00 | 246.7 | 4.7% |
| 224 | 118 | 191.3% | 2.093 | 5.2% | 0.944 | 1.004 | 1.002 | 6.3% | 6.3% | -1.8% | 8.2% | 233.40 | 252.5 | 4.8% |
| 225 | 118 | 40.4% | 0.442 | 4.4% | 0.868 | 0.849 | 0.847 | 6.3% | 6.3% | -1.8% | 8.2% | 233.40 | 252.5 | 4.7% |
| 226 | 119 | 217.6% | 2.381 | 25.3% | 0.951 | 1.313 | 1.310 | 6.3% | 6.3% | -1.8% | 8.2% | 211.90 | 229.3 | 4.8% |
| 227 | 120 | 101.2% | 1.107 | 40.1% | 1.058 | 1.078 | 1.076 | 6.3% | 6.3% | -1.8% | 8.2% | 194.90 | 210.9 | 4.6% |
| 228 | 120 | 89.9% | 0.984 | 28.3% | 0.997 | 0.993 | 0.991 | 6.3% | 6.3% | -1.8% | 8.2% | 194.90 | 210.9 | 4.6% |
| 229 | 121 | 96.2% | 1.053 | 19.3% | 0.986 | 0.999 | 0.997 | 6.3% | 6.3% | -1.8% | 8.2% | 208.10 | 225.2 | 4.7% |
| 230 | 122 | 52.6% | 0.575 | 3.5% | 0.995 | 0.980 | 0.978 | 6.3% | 6.3% | -1.8% | 8.2% | 197.40 | 213.6 | 4.8% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Collision**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (4) | (5) | (6) | (7) | (8) | (9) | (12) | (13) | (14) | (15) | (16) | (18) | (19) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Proposed Territory Indicated Variable Premium Change | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 231 | 123 | 53.3% | 0.583 | 4.4% | 0.924 | 0.909 | 0.907 | 6.3% | 6.3% | -1.8% | 8.2% | 209.20 | 226.4 | 4.2% |
| 232 | 124 | 72.1% | 0.789 | 9.9% | 1.072 | 1.044 | 1.042 | 6.3% | 6.3% | -1.8% | 8.2% | 170.30 | 184.3 | 4.3% |
| 233 | 125 | 51.5% | 0.563 | 16.8% | 0.984 | 0.913 | 0.911 | 6.3% | 6.3% | -1.8% | 8.2% | 200.90 | 217.4 | 4.5% |
| 234 | 126 | 45.3% | 0.496 | 6.8% | 0.970 | 0.938 | 0.936 | 6.3% | 6.3% | -1.8% | 8.2% | 205.30 | 222.1 | 4.4% |
| 235 | 127 | 110.4% | 1.208 | 31.9% | 1.102 | 1.136 | 1.134 | 6.3% | 6.3% | -1.8% | 8.2% | 171.80 | 185.9 | 4.2% |
| 236 | 128 | 95.3% | 1.043 | 15.5% | 0.923 | 0.942 | 0.940 | 6.3% | 6.3% | -1.8% | 8.2% | 197.00 | 213.2 | 4.6% |
| 237 | 128 | 169.5% | 1.854 | 6.8% | 0.983 | 1.042 | 1.040 | 6.3% | 6.3% | -1.8% | 8.2% | 197.00 | 213.2 | 4.7% |
| 238 | 129 | 0.0% | 0.000 | 0.0% | 1.178 | 1.178 | 1.176 | 6.3% | 6.3% | -1.8% | 8.2% | 183.00 | 198.0 | 4.7% |
| 239 | 130 | 72.7% | 0.795 | 27.3% | 0.917 | 0.884 | 0.882 | 6.3% | 6.3% | -1.8% | 8.2% | 192.20 | 208.0 | 4.5% |
| 240 | 131 | 29.9% | 0.327 | 6.0% | 0.924 | 0.888 | 0.886 | 6.3% | 6.3% | -1.8% | 8.2% | 195.80 | 211.9 | 4.4% |
| 241 | 132 | 62.7% | 0.686 | 4.4% | 1.071 | 1.054 | 1.052 | 6.3% | 6.3% | -1.8% | 8.2% | 198.60 | 214.9 | 5.0% |
| 242 | 133 | 120.4% | 1.317 | 3.5% | 0.936 | 0.949 | 0.947 | 6.3% | 6.3% | -1.8% | 8.2% | 234.60 | 253.8 | 4.7% |
| 243 | 133 | 105.4% | 1.153 | 42.3% | 1.035 | 1.085 | 1.083 | 6.3% | 6.3% | -1.8% | 8.2% | 234.60 | 253.8 | 4.9% |
| 244 | 134 | 108.4% | 1.186 | 51.3% | 0.993 | 1.092 | 1.090 | 6.3% | 6.3% | -1.8% | 8.2% | 238.20 | 257.7 | 4.8% |
| 245 | 134 | 182.8% | 2.000 | 7.6% | 0.924 | 1.006 | 1.004 | 6.3% | 6.3% | -1.8% | 8.2% | 238.20 | 257.7 | 4.7% |
| 246 | 135 | 88.7% | 0.970 | 30.6% | 0.968 | 0.969 | 0.967 | 6.3% | 6.3% | -1.8% | 8.2% | 218.80 | 236.7 | 4.8% |
| 247 | 136 | 72.2% | 0.790 | 31.9% | 1.051 | 0.968 | 0.966 | 6.3% | 6.3% | -1.8% | 8.2% | 212.00 | 229.4 | 4.7% |
| 248 | 137 | 125.7% | 1.375 | 12.8% | 1.073 | 1.112 | 1.110 | 6.3% | 6.3% | -1.8% | 8.2% | 180.00 | 194.8 | 4.2% |
| 249 | 138 | 61.3% | 0.671 | 9.2% | 0.990 | 0.961 | 0.959 | 6.3% | 6.3% | -1.8% | 8.2% | 189.70 | 205.3 | 4.4% |
| 250 | 139 | 86.8% | 0.950 | 66.6% | 0.981 | 0.960 | 0.958 | 6.3% | 6.3% | -1.8% | 8.2% | 198.50 | 214.8 | 4.5% |
| 251 | 140 | 61.2% | 0.670 | 17.4% | 0.986 | 0.931 | 0.929 | 6.3% | 6.3% | -1.8% | 8.2% | 213.80 | 231.3 | 4.7% |
| 252 | 141 | 114.4% | 1.252 | 19.3% | 1.013 | 1.059 | 1.057 | 6.3% | 6.3% | -1.8% | 8.2% | 196.20 | 212.3 | 4.5% |
| 253 | 107 | 156.5% | 1.712 | 3.5% | 0.963 | 0.989 | 0.987 | 6.3% | 6.3% | -1.8% | 8.2% | 211.00 | 228.3 | 4.7% |
| 254 | 115 | 130.8% | 1.431 | 2.7% | 1.002 | 1.014 | 1.012 | 6.3% | 6.3% | -1.8% | 8.2% | 231.90 | 250.9 | 4.4% |
| 999 | 999 | 128.0% | 1.400 | 5.2% | 0.848 | 0.877 | 0.875 | 6.3% | 6.3% | -1.8% | 8.2% | 249.50 | 270.0 | 4.8% |
| Total | | 91.4% | | | | 1.002 | 1.000 | 6.3% | 6.3% | -1.8% | 8.2% | | | 4.6% |

* Effective 7/18/2014, Model Year 2015

** Current Expense Fee is $53.10, Proposed is $53.10

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Uninsured Motorists- Bodily Injury**
**Assumed Effective March 23,2015**

| Multi First | | | | | |
|---|---|---|---|---|---|
| Per Claimant Limit | Per Occurrence Limit | Base Rate | Internal Change | Selected Change | Selected Base Rate |
| 25,000 | 50,000 | 31.20 | 1.5% | 0.0% | 30.70 |
| 50,000 | 100,000 | 36.30 | 1.5% | 0.0% | 35.80 |
| 100,000 | 300,000 | 43.00 | 1.5% | 0.0% | 42.40 |
| 250,000 | 500,000 | 46.90 | 1.5% | 0.0% | 46.20 |
| 300,000 | 300,000 | 46.00 | 1.5% | 0.0% | 45.30 |
| 500,000 | 500,000 | 48.80 | 1.5% | 0.0% | 48.10 |
| 1,000,000 | 1,000,000 | 51.90 | 1.5% | 0.0% | 51.10 |
| Single First | | | | | |
| Per Claimant Limit | Per Occurrence Limit | Base Rate | Internal Change | Selected Change | Selected Base Rate |
| 25,000 | 50,000 | 16.30 | 1.5% | 0.0% | 16.10 |
| 50,000 | 100,000 | 19.10 | 1.5% | 0.0% | 18.80 |
| 100,000 | 300,000 | 22.50 | 1.5% | 0.0% | 22.20 |
| 250,000 | 500,000 | 24.50 | 1.5% | 0.0% | 24.10 |
| 300,000 | 300,000 | 24.20 | 1.5% | 0.0% | 23.80 |
| 500,000 | 500,000 | 25.50 | 1.5% | 0.0% | 25.10 |
| 1,000,000 | 1,000,000 | 27.40 | 1.5% | 0.0% | 27.00 |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Underinsured Motorists- Bodily Injury**
**Assumed Effective March 23,2015**

| Multi First | | | | | |
|---|---|---|---|---|---|
| Per Claimant Limit | Per Occurrence Limit | Base Rate | Internal Change | Selected Change | Selected Base Rate |
| 25,000 | 50,000 | 24.20 | 1.5% | 0.0% | 23.80 |
| 50,000 | 100,000 | 39.80 | 1.5% | 0.0% | 39.20 |
| 100,000 | 300,000 | 67.10 | 1.5% | 0.0% | 66.10 |
| 250,000 | 500,000 | 88.90 | 1.5% | 0.0% | 87.60 |
| 300,000 | 300,000 | 83.60 | 1.5% | 0.0% | 82.40 |
| 500,000 | 500,000 | 100.70 | 1.5% | 0.0% | 99.20 |
| 1,000,000 | 1,000,000 | 122.40 | 1.5% | 0.0% | 120.60 |
| Single First | | | | | |
| Per Claimant Limit | Per Occurrence Limit | Base Rate | Internal Change | Selected Change | Selected Base Rate |
| 25,000 | 50,000 | 13.10 | 1.5% | 0.0% | 12.90 |
| 50,000 | 100,000 | 20.80 | 1.5% | 0.0% | 20.50 |
| 100,000 | 300,000 | 35.20 | 1.5% | 0.0% | 34.70 |
| 250,000 | 500,000 | 46.60 | 1.5% | 0.0% | 45.90 |
| 300,000 | 300,000 | 44.00 | 1.5% | 0.0% | 43.30 |
| 500,000 | 500,000 | 52.70 | 1.5% | 0.0% | 51.90 |
| 1,000,000 | 1,000,000 | 64.50 | 1.5% | 0.0% | 63.50 |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Uninsured Motorists- Property Damage**
**Assumed Effective March 23,2015**

| With Collision | | | | |
|---|---|---|---|---|
| Coverage Single Limit | Base Rate | Internal Change | Selected Change | Selected Base Rate |
| 25,000 | 2.00 | 1.9% | 0.0% | 2.00 |
| 50,000 | 2.00 | 1.9% | 0.0% | 2.00 |
| 100,000 | 2.00 | 1.9% | 0.0% | 2.00 |
| 250,000 | 33.70 | 1.9% | 0.0% | 33.10 |
| 300,000 | 36.60 | 1.9% | 0.0% | 35.90 |
| 500,000 | 36.60 | 1.9% | 0.0% | 35.90 |
| 1,000,000 | 41.00 | 1.9% | 0.0% | 40.20 |
| Without Collision | | | | |
| Coverage Single Limit | Base Rate | Internal Change | Selected Change | Selected Base Rate |
| 25,000 | 27.30 | 1.9% | 0.0% | 26.80 |
| 50,000 | 28.90 | 1.9% | 0.0% | 28.40 |
| 100,000 | 32.10 | 1.9% | 0.0% | 31.50 |
| 250,000 | 33.70 | 1.9% | 0.0% | 33.10 |
| 300,000 | 36.60 | 1.9% | 0.0% | 35.90 |
| 500,000 | 36.60 | 1.9% | 0.0% | 35.90 |
| 1,000,000 | 41.00 | 1.9% | 0.0% | 40.20 |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Accidental Death Benefits** (using Medical Benefits experience)
**Assumed Effective March 23,2015**

| Coverage Single Limit | Death Benefit Base Rate | Internal Change | Selected Change | Selected Base Rate |
|---|---|---|---|---|
| 5,000 | 0.90 | 0.0% | 9.6% | 1.00 |
| 10,000 | 1.80 | 0.0% | 9.6% | 2.00 |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Loss of Income Benefits** (using Medical Benefits experience)
**Assumed Effective March 23,2015**

| Option Amount | Wage Loss Base Rate | Internal Change | Selected Change | Selected Base Rate |
|---|---|---|---|---|
| 140 | 2.30 | 0.0% | 9.6% | 2.50 |
| 250 | 4.80 | 0.0% | 9.6% | 5.30 |
| 500 | 12.10 | 0.0% | 9.6% | 13.30 |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Revision of Model Year Factors**
**Assumed Effective March 23, 2015**

| Bodily Injury | | | | |
|---|---|---|---|---|
| Model Year | Current Factor | Current Factor at 2015 Base | Selected Factor | Selected Change After Off-Balance |
| 2025 | N/A | N/A | 1.107 | N/A |
| 2024 | N/A | N/A | 1.097 | N/A |
| 2023 | N/A | N/A | 1.086 | N/A |
| 2022 | N/A | N/A | 1.075 | N/A |
| 2021 | N/A | N/A | 1.064 | N/A |
| 2020 | 1.066 | 1.054 | 1.054 | 0.0% |
| 2019 | 1.055 | 1.044 | 1.043 | -0.1% |
| 2018 | 1.044 | 1.033 | 1.032 | -0.1% |
| 2017 | 1.033 | 1.022 | 1.021 | -0.1% |
| 2016 | 1.022 | 1.011 | 1.011 | 0.0% |
| 2015 | 1.011 | 1.000 | 1.000 | 0.0% |
| 2014 | 1.000 | 0.989 | 0.989 | 0.0% |
| 2013 | 0.989 | 0.978 | 0.979 | 0.1% |
| 2012 | 0.978 | 0.967 | 0.968 | 0.1% |
| 2011 | 0.967 | 0.956 | 0.957 | 0.1% |
| 2010 | 0.957 | 0.947 | 0.946 | -0.1% |
| 2009 | 0.946 | 0.936 | 0.936 | 0.0% |
| 2008 | 0.936 | 0.926 | 0.926 | 0.0% |
| 2007 | 0.925 | 0.915 | 0.915 | 0.0% |
| 2006 | 0.915 | 0.905 | 0.905 | 0.0% |
| 2005 | 0.904 | 0.894 | 0.894 | 0.0% |
| 2004 | 0.893 | 0.883 | 0.884 | 0.1% |
| 2003 | 0.883 | 0.873 | 0.874 | 0.1% |
| 2002 | 0.873 | 0.864 | 0.863 | -0.1% |
| 2001 | 0.863 | 0.854 | 0.853 | -0.1% |
| 2000 | 0.852 | 0.843 | 0.843 | 0.0% |
| 1999 | 0.842 | 0.833 | 0.833 | 0.0% |
| 1998 | 0.831 | 0.822 | 0.822 | 0.0% |
| 1997 | 0.820 | 0.811 | 0.811 | 0.0% |
| 1996 | 0.810 | 0.801 | 0.801 | 0.0% |
| 1995 | 0.799 | 0.790 | 0.791 | 0.1% |
| 1994 | 0.789 | 0.780 | 0.781 | 0.1% |
| Prior | 0.778 | 0.770 | 0.770 | 0.0% |
| | | | Total | 0.0% |

| Property Damage | | | | |
|---|---|---|---|---|
| Model Year | Current Factor | Current Factor at 2015 Base | Selected Factor | Selected Change After Off-Balance |
| 2025 | N/A | N/A | 1.107 | N/A |
| 2024 | N/A | N/A | 1.097 | N/A |
| 2023 | N/A | N/A | 1.086 | N/A |
| 2022 | N/A | N/A | 1.075 | N/A |
| 2021 | N/A | N/A | 1.064 | N/A |
| 2020 | 1.066 | 1.054 | 1.054 | 0.0% |
| 2019 | 1.055 | 1.044 | 1.043 | -0.1% |
| 2018 | 1.044 | 1.033 | 1.032 | -0.1% |
| 2017 | 1.033 | 1.022 | 1.021 | -0.1% |
| 2016 | 1.022 | 1.011 | 1.011 | 0.0% |
| 2015 | 1.011 | 1.000 | 1.000 | 0.0% |
| 2014 | 1.000 | 0.989 | 0.989 | 0.0% |
| 2013 | 0.989 | 0.978 | 0.979 | 0.1% |
| 2012 | 0.978 | 0.967 | 0.968 | 0.1% |
| 2011 | 0.967 | 0.956 | 0.957 | 0.1% |
| 2010 | 0.957 | 0.947 | 0.946 | -0.1% |
| 2009 | 0.946 | 0.936 | 0.936 | 0.0% |
| 2008 | 0.936 | 0.926 | 0.926 | 0.0% |
| 2007 | 0.925 | 0.915 | 0.915 | 0.0% |
| 2006 | 0.915 | 0.905 | 0.905 | 0.0% |
| 2005 | 0.904 | 0.894 | 0.894 | 0.0% |
| 2004 | 0.893 | 0.883 | 0.884 | 0.1% |
| 2003 | 0.883 | 0.873 | 0.874 | 0.1% |
| 2002 | 0.873 | 0.864 | 0.863 | -0.1% |
| 2001 | 0.863 | 0.854 | 0.853 | -0.1% |
| 2000 | 0.852 | 0.843 | 0.843 | 0.0% |
| 1999 | 0.842 | 0.833 | 0.833 | 0.0% |
| 1998 | 0.831 | 0.822 | 0.822 | 0.0% |
| 1997 | 0.820 | 0.811 | 0.811 | 0.0% |
| 1996 | 0.810 | 0.801 | 0.801 | 0.0% |
| 1995 | 0.799 | 0.790 | 0.791 | 0.1% |
| 1994 | 0.789 | 0.780 | 0.781 | 0.1% |
| Prior | 0.778 | 0.770 | 0.770 | 0.0% |
| | | | Total | 0.0% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Revision of Model Year Factors**
**Assumed Effective March 23, 2015**

| Medical Benefits | | | | |
|---|---|---|---|---|
| Model Year | Current Factor | Current Factor at 2015 Base | Selected Factor | Selected Change After Off-Balance |
| 2025 | N/A | N/A | 1.145 | N/A |
| 2024 | N/A | N/A | 1.130 | N/A |
| 2023 | N/A | N/A | 1.116 | N/A |
| 2022 | N/A | N/A | 1.101 | N/A |
| 2021 | N/A | N/A | 1.087 | N/A |
| 2020 | 1.090 | 1.074 | 1.072 | -0.2% |
| 2019 | 1.075 | 1.059 | 1.058 | -0.1% |
| 2018 | 1.060 | 1.044 | 1.043 | -0.1% |
| 2017 | 1.045 | 1.030 | 1.029 | -0.1% |
| 2016 | 1.030 | 1.015 | 1.014 | -0.1% |
| 2015 | 1.015 | 1.000 | 1.000 | 0.0% |
| 2014 | 1.000 | 0.985 | 0.986 | 0.1% |
| 2013 | 0.985 | 0.970 | 0.971 | 0.1% |
| 2012 | 0.971 | 0.957 | 0.957 | 0.0% |
| 2011 | 0.956 | 0.942 | 0.942 | 0.0% |
| 2010 | 0.941 | 0.927 | 0.928 | 0.1% |
| 2009 | 0.926 | 0.912 | 0.913 | 0.1% |
| 2008 | 0.911 | 0.898 | 0.898 | 0.0% |
| 2007 | 0.895 | 0.882 | 0.882 | 0.0% |
| 2006 | 0.881 | 0.868 | 0.868 | 0.0% |
| 2005 | 0.865 | 0.852 | 0.853 | 0.1% |
| 2004 | 0.849 | 0.836 | 0.837 | 0.1% |
| 2003 | 0.835 | 0.823 | 0.823 | 0.0% |
| 2002 | 0.819 | 0.807 | 0.807 | 0.0% |
| 2001 | 0.804 | 0.792 | 0.792 | 0.0% |
| 2000 | 0.789 | 0.777 | 0.777 | 0.0% |
| 1999 | 0.773 | 0.762 | 0.762 | 0.0% |
| 1998 | 0.759 | 0.748 | 0.748 | 0.0% |
| 1997 | 0.739 | 0.728 | 0.728 | 0.0% |
| 1996 | 0.718 | 0.707 | 0.708 | 0.1% |
| 1995 | 0.713 | 0.702 | 0.702 | 0.0% |
| 1994 | 0.697 | 0.687 | 0.687 | 0.0% |
| Prior | 0.682 | 0.672 | 0.672 | 0.0% |
| | | | Total | 0.0% |

| Comprehensive | | | | |
|---|---|---|---|---|
| Model Year | Current Factor | Current Factor at 2015 Base | Selected Factor | Selected Change After Off-Balance |
| 2025 | N/A | N/A | 1.234 | N/A |
| 2024 | N/A | N/A | 1.211 | N/A |
| 2023 | N/A | N/A | 1.187 | N/A |
| 2022 | N/A | N/A | 1.164 | N/A |
| 2021 | N/A | N/A | 1.140 | N/A |
| 2020 | 1.144 | 1.117 | 1.117 | 0.0% |
| 2019 | 1.120 | 1.094 | 1.094 | 0.0% |
| 2018 | 1.096 | 1.070 | 1.070 | 0.0% |
| 2017 | 1.072 | 1.047 | 1.047 | 0.0% |
| 2016 | 1.048 | 1.023 | 1.023 | 0.0% |
| 2015 | 1.024 | 1.000 | 1.000 | 0.0% |
| 2014 | 1.000 | 0.977 | 0.977 | 0.0% |
| 2013 | 0.976 | 0.953 | 0.953 | 0.0% |
| 2012 | 0.952 | 0.930 | 0.930 | 0.0% |
| 2011 | 0.928 | 0.906 | 0.906 | 0.0% |
| 2010 | 0.904 | 0.883 | 0.883 | 0.0% |
| 2009 | 0.880 | 0.859 | 0.860 | 0.1% |
| 2008 | 0.853 | 0.833 | 0.833 | 0.0% |
| 2007 | 0.818 | 0.799 | 0.799 | 0.0% |
| 2006 | 0.784 | 0.766 | 0.765 | -0.1% |
| 2005 | 0.749 | 0.731 | 0.731 | 0.0% |
| 2004 | 0.713 | 0.696 | 0.697 | 0.1% |
| 2003 | 0.679 | 0.663 | 0.663 | 0.0% |
| 2002 | 0.647 | 0.632 | 0.632 | 0.0% |
| 2001 | 0.626 | 0.611 | 0.611 | 0.0% |
| 2000 | 0.604 | 0.590 | 0.590 | 0.0% |
| 1999 | 0.584 | 0.570 | 0.570 | 0.0% |
| 1998 | 0.561 | 0.548 | 0.548 | 0.0% |
| 1997 | 0.540 | 0.527 | 0.528 | 0.2% |
| 1996 | 0.519 | 0.507 | 0.507 | 0.0% |
| 1995 | 0.497 | 0.485 | 0.485 | 0.0% |
| 1994 | 0.476 | 0.465 | 0.465 | 0.0% |
| Prior | 0.454 | 0.443 | 0.444 | 0.2% |
| | | | Total | 0.0% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Revision of Model Year Factors**
**Assumed Effective March 23, 2015**

| Collision | | | | |
|---|---|---|---|---|
| Model Year | Current Factor | Current Factor at 2015 Base | Selected Factor | Percent Change After Off-Balance |
| 2025 | N/A | N/A | 1.353 | N/A |
| 2024 | N/A | N/A | 1.318 | N/A |
| 2023 | N/A | N/A | 1.283 | N/A |
| 2022 | N/A | N/A | 1.247 | N/A |
| 2021 | N/A | N/A | 1.212 | N/A |
| 2020 | 1.222 | 1.178 | 1.177 | -0.1% |
| 2019 | 1.185 | 1.143 | 1.141 | -0.2% |
| 2018 | 1.148 | 1.107 | 1.106 | -0.1% |
| 2017 | 1.111 | 1.071 | 1.071 | 0.0% |
| 2016 | 1.074 | 1.036 | 1.035 | -0.1% |
| 2015 | 1.037 | 1.000 | 1.000 | 0.0% |
| 2014 | 1.000 | 0.964 | 0.965 | 0.1% |
| 2013 | 0.963 | 0.929 | 0.929 | 0.0% |
| 2012 | 0.927 | 0.894 | 0.894 | 0.0% |
| 2011 | 0.890 | 0.858 | 0.859 | 0.1% |
| 2010 | 0.853 | 0.823 | 0.823 | 0.0% |
| 2009 | 0.817 | 0.788 | 0.788 | 0.0% |
| 2008 | 0.773 | 0.745 | 0.746 | 0.1% |
| 2007 | 0.729 | 0.703 | 0.704 | 0.1% |
| 2006 | 0.686 | 0.662 | 0.662 | 0.0% |
| 2005 | 0.643 | 0.620 | 0.620 | 0.0% |
| 2004 | 0.599 | 0.578 | 0.578 | 0.0% |
| 2003 | 0.556 | 0.536 | 0.536 | 0.0% |
| 2002 | 0.513 | 0.495 | 0.495 | 0.0% |
| 2001 | 0.481 | 0.464 | 0.464 | 0.0% |
| 2000 | 0.449 | 0.433 | 0.433 | 0.0% |
| 1999 | 0.416 | 0.401 | 0.402 | 0.2% |
| 1998 | 0.384 | 0.370 | 0.371 | 0.3% |
| 1997 | 0.352 | 0.339 | 0.340 | 0.3% |
| 1996 | 0.319 | 0.308 | 0.308 | 0.0% |
| 1995 | 0.287 | 0.277 | 0.277 | 0.0% |
| 1994 | 0.255 | 0.246 | 0.246 | 0.0% |
| Prior | 0.243 | 0.234 | 0.234 | 0.0% |
| | | | Total | 0.0% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Tier Factor**
**Assumed Effective March 23, 2015**

| Tier | Current Factor | Selected Factor | Impact |
|---|---|---|---|
| Tier 1 | 1.00 | 1.00 | 0.0% |
| Tier 2 | 1.13 | 1.18 | 4.4% |
| Total | | | 2.2% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**No Prior Insurance Surcharge**
**Assumed Effective March 23, 2015**

| Coverage | Prior Insurance Group | Current Factor | Selected Factor | Selected Impact |
|---|---|---|---|---|
| Bodily Injury | No Lapse | 1.00 | 1.00 | 0.0% |
| | 1-30 Day Lapse (New Business) | 1.50 | 1.30 | -13.3% |
| | 1-30 Day Lapse (Renewal Business) | 1.00 | 1.00 | 0.0% |
| | 30+ Day Lapse (New Business) | 1.55 | 1.50 | -3.2% |
| | 30+ Day Lapse (First Renewal) | 1.20 | 1.00 | -16.7% |
| | 30+ Day Lapse (Second and Future Renewals) | 1.00 | 1.00 | 0.0% |
| Bodily Injury Total | | | | -0.2% |
| Property Damage | No Lapse | 1.00 | 1.00 | 0.0% |
| | 1-30 Day Lapse (New Business) | 1.50 | 1.30 | -13.3% |
| | 1-30 Day Lapse (Renewal Business) | 1.00 | 1.00 | 0.0% |
| | 30+ Day Lapse (New Business) | 1.55 | 1.50 | -3.2% |
| | 30+ Day Lapse (First Renewal) | 1.20 | 1.00 | -16.7% |
| | 30+ Day Lapse (Second and Future Renewals) | 1.00 | 1.00 | 0.0% |
| Property Damage Total | | | | -0.2% |
| Medical Benefits | No Lapse | 1.00 | 1.00 | 0.0% |
| | 1-30 Day Lapse (New Business) | 1.50 | 1.30 | -13.3% |
| | 1-30 Day Lapse (Renewal Business) | 1.00 | 1.00 | 0.0% |
| | 30+ Day Lapse (New Business) | 1.55 | 1.50 | -3.2% |
| | 30+ Day Lapse (First Renewal) | 1.20 | 1.00 | -16.7% |
| | 30+ Day Lapse (Second and Future Renewals) | 1.00 | 1.00 | 0.0% |
| Medical Benefits Total | | | | -0.2% |
| Comprehensive | No Lapse | 1.00 | 1.00 | 0.0% |
| | 1-30 Day Lapse (New Business) | 1.55 | 1.30 | -16.1% |
| | 1-30 Day Lapse (Renewal Business) | 1.00 | 1.00 | 0.0% |
| | 30+ Day Lapse (New Business) | 2.00 | 1.50 | -25.0% |
| | 30+ Day Lapse (First Renewal) | 1.20 | 1.00 | -16.7% |
| | 30+ Day Lapse (Second and Future Renewals) | 1.00 | 1.00 | 0.0% |
| Comprehensive Total | | | | -0.3% |
| Collision | No Lapse | 1.00 | 1.00 | 0.0% |
| | 1-30 Day Lapse (New Business) | 1.55 | 1.30 | -16.1% |
| | 1-30 Day Lapse (Renewal Business) | 1.00 | 1.00 | 0.0% |
| | 30+ Day Lapse (New Business) | 2.00 | 1.50 | -25.0% |
| | 30+ Day Lapse (First Renewal) | 1.20 | 1.00 | -16.7% |
| | 30+ Day Lapse (Second and Future Renewals) | 1.00 | 1.00 | 0.0% |
| Collision Total | | | | -0.2% |
| Uninsured / Underinsured Motorists - Bodily Injury | No Lapse | 1.00 | 1.00 | 0.0% |
| | 1-30 Day Lapse (New Business) | 1.50 | 1.30 | -13.3% |
| | 1-30 Day Lapse (Renewal Business) | 1.00 | 1.00 | 0.0% |
| | 30+ Day Lapse (New Business) | 1.55 | 1.50 | -3.2% |
| | 30+ Day Lapse (First Renewal) | 1.20 | 1.00 | -16.7% |
| | 30+ Day Lapse (Second and Future Renewals) | 1.00 | 1.00 | 0.0% |
| Uninsured / Underinsured Motorists - Bodily Injury Total | | | | -0.2% |
| Uninsured Motorists - Property Damage | No Lapse | 1.00 | 1.00 | 0.0% |
| | 1-30 Day Lapse (New Business) | 1.50 | 1.30 | -13.3% |
| | 1-30 Day Lapse (Renewal Business) | 1.00 | 1.00 | 0.0% |
| | 30+ Day Lapse (New Business) | 1.55 | 1.50 | -3.2% |
| | 30+ Day Lapse (First Renewal) | 1.20 | 1.00 | -16.7% |
| | 30+ Day Lapse (Second and Future Renewals) | 1.00 | 1.00 | 0.0% |
| Uninsured Motorists - Property Damage Total | | | | -0.2% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Matrix Factors**
**Assumed Effective March 23, 2015**

| | | | Bodily Injury | | | Property Damage | | | Medical Benefits | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Credit | Prior BI Limits | Home Car/ Multi Car | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact |
| 901-992 | >=100/300 | No/No | 0.88 | 0.89 | 1.1% | 0.88 | 0.89 | 1.1% | 0.80 | 0.73 | -8.8% |
| 901-992 | >=100/300 | Yes/No | 0.80 | 0.81 | 1.3% | 0.80 | 0.81 | 1.3% | 0.70 | 0.61 | -12.9% |
| 901-992 | >=100/300 | No/Yes | 0.75 | 0.74 | -1.3% | 0.75 | 0.74 | -1.3% | 0.71 | 0.66 | -7.0% |
| 901-992 | >=100/300 | Yes/Yes | 0.67 | 0.66 | -1.5% | 0.67 | 0.66 | -1.5% | 0.60 | 0.53 | -11.7% |
| 901-992 | >25/50,<100/300 | No/No | 0.94 | 0.96 | 2.1% | 0.94 | 0.96 | 2.1% | 0.88 | 0.83 | -5.7% |
| 901-992 | >25/50,<100/300 | Yes/No | 0.83 | 0.85 | 2.4% | 0.83 | 0.85 | 2.4% | 0.74 | 0.67 | -9.5% |
| 901-992 | >25/50,<100/300 | No/Yes | 0.80 | 0.80 | 0.0% | 0.80 | 0.80 | 0.0% | 0.79 | 0.77 | -2.5% |
| 901-992 | >25/50,<100/300 | Yes/Yes | 0.71 | 0.73 | 2.8% | 0.71 | 0.73 | 2.8% | 0.65 | 0.61 | -6.2% |
| 901-992 | <=25/50 | No/No | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% |
| 901-992 | <=25/50 | Yes/No | 0.84 | 0.85 | 1.2% | 0.84 | 0.85 | 1.2% | 0.81 | 0.79 | -2.5% |
| 901-992 | <=25/50 | No/Yes | 0.85 | 0.85 | 0.0% | 0.85 | 0.85 | 0.0% | 0.88 | 0.91 | 3.4% |
| 901-992 | <=25/50 | Yes/Yes | 0.75 | 0.76 | 1.3% | 0.75 | 0.76 | 1.3% | 0.73 | 0.72 | -1.4% |
| 806-900 | >=100/300 | No/No | 0.88 | 0.89 | 1.1% | 0.88 | 0.89 | 1.1% | 0.80 | 0.73 | -8.8% |
| 806-900 | >=100/300 | Yes/No | 0.80 | 0.81 | 1.3% | 0.80 | 0.81 | 1.3% | 0.70 | 0.61 | -12.9% |
| 806-900 | >=100/300 | No/Yes | 0.75 | 0.74 | -1.3% | 0.75 | 0.74 | -1.3% | 0.71 | 0.66 | -7.0% |
| 806-900 | >=100/300 | Yes/Yes | 0.67 | 0.66 | -1.5% | 0.67 | 0.66 | -1.5% | 0.60 | 0.53 | -11.7% |
| 806-900 | >25/50,<100/300 | No/No | 0.94 | 0.96 | 2.1% | 0.94 | 0.96 | 2.1% | 0.88 | 0.83 | -5.7% |
| 806-900 | >25/50,<100/300 | Yes/No | 0.83 | 0.85 | 2.4% | 0.83 | 0.85 | 2.4% | 0.74 | 0.67 | -9.5% |
| 806-900 | >25/50,<100/300 | No/Yes | 0.80 | 0.80 | 0.0% | 0.80 | 0.80 | 0.0% | 0.79 | 0.77 | -2.5% |
| 806-900 | >25/50,<100/300 | Yes/Yes | 0.70 | 0.73 | 4.3% | 0.70 | 0.73 | 4.3% | 0.65 | 0.61 | -6.2% |
| 806-900 | <=25/50 | No/No | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% |
| 806-900 | <=25/50 | Yes/No | 0.84 | 0.85 | 1.2% | 0.84 | 0.85 | 1.2% | 0.81 | 0.79 | -2.5% |
| 806-900 | <=25/50 | No/Yes | 0.85 | 0.85 | 0.0% | 0.85 | 0.85 | 0.0% | 0.88 | 0.91 | 3.4% |
| 806-900 | <=25/50 | Yes/Yes | 0.75 | 0.76 | 1.3% | 0.75 | 0.76 | 1.3% | 0.73 | 0.72 | -1.4% |
| 723-805 | >=100/300 | No/No | 0.88 | 0.89 | 1.1% | 0.88 | 0.89 | 1.1% | 0.80 | 0.73 | -8.8% |
| 723-805 | >=100/300 | Yes/No | 0.80 | 0.81 | 1.3% | 0.80 | 0.81 | 1.3% | 0.70 | 0.61 | -12.9% |
| 723-805 | >=100/300 | No/Yes | 0.75 | 0.74 | -1.3% | 0.75 | 0.74 | -1.3% | 0.71 | 0.66 | -7.0% |
| 723-805 | >=100/300 | Yes/Yes | 0.67 | 0.66 | -1.5% | 0.67 | 0.66 | -1.5% | 0.60 | 0.53 | -11.7% |
| 723-805 | >25/50,<100/300 | No/No | 0.94 | 0.96 | 2.1% | 0.94 | 0.96 | 2.1% | 0.88 | 0.83 | -5.7% |
| 723-805 | >25/50,<100/300 | Yes/No | 0.83 | 0.85 | 2.4% | 0.83 | 0.85 | 2.4% | 0.74 | 0.67 | -9.5% |
| 723-805 | >25/50,<100/300 | No/Yes | 0.80 | 0.80 | 0.0% | 0.80 | 0.80 | 0.0% | 0.79 | 0.77 | -2.5% |
| 723-805 | >25/50,<100/300 | Yes/Yes | 0.70 | 0.73 | 4.3% | 0.70 | 0.73 | 4.3% | 0.65 | 0.61 | -6.2% |
| 723-805 | <=25/50 | No/No | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% |
| 723-805 | <=25/50 | Yes/No | 0.84 | 0.85 | 1.2% | 0.84 | 0.85 | 1.2% | 0.81 | 0.79 | -2.5% |
| 723-805 | <=25/50 | No/Yes | 0.85 | 0.85 | 0.0% | 0.85 | 0.85 | 0.0% | 0.88 | 0.91 | 3.4% |
| 723-805 | <=25/50 | Yes/Yes | 0.75 | 0.76 | 1.3% | 0.75 | 0.76 | 1.3% | 0.73 | 0.72 | -1.4% |
| 637-722 | >=100/300 | No/No | 0.88 | 0.89 | 1.1% | 0.88 | 0.89 | 1.1% | 0.80 | 0.73 | -8.8% |
| 637-722 | >=100/300 | Yes/No | 0.80 | 0.81 | 1.3% | 0.80 | 0.81 | 1.3% | 0.70 | 0.61 | -12.9% |
| 637-722 | >=100/300 | No/Yes | 0.75 | 0.74 | -1.3% | 0.75 | 0.74 | -1.3% | 0.71 | 0.66 | -7.0% |
| 637-722 | >=100/300 | Yes/Yes | 0.67 | 0.66 | -1.5% | 0.67 | 0.66 | -1.5% | 0.60 | 0.53 | -11.7% |
| 637-722 | >25/50,<100/300 | No/No | 0.94 | 0.96 | 2.1% | 0.94 | 0.96 | 2.1% | 0.88 | 0.83 | -5.7% |
| 637-722 | >25/50,<100/300 | Yes/No | 0.83 | 0.85 | 2.4% | 0.83 | 0.85 | 2.4% | 0.74 | 0.67 | -9.5% |
| 637-722 | >25/50,<100/300 | No/Yes | 0.80 | 0.80 | 0.0% | 0.80 | 0.80 | 0.0% | 0.79 | 0.77 | -2.5% |
| 637-722 | >25/50,<100/300 | Yes/Yes | 0.70 | 0.73 | 4.3% | 0.70 | 0.73 | 4.3% | 0.65 | 0.61 | -6.2% |
| 637-722 | <=25/50 | No/No | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% |
| 637-722 | <=25/50 | Yes/No | 0.84 | 0.85 | 1.2% | 0.84 | 0.85 | 1.2% | 0.81 | 0.79 | -2.5% |
| 637-722 | <=25/50 | No/Yes | 0.85 | 0.85 | 0.0% | 0.85 | 0.85 | 0.0% | 0.88 | 0.91 | 3.4% |
| 637-722 | <=25/50 | Yes/Yes | 0.75 | 0.76 | 1.3% | 0.75 | 0.76 | 1.3% | 0.73 | 0.72 | -1.4% |
| 551-636 | >=100/300 | No/No | 0.89 | 0.89 | 0.0% | 0.89 | 0.89 | 0.0% | 0.81 | 0.73 | -9.9% |
| 551-636 | >=100/300 | Yes/No | 0.80 | 0.81 | 1.3% | 0.80 | 0.81 | 1.3% | 0.70 | 0.61 | -12.9% |
| 551-636 | >=100/300 | No/Yes | 0.75 | 0.74 | -1.3% | 0.75 | 0.74 | -1.3% | 0.71 | 0.66 | -7.0% |
| 551-636 | >=100/300 | Yes/Yes | 0.67 | 0.66 | -1.5% | 0.67 | 0.66 | -1.5% | 0.60 | 0.53 | -11.7% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Matrix Factors**
**Assumed Effective March 23, 2015**

| | | | Bodily Injury | | | Property Damage | | | Medical Benefits | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Credit | Prior BI Limits | Home Car/ Multi Car | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact |
| 551-636 | >25/50,<100/300 | No/No | 0.95 | 0.96 | 1.1% | 0.95 | 0.96 | 1.1% | 0.88 | 0.83 | -5.7% |
| 551-636 | >25/50,<100/300 | Yes/No | 0.83 | 0.85 | 2.4% | 0.83 | 0.85 | 2.4% | 0.74 | 0.67 | -9.5% |
| 551-636 | >25/50,<100/300 | No/Yes | 0.80 | 0.80 | 0.0% | 0.80 | 0.80 | 0.0% | 0.79 | 0.77 | -2.5% |
| 551-636 | >25/50,<100/300 | Yes/Yes | 0.70 | 0.73 | 4.3% | 0.70 | 0.73 | 4.3% | 0.65 | 0.61 | -6.2% |
| 551-636 | <=25/50 | No/No | 0.99 | 1.00 | 1.0% | 0.99 | 1.00 | 1.0% | 1.00 | 1.00 | 0.0% |
| 551-636 | <=25/50 | Yes/No | 0.85 | 0.85 | 0.0% | 0.85 | 0.85 | 0.0% | 0.82 | 0.79 | -3.7% |
| 551-636 | <=25/50 | No/Yes | 0.85 | 0.85 | 0.0% | 0.85 | 0.85 | 0.0% | 0.88 | 0.91 | 3.4% |
| 551-636 | <=25/50 | Yes/Yes | 0.75 | 0.76 | 1.3% | 0.75 | 0.76 | 1.3% | 0.73 | 0.72 | -1.4% |
| 477-550 | >=100/300 | No/No | 0.89 | 0.89 | 0.0% | 0.89 | 0.89 | 0.0% | 0.81 | 0.73 | -9.9% |
| 477-550 | >=100/300 | Yes/No | 0.80 | 0.81 | 1.3% | 0.80 | 0.81 | 1.3% | 0.70 | 0.61 | -12.9% |
| 477-550 | >=100/300 | No/Yes | 0.75 | 0.74 | -1.3% | 0.75 | 0.74 | -1.3% | 0.71 | 0.66 | -7.0% |
| 477-550 | >=100/300 | Yes/Yes | 0.67 | 0.66 | -1.5% | 0.67 | 0.66 | -1.5% | 0.60 | 0.53 | -11.7% |
| 477-550 | >25/50,<100/300 | No/No | 0.95 | 0.96 | 1.1% | 0.95 | 0.96 | 1.1% | 0.88 | 0.83 | -5.7% |
| 477-550 | >25/50,<100/300 | Yes/No | 0.83 | 0.85 | 2.4% | 0.83 | 0.85 | 2.4% | 0.74 | 0.67 | -9.5% |
| 477-550 | >25/50,<100/300 | No/Yes | 0.80 | 0.80 | 0.0% | 0.80 | 0.80 | 0.0% | 0.79 | 0.77 | -2.5% |
| 477-550 | >25/50,<100/300 | Yes/Yes | 0.71 | 0.73 | 2.8% | 0.71 | 0.73 | 2.8% | 0.65 | 0.61 | -6.2% |
| 477-550 | <=25/50 | No/No | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% |
| 477-550 | <=25/50 | Yes/No | 0.85 | 0.85 | 0.0% | 0.85 | 0.85 | 0.0% | 0.82 | 0.79 | -3.7% |
| 477-550 | <=25/50 | No/Yes | 0.85 | 0.85 | 0.0% | 0.85 | 0.85 | 0.0% | 0.88 | 0.91 | 3.4% |
| 477-550 | <=25/50 | Yes/Yes | 0.75 | 0.76 | 1.3% | 0.75 | 0.76 | 1.3% | 0.73 | 0.72 | -1.4% |
| 400-476 | >=100/300 | No/No | 0.89 | 0.89 | 0.0% | 0.89 | 0.89 | 0.0% | 0.81 | 0.73 | -9.9% |
| 400-476 | >=100/300 | Yes/No | 0.80 | 0.81 | 1.3% | 0.80 | 0.81 | 1.3% | 0.70 | 0.61 | -12.9% |
| 400-476 | >=100/300 | No/Yes | 0.75 | 0.74 | -1.3% | 0.75 | 0.74 | -1.3% | 0.71 | 0.66 | -7.0% |
| 400-476 | >=100/300 | Yes/Yes | 0.67 | 0.66 | -1.5% | 0.67 | 0.66 | -1.5% | 0.60 | 0.53 | -11.7% |
| 400-476 | >25/50,<100/300 | No/No | 0.95 | 0.96 | 1.1% | 0.95 | 0.96 | 1.1% | 0.88 | 0.83 | -5.7% |
| 400-476 | >25/50,<100/300 | Yes/No | 0.83 | 0.85 | 2.4% | 0.83 | 0.85 | 2.4% | 0.74 | 0.67 | -9.5% |
| 400-476 | >25/50,<100/300 | No/Yes | 0.80 | 0.80 | 0.0% | 0.80 | 0.80 | 0.0% | 0.79 | 0.77 | -2.5% |
| 400-476 | >25/50,<100/300 | Yes/Yes | 0.70 | 0.73 | 4.3% | 0.70 | 0.73 | 4.3% | 0.65 | 0.61 | -6.2% |
| 400-476 | <=25/50 | No/No | 0.99 | 1.00 | 1.0% | 0.99 | 1.00 | 1.0% | 1.00 | 1.00 | 0.0% |
| 400-476 | <=25/50 | Yes/No | 0.85 | 0.85 | 0.0% | 0.85 | 0.85 | 0.0% | 0.82 | 0.79 | -3.7% |
| 400-476 | <=25/50 | No/Yes | 0.85 | 0.85 | 0.0% | 0.85 | 0.85 | 0.0% | 0.88 | 0.91 | 3.4% |
| 400-476 | <=25/50 | Yes/Yes | 0.75 | 0.76 | 1.3% | 0.75 | 0.76 | 1.3% | 0.73 | 0.72 | -1.4% |
| 333-399 | >=100/300 | No/No | 0.89 | 0.89 | 0.0% | 0.89 | 0.89 | 0.0% | 0.81 | 0.73 | -9.9% |
| 333-399 | >=100/300 | Yes/No | 0.80 | 0.81 | 1.3% | 0.80 | 0.81 | 1.3% | 0.70 | 0.61 | -12.9% |
| 333-399 | >=100/300 | No/Yes | 0.75 | 0.74 | -1.3% | 0.75 | 0.74 | -1.3% | 0.71 | 0.66 | -7.0% |
| 333-399 | >=100/300 | Yes/Yes | 0.67 | 0.66 | -1.5% | 0.67 | 0.66 | -1.5% | 0.60 | 0.53 | -11.7% |
| 333-399 | >25/50,<100/300 | No/No | 0.95 | 0.96 | 1.1% | 0.95 | 0.96 | 1.1% | 0.88 | 0.83 | -5.7% |
| 333-399 | >25/50,<100/300 | Yes/No | 0.83 | 0.85 | 2.4% | 0.83 | 0.85 | 2.4% | 0.74 | 0.67 | -9.5% |
| 333-399 | >25/50,<100/300 | No/Yes | 0.80 | 0.80 | 0.0% | 0.80 | 0.80 | 0.0% | 0.79 | 0.77 | -2.5% |
| 333-399 | >25/50,<100/300 | Yes/Yes | 0.71 | 0.73 | 2.8% | 0.71 | 0.73 | 2.8% | 0.65 | 0.61 | -6.2% |
| 333-399 | <=25/50 | No/No | 0.99 | 1.00 | 1.0% | 0.99 | 1.00 | 1.0% | 1.00 | 1.00 | 0.0% |
| 333-399 | <=25/50 | Yes/No | 0.85 | 0.85 | 0.0% | 0.85 | 0.85 | 0.0% | 0.82 | 0.79 | -3.7% |
| 333-399 | <=25/50 | No/Yes | 0.85 | 0.85 | 0.0% | 0.85 | 0.85 | 0.0% | 0.88 | 0.91 | 3.4% |
| 333-399 | <=25/50 | Yes/Yes | 0.75 | 0.76 | 1.3% | 0.75 | 0.76 | 1.3% | 0.73 | 0.72 | -1.4% |
| 298-332 | >=100/300 | No/No | 0.89 | 0.89 | 0.0% | 0.89 | 0.89 | 0.0% | 0.81 | 0.73 | -9.9% |
| 298-332 | >=100/300 | Yes/No | 0.80 | 0.81 | 1.3% | 0.80 | 0.81 | 1.3% | 0.70 | 0.61 | -12.9% |
| 298-332 | >=100/300 | No/Yes | 0.76 | 0.74 | -2.6% | 0.76 | 0.74 | -2.6% | 0.72 | 0.66 | -8.3% |
| 298-332 | >=100/300 | Yes/Yes | 0.67 | 0.66 | -1.5% | 0.67 | 0.66 | -1.5% | 0.61 | 0.53 | -13.1% |
| 298-332 | >25/50,<100/300 | No/No | 0.95 | 0.96 | 1.1% | 0.95 | 0.96 | 1.1% | 0.89 | 0.83 | -6.7% |
| 298-332 | >25/50,<100/300 | Yes/No | 0.83 | 0.85 | 2.4% | 0.83 | 0.85 | 2.4% | 0.74 | 0.67 | -9.5% |
| 298-332 | >25/50,<100/300 | No/Yes | 0.80 | 0.80 | 0.0% | 0.80 | 0.80 | 0.0% | 0.79 | 0.77 | -2.5% |
| 298-332 | >25/50,<100/300 | Yes/Yes | 0.71 | 0.73 | 2.8% | 0.71 | 0.73 | 2.8% | 0.65 | 0.61 | -6.2% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Matrix Factors**
**Assumed Effective March 23, 2015**

| | | | Bodily Injury | | | Property Damage | | | Medical Benefits | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Credit | Prior BI Limits | Home Car/ Multi Car | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact |
| 298-332 | <=25/50 | No/No | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% |
| 298-332 | <=25/50 | Yes/No | 0.85 | 0.85 | 0.0% | 0.85 | 0.85 | 0.0% | 0.82 | 0.79 | -3.7% |
| 298-332 | <=25/50 | No/Yes | 0.86 | 0.85 | -1.2% | 0.86 | 0.85 | -1.2% | 0.89 | 0.91 | 2.2% |
| 298-332 | <=25/50 | Yes/Yes | 0.75 | 0.76 | 1.3% | 0.75 | 0.76 | 1.3% | 0.73 | 0.72 | -1.4% |
| 253-297 | >=100/300 | No/No | 0.89 | 0.89 | 0.0% | 0.89 | 0.89 | 0.0% | 0.81 | 0.73 | -9.9% |
| 253-297 | >=100/300 | Yes/No | 0.80 | 0.81 | 1.3% | 0.80 | 0.81 | 1.3% | 0.70 | 0.61 | -12.9% |
| 253-297 | >=100/300 | No/Yes | 0.76 | 0.74 | -2.6% | 0.76 | 0.74 | -2.6% | 0.72 | 0.66 | -8.3% |
| 253-297 | >=100/300 | Yes/Yes | 0.67 | 0.66 | -1.5% | 0.67 | 0.66 | -1.5% | 0.61 | 0.53 | -13.1% |
| 253-297 | >25/50,<100/300 | No/No | 0.95 | 0.96 | 1.1% | 0.95 | 0.96 | 1.1% | 0.89 | 0.83 | -6.7% |
| 253-297 | >25/50,<100/300 | Yes/No | 0.83 | 0.85 | 2.4% | 0.83 | 0.85 | 2.4% | 0.74 | 0.67 | -9.5% |
| 253-297 | >25/50,<100/300 | No/Yes | 0.80 | 0.80 | 0.0% | 0.80 | 0.80 | 0.0% | 0.79 | 0.77 | -2.5% |
| 253-297 | >25/50,<100/300 | Yes/Yes | 0.71 | 0.73 | 2.8% | 0.71 | 0.73 | 2.8% | 0.65 | 0.61 | -6.2% |
| 253-297 | <=25/50 | No/No | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% |
| 253-297 | <=25/50 | Yes/No | 0.85 | 0.85 | 0.0% | 0.85 | 0.85 | 0.0% | 0.82 | 0.79 | -3.7% |
| 253-297 | <=25/50 | No/Yes | 0.86 | 0.85 | -1.2% | 0.86 | 0.85 | -1.2% | 0.88 | 0.91 | 3.4% |
| 253-297 | <=25/50 | Yes/Yes | 0.75 | 0.76 | 1.3% | 0.75 | 0.76 | 1.3% | 0.73 | 0.72 | -1.4% |
| 199-252 | >=100/300 | No/No | 0.89 | 0.89 | 0.0% | 0.89 | 0.89 | 0.0% | 0.81 | 0.73 | -9.9% |
| 199-252 | >=100/300 | Yes/No | 0.80 | 0.81 | 1.3% | 0.80 | 0.81 | 1.3% | 0.70 | 0.61 | -12.9% |
| 199-252 | >=100/300 | No/Yes | 0.76 | 0.74 | -2.6% | 0.76 | 0.74 | -2.6% | 0.72 | 0.66 | -8.3% |
| 199-252 | >=100/300 | Yes/Yes | 0.67 | 0.66 | -1.5% | 0.67 | 0.66 | -1.5% | 0.61 | 0.53 | -13.1% |
| 199-252 | >25/50,<100/300 | No/No | 0.95 | 0.96 | 1.1% | 0.95 | 0.96 | 1.1% | 0.88 | 0.83 | -5.7% |
| 199-252 | >25/50,<100/300 | Yes/No | 0.83 | 0.85 | 2.4% | 0.83 | 0.85 | 2.4% | 0.74 | 0.67 | -9.5% |
| 199-252 | >25/50,<100/300 | No/Yes | 0.80 | 0.80 | 0.0% | 0.80 | 0.80 | 0.0% | 0.79 | 0.77 | -2.5% |
| 199-252 | >25/50,<100/300 | Yes/Yes | 0.71 | 0.73 | 2.8% | 0.71 | 0.73 | 2.8% | 0.65 | 0.61 | -6.2% |
| 199-252 | <=25/50 | No/No | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% |
| 199-252 | <=25/50 | Yes/No | 0.85 | 0.85 | 0.0% | 0.85 | 0.85 | 0.0% | 0.82 | 0.79 | -3.7% |
| 199-252 | <=25/50 | No/Yes | 0.86 | 0.85 | -1.2% | 0.86 | 0.85 | -1.2% | 0.88 | 0.91 | 3.4% |
| 199-252 | <=25/50 | Yes/Yes | 0.75 | 0.76 | 1.3% | 0.75 | 0.76 | 1.3% | 0.73 | 0.72 | -1.4% |
| 191-198 | >=100/300 | No/No | 0.89 | 0.89 | 0.0% | 0.89 | 0.89 | 0.0% | 0.81 | 0.73 | -9.9% |
| 191-198 | >=100/300 | Yes/No | 0.80 | 0.81 | 1.3% | 0.80 | 0.81 | 1.3% | 0.70 | 0.61 | -12.9% |
| 191-198 | >=100/300 | No/Yes | 0.76 | 0.74 | -2.6% | 0.76 | 0.74 | -2.6% | 0.72 | 0.66 | -8.3% |
| 191-198 | >=100/300 | Yes/Yes | 0.67 | 0.66 | -1.5% | 0.67 | 0.66 | -1.5% | 0.61 | 0.53 | -13.1% |
| 191-198 | >25/50,<100/300 | No/No | 0.95 | 0.96 | 1.1% | 0.95 | 0.96 | 1.1% | 0.89 | 0.83 | -6.7% |
| 191-198 | >25/50,<100/300 | Yes/No | 0.83 | 0.85 | 2.4% | 0.83 | 0.85 | 2.4% | 0.74 | 0.67 | -9.5% |
| 191-198 | >25/50,<100/300 | No/Yes | 0.80 | 0.80 | 0.0% | 0.80 | 0.80 | 0.0% | 0.79 | 0.77 | -2.5% |
| 191-198 | >25/50,<100/300 | Yes/Yes | 0.71 | 0.73 | 2.8% | 0.71 | 0.73 | 2.8% | 0.65 | 0.61 | -6.2% |
| 191-198 | <=25/50 | No/No | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% |
| 191-198 | <=25/50 | Yes/No | 0.85 | 0.85 | 0.0% | 0.85 | 0.85 | 0.0% | 0.82 | 0.79 | -3.7% |
| 191-198 | <=25/50 | No/Yes | 0.86 | 0.85 | -1.2% | 0.86 | 0.85 | -1.2% | 0.89 | 0.91 | 2.2% |
| 191-198 | <=25/50 | Yes/Yes | 0.75 | 0.76 | 1.3% | 0.75 | 0.76 | 1.3% | 0.73 | 0.72 | -1.4% |
| 993 | >=100/300 | No/No | 0.89 | 0.89 | 0.0% | 0.89 | 0.89 | 0.0% | 0.81 | 0.73 | -9.9% |
| 993 | >=100/300 | Yes/No | 0.80 | 0.81 | 1.3% | 0.80 | 0.81 | 1.3% | 0.70 | 0.61 | -12.9% |
| 993 | >=100/300 | No/Yes | 0.76 | 0.74 | -2.6% | 0.76 | 0.74 | -2.6% | 0.72 | 0.66 | -8.3% |
| 993 | >=100/300 | Yes/Yes | 0.67 | 0.66 | -1.5% | 0.67 | 0.66 | -1.5% | 0.61 | 0.53 | -13.1% |
| 993 | >25/50,<100/300 | No/No | 0.95 | 0.96 | 1.1% | 0.95 | 0.96 | 1.1% | 0.89 | 0.83 | -6.7% |
| 993 | >25/50,<100/300 | Yes/No | 0.83 | 0.85 | 2.4% | 0.83 | 0.85 | 2.4% | 0.74 | 0.67 | -9.5% |
| 993 | >25/50,<100/300 | No/Yes | 0.80 | 0.80 | 0.0% | 0.80 | 0.80 | 0.0% | 0.79 | 0.77 | -2.5% |
| 993 | >25/50,<100/300 | Yes/Yes | 0.71 | 0.73 | 2.8% | 0.71 | 0.73 | 2.8% | 0.65 | 0.61 | -6.2% |
| 993 | <=25/50 | No/No | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% |
| 993 | <=25/50 | Yes/No | 0.85 | 0.85 | 0.0% | 0.85 | 0.85 | 0.0% | 0.82 | 0.79 | -3.7% |
| 993 | <=25/50 | No/Yes | 0.86 | 0.85 | -1.2% | 0.86 | 0.85 | -1.2% | 0.89 | 0.91 | 2.2% |
| 993 | <=25/50 | Yes/Yes | 0.75 | 0.76 | 1.3% | 0.75 | 0.76 | 1.3% | 0.73 | 0.72 | -1.4% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Matrix Factors**
**Assumed Effective March 23, 2015**

| | | | Bodily Injury | | | Property Damage | | | Medical Benefits | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Credit | Prior BI Limits | Home Car/ Multi Car | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact |
| 999 | >=100/300 | No/No | 0.89 | 0.89 | 0.0% | 0.89 | 0.89 | 0.0% | 0.81 | 0.73 | -9.9% |
| 999 | >=100/300 | Yes/No | 0.80 | 0.81 | 1.3% | 0.80 | 0.81 | 1.3% | 0.70 | 0.61 | -12.9% |
| 999 | >=100/300 | No/Yes | 0.76 | 0.74 | -2.6% | 0.76 | 0.74 | -2.6% | 0.72 | 0.66 | -8.3% |
| 999 | >=100/300 | Yes/Yes | 0.67 | 0.66 | -1.5% | 0.67 | 0.66 | -1.5% | 0.61 | 0.53 | -13.1% |
| 999 | >25/50,<100/300 | No/No | 0.96 | 0.96 | 0.0% | 0.96 | 0.96 | 0.0% | 0.89 | 0.83 | -6.7% |
| 999 | >25/50,<100/300 | Yes/No | 0.83 | 0.85 | 2.4% | 0.83 | 0.85 | 2.4% | 0.74 | 0.67 | -9.5% |
| 999 | >25/50,<100/300 | No/Yes | 0.80 | 0.80 | 0.0% | 0.80 | 0.80 | 0.0% | 0.79 | 0.77 | -2.5% |
| 999 | >25/50,<100/300 | Yes/Yes | 0.72 | 0.73 | 1.4% | 0.72 | 0.73 | 1.4% | 0.66 | 0.61 | -7.6% |
| 999 | <=25/50 | No/No | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% |
| 999 | <=25/50 | Yes/No | 0.85 | 0.85 | 0.0% | 0.85 | 0.85 | 0.0% | 0.82 | 0.79 | -3.7% |
| 999 | <=25/50 | No/Yes | 0.86 | 0.85 | -1.2% | 0.86 | 0.85 | -1.2% | 0.89 | 0.91 | 2.2% |
| 999 | <=25/50 | Yes/Yes | 0.75 | 0.76 | 1.3% | 0.75 | 0.76 | 1.3% | 0.73 | 0.72 | -1.4% |
| | | Total | | | 0.5% | | | 0.5% | | | -4.7% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Matrix Factors**
**Assumed Effective March 23, 2015**

| | | | Comprehensive | | | Collision | | |
|---|---|---|---|---|---|---|---|---|
| Credit | Prior BI Limits | Home Car/ Multi Car | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact |
| 901-992 | >=100/300 | No/No | 0.84 | 0.80 | -4.8% | 0.87 | 0.87 | 0.0% |
| 901-992 | >=100/300 | Yes/No | 0.74 | 0.70 | -5.4% | 0.79 | 0.79 | 0.0% |
| 901-992 | >=100/300 | No/Yes | 0.74 | 0.73 | -1.4% | 0.76 | 0.77 | 1.3% |
| 901-992 | >=100/300 | Yes/Yes | 0.66 | 0.65 | -1.5% | 0.67 | 0.67 | 0.0% |
| 901-992 | >25/50,<100/300 | No/No | 0.90 | 0.87 | -3.3% | 0.93 | 0.93 | 0.0% |
| 901-992 | >25/50,<100/300 | Yes/No | 0.77 | 0.73 | -5.2% | 0.81 | 0.82 | 1.2% |
| 901-992 | >25/50,<100/300 | No/Yes | 0.79 | 0.79 | 0.0% | 0.81 | 0.83 | 2.5% |
| 901-992 | >25/50,<100/300 | Yes/Yes | 0.68 | 0.67 | -1.5% | 0.70 | 0.72 | 2.9% |
| 901-992 | <=25/50 | No/No | 0.99 | 1.00 | 1.0% | 0.99 | 1.00 | 1.0% |
| 901-992 | <=25/50 | Yes/No | 0.82 | 0.80 | -2.4% | 0.84 | 0.84 | 0.0% |
| 901-992 | <=25/50 | No/Yes | 0.88 | 0.91 | 3.4% | 0.86 | 0.88 | 2.3% |
| 901-992 | <=25/50 | Yes/Yes | 0.73 | 0.73 | 0.0% | 0.74 | 0.76 | 2.7% |
| 806-900 | >=100/300 | No/No | 0.84 | 0.80 | -4.8% | 0.87 | 0.87 | 0.0% |
| 806-900 | >=100/300 | Yes/No | 0.74 | 0.70 | -5.4% | 0.79 | 0.79 | 0.0% |
| 806-900 | >=100/300 | No/Yes | 0.74 | 0.73 | -1.4% | 0.76 | 0.77 | 1.3% |
| 806-900 | >=100/300 | Yes/Yes | 0.66 | 0.65 | -1.5% | 0.67 | 0.67 | 0.0% |
| 806-900 | >25/50,<100/300 | No/No | 0.90 | 0.87 | -3.3% | 0.93 | 0.93 | 0.0% |
| 806-900 | >25/50,<100/300 | Yes/No | 0.77 | 0.73 | -5.2% | 0.81 | 0.82 | 1.2% |
| 806-900 | >25/50,<100/300 | No/Yes | 0.79 | 0.79 | 0.0% | 0.81 | 0.83 | 2.5% |
| 806-900 | >25/50,<100/300 | Yes/Yes | 0.68 | 0.67 | -1.5% | 0.70 | 0.72 | 2.9% |
| 806-900 | <=25/50 | No/No | 0.99 | 1.00 | 1.0% | 0.99 | 1.00 | 1.0% |
| 806-900 | <=25/50 | Yes/No | 0.82 | 0.80 | -2.4% | 0.84 | 0.84 | 0.0% |
| 806-900 | <=25/50 | No/Yes | 0.88 | 0.91 | 3.4% | 0.86 | 0.88 | 2.3% |
| 806-900 | <=25/50 | Yes/Yes | 0.73 | 0.73 | 0.0% | 0.74 | 0.76 | 2.7% |
| 723-805 | >=100/300 | No/No | 0.84 | 0.80 | -4.8% | 0.87 | 0.87 | 0.0% |
| 723-805 | >=100/300 | Yes/No | 0.74 | 0.70 | -5.4% | 0.79 | 0.79 | 0.0% |
| 723-805 | >=100/300 | No/Yes | 0.74 | 0.73 | -1.4% | 0.76 | 0.77 | 1.3% |
| 723-805 | >=100/300 | Yes/Yes | 0.66 | 0.65 | -1.5% | 0.67 | 0.67 | 0.0% |
| 723-805 | >25/50,<100/300 | No/No | 0.90 | 0.87 | -3.3% | 0.93 | 0.93 | 0.0% |
| 723-805 | >25/50,<100/300 | Yes/No | 0.77 | 0.73 | -5.2% | 0.81 | 0.82 | 1.2% |
| 723-805 | >25/50,<100/300 | No/Yes | 0.79 | 0.79 | 0.0% | 0.81 | 0.83 | 2.5% |
| 723-805 | >25/50,<100/300 | Yes/Yes | 0.68 | 0.67 | -1.5% | 0.70 | 0.72 | 2.9% |
| 723-805 | <=25/50 | No/No | 0.99 | 1.00 | 1.0% | 0.99 | 1.00 | 1.0% |
| 723-805 | <=25/50 | Yes/No | 0.82 | 0.80 | -2.4% | 0.84 | 0.84 | 0.0% |
| 723-805 | <=25/50 | No/Yes | 0.88 | 0.91 | 3.4% | 0.86 | 0.88 | 2.3% |
| 723-805 | <=25/50 | Yes/Yes | 0.73 | 0.73 | 0.0% | 0.74 | 0.76 | 2.7% |
| 637-722 | >=100/300 | No/No | 0.84 | 0.80 | -4.8% | 0.87 | 0.87 | 0.0% |
| 637-722 | >=100/300 | Yes/No | 0.74 | 0.70 | -5.4% | 0.79 | 0.79 | 0.0% |
| 637-722 | >=100/300 | No/Yes | 0.74 | 0.73 | -1.4% | 0.76 | 0.77 | 1.3% |
| 637-722 | >=100/300 | Yes/Yes | 0.66 | 0.65 | -1.5% | 0.67 | 0.67 | 0.0% |
| 637-722 | >25/50,<100/300 | No/No | 0.90 | 0.87 | -3.3% | 0.93 | 0.93 | 0.0% |
| 637-722 | >25/50,<100/300 | Yes/No | 0.76 | 0.73 | -3.9% | 0.81 | 0.82 | 1.2% |
| 637-722 | >25/50,<100/300 | No/Yes | 0.79 | 0.79 | 0.0% | 0.81 | 0.83 | 2.5% |
| 637-722 | >25/50,<100/300 | Yes/Yes | 0.68 | 0.67 | -1.5% | 0.70 | 0.72 | 2.9% |
| 637-722 | <=25/50 | No/No | 0.99 | 1.00 | 1.0% | 0.99 | 1.00 | 1.0% |
| 637-722 | <=25/50 | Yes/No | 0.82 | 0.80 | -2.4% | 0.84 | 0.84 | 0.0% |
| 637-722 | <=25/50 | No/Yes | 0.88 | 0.91 | 3.4% | 0.86 | 0.88 | 2.3% |
| 637-722 | <=25/50 | Yes/Yes | 0.73 | 0.73 | 0.0% | 0.74 | 0.76 | 2.7% |
| 551-636 | >=100/300 | No/No | 0.84 | 0.80 | -4.8% | 0.88 | 0.87 | -1.1% |
| 551-636 | >=100/300 | Yes/No | 0.75 | 0.70 | -6.7% | 0.79 | 0.79 | 0.0% |
| 551-636 | >=100/300 | No/Yes | 0.75 | 0.73 | -2.7% | 0.77 | 0.77 | 0.0% |
| 551-636 | >=100/300 | Yes/Yes | 0.66 | 0.65 | -1.5% | 0.67 | 0.67 | 0.0% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Matrix Factors**
**Assumed Effective March 23, 2015**

| | | | Comprehensive | | | Collision | | |
|---|---|---|---|---|---|---|---|---|
| Credit | Prior BI Limits | Home Car/ Multi Car | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact |
| 551-636 | >25/50,<100/300 | No/No | 0.90 | 0.87 | -3.3% | 0.93 | 0.93 | 0.0% |
| 551-636 | >25/50,<100/300 | Yes/No | 0.77 | 0.73 | -5.2% | 0.82 | 0.82 | 0.0% |
| 551-636 | >25/50,<100/300 | No/Yes | 0.79 | 0.79 | 0.0% | 0.81 | 0.83 | 2.5% |
| 551-636 | >25/50,<100/300 | Yes/Yes | 0.68 | 0.67 | -1.5% | 0.70 | 0.72 | 2.9% |
| 551-636 | <=25/50 | No/No | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% |
| 551-636 | <=25/50 | Yes/No | 0.82 | 0.80 | -2.4% | 0.84 | 0.84 | 0.0% |
| 551-636 | <=25/50 | No/Yes | 0.88 | 0.91 | 3.4% | 0.87 | 0.88 | 1.1% |
| 551-636 | <=25/50 | Yes/Yes | 0.73 | 0.73 | 0.0% | 0.75 | 0.76 | 1.3% |
| 477-550 | >=100/300 | No/No | 0.84 | 0.80 | -4.8% | 0.88 | 0.87 | -1.1% |
| 477-550 | >=100/300 | Yes/No | 0.75 | 0.70 | -6.7% | 0.79 | 0.79 | 0.0% |
| 477-550 | >=100/300 | No/Yes | 0.75 | 0.73 | -2.7% | 0.77 | 0.77 | 0.0% |
| 477-550 | >=100/300 | Yes/Yes | 0.66 | 0.65 | -1.5% | 0.67 | 0.67 | 0.0% |
| 477-550 | >25/50,<100/300 | No/No | 0.90 | 0.87 | -3.3% | 0.93 | 0.93 | 0.0% |
| 477-550 | >25/50,<100/300 | Yes/No | 0.77 | 0.73 | -5.2% | 0.82 | 0.82 | 0.0% |
| 477-550 | >25/50,<100/300 | No/Yes | 0.79 | 0.79 | 0.0% | 0.81 | 0.83 | 2.5% |
| 477-550 | >25/50,<100/300 | Yes/Yes | 0.68 | 0.67 | -1.5% | 0.71 | 0.72 | 1.4% |
| 477-550 | <=25/50 | No/No | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% |
| 477-550 | <=25/50 | Yes/No | 0.82 | 0.80 | -2.4% | 0.84 | 0.84 | 0.0% |
| 477-550 | <=25/50 | No/Yes | 0.88 | 0.91 | 3.4% | 0.87 | 0.88 | 1.1% |
| 477-550 | <=25/50 | Yes/Yes | 0.73 | 0.73 | 0.0% | 0.75 | 0.76 | 1.3% |
| 400-476 | >=100/300 | No/No | 0.84 | 0.80 | -4.8% | 0.88 | 0.87 | -1.1% |
| 400-476 | >=100/300 | Yes/No | 0.75 | 0.70 | -6.7% | 0.79 | 0.79 | 0.0% |
| 400-476 | >=100/300 | No/Yes | 0.75 | 0.73 | -2.7% | 0.77 | 0.77 | 0.0% |
| 400-476 | >=100/300 | Yes/Yes | 0.66 | 0.65 | -1.5% | 0.67 | 0.67 | 0.0% |
| 400-476 | >25/50,<100/300 | No/No | 0.90 | 0.87 | -3.3% | 0.93 | 0.93 | 0.0% |
| 400-476 | >25/50,<100/300 | Yes/No | 0.77 | 0.73 | -5.2% | 0.82 | 0.82 | 0.0% |
| 400-476 | >25/50,<100/300 | No/Yes | 0.79 | 0.79 | 0.0% | 0.81 | 0.83 | 2.5% |
| 400-476 | >25/50,<100/300 | Yes/Yes | 0.68 | 0.67 | -1.5% | 0.71 | 0.72 | 1.4% |
| 400-476 | <=25/50 | No/No | 0.99 | 1.00 | 1.0% | 0.99 | 1.00 | 1.0% |
| 400-476 | <=25/50 | Yes/No | 0.82 | 0.80 | -2.4% | 0.84 | 0.84 | 0.0% |
| 400-476 | <=25/50 | No/Yes | 0.88 | 0.91 | 3.4% | 0.87 | 0.88 | 1.1% |
| 400-476 | <=25/50 | Yes/Yes | 0.73 | 0.73 | 0.0% | 0.75 | 0.76 | 1.3% |
| 333-399 | >=100/300 | No/No | 0.84 | 0.80 | -4.8% | 0.88 | 0.87 | -1.1% |
| 333-399 | >=100/300 | Yes/No | 0.75 | 0.70 | -6.7% | 0.79 | 0.79 | 0.0% |
| 333-399 | >=100/300 | No/Yes | 0.75 | 0.73 | -2.7% | 0.77 | 0.77 | 0.0% |
| 333-399 | >=100/300 | Yes/Yes | 0.66 | 0.65 | -1.5% | 0.67 | 0.67 | 0.0% |
| 333-399 | >25/50,<100/300 | No/No | 0.90 | 0.87 | -3.3% | 0.93 | 0.93 | 0.0% |
| 333-399 | >25/50,<100/300 | Yes/No | 0.77 | 0.73 | -5.2% | 0.82 | 0.82 | 0.0% |
| 333-399 | >25/50,<100/300 | No/Yes | 0.79 | 0.79 | 0.0% | 0.81 | 0.83 | 2.5% |
| 333-399 | >25/50,<100/300 | Yes/Yes | 0.68 | 0.67 | -1.5% | 0.71 | 0.72 | 1.4% |
| 333-399 | <=25/50 | No/No | 0.99 | 1.00 | 1.0% | 0.99 | 1.00 | 1.0% |
| 333-399 | <=25/50 | Yes/No | 0.82 | 0.80 | -2.4% | 0.84 | 0.84 | 0.0% |
| 333-399 | <=25/50 | No/Yes | 0.88 | 0.91 | 3.4% | 0.87 | 0.88 | 1.1% |
| 333-399 | <=25/50 | Yes/Yes | 0.73 | 0.73 | 0.0% | 0.75 | 0.76 | 1.3% |
| 298-332 | >=100/300 | No/No | 0.85 | 0.80 | -5.9% | 0.88 | 0.87 | -1.1% |
| 298-332 | >=100/300 | Yes/No | 0.75 | 0.70 | -6.7% | 0.79 | 0.79 | 0.0% |
| 298-332 | >=100/300 | No/Yes | 0.76 | 0.73 | -3.9% | 0.78 | 0.77 | -1.3% |
| 298-332 | >=100/300 | Yes/Yes | 0.66 | 0.65 | -1.5% | 0.67 | 0.67 | 0.0% |
| 298-332 | >25/50,<100/300 | No/No | 0.90 | 0.87 | -3.3% | 0.94 | 0.93 | -1.1% |
| 298-332 | >25/50,<100/300 | Yes/No | 0.78 | 0.73 | -6.4% | 0.82 | 0.82 | 0.0% |
| 298-332 | >25/50,<100/300 | No/Yes | 0.79 | 0.79 | 0.0% | 0.81 | 0.83 | 2.5% |
| 298-332 | >25/50,<100/300 | Yes/Yes | 0.68 | 0.67 | -1.5% | 0.71 | 0.72 | 1.4% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Matrix Factors**
**Assumed Effective March 23, 2015**

| | | | Comprehensive | | | Collision | | |
|---|---|---|---|---|---|---|---|---|
| Credit | Prior BI Limits | Home Car/ Multi Car | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact |
| 298-332 | <=25/50 | No/No | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% |
| 298-332 | <=25/50 | Yes/No | 0.83 | 0.80 | -3.6% | 0.85 | 0.84 | -1.2% |
| 298-332 | <=25/50 | No/Yes | 0.88 | 0.91 | 3.4% | 0.87 | 0.88 | 1.1% |
| 298-332 | <=25/50 | Yes/Yes | 0.74 | 0.73 | -1.4% | 0.75 | 0.76 | 1.3% |
| 253-297 | >=100/300 | No/No | 0.85 | 0.80 | -5.9% | 0.88 | 0.87 | -1.1% |
| 253-297 | >=100/300 | Yes/No | 0.75 | 0.70 | -6.7% | 0.79 | 0.79 | 0.0% |
| 253-297 | >=100/300 | No/Yes | 0.76 | 0.73 | -3.9% | 0.78 | 0.77 | -1.3% |
| 253-297 | >=100/300 | Yes/Yes | 0.66 | 0.65 | -1.5% | 0.67 | 0.67 | 0.0% |
| 253-297 | >25/50,<100/300 | No/No | 0.90 | 0.87 | -3.3% | 0.94 | 0.93 | -1.1% |
| 253-297 | >25/50,<100/300 | Yes/No | 0.78 | 0.73 | -6.4% | 0.82 | 0.82 | 0.0% |
| 253-297 | >25/50,<100/300 | No/Yes | 0.79 | 0.79 | 0.0% | 0.81 | 0.83 | 2.5% |
| 253-297 | >25/50,<100/300 | Yes/Yes | 0.68 | 0.67 | -1.5% | 0.71 | 0.72 | 1.4% |
| 253-297 | <=25/50 | No/No | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% |
| 253-297 | <=25/50 | Yes/No | 0.83 | 0.80 | -3.6% | 0.85 | 0.84 | -1.2% |
| 253-297 | <=25/50 | No/Yes | 0.88 | 0.91 | 3.4% | 0.87 | 0.88 | 1.1% |
| 253-297 | <=25/50 | Yes/Yes | 0.74 | 0.73 | -1.4% | 0.75 | 0.76 | 1.3% |
| 199-252 | >=100/300 | No/No | 0.85 | 0.80 | -5.9% | 0.88 | 0.87 | -1.1% |
| 199-252 | >=100/300 | Yes/No | 0.75 | 0.70 | -6.7% | 0.79 | 0.79 | 0.0% |
| 199-252 | >=100/300 | No/Yes | 0.76 | 0.73 | -3.9% | 0.78 | 0.77 | -1.3% |
| 199-252 | >=100/300 | Yes/Yes | 0.66 | 0.65 | -1.5% | 0.67 | 0.67 | 0.0% |
| 199-252 | >25/50,<100/300 | No/No | 0.90 | 0.87 | -3.3% | 0.94 | 0.93 | -1.1% |
| 199-252 | >25/50,<100/300 | Yes/No | 0.78 | 0.73 | -6.4% | 0.82 | 0.82 | 0.0% |
| 199-252 | >25/50,<100/300 | No/Yes | 0.79 | 0.79 | 0.0% | 0.81 | 0.83 | 2.5% |
| 199-252 | >25/50,<100/300 | Yes/Yes | 0.68 | 0.67 | -1.5% | 0.71 | 0.72 | 1.4% |
| 199-252 | <=25/50 | No/No | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% |
| 199-252 | <=25/50 | Yes/No | 0.83 | 0.80 | -3.6% | 0.85 | 0.84 | -1.2% |
| 199-252 | <=25/50 | No/Yes | 0.88 | 0.91 | 3.4% | 0.87 | 0.88 | 1.1% |
| 199-252 | <=25/50 | Yes/Yes | 0.74 | 0.73 | -1.4% | 0.75 | 0.76 | 1.3% |
| 191-198 | >=100/300 | No/No | 0.85 | 0.80 | -5.9% | 0.88 | 0.87 | -1.1% |
| 191-198 | >=100/300 | Yes/No | 0.75 | 0.70 | -6.7% | 0.79 | 0.79 | 0.0% |
| 191-198 | >=100/300 | No/Yes | 0.76 | 0.73 | -3.9% | 0.78 | 0.77 | -1.3% |
| 191-198 | >=100/300 | Yes/Yes | 0.66 | 0.65 | -1.5% | 0.67 | 0.67 | 0.0% |
| 191-198 | >25/50,<100/300 | No/No | 0.91 | 0.87 | -4.4% | 0.94 | 0.93 | -1.1% |
| 191-198 | >25/50,<100/300 | Yes/No | 0.78 | 0.73 | -6.4% | 0.82 | 0.82 | 0.0% |
| 191-198 | >25/50,<100/300 | No/Yes | 0.79 | 0.79 | 0.0% | 0.81 | 0.83 | 2.5% |
| 191-198 | >25/50,<100/300 | Yes/Yes | 0.68 | 0.67 | -1.5% | 0.71 | 0.72 | 1.4% |
| 191-198 | <=25/50 | No/No | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% |
| 191-198 | <=25/50 | Yes/No | 0.83 | 0.80 | -3.6% | 0.85 | 0.84 | -1.2% |
| 191-198 | <=25/50 | No/Yes | 0.89 | 0.91 | 2.2% | 0.87 | 0.88 | 1.1% |
| 191-198 | <=25/50 | Yes/Yes | 0.74 | 0.73 | -1.4% | 0.75 | 0.76 | 1.3% |
| 993 | >=100/300 | No/No | 0.85 | 0.80 | -5.9% | 0.88 | 0.87 | -1.1% |
| 993 | >=100/300 | Yes/No | 0.75 | 0.70 | -6.7% | 0.79 | 0.79 | 0.0% |
| 993 | >=100/300 | No/Yes | 0.76 | 0.73 | -3.9% | 0.78 | 0.77 | -1.3% |
| 993 | >=100/300 | Yes/Yes | 0.66 | 0.65 | -1.5% | 0.67 | 0.67 | 0.0% |
| 993 | >25/50,<100/300 | No/No | 0.91 | 0.87 | -4.4% | 0.94 | 0.93 | -1.1% |
| 993 | >25/50,<100/300 | Yes/No | 0.78 | 0.73 | -6.4% | 0.82 | 0.82 | 0.0% |
| 993 | >25/50,<100/300 | No/Yes | 0.79 | 0.79 | 0.0% | 0.81 | 0.83 | 2.5% |
| 993 | >25/50,<100/300 | Yes/Yes | 0.68 | 0.67 | -1.5% | 0.71 | 0.72 | 1.4% |
| 993 | <=25/50 | No/No | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% |
| 993 | <=25/50 | Yes/No | 0.83 | 0.80 | -3.6% | 0.85 | 0.84 | -1.2% |
| 993 | <=25/50 | No/Yes | 0.89 | 0.91 | 2.2% | 0.87 | 0.88 | 1.1% |
| 993 | <=25/50 | Yes/Yes | 0.74 | 0.73 | -1.4% | 0.75 | 0.76 | 1.3% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Matrix Factors**
**Assumed Effective March 23, 2015**

| | | | Comprehensive | | | Collision | | |
|---|---|---|---|---|---|---|---|---|
| Credit | Prior BI Limits | Home Car/ Multi Car | Current Factor | Selected Factor | Selected Impact | Current Factor | Selected Factor | Selected Impact |
| 999 | >=100/300 | No/No | 0.86 | 0.80 | -7.0% | 0.89 | 0.87 | -2.2% |
| 999 | >=100/300 | Yes/No | 0.75 | 0.70 | -6.7% | 0.80 | 0.79 | -1.3% |
| 999 | >=100/300 | No/Yes | 0.75 | 0.73 | -2.7% | 0.77 | 0.77 | 0.0% |
| 999 | >=100/300 | Yes/Yes | 0.66 | 0.65 | -1.5% | 0.67 | 0.67 | 0.0% |
| 999 | >25/50,<100/300 | No/No | 0.91 | 0.87 | -4.4% | 0.94 | 0.93 | -1.1% |
| 999 | >25/50,<100/300 | Yes/No | 0.77 | 0.73 | -5.2% | 0.82 | 0.82 | 0.0% |
| 999 | >25/50,<100/300 | No/Yes | 0.79 | 0.79 | 0.0% | 0.81 | 0.83 | 2.5% |
| 999 | >25/50,<100/300 | Yes/Yes | 0.68 | 0.67 | -1.5% | 0.71 | 0.72 | 1.4% |
| 999 | <=25/50 | No/No | 1.00 | 1.00 | 0.0% | 1.00 | 1.00 | 0.0% |
| 999 | <=25/50 | Yes/No | 0.83 | 0.80 | -3.6% | 0.85 | 0.84 | -1.2% |
| 999 | <=25/50 | No/Yes | 0.88 | 0.91 | 3.4% | 0.87 | 0.88 | 1.1% |
| 999 | <=25/50 | Yes/Yes | 0.74 | 0.73 | -1.4% | 0.75 | 0.76 | 1.3% |
| | | Total | | | -0.7% | | | 0.9% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Accident Free Discount**
**Assumed Effective March 23, 2015**

| Coverage | Accident Free | Current Factor | Selected Factor | Selected Impact |
|---|---|---|---|---|
| Bodily Injury | Yes | 0.90 | 0.85 | -5.6% |
| | No | 1.00 | 1.00 | 0.0% |
| Bodily Injury Total | | | | -3.9% |
| Property Damage | Yes | 0.90 | 0.85 | -5.6% |
| | No | 1.00 | 1.00 | 0.0% |
| Property Damage Total | | | | -3.9% |
| Medical Benefits | Yes | 0.90 | 0.85 | -5.6% |
| | No | 1.00 | 1.00 | 0.0% |
| Medical Benefits Total | | | | -4.1% |
| Collision | Yes | 0.90 | 0.85 | -5.6% |
| | No | 1.00 | 1.00 | 0.0% |
| Collision Total | | | | -3.8% |
| Comprehensive | Yes | 0.90 | 0.85 | -5.6% |
| | No | 1.00 | 1.00 | 0.0% |
| Comprehensive Total | | | | -3.9% |

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November 21, 2014

Jay Bradford
Arkansas Insurance Department
Commissioner of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

Attention: Alexa Grissom

Re: Nationwide Property & Casualty Insurance Company, NAIC No. 37877
Nationwide Mutual Insurance Company, NAIC No. 23787
File No. 15A-10563AR-AMC
SERFF Tracking Number NWPC-129745201

Dear Ms. Grissom:

Please find below our response to your November 20, 2014 questions concerning our rate/ rule filing referenced above. Your original objections are included in bold for your convenience.

**1. Please submit the territories as follows: Territory name/number and all zip codes in such territory listed under the heading.**

The attached Exhibit I shows our territory definitions as proposed territory followed by a list of all zip codes in the proposed territory.

**2. Furthermore, since the increase requested is 6 percent or higher it must be reviewed with the Commissioner.**

We understand this filing will be reviewed by the Commissioner.

Please contact me at (614) 677-4460 or at (800) 882-2822, extension 74460, with any questions. I may also be reached via facsimile at (614) 249-5113 or via e-mail at *coxa1@nationwide.com*.

Sincerely,

Audrey Cox
Sr. Pricing Analyst

AMC/am
Attachments

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Nationwide Property & Casualty Insurance Company**
**Assumed Effective March 23, 2015**
**Proposed Territory Definitions**

| Proposed Territory | ZIP | ZIP | ZIP | ZIP | ZIP | ZIP | ZIP |
|---|---|---|---|---|---|---|---|
| 201 | 72711 | 72712 | 72714 | 72715 | 72718 | 72732 | 72733 |
| | 72739 | 72745 | 72751 | 72756 | 72758 | | |
| 202 | 71721 | 71722 | 71725 | 71728 | 71740 | 71743 | 71749 |
| | 71752 | 71753 | 71754 | 71762 | 71763 | 71764 | 71770 |
| | 71772 | 71801 | 71802 | 71825 | 71826 | 71827 | 71828 |
| | 71831 | 71835 | 71838 | 71845 | 71847 | 71853 | 71855 |
| | 71857 | 71858 | 71859 | 71860 | 71861 | 71862 | 71864 |
| | 71865 | 71922 | 71923 | 71941 | 71942 | 71962 | 71998 |
| | 71999 | | | | | | |
| 203 | 71929 | 71933 | 71949 | 71956 | 71968 | 72105 | |
| 204 | 71820 | 71822 | 71823 | 71832 | 71833 | 71836 | 71841 |
| | 71842 | 71846 | 71851 | 71852 | 71866 | 71920 | 71921 |
| | 71935 | 71940 | 71943 | 71950 | 71952 | 71957 | 71958 |
| | 71959 | 71960 | 71961 | 71965 | 71969 | 71970 | 71971 |
| | 72025 | 72827 | 72828 | 72838 | 72841 | 72853 | 72857 |
| | 72860 | 72926 | 72950 | | | | |
| 205 | 71701 | 71711 | 71726 | 71751 | 71758 | | |
| 206 | 72084 | 72104 | | | | | |
| 207 | 72412 | 72425 | 72436 | 72443 | 72450 | 72451 | 72474 |
| 208 | 72413 | 72416 | 72422 | 72424 | 72430 | 72433 | 72435 |
| | 72441 | 72444 | 72445 | 72449 | 72453 | 72454 | 72455 |
| | 72456 | 72457 | 72458 | 72461 | 72462 | 72464 | 72465 |
| | 72476 | 72478 | | | | | |
| 209 | 72313 | 72315 | 72319 | 72321 | 72325 | 72329 | 72330 |
| | 72338 | 72339 | 72350 | 72351 | 72358 | 72370 | 72377 |
| | 72384 | 72391 | 72395 | 72401 | 72402 | 72404 | 72411 |
| | 72414 | 72417 | 72419 | 72426 | 72428 | 72437 | 72438 |
| | 72442 | 72447 | 72467 | | | | |
| 210 | 72036 | 72074 | 72101 | 72123 | 72324 | 72331 | 72332 |
| | 72348 | 72373 | 72376 | 72387 | 72392 | 72396 | |
| 211 | 72005 | 72006 | 72010 | 72014 | 72059 | 72081 | 72121 |
| | 72139 | 72165 | 72179 | 72347 | 72429 | 72471 | 72475 |
| | 72479 | 72501 | 72522 | 72523 | 72524 | 72527 | 72534 |
| | 72550 | 72553 | 72555 | 72560 | 72562 | 72564 | 72567 |
| | 72569 | 72575 | 72579 | | | | |
| 212 | 72020 | 72043 | 72075 | 72112 | 72169 | 72410 | 72415 |
| | 72421 | 72427 | 72431 | 72434 | 72440 | 72459 | 72460 |
| | 72466 | 72469 | 72470 | 72473 | 72521 | 72568 | 72571 |
| | 72572 | 72576 | | | | | |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Nationwide Property & Casualty Insurance Company**
**Assumed Effective March 23, 2015**
**Proposed Territory Definitions**

| Proposed Territory | ZIP | ZIP | ZIP | ZIP | ZIP | ZIP | ZIP |
|---|---|---|---|---|---|---|---|
| 213 | 72482 | 72512 | 72513 | 72515 | 72517 | 72519 | 72520 |
| | 72525 | 72528 | 72529 | 72531 | 72532 | 72533 | 72536 |
| | 72537 | 72538 | 72539 | 72540 | 72542 | 72544 | 72554 |
| | 72556 | 72561 | 72565 | 72566 | 72573 | 72577 | 72578 |
| | 72583 | 72584 | 72585 | 72587 | 72617 | 72623 | 72657 |
| | 72658 | 72663 | 72680 | | | | |
| 214 | 71635 | 71638 | 71640 | 71646 | 71647 | 71653 | 71661 |
| | 71663 | 71676 | 71747 | | | | |
| 215 | 71630 | 71654 | 71658 | 71666 | 71675 | | |
| 216 | 71631 | 71651 | 71652 | 71660 | 71665 | 71667 | 71671 |
| | 71720 | 71724 | 71730 | 71742 | 71744 | 71745 | 71748 |
| | 71750 | 71765 | 71766 | | | | |
| 217 | 71601 | 71602 | 71603 | 71611 | 71612 | 71613 | 71642 |
| | 71656 | 71657 | 71659 | 72057 | 72150 | 71655 | |
| 218 | 71639 | 71662 | 71670 | 71674 | 71677 | 72004 | 72055 |
| | 72073 | 72079 | 72152 | 72166 | 72168 | 72170 | 72175 |
| | 72182 | 72328 | 72366 | 72367 | 72374 | 72379 | 72383 |
| 219 | 71643 | 71644 | 71678 | 72003 | 72026 | 72029 | 72038 |
| | 72042 | 72048 | 72069 | 72072 | 72134 | 72140 | 72160 |
| | 72311 | 72333 | 72353 | 72389 | | | |
| 220 | 72312 | 72342 | 72352 | 72355 | 72360 | 72390 | |
| 221 | 72015 | 72018 | 72019 | 72122 | 72126 | 72167 | |
| 222 | 72001 | 72027 | 72030 | 72063 | 72070 | 72080 | 72110 |
| | 72125 | 72156 | 72157 | 72823 | | | |
| 223 | 72011 | 72022 | 72065 | 72089 | 72103 | 72128 | 72129 |
| | 72180 | | | | | | |
| 224 | 72013 | 72028 | 72031 | 72044 | 72067 | 72088 | 72130 |
| | 72131 | 72141 | 72153 | 72530 | 72543 | 72546 | 72581 |
| | 72679 | | | | | | |
| 225 | 72039 | 72051 | 72058 | 72061 | 72137 | 72181 | |
| 226 | 72052 | 72068 | 72082 | 72085 | 72143 | 72145 | 72149 |
| | 72178 | | | | | | |
| 227 | 72076 | 72078 | 72099 | 72116 | 72118 | 72120 | 72124 |
| | 72190 | 72199 | 72207 | 72217 | | | |
| 228 | 72016 | 72032 | 72033 | 72034 | 72035 | 72106 | 72107 |
| | 72127 | | | | | | |
| 229 | 72007 | 72012 | 72023 | 72045 | 72047 | 72060 | 72066 |
| | 72102 | 72111 | 72136 | 72173 | 72176 | | |
| 230 | 72017 | 72021 | 72024 | 72040 | 72041 | 72064 | 72086 |
| | 72108 | | | | | | |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Nationwide Property & Casualty Insurance Company**
**Assumed Effective March 23, 2015**
**Proposed Territory Definitions**

| Proposed Territory | ZIP | ZIP | ZIP | ZIP | ZIP | ZIP | ZIP |
|---|---|---|---|---|---|---|---|
| 231 | 72626 | 72630 | 72633 | 72634 | 72635 | 72640 | 72642 |
| | 72644 | 72650 | 72651 | 72653 | 72654 | 72661 | 72668 |
| | 72669 | 72672 | 72677 | 72682 | 72687 | | |
| 232 | 72820 | 72821 | 72826 | 72832 | 72840 | 72852 | 72854 |
| | 72855 | 72863 | 72928 | 72943 | 72949 | 72951 | |
| 233 | 72601 | 72602 | 72611 | 72615 | 72616 | 72619 | 72624 |
| | 72628 | 72629 | 72636 | 72638 | 72639 | 72641 | 72645 |
| | 72648 | 72655 | 72660 | 72662 | 72666 | 72670 | 72675 |
| | 72683 | 72685 | 72686 | 72742 | 72752 | 72760 | 72776 |
| 234 | 72613 | 72631 | 72632 | 72721 | 72738 | 72740 | 72773 |
| 235 | 72801 | 72802 | 72812 | 72824 | 72829 | 72830 | 72833 |
| | 72834 | 72835 | 72837 | 72839 | 72842 | 72843 | 72845 |
| | 72846 | 72847 | 72851 | 72856 | 72858 | 72865 | |
| 236 | 72921 | 72932 | 72935 | 72944 | 72947 | 72948 | 72952 |
| | 72955 | 72956 | 72957 | | | | |
| 237 | 72927 | 72930 | 72933 | 72958 | | | |
| 238 | 71932 | 71937 | 71944 | 71945 | 71953 | 71972 | 71973 |
| 239 | 72901 | 72903 | 72904 | 72906 | 72908 | 72913 | 72914 |
| | 72916 | 72917 | 72918 | | | | |
| 240 | 72905 | 72923 | 72936 | 72937 | 72938 | 72940 | 72941 |
| | 72945 | | | | | | |
| 241 | 71834 | 71837 | 71839 | 71840 | 71854 | | |
| 242 | 72037 | 72046 | 72083 | 72132 | | | |
| 243 | 72053 | 72142 | 72164 | 72183 | 72204 | 72206 | 72209 |
| | 72214 | 72216 | 72219 | 72295 | | | |
| 244 | 72114 | 72115 | 72119 | 72201 | 72202 | 72205 | 72210 |
| | 72211 | 72212 | 72215 | 72222 | 72223 | 72225 | 72227 |
| | 72260 | | | | | | |
| 245 | 72002 | 72135 | | | | | |
| 246 | 72301 | 72303 | 72327 | 72364 | | | |
| 247 | 71901 | 71902 | 71903 | 71913 | 71914 | 71964 | 72087 |
| 248 | 72753 | 72774 | 72959 | | | | |
| 249 | 72722 | 72734 | 72747 | 72761 | 72768 | | |
| 250 | 72701 | 72703 | 72704 | 72717 | 72719 | 72727 | 72728 |
| | 72729 | 72730 | 72735 | 72736 | 72737 | 72741 | 72744 |
| | 72749 | 72762 | 72764 | 72765 | 72766 | 72769 | 72770 |
| | 72934 | 72946 | | | | | |
| 251 | 72113 | 72117 | | | | | |
| 252 | 72354 | 72365 | 72386 | 72432 | 72472 | | |
| 253 | 72320 | 72322 | 72326 | 72335 | 72336 | 72340 | 72346 |
| | 72359 | 72368 | 72372 | 72394 | | | |
| 254 | 71909 | 71910 | | | | | |

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December 18, 2014

Jay Bradford
Arkansas Insurance Department
Commissioner of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

Attention: Alexa Grissom

Re: Nationwide Property & Casualty Insurance Company, NAIC No. 37877
Nationwide Mutual Insurance Company, NAIC No. 23787
File No. 15A-10563AR-AMC
SERFF Tracking Number NWPC-129745201

Dear Ms. Grissom:

Please find attached an amendment to our original filing. Per our e-mail discussions we are amending the overall rate level to a 5% and are amending our territorial base rates accordingly. We have attached the corresponding revised exhibits, revised manual pages, and revised form RF-1.

Please contact me at (614) 677-4460 or at (800) 882-2822, extension 74460, with any questions. I may also be reached via facsimile at (614) 249-5113 or via e-mail at *coxa1@nationwide.com*.

Sincerely,

Audrey Cox
Sr. Pricing Analyst

AMC/atm
Attachments

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**Arkansas Personal Automobile**
**Income Summary**
**Assumed Effective Date of March 23, 2015**

| Company | Coverage | Indicated Change | Proposed Change |
|---|---|---|---|
| Nationwide Mutual | Bodily Injury | 10.1% | 5.0% |
| | Property Damage | 23.3% | 8.0% |
| | Medical Benefits | 19.1% | 8.0% |
| | Uninsured Motorists - Property Damage | 2.3% | 0.0% |
| | Underinsured Motorists - Bodily Injury | 3.5% | 0.0% |
| | Liability Total | 14.6% | 5.6% |
| | Comprehensive | 7.8% | 3.8% |
| | Collision | 8.6% | 4.6% |
| | Physical Damage Total | 8.4% | 4.4% |
| | Loss of Use | 6.5% | 0.0% |
| | Minor Coverage Total | 6.5% | 0.0% |
| **Nationwide Mutual Total** | | **11.9%** | **5.0%** |
| Nationwide Property & Casualty | Bodily Injury | 10.1% | 5.0% |
| | Property Damage | 23.3% | 8.0% |
| | Medical Benefits | 19.1% | 8.0% |
| | Uninsured Motorists - Property Damage | 2.3% | 0.0% |
| | Underinsured Motorists - Bodily Injury | 3.5% | 0.0% |
| | Liability Total | 14.3% | 5.5% |
| | Comprehensive | 7.8% | 3.9% |
| | Collision | 8.6% | 4.7% |
| | Physical Damage Total | 8.4% | 4.5% |
| | Loss of Use | 6.5% | 0.0% |
| | Minor Coverage Total | 6.5% | 0.0% |
| **Nationwide Property & Casualty Total** | | **11.7%** | **5.0%** |
| All Companies | Bodily Injury | 10.1% | 5.0% |
| | Property Damage | 23.3% | 8.0% |
| | Medical Benefits | 19.1% | 8.0% |
| | Uninsured Motorists - Property Damage | 2.3% | 0.0% |
| | Underinsured Motorists - Bodily Injury | 3.5% | 0.0% |
| | Liability Total | 14.5% | 5.6% |
| | Comprehensive | 7.8% | 3.8% |
| | Collision | 8.6% | 4.6% |
| | Physical Damage Total | 8.4% | 4.4% |
| | Loss of Use | 6.5% | 0.0% |
| | Minor Coverage Total | 6.5% | 0.0% |
| **Total** | | **11.8%** | **5.0%** |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**All Coverages**
**Selected Combined Indices Assumed Effective March 23, 2015**

| Proposed Territory | Current Territory | Bodily Injury | Property Damage | Medical Benefits | Comprehensive | Collision | Loss of Use | Uninsured/ Underinsured Motorists - Bodily Injury | Uninsured Motorists - Property Damage | Total |
|---|---|---|---|---|---|---|---|---|---|---|
| 201 | 049 | 12.2% | 5.3% | 2.1% | -9.9% | 5.2% | 0.0% | 0.0% | 0.0% | 4.2% |
| 201 | 050 | 4.6% | 7.8% | 7.6% | 3.4% | 4.4% | 0.0% | 0.0% | 0.0% | 4.8% |
| 201 | 066 | 8.1% | 25.3% | 10.8% | -16.5% | 8.8% | 0.0% | 0.0% | 0.0% | -35.4% |
| 202 | 007 | 14.0% | 11.4% | 10.9% | 3.2% | -4.4% | 0.0% | 0.0% | 0.0% | 5.2% |
| 202 | 025 | 9.8% | 17.7% | 40.3% | 63.2% | 5.8% | 0.0% | 0.0% | 0.0% | 16.6% |
| 202 | 040 | -8.5% | -1.7% | 6.7% | 52.0% | -5.5% | 0.0% | 0.0% | 0.0% | 3.6% |
| 202 | 062 | 5.1% | 8.2% | 8.4% | 4.4% | 5.0% | 0.0% | 0.0% | 0.0% | 5.2% |
| 203 | 034 | 4.8% | 7.9% | 7.8% | 3.7% | 4.4% | 0.0% | 0.0% | 0.0% | 4.9% |
| 203 | 035 | 5.5% | 1.5% | 8.0% | 4.0% | 12.6% | 0.0% | 0.0% | 0.0% | 5.1% |
| 203 | 040 | 16.6% | 10.3% | 6.9% | -4.2% | 4.4% | 0.0% | 0.0% | 0.0% | 7.7% |
| 203 | 062 | 37.0% | 22.3% | 8.6% | -29.3% | 16.6% | 0.0% | 0.0% | 0.0% | 15.5% |
| 204 | 034 | -16.2% | -3.5% | 7.2% | 65.8% | -5.3% | 0.0% | 0.0% | 0.0% | 5.9% |
| 204 | 040 | -8.4% | -1.6% | 6.3% | 51.2% | -5.4% | 0.0% | 0.0% | 0.0% | 3.0% |
| 204 | 058 | -1.2% | 0.3% | 13.5% | 76.8% | 0.8% | 0.0% | 0.0% | 0.0% | -0.5% |
| 204 | 061 | 29.1% | 42.9% | 26.7% | 55.1% | 37.7% | 0.0% | 0.0% | 0.0% | 35.3% |
| 204 | 062 | 5.1% | 8.2% | 7.9% | 4.5% | 5.2% | 0.0% | 0.0% | 0.0% | 5.3% |
| 204 | 066 | 5.3% | 11.9% | 16.4% | 56.1% | 4.9% | 0.0% | 0.0% | 0.0% | 13.1% |
| 205 | 007 | 13.7% | 11.0% | 10.3% | 2.9% | -5.0% | 0.0% | 0.0% | 0.0% | 2.9% |
| 205 | 062 | 4.6% | 7.8% | 7.9% | 4.1% | 4.5% | 0.0% | 0.0% | 0.0% | 4.9% |
| 206 | 035 | -4.7% | -0.6% | 8.8% | 13.1% | 12.7% | 0.0% | 0.0% | 0.0% | 2.8% |
| 206 | 040 | 4.7% | 7.7% | 7.7% | 3.8% | 4.5% | 0.0% | 0.0% | 0.0% | 4.8% |
| 206 | 062 | 21.9% | 19.3% | 9.4% | -24.9% | 16.8% | 0.0% | 0.0% | 0.0% | 3.1% |
| 206 | 067 | 4.5% | 11.9% | 8.7% | 22.4% | 18.7% | 0.0% | 0.0% | 0.0% | 12.2% |
| 206 | 068 | -8.0% | 0.4% | 4.3% | 15.4% | -2.6% | 0.0% | 0.0% | 0.0% | -1.7% |
| 207 | 053 | 4.7% | 7.4% | 7.8% | 3.8% | 4.3% | 0.0% | 0.0% | 0.0% | 4.7% |
| 207 | 065 | 0.4% | -3.0% | 0.7% | 7.8% | 3.1% | 0.0% | 0.0% | 0.0% | 1.5% |
| 208 | 053 | 9.6% | 20.9% | 16.3% | 0.1% | 5.6% | 0.0% | 0.0% | 0.0% | 9.5% |
| 208 | 065 | 4.9% | 8.0% | 8.2% | 3.9% | 4.5% | 0.0% | 0.0% | 0.0% | 5.0% |
| 209 | 028 | 5.8% | 9.0% | 13.9% | 5.9% | 5.4% | 0.0% | 0.0% | 0.0% | 6.3% |
| 209 | 053 | 9.6% | 20.6% | 16.1% | 0.0% | 5.6% | 0.0% | 0.0% | 0.0% | 8.5% |
| 209 | 065 | 4.9% | 7.9% | 8.0% | 3.8% | 4.4% | 0.0% | 0.0% | 0.0% | 4.9% |
| 210 | 028 | 5.6% | 8.9% | 13.8% | 5.8% | 5.4% | 0.0% | 0.0% | 0.0% | 6.1% |
| 210 | 052 | 12.6% | 24.5% | 26.3% | -0.2% | 4.7% | 0.0% | 0.0% | 0.0% | 10.2% |
| 210 | 063 | 15.3% | 22.0% | 19.3% | 6.4% | 8.5% | 0.0% | 0.0% | 0.0% | 0.0% |
| 210 | 065 | 4.8% | 7.8% | 7.9% | 3.7% | 4.4% | 0.0% | 0.0% | 0.0% | 5.0% |
| 211 | 064 | 23.6% | 26.0% | 33.3% | 14.0% | 8.0% | 0.0% | 0.0% | 0.0% | 16.1% |
| 211 | 065 | 5.1% | 8.3% | 8.2% | 4.1% | 4.8% | 0.0% | 0.0% | 0.0% | 5.3% |
| 212 | 065 | 6.1% | 9.4% | 9.4% | 5.0% | 5.8% | 0.0% | 0.0% | 0.0% | 6.2% |
| 213 | 065 | 4.7% | 7.7% | 7.8% | 3.6% | 4.3% | 0.0% | 0.0% | 0.0% | 4.8% |
| 213 | 066 | 28.3% | 27.2% | 30.9% | 7.9% | 5.8% | 0.0% | 0.0% | 0.0% | 17.1% |
| 214 | 007 | 13.4% | 10.7% | 10.1% | 2.9% | -5.0% | 0.0% | 0.0% | 0.0% | 3.4% |
| 214 | 036 | -22.1% | -3.4% | -7.6% | 7.2% | -5.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| 214 | 062 | 4.5% | 7.6% | 7.7% | 4.2% | 4.5% | 0.0% | 0.0% | 0.0% | 4.7% |
| 215 | 036 | 5.1% | 7.8% | 8.3% | 3.9% | 4.6% | 0.0% | 0.0% | 0.0% | 5.0% |
| 215 | 062 | 52.0% | 21.1% | 28.5% | 1.1% | 15.7% | 0.0% | 0.0% | 0.0% | 0.0% |
| 216 | 007 | 5.0% | 8.0% | 8.1% | 4.4% | 4.9% | 0.0% | 0.0% | 0.0% | 5.0% |
| 216 | 024 | -20.2% | 7.4% | -9.2% | 88.0% | 24.2% | 0.0% | 0.0% | 0.0% | 17.7% |
| 216 | 036 | -24.7% | -5.0% | -8.5% | 8.7% | 4.9% | 0.0% | 0.0% | 0.0% | -5.0% |
| 216 | 062 | -2.4% | 5.1% | 5.9% | 5.6% | 15.1% | 0.0% | 0.0% | 0.0% | 5.9% |
| 217 | 024 | 5.0% | 7.7% | 8.2% | 3.7% | 4.4% | 0.0% | 0.0% | 0.0% | 4.8% |
| 217 | 036 | -3.1% | -5.2% | 9.2% | -32.9% | -11.3% | 0.0% | 0.0% | 0.0% | -11.2% |
| 217 | 062 | 37.1% | 5.3% | 29.3% | -34.3% | -2.9% | 0.0% | 0.0% | 0.0% | 1.6% |
| 217 | 067 | 16.4% | -0.7% | 28.4% | 1.7% | -1.5% | 0.0% | 0.0% | 0.0% | 4.9% |
| 217 | 068 | 1.6% | -10.1% | 22.7% | -3.7% | -17.7% | 0.0% | 0.0% | 0.0% | -9.6% |
| 218 | 024 | 6.3% | 9.4% | 9.8% | 4.8% | 5.6% | 0.0% | 0.0% | 0.0% | 6.1% |
| 218 | 036 | -1.9% | -3.7% | 10.8% | -35.3% | -10.5% | 0.0% | 0.0% | 0.0% | -11.1% |
| 218 | 062 | 38.5% | 7.0% | 30.5% | -36.9% | -2.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| 218 | 063 | 23.9% | 6.3% | 28.3% | -11.9% | 0.0% | 0.0% | 0.0% | 0.0% | 5.6% |
| 218 | 065 | 12.3% | -4.9% | 16.0% | -14.2% | -3.8% | 0.0% | 0.0% | 0.0% | -1.4% |
| 218 | 067 | 17.7% | 0.9% | 29.6% | 2.6% | -0.5% | 0.0% | 0.0% | 0.0% | 0.0% |
| 219 | 024 | -9.4% | 11.1% | -7.3% | 24.4% | 10.7% | 0.0% | 0.0% | 0.0% | 0.0% |
| 219 | 036 | -16.0% | -2.9% | -6.5% | -24.8% | -7.1% | 0.0% | 0.0% | 0.0% | 0.0% |
| 219 | 062 | 16.6% | 8.5% | 9.9% | -26.7% | 2.3% | 0.0% | 0.0% | 0.0% | 1.1% |
| 219 | 063 | 4.8% | 7.8% | 8.1% | 4.0% | 4.6% | 0.0% | 0.0% | 0.0% | 4.8% |
| 219 | 065 | -4.6% | -4.2% | -2.2% | 1.2% | 0.4% | 0.0% | 0.0% | 0.0% | 0.0% |
| 219 | 067 | -0.2% | 2.0% | 9.2% | 21.7% | 4.0% | 0.0% | 0.0% | 0.0% | 4.3% |
| 220 | 036 | 5.7% | 8.6% | 8.8% | 4.4% | 5.1% | 0.0% | 0.0% | 0.0% | 5.5% |
| 220 | 052 | 30.8% | 23.1% | 33.7% | 37.5% | 14.1% | 0.0% | 0.0% | 0.0% | 22.7% |
| 221 | 035 | 9.0% | 6.9% | 12.6% | 1.9% | 21.5% | 0.0% | 0.0% | 0.0% | 0.0% |
| 221 | 040 | 20.7% | 16.3% | 11.4% | -6.0% | 12.4% | 0.0% | 0.0% | 0.0% | 11.5% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**All Coverages**
**Selected Combined Indices Assumed Effective March 23, 2015**

| Proposed Territory | Current Territory | Bodily Injury | Property Damage | Medical Benefits | Comprehensive | Collision | Loss of Use | Uninsured/ Underinsured Motorists - Bodily Injury | Uninsured Motorists - Property Damage | Total |
|---|---|---|---|---|---|---|---|---|---|---|
| 221 | 054 | -2.7% | -4.8% | 1.9% | 22.2% | 0.9% | 0.0% | 0.0% | 0.0% | 1.6% |
| 221 | 056 | 7.4% | 3.5% | 16.7% | 20.7% | 26.2% | 0.0% | 0.0% | 0.0% | 10.0% |
| 221 | 066 | 42.5% | 34.3% | 22.2% | -3.5% | 25.5% | 0.0% | 0.0% | 0.0% | 24.7% |
| 221 | 067 | 20.4% | 20.9% | 12.5% | 9.7% | 28.0% | 0.0% | 0.0% | 0.0% | 18.2% |
| 221 | 068 | 5.0% | 8.0% | 7.8% | 3.7% | 4.6% | 0.0% | 0.0% | 0.0% | 5.0% |
| 222 | 058 | -1.9% | -3.5% | 4.9% | 15.3% | 0.4% | 0.0% | 0.0% | 0.0% | 0.9% |
| 222 | 060 | -8.7% | -13.2% | 2.7% | 13.3% | 2.2% | 0.0% | 0.0% | 0.0% | -4.1% |
| 222 | 066 | 4.5% | 7.4% | 7.5% | 3.6% | 4.4% | 0.0% | 0.0% | 0.0% | 4.5% |
| 223 | 040 | 21.4% | 16.9% | 12.4% | -5.5% | 13.1% | 0.0% | 0.0% | 0.0% | 14.7% |
| 223 | 057 | -15.1% | 4.0% | -13.4% | -4.1% | 17.4% | 0.0% | 0.0% | 0.0% | -0.3% |
| 223 | 067 | 21.2% | 21.7% | 13.5% | 10.2% | 28.9% | 0.0% | 0.0% | 0.0% | 20.2% |
| 223 | 068 | 5.4% | 8.5% | 8.6% | 4.2% | 5.1% | 0.0% | 0.0% | 0.0% | 5.4% |
| 224 | 058 | 2.4% | -1.6% | 4.4% | 10.3% | -0.8% | 0.0% | 0.0% | 0.0% | 0.5% |
| 224 | 060 | -5.1% | -11.7% | 2.2% | 8.4% | 1.0% | 0.0% | 0.0% | 0.0% | -3.8% |
| 224 | 064 | 5.1% | 8.0% | 7.9% | 3.9% | 4.6% | 0.0% | 0.0% | 0.0% | 4.9% |
| 224 | 065 | -9.5% | -5.9% | -10.4% | -4.9% | 1.6% | 0.0% | 0.0% | 0.0% | -4.9% |
| 224 | 066 | 9.4% | 9.9% | 7.0% | -1.0% | 3.1% | 0.0% | 0.0% | 0.0% | 5.5% |
| 225 | 060 | 5.0% | 8.3% | 7.7% | 3.7% | 4.4% | 0.0% | 0.0% | 0.0% | 5.0% |
| 225 | 064 | 16.8% | 36.5% | 13.9% | -0.5% | 8.1% | 0.0% | 0.0% | 0.0% | 16.5% |
| 225 | 065 | -0.2% | 16.6% | -6.0% | -8.7% | 5.0% | 0.0% | 0.0% | 0.0% | 3.3% |
| 226 | 065 | 4.9% | 8.0% | 8.3% | 3.8% | 4.4% | 0.0% | 0.0% | 0.0% | 4.9% |
| 227 | 056 | 5.0% | 8.1% | 7.6% | 3.6% | 4.4% | 0.0% | 0.0% | 0.0% | 4.9% |
| 227 | 060 | 18.5% | 9.9% | 7.4% | -8.4% | 1.7% | 0.0% | 0.0% | 0.0% | 6.0% |
| 227 | 067 | 17.7% | 26.9% | 3.9% | -5.0% | 5.8% | 0.0% | 0.0% | 0.0% | 10.8% |
| 228 | 055 | -9.5% | 0.1% | 0.5% | 13.3% | -5.2% | 0.0% | 0.0% | 0.0% | -2.4% |
| 228 | 056 | -6.3% | 6.4% | 8.0% | 18.6% | 7.4% | 0.0% | 0.0% | 0.0% | 2.3% |
| 228 | 058 | 13.5% | 22.4% | 10.1% | 5.5% | 2.7% | 0.0% | 0.0% | 0.0% | 9.2% |
| 228 | 060 | 4.8% | 8.1% | 7.8% | 3.8% | 4.5% | 0.0% | 0.0% | 0.0% | 4.9% |
| 228 | 066 | 21.8% | 38.6% | 13.0% | -4.8% | 6.8% | 0.0% | 0.0% | 0.0% | 14.8% |
| 229 | 056 | -5.8% | -6.9% | 11.8% | 14.1% | 3.0% | 0.0% | 0.0% | 0.0% | -0.7% |
| 229 | 060 | 5.5% | -5.5% | 11.6% | -0.4% | 0.3% | 0.0% | 0.0% | 0.0% | 0.6% |
| 229 | 065 | 0.2% | 1.2% | -3.1% | -12.2% | 0.9% | 0.0% | 0.0% | 0.0% | -1.4% |
| 229 | 067 | 4.9% | 7.9% | 7.8% | 3.7% | 4.4% | 0.0% | 0.0% | 0.0% | 4.8% |
| 230 | 063 | 11.8% | 15.9% | 8.8% | -8.5% | 6.3% | 0.0% | 0.0% | 0.0% | 7.5% |
| 230 | 065 | 1.8% | 2.9% | -1.2% | -10.6% | 2.2% | 0.0% | 0.0% | 0.0% | 0.1% |
| 230 | 067 | 6.4% | 9.6% | 9.9% | 5.2% | 5.7% | 0.0% | 0.0% | 0.0% | 6.2% |
| 231 | 066 | 5.2% | 8.1% | 8.5% | 4.3% | 5.3% | 0.0% | 0.0% | 0.0% | 5.4% |
| 232 | 047 | -6.2% | -7.4% | 3.1% | 30.7% | -0.2% | 0.0% | 0.0% | 0.0% | 0.0% |
| 232 | 066 | 4.6% | 7.5% | 8.1% | 3.9% | 4.5% | 0.0% | 0.0% | 0.0% | 4.9% |
| 233 | 066 | 4.8% | 7.6% | 7.6% | 3.8% | 4.4% | 0.0% | 0.0% | 0.0% | 4.8% |
| 234 | 049 | 8.4% | -8.1% | -0.5% | 13.2% | 1.1% | 0.0% | 0.0% | 0.0% | 2.1% |
| 234 | 050 | 1.2% | -6.1% | 4.8% | 32.6% | 0.3% | 0.0% | 0.0% | 0.0% | 1.9% |
| 234 | 066 | 4.6% | 7.5% | 7.9% | 3.7% | 4.4% | 0.0% | 0.0% | 0.0% | 4.7% |
| 235 | 058 | -1.9% | -3.4% | 4.9% | 15.5% | 0.5% | 0.0% | 0.0% | 0.0% | 1.4% |
| 235 | 066 | 4.6% | 7.3% | 7.5% | 3.7% | 4.4% | 0.0% | 0.0% | 0.0% | 4.6% |
| 236 | 047 | 5.3% | 8.5% | 8.2% | 4.4% | 5.2% | 0.0% | 0.0% | 0.0% | 5.5% |
| 236 | 048 | 5.8% | 13.5% | 7.0% | 3.0% | 7.3% | 0.0% | 0.0% | 0.0% | 7.1% |
| 236 | 049 | 23.6% | 7.9% | 4.6% | -7.5% | 6.8% | 0.0% | 0.0% | 0.0% | 0.0% |
| 236 | 066 | 18.9% | 28.5% | 13.6% | -14.3% | 10.4% | 0.0% | 0.0% | 0.0% | 13.0% |
| 237 | 048 | -6.1% | -3.9% | 1.5% | 28.7% | 1.5% | 0.0% | 0.0% | 0.0% | 1.1% |
| 237 | 066 | 4.4% | 7.3% | 7.6% | 3.7% | 4.3% | 0.0% | 0.0% | 0.0% | 4.6% |
| 238 | 061 | 4.2% | 6.7% | 7.6% | 3.6% | 3.8% | 0.0% | 0.0% | 0.0% | 4.2% |
| 238 | 062 | -12.5% | -14.6% | -7.5% | -25.0% | -16.1% | 0.0% | 0.0% | 0.0% | 0.0% |
| 238 | 066 | -12.4% | -12.3% | -0.7% | 4.2% | -16.3% | 0.0% | 0.0% | 0.0% | 0.0% |
| 239 | 046 | 4.7% | 7.8% | 7.7% | 3.4% | 4.4% | 0.0% | 0.0% | 0.0% | 4.8% |
| 239 | 047 | 4.2% | 9.5% | 7.3% | -0.7% | -1.7% | 0.0% | 0.0% | 0.0% | 3.0% |
| 240 | 047 | 5.4% | 4.4% | 10.3% | 6.3% | 3.8% | 0.0% | 0.0% | 0.0% | 0.0% |
| 240 | 048 | 5.9% | 8.9% | 9.1% | 4.9% | 5.8% | 0.0% | 0.0% | 0.0% | 6.0% |
| 240 | 066 | 18.8% | 22.7% | 15.7% | -13.0% | 8.7% | 0.0% | 0.0% | 0.0% | 12.0% |
| 241 | 025 | 4.3% | 7.2% | 7.2% | 3.9% | 4.4% | 0.0% | 0.0% | 0.0% | 4.5% |
| 241 | 062 | 0.0% | -0.8% | -13.8% | -29.5% | 3.6% | 0.0% | 0.0% | 0.0% | 0.0% |
| 242 | 024 | -5.1% | 17.1% | -8.0% | 5.6% | 10.6% | 0.0% | 0.0% | 0.0% | 5.0% |
| 242 | 057 | -24.8% | -6.8% | -17.2% | -9.5% | -4.0% | 0.0% | 0.0% | 0.0% | -11.2% |
| 242 | 067 | 4.8% | 7.6% | 7.9% | 3.6% | 4.3% | 0.0% | 0.0% | 0.0% | 4.7% |
| 243 | 057 | 5.7% | 8.7% | 8.8% | 4.1% | 4.9% | 0.0% | 0.0% | 0.0% | 5.5% |
| 243 | 067 | 56.0% | 27.5% | 47.1% | 20.2% | 14.7% | 0.0% | 0.0% | 0.0% | 30.1% |
| 243 | 068 | 34.1% | 13.5% | 40.1% | 13.5% | -5.5% | 0.0% | 0.0% | 0.0% | 12.4% |
| 244 | 054 | 5.4% | 8.6% | 8.2% | 3.8% | 5.0% | 0.0% | 0.0% | 0.0% | 5.3% |
| 244 | 068 | 14.2% | 24.4% | 14.8% | -10.1% | 8.9% | 0.0% | 0.0% | 0.0% | 10.4% |
| 245 | 054 | -2.3% | -4.5% | 2.5% | 22.3% | 1.6% | 0.0% | 0.0% | 0.0% | 1.7% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**All Coverages**
**Selected Combined Indices Assumed Effective March 23, 2015**

| Proposed Territory | Current Territory | Bodily Injury | Property Damage | Medical Benefits | Comprehensive | Collision | Loss of Use | Uninsured/ Underinsured Motorists - Bodily Injury | Uninsured Motorists - Property Damage | Total |
|---|---|---|---|---|---|---|---|---|---|---|
| 245 | 056 | 7.9% | 4.1% | 17.6% | 20.8% | 26.7% | 0.0% | 0.0% | 0.0% | 13.4% |
| 245 | 066 | 43.4% | 35.6% | 23.3% | -2.7% | 26.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| 245 | 068 | 5.4% | 8.6% | 8.6% | 4.3% | 5.2% | 0.0% | 0.0% | 0.0% | 5.5% |
| 246 | 028 | 4.9% | 7.9% | 8.1% | 3.8% | 4.5% | 0.0% | 0.0% | 0.0% | 4.9% |
| 247 | 035 | 5.3% | 8.5% | 8.0% | 4.1% | 4.8% | 0.0% | 0.0% | 0.0% | 5.3% |
| 247 | 040 | 16.6% | 18.2% | 6.9% | -4.0% | -2.5% | 0.0% | 0.0% | 0.0% | 7.5% |
| 247 | 068 | 1.5% | 9.7% | 3.5% | 6.0% | -8.9% | 0.0% | 0.0% | 0.0% | 1.1% |
| 248 | 047 | -6.2% | -4.0% | 8.0% | 21.1% | 2.0% | 0.0% | 0.0% | 0.0% | -2.0% |
| 248 | 051 | 4.8% | 7.9% | 7.9% | 3.8% | 4.7% | 0.0% | 0.0% | 0.0% | 4.9% |
| 248 | 066 | 5.2% | 12.3% | 13.4% | -2.7% | 7.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| 249 | 051 | 5.0% | 8.0% | 8.2% | 4.1% | 5.0% | 0.0% | 0.0% | 0.0% | 5.3% |
| 250 | 047 | -9.7% | 8.5% | 11.5% | 18.3% | 2.8% | 0.0% | 0.0% | 0.0% | 2.2% |
| 250 | 049 | 4.4% | 7.8% | 7.7% | 3.6% | 4.4% | 0.0% | 0.0% | 0.0% | 4.7% |
| 250 | 050 | -2.4% | 10.4% | 13.7% | 20.6% | 3.6% | 0.0% | 0.0% | 0.0% | 5.8% |
| 250 | 051 | 0.5% | 23.1% | 11.5% | 1.5% | 5.5% | 0.0% | 0.0% | 0.0% | 7.1% |
| 250 | 066 | 0.8% | 28.6% | 17.2% | -4.8% | 7.9% | 0.0% | 0.0% | 0.0% | 8.5% |
| 251 | 055 | 5.2% | 8.4% | 8.5% | 4.0% | 4.9% | 0.0% | 0.0% | 0.0% | 5.3% |
| 251 | 060 | 23.4% | 17.5% | 16.8% | -4.3% | 16.4% | 0.0% | 0.0% | 0.0% | 13.4% |
| 252 | 028 | 6.0% | 9.3% | 14.1% | 6.2% | 5.8% | 0.0% | 0.0% | 0.0% | 6.2% |
| 252 | 053 | 9.8% | 21.0% | 16.3% | 0.3% | 5.9% | 0.0% | 0.0% | 0.0% | 8.3% |
| 252 | 065 | 5.1% | 8.2% | 8.2% | 4.1% | 4.7% | 0.0% | 0.0% | 0.0% | 5.1% |
| 253 | 028 | -1.1% | -4.6% | -1.8% | 10.6% | 5.6% | 0.0% | 0.0% | 0.0% | -2.7% |
| 253 | 052 | 5.0% | 8.0% | 8.3% | 4.1% | 4.9% | 0.0% | 0.0% | 0.0% | 5.1% |
| 253 | 065 | -1.9% | -5.4% | -6.5% | 8.4% | 4.5% | 0.0% | 0.0% | 0.0% | 0.7% |
| 254 | 034 | 4.9% | 7.7% | 7.4% | 3.5% | 4.5% | 0.0% | 0.0% | 0.0% | 4.8% |
| 254 | 068 | 1.6% | 2.5% | 3.2% | 5.7% | -2.6% | 0.0% | 0.0% | 0.0% | 0.7% |
| 999 | 999 | 4.8% | 7.9% | 7.9% | 3.7% | 4.4% | 0.0% | 0.0% | 0.0% | 4.8% |
| Total | | 5.0% | 8.0% | 8.0% | 3.8% | 4.6% | 0.0% | 0.0% | 0.0% | 5.0% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Bodily Injury**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) Proposed Territory | (2) Current Territory | (3) Proposed Territory 3-Year Loss & DCC Expense Ratio | (4) Proposed Territory Experience Index | (5) Proposed Territory Credibility | (6) Proposed Territory Competitor Index | (7) Credibility-Weighted Unbalanced Index | (8) Proposed Territory Balanced Combined Index | (9) Selected Proposed Territory Combined Change | (10) Proposed Territory Indicated Variable Premium Change | (11) Selected Variable Premium Change | (12) Proposed Territory Total Internal Change | (13) Proposed Territory Selected Base Rate Change | (14) Current Base Rate* | (15) Starting Base Rate for New Territory | (16) Proposed Territory Selected Base Rate | (17) Total Change Including Expense Fee** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 201 | 049 | 80.3% | 1.105 | 27.8% | 1.028 | 1.049 | 1.042 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 135.50 | 149.40 | 157.60 | 12.2% |
| 201 | 050 | 80.3% | 1.105 | 27.8% | 1.028 | 1.049 | 1.042 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 149.40 | 149.40 | 157.60 | 4.6% |
| 201 | 066 | 80.3% | 1.105 | 27.8% | 1.028 | 1.049 | 1.042 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 142.60 | 149.40 | 157.60 | 8.1% |
| 202 | 007 | 47.4% | 0.652 | 3.4% | 0.999 | 0.987 | 0.980 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 127.70 | 142.95 | 150.80 | 14.0% |
| 202 | 025 | 47.4% | 0.652 | 3.4% | 0.999 | 0.987 | 0.980 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 134.50 | 142.95 | 150.80 | 9.8% |
| 202 | 040 | 47.4% | 0.652 | 3.4% | 0.999 | 0.987 | 0.980 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 174.70 | 142.95 | 150.80 | -8.5% |
| 202 | 062 | 47.4% | 0.652 | 3.4% | 0.999 | 0.987 | 0.980 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 143.00 | 142.95 | 150.80 | 5.1% |
| 203 | 034 | 59.7% | 0.821 | 3.4% | 0.968 | 0.963 | 0.956 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 200.40 | 200.40 | 211.40 | 4.8% |
| 203 | 035 | 59.7% | 0.821 | 3.4% | 0.968 | 0.963 | 0.956 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 198.90 | 200.40 | 211.40 | 5.5% |
| 203 | 040 | 59.7% | 0.821 | 3.4% | 0.968 | 0.963 | 0.956 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 174.70 | 200.40 | 211.40 | 16.6% |
| 203 | 062 | 59.7% | 0.821 | 3.4% | 0.968 | 0.963 | 0.956 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 143.00 | 200.40 | 211.40 | 37.0% |
| 204 | 034 | 73.7% | 1.014 | 0.7% | 0.990 | 0.990 | 0.983 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 200.40 | 142.95 | 150.80 | -16.2% |
| 204 | 040 | 73.7% | 1.014 | 0.7% | 0.990 | 0.990 | 0.983 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 174.70 | 142.95 | 150.80 | -8.4% |
| 204 | 058 | 73.7% | 1.014 | 0.7% | 0.990 | 0.990 | 0.983 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 156.20 | 142.95 | 150.80 | -1.2% |
| 204 | 061 | 73.7% | 1.014 | 0.7% | 0.990 | 0.990 | 0.983 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 108.10 | 142.95 | 150.80 | 29.1% |
| 204 | 062 | 73.7% | 1.014 | 0.7% | 0.990 | 0.990 | 0.983 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 143.00 | 142.95 | 150.80 | 5.1% |
| 204 | 066 | 73.7% | 1.014 | 0.7% | 0.990 | 0.990 | 0.983 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 142.60 | 142.95 | 150.80 | 5.3% |
| 205 | 007 | 110.5% | 1.520 | 1.4% | 0.952 | 0.960 | 0.953 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 127.70 | 142.95 | 150.80 | 13.7% |
| 205 | 062 | 110.5% | 1.520 | 1.4% | 0.952 | 0.960 | 0.953 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 143.00 | 142.95 | 150.80 | 4.6% |
| 206 | 035 | 75.3% | 1.036 | 8.1% | 0.968 | 0.974 | 0.967 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 198.90 | 174.69 | 184.30 | -4.7% |
| 206 | 040 | 75.3% | 1.036 | 8.1% | 0.968 | 0.974 | 0.967 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 174.70 | 174.69 | 184.30 | 4.7% |
| 206 | 062 | 75.3% | 1.036 | 8.1% | 0.968 | 0.974 | 0.967 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 143.00 | 174.69 | 184.30 | 21.9% |
| 206 | 067 | 75.3% | 1.036 | 8.1% | 0.968 | 0.974 | 0.967 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 175.20 | 174.69 | 184.30 | 4.5% |
| 206 | 068 | 75.3% | 1.036 | 8.1% | 0.968 | 0.974 | 0.967 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 208.80 | 174.69 | 184.30 | -8.0% |
| 207 | 053 | 16.5% | 0.227 | 8.7% | 1.065 | 0.992 | 0.985 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 175.60 | 175.62 | 185.30 | 4.7% |
| 207 | 065 | 16.5% | 0.227 | 8.7% | 1.065 | 0.992 | 0.985 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 186.10 | 175.62 | 185.30 | 0.4% |
| 208 | 053 | 47.2% | 0.649 | 5.3% | 0.915 | 0.901 | 0.895 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 175.60 | 186.06 | 196.30 | 9.6% |
| 208 | 065 | 47.2% | 0.649 | 5.3% | 0.915 | 0.901 | 0.895 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 186.10 | 186.06 | 196.30 | 4.9% |
| 209 | 028 | 73.0% | 1.004 | 40.9% | 0.997 | 1.000 | 0.993 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 184.10 | 186.06 | 196.30 | 5.8% |
| 209 | 053 | 73.0% | 1.004 | 40.9% | 0.997 | 1.000 | 0.993 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 175.60 | 186.06 | 196.30 | 9.6% |
| 209 | 065 | 73.0% | 1.004 | 40.9% | 0.997 | 1.000 | 0.993 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 186.10 | 186.06 | 196.30 | 4.9% |
| 210 | 028 | 78.8% | 1.084 | 6.9% | 0.947 | 0.956 | 0.949 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 184.10 | 186.06 | 196.30 | 5.6% |
| 210 | 052 | 78.8% | 1.084 | 6.9% | 0.947 | 0.956 | 0.949 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 169.40 | 186.06 | 196.30 | 12.6% |
| 210 | 063 | 78.8% | 1.084 | 6.9% | 0.947 | 0.956 | 0.949 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 164.10 | 186.06 | 196.30 | 15.3% |
| 210 | 065 | 78.8% | 1.084 | 6.9% | 0.947 | 0.956 | 0.949 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 186.10 | 186.06 | 196.30 | 4.8% |
| 211 | 064 | 58.2% | 0.801 | 7.5% | 0.879 | 0.873 | 0.867 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 150.70 | 186.06 | 196.30 | 23.6% |
| 211 | 065 | 58.2% | 0.801 | 7.5% | 0.879 | 0.873 | 0.867 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 186.10 | 186.06 | 196.30 | 5.1% |
| 212 | 065 | 42.6% | 0.586 | 1.4% | 0.864 | 0.860 | 0.854 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 186.10 | 186.06 | 196.30 | 6.1% |
| 213 | 065 | 63.4% | 0.872 | 1.7% | 0.837 | 0.838 | 0.832 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 186.10 | 186.06 | 196.30 | 4.7% |
| 213 | 066 | 63.4% | 0.872 | 1.7% | 0.837 | 0.838 | 0.832 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 142.60 | 186.06 | 196.30 | 28.3% |
| 214 | 007 | 154.4% | 2.124 | 0.7% | 1.098 | 1.105 | 1.097 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 127.70 | 142.95 | 150.80 | 13.4% |
| 214 | 036 | 154.4% | 2.124 | 0.7% | 1.098 | 1.105 | 1.097 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 222.50 | 142.95 | 150.80 | -22.1% |
| 214 | 062 | 154.4% | 2.124 | 0.7% | 1.098 | 1.105 | 1.097 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 143.00 | 142.95 | 150.80 | 4.5% |
| 215 | 036 | 91.2% | 1.254 | 0.3% | 0.782 | 0.783 | 0.778 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 222.50 | 222.52 | 234.80 | 5.1% |
| 215 | 062 | 91.2% | 1.254 | 0.3% | 0.782 | 0.783 | 0.778 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 143.00 | 222.52 | 234.80 | 52.0% |
| 216 | 007 | 71.2% | 0.979 | 1.7% | 1.042 | 1.041 | 1.034 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 127.70 | 127.69 | 134.70 | 5.0% |
| 216 | 024 | 71.2% | 0.979 | 1.7% | 1.042 | 1.041 | 1.034 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 199.90 | 127.69 | 134.70 | -20.2% |
| 216 | 036 | 71.2% | 0.979 | 1.7% | 1.042 | 1.041 | 1.034 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 222.50 | 127.69 | 134.70 | -24.7% |
| 216 | 062 | 71.2% | 0.979 | 1.7% | 1.042 | 1.041 | 1.034 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 143.00 | 127.69 | 134.70 | -2.4% |
| 217 | 024 | 85.7% | 1.179 | 11.5% | 1.015 | 1.034 | 1.027 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 199.90 | 199.88 | 210.90 | 5.0% |
| 217 | 036 | 85.7% | 1.179 | 11.5% | 1.015 | 1.034 | 1.027 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 222.50 | 199.88 | 210.90 | -3.1% |
| 217 | 062 | 85.7% | 1.179 | 11.5% | 1.015 | 1.034 | 1.027 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 143.00 | 199.88 | 210.90 | 37.1% |
| 217 | 067 | 85.7% | 1.179 | 11.5% | 1.015 | 1.034 | 1.027 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 175.20 | 199.88 | 210.90 | 16.4% |
| 217 | 068 | 85.7% | 1.179 | 11.5% | 1.015 | 1.034 | 1.027 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 208.80 | 199.88 | 210.90 | 1.6% |
| 218 | 024 | 412.6% | 5.675 | 0.7% | 0.936 | 0.969 | 0.962 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 199.90 | 199.88 | 210.90 | 6.3% |
| 218 | 036 | 412.6% | 5.675 | 0.7% | 0.936 | 0.969 | 0.962 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 222.50 | 199.88 | 210.90 | -1.9% |
| 218 | 062 | 412.6% | 5.675 | 0.7% | 0.936 | 0.969 | 0.962 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 143.00 | 199.88 | 210.90 | 38.5% |
| 218 | 063 | 412.6% | 5.675 | 0.7% | 0.936 | 0.969 | 0.962 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 164.10 | 199.88 | 210.90 | 23.9% |
| 218 | 065 | 412.6% | 5.675 | 0.7% | 0.936 | 0.969 | 0.962 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 186.10 | 199.88 | 210.90 | 12.3% |
| 218 | 067 | 412.6% | 5.675 | 0.7% | 0.936 | 0.969 | 0.962 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 175.20 | 199.88 | 210.90 | 17.7% |
| 219 | 024 | 0.0% | 0.000 | 0.0% | 1.041 | 1.041 | 1.034 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 199.90 | 164.15 | 173.20 | -9.4% |
| 219 | 036 | 0.0% | 0.000 | 0.0% | 1.041 | 1.041 | 1.034 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 222.50 | 164.15 | 173.20 | -16.0% |
| 219 | 062 | 0.0% | 0.000 | 0.0% | 1.041 | 1.041 | 1.034 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 143.00 | 164.15 | 173.20 | 16.6% |
| 219 | 063 | 0.0% | 0.000 | 0.0% | 1.041 | 1.041 | 1.034 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 164.10 | 164.15 | 173.20 | 4.8% |
| 219 | 065 | 0.0% | 0.000 | 0.0% | 1.041 | 1.041 | 1.034 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 186.10 | 164.15 | 173.20 | -4.6% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Bodily Injury**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) Proposed Territory | (2) Current Territory | (3) Proposed Territory 3-Year Loss & DCC Expense Ratio | (4) Proposed Territory Experience Index | (5) Proposed Territory Credibility | (6) Proposed Territory Competitor Index | (7) Credibility-Weighted Unbalanced Index | (8) Proposed Territory Balanced Combined Index | (9) Selected Proposed Territory Combined Change | (10) Proposed Territory Indicated Variable Premium Change | (11) Selected Variable Premium Change | (12) Proposed Territory Total Internal Change | (13) Proposed Territory Selected Base Rate Change | (14) Current Base Rate* | (15) Starting Base Rate for New Territory | (16) Proposed Territory Selected Base Rate | (17) Total Change Including Expense Fee** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 219 | 067 | 0.0% | 0.000 | 0.0% | 1.041 | 1.041 | 1.034 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 175.20 | 164.15 | 173.20 | -0.2% |
| 220 | 036 | 81.2% | 1.117 | 0.3% | 1.006 | 1.006 | 0.999 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 222.50 | 222.52 | 234.80 | 5.7% |
| 220 | 052 | 81.2% | 1.117 | 0.3% | 1.006 | 1.006 | 0.999 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 169.40 | 222.52 | 234.80 | 30.8% |
| 221 | 035 | 74.7% | 1.028 | 10.4% | 0.922 | 0.933 | 0.927 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 198.90 | 208.79 | 220.30 | 9.0% |
| 221 | 040 | 74.7% | 1.028 | 10.4% | 0.922 | 0.933 | 0.927 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 174.70 | 208.79 | 220.30 | 20.7% |
| 221 | 054 | 74.7% | 1.028 | 10.4% | 0.922 | 0.933 | 0.927 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 230.70 | 208.79 | 220.30 | -2.7% |
| 221 | 056 | 74.7% | 1.028 | 10.4% | 0.922 | 0.933 | 0.927 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 202.60 | 208.79 | 220.30 | 7.4% |
| 221 | 066 | 74.7% | 1.028 | 10.4% | 0.922 | 0.933 | 0.927 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 142.60 | 208.79 | 220.30 | 42.5% |
| 221 | 067 | 74.7% | 1.028 | 10.4% | 0.922 | 0.933 | 0.927 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 175.20 | 208.79 | 220.30 | 20.4% |
| 221 | 068 | 74.7% | 1.028 | 10.4% | 0.922 | 0.933 | 0.927 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 208.80 | 208.79 | 220.30 | 5.0% |
| 222 | 058 | 84.6% | 1.164 | 1.4% | 0.937 | 0.940 | 0.933 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 156.20 | 142.64 | 150.50 | -1.9% |
| 222 | 060 | 84.6% | 1.164 | 1.4% | 0.937 | 0.940 | 0.933 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 173.70 | 142.64 | 150.50 | -8.7% |
| 222 | 066 | 84.6% | 1.164 | 1.4% | 0.937 | 0.940 | 0.933 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 142.60 | 142.64 | 150.50 | 4.5% |
| 223 | 040 | 49.7% | 0.684 | 7.2% | 0.983 | 0.961 | 0.954 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 174.70 | 208.79 | 220.30 | 21.4% |
| 223 | 057 | 49.7% | 0.684 | 7.2% | 0.983 | 0.961 | 0.954 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 278.20 | 208.79 | 220.30 | -15.1% |
| 223 | 067 | 49.7% | 0.684 | 7.2% | 0.983 | 0.961 | 0.954 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 175.20 | 208.79 | 220.30 | 21.2% |
| 223 | 068 | 49.7% | 0.684 | 7.2% | 0.983 | 0.961 | 0.954 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 208.80 | 208.79 | 220.30 | 5.4% |
| 224 | 058 | 202.6% | 2.787 | 4.4% | 0.998 | 1.077 | 1.070 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 156.20 | 150.73 | 159.00 | 2.4% |
| 224 | 060 | 202.6% | 2.787 | 4.4% | 0.998 | 1.077 | 1.070 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 173.70 | 150.73 | 159.00 | -5.1% |
| 224 | 064 | 202.6% | 2.787 | 4.4% | 0.998 | 1.077 | 1.070 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 150.70 | 150.73 | 159.00 | 5.1% |
| 224 | 065 | 202.6% | 2.787 | 4.4% | 0.998 | 1.077 | 1.070 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 186.10 | 150.73 | 159.00 | -9.5% |
| 224 | 066 | 202.6% | 2.787 | 4.4% | 0.998 | 1.077 | 1.070 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 142.60 | 150.73 | 159.00 | 9.4% |
| 225 | 060 | 98.2% | 1.351 | 2.7% | 1.002 | 1.011 | 1.004 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 173.70 | 173.67 | 183.20 | 5.0% |
| 225 | 064 | 98.2% | 1.351 | 2.7% | 1.002 | 1.011 | 1.004 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 150.70 | 173.67 | 183.20 | 16.8% |
| 225 | 065 | 98.2% | 1.351 | 2.7% | 1.002 | 1.011 | 1.004 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 186.10 | 173.67 | 183.20 | -0.2% |
| 226 | 065 | 53.6% | 0.737 | 3.4% | 0.920 | 0.914 | 0.908 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 186.10 | 186.06 | 196.30 | 4.9% |
| 227 | 056 | 70.6% | 0.971 | 24.0% | 1.047 | 1.029 | 1.022 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 202.60 | 202.65 | 213.80 | 5.0% |
| 227 | 060 | 70.6% | 0.971 | 24.0% | 1.047 | 1.029 | 1.022 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 173.70 | 202.65 | 213.80 | 18.5% |
| 227 | 067 | 70.6% | 0.971 | 24.0% | 1.047 | 1.029 | 1.022 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 175.20 | 202.65 | 213.80 | 17.7% |
| 228 | 055 | 73.9% | 1.017 | 9.2% | 1.020 | 1.020 | 1.013 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 212.50 | 173.67 | 183.20 | -9.5% |
| 228 | 056 | 73.9% | 1.017 | 9.2% | 1.020 | 1.020 | 1.013 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 202.60 | 173.67 | 183.20 | -6.3% |
| 228 | 058 | 73.9% | 1.017 | 9.2% | 1.020 | 1.020 | 1.013 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 156.20 | 173.67 | 183.20 | 13.5% |
| 228 | 060 | 73.9% | 1.017 | 9.2% | 1.020 | 1.020 | 1.013 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 173.70 | 173.67 | 183.20 | 4.8% |
| 228 | 066 | 73.9% | 1.017 | 9.2% | 1.020 | 1.020 | 1.013 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 142.60 | 173.67 | 183.20 | 21.8% |
| 229 | 056 | 109.5% | 1.506 | 10.9% | 1.062 | 1.110 | 1.102 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 202.60 | 175.21 | 184.80 | -5.8% |
| 229 | 060 | 109.5% | 1.506 | 10.9% | 1.062 | 1.110 | 1.102 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 173.70 | 175.21 | 184.80 | 5.5% |
| 229 | 065 | 109.5% | 1.506 | 10.9% | 1.062 | 1.110 | 1.102 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 186.10 | 175.21 | 184.80 | 0.2% |
| 229 | 067 | 109.5% | 1.506 | 10.9% | 1.062 | 1.110 | 1.102 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 175.20 | 175.21 | 184.80 | 4.9% |
| 230 | 063 | 58.3% | 0.802 | 1.0% | 1.082 | 1.079 | 1.071 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 164.10 | 175.21 | 184.80 | 11.8% |
| 230 | 065 | 58.3% | 0.802 | 1.0% | 1.082 | 1.079 | 1.071 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 186.10 | 175.21 | 184.80 | 1.8% |
| 230 | 067 | 58.3% | 0.802 | 1.0% | 1.082 | 1.079 | 1.071 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 175.20 | 175.21 | 184.80 | 6.4% |
| 231 | 066 | 58.7% | 0.807 | 2.7% | 0.901 | 0.898 | 0.892 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 142.60 | 142.64 | 150.50 | 5.2% |
| 232 | 047 | 21.6% | 0.297 | 1.4% | 0.904 | 0.896 | 0.890 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 168.10 | 142.64 | 150.50 | -6.2% |
| 232 | 066 | 21.6% | 0.297 | 1.4% | 0.904 | 0.896 | 0.890 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 142.60 | 142.64 | 150.50 | 4.6% |
| 233 | 066 | 21.0% | 0.289 | 8.4% | 0.942 | 0.887 | 0.881 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 142.60 | 142.64 | 150.50 | 4.8% |
| 234 | 049 | 101.5% | 1.396 | 5.9% | 0.980 | 1.005 | 0.998 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 135.50 | 142.64 | 150.50 | 8.4% |
| 234 | 050 | 101.5% | 1.396 | 5.9% | 0.980 | 1.005 | 0.998 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 149.40 | 142.64 | 150.50 | 1.2% |
| 234 | 066 | 101.5% | 1.396 | 5.9% | 0.980 | 1.005 | 0.998 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 142.60 | 142.64 | 150.50 | 4.6% |
| 235 | 058 | 64.3% | 0.884 | 22.3% | 0.943 | 0.930 | 0.924 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 156.20 | 142.64 | 150.50 | -1.9% |
| 235 | 066 | 64.3% | 0.884 | 22.3% | 0.943 | 0.930 | 0.924 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 142.60 | 142.64 | 150.50 | 4.6% |
| 236 | 047 | 111.3% | 1.531 | 8.7% | 0.955 | 1.005 | 0.998 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 168.10 | 168.14 | 177.40 | 5.3% |
| 236 | 048 | 111.3% | 1.531 | 8.7% | 0.955 | 1.005 | 0.998 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 167.00 | 168.14 | 177.40 | 5.8% |
| 236 | 049 | 111.3% | 1.531 | 8.7% | 0.955 | 1.005 | 0.998 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 135.50 | 168.14 | 177.40 | 23.6% |
| 236 | 066 | 111.3% | 1.531 | 8.7% | 0.955 | 1.005 | 0.998 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 142.60 | 168.14 | 177.40 | 18.9% |
| 237 | 048 | 0.6% | 0.008 | 1.0% | 0.957 | 0.948 | 0.941 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 167.00 | 142.64 | 150.50 | -6.1% |
| 237 | 066 | 0.6% | 0.008 | 1.0% | 0.957 | 0.948 | 0.941 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 142.60 | 142.64 | 150.50 | 4.4% |
| 238 | 061 | 4.4% | 0.061 | 0.3% | 1.192 | 1.189 | 1.181 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 108.10 | 108.13 | 114.10 | 4.2% |
| 238 | 062 | 4.4% | 0.061 | 0.3% | 1.192 | 1.189 | 1.181 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 143.00 | 108.13 | 114.10 | -12.5% |
| 238 | 066 | 4.4% | 0.061 | 0.3% | 1.192 | 1.189 | 1.181 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 142.60 | 108.13 | 114.10 | -12.4% |
| 239 | 046 | 82.5% | 1.135 | 13.9% | 0.980 | 1.002 | 0.995 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 167.00 | 167.01 | 176.20 | 4.7% |
| 239 | 047 | 82.5% | 1.135 | 13.9% | 0.980 | 1.002 | 0.995 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 168.10 | 167.01 | 176.20 | 4.2% |
| 240 | 047 | 35.2% | 0.484 | 5.3% | 0.932 | 0.908 | 0.902 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 168.10 | 167.01 | 176.20 | 5.4% |
| 240 | 048 | 35.2% | 0.484 | 5.3% | 0.932 | 0.908 | 0.902 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 167.00 | 167.01 | 176.20 | 5.9% |
| 240 | 066 | 35.2% | 0.484 | 5.3% | 0.932 | 0.908 | 0.902 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 142.60 | 167.01 | 176.20 | 18.8% |
| 241 | 025 | 105.5% | 1.451 | 1.0% | 1.238 | 1.240 | 1.231 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 134.50 | 134.45 | 141.80 | 4.3% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Bodily Injury**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) Proposed Territory | (2) Current Territory | (3) Proposed Territory 3-Year Loss & DCC Expense Ratio | (4) Proposed Territory Experience Index | (5) Proposed Territory Credibility | (6) Proposed Territory Competitor Index | (7) Credibility-Weighted Unbalanced Index | (8) Proposed Territory Balanced Combined Index | (9) Selected Proposed Territory Combined Change | (10) Proposed Territory Indicated Variable Premium Change | (11) Selected Variable Premium Change | (12) Proposed Territory Total Internal Change | (13) Proposed Territory Selected Base Rate Change | (14) Current Base Rate* | (15) Starting Base Rate for New Territory | (16) Proposed Territory Selected Base Rate | (17) Total Change Including Expense Fee** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 241 | 062 | 105.5% | 1.451 | 1.0% | 1.238 | 1.240 | 1.231 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 143.00 | 134.45 | 141.80 | 0.0% |
| 242 | 024 | 44.4% | 0.611 | 0.3% | 1.019 | 1.018 | 1.011 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 199.90 | 175.21 | 184.80 | -5.1% |
| 242 | 057 | 44.4% | 0.611 | 0.3% | 1.019 | 1.018 | 1.011 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 278.20 | 175.21 | 184.80 | -24.8% |
| 242 | 067 | 44.4% | 0.611 | 0.3% | 1.019 | 1.018 | 1.011 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 175.20 | 175.21 | 184.80 | 4.8% |
| 243 | 057 | 81.5% | 1.121 | 25.2% | 0.985 | 1.019 | 1.012 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 278.20 | 278.22 | 293.50 | 5.7% |
| 243 | 067 | 81.5% | 1.121 | 25.2% | 0.985 | 1.019 | 1.012 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 175.20 | 278.22 | 293.50 | 56.0% |
| 243 | 068 | 81.5% | 1.121 | 25.2% | 0.985 | 1.019 | 1.012 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 208.80 | 278.22 | 293.50 | 34.1% |
| 244 | 054 | 122.8% | 1.689 | 24.8% | 1.009 | 1.178 | 1.170 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 230.70 | 230.71 | 243.40 | 5.4% |
| 244 | 068 | 122.8% | 1.689 | 24.8% | 1.009 | 1.178 | 1.170 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 208.80 | 230.71 | 243.40 | 14.2% |
| 245 | 054 | 34.5% | 0.475 | 2.7% | 0.998 | 0.984 | 0.977 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 230.70 | 208.79 | 220.30 | -2.3% |
| 245 | 056 | 34.5% | 0.475 | 2.7% | 0.998 | 0.984 | 0.977 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 202.60 | 208.79 | 220.30 | 7.9% |
| 245 | 066 | 34.5% | 0.475 | 2.7% | 0.998 | 0.984 | 0.977 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 142.60 | 208.79 | 220.30 | 43.4% |
| 245 | 068 | 34.5% | 0.475 | 2.7% | 0.998 | 0.984 | 0.977 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 208.80 | 208.79 | 220.30 | 5.4% |
| 246 | 028 | 106.3% | 1.462 | 16.2% | 0.999 | 1.074 | 1.067 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 184.10 | 184.12 | 194.20 | 4.9% |
| 247 | 035 | 59.4% | 0.817 | 16.4% | 1.024 | 0.990 | 0.983 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 198.90 | 198.86 | 209.80 | 5.3% |
| 247 | 040 | 59.4% | 0.817 | 16.4% | 1.024 | 0.990 | 0.983 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 174.70 | 198.86 | 209.80 | 16.6% |
| 247 | 068 | 59.4% | 0.817 | 16.4% | 1.024 | 0.990 | 0.983 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 208.80 | 198.86 | 209.80 | 1.5% |
| 248 | 047 | 50.5% | 0.695 | 5.9% | 1.010 | 0.991 | 0.984 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 168.10 | 143.16 | 151.00 | -6.2% |
| 248 | 051 | 50.5% | 0.695 | 5.9% | 1.010 | 0.991 | 0.984 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 143.20 | 143.16 | 151.00 | 4.8% |
| 248 | 066 | 50.5% | 0.695 | 5.9% | 1.010 | 0.991 | 0.984 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 142.60 | 143.16 | 151.00 | 5.2% |
| 249 | 051 | 74.9% | 1.030 | 3.4% | 1.027 | 1.027 | 1.020 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 143.20 | 143.16 | 151.00 | 5.0% |
| 250 | 047 | 73.6% | 1.012 | 40.9% | 1.078 | 1.051 | 1.044 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 168.10 | 135.48 | 142.90 | -9.7% |
| 250 | 049 | 73.6% | 1.012 | 40.9% | 1.078 | 1.051 | 1.044 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 135.50 | 135.48 | 142.90 | 4.4% |
| 250 | 050 | 73.6% | 1.012 | 40.9% | 1.078 | 1.051 | 1.044 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 149.40 | 135.48 | 142.90 | -2.4% |
| 250 | 051 | 73.6% | 1.012 | 40.9% | 1.078 | 1.051 | 1.044 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 143.20 | 135.48 | 142.90 | 0.5% |
| 250 | 066 | 73.6% | 1.012 | 40.9% | 1.078 | 1.051 | 1.044 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 142.60 | 135.48 | 142.90 | 0.8% |
| 251 | 055 | 55.9% | 0.769 | 6.6% | 0.984 | 0.970 | 0.963 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 212.50 | 212.48 | 224.20 | 5.2% |
| 251 | 060 | 55.9% | 0.769 | 6.6% | 0.984 | 0.970 | 0.963 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 173.70 | 212.48 | 224.20 | 23.4% |
| 252 | 028 | 73.8% | 1.015 | 4.0% | 0.957 | 0.959 | 0.952 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 184.10 | 186.06 | 196.30 | 6.0% |
| 252 | 053 | 73.8% | 1.015 | 4.0% | 0.957 | 0.959 | 0.952 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 175.60 | 186.06 | 196.30 | 9.8% |
| 252 | 065 | 73.8% | 1.015 | 4.0% | 0.957 | 0.959 | 0.952 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 186.10 | 186.06 | 196.30 | 5.1% |
| 253 | 028 | 26.1% | 0.359 | 0.7% | 1.094 | 1.089 | 1.081 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 184.10 | 169.37 | 178.70 | -1.1% |
| 253 | 052 | 26.1% | 0.359 | 0.7% | 1.094 | 1.089 | 1.081 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 169.40 | 169.37 | 178.70 | 5.0% |
| 253 | 065 | 26.1% | 0.359 | 0.7% | 1.094 | 1.089 | 1.081 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 186.10 | 169.37 | 178.70 | -1.9% |
| 254 | 034 | 135.2% | 1.860 | 2.4% | 0.929 | 0.951 | 0.944 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 200.40 | 200.40 | 211.40 | 4.9% |
| 254 | 068 | 135.2% | 1.860 | 2.4% | 0.929 | 0.951 | 0.944 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 208.80 | 200.40 | 211.40 | 1.6% |
| 999 | 999 | 36.0% | 0.495 | 1.4% | 1.013 | 1.006 | 0.999 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | 167.90 | 167.90 | 177.10 | 4.8% |
| Total | | 72.7% | | | | 1.007 | 1.000 | 0.0% | 6.4% | 6.4% | 0.9% | 5.5% | | | | 5.0% |

* Effective 3/23/2014, Model Year 2015
** Current Expense Fee is $33.10, Proposed is $33.10

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Property Damage**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) Proposed Territory | (2) Current Territory | (3) Proposed Territory 3-Year Loss & DCC Expense Ratio | (4) Proposed Territory Experience Index | (5) Proposed Territory Credibility | (6) Proposed Territory Competitor Index | (7) Credibility-Weighted Unbalanced Index | (8) Proposed Territory Balanced Combined Index | (9) Selected Proposed Territory Combined Change | (10) Proposed Territory Indicated Variable Premium Change | (11) Selected Variable Premium Change | (12) Proposed Territory Total Internal Change | (13) Proposed Territory Selected Base Rate Change | (14) Current Base Rate* | (15) Starting Base Rate for New Territory | (16) Proposed Territory Selected Base Rate | (17) Total Change Including Expense Fee** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 201 | 049 | 78.8% | 1.094 | 69.0% | 0.964 | 1.054 | 1.040 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 150.20 | 145.39 | 168.70 | 5.3% |
| 201 | 050 | 78.8% | 1.094 | 69.0% | 0.964 | 1.054 | 1.040 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 145.40 | 145.39 | 168.70 | 7.8% |
| 201 | 066 | 78.8% | 1.094 | 69.0% | 0.964 | 1.054 | 1.040 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 119.10 | 145.39 | 168.70 | 25.3% |
| 202 | 007 | 73.6% | 1.022 | 18.9% | 0.962 | 0.973 | 0.961 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 120.10 | 124.97 | 145.00 | 11.4% |
| 202 | 025 | 73.6% | 1.022 | 18.9% | 0.962 | 0.973 | 0.961 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 111.40 | 124.97 | 145.00 | 17.7% |
| 202 | 040 | 73.6% | 1.022 | 18.9% | 0.962 | 0.973 | 0.961 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 143.30 | 124.97 | 145.00 | -1.7% |
| 202 | 062 | 73.6% | 1.022 | 18.9% | 0.962 | 0.973 | 0.961 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 125.00 | 124.97 | 145.00 | 8.2% |
| 203 | 034 | 69.7% | 0.968 | 13.1% | 1.042 | 1.032 | 1.019 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 147.60 | 147.62 | 171.20 | 7.9% |
| 203 | 035 | 69.7% | 0.968 | 13.1% | 1.042 | 1.032 | 1.019 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 160.30 | 147.62 | 171.20 | 1.5% |
| 203 | 040 | 69.7% | 0.968 | 13.1% | 1.042 | 1.032 | 1.019 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 143.30 | 147.62 | 171.20 | 10.3% |
| 203 | 062 | 69.7% | 0.968 | 13.1% | 1.042 | 1.032 | 1.019 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 125.00 | 147.62 | 171.20 | 22.3% |
| 204 | 034 | 43.7% | 0.607 | 11.9% | 0.984 | 0.939 | 0.927 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 147.60 | 124.97 | 145.00 | -3.5% |
| 204 | 040 | 43.7% | 0.607 | 11.9% | 0.984 | 0.939 | 0.927 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 143.30 | 124.97 | 145.00 | -1.6% |
| 204 | 058 | 43.7% | 0.607 | 11.9% | 0.984 | 0.939 | 0.927 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 139.30 | 124.97 | 145.00 | 0.3% |
| 204 | 061 | 43.7% | 0.607 | 11.9% | 0.984 | 0.939 | 0.927 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 85.90 | 124.97 | 145.00 | 42.9% |
| 204 | 062 | 43.7% | 0.607 | 11.9% | 0.984 | 0.939 | 0.927 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 125.00 | 124.97 | 145.00 | 8.2% |
| 204 | 066 | 43.7% | 0.607 | 11.9% | 0.984 | 0.939 | 0.927 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 119.10 | 124.97 | 145.00 | 11.9% |
| 205 | 007 | 46.2% | 0.642 | 7.5% | 0.922 | 0.901 | 0.889 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 120.10 | 124.97 | 145.00 | 11.0% |
| 205 | 062 | 46.2% | 0.642 | 7.5% | 0.922 | 0.901 | 0.889 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 125.00 | 124.97 | 145.00 | 7.8% |
| 206 | 035 | 63.3% | 0.879 | 26.9% | 0.938 | 0.922 | 0.910 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 160.30 | 143.26 | 166.20 | -0.6% |
| 206 | 040 | 63.3% | 0.879 | 26.9% | 0.938 | 0.922 | 0.910 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 143.30 | 143.26 | 166.20 | 7.7% |
| 206 | 062 | 63.3% | 0.879 | 26.9% | 0.938 | 0.922 | 0.910 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 125.00 | 143.26 | 166.20 | 19.3% |
| 206 | 067 | 63.3% | 0.879 | 26.9% | 0.938 | 0.922 | 0.910 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 136.10 | 143.26 | 166.20 | 11.9% |
| 206 | 068 | 63.3% | 0.879 | 26.9% | 0.938 | 0.922 | 0.910 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 158.10 | 143.26 | 166.20 | 0.4% |
| 207 | 053 | 93.9% | 1.304 | 36.9% | 1.153 | 1.209 | 1.193 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 128.10 | 128.12 | 148.60 | 7.4% |
| 207 | 065 | 93.9% | 1.304 | 36.9% | 1.153 | 1.209 | 1.193 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 148.70 | 128.12 | 148.60 | -3.0% |
| 208 | 053 | 66.2% | 0.919 | 24.5% | 0.964 | 0.953 | 0.941 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 128.10 | 148.74 | 172.50 | 20.9% |
| 208 | 065 | 66.2% | 0.919 | 24.5% | 0.964 | 0.953 | 0.941 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 148.70 | 148.74 | 172.50 | 8.0% |
| 209 | 028 | 82.5% | 1.146 | 77.9% | 1.062 | 1.127 | 1.113 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 146.70 | 148.74 | 172.50 | 9.0% |
| 209 | 053 | 82.5% | 1.146 | 77.9% | 1.062 | 1.127 | 1.113 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 128.10 | 148.74 | 172.50 | 20.6% |
| 209 | 065 | 82.5% | 1.146 | 77.9% | 1.062 | 1.127 | 1.113 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 148.70 | 148.74 | 172.50 | 7.9% |
| 210 | 028 | 63.3% | 0.879 | 28.0% | 0.929 | 0.915 | 0.903 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 146.70 | 148.74 | 172.50 | 8.9% |
| 210 | 052 | 63.3% | 0.879 | 28.0% | 0.929 | 0.915 | 0.903 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 122.80 | 148.74 | 172.50 | 24.5% |
| 210 | 063 | 63.3% | 0.879 | 28.0% | 0.929 | 0.915 | 0.903 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 126.10 | 148.74 | 172.50 | 22.0% |
| 210 | 065 | 63.3% | 0.879 | 28.0% | 0.929 | 0.915 | 0.903 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 148.70 | 148.74 | 172.50 | 7.8% |
| 211 | 064 | 48.4% | 0.672 | 28.0% | 0.913 | 0.846 | 0.835 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 121.90 | 148.74 | 172.50 | 26.0% |
| 211 | 065 | 48.4% | 0.672 | 28.0% | 0.913 | 0.846 | 0.835 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 148.70 | 148.74 | 172.50 | 8.3% |
| 212 | 065 | 90.9% | 1.263 | 12.7% | 0.879 | 0.928 | 0.916 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 148.70 | 148.74 | 172.50 | 9.4% |
| 213 | 065 | 47.5% | 0.660 | 6.6% | 0.844 | 0.832 | 0.821 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 148.70 | 148.74 | 172.50 | 7.7% |
| 213 | 066 | 47.5% | 0.660 | 6.6% | 0.844 | 0.832 | 0.821 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 119.10 | 148.74 | 172.50 | 27.2% |
| 214 | 007 | 184.0% | 2.556 | 3.1% | 0.994 | 1.042 | 1.029 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 120.10 | 124.97 | 145.00 | 10.7% |
| 214 | 036 | 184.0% | 2.556 | 3.1% | 0.994 | 1.042 | 1.029 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 145.80 | 124.97 | 145.00 | -3.4% |
| 214 | 062 | 184.0% | 2.556 | 3.1% | 0.994 | 1.042 | 1.029 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 125.00 | 124.97 | 145.00 | 7.6% |
| 215 | 036 | 116.5% | 1.618 | 0.5% | 0.878 | 0.882 | 0.871 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 145.80 | 145.80 | 169.10 | 7.8% |
| 215 | 062 | 116.5% | 1.618 | 0.5% | 0.878 | 0.882 | 0.871 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 125.00 | 145.80 | 169.10 | 21.1% |
| 216 | 007 | 105.6% | 1.467 | 8.9% | 1.004 | 1.045 | 1.032 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 120.10 | 120.09 | 139.30 | 8.0% |
| 216 | 024 | 105.6% | 1.467 | 8.9% | 1.004 | 1.045 | 1.032 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 121.10 | 120.09 | 139.30 | 7.4% |
| 216 | 036 | 105.6% | 1.467 | 8.9% | 1.004 | 1.045 | 1.032 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 145.80 | 120.09 | 139.30 | -5.0% |
| 216 | 062 | 105.6% | 1.467 | 8.9% | 1.004 | 1.045 | 1.032 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 125.00 | 120.09 | 139.30 | 5.1% |
| 217 | 024 | 95.8% | 1.331 | 32.2% | 1.144 | 1.204 | 1.189 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 121.10 | 121.11 | 140.50 | 7.7% |
| 217 | 036 | 95.8% | 1.331 | 32.2% | 1.144 | 1.204 | 1.189 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 145.80 | 121.11 | 140.50 | -5.2% |
| 217 | 062 | 95.8% | 1.331 | 32.2% | 1.144 | 1.204 | 1.189 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 125.00 | 121.11 | 140.50 | 5.3% |
| 217 | 067 | 95.8% | 1.331 | 32.2% | 1.144 | 1.204 | 1.189 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 136.10 | 121.11 | 140.50 | -0.7% |
| 217 | 068 | 95.8% | 1.331 | 32.2% | 1.144 | 1.204 | 1.189 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 158.10 | 121.11 | 140.50 | -10.1% |
| 218 | 024 | 11.2% | 0.156 | 0.5% | 1.081 | 1.076 | 1.062 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 121.10 | 121.11 | 140.50 | 9.4% |
| 218 | 036 | 11.2% | 0.156 | 0.5% | 1.081 | 1.076 | 1.062 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 145.80 | 121.11 | 140.50 | -3.7% |
| 218 | 062 | 11.2% | 0.156 | 0.5% | 1.081 | 1.076 | 1.062 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 125.00 | 121.11 | 140.50 | 7.0% |
| 218 | 063 | 11.2% | 0.156 | 0.5% | 1.081 | 1.076 | 1.062 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 126.10 | 121.11 | 140.50 | 6.3% |
| 218 | 065 | 11.2% | 0.156 | 0.5% | 1.081 | 1.076 | 1.062 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 148.70 | 121.11 | 140.50 | -4.9% |
| 218 | 067 | 11.2% | 0.156 | 0.5% | 1.081 | 1.076 | 1.062 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 136.10 | 121.11 | 140.50 | 0.9% |
| 219 | 024 | 30.7% | 0.426 | 2.1% | 1.031 | 1.018 | 1.005 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 121.10 | 126.09 | 146.30 | 11.1% |
| 219 | 036 | 30.7% | 0.426 | 2.1% | 1.031 | 1.018 | 1.005 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 145.80 | 126.09 | 146.30 | -2.9% |
| 219 | 062 | 30.7% | 0.426 | 2.1% | 1.031 | 1.018 | 1.005 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 125.00 | 126.09 | 146.30 | 8.5% |
| 219 | 063 | 30.7% | 0.426 | 2.1% | 1.031 | 1.018 | 1.005 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 126.10 | 126.09 | 146.30 | 7.8% |
| 219 | 065 | 30.7% | 0.426 | 2.1% | 1.031 | 1.018 | 1.005 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 148.70 | 126.09 | 146.30 | -4.2% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Property Damage**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) Proposed Territory | (2) Current Territory | (3) Proposed Territory 3-Year Loss & DCC Expense Ratio | (4) Proposed Territory Experience Index | (5) Proposed Territory Credibility | (6) Proposed Territory Competitor Index | (7) Credibility-Weighted Unbalanced Index | (8) Proposed Territory Balanced Combined Index | (9) Selected Proposed Territory Combined Change | (10) Proposed Territory Indicated Variable Premium Change | (11) Selected Variable Premium Change | (12) Proposed Territory Total Internal Change | (13) Proposed Territory Selected Base Rate Change | (14) Current Base Rate* | (15) Starting Base Rate for New Territory | (16) Proposed Territory Selected Base Rate | (17) Total Change Including Expense Fee** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 219 | 067 | 30.7% | 0.426 | 2.1% | 1.031 | 1.018 | 1.005 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 136.10 | 126.09 | 146.30 | 2.0% |
| 220 | 036 | 21.5% | 0.299 | 3.6% | 1.097 | 1.068 | 1.054 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 145.80 | 145.80 | 169.10 | 8.6% |
| 220 | 052 | 21.5% | 0.299 | 3.6% | 1.097 | 1.068 | 1.054 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 122.80 | 145.80 | 169.10 | 23.1% |
| 221 | 035 | 79.2% | 1.100 | 38.9% | 1.007 | 1.043 | 1.030 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 160.30 | 158.09 | 183.40 | 6.9% |
| 221 | 040 | 79.2% | 1.100 | 38.9% | 1.007 | 1.043 | 1.030 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 143.30 | 158.09 | 183.40 | 16.3% |
| 221 | 054 | 79.2% | 1.100 | 38.9% | 1.007 | 1.043 | 1.030 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 188.00 | 158.09 | 183.40 | -4.8% |
| 221 | 056 | 79.2% | 1.100 | 38.9% | 1.007 | 1.043 | 1.030 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 167.30 | 158.09 | 183.40 | 3.5% |
| 221 | 066 | 79.2% | 1.100 | 38.9% | 1.007 | 1.043 | 1.030 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 119.10 | 158.09 | 183.40 | 34.3% |
| 221 | 067 | 79.2% | 1.100 | 38.9% | 1.007 | 1.043 | 1.030 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 136.10 | 158.09 | 183.40 | 20.9% |
| 221 | 068 | 79.2% | 1.100 | 38.9% | 1.007 | 1.043 | 1.030 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 158.10 | 158.09 | 183.40 | 8.0% |
| 222 | 058 | 58.3% | 0.810 | 14.7% | 0.972 | 0.948 | 0.936 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 139.30 | 119.08 | 138.10 | -3.5% |
| 222 | 060 | 58.3% | 0.810 | 14.7% | 0.972 | 0.948 | 0.936 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 163.80 | 119.08 | 138.10 | -13.2% |
| 222 | 066 | 58.3% | 0.810 | 14.7% | 0.972 | 0.948 | 0.936 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 119.10 | 119.08 | 138.10 | 7.4% |
| 223 | 040 | 46.1% | 0.640 | 22.3% | 1.034 | 0.946 | 0.934 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 143.30 | 158.09 | 183.40 | 16.9% |
| 223 | 057 | 46.1% | 0.640 | 22.3% | 1.034 | 0.946 | 0.934 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 167.30 | 158.09 | 183.40 | 4.0% |
| 223 | 067 | 46.1% | 0.640 | 22.3% | 1.034 | 0.946 | 0.934 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 136.10 | 158.09 | 183.40 | 21.7% |
| 223 | 068 | 46.1% | 0.640 | 22.3% | 1.034 | 0.946 | 0.934 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 158.10 | 158.09 | 183.40 | 8.5% |
| 224 | 058 | 147.3% | 2.046 | 15.1% | 1.014 | 1.170 | 1.155 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 139.30 | 121.92 | 141.40 | -1.6% |
| 224 | 060 | 147.3% | 2.046 | 15.1% | 1.014 | 1.170 | 1.155 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 163.80 | 121.92 | 141.40 | -11.7% |
| 224 | 064 | 147.3% | 2.046 | 15.1% | 1.014 | 1.170 | 1.155 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 121.90 | 121.92 | 141.40 | 8.0% |
| 224 | 065 | 147.3% | 2.046 | 15.1% | 1.014 | 1.170 | 1.155 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 148.70 | 121.92 | 141.40 | -5.9% |
| 224 | 066 | 147.3% | 2.046 | 15.1% | 1.014 | 1.170 | 1.155 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 119.10 | 121.92 | 141.40 | 9.9% |
| 225 | 060 | 99.2% | 1.378 | 10.6% | 0.902 | 0.952 | 0.940 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 163.80 | 163.78 | 190.00 | 8.3% |
| 225 | 064 | 99.2% | 1.378 | 10.6% | 0.902 | 0.952 | 0.940 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 121.90 | 163.78 | 190.00 | 36.5% |
| 225 | 065 | 99.2% | 1.378 | 10.6% | 0.902 | 0.952 | 0.940 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 148.70 | 163.78 | 190.00 | 16.6% |
| 226 | 065 | 77.9% | 1.082 | 22.6% | 0.961 | 0.988 | 0.975 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 148.70 | 148.74 | 172.50 | 8.0% |
| 227 | 056 | 69.4% | 0.964 | 61.3% | 1.043 | 0.995 | 0.982 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 167.30 | 167.34 | 194.10 | 8.1% |
| 227 | 060 | 69.4% | 0.964 | 61.3% | 1.043 | 0.995 | 0.982 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 163.80 | 167.34 | 194.10 | 9.9% |
| 227 | 067 | 69.4% | 0.964 | 61.3% | 1.043 | 0.995 | 0.982 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 136.10 | 167.34 | 194.10 | 26.9% |
| 228 | 055 | 74.6% | 1.036 | 38.3% | 0.923 | 0.966 | 0.954 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 181.50 | 163.78 | 190.00 | 0.1% |
| 228 | 056 | 74.6% | 1.036 | 38.3% | 0.923 | 0.966 | 0.954 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 167.30 | 163.78 | 190.00 | 6.4% |
| 228 | 058 | 74.6% | 1.036 | 38.3% | 0.923 | 0.966 | 0.954 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 139.30 | 163.78 | 190.00 | 22.4% |
| 228 | 060 | 74.6% | 1.036 | 38.3% | 0.923 | 0.966 | 0.954 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 163.80 | 163.78 | 190.00 | 8.1% |
| 228 | 066 | 74.6% | 1.036 | 38.3% | 0.923 | 0.966 | 0.954 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 119.10 | 163.78 | 190.00 | 38.6% |
| 229 | 056 | 87.0% | 1.208 | 37.9% | 1.075 | 1.125 | 1.111 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 167.30 | 136.14 | 157.90 | -6.9% |
| 229 | 060 | 87.0% | 1.208 | 37.9% | 1.075 | 1.125 | 1.111 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 163.80 | 136.14 | 157.90 | -5.5% |
| 229 | 065 | 87.0% | 1.208 | 37.9% | 1.075 | 1.125 | 1.111 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 148.70 | 136.14 | 157.90 | 1.2% |
| 229 | 067 | 87.0% | 1.208 | 37.9% | 1.075 | 1.125 | 1.111 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 136.10 | 136.14 | 157.90 | 7.9% |
| 230 | 063 | 51.8% | 0.719 | 7.0% | 0.986 | 0.967 | 0.955 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 126.10 | 136.14 | 157.90 | 15.9% |
| 230 | 065 | 51.8% | 0.719 | 7.0% | 0.986 | 0.967 | 0.955 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 148.70 | 136.14 | 157.90 | 2.9% |
| 230 | 067 | 51.8% | 0.719 | 7.0% | 0.986 | 0.967 | 0.955 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 136.10 | 136.14 | 157.90 | 9.6% |
| 231 | 066 | 60.2% | 0.836 | 16.3% | 0.933 | 0.917 | 0.905 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 119.10 | 119.08 | 138.10 | 8.1% |
| 232 | 047 | 36.7% | 0.510 | 16.3% | 0.937 | 0.867 | 0.856 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 149.00 | 119.08 | 138.10 | -7.4% |
| 232 | 066 | 36.7% | 0.510 | 16.3% | 0.937 | 0.867 | 0.856 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 119.10 | 119.08 | 138.10 | 7.5% |
| 233 | 066 | 65.4% | 0.908 | 36.9% | 0.962 | 0.942 | 0.930 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 119.10 | 119.08 | 138.10 | 7.6% |
| 234 | 049 | 63.5% | 0.882 | 24.5% | 0.982 | 0.958 | 0.946 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 150.20 | 119.08 | 138.10 | -8.1% |
| 234 | 050 | 63.5% | 0.882 | 24.5% | 0.982 | 0.958 | 0.946 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 145.40 | 119.08 | 138.10 | -6.1% |
| 234 | 066 | 63.5% | 0.882 | 24.5% | 0.982 | 0.958 | 0.946 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 119.10 | 119.08 | 138.10 | 7.5% |
| 235 | 058 | 64.0% | 0.889 | 61.4% | 1.032 | 0.944 | 0.932 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 139.30 | 119.08 | 138.10 | -3.4% |
| 235 | 066 | 64.0% | 0.889 | 61.4% | 1.032 | 0.944 | 0.932 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 119.10 | 119.08 | 138.10 | 7.3% |
| 236 | 047 | 71.8% | 0.997 | 29.9% | 0.969 | 0.977 | 0.964 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 149.00 | 149.05 | 172.90 | 8.5% |
| 236 | 048 | 71.8% | 0.997 | 29.9% | 0.969 | 0.977 | 0.964 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 140.20 | 149.05 | 172.90 | 13.5% |
| 236 | 049 | 71.8% | 0.997 | 29.9% | 0.969 | 0.977 | 0.964 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 150.20 | 149.05 | 172.90 | 7.9% |
| 236 | 066 | 71.8% | 0.997 | 29.9% | 0.969 | 0.977 | 0.964 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 119.10 | 149.05 | 172.90 | 28.5% |
| 237 | 048 | 32.7% | 0.454 | 8.0% | 0.990 | 0.947 | 0.935 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 140.20 | 119.08 | 138.10 | -3.9% |
| 237 | 066 | 32.7% | 0.454 | 8.0% | 0.990 | 0.947 | 0.935 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 119.10 | 119.08 | 138.10 | 7.3% |
| 238 | 061 | 213.6% | 2.967 | 8.4% | 1.261 | 1.404 | 1.386 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 85.90 | 85.85 | 99.60 | 6.7% |
| 238 | 062 | 213.6% | 2.967 | 8.4% | 1.261 | 1.404 | 1.386 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 125.00 | 85.85 | 99.60 | -14.6% |
| 238 | 066 | 213.6% | 2.967 | 8.4% | 1.261 | 1.404 | 1.386 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 119.10 | 85.85 | 99.60 | -12.3% |
| 239 | 046 | 63.4% | 0.881 | 42.4% | 0.947 | 0.919 | 0.907 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 152.10 | 152.10 | 176.40 | 7.8% |
| 239 | 047 | 63.4% | 0.881 | 42.4% | 0.947 | 0.919 | 0.907 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 149.00 | 152.10 | 176.40 | 9.5% |
| 240 | 047 | 61.3% | 0.851 | 23.2% | 0.974 | 0.945 | 0.933 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 149.00 | 140.21 | 162.60 | 4.4% |
| 240 | 048 | 61.3% | 0.851 | 23.2% | 0.974 | 0.945 | 0.933 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 140.20 | 140.21 | 162.60 | 8.9% |
| 240 | 066 | 61.3% | 0.851 | 23.2% | 0.974 | 0.945 | 0.933 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 119.10 | 140.21 | 162.60 | 22.7% |
| 241 | 025 | 61.4% | 0.853 | 4.1% | 1.205 | 1.191 | 1.176 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 111.40 | 111.35 | 129.20 | 7.2% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Property Damage**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) Proposed Territory | (2) Current Territory | (3) Proposed Territory 3-Year Loss & DCC Expense Ratio | (4) Proposed Territory Experience Index | (5) Proposed Territory Credibility | (6) Proposed Territory Competitor Index | (7) Credibility-Weighted Unbalanced Index | (8) Proposed Territory Balanced Combined Index | (9) Selected Proposed Territory Combined Change | (10) Proposed Territory Indicated Variable Premium Change | (11) Selected Variable Premium Change | (12) Proposed Territory Total Internal Change | (13) Proposed Territory Selected Base Rate Change | (14) Current Base Rate* | (15) Starting Base Rate for New Territory | (16) Proposed Territory Selected Base Rate | (17) Total Change Including Expense Fee** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 241 | 062 | 61.4% | 0.853 | 4.1% | 1.205 | 1.191 | 1.176 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 125.00 | 111.35 | 129.20 | -0.8% |
| 242 | 024 | 36.8% | 0.511 | 3.6% | 1.063 | 1.043 | 1.030 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 121.10 | 136.14 | 157.90 | 17.1% |
| 242 | 057 | 36.8% | 0.511 | 3.6% | 1.063 | 1.043 | 1.030 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 167.30 | 136.14 | 157.90 | -6.8% |
| 242 | 067 | 36.8% | 0.511 | 3.6% | 1.063 | 1.043 | 1.030 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 136.10 | 136.14 | 157.90 | 7.6% |
| 243 | 057 | 80.4% | 1.117 | 51.9% | 1.114 | 1.116 | 1.102 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 167.30 | 167.34 | 194.10 | 8.7% |
| 243 | 067 | 80.4% | 1.117 | 51.9% | 1.114 | 1.116 | 1.102 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 136.10 | 167.34 | 194.10 | 27.5% |
| 243 | 068 | 80.4% | 1.117 | 51.9% | 1.114 | 1.116 | 1.102 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 158.10 | 167.34 | 194.10 | 13.5% |
| 244 | 054 | 92.2% | 1.281 | 57.5% | 0.975 | 1.151 | 1.136 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 188.00 | 187.96 | 218.00 | 8.6% |
| 244 | 068 | 92.2% | 1.281 | 57.5% | 0.975 | 1.151 | 1.136 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 158.10 | 187.96 | 218.00 | 24.4% |
| 245 | 054 | 75.5% | 1.049 | 13.6% | 1.031 | 1.033 | 1.020 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 188.00 | 158.09 | 183.40 | -4.5% |
| 245 | 056 | 75.5% | 1.049 | 13.6% | 1.031 | 1.033 | 1.020 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 167.30 | 158.09 | 183.40 | 4.1% |
| 245 | 066 | 75.5% | 1.049 | 13.6% | 1.031 | 1.033 | 1.020 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 119.10 | 158.09 | 183.40 | 35.6% |
| 245 | 068 | 75.5% | 1.049 | 13.6% | 1.031 | 1.033 | 1.020 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 158.10 | 158.09 | 183.40 | 8.6% |
| 246 | 028 | 80.8% | 1.122 | 50.0% | 1.062 | 1.092 | 1.078 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 146.70 | 146.71 | 170.20 | 7.9% |
| 247 | 035 | 68.9% | 0.957 | 53.0% | 1.023 | 0.988 | 0.975 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 160.30 | 160.32 | 186.00 | 8.5% |
| 247 | 040 | 68.9% | 0.957 | 53.0% | 1.023 | 0.988 | 0.975 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 143.30 | 160.32 | 186.00 | 18.2% |
| 247 | 068 | 68.9% | 0.957 | 53.0% | 1.023 | 0.988 | 0.975 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 158.10 | 160.32 | 186.00 | 9.7% |
| 248 | 047 | 102.9% | 1.429 | 29.4% | 1.099 | 1.196 | 1.181 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 149.00 | 125.98 | 146.10 | -4.0% |
| 248 | 051 | 102.9% | 1.429 | 29.4% | 1.099 | 1.196 | 1.181 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 126.00 | 125.98 | 146.10 | 7.9% |
| 248 | 066 | 102.9% | 1.429 | 29.4% | 1.099 | 1.196 | 1.181 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 119.10 | 125.98 | 146.10 | 12.3% |
| 249 | 051 | 97.4% | 1.353 | 21.9% | 1.021 | 1.094 | 1.080 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 126.00 | 125.98 | 146.10 | 8.0% |
| 250 | 047 | 68.5% | 0.951 | 82.7% | 0.948 | 0.950 | 0.938 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 149.00 | 150.16 | 174.20 | 8.5% |
| 250 | 049 | 68.5% | 0.951 | 82.7% | 0.948 | 0.950 | 0.938 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 150.20 | 150.16 | 174.20 | 7.8% |
| 250 | 050 | 68.5% | 0.951 | 82.7% | 0.948 | 0.950 | 0.938 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 145.40 | 150.16 | 174.20 | 10.4% |
| 250 | 051 | 68.5% | 0.951 | 82.7% | 0.948 | 0.950 | 0.938 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 126.00 | 150.16 | 174.20 | 23.1% |
| 250 | 066 | 68.5% | 0.951 | 82.7% | 0.948 | 0.950 | 0.938 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 119.10 | 150.16 | 174.20 | 28.6% |
| 251 | 055 | 60.1% | 0.835 | 24.2% | 0.968 | 0.936 | 0.924 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 181.50 | 181.46 | 210.50 | 8.4% |
| 251 | 060 | 60.1% | 0.835 | 24.2% | 0.968 | 0.936 | 0.924 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 163.80 | 181.46 | 210.50 | 17.5% |
| 252 | 028 | 54.7% | 0.760 | 17.4% | 0.996 | 0.955 | 0.943 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 146.70 | 148.74 | 172.50 | 9.3% |
| 252 | 053 | 54.7% | 0.760 | 17.4% | 0.996 | 0.955 | 0.943 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 128.10 | 148.74 | 172.50 | 21.0% |
| 252 | 065 | 54.7% | 0.760 | 17.4% | 0.996 | 0.955 | 0.943 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 148.70 | 148.74 | 172.50 | 8.2% |
| 253 | 028 | 55.7% | 0.774 | 4.1% | 1.036 | 1.025 | 1.012 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 146.70 | 122.83 | 142.50 | -4.6% |
| 253 | 052 | 55.7% | 0.774 | 4.1% | 1.036 | 1.025 | 1.012 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 122.80 | 122.83 | 142.50 | 8.0% |
| 253 | 065 | 55.7% | 0.774 | 4.1% | 1.036 | 1.025 | 1.012 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 148.70 | 122.83 | 142.50 | -5.4% |
| 254 | 034 | 114.2% | 1.586 | 10.2% | 1.005 | 1.064 | 1.050 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 147.60 | 147.62 | 171.20 | 7.7% |
| 254 | 068 | 114.2% | 1.586 | 10.2% | 1.005 | 1.064 | 1.050 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 158.10 | 147.62 | 171.20 | 2.5% |
| 999 | 999 | 124.2% | 1.725 | 8.0% | 0.998 | 1.056 | 1.042 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | 145.80 | 145.80 | 169.10 | 7.9% |
| Total | | 72.0% | | | | 1.013 | 1.000 | 0.0% | 10.9% | 10.9% | -4.4% | 16.0% | | | | 8.0% |

* Effective 3/23/2014, Model Year 2015
** Current Expense Fee is $28.80, Proposed is $28.80

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Medical Benefits**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) Proposed Territory | (2) Current Territory | (3) Proposed Territory 3-Year Loss & DCC Expense Ratio | (4) Proposed Territory Experience Index | (5) Proposed Territory Credibility | (6) Proposed Territory Competitor Index | (7) Credibility-Weighted Unbalanced Index | (8) Proposed Territory Balanced Combined Index | (9) Selected Proposed Territory Combined Change | (10) Proposed Territory Indicated Variable Premium Change | (11) Selected Variable Premium Change | (12) Proposed Territory Total Internal Change | (13) Proposed Territory Selected Base Rate Change | (14) Current Base Rate* | (15) Starting Base Rate for New Territory | (16) Proposed Territory Selected Base Rate | (17) Total Change Including Expense Fee** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 201 | 049 | 76.8% | 1.005 | 20.9% | 1.022 | 1.018 | 1.016 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 125.00 | 116.48 | 125.60 | 2.1% |
| 201 | 050 | 76.8% | 1.005 | 20.9% | 1.022 | 1.018 | 1.016 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 116.50 | 116.48 | 125.60 | 7.6% |
| 201 | 066 | 76.8% | 1.005 | 20.9% | 1.022 | 1.018 | 1.016 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 112.10 | 116.48 | 125.60 | 10.8% |
| 202 | 007 | 66.3% | 0.868 | 3.6% | 1.050 | 1.043 | 1.041 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 120.20 | 123.66 | 133.30 | 10.9% |
| 202 | 025 | 66.3% | 0.868 | 3.6% | 1.050 | 1.043 | 1.041 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 90.00 | 123.66 | 133.30 | 40.3% |
| 202 | 040 | 66.3% | 0.868 | 3.6% | 1.050 | 1.043 | 1.041 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 126.30 | 123.66 | 133.30 | 6.7% |
| 202 | 062 | 66.3% | 0.868 | 3.6% | 1.050 | 1.043 | 1.041 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 123.70 | 123.66 | 133.30 | 8.4% |
| 203 | 034 | 63.9% | 0.836 | 0.8% | 1.075 | 1.073 | 1.071 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 124.80 | 124.80 | 134.50 | 7.8% |
| 203 | 035 | 63.9% | 0.836 | 0.8% | 1.075 | 1.073 | 1.071 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 124.60 | 124.80 | 134.50 | 8.0% |
| 203 | 040 | 63.9% | 0.836 | 0.8% | 1.075 | 1.073 | 1.071 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 126.30 | 124.80 | 134.50 | 6.9% |
| 203 | 062 | 63.9% | 0.836 | 0.8% | 1.075 | 1.073 | 1.071 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 123.70 | 124.80 | 134.50 | 8.6% |
| 204 | 034 | -34.2% | -0.448 | 0.0% | 1.060 | 1.060 | 1.058 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 124.80 | 123.66 | 133.30 | 7.2% |
| 204 | 040 | -34.2% | -0.448 | 0.0% | 1.060 | 1.060 | 1.058 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 126.30 | 123.66 | 133.30 | 6.3% |
| 204 | 058 | -34.2% | -0.448 | 0.0% | 1.060 | 1.060 | 1.058 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 115.90 | 123.66 | 133.30 | 13.5% |
| 204 | 061 | -34.2% | -0.448 | 0.0% | 1.060 | 1.060 | 1.058 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 100.70 | 123.66 | 133.30 | 26.7% |
| 204 | 062 | -34.2% | -0.448 | 0.0% | 1.060 | 1.060 | 1.058 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 123.70 | 123.66 | 133.30 | 7.9% |
| 204 | 066 | -34.2% | -0.448 | 0.0% | 1.060 | 1.060 | 1.058 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 112.10 | 123.66 | 133.30 | 16.4% |
| 205 | 007 | 22.6% | 0.296 | 1.2% | 1.113 | 1.103 | 1.101 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 120.20 | 123.66 | 133.30 | 10.3% |
| 205 | 062 | 22.6% | 0.296 | 1.2% | 1.113 | 1.103 | 1.101 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 123.70 | 123.66 | 133.30 | 7.9% |
| 206 | 035 | 101.8% | 1.332 | 5.6% | 1.005 | 1.023 | 1.021 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 124.60 | 126.26 | 136.10 | 8.8% |
| 206 | 040 | 101.8% | 1.332 | 5.6% | 1.005 | 1.023 | 1.021 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 126.30 | 126.26 | 136.10 | 7.7% |
| 206 | 062 | 101.8% | 1.332 | 5.6% | 1.005 | 1.023 | 1.021 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 123.70 | 126.26 | 136.10 | 9.4% |
| 206 | 067 | 101.8% | 1.332 | 5.6% | 1.005 | 1.023 | 1.021 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 124.70 | 126.26 | 136.10 | 8.7% |
| 206 | 068 | 101.8% | 1.332 | 5.6% | 1.005 | 1.023 | 1.021 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 131.80 | 126.26 | 136.10 | 4.3% |
| 207 | 053 | 93.1% | 1.219 | 7.0% | 1.062 | 1.073 | 1.071 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 130.90 | 130.94 | 141.20 | 7.8% |
| 207 | 065 | 93.1% | 1.219 | 7.0% | 1.062 | 1.073 | 1.071 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 143.40 | 130.94 | 141.20 | 0.7% |
| 208 | 053 | 72.7% | 0.952 | 4.4% | 0.965 | 0.964 | 0.962 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 130.90 | 143.42 | 154.60 | 16.3% |
| 208 | 065 | 72.7% | 0.952 | 4.4% | 0.965 | 0.964 | 0.962 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 143.40 | 143.42 | 154.60 | 8.2% |
| 209 | 028 | 76.1% | 0.996 | 26.3% | 0.951 | 0.963 | 0.961 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 134.10 | 143.42 | 154.60 | 13.9% |
| 209 | 053 | 76.1% | 0.996 | 26.3% | 0.951 | 0.963 | 0.961 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 130.90 | 143.42 | 154.60 | 16.1% |
| 209 | 065 | 76.1% | 0.996 | 26.3% | 0.951 | 0.963 | 0.961 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 143.40 | 143.42 | 154.60 | 8.0% |
| 210 | 028 | 70.3% | 0.920 | 5.2% | 0.918 | 0.918 | 0.916 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 134.10 | 143.42 | 154.60 | 13.8% |
| 210 | 052 | 70.3% | 0.920 | 5.2% | 0.918 | 0.918 | 0.916 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 117.70 | 143.42 | 154.60 | 26.3% |
| 210 | 063 | 70.3% | 0.920 | 5.2% | 0.918 | 0.918 | 0.916 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 126.30 | 143.42 | 154.60 | 19.3% |
| 210 | 065 | 70.3% | 0.920 | 5.2% | 0.918 | 0.918 | 0.916 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 143.40 | 143.42 | 154.60 | 7.9% |
| 211 | 064 | 98.0% | 1.283 | 10.2% | 1.008 | 1.036 | 1.034 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 110.80 | 143.42 | 154.60 | 33.3% |
| 211 | 065 | 98.0% | 1.283 | 10.2% | 1.008 | 1.036 | 1.034 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 143.40 | 143.42 | 154.60 | 8.2% |
| 212 | 065 | 115.6% | 1.513 | 3.6% | 0.980 | 0.999 | 0.997 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 143.40 | 143.42 | 154.60 | 9.4% |
| 213 | 065 | 179.4% | 2.348 | 1.2% | 1.040 | 1.056 | 1.054 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 143.40 | 143.42 | 154.60 | 7.8% |
| 213 | 066 | 179.4% | 2.348 | 1.2% | 1.040 | 1.056 | 1.054 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 112.10 | 143.42 | 154.60 | 30.9% |
| 214 | 007 | 221.2% | 2.895 | 0.8% | 1.072 | 1.087 | 1.085 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 120.20 | 123.66 | 133.30 | 10.1% |
| 214 | 036 | 221.2% | 2.895 | 0.8% | 1.072 | 1.087 | 1.085 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 152.00 | 123.66 | 133.30 | -7.6% |
| 214 | 062 | 221.2% | 2.895 | 0.8% | 1.072 | 1.087 | 1.085 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 123.70 | 123.66 | 133.30 | 7.7% |
| 215 | 036 | 217.6% | 2.848 | 0.4% | 0.895 | 0.903 | 0.901 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 152.00 | 152.05 | 163.90 | 8.3% |
| 215 | 062 | 217.6% | 2.848 | 0.4% | 0.895 | 0.903 | 0.901 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 123.70 | 152.05 | 163.90 | 28.5% |
| 216 | 007 | 120.5% | 1.577 | 1.7% | 1.070 | 1.079 | 1.077 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 120.20 | 120.22 | 129.60 | 8.1% |
| 216 | 024 | 120.5% | 1.577 | 1.7% | 1.070 | 1.079 | 1.077 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 153.70 | 120.22 | 129.60 | -9.2% |
| 216 | 036 | 120.5% | 1.577 | 1.7% | 1.070 | 1.079 | 1.077 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 152.00 | 120.22 | 129.60 | -8.5% |
| 216 | 062 | 120.5% | 1.577 | 1.7% | 1.070 | 1.079 | 1.077 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 123.70 | 120.22 | 129.60 | 5.9% |
| 217 | 024 | 89.9% | 1.177 | 9.2% | 0.940 | 0.962 | 0.960 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 153.70 | 153.71 | 165.70 | 8.2% |
| 217 | 036 | 89.9% | 1.177 | 9.2% | 0.940 | 0.962 | 0.960 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 152.00 | 153.71 | 165.70 | 9.2% |
| 217 | 062 | 89.9% | 1.177 | 9.2% | 0.940 | 0.962 | 0.960 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 123.70 | 153.71 | 165.70 | 29.3% |
| 217 | 067 | 89.9% | 1.177 | 9.2% | 0.940 | 0.962 | 0.960 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 124.70 | 153.71 | 165.70 | 28.4% |
| 217 | 068 | 89.9% | 1.177 | 9.2% | 0.940 | 0.962 | 0.960 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 131.80 | 153.71 | 165.70 | 22.7% |
| 218 | 024 | 506.2% | 6.626 | 1.7% | 0.979 | 1.075 | 1.073 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 153.70 | 153.71 | 165.70 | 9.8% |
| 218 | 036 | 506.2% | 6.626 | 1.7% | 0.979 | 1.075 | 1.073 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 152.00 | 153.71 | 165.70 | 10.8% |
| 218 | 062 | 506.2% | 6.626 | 1.7% | 0.979 | 1.075 | 1.073 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 123.70 | 153.71 | 165.70 | 30.5% |
| 218 | 063 | 506.2% | 6.626 | 1.7% | 0.979 | 1.075 | 1.073 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 126.30 | 153.71 | 165.70 | 28.3% |
| 218 | 065 | 506.2% | 6.626 | 1.7% | 0.979 | 1.075 | 1.073 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 143.40 | 153.71 | 165.70 | 16.0% |
| 218 | 067 | 506.2% | 6.626 | 1.7% | 0.979 | 1.075 | 1.073 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 124.70 | 153.71 | 165.70 | 29.6% |
| 219 | 024 | 67.8% | 0.887 | 0.4% | 1.043 | 1.042 | 1.040 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 153.70 | 126.26 | 136.10 | -7.3% |
| 219 | 036 | 67.8% | 0.887 | 0.4% | 1.043 | 1.042 | 1.040 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 152.00 | 126.26 | 136.10 | -6.5% |
| 219 | 062 | 67.8% | 0.887 | 0.4% | 1.043 | 1.042 | 1.040 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 123.70 | 126.26 | 136.10 | 9.9% |
| 219 | 063 | 67.8% | 0.887 | 0.4% | 1.043 | 1.042 | 1.040 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 126.30 | 126.26 | 136.10 | 8.1% |
| 219 | 065 | 67.8% | 0.887 | 0.4% | 1.043 | 1.042 | 1.040 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 143.40 | 126.26 | 136.10 | -2.2% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Medical Benefits**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) Proposed Territory | (2) Current Territory | (3) Proposed Territory 3-Year Loss & DCC Expense Ratio | (4) Proposed Territory Experience Index | (5) Proposed Territory Credibility | (6) Proposed Territory Competitor Index | (7) Credibility-Weighted Unbalanced Index | (8) Proposed Territory Balanced Combined Index | (9) Selected Proposed Territory Combined Change | (10) Proposed Territory Indicated Variable Premium Change | (11) Selected Variable Premium Change | (12) Proposed Territory Total Internal Change | (13) Proposed Territory Selected Base Rate Change | (14) Current Base Rate* | (15) Starting Base Rate for New Territory | (16) Proposed Territory Selected Base Rate | (17) Total Change Including Expense Fee** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 219 | 067 | 67.8% | 0.887 | 0.4% | 1.043 | 1.042 | 1.040 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 124.70 | 126.26 | 136.10 | 9.2% |
| 220 | 036 | 209.1% | 2.737 | 1.7% | 1.078 | 1.106 | 1.104 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 152.00 | 152.05 | 163.90 | 8.8% |
| 220 | 052 | 209.1% | 2.737 | 1.7% | 1.078 | 1.106 | 1.104 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 117.70 | 152.05 | 163.90 | 33.7% |
| 221 | 035 | 106.7% | 1.397 | 9.2% | 0.997 | 1.034 | 1.032 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 124.60 | 131.77 | 142.00 | 12.6% |
| 221 | 040 | 106.7% | 1.397 | 9.2% | 0.997 | 1.034 | 1.032 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 126.30 | 131.77 | 142.00 | 11.4% |
| 221 | 054 | 106.7% | 1.397 | 9.2% | 0.997 | 1.034 | 1.032 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 142.10 | 131.77 | 142.00 | 1.9% |
| 221 | 056 | 106.7% | 1.397 | 9.2% | 0.997 | 1.034 | 1.032 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 119.00 | 131.77 | 142.00 | 16.7% |
| 221 | 066 | 106.7% | 1.397 | 9.2% | 0.997 | 1.034 | 1.032 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 112.10 | 131.77 | 142.00 | 22.2% |
| 221 | 067 | 106.7% | 1.397 | 9.2% | 0.997 | 1.034 | 1.032 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 124.70 | 131.77 | 142.00 | 12.5% |
| 221 | 068 | 106.7% | 1.397 | 9.2% | 0.997 | 1.034 | 1.032 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 131.80 | 131.77 | 142.00 | 7.8% |
| 222 | 058 | 30.5% | 0.399 | 2.5% | 1.041 | 1.025 | 1.023 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 115.90 | 112.11 | 120.90 | 4.9% |
| 222 | 060 | 30.5% | 0.399 | 2.5% | 1.041 | 1.025 | 1.023 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 119.30 | 112.11 | 120.90 | 2.7% |
| 222 | 066 | 30.5% | 0.399 | 2.5% | 1.041 | 1.025 | 1.023 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 112.10 | 112.11 | 120.90 | 7.5% |
| 223 | 040 | 92.0% | 1.204 | 7.0% | 0.951 | 0.969 | 0.967 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 126.30 | 131.77 | 142.00 | 12.4% |
| 223 | 057 | 92.0% | 1.204 | 7.0% | 0.951 | 0.969 | 0.967 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 177.60 | 131.77 | 142.00 | -13.4% |
| 223 | 067 | 92.0% | 1.204 | 7.0% | 0.951 | 0.969 | 0.967 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 124.70 | 131.77 | 142.00 | 13.5% |
| 223 | 068 | 92.0% | 1.204 | 7.0% | 0.951 | 0.969 | 0.967 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 131.80 | 131.77 | 142.00 | 8.6% |
| 224 | 058 | 31.1% | 0.407 | 0.8% | 1.149 | 1.143 | 1.141 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 115.90 | 110.76 | 119.40 | 4.4% |
| 224 | 060 | 31.1% | 0.407 | 0.8% | 1.149 | 1.143 | 1.141 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 119.30 | 110.76 | 119.40 | 2.2% |
| 224 | 064 | 31.1% | 0.407 | 0.8% | 1.149 | 1.143 | 1.141 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 110.80 | 110.76 | 119.40 | 7.9% |
| 224 | 065 | 31.1% | 0.407 | 0.8% | 1.149 | 1.143 | 1.141 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 143.40 | 110.76 | 119.40 | -10.4% |
| 224 | 066 | 31.1% | 0.407 | 0.8% | 1.149 | 1.143 | 1.141 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 112.10 | 110.76 | 119.40 | 7.0% |
| 225 | 060 | 128.4% | 1.681 | 4.0% | 1.031 | 1.057 | 1.055 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 119.30 | 119.29 | 128.60 | 7.7% |
| 225 | 064 | 128.4% | 1.681 | 4.0% | 1.031 | 1.057 | 1.055 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 110.80 | 119.29 | 128.60 | 13.9% |
| 225 | 065 | 128.4% | 1.681 | 4.0% | 1.031 | 1.057 | 1.055 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 143.40 | 119.29 | 128.60 | -6.0% |
| 226 | 065 | 66.8% | 0.874 | 4.8% | 0.882 | 0.882 | 0.880 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 143.40 | 143.42 | 154.60 | 8.3% |
| 227 | 056 | 86.5% | 1.132 | 19.3% | 1.083 | 1.092 | 1.090 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 119.00 | 118.98 | 128.30 | 7.6% |
| 227 | 060 | 86.5% | 1.132 | 19.3% | 1.083 | 1.092 | 1.090 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 119.30 | 118.98 | 128.30 | 7.4% |
| 227 | 067 | 86.5% | 1.132 | 19.3% | 1.083 | 1.092 | 1.090 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 124.70 | 118.98 | 128.30 | 3.9% |
| 228 | 055 | 126.4% | 1.654 | 11.9% | 1.041 | 1.114 | 1.112 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 131.00 | 119.29 | 128.60 | 0.5% |
| 228 | 056 | 126.4% | 1.654 | 11.9% | 1.041 | 1.114 | 1.112 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 119.00 | 119.29 | 128.60 | 8.0% |
| 228 | 058 | 126.4% | 1.654 | 11.9% | 1.041 | 1.114 | 1.112 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 115.90 | 119.29 | 128.60 | 10.1% |
| 228 | 060 | 126.4% | 1.654 | 11.9% | 1.041 | 1.114 | 1.112 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 119.30 | 119.29 | 128.60 | 7.8% |
| 228 | 066 | 126.4% | 1.654 | 11.9% | 1.041 | 1.114 | 1.112 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 112.10 | 119.29 | 128.60 | 13.0% |
| 229 | 056 | 85.5% | 1.119 | 5.9% | 1.025 | 1.031 | 1.029 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 119.00 | 124.70 | 134.40 | 11.8% |
| 229 | 060 | 85.5% | 1.119 | 5.9% | 1.025 | 1.031 | 1.029 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 119.30 | 124.70 | 134.40 | 11.6% |
| 229 | 065 | 85.5% | 1.119 | 5.9% | 1.025 | 1.031 | 1.029 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 143.40 | 124.70 | 134.40 | -3.1% |
| 229 | 067 | 85.5% | 1.119 | 5.9% | 1.025 | 1.031 | 1.029 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 124.70 | 124.70 | 134.40 | 7.8% |
| 230 | 063 | -5.3% | -0.069 | 0.0% | 1.013 | 1.013 | 1.011 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 126.30 | 124.70 | 134.40 | 8.8% |
| 230 | 065 | -5.3% | -0.069 | 0.0% | 1.013 | 1.013 | 1.011 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 143.40 | 124.70 | 134.40 | -1.2% |
| 230 | 067 | -5.3% | -0.069 | 0.0% | 1.013 | 1.013 | 1.011 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 124.70 | 124.70 | 134.40 | 9.9% |
| 231 | 066 | 21.8% | 0.285 | 1.7% | 1.111 | 1.097 | 1.095 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 112.10 | 112.11 | 120.90 | 8.5% |
| 232 | 047 | -13.3% | -0.174 | 0.4% | 1.020 | 1.015 | 1.013 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 119.50 | 112.11 | 120.90 | 3.1% |
| 232 | 066 | -13.3% | -0.174 | 0.4% | 1.020 | 1.015 | 1.013 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 112.10 | 112.11 | 120.90 | 8.1% |
| 233 | 066 | 62.9% | 0.823 | 4.4% | 1.208 | 1.191 | 1.189 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 112.10 | 112.11 | 120.90 | 7.6% |
| 234 | 049 | 101.6% | 1.330 | 3.6% | 1.073 | 1.082 | 1.080 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 125.00 | 112.11 | 120.90 | -0.5% |
| 234 | 050 | 101.6% | 1.330 | 3.6% | 1.073 | 1.082 | 1.080 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 116.50 | 112.11 | 120.90 | 4.8% |
| 234 | 066 | 101.6% | 1.330 | 3.6% | 1.073 | 1.082 | 1.080 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 112.10 | 112.11 | 120.90 | 7.9% |
| 235 | 058 | 40.9% | 0.535 | 15.3% | 1.034 | 0.958 | 0.956 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 115.90 | 112.11 | 120.90 | 4.9% |
| 235 | 066 | 40.9% | 0.535 | 15.3% | 1.034 | 0.958 | 0.956 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 112.10 | 112.11 | 120.90 | 7.5% |
| 236 | 047 | 77.4% | 1.013 | 4.4% | 1.011 | 1.011 | 1.009 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 119.50 | 119.50 | 128.80 | 8.2% |
| 236 | 048 | 77.4% | 1.013 | 4.4% | 1.011 | 1.011 | 1.009 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 121.30 | 119.50 | 128.80 | 7.0% |
| 236 | 049 | 77.4% | 1.013 | 4.4% | 1.011 | 1.011 | 1.009 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 125.00 | 119.50 | 128.80 | 4.6% |
| 236 | 066 | 77.4% | 1.013 | 4.4% | 1.011 | 1.011 | 1.009 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 112.10 | 119.50 | 128.80 | 13.6% |
| 237 | 048 | 48.7% | 0.637 | 0.4% | 1.032 | 1.030 | 1.028 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 121.30 | 112.11 | 120.90 | 1.5% |
| 237 | 066 | 48.7% | 0.637 | 0.4% | 1.032 | 1.030 | 1.028 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 112.10 | 112.11 | 120.90 | 7.6% |
| 238 | 061 | 33.0% | 0.432 | 0.4% | 1.262 | 1.259 | 1.256 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 100.70 | 100.67 | 108.50 | 7.6% |
| 238 | 062 | 33.0% | 0.432 | 0.4% | 1.262 | 1.259 | 1.256 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 123.70 | 100.67 | 108.50 | -7.5% |
| 238 | 066 | 33.0% | 0.432 | 0.4% | 1.262 | 1.259 | 1.256 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 112.10 | 100.67 | 108.50 | -0.7% |
| 239 | 046 | 66.2% | 0.866 | 8.8% | 1.005 | 0.993 | 0.991 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 119.00 | 118.98 | 128.30 | 7.7% |
| 239 | 047 | 66.2% | 0.866 | 8.8% | 1.005 | 0.993 | 0.991 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 119.50 | 118.98 | 128.30 | 7.3% |
| 240 | 047 | 32.9% | 0.431 | 2.1% | 0.982 | 0.970 | 0.968 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 119.50 | 121.26 | 130.70 | 10.3% |
| 240 | 048 | 32.9% | 0.431 | 2.1% | 0.982 | 0.970 | 0.968 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 121.30 | 121.26 | 130.70 | 9.1% |
| 240 | 066 | 32.9% | 0.431 | 2.1% | 0.982 | 0.970 | 0.968 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 112.10 | 121.26 | 130.70 | 15.7% |
| 241 | 025 | 317.8% | 4.160 | 2.1% | 1.479 | 1.535 | 1.532 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 90.00 | 89.96 | 97.00 | 7.2% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Medical Benefits**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) Proposed Territory | (2) Current Territory | (3) Proposed Territory 3-Year Loss & DCC Expense Ratio | (4) Proposed Territory Experience Index | (5) Proposed Territory Credibility | (6) Proposed Territory Competitor Index | (7) Credibility-Weighted Unbalanced Index | (8) Proposed Territory Balanced Combined Index | (9) Selected Proposed Territory Combined Change | (10) Proposed Territory Indicated Variable Premium Change | (11) Selected Variable Premium Change | (12) Proposed Territory Total Internal Change | (13) Proposed Territory Selected Base Rate Change | (14) Current Base Rate* | (15) Starting Base Rate for New Territory | (16) Proposed Territory Selected Base Rate | (17) Total Change Including Expense Fee** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 241 | 062 | 317.8% | 4.160 | 2.1% | 1.479 | 1.535 | 1.532 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 123.70 | 89.96 | 97.00 | -13.8% |
| 242 | 024 | 0.0% | 0.000 | 0.0% | 1.014 | 1.014 | 1.012 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 153.70 | 124.70 | 134.40 | -8.0% |
| 242 | 057 | 0.0% | 0.000 | 0.0% | 1.014 | 1.014 | 1.012 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 177.60 | 124.70 | 134.40 | -17.2% |
| 242 | 067 | 0.0% | 0.000 | 0.0% | 1.014 | 1.014 | 1.012 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 124.70 | 124.70 | 134.40 | 7.9% |
| 243 | 057 | 139.3% | 1.823 | 23.2% | 0.869 | 1.090 | 1.088 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 177.60 | 177.63 | 191.50 | 8.8% |
| 243 | 067 | 139.3% | 1.823 | 23.2% | 0.869 | 1.090 | 1.088 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 124.70 | 177.63 | 191.50 | 47.1% |
| 243 | 068 | 139.3% | 1.823 | 23.2% | 0.869 | 1.090 | 1.088 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 131.80 | 177.63 | 191.50 | 40.1% |
| 244 | 054 | 85.7% | 1.122 | 15.3% | 0.954 | 0.980 | 0.978 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 142.10 | 142.06 | 153.10 | 8.2% |
| 244 | 068 | 85.7% | 1.122 | 15.3% | 0.954 | 0.980 | 0.978 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 131.80 | 142.06 | 153.10 | 14.8% |
| 245 | 054 | 17.1% | 0.224 | 1.2% | 0.995 | 0.986 | 0.984 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 142.10 | 131.77 | 142.00 | 2.5% |
| 245 | 056 | 17.1% | 0.224 | 1.2% | 0.995 | 0.986 | 0.984 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 119.00 | 131.77 | 142.00 | 17.6% |
| 245 | 066 | 17.1% | 0.224 | 1.2% | 0.995 | 0.986 | 0.984 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 112.10 | 131.77 | 142.00 | 23.3% |
| 245 | 068 | 17.1% | 0.224 | 1.2% | 0.995 | 0.986 | 0.984 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 131.80 | 131.77 | 142.00 | 8.6% |
| 246 | 028 | 56.1% | 0.734 | 11.5% | 0.970 | 0.943 | 0.941 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 134.10 | 134.06 | 144.50 | 8.1% |
| 247 | 035 | 70.1% | 0.918 | 9.2% | 1.083 | 1.068 | 1.066 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 124.60 | 124.59 | 134.30 | 8.0% |
| 247 | 040 | 70.1% | 0.918 | 9.2% | 1.083 | 1.068 | 1.066 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 126.30 | 124.59 | 134.30 | 6.9% |
| 247 | 068 | 70.1% | 0.918 | 9.2% | 1.083 | 1.068 | 1.066 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 131.80 | 124.59 | 134.30 | 3.5% |
| 248 | 047 | 44.9% | 0.588 | 4.0% | 0.992 | 0.976 | 0.974 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 119.50 | 119.60 | 128.90 | 8.0% |
| 248 | 051 | 44.9% | 0.588 | 4.0% | 0.992 | 0.976 | 0.974 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 119.60 | 119.60 | 128.90 | 7.9% |
| 248 | 066 | 44.9% | 0.588 | 4.0% | 0.992 | 0.976 | 0.974 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 112.10 | 119.60 | 128.90 | 13.4% |
| 249 | 051 | 214.8% | 2.812 | 5.9% | 1.004 | 1.111 | 1.109 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 119.60 | 119.60 | 128.90 | 8.2% |
| 250 | 047 | 62.4% | 0.817 | 32.6% | 0.964 | 0.916 | 0.914 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 119.50 | 125.01 | 134.80 | 11.5% |
| 250 | 049 | 62.4% | 0.817 | 32.6% | 0.964 | 0.916 | 0.914 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 125.00 | 125.01 | 134.80 | 7.7% |
| 250 | 050 | 62.4% | 0.817 | 32.6% | 0.964 | 0.916 | 0.914 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 116.50 | 125.01 | 134.80 | 13.7% |
| 250 | 051 | 62.4% | 0.817 | 32.6% | 0.964 | 0.916 | 0.914 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 119.60 | 125.01 | 134.80 | 11.5% |
| 250 | 066 | 62.4% | 0.817 | 32.6% | 0.964 | 0.916 | 0.914 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 112.10 | 125.01 | 134.80 | 17.2% |
| 251 | 055 | 54.7% | 0.716 | 4.0% | 1.000 | 0.989 | 0.987 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 131.00 | 131.04 | 141.30 | 8.5% |
| 251 | 060 | 54.7% | 0.716 | 4.0% | 1.000 | 0.989 | 0.987 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 119.30 | 131.04 | 141.30 | 16.8% |
| 252 | 028 | 48.1% | 0.630 | 3.3% | 1.021 | 1.008 | 1.006 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 134.10 | 143.42 | 154.60 | 14.1% |
| 252 | 053 | 48.1% | 0.630 | 3.3% | 1.021 | 1.008 | 1.006 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 130.90 | 143.42 | 154.60 | 16.3% |
| 252 | 065 | 48.1% | 0.630 | 3.3% | 1.021 | 1.008 | 1.006 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 143.40 | 143.42 | 154.60 | 8.2% |
| 253 | 028 | 184.0% | 2.408 | 3.3% | 1.053 | 1.098 | 1.096 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 134.10 | 117.73 | 126.90 | -1.8% |
| 253 | 052 | 184.0% | 2.408 | 3.3% | 1.053 | 1.098 | 1.096 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 117.70 | 117.73 | 126.90 | 8.3% |
| 253 | 065 | 184.0% | 2.408 | 3.3% | 1.053 | 1.098 | 1.096 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 143.40 | 117.73 | 126.90 | -6.5% |
| 254 | 034 | 96.8% | 1.267 | 0.8% | 1.059 | 1.061 | 1.059 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 124.80 | 124.80 | 134.50 | 7.4% |
| 254 | 068 | 96.8% | 1.267 | 0.8% | 1.059 | 1.061 | 1.059 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 131.80 | 124.80 | 134.50 | 3.2% |
| 999 | 999 | 19.4% | 0.254 | 0.4% | 1.021 | 1.018 | 1.016 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | 124.70 | 124.70 | 134.40 | 7.9% |
| Total | | 76.4% | | | | 1.002 | 1.000 | 0.0% | 10.4% | 10.4% | 2.4% | 7.8% | | | | 8.0% |

* Effective 3/23/2014, Model Year 2015
** Current Expense Fee is $8.50, Proposed is $8.50

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Comprehensive**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Selected Proposed Territory Combined Change | Proposed Territory Indicated Variable Premium Change | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Starting Base Rate for New Territory | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 201 | 049 | 58.8% | 1.129 | 65.3% | 0.963 | 1.071 | 1.074 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 107.80 | 88.32 | 91.20 | -9.9% |
| 201 | 050 | 58.8% | 1.129 | 65.3% | 0.963 | 1.071 | 1.074 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 88.30 | 88.32 | 91.20 | 3.4% |
| 201 | 066 | 58.8% | 1.129 | 65.3% | 0.963 | 1.071 | 1.074 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 121.00 | 88.32 | 91.20 | -16.5% |
| 202 | 007 | 62.7% | 1.203 | 33.8% | 0.918 | 1.014 | 1.017 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 195.30 | 192.62 | 199.00 | 3.2% |
| 202 | 025 | 62.7% | 1.203 | 33.8% | 0.918 | 1.014 | 1.017 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 115.80 | 192.62 | 199.00 | 63.2% |
| 202 | 040 | 62.7% | 1.203 | 33.8% | 0.918 | 1.014 | 1.017 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 125.40 | 192.62 | 199.00 | 52.0% |
| 202 | 062 | 62.7% | 1.203 | 33.8% | 0.918 | 1.014 | 1.017 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 192.60 | 192.62 | 199.00 | 4.4% |
| 203 | 034 | 76.5% | 1.468 | 13.6% | 1.013 | 1.075 | 1.078 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 113.10 | 113.07 | 116.80 | 3.7% |
| 203 | 035 | 76.5% | 1.468 | 13.6% | 1.013 | 1.075 | 1.078 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 112.60 | 113.07 | 116.80 | 4.0% |
| 203 | 040 | 76.5% | 1.468 | 13.6% | 1.013 | 1.075 | 1.078 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 125.40 | 113.07 | 116.80 | -4.2% |
| 203 | 062 | 76.5% | 1.468 | 13.6% | 1.013 | 1.075 | 1.078 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 192.60 | 113.07 | 116.80 | -29.3% |
| 204 | 034 | 90.4% | 1.735 | 20.9% | 1.017 | 1.167 | 1.171 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 113.10 | 192.62 | 199.00 | 65.8% |
| 204 | 040 | 90.4% | 1.735 | 20.9% | 1.017 | 1.167 | 1.171 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 125.40 | 192.62 | 199.00 | 51.2% |
| 204 | 058 | 90.4% | 1.735 | 20.9% | 1.017 | 1.167 | 1.171 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 105.30 | 192.62 | 199.00 | 76.8% |
| 204 | 061 | 90.4% | 1.735 | 20.9% | 1.017 | 1.167 | 1.171 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 121.90 | 192.62 | 199.00 | 55.1% |
| 204 | 062 | 90.4% | 1.735 | 20.9% | 1.017 | 1.167 | 1.171 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 192.60 | 192.62 | 199.00 | 4.5% |
| 204 | 066 | 90.4% | 1.735 | 20.9% | 1.017 | 1.167 | 1.171 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 121.00 | 192.62 | 199.00 | 56.1% |
| 205 | 007 | 44.4% | 0.852 | 9.4% | 1.059 | 1.040 | 1.043 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 195.30 | 192.62 | 199.00 | 2.9% |
| 205 | 062 | 44.4% | 0.852 | 9.4% | 1.059 | 1.040 | 1.043 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 192.60 | 192.62 | 199.00 | 4.1% |
| 206 | 035 | 68.7% | 1.319 | 38.7% | 1.048 | 1.153 | 1.156 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 112.60 | 125.38 | 129.50 | 13.1% |
| 206 | 040 | 68.7% | 1.319 | 38.7% | 1.048 | 1.153 | 1.156 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 125.40 | 125.38 | 129.50 | 3.8% |
| 206 | 062 | 68.7% | 1.319 | 38.7% | 1.048 | 1.153 | 1.156 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 192.60 | 125.38 | 129.50 | -24.9% |
| 206 | 067 | 68.7% | 1.319 | 38.7% | 1.048 | 1.153 | 1.156 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 102.20 | 125.38 | 129.50 | 22.4% |
| 206 | 068 | 68.7% | 1.319 | 38.7% | 1.048 | 1.153 | 1.156 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 109.90 | 125.38 | 129.50 | 15.4% |
| 207 | 053 | 46.7% | 0.896 | 39.4% | 0.902 | 0.900 | 0.903 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 133.90 | 133.95 | 138.40 | 3.8% |
| 207 | 065 | 46.7% | 0.896 | 39.4% | 0.902 | 0.900 | 0.903 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 127.60 | 133.95 | 138.40 | 7.8% |
| 208 | 053 | 46.1% | 0.885 | 27.9% | 1.093 | 1.035 | 1.038 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 133.90 | 127.58 | 131.80 | 0.1% |
| 208 | 065 | 46.1% | 0.885 | 27.9% | 1.093 | 1.035 | 1.038 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 127.60 | 127.58 | 131.80 | 3.9% |
| 209 | 028 | 46.2% | 0.887 | 75.5% | 0.939 | 0.900 | 0.903 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 124.30 | 127.58 | 131.80 | 5.9% |
| 209 | 053 | 46.2% | 0.887 | 75.5% | 0.939 | 0.900 | 0.903 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 133.90 | 127.58 | 131.80 | 0.0% |
| 209 | 065 | 46.2% | 0.887 | 75.5% | 0.939 | 0.900 | 0.903 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 127.60 | 127.58 | 131.80 | 3.8% |
| 210 | 028 | 61.2% | 1.175 | 36.2% | 1.165 | 1.169 | 1.173 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 124.30 | 127.58 | 131.80 | 5.8% |
| 210 | 052 | 61.2% | 1.175 | 36.2% | 1.165 | 1.169 | 1.173 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 134.30 | 127.58 | 131.80 | -0.2% |
| 210 | 063 | 61.2% | 1.175 | 36.2% | 1.165 | 1.169 | 1.173 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 123.40 | 127.58 | 131.80 | 6.4% |
| 210 | 065 | 61.2% | 1.175 | 36.2% | 1.165 | 1.169 | 1.173 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 127.60 | 127.58 | 131.80 | 3.7% |
| 211 | 064 | 51.1% | 0.981 | 30.2% | 1.234 | 1.158 | 1.161 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 113.70 | 127.58 | 131.80 | 14.0% |
| 211 | 065 | 51.1% | 0.981 | 30.2% | 1.234 | 1.158 | 1.161 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 127.60 | 127.58 | 131.80 | 4.1% |
| 212 | 065 | 40.9% | 0.785 | 10.0% | 1.248 | 1.202 | 1.206 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 127.60 | 127.58 | 131.80 | 5.0% |
| 213 | 065 | 94.4% | 1.812 | 12.1% | 1.378 | 1.431 | 1.435 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 127.60 | 127.58 | 131.80 | 3.6% |
| 213 | 066 | 94.4% | 1.812 | 12.1% | 1.378 | 1.431 | 1.435 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 121.00 | 127.58 | 131.80 | 7.9% |
| 214 | 007 | 55.9% | 1.073 | 6.1% | 1.109 | 1.107 | 1.110 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 195.30 | 192.62 | 199.00 | 2.9% |
| 214 | 036 | 55.9% | 1.073 | 6.1% | 1.109 | 1.107 | 1.110 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 186.20 | 192.62 | 199.00 | 7.2% |
| 214 | 062 | 55.9% | 1.073 | 6.1% | 1.109 | 1.107 | 1.110 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 192.60 | 192.62 | 199.00 | 4.2% |
| 215 | 036 | 29.9% | 0.574 | 0.4% | 1.192 | 1.190 | 1.194 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 186.20 | 186.25 | 192.40 | 3.9% |
| 215 | 062 | 29.9% | 0.574 | 0.4% | 1.192 | 1.190 | 1.194 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 192.60 | 186.25 | 192.40 | 1.1% |
| 216 | 007 | 45.1% | 0.866 | 16.6% | 1.067 | 1.034 | 1.037 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 195.30 | 195.33 | 201.80 | 4.4% |
| 216 | 024 | 45.1% | 0.866 | 16.6% | 1.067 | 1.034 | 1.037 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 99.60 | 195.33 | 201.80 | 88.0% |
| 216 | 036 | 45.1% | 0.866 | 16.6% | 1.067 | 1.034 | 1.037 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 186.20 | 195.33 | 201.80 | 8.7% |
| 216 | 062 | 45.1% | 0.866 | 16.6% | 1.067 | 1.034 | 1.037 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 192.60 | 195.33 | 201.80 | 5.6% |
| 217 | 024 | 64.4% | 1.236 | 36.3% | 1.281 | 1.265 | 1.269 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 99.60 | 99.60 | 102.90 | 3.7% |
| 217 | 036 | 64.4% | 1.236 | 36.3% | 1.281 | 1.265 | 1.269 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 186.20 | 99.60 | 102.90 | -32.9% |
| 217 | 062 | 64.4% | 1.236 | 36.3% | 1.281 | 1.265 | 1.269 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 192.60 | 99.60 | 102.90 | -34.3% |
| 217 | 067 | 64.4% | 1.236 | 36.3% | 1.281 | 1.265 | 1.269 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 102.20 | 99.60 | 102.90 | 1.7% |
| 217 | 068 | 64.4% | 1.236 | 36.3% | 1.281 | 1.265 | 1.269 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 109.90 | 99.60 | 102.90 | -3.7% |
| 218 | 024 | 252.8% | 4.852 | 2.2% | 1.204 | 1.284 | 1.288 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 99.60 | 99.60 | 102.90 | 4.8% |
| 218 | 036 | 252.8% | 4.852 | 2.2% | 1.204 | 1.284 | 1.288 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 186.20 | 99.60 | 102.90 | -35.3% |
| 218 | 062 | 252.8% | 4.852 | 2.2% | 1.204 | 1.284 | 1.288 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 192.60 | 99.60 | 102.90 | -36.9% |
| 218 | 063 | 252.8% | 4.852 | 2.2% | 1.204 | 1.284 | 1.288 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 123.40 | 99.60 | 102.90 | -11.9% |
| 218 | 065 | 252.8% | 4.852 | 2.2% | 1.204 | 1.284 | 1.288 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 127.60 | 99.60 | 102.90 | -14.2% |
| 218 | 067 | 252.8% | 4.852 | 2.2% | 1.204 | 1.284 | 1.288 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 102.20 | 99.60 | 102.90 | 2.6% |
| 219 | 024 | 58.8% | 1.129 | 3.3% | 1.163 | 1.162 | 1.165 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 99.60 | 123.40 | 127.50 | 24.4% |
| 219 | 036 | 58.8% | 1.129 | 3.3% | 1.163 | 1.162 | 1.165 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 186.20 | 123.40 | 127.50 | -24.8% |
| 219 | 062 | 58.8% | 1.129 | 3.3% | 1.163 | 1.162 | 1.165 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 192.60 | 123.40 | 127.50 | -26.7% |
| 219 | 063 | 58.8% | 1.129 | 3.3% | 1.163 | 1.162 | 1.165 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 123.40 | 123.40 | 127.50 | 4.0% |
| 219 | 065 | 58.8% | 1.129 | 3.3% | 1.163 | 1.162 | 1.165 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 127.60 | 123.40 | 127.50 | 1.2% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Comprehensive**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Selected Proposed Territory Combined Change | Proposed Territory Indicated Variable Premium Change | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Starting Base Rate for New Territory | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 219 | 067 | 58.8% | 1.129 | 3.3% | 1.163 | 1.162 | 1.165 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 102.20 | 123.40 | 127.50 | 21.7% |
| 220 | 036 | 73.9% | 1.418 | 7.1% | 1.167 | 1.185 | 1.189 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 186.20 | 186.25 | 192.40 | 4.4% |
| 220 | 052 | 73.9% | 1.418 | 7.1% | 1.167 | 1.185 | 1.189 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 134.30 | 186.25 | 192.40 | 37.5% |
| 221 | 035 | 35.0% | 0.672 | 38.2% | 0.874 | 0.797 | 0.799 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 112.60 | 109.93 | 113.60 | 1.9% |
| 221 | 040 | 35.0% | 0.672 | 38.2% | 0.874 | 0.797 | 0.799 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 125.40 | 109.93 | 113.60 | -6.0% |
| 221 | 054 | 35.0% | 0.672 | 38.2% | 0.874 | 0.797 | 0.799 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 89.10 | 109.93 | 113.60 | 22.2% |
| 221 | 056 | 35.0% | 0.672 | 38.2% | 0.874 | 0.797 | 0.799 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 90.50 | 109.93 | 113.60 | 20.7% |
| 221 | 066 | 35.0% | 0.672 | 38.2% | 0.874 | 0.797 | 0.799 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 121.00 | 109.93 | 113.60 | -3.5% |
| 221 | 067 | 35.0% | 0.672 | 38.2% | 0.874 | 0.797 | 0.799 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 102.20 | 109.93 | 113.60 | 9.7% |
| 221 | 068 | 35.0% | 0.672 | 38.2% | 0.874 | 0.797 | 0.799 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 109.90 | 109.93 | 113.60 | 3.7% |
| 222 | 058 | 66.8% | 1.282 | 16.3% | 1.123 | 1.149 | 1.152 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 105.30 | 121.00 | 125.00 | 15.3% |
| 222 | 060 | 66.8% | 1.282 | 16.3% | 1.123 | 1.149 | 1.152 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 107.70 | 121.00 | 125.00 | 13.3% |
| 222 | 066 | 66.8% | 1.282 | 16.3% | 1.123 | 1.149 | 1.152 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 121.00 | 121.00 | 125.00 | 3.6% |
| 223 | 040 | 57.3% | 1.100 | 25.4% | 0.944 | 0.984 | 0.987 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 125.40 | 109.93 | 113.60 | -5.5% |
| 223 | 057 | 57.3% | 1.100 | 25.4% | 0.944 | 0.984 | 0.987 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 122.90 | 109.93 | 113.60 | -4.1% |
| 223 | 067 | 57.3% | 1.100 | 25.4% | 0.944 | 0.984 | 0.987 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 102.20 | 109.93 | 113.60 | 10.2% |
| 223 | 068 | 57.3% | 1.100 | 25.4% | 0.944 | 0.984 | 0.987 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 109.90 | 109.93 | 113.60 | 4.2% |
| 224 | 058 | 101.7% | 1.952 | 13.9% | 1.363 | 1.445 | 1.449 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 105.30 | 113.69 | 117.40 | 10.3% |
| 224 | 060 | 101.7% | 1.952 | 13.9% | 1.363 | 1.445 | 1.449 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 107.70 | 113.69 | 117.40 | 8.4% |
| 224 | 064 | 101.7% | 1.952 | 13.9% | 1.363 | 1.445 | 1.449 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 113.70 | 113.69 | 117.40 | 3.9% |
| 224 | 065 | 101.7% | 1.952 | 13.9% | 1.363 | 1.445 | 1.449 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 127.60 | 113.69 | 117.40 | -4.9% |
| 224 | 066 | 101.7% | 1.952 | 13.9% | 1.363 | 1.445 | 1.449 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 121.00 | 113.69 | 117.40 | -1.0% |
| 225 | 060 | 73.9% | 1.418 | 13.0% | 1.102 | 1.143 | 1.146 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 107.70 | 107.74 | 111.30 | 3.7% |
| 225 | 064 | 73.9% | 1.418 | 13.0% | 1.102 | 1.143 | 1.146 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 113.70 | 107.74 | 111.30 | -0.5% |
| 225 | 065 | 73.9% | 1.418 | 13.0% | 1.102 | 1.143 | 1.146 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 127.60 | 107.74 | 111.30 | -8.7% |
| 226 | 065 | 36.9% | 0.708 | 11.8% | 1.039 | 1.000 | 1.003 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 127.60 | 127.58 | 131.80 | 3.8% |
| 227 | 056 | 38.8% | 0.745 | 60.3% | 1.064 | 0.872 | 0.875 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 90.50 | 90.51 | 93.50 | 3.6% |
| 227 | 060 | 38.8% | 0.745 | 60.3% | 1.064 | 0.872 | 0.875 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 107.70 | 90.51 | 93.50 | -8.4% |
| 227 | 067 | 38.8% | 0.745 | 60.3% | 1.064 | 0.872 | 0.875 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 102.20 | 90.51 | 93.50 | -5.0% |
| 228 | 055 | 22.8% | 0.438 | 34.8% | 0.941 | 0.766 | 0.768 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 96.00 | 107.74 | 111.30 | 13.3% |
| 228 | 056 | 22.8% | 0.438 | 34.8% | 0.941 | 0.766 | 0.768 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 90.50 | 107.74 | 111.30 | 18.6% |
| 228 | 058 | 22.8% | 0.438 | 34.8% | 0.941 | 0.766 | 0.768 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 105.30 | 107.74 | 111.30 | 5.5% |
| 228 | 060 | 22.8% | 0.438 | 34.8% | 0.941 | 0.766 | 0.768 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 107.70 | 107.74 | 111.30 | 3.8% |
| 228 | 066 | 22.8% | 0.438 | 34.8% | 0.941 | 0.766 | 0.768 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 121.00 | 107.74 | 111.30 | -4.8% |
| 229 | 056 | 41.9% | 0.804 | 41.3% | 1.067 | 0.958 | 0.961 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 90.50 | 102.21 | 105.60 | 14.1% |
| 229 | 060 | 41.9% | 0.804 | 41.3% | 1.067 | 0.958 | 0.961 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 107.70 | 102.21 | 105.60 | -0.4% |
| 229 | 065 | 41.9% | 0.804 | 41.3% | 1.067 | 0.958 | 0.961 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 127.60 | 102.21 | 105.60 | -12.2% |
| 229 | 067 | 41.9% | 0.804 | 41.3% | 1.067 | 0.958 | 0.961 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 102.20 | 102.21 | 105.60 | 3.7% |
| 230 | 063 | 209.5% | 4.021 | 10.9% | 1.168 | 1.479 | 1.483 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 123.40 | 102.21 | 105.60 | -8.5% |
| 230 | 065 | 209.5% | 4.021 | 10.9% | 1.168 | 1.479 | 1.483 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 127.60 | 102.21 | 105.60 | -10.6% |
| 230 | 067 | 209.5% | 4.021 | 10.9% | 1.168 | 1.479 | 1.483 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 102.20 | 102.21 | 105.60 | 5.2% |
| 231 | 066 | 72.9% | 1.399 | 20.2% | 1.144 | 1.196 | 1.200 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 121.00 | 121.00 | 125.00 | 4.3% |
| 232 | 047 | 58.5% | 1.123 | 25.0% | 1.142 | 1.137 | 1.140 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 90.50 | 121.00 | 125.00 | 30.7% |
| 232 | 066 | 58.5% | 1.123 | 25.0% | 1.142 | 1.137 | 1.140 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 121.00 | 121.00 | 125.00 | 3.9% |
| 233 | 066 | 77.9% | 1.495 | 44.7% | 1.067 | 1.258 | 1.262 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 121.00 | 121.00 | 125.00 | 3.8% |
| 234 | 049 | 79.9% | 1.534 | 24.8% | 1.024 | 1.150 | 1.153 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 107.80 | 121.00 | 125.00 | 13.2% |
| 234 | 050 | 79.9% | 1.534 | 24.8% | 1.024 | 1.150 | 1.153 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 88.30 | 121.00 | 125.00 | 32.6% |
| 234 | 066 | 79.9% | 1.534 | 24.8% | 1.024 | 1.150 | 1.153 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 121.00 | 121.00 | 125.00 | 3.7% |
| 235 | 058 | 54.2% | 1.040 | 63.9% | 1.101 | 1.062 | 1.065 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 105.30 | 121.00 | 125.00 | 15.5% |
| 235 | 066 | 54.2% | 1.040 | 63.9% | 1.101 | 1.062 | 1.065 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 121.00 | 121.00 | 125.00 | 3.7% |
| 236 | 047 | 65.1% | 1.250 | 27.9% | 1.064 | 1.116 | 1.119 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 90.50 | 90.51 | 93.50 | 4.4% |
| 236 | 048 | 65.1% | 1.250 | 27.9% | 1.064 | 1.116 | 1.119 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 92.20 | 90.51 | 93.50 | 3.0% |
| 236 | 049 | 65.1% | 1.250 | 27.9% | 1.064 | 1.116 | 1.119 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 107.80 | 90.51 | 93.50 | -7.5% |
| 236 | 066 | 65.1% | 1.250 | 27.9% | 1.064 | 1.116 | 1.119 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 121.00 | 90.51 | 93.50 | -14.3% |
| 237 | 048 | 82.1% | 1.576 | 11.2% | 1.024 | 1.086 | 1.089 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 92.20 | 121.00 | 125.00 | 28.7% |
| 237 | 066 | 82.1% | 1.576 | 11.2% | 1.024 | 1.086 | 1.089 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 121.00 | 121.00 | 125.00 | 3.7% |
| 238 | 061 | 74.3% | 1.426 | 6.8% | 1.131 | 1.151 | 1.154 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 121.90 | 121.94 | 126.00 | 3.6% |
| 238 | 062 | 74.3% | 1.426 | 6.8% | 1.131 | 1.151 | 1.154 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 192.60 | 121.94 | 126.00 | -25.0% |
| 238 | 066 | 74.3% | 1.426 | 6.8% | 1.131 | 1.151 | 1.154 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 121.00 | 121.94 | 126.00 | 4.2% |
| 239 | 046 | 43.9% | 0.843 | 37.9% | 1.068 | 0.983 | 0.986 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 85.30 | 85.29 | 88.10 | 3.4% |
| 239 | 047 | 43.9% | 0.843 | 37.9% | 1.068 | 0.983 | 0.986 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 90.50 | 85.29 | 88.10 | -0.7% |
| 240 | 047 | 68.8% | 1.321 | 23.0% | 1.001 | 1.075 | 1.078 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 90.50 | 92.19 | 95.20 | 6.3% |
| 240 | 048 | 68.8% | 1.321 | 23.0% | 1.001 | 1.075 | 1.078 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 92.20 | 92.19 | 95.20 | 4.9% |
| 240 | 066 | 68.8% | 1.321 | 23.0% | 1.001 | 1.075 | 1.078 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 121.00 | 92.19 | 95.20 | -13.0% |
| 241 | 025 | 44.8% | 0.860 | 9.1% | 1.409 | 1.359 | 1.363 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 115.80 | 115.78 | 119.60 | 3.9% |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Comprehensive**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) Proposed Territory | (2) Current Territory | (3) Proposed Territory 3-Year Loss & DCC Expense Ratio | (4) Proposed Territory Experience Index | (5) Proposed Territory Credibility | (6) Proposed Territory Competitor Index | (7) Credibility-Weighted Unbalanced Index | (8) Proposed Territory Balanced Combined Index | (9) Selected Proposed Territory Combined Change | (10) Proposed Territory Indicated Variable Premium Change | (11) Selected Variable Premium Change | (12) Proposed Territory Total Internal Change | (13) Proposed Territory Selected Base Rate Change | (14) Current Base Rate* | (15) Starting Base Rate for New Territory | (16) Proposed Territory Selected Base Rate | (17) Total Change Including Expense Fee** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 241 | 062 | 44.8% | 0.860 | 9.1% | 1.409 | 1.359 | 1.363 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 192.60 | 115.78 | 119.60 | -29.5% |
| 242 | 024 | 51.8% | 0.994 | 5.8% | 1.238 | 1.224 | 1.228 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 99.60 | 102.21 | 105.60 | 5.6% |
| 242 | 057 | 51.8% | 0.994 | 5.8% | 1.238 | 1.224 | 1.228 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 122.90 | 102.21 | 105.60 | -9.5% |
| 242 | 067 | 51.8% | 0.994 | 5.8% | 1.238 | 1.224 | 1.228 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 102.20 | 102.21 | 105.60 | 3.6% |
| 243 | 057 | 72.1% | 1.384 | 46.2% | 0.913 | 1.131 | 1.134 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 122.90 | 122.88 | 126.90 | 4.1% |
| 243 | 067 | 72.1% | 1.384 | 46.2% | 0.913 | 1.131 | 1.134 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 102.20 | 122.88 | 126.90 | 20.2% |
| 243 | 068 | 72.1% | 1.384 | 46.2% | 0.913 | 1.131 | 1.134 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 109.90 | 122.88 | 126.90 | 13.5% |
| 244 | 054 | 54.7% | 1.050 | 52.7% | 1.053 | 1.051 | 1.054 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 89.10 | 89.05 | 92.00 | 3.8% |
| 244 | 068 | 54.7% | 1.050 | 52.7% | 1.053 | 1.051 | 1.054 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 109.90 | 89.05 | 92.00 | -10.1% |
| 245 | 054 | 50.4% | 0.967 | 12.1% | 0.994 | 0.991 | 0.994 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 89.10 | 109.93 | 113.60 | 22.3% |
| 245 | 056 | 50.4% | 0.967 | 12.1% | 0.994 | 0.991 | 0.994 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 90.50 | 109.93 | 113.60 | 20.8% |
| 245 | 066 | 50.4% | 0.967 | 12.1% | 0.994 | 0.991 | 0.994 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 121.00 | 109.93 | 113.60 | -2.7% |
| 245 | 068 | 50.4% | 0.967 | 12.1% | 0.994 | 0.991 | 0.994 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 109.90 | 109.93 | 113.60 | 4.3% |
| 246 | 028 | 39.3% | 0.754 | 49.3% | 1.056 | 0.907 | 0.910 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 124.30 | 124.34 | 128.40 | 3.8% |
| 247 | 035 | 52.6% | 1.010 | 50.8% | 0.936 | 0.974 | 0.977 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 112.60 | 112.65 | 116.40 | 4.1% |
| 247 | 040 | 52.6% | 1.010 | 50.8% | 0.936 | 0.974 | 0.977 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 125.40 | 112.65 | 116.40 | -4.0% |
| 247 | 068 | 52.6% | 1.010 | 50.8% | 0.936 | 0.974 | 0.977 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 109.90 | 112.65 | 116.40 | 6.0% |
| 248 | 047 | 69.1% | 1.326 | 25.4% | 0.837 | 0.961 | 0.964 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 90.50 | 110.77 | 114.40 | 21.1% |
| 248 | 051 | 69.1% | 1.326 | 25.4% | 0.837 | 0.961 | 0.964 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 110.80 | 110.77 | 114.40 | 3.8% |
| 248 | 066 | 69.1% | 1.326 | 25.4% | 0.837 | 0.961 | 0.964 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 121.00 | 110.77 | 114.40 | -2.7% |
| 249 | 051 | 60.9% | 1.169 | 16.1% | 0.828 | 0.883 | 0.886 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 110.80 | 110.77 | 114.40 | 4.1% |
| 250 | 047 | 44.3% | 0.850 | 77.8% | 0.834 | 0.846 | 0.849 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 90.50 | 107.85 | 111.40 | 18.3% |
| 250 | 049 | 44.3% | 0.850 | 77.8% | 0.834 | 0.846 | 0.849 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 107.80 | 107.85 | 111.40 | 3.6% |
| 250 | 050 | 44.3% | 0.850 | 77.8% | 0.834 | 0.846 | 0.849 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 88.30 | 107.85 | 111.40 | 20.6% |
| 250 | 051 | 44.3% | 0.850 | 77.8% | 0.834 | 0.846 | 0.849 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 110.80 | 107.85 | 111.40 | 1.5% |
| 250 | 066 | 44.3% | 0.850 | 77.8% | 0.834 | 0.846 | 0.849 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 121.00 | 107.85 | 111.40 | -4.8% |
| 251 | 055 | 55.2% | 1.060 | 27.3% | 1.020 | 1.031 | 1.034 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 96.00 | 96.05 | 99.20 | 4.0% |
| 251 | 060 | 55.2% | 1.060 | 27.3% | 1.020 | 1.031 | 1.034 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 107.70 | 96.05 | 99.20 | -4.3% |
| 252 | 028 | 31.4% | 0.603 | 26.7% | 1.196 | 1.038 | 1.041 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 124.30 | 127.58 | 131.80 | 6.2% |
| 252 | 053 | 31.4% | 0.603 | 26.7% | 1.196 | 1.038 | 1.041 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 133.90 | 127.58 | 131.80 | 0.3% |
| 252 | 065 | 31.4% | 0.603 | 26.7% | 1.196 | 1.038 | 1.041 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 127.60 | 127.58 | 131.80 | 4.1% |
| 253 | 028 | 55.0% | 1.056 | 10.9% | 1.119 | 1.112 | 1.115 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 124.30 | 134.26 | 138.70 | 10.6% |
| 253 | 052 | 55.0% | 1.056 | 10.9% | 1.119 | 1.112 | 1.115 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 134.30 | 134.26 | 138.70 | 4.1% |
| 253 | 065 | 55.0% | 1.056 | 10.9% | 1.119 | 1.112 | 1.115 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 127.60 | 134.26 | 138.70 | 8.4% |
| 254 | 034 | 57.6% | 1.106 | 12.7% | 0.992 | 1.006 | 1.009 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 113.10 | 113.07 | 116.80 | 3.5% |
| 254 | 068 | 57.6% | 1.106 | 12.7% | 0.992 | 1.006 | 1.009 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 109.90 | 113.07 | 116.80 | 5.7% |
| 999 | 999 | 68.6% | 1.317 | 4.7% | 1.006 | 1.021 | 1.024 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | 109.10 | 109.10 | 112.70 | 3.7% |
| Total | | 52.1% | | | | 0.997 | 1.000 | 0.0% | 4.9% | 4.9% | 1.5% | 3.3% | | | | 3.8% |

* Effective 3/23/2014, Model Year 2015
** Current Expense Fee is $22.80, Proposed is $22.80



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**Nationwide Mutual Insurance Company**
**Collision**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) Proposed Territory | (2) Current Territory | (3) Proposed Territory 3-Year Loss & DCC Expense Ratio | (4) Proposed Territory Experience Index | (5) Proposed Territory Credibility | (6) Proposed Territory Competitor Index | (7) Credibility-Weighted Unbalanced Index | (8) Proposed Territory Balanced Combined Index | (9) Selected Proposed Territory Combined Change | (10) Proposed Territory Indicated Variable Premium Change | (11) Selected Variable Premium Change | (12) Proposed Territory Total Internal Change | (13) Proposed Territory Selected Base Rate Change | (14) Current Base Rate* | (15) Starting Base Rate for New Territory | (16) Proposed Territory Selected Base Rate | (17) Total Change Including Expense Fee** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 201 | 049 | 56.2% | 0.807 | 79.5% | 0.921 | 0.830 | 0.824 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 295.50 | 298.57 | 318.00 | 5.2% |
| 201 | 050 | 56.2% | 0.807 | 79.5% | 0.921 | 0.830 | 0.824 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 298.60 | 298.57 | 318.00 | 4.4% |
| 201 | 066 | 56.2% | 0.807 | 79.5% | 0.921 | 0.830 | 0.824 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 282.70 | 298.57 | 318.00 | 8.8% |
| 202 | 007 | 73.8% | 1.060 | 42.0% | 1.089 | 1.077 | 1.070 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 319.40 | 281.39 | 299.70 | -4.4% |
| 202 | 025 | 73.8% | 1.060 | 42.0% | 1.089 | 1.077 | 1.070 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 278.60 | 281.39 | 299.70 | 5.8% |
| 202 | 040 | 73.8% | 1.060 | 42.0% | 1.089 | 1.077 | 1.070 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 324.60 | 281.39 | 299.70 | -5.5% |
| 202 | 062 | 73.8% | 1.060 | 42.0% | 1.089 | 1.077 | 1.070 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 281.40 | 281.39 | 299.70 | 5.0% |
| 203 | 034 | 82.0% | 1.178 | 25.3% | 1.030 | 1.067 | 1.060 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 324.50 | 324.46 | 345.50 | 4.4% |
| 203 | 035 | 82.0% | 1.178 | 25.3% | 1.030 | 1.067 | 1.060 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 294.30 | 324.46 | 345.50 | 12.6% |
| 203 | 040 | 82.0% | 1.178 | 25.3% | 1.030 | 1.067 | 1.060 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 324.60 | 324.46 | 345.50 | 4.4% |
| 203 | 062 | 82.0% | 1.178 | 25.3% | 1.030 | 1.067 | 1.060 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 281.40 | 324.46 | 345.50 | 16.6% |
| 204 | 034 | 47.5% | 0.682 | 18.7% | 1.116 | 1.035 | 1.028 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 324.50 | 281.39 | 299.70 | -5.3% |
| 204 | 040 | 47.5% | 0.682 | 18.7% | 1.116 | 1.035 | 1.028 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 324.60 | 281.39 | 299.70 | -5.4% |
| 204 | 058 | 47.5% | 0.682 | 18.7% | 1.116 | 1.035 | 1.028 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 298.00 | 281.39 | 299.70 | 0.8% |
| 204 | 061 | 47.5% | 0.682 | 18.7% | 1.116 | 1.035 | 1.028 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 199.80 | 281.39 | 299.70 | 37.7% |
| 204 | 062 | 47.5% | 0.682 | 18.7% | 1.116 | 1.035 | 1.028 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 281.40 | 281.39 | 299.70 | 5.2% |
| 204 | 066 | 47.5% | 0.682 | 18.7% | 1.116 | 1.035 | 1.028 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 282.70 | 281.39 | 299.70 | 4.9% |
| 205 | 007 | 101.2% | 1.454 | 22.7% | 1.098 | 1.179 | 1.171 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 319.40 | 281.39 | 299.70 | -5.0% |
| 205 | 062 | 101.2% | 1.454 | 22.7% | 1.098 | 1.179 | 1.171 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 281.40 | 281.39 | 299.70 | 4.5% |
| 206 | 035 | 64.3% | 0.924 | 47.6% | 0.973 | 0.950 | 0.943 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 294.30 | 324.56 | 345.70 | 12.7% |
| 206 | 040 | 64.3% | 0.924 | 47.6% | 0.973 | 0.950 | 0.943 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 324.60 | 324.56 | 345.70 | 4.5% |
| 206 | 062 | 64.3% | 0.924 | 47.6% | 0.973 | 0.950 | 0.943 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 281.40 | 324.56 | 345.70 | 16.8% |
| 206 | 067 | 64.3% | 0.924 | 47.6% | 0.973 | 0.950 | 0.943 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 275.70 | 324.56 | 345.70 | 18.7% |
| 206 | 068 | 64.3% | 0.924 | 47.6% | 0.973 | 0.950 | 0.943 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 356.20 | 324.56 | 345.70 | -2.6% |
| 207 | 053 | 93.8% | 1.348 | 55.1% | 1.033 | 1.207 | 1.199 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 284.20 | 284.18 | 302.70 | 4.3% |
| 207 | 065 | 93.8% | 1.348 | 55.1% | 1.033 | 1.207 | 1.199 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 288.60 | 284.18 | 302.70 | 3.1% |
| 208 | 053 | 54.3% | 0.780 | 37.7% | 1.013 | 0.925 | 0.919 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 284.20 | 288.58 | 307.30 | 5.6% |
| 208 | 065 | 54.3% | 0.780 | 37.7% | 1.013 | 0.925 | 0.919 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 288.60 | 288.58 | 307.30 | 4.5% |
| 209 | 028 | 77.0% | 1.106 | 86.8% | 1.002 | 1.092 | 1.084 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 284.80 | 288.58 | 307.30 | 5.4% |
| 209 | 053 | 77.0% | 1.106 | 86.8% | 1.002 | 1.092 | 1.084 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 284.20 | 288.58 | 307.30 | 5.6% |
| 209 | 065 | 77.0% | 1.106 | 86.8% | 1.002 | 1.092 | 1.084 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 288.60 | 288.58 | 307.30 | 4.4% |
| 210 | 028 | 57.5% | 0.826 | 48.6% | 1.050 | 0.941 | 0.934 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 284.80 | 288.58 | 307.30 | 5.4% |
| 210 | 052 | 57.5% | 0.826 | 48.6% | 1.050 | 0.941 | 0.934 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 287.20 | 288.58 | 307.30 | 4.7% |
| 210 | 063 | 57.5% | 0.826 | 48.6% | 1.050 | 0.941 | 0.934 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 273.70 | 288.58 | 307.30 | 8.5% |
| 210 | 065 | 57.5% | 0.826 | 48.6% | 1.050 | 0.941 | 0.934 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 288.60 | 288.58 | 307.30 | 4.4% |
| 211 | 064 | 63.8% | 0.917 | 46.0% | 1.090 | 1.010 | 1.003 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 277.40 | 288.58 | 307.30 | 8.0% |
| 211 | 065 | 63.8% | 0.917 | 46.0% | 1.090 | 1.010 | 1.003 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 288.60 | 288.58 | 307.30 | 4.8% |
| 212 | 065 | 103.5% | 1.487 | 20.4% | 1.034 | 1.126 | 1.118 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 288.60 | 288.58 | 307.30 | 5.8% |
| 213 | 065 | 100.7% | 1.447 | 16.8% | 1.083 | 1.144 | 1.136 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 288.60 | 288.58 | 307.30 | 4.3% |
| 213 | 066 | 100.7% | 1.447 | 16.8% | 1.083 | 1.144 | 1.136 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 282.70 | 288.58 | 307.30 | 5.8% |
| 214 | 007 | 63.8% | 0.917 | 9.9% | 1.122 | 1.102 | 1.094 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 319.40 | 281.39 | 299.70 | -5.0% |
| 214 | 036 | 63.8% | 0.917 | 9.9% | 1.122 | 1.102 | 1.094 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 319.50 | 281.39 | 299.70 | -5.0% |
| 214 | 062 | 63.8% | 0.917 | 9.9% | 1.122 | 1.102 | 1.094 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 281.40 | 281.39 | 299.70 | 4.5% |
| 215 | 036 | 123.4% | 1.773 | 1.8% | 0.930 | 0.945 | 0.938 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 319.50 | 319.52 | 340.30 | 4.6% |
| 215 | 062 | 123.4% | 1.773 | 1.8% | 0.930 | 0.945 | 0.938 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 281.40 | 319.52 | 340.30 | 15.7% |
| 216 | 007 | 54.9% | 0.789 | 18.7% | 1.006 | 0.965 | 0.958 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 319.40 | 319.41 | 340.20 | 4.9% |
| 216 | 024 | 54.9% | 0.789 | 18.7% | 1.006 | 0.965 | 0.958 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 254.60 | 319.41 | 340.20 | 24.2% |
| 216 | 036 | 54.9% | 0.789 | 18.7% | 1.006 | 0.965 | 0.958 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 319.50 | 319.41 | 340.20 | 4.9% |
| 216 | 062 | 54.9% | 0.789 | 18.7% | 1.006 | 0.965 | 0.958 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 281.40 | 319.41 | 340.20 | 15.1% |
| 217 | 024 | 88.4% | 1.270 | 54.8% | 1.138 | 1.210 | 1.202 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 254.60 | 254.65 | 271.20 | 4.4% |
| 217 | 036 | 88.4% | 1.270 | 54.8% | 1.138 | 1.210 | 1.202 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 319.50 | 254.65 | 271.20 | -11.3% |
| 217 | 062 | 88.4% | 1.270 | 54.8% | 1.138 | 1.210 | 1.202 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 281.40 | 254.65 | 271.20 | -2.9% |
| 217 | 067 | 88.4% | 1.270 | 54.8% | 1.138 | 1.210 | 1.202 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 275.70 | 254.65 | 271.20 | -1.5% |
| 217 | 068 | 88.4% | 1.270 | 54.8% | 1.138 | 1.210 | 1.202 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 356.20 | 254.65 | 271.20 | -17.7% |
| 218 | 024 | 162.0% | 2.328 | 6.8% | 1.067 | 1.153 | 1.145 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 254.60 | 254.65 | 271.20 | 5.6% |
| 218 | 036 | 162.0% | 2.328 | 6.8% | 1.067 | 1.153 | 1.145 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 319.50 | 254.65 | 271.20 | -10.5% |
| 218 | 062 | 162.0% | 2.328 | 6.8% | 1.067 | 1.153 | 1.145 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 281.40 | 254.65 | 271.20 | -2.0% |
| 218 | 063 | 162.0% | 2.328 | 6.8% | 1.067 | 1.153 | 1.145 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 273.70 | 254.65 | 271.20 | 0.0% |
| 218 | 065 | 162.0% | 2.328 | 6.8% | 1.067 | 1.153 | 1.145 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 288.60 | 254.65 | 271.20 | -3.8% |
| 218 | 067 | 162.0% | 2.328 | 6.8% | 1.067 | 1.153 | 1.145 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 275.70 | 254.65 | 271.20 | -0.5% |
| 219 | 024 | 37.4% | 0.537 | 8.4% | 1.040 | 0.998 | 0.991 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 254.60 | 273.66 | 291.40 | 10.7% |
| 219 | 036 | 37.4% | 0.537 | 8.4% | 1.040 | 0.998 | 0.991 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 319.50 | 273.66 | 291.40 | -7.1% |
| 219 | 062 | 37.4% | 0.537 | 8.4% | 1.040 | 0.998 | 0.991 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 281.40 | 273.66 | 291.40 | 2.3% |
| 219 | 063 | 37.4% | 0.537 | 8.4% | 1.040 | 0.998 | 0.991 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 273.70 | 273.66 | 291.40 | 4.6% |
| 219 | 065 | 37.4% | 0.537 | 8.4% | 1.040 | 0.998 | 0.991 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 288.60 | 273.66 | 291.40 | 0.4% |

**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Collision**

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**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) Proposed Territory | (2) Current Territory | (3) Proposed Territory 3-Year Loss & DCC Expense Ratio | (4) Proposed Territory Experience Index | (5) Proposed Territory Credibility | (6) Proposed Territory Competitor Index | (7) Credibility-Weighted Unbalanced Index | (8) Proposed Territory Balanced Combined Index | (9) Selected Proposed Territory Combined Change | (10) Proposed Territory Indicated Variable Premium Change | (11) Selected Variable Premium Change | (12) Proposed Territory Total Internal Change | (13) Proposed Territory Selected Base Rate Change | (14) Current Base Rate* | (15) Starting Base Rate for New Territory | (16) Proposed Territory Selected Base Rate | (17) Total Change Including Expense Fee** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 219 | 067 | 37.4% | 0.537 | 8.4% | 1.040 | 0.998 | 0.991 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 275.70 | 273.66 | 291.40 | 4.0% |
| 220 | 036 | 36.0% | 0.517 | 9.2% | 1.049 | 1.000 | 0.993 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 319.50 | 319.52 | 340.30 | 5.1% |
| 220 | 052 | 36.0% | 0.517 | 9.2% | 1.049 | 1.000 | 0.993 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 287.20 | 319.52 | 340.30 | 14.1% |
| 221 | 035 | 79.4% | 1.141 | 55.7% | 0.889 | 1.029 | 1.022 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 294.30 | 356.25 | 379.40 | 21.5% |
| 221 | 040 | 79.4% | 1.141 | 55.7% | 0.889 | 1.029 | 1.022 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 324.60 | 356.25 | 379.40 | 12.4% |
| 221 | 054 | 79.4% | 1.141 | 55.7% | 0.889 | 1.029 | 1.022 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 373.20 | 356.25 | 379.40 | 0.9% |
| 221 | 056 | 79.4% | 1.141 | 55.7% | 0.889 | 1.029 | 1.022 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 280.70 | 356.25 | 379.40 | 26.2% |
| 221 | 066 | 79.4% | 1.141 | 55.7% | 0.889 | 1.029 | 1.022 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 282.70 | 356.25 | 379.40 | 25.5% |
| 221 | 067 | 79.4% | 1.141 | 55.7% | 0.889 | 1.029 | 1.022 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 275.70 | 356.25 | 379.40 | 28.0% |
| 221 | 068 | 79.4% | 1.141 | 55.7% | 0.889 | 1.029 | 1.022 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 356.20 | 356.25 | 379.40 | 4.6% |
| 222 | 058 | 37.7% | 0.542 | 23.8% | 0.995 | 0.887 | 0.881 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 298.00 | 282.68 | 301.10 | 0.4% |
| 222 | 060 | 37.7% | 0.542 | 23.8% | 0.995 | 0.887 | 0.881 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 290.90 | 282.68 | 301.10 | 2.2% |
| 222 | 066 | 37.7% | 0.542 | 23.8% | 0.995 | 0.887 | 0.881 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 282.70 | 282.68 | 301.10 | 4.4% |
| 223 | 040 | 52.7% | 0.757 | 43.5% | 0.915 | 0.846 | 0.840 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 324.60 | 356.25 | 379.40 | 13.1% |
| 223 | 057 | 52.7% | 0.757 | 43.5% | 0.915 | 0.846 | 0.840 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 309.50 | 356.25 | 379.40 | 17.4% |
| 223 | 067 | 52.7% | 0.757 | 43.5% | 0.915 | 0.846 | 0.840 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 275.70 | 356.25 | 379.40 | 28.9% |
| 223 | 068 | 52.7% | 0.757 | 43.5% | 0.915 | 0.846 | 0.840 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 356.20 | 356.25 | 379.40 | 5.1% |
| 224 | 058 | 93.3% | 1.341 | 19.9% | 1.117 | 1.162 | 1.154 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 298.00 | 277.41 | 295.40 | -0.8% |
| 224 | 060 | 93.3% | 1.341 | 19.9% | 1.117 | 1.162 | 1.154 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 290.90 | 277.41 | 295.40 | 1.0% |
| 224 | 064 | 93.3% | 1.341 | 19.9% | 1.117 | 1.162 | 1.154 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 277.40 | 277.41 | 295.40 | 4.6% |
| 224 | 065 | 93.3% | 1.341 | 19.9% | 1.117 | 1.162 | 1.154 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 288.60 | 277.41 | 295.40 | 1.6% |
| 224 | 066 | 93.3% | 1.341 | 19.9% | 1.117 | 1.162 | 1.154 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 282.70 | 277.41 | 295.40 | 3.1% |
| 225 | 060 | 98.6% | 1.417 | 21.0% | 0.994 | 1.083 | 1.075 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 290.90 | 290.95 | 309.90 | 4.4% |
| 225 | 064 | 98.6% | 1.417 | 21.0% | 0.994 | 1.083 | 1.075 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 277.40 | 290.95 | 309.90 | 8.1% |
| 225 | 065 | 98.6% | 1.417 | 21.0% | 0.994 | 1.083 | 1.075 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 288.60 | 290.95 | 309.90 | 5.0% |
| 226 | 065 | 81.0% | 1.164 | 30.6% | 1.010 | 1.057 | 1.050 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 288.60 | 288.58 | 307.30 | 4.4% |
| 227 | 056 | 70.6% | 1.014 | 76.5% | 1.073 | 1.028 | 1.021 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 280.70 | 280.74 | 299.00 | 4.4% |
| 227 | 060 | 70.6% | 1.014 | 76.5% | 1.073 | 1.028 | 1.021 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 290.90 | 280.74 | 299.00 | 1.7% |
| 227 | 067 | 70.6% | 1.014 | 76.5% | 1.073 | 1.028 | 1.021 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 275.70 | 280.74 | 299.00 | 5.8% |
| 228 | 055 | 79.8% | 1.147 | 61.6% | 0.985 | 1.085 | 1.077 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 332.30 | 290.95 | 309.90 | -5.2% |
| 228 | 056 | 79.8% | 1.147 | 61.6% | 0.985 | 1.085 | 1.077 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 280.70 | 290.95 | 309.90 | 7.4% |
| 228 | 058 | 79.8% | 1.147 | 61.6% | 0.985 | 1.085 | 1.077 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 298.00 | 290.95 | 309.90 | 2.7% |
| 228 | 060 | 79.8% | 1.147 | 61.6% | 0.985 | 1.085 | 1.077 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 290.90 | 290.95 | 309.90 | 4.5% |
| 228 | 066 | 79.8% | 1.147 | 61.6% | 0.985 | 1.085 | 1.077 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 282.70 | 290.95 | 309.90 | 6.8% |
| 229 | 056 | 91.2% | 1.310 | 55.0% | 1.059 | 1.197 | 1.189 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 280.70 | 275.70 | 293.60 | 3.0% |
| 229 | 060 | 91.2% | 1.310 | 55.0% | 1.059 | 1.197 | 1.189 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 290.90 | 275.70 | 293.60 | 0.3% |
| 229 | 065 | 91.2% | 1.310 | 55.0% | 1.059 | 1.197 | 1.189 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 288.60 | 275.70 | 293.60 | 0.9% |
| 229 | 067 | 91.2% | 1.310 | 55.0% | 1.059 | 1.197 | 1.189 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 275.70 | 275.70 | 293.60 | 4.4% |
| 230 | 063 | 63.2% | 0.908 | 19.3% | 1.021 | 0.999 | 0.992 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 273.70 | 275.70 | 293.60 | 6.3% |
| 230 | 065 | 63.2% | 0.908 | 19.3% | 1.021 | 0.999 | 0.992 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 288.60 | 275.70 | 293.60 | 2.2% |
| 230 | 067 | 63.2% | 0.908 | 19.3% | 1.021 | 0.999 | 0.992 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 275.70 | 275.70 | 293.60 | 5.7% |
| 231 | 066 | 64.5% | 0.927 | 29.7% | 0.989 | 0.971 | 0.964 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 282.70 | 282.68 | 301.10 | 5.3% |
| 232 | 047 | 54.5% | 0.783 | 33.1% | 0.978 | 0.913 | 0.907 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 301.40 | 282.68 | 301.10 | -0.2% |
| 232 | 066 | 54.5% | 0.783 | 33.1% | 0.978 | 0.913 | 0.907 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 282.70 | 282.68 | 301.10 | 4.5% |
| 233 | 066 | 73.3% | 1.053 | 57.6% | 1.015 | 1.037 | 1.030 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 282.70 | 282.68 | 301.10 | 4.4% |
| 234 | 049 | 85.3% | 1.226 | 40.8% | 1.013 | 1.100 | 1.092 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 295.50 | 282.68 | 301.10 | 1.1% |
| 234 | 050 | 85.3% | 1.226 | 40.8% | 1.013 | 1.100 | 1.092 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 298.60 | 282.68 | 301.10 | 0.3% |
| 234 | 066 | 85.3% | 1.226 | 40.8% | 1.013 | 1.100 | 1.092 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 282.70 | 282.68 | 301.10 | 4.4% |
| 235 | 058 | 62.7% | 0.901 | 77.5% | 1.010 | 0.926 | 0.920 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 298.00 | 282.68 | 301.10 | 0.5% |
| 235 | 066 | 62.7% | 0.901 | 77.5% | 1.010 | 0.926 | 0.920 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 282.70 | 282.68 | 301.10 | 4.4% |
| 236 | 047 | 89.1% | 1.280 | 47.1% | 0.894 | 1.076 | 1.069 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 301.40 | 301.36 | 320.90 | 5.2% |
| 236 | 048 | 89.1% | 1.280 | 47.1% | 0.894 | 1.076 | 1.069 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 293.60 | 301.36 | 320.90 | 7.3% |
| 236 | 049 | 89.1% | 1.280 | 47.1% | 0.894 | 1.076 | 1.069 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 295.50 | 301.36 | 320.90 | 6.8% |
| 236 | 066 | 89.1% | 1.280 | 47.1% | 0.894 | 1.076 | 1.069 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 282.70 | 301.36 | 320.90 | 10.4% |
| 237 | 048 | 37.1% | 0.533 | 18.7% | 1.009 | 0.920 | 0.914 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 293.60 | 282.68 | 301.10 | 1.5% |
| 237 | 066 | 37.1% | 0.533 | 18.7% | 1.009 | 0.920 | 0.914 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 282.70 | 282.68 | 301.10 | 4.3% |
| 238 | 061 | 66.9% | 0.961 | 9.9% | 1.496 | 1.443 | 1.433 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 199.80 | 199.76 | 212.70 | 3.8% |
| 238 | 062 | 66.9% | 0.961 | 9.9% | 1.496 | 1.443 | 1.433 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 281.40 | 199.76 | 212.70 | -16.1% |
| 238 | 066 | 66.9% | 0.961 | 9.9% | 1.496 | 1.443 | 1.433 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 282.70 | 199.76 | 212.70 | -16.3% |
| 239 | 046 | 57.9% | 0.832 | 63.5% | 0.931 | 0.868 | 0.862 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 277.00 | 276.98 | 295.00 | 4.4% |
| 239 | 047 | 57.9% | 0.832 | 63.5% | 0.931 | 0.868 | 0.862 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 301.40 | 276.98 | 295.00 | -1.7% |
| 240 | 047 | 64.3% | 0.924 | 35.1% | 0.904 | 0.911 | 0.905 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 301.40 | 293.63 | 312.70 | 3.8% |
| 240 | 048 | 64.3% | 0.924 | 35.1% | 0.904 | 0.911 | 0.905 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 293.60 | 293.63 | 312.70 | 5.8% |
| 240 | 066 | 64.3% | 0.924 | 35.1% | 0.904 | 0.911 | 0.905 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 282.70 | 293.63 | 312.70 | 8.7% |
| 241 | 025 | 92.4% | 1.328 | 18.0% | 1.114 | 1.153 | 1.145 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 278.60 | 278.60 | 296.70 | 4.4% |

**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Collision**
**Selected Combined Indices Assumed Effective March 23, 2015**

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| (1) Proposed Territory | (2) Current Territory | (3) Proposed Territory 3-Year Loss & DCC Expense Ratio | (4) Proposed Territory Experience Index | (5) Proposed Territory Credibility | (6) Proposed Territory Competitor Index | (7) Credibility-Weighted Unbalanced Index | (8) Proposed Territory Balanced Combined Index | (9) Selected Proposed Territory Combined Change | (10) Proposed Territory Indicated Variable Premium Change | (11) Selected Variable Premium Change | (12) Proposed Territory Total Internal Change | (13) Proposed Territory Selected Base Rate Change | (14) Current Base Rate* | (15) Starting Base Rate for New Territory | (16) Proposed Territory Selected Base Rate | (17) Total Change Including Expense Fee** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 241 | 062 | 92.4% | 1.328 | 18.0% | 1.114 | 1.153 | 1.145 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 281.40 | 278.60 | 296.70 | 3.6% |
| 242 | 024 | 57.6% | 0.828 | 7.6% | 1.165 | 1.139 | 1.131 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 254.60 | 275.70 | 293.60 | 10.6% |
| 242 | 057 | 57.6% | 0.828 | 7.6% | 1.165 | 1.139 | 1.131 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 309.50 | 275.70 | 293.60 | -4.0% |
| 242 | 067 | 57.6% | 0.828 | 7.6% | 1.165 | 1.139 | 1.131 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 275.70 | 275.70 | 293.60 | 4.3% |
| 243 | 057 | 93.5% | 1.343 | 72.2% | 1.120 | 1.281 | 1.272 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 309.50 | 309.53 | 329.60 | 4.9% |
| 243 | 067 | 93.5% | 1.343 | 72.2% | 1.120 | 1.281 | 1.272 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 275.70 | 309.53 | 329.60 | 14.7% |
| 243 | 068 | 93.5% | 1.343 | 72.2% | 1.120 | 1.281 | 1.272 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 356.20 | 309.53 | 329.60 | -5.5% |
| 244 | 054 | 77.5% | 1.114 | 75.1% | 0.927 | 1.067 | 1.060 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 373.20 | 373.22 | 397.50 | 5.0% |
| 244 | 068 | 77.5% | 1.114 | 75.1% | 0.927 | 1.067 | 1.060 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 356.20 | 373.22 | 397.50 | 8.9% |
| 245 | 054 | 58.5% | 0.841 | 26.8% | 0.929 | 0.905 | 0.899 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 373.20 | 356.25 | 379.40 | 1.6% |
| 245 | 056 | 58.5% | 0.841 | 26.8% | 0.929 | 0.905 | 0.899 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 280.70 | 356.25 | 379.40 | 26.7% |
| 245 | 066 | 58.5% | 0.841 | 26.8% | 0.929 | 0.905 | 0.899 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 282.70 | 356.25 | 379.40 | 26.0% |
| 245 | 068 | 58.5% | 0.841 | 26.8% | 0.929 | 0.905 | 0.899 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 356.20 | 356.25 | 379.40 | 5.2% |
| 246 | 028 | 75.7% | 1.088 | 69.4% | 1.065 | 1.081 | 1.073 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 284.80 | 284.82 | 303.30 | 4.5% |
| 247 | 035 | 77.8% | 1.118 | 69.6% | 1.094 | 1.111 | 1.103 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 294.30 | 294.28 | 313.40 | 4.8% |
| 247 | 040 | 77.8% | 1.118 | 69.6% | 1.094 | 1.111 | 1.103 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 324.60 | 294.28 | 313.40 | -2.5% |
| 247 | 068 | 77.8% | 1.118 | 69.6% | 1.094 | 1.111 | 1.103 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 356.20 | 294.28 | 313.40 | -8.9% |
| 248 | 047 | 79.5% | 1.142 | 37.4% | 0.995 | 1.050 | 1.043 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 301.40 | 291.27 | 310.20 | 2.0% |
| 248 | 051 | 79.5% | 1.142 | 37.4% | 0.995 | 1.050 | 1.043 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 291.30 | 291.27 | 310.20 | 4.7% |
| 248 | 066 | 79.5% | 1.142 | 37.4% | 0.995 | 1.050 | 1.043 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 282.70 | 291.27 | 310.20 | 7.0% |
| 249 | 051 | 106.3% | 1.527 | 31.4% | 0.957 | 1.136 | 1.128 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 291.30 | 291.27 | 310.20 | 5.0% |
| 250 | 047 | 60.1% | 0.864 | 89.6% | 0.969 | 0.875 | 0.869 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 301.40 | 295.46 | 314.70 | 2.8% |
| 250 | 049 | 60.1% | 0.864 | 89.6% | 0.969 | 0.875 | 0.869 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 295.50 | 295.46 | 314.70 | 4.4% |
| 250 | 050 | 60.1% | 0.864 | 89.6% | 0.969 | 0.875 | 0.869 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 298.60 | 295.46 | 314.70 | 3.6% |
| 250 | 051 | 60.1% | 0.864 | 89.6% | 0.969 | 0.875 | 0.869 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 291.30 | 295.46 | 314.70 | 5.5% |
| 250 | 066 | 60.1% | 0.864 | 89.6% | 0.969 | 0.875 | 0.869 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 282.70 | 295.46 | 314.70 | 7.9% |
| 251 | 055 | 86.0% | 1.236 | 46.6% | 0.934 | 1.075 | 1.068 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 332.30 | 332.30 | 353.90 | 4.9% |
| 251 | 060 | 86.0% | 1.236 | 46.6% | 0.934 | 1.075 | 1.068 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 290.90 | 332.30 | 353.90 | 16.4% |
| 252 | 028 | 77.8% | 1.118 | 34.3% | 1.011 | 1.048 | 1.041 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 284.80 | 288.58 | 307.30 | 5.8% |
| 252 | 053 | 77.8% | 1.118 | 34.3% | 1.011 | 1.048 | 1.041 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 284.20 | 288.58 | 307.30 | 5.9% |
| 252 | 065 | 77.8% | 1.118 | 34.3% | 1.011 | 1.048 | 1.041 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 288.60 | 288.58 | 307.30 | 4.7% |
| 253 | 028 | 71.0% | 1.020 | 16.8% | 1.020 | 1.020 | 1.013 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 284.80 | 287.19 | 305.90 | 5.6% |
| 253 | 052 | 71.0% | 1.020 | 16.8% | 1.020 | 1.020 | 1.013 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 287.20 | 287.19 | 305.90 | 4.9% |
| 253 | 065 | 71.0% | 1.020 | 16.8% | 1.020 | 1.020 | 1.013 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 288.60 | 287.19 | 305.90 | 4.5% |
| 254 | 034 | 62.3% | 0.895 | 16.2% | 1.016 | 0.996 | 0.989 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 324.50 | 324.46 | 345.50 | 4.5% |
| 254 | 068 | 62.3% | 0.895 | 16.2% | 1.016 | 0.996 | 0.989 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 356.20 | 324.46 | 345.50 | -2.6% |
| 999 | 999 | 85.2% | 1.224 | 16.8% | 1.050 | 1.079 | 1.071 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | 279.20 | 279.20 | 297.30 | 4.4% |
| Total | | 69.6% | | | | 1.007 | 1.000 | 0.0% | 6.0% | 6.0% | -0.5% | 6.5% | | | | 4.6% |

* Effective 3/23/2014, Model Year 2015
** Current Expense Fee is $56.90, Proposed is $56.90

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Accidental Death Benefits**
**Assumed Effective March 23, 2015**

| Coverage Single Limit | Death Benefit Base Rate | Internal Change | Selected Change | Selected Base Rate |
|---|---|---|---|---|
| 5,000 | 0.90 | 0.1% | 8.0% | 1.00 |
| 10,000 | 1.80 | 0.1% | 8.0% | 1.90 |

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**Arkansas Personal Automobile**
**Nationwide Mutual Insurance Company**
**Loss of Income Benefits**
**Assumed Effective March 23, 2015**

| Option Amount | Wage Loss Base Rate | Internal Change | Selected Change | Selected Base Rate |
|---|---|---|---|---|
| 140 | 2.30 | 0.4% | 8.0% | 2.50 |
| 250 | 4.80 | 0.4% | 8.0% | 5.20 |
| 500 | 12.10 | 0.4% | 8.0% | 13.00 |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**All Coverages**
**Selected Combined Indices Assumed Effective March 23, 2015**

| Proposed Territory | Current Territory | Bodily Injury | Property Damage | Medical Benefits | Comprehensive | Collision | Loss of Use | Uninsured/ Underinsured Motorists - Bodily Injury | Uninsured Motorists - Property Damage | Total |
|---|---|---|---|---|---|---|---|---|---|---|
| 201 | 101 | 4.7% | 7.8% | 7.6% | 3.6% | 4.4% | 0.0% | 0.0% | 0.0% | 4.7% |
| 202 | 102 | 4.9% | 8.1% | 8.7% | 4.3% | 4.8% | 0.0% | 0.0% | 0.0% | 5.1% |
| 203 | 103 | 5.1% | 8.3% | 8.3% | 4.2% | 4.6% | 0.0% | 0.0% | 0.0% | 5.1% |
| 204 | 103 | 5.1% | 8.3% | 8.4% | 4.2% | 4.6% | 0.0% | 0.0% | 0.0% | 5.2% |
| 205 | 104 | 5.1% | 8.4% | 8.8% | 4.2% | 4.9% | 0.0% | 0.0% | 0.0% | 5.2% |
| 206 | 104 | 5.1% | 8.2% | 8.2% | 4.0% | 4.8% | 0.0% | 0.0% | 0.0% | 5.1% |
| 207 | 105 | 5.0% | 7.8% | 7.6% | 3.9% | 4.3% | 0.0% | 0.0% | 0.0% | 4.8% |
| 208 | 105 | 5.1% | 8.1% | 8.1% | 3.9% | 4.5% | 0.0% | 0.0% | 0.0% | 5.1% |
| 209 | 106 | 5.1% | 8.2% | 8.0% | 3.8% | 4.4% | 0.0% | 0.0% | 0.0% | 5.0% |
| 210 | 107 | 5.1% | 8.1% | 8.4% | 4.2% | 4.7% | 0.0% | 0.0% | 0.0% | 5.2% |
| 211 | 108 | 4.9% | 8.2% | 8.4% | 4.2% | 4.7% | 0.0% | 0.0% | 0.0% | 5.1% |
| 212 | 109 | 4.8% | 7.8% | 7.7% | 4.1% | 4.6% | 0.0% | 0.0% | 0.0% | 4.9% |
| 213 | 110 | 4.7% | 7.6% | 8.4% | 3.9% | 4.4% | 0.0% | 0.0% | 0.0% | 4.8% |
| 214 | 111 | 5.2% | 8.4% | 9.1% | 4.6% | 5.1% | 0.0% | 0.0% | 0.0% | 5.3% |
| 215 | 111 | 5.2% | 8.3% | 8.6% | 4.6% | 5.2% | 0.0% | 0.0% | 0.0% | 5.3% |
| 216 | 112 | 5.5% | 8.4% | 8.9% | 4.2% | 4.9% | 0.0% | 0.0% | 0.0% | 5.3% |
| 217 | 112 | 1.2% | 2.8% | 8.5% | 7.3% | 9.6% | 0.0% | 0.0% | 0.0% | 5.2% |
| 218 | 113 | 5.2% | 8.1% | 8.7% | 4.2% | 4.7% | 0.0% | 0.0% | 0.0% | 5.1% |
| 219 | 113 | 5.4% | 8.2% | 8.8% | 4.4% | 4.9% | 0.0% | 0.0% | 0.0% | 5.2% |
| 220 | 114 | 5.9% | 8.6% | 9.3% | 4.5% | 5.0% | 0.0% | 0.0% | 0.0% | 5.5% |
| 221 | 115 | 5.1% | 8.4% | 7.9% | 3.7% | 4.7% | 0.0% | 0.0% | 0.0% | 5.1% |
| 222 | 116 | 4.9% | 7.9% | 7.8% | 4.0% | 4.5% | 0.0% | 0.0% | 0.0% | 4.9% |
| 223 | 117 | 5.5% | 8.5% | 8.5% | 3.9% | 4.7% | 0.0% | 0.0% | 0.0% | 5.3% |
| 224 | 118 | 5.2% | 8.4% | 8.2% | 4.2% | 4.8% | 0.0% | 0.0% | 0.0% | 5.3% |
| 225 | 118 | 5.0% | 8.1% | 7.5% | 4.1% | 4.7% | 0.0% | 0.0% | 0.0% | 4.9% |
| 226 | 119 | 5.2% | 8.4% | 8.4% | 4.1% | 4.8% | 0.0% | 0.0% | 0.0% | 5.2% |
| 227 | 120 | 5.2% | 8.3% | 7.8% | 3.8% | 4.6% | 0.0% | 0.0% | 0.0% | 5.1% |
| 228 | 120 | 5.2% | 8.4% | 7.8% | 3.9% | 4.6% | 0.0% | 0.0% | 0.0% | 5.1% |
| 229 | 121 | 5.3% | 8.3% | 8.4% | 4.0% | 4.7% | 0.0% | 0.0% | 0.0% | 5.2% |
| 230 | 122 | 5.2% | 8.3% | 8.5% | 4.2% | 4.8% | 0.0% | 0.0% | 0.0% | 5.2% |
| 231 | 123 | 4.6% | 7.4% | 7.5% | 3.6% | 4.2% | 0.0% | 0.0% | 0.0% | 4.5% |
| 232 | 124 | 4.2% | 7.2% | 7.7% | 4.0% | 4.3% | 0.0% | 0.0% | 0.0% | 4.6% |
| 233 | 125 | 4.7% | 7.7% | 8.3% | 3.9% | 4.5% | 0.0% | 0.0% | 0.0% | 4.8% |
| 234 | 126 | 4.7% | 7.8% | 7.9% | 3.8% | 4.4% | 0.0% | 0.0% | 0.0% | 4.7% |
| 235 | 127 | 4.5% | 7.2% | 7.0% | 3.7% | 4.2% | 0.0% | 0.0% | 0.0% | 4.4% |
| 236 | 128 | 4.8% | 8.0% | 8.0% | 3.8% | 4.6% | 0.0% | 0.0% | 0.0% | 5.0% |
| 237 | 128 | 4.8% | 8.1% | 8.6% | 4.0% | 4.7% | 0.0% | 0.0% | 0.0% | 5.1% |
| 238 | 129 | 4.7% | 7.7% | 8.2% | 4.0% | 4.7% | 0.0% | 0.0% | 0.0% | 4.7% |
| 239 | 130 | 4.8% | 7.9% | 7.8% | 3.8% | 4.5% | 0.0% | 0.0% | 0.0% | 4.9% |
| 240 | 131 | 4.6% | 7.8% | 7.5% | 3.7% | 4.4% | 0.0% | 0.0% | 0.0% | 4.8% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**All Coverages**
**Selected Combined Indices Assumed Effective March 23, 2015**

| Proposed Territory | Current Territory | Bodily Injury | Property Damage | Medical Benefits | Comprehensive | Collision | Loss of Use | Uninsured/ Underinsured Motorists - Bodily Injury | Uninsured Motorists - Property Damage | Total |
|---|---|---|---|---|---|---|---|---|---|---|
| 241 | 132 | 5.3% | 8.6% | 8.5% | 4.5% | 5.0% | 0.0% | 0.0% | 0.0% | 5.3% |
| 242 | 133 | 5.5% | 8.3% | 8.3% | 4.0% | 4.7% | 0.0% | 0.0% | 0.0% | 5.2% |
| 243 | 133 | 5.6% | 8.6% | 8.9% | 4.1% | 4.9% | 0.0% | 0.0% | 0.0% | 5.5% |
| 244 | 134 | 5.4% | 8.7% | 8.0% | 3.8% | 4.8% | 0.0% | 0.0% | 0.0% | 5.3% |
| 245 | 134 | 5.3% | 8.7% | 8.1% | 3.8% | 4.7% | 0.0% | 0.0% | 0.0% | 5.3% |
| 246 | 135 | 5.3% | 8.3% | 8.6% | 4.1% | 4.8% | 0.0% | 0.0% | 0.0% | 5.2% |
| 247 | 136 | 5.3% | 8.5% | 8.1% | 3.8% | 4.7% | 0.0% | 0.0% | 0.0% | 5.2% |
| 248 | 137 | 4.8% | 7.9% | 7.4% | 3.7% | 4.2% | 0.0% | 0.0% | 0.0% | 4.8% |
| 249 | 138 | 4.9% | 7.8% | 7.7% | 3.7% | 4.4% | 0.0% | 0.0% | 0.0% | 4.8% |
| 250 | 139 | 4.8% | 7.9% | 7.7% | 3.7% | 4.5% | 0.0% | 0.0% | 0.0% | 4.8% |
| 251 | 140 | 5.3% | 8.5% | 8.2% | 3.8% | 4.7% | 0.0% | 0.0% | 0.0% | 5.2% |
| 252 | 141 | 4.8% | 7.9% | 8.4% | 4.0% | 4.5% | 0.0% | 0.0% | 0.0% | 4.8% |
| 253 | 107 | 5.0% | 7.9% | 8.3% | 4.3% | 4.7% | 0.0% | 0.0% | 0.0% | 5.0% |
| 254 | 115 | 5.0% | 8.1% | 7.5% | 3.4% | 4.4% | 0.0% | 0.0% | 0.0% | 4.8% |
| 999 | 999 | 5.4% | 8.7% | 8.3% | 4.1% | 4.8% | 0.0% | 0.0% | 0.0% | 5.3% |
| Total | | 5.0% | 8.0% | 8.0% | 3.9% | 4.7% | 0.0% | 0.0% | 0.0% | 5.0% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Bodily Injury**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Proposed Territory Indicated Variable Premium Change | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 201 | 101 | 66.9% | 0.780 | 8.9% | 1.009 | 0.989 | 0.983 | 7.1% | 7.1% | -2.1% | 9.4% | 92.30 | 101.00 | 4.7% |
| 202 | 102 | 15.4% | 0.179 | 0.7% | 0.979 | 0.973 | 0.967 | 7.1% | 7.1% | -2.1% | 9.4% | 92.30 | 101.00 | 4.9% |
| 203 | 103 | 87.5% | 1.020 | 1.0% | 1.036 | 1.036 | 1.030 | 7.1% | 7.1% | -2.1% | 9.4% | 107.50 | 117.60 | 5.1% |
| 204 | 103 | 48.3% | 0.563 | 0.7% | 0.856 | 0.854 | 0.849 | 7.1% | 7.1% | -2.1% | 9.4% | 107.50 | 117.60 | 5.1% |
| 205 | 104 | 42.7% | 0.498 | 0.7% | 0.803 | 0.801 | 0.796 | 7.1% | 7.1% | -2.1% | 9.4% | 109.00 | 119.20 | 5.1% |
| 206 | 104 | 59.3% | 0.691 | 1.4% | 0.965 | 0.961 | 0.955 | 7.1% | 7.1% | -2.1% | 9.4% | 109.00 | 119.20 | 5.1% |
| 207 | 105 | 92.7% | 1.080 | 3.1% | 1.041 | 1.042 | 1.036 | 7.1% | 7.1% | -2.1% | 9.4% | 112.40 | 123.00 | 5.0% |
| 208 | 105 | 129.6% | 1.510 | 2.4% | 0.934 | 0.948 | 0.942 | 7.1% | 7.1% | -2.1% | 9.4% | 112.40 | 123.00 | 5.1% |
| 209 | 106 | 106.3% | 1.239 | 14.9% | 0.993 | 1.030 | 1.024 | 7.1% | 7.1% | -2.1% | 9.4% | 115.80 | 126.70 | 5.1% |
| 210 | 107 | 53.0% | 0.618 | 1.4% | 1.041 | 1.035 | 1.029 | 7.1% | 7.1% | -2.1% | 9.4% | 101.70 | 111.30 | 5.1% |
| 211 | 108 | 179.4% | 2.091 | 1.0% | 0.974 | 0.985 | 0.979 | 7.1% | 7.1% | -2.1% | 9.4% | 100.40 | 109.80 | 4.9% |
| 212 | 109 | 0.0% | 0.000 | 0.0% | 0.941 | 0.941 | 0.935 | 7.1% | 7.1% | -2.1% | 9.4% | 103.80 | 113.60 | 4.8% |
| 213 | 110 | 0.0% | 0.000 | 0.0% | 0.957 | 0.957 | 0.951 | 7.1% | 7.1% | -2.1% | 9.4% | 89.80 | 98.20 | 4.7% |
| 214 | 111 | 0.0% | 0.000 | 0.0% | 0.904 | 0.904 | 0.899 | 7.1% | 7.1% | -2.1% | 9.4% | 108.90 | 119.10 | 5.2% |
| 215 | 111 | 0.0% | 0.000 | 0.0% | 0.932 | 0.932 | 0.926 | 7.1% | 7.1% | -2.1% | 9.4% | 108.90 | 119.10 | 5.2% |
| 216 | 112 | 7.2% | 0.084 | 0.7% | 0.749 | 0.744 | 0.740 | 7.1% | 7.1% | -2.1% | 9.4% | 134.30 | 146.90 | 5.5% |
| 217 | 112 | 184.1% | 2.146 | 3.4% | 0.946 | 0.987 | 0.981 | 7.1% | 1.5% | -2.1% | 3.7% | 134.30 | 139.30 | 1.2% |
| 218 | 113 | 0.0% | 0.000 | 0.0% | 0.964 | 0.964 | 0.958 | 7.1% | 7.1% | -2.1% | 9.4% | 120.00 | 131.30 | 5.2% |
| 219 | 113 | 86.6% | 1.009 | 0.3% | 0.890 | 0.890 | 0.885 | 7.1% | 7.1% | -2.1% | 9.4% | 120.00 | 131.30 | 5.4% |
| 220 | 114 | 68.7% | 0.801 | 0.7% | 0.823 | 0.823 | 0.818 | 7.1% | 7.1% | -2.1% | 9.4% | 169.00 | 184.90 | 5.9% |
| 221 | 115 | 96.5% | 1.125 | 3.7% | 0.993 | 0.998 | 0.992 | 7.1% | 7.1% | -2.1% | 9.4% | 119.30 | 130.50 | 5.1% |
| 222 | 116 | 0.0% | 0.000 | 0.0% | 0.937 | 0.937 | 0.931 | 7.1% | 7.1% | -2.1% | 9.4% | 92.10 | 100.80 | 4.9% |
| 223 | 117 | 88.2% | 1.028 | 2.1% | 0.939 | 0.941 | 0.935 | 7.1% | 7.1% | -2.1% | 9.4% | 144.80 | 158.40 | 5.5% |
| 224 | 118 | 34.7% | 0.404 | 0.3% | 0.886 | 0.885 | 0.880 | 7.1% | 7.1% | -2.1% | 9.4% | 113.50 | 124.20 | 5.2% |
| 225 | 118 | 0.0% | 0.000 | 0.0% | 0.960 | 0.960 | 0.954 | 7.1% | 7.1% | -2.1% | 9.4% | 113.50 | 124.20 | 5.0% |
| 226 | 119 | 277.2% | 3.231 | 3.1% | 1.009 | 1.078 | 1.072 | 7.1% | 7.1% | -2.1% | 9.4% | 102.70 | 112.40 | 5.2% |
| 227 | 120 | 100.6% | 1.172 | 8.7% | 1.157 | 1.158 | 1.151 | 7.1% | 7.1% | -2.1% | 9.4% | 111.20 | 121.70 | 5.2% |
| 228 | 120 | 39.2% | 0.457 | 2.7% | 0.987 | 0.973 | 0.967 | 7.1% | 7.1% | -2.1% | 9.4% | 111.20 | 121.70 | 5.2% |
| 229 | 121 | 142.1% | 1.656 | 3.1% | 1.015 | 1.035 | 1.029 | 7.1% | 7.1% | -2.1% | 9.4% | 114.50 | 125.30 | 5.3% |
| 230 | 122 | 57.3% | 0.668 | 0.3% | 1.037 | 1.036 | 1.030 | 7.1% | 7.1% | -2.1% | 9.4% | 111.80 | 122.30 | 5.2% |
| 231 | 123 | 0.0% | 0.000 | 0.0% | 0.879 | 0.879 | 0.874 | 7.1% | 7.1% | -2.1% | 9.4% | 89.90 | 98.40 | 4.6% |
| 232 | 124 | 23.3% | 0.272 | 1.0% | 1.087 | 1.079 | 1.073 | 7.1% | 7.1% | -2.1% | 9.4% | 67.60 | 74.00 | 4.2% |
| 233 | 125 | 94.9% | 1.106 | 2.4% | 0.961 | 0.964 | 0.958 | 7.1% | 7.1% | -2.1% | 9.4% | 85.90 | 94.00 | 4.7% |
| 234 | 126 | 51.8% | 0.604 | 1.4% | 0.921 | 0.917 | 0.912 | 7.1% | 7.1% | -2.1% | 9.4% | 93.50 | 102.30 | 4.7% |
| 235 | 127 | 15.2% | 0.177 | 1.7% | 0.987 | 0.973 | 0.967 | 7.1% | 7.1% | -2.1% | 9.4% | 80.60 | 88.20 | 4.5% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Bodily Injury**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Proposed Territory Indicated Variable Premium Change | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 236 | 128 | 87.5% | 1.020 | 1.4% | 1.032 | 1.032 | 1.026 | 7.1% | 7.1% | -2.1% | 9.4% | 93.50 | 102.30 | 4.8% |
| 237 | 128 | 161.9% | 1.887 | 1.0% | 0.909 | 0.919 | 0.914 | 7.1% | 7.1% | -2.1% | 9.4% | 93.50 | 102.30 | 4.8% |
| 238 | 129 | 0.0% | 0.000 | 0.0% | 1.064 | 1.064 | 1.058 | 7.1% | 7.1% | -2.1% | 9.4% | 75.00 | 82.10 | 4.7% |
| 239 | 130 | 73.4% | 0.855 | 3.7% | 1.056 | 1.049 | 1.043 | 7.1% | 7.1% | -2.1% | 9.4% | 93.70 | 102.50 | 4.8% |
| 240 | 131 | 151.9% | 1.770 | 1.0% | 1.016 | 1.024 | 1.018 | 7.1% | 7.1% | -2.1% | 9.4% | 91.70 | 100.30 | 4.6% |
| 241 | 132 | 169.0% | 1.970 | 1.0% | 1.148 | 1.156 | 1.149 | 7.1% | 7.1% | -2.1% | 9.4% | 90.30 | 98.80 | 5.3% |
| 242 | 133 | 0.0% | 0.000 | 0.0% | 0.772 | 0.772 | 0.767 | 7.1% | 7.1% | -2.1% | 9.4% | 164.60 | 180.10 | 5.5% |
| 243 | 133 | 90.1% | 1.050 | 8.1% | 1.038 | 1.039 | 1.033 | 7.1% | 7.1% | -2.1% | 9.4% | 164.60 | 180.10 | 5.6% |
| 244 | 134 | 110.2% | 1.284 | 8.4% | 1.080 | 1.097 | 1.090 | 7.1% | 7.1% | -2.1% | 9.4% | 135.00 | 147.70 | 5.4% |
| 245 | 134 | 46.4% | 0.541 | 0.3% | 0.978 | 0.977 | 0.971 | 7.1% | 7.1% | -2.1% | 9.4% | 135.00 | 147.70 | 5.3% |
| 246 | 135 | 96.1% | 1.120 | 3.7% | 0.953 | 0.959 | 0.953 | 7.1% | 7.1% | -2.1% | 9.4% | 121.40 | 132.80 | 5.3% |
| 247 | 136 | 79.6% | 0.928 | 4.7% | 1.077 | 1.070 | 1.064 | 7.1% | 7.1% | -2.1% | 9.4% | 116.60 | 127.60 | 5.3% |
| 248 | 137 | 47.6% | 0.555 | 1.0% | 0.933 | 0.929 | 0.923 | 7.1% | 7.1% | -2.1% | 9.4% | 97.00 | 106.10 | 4.8% |
| 249 | 138 | 64.9% | 0.756 | 1.0% | 0.915 | 0.913 | 0.908 | 7.1% | 7.1% | -2.1% | 9.4% | 100.80 | 110.30 | 4.9% |
| 250 | 139 | 83.4% | 0.972 | 16.2% | 0.959 | 0.961 | 0.955 | 7.1% | 7.1% | -2.1% | 9.4% | 96.10 | 105.10 | 4.8% |
| 251 | 140 | 32.9% | 0.383 | 0.7% | 1.006 | 1.002 | 0.996 | 7.1% | 7.1% | -2.1% | 9.4% | 130.00 | 142.20 | 5.3% |
| 252 | 141 | 1.1% | 0.013 | 0.3% | 1.049 | 1.046 | 1.040 | 7.1% | 7.1% | -2.1% | 9.4% | 102.60 | 112.20 | 4.8% |
| 253 | 107 | 208.6% | 2.431 | 0.3% | 1.133 | 1.137 | 1.130 | 7.1% | 7.1% | -2.1% | 9.4% | 101.70 | 111.30 | 5.0% |
| 254 | 115 | 286.7% | 3.341 | 1.0% | 0.970 | 0.994 | 0.988 | 7.1% | 7.1% | -2.1% | 9.4% | 119.30 | 130.50 | 5.0% |
| 999 | 999 | 85.0% | 0.991 | 0.7% | 0.885 | 0.886 | 0.881 | 7.1% | 7.1% | -2.1% | 9.4% | 125.90 | 137.70 | 5.4% |
| Total | | 85.8% | | | | 1.006 | 1.000 | 7.1% | 7.0% | -2.1% | 9.3% | | | 5.0% |

* Effective 7/18/2014, Model Year 2015

** Current Expense Fee is $30.40, Proposed is $30.40

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Property Damage**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Proposed Territory Indicated Variable Premium Change | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 201 | 101 | 94.9% | 1.011 | 38.3% | 0.986 | 0.996 | 0.993 | 11.6% | 11.6% | -2.1% | 14.0% | 93.70 | 106.80 | 7.8% |
| 202 | 102 | 67.5% | 0.719 | 8.4% | 0.926 | 0.909 | 0.906 | 11.6% | 11.6% | -2.1% | 14.0% | 88.00 | 100.30 | 8.1% |
| 203 | 103 | 67.3% | 0.717 | 2.6% | 1.021 | 1.013 | 1.010 | 11.6% | 11.6% | -2.1% | 14.0% | 96.80 | 110.40 | 8.3% |
| 204 | 103 | 108.6% | 1.157 | 4.6% | 0.859 | 0.873 | 0.870 | 11.6% | 11.6% | -2.1% | 14.0% | 96.80 | 110.40 | 8.3% |
| 205 | 104 | 57.6% | 0.613 | 2.1% | 0.838 | 0.833 | 0.831 | 11.6% | 11.6% | -2.1% | 14.0% | 92.80 | 105.80 | 8.4% |
| 206 | 104 | 80.1% | 0.853 | 10.2% | 0.951 | 0.941 | 0.938 | 11.6% | 11.6% | -2.1% | 14.0% | 92.80 | 105.80 | 8.2% |
| 207 | 105 | 118.7% | 1.264 | 15.9% | 1.072 | 1.103 | 1.100 | 11.6% | 11.6% | -2.1% | 14.0% | 92.50 | 105.50 | 7.8% |
| 208 | 105 | 87.6% | 0.933 | 11.5% | 1.012 | 1.003 | 1.000 | 11.6% | 11.6% | -2.1% | 14.0% | 92.50 | 105.50 | 8.1% |
| 209 | 106 | 79.9% | 0.851 | 47.0% | 1.027 | 0.944 | 0.941 | 11.6% | 11.6% | -2.1% | 14.0% | 101.10 | 115.30 | 8.2% |
| 210 | 107 | 48.1% | 0.512 | 6.6% | 0.989 | 0.958 | 0.955 | 11.6% | 11.6% | -2.1% | 14.0% | 89.50 | 102.00 | 8.1% |
| 211 | 108 | 110.1% | 1.173 | 10.2% | 0.946 | 0.969 | 0.966 | 11.6% | 11.6% | -2.1% | 14.0% | 93.40 | 106.50 | 8.2% |
| 212 | 109 | 36.8% | 0.392 | 1.1% | 0.928 | 0.922 | 0.919 | 11.6% | 11.6% | -2.1% | 14.0% | 91.80 | 104.70 | 7.8% |
| 213 | 110 | 48.7% | 0.519 | 1.1% | 0.926 | 0.922 | 0.919 | 11.6% | 11.6% | -2.1% | 14.0% | 82.20 | 93.70 | 7.6% |
| 214 | 111 | 9.7% | 0.103 | 0.5% | 0.906 | 0.902 | 0.899 | 11.6% | 11.6% | -2.1% | 14.0% | 91.10 | 103.90 | 8.4% |
| 215 | 111 | 0.0% | 0.000 | 0.0% | 0.905 | 0.905 | 0.902 | 11.6% | 11.6% | -2.1% | 14.0% | 91.10 | 103.90 | 8.3% |
| 216 | 112 | 134.3% | 1.430 | 3.6% | 0.914 | 0.933 | 0.930 | 11.6% | 11.6% | -2.1% | 14.0% | 90.90 | 103.60 | 8.4% |
| 217 | 112 | 83.9% | 0.894 | 8.9% | 1.042 | 1.029 | 1.026 | 11.6% | 4.0% | -2.1% | 6.2% | 90.90 | 96.50 | 2.8% |
| 218 | 113 | 112.1% | 1.194 | 1.6% | 1.025 | 1.028 | 1.025 | 11.6% | 11.6% | -2.1% | 14.0% | 89.40 | 101.90 | 8.1% |
| 219 | 113 | 11.3% | 0.120 | 0.5% | 0.966 | 0.962 | 0.959 | 11.6% | 11.6% | -2.1% | 14.0% | 89.40 | 101.90 | 8.2% |
| 220 | 114 | 157.5% | 1.677 | 2.6% | 1.067 | 1.083 | 1.080 | 11.6% | 11.6% | -2.1% | 14.0% | 96.80 | 110.40 | 8.6% |
| 221 | 115 | 98.1% | 1.045 | 17.4% | 0.955 | 0.971 | 0.968 | 11.6% | 11.6% | -2.1% | 14.0% | 112.70 | 128.50 | 8.4% |
| 222 | 116 | 10.7% | 0.114 | 1.1% | 0.922 | 0.913 | 0.910 | 11.6% | 11.6% | -2.1% | 14.0% | 88.10 | 100.40 | 7.9% |
| 223 | 117 | 92.2% | 0.982 | 8.0% | 0.989 | 0.988 | 0.985 | 11.6% | 11.6% | -2.1% | 14.0% | 111.20 | 126.80 | 8.5% |
| 224 | 118 | 101.7% | 1.083 | 2.6% | 0.866 | 0.872 | 0.869 | 11.6% | 11.6% | -2.1% | 14.0% | 101.60 | 115.80 | 8.4% |
| 225 | 118 | 60.8% | 0.647 | 2.1% | 0.953 | 0.947 | 0.944 | 11.6% | 11.6% | -2.1% | 14.0% | 101.60 | 115.80 | 8.1% |
| 226 | 119 | 209.3% | 2.229 | 11.5% | 0.975 | 1.119 | 1.116 | 11.6% | 11.6% | -2.1% | 14.0% | 96.60 | 110.10 | 8.4% |
| 227 | 120 | 121.9% | 1.298 | 27.5% | 1.083 | 1.142 | 1.139 | 11.6% | 11.6% | -2.1% | 14.0% | 106.00 | 120.80 | 8.3% |
| 228 | 120 | 67.7% | 0.721 | 13.1% | 0.934 | 0.906 | 0.903 | 11.6% | 11.6% | -2.1% | 14.0% | 106.00 | 120.80 | 8.4% |
| 229 | 121 | 106.4% | 1.133 | 10.2% | 1.021 | 1.032 | 1.029 | 11.6% | 11.6% | -2.1% | 14.0% | 98.80 | 112.60 | 8.3% |
| 230 | 122 | 14.1% | 0.150 | 0.5% | 0.964 | 0.960 | 0.957 | 11.6% | 11.6% | -2.1% | 14.0% | 91.80 | 104.70 | 8.3% |
| 231 | 123 | 9.7% | 0.103 | 1.1% | 0.889 | 0.880 | 0.877 | 11.6% | 11.6% | -2.1% | 14.0% | 82.60 | 94.20 | 7.4% |
| 232 | 124 | 108.0% | 1.150 | 8.9% | 1.048 | 1.057 | 1.054 | 11.6% | 11.6% | -2.1% | 14.0% | 66.90 | 76.30 | 7.2% |
| 233 | 125 | 58.5% | 0.623 | 8.9% | 0.947 | 0.918 | 0.915 | 11.6% | 11.6% | -2.1% | 14.0% | 79.80 | 91.00 | 7.7% |
| 234 | 126 | 77.2% | 0.822 | 3.6% | 0.901 | 0.898 | 0.895 | 11.6% | 11.6% | -2.1% | 14.0% | 89.00 | 101.50 | 7.8% |
| 235 | 127 | 98.1% | 1.045 | 21.3% | 1.067 | 1.062 | 1.059 | 11.6% | 11.6% | -2.1% | 14.0% | 72.30 | 82.40 | 7.2% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Property Damage**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Proposed Territory Indicated Variable Premium Change | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 236 | 128 | 80.7% | 0.859 | 7.0% | 1.015 | 1.004 | 1.001 | 11.6% | 11.6% | -2.1% | 14.0% | 92.30 | 105.20 | 8.0% |
| 237 | 128 | 170.1% | 1.812 | 2.6% | 0.874 | 0.898 | 0.895 | 11.6% | 11.6% | -2.1% | 14.0% | 92.30 | 105.20 | 8.1% |
| 238 | 129 | 0.0% | 0.000 | 0.0% | 1.051 | 1.051 | 1.048 | 11.6% | 11.6% | -2.1% | 14.0% | 70.30 | 80.10 | 7.7% |
| 239 | 130 | 82.4% | 0.878 | 17.0% | 1.014 | 0.991 | 0.988 | 11.6% | 11.6% | -2.1% | 14.0% | 92.30 | 105.20 | 7.9% |
| 240 | 131 | 109.9% | 1.170 | 5.1% | 0.978 | 0.988 | 0.985 | 11.6% | 11.6% | -2.1% | 14.0% | 91.50 | 104.30 | 7.8% |
| 241 | 132 | 202.9% | 2.161 | 2.1% | 1.089 | 1.112 | 1.109 | 11.6% | 11.6% | -2.1% | 14.0% | 82.60 | 94.20 | 8.6% |
| 242 | 133 | 23.8% | 0.253 | 0.5% | 0.811 | 0.808 | 0.806 | 11.6% | 11.6% | -2.1% | 14.0% | 117.30 | 133.70 | 8.3% |
| 243 | 133 | 103.0% | 1.097 | 22.9% | 1.062 | 1.070 | 1.067 | 11.6% | 11.6% | -2.1% | 14.0% | 117.30 | 133.70 | 8.6% |
| 244 | 134 | 112.5% | 1.198 | 30.7% | 0.978 | 1.046 | 1.043 | 11.6% | 11.6% | -2.1% | 14.0% | 125.80 | 143.40 | 8.7% |
| 245 | 134 | 125.8% | 1.340 | 2.6% | 0.911 | 0.922 | 0.919 | 11.6% | 11.6% | -2.1% | 14.0% | 125.80 | 143.40 | 8.7% |
| 246 | 135 | 115.2% | 1.227 | 17.0% | 1.026 | 1.060 | 1.057 | 11.6% | 11.6% | -2.1% | 14.0% | 101.20 | 115.40 | 8.3% |
| 247 | 136 | 95.4% | 1.016 | 21.3% | 1.033 | 1.029 | 1.026 | 11.6% | 11.6% | -2.1% | 14.0% | 104.80 | 119.50 | 8.5% |
| 248 | 137 | 124.6% | 1.327 | 8.4% | 1.000 | 1.027 | 1.024 | 11.6% | 11.6% | -2.1% | 14.0% | 93.80 | 106.90 | 7.9% |
| 249 | 138 | 117.5% | 1.251 | 6.1% | 0.958 | 0.976 | 0.973 | 11.6% | 11.6% | -2.1% | 14.0% | 89.20 | 101.70 | 7.8% |
| 250 | 139 | 98.2% | 1.046 | 54.7% | 0.986 | 1.019 | 1.016 | 11.6% | 11.6% | -2.1% | 14.0% | 94.50 | 107.70 | 7.9% |
| 251 | 140 | 46.5% | 0.495 | 7.0% | 0.998 | 0.963 | 0.960 | 11.6% | 11.6% | -2.1% | 14.0% | 117.60 | 134.10 | 8.5% |
| 252 | 141 | 46.2% | 0.492 | 5.6% | 1.033 | 1.003 | 1.000 | 11.6% | 11.6% | -2.1% | 14.0% | 93.60 | 106.70 | 7.9% |
| 253 | 107 | 19.8% | 0.211 | 1.1% | 0.982 | 0.974 | 0.971 | 11.6% | 11.6% | -2.1% | 14.0% | 89.50 | 102.00 | 7.9% |
| 254 | 115 | 157.0% | 1.672 | 1.6% | 0.901 | 0.913 | 0.910 | 11.6% | 11.6% | -2.1% | 14.0% | 112.70 | 128.50 | 8.1% |
| 999 | 999 | 232.9% | 2.480 | 3.1% | 0.891 | 0.940 | 0.937 | 11.6% | 11.6% | -2.1% | 14.0% | 112.70 | 128.50 | 8.7% |
| Total | | 93.9% | | | | 1.003 | 1.000 | 11.5% | 11.5% | -2.1% | 13.9% | | | 8.0% |

* Effective 7/18/2014, Model Year 2015

** Current Expense Fee is $26.00, Proposed is $26.00

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Nationwide Property & Casualty**
**Medical Benefits**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Proposed Territory Indicated Variable Premium Change | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 201 | 101 | 100.6% | 0.934 | 5.6% | 0.987 | 0.984 | 0.981 | 11.3% | 11.3% | -7.5% | 20.3% | 86.10 | 103.60 | 7.6% |
| 202 | 102 | 44.7% | 0.415 | 1.2% | 0.991 | 0.984 | 0.981 | 11.3% | 11.3% | -7.5% | 20.3% | 93.20 | 112.10 | 8.7% |
| 203 | 103 | 166.1% | 1.542 | 0.0% | 1.007 | 1.007 | 1.004 | 11.3% | 11.3% | -7.5% | 20.3% | 94.80 | 114.00 | 8.3% |
| 204 | 103 | 213.1% | 1.979 | 1.2% | 0.961 | 0.973 | 0.970 | 11.3% | 11.3% | -7.5% | 20.3% | 94.80 | 114.00 | 8.4% |
| 205 | 104 | 250.8% | 2.329 | 0.8% | 1.082 | 1.092 | 1.089 | 11.3% | 11.3% | -7.5% | 20.3% | 90.10 | 108.40 | 8.8% |
| 206 | 104 | 25.2% | 0.234 | 0.0% | 0.997 | 0.997 | 0.994 | 11.3% | 11.3% | -7.5% | 20.3% | 90.10 | 108.40 | 8.2% |
| 207 | 105 | 92.4% | 0.858 | 2.5% | 1.068 | 1.063 | 1.060 | 11.3% | 11.3% | -7.5% | 20.3% | 92.30 | 111.00 | 7.6% |
| 208 | 105 | 20.4% | 0.189 | 0.8% | 1.059 | 1.052 | 1.049 | 11.3% | 11.3% | -7.5% | 20.3% | 92.30 | 111.00 | 8.1% |
| 209 | 106 | 118.6% | 1.101 | 10.5% | 1.015 | 1.024 | 1.021 | 11.3% | 11.3% | -7.5% | 20.3% | 93.80 | 112.80 | 8.0% |
| 210 | 107 | 241.8% | 2.245 | 1.2% | 0.964 | 0.979 | 0.976 | 11.3% | 11.3% | -7.5% | 20.3% | 95.10 | 114.40 | 8.4% |
| 211 | 108 | 47.6% | 0.442 | 2.1% | 1.002 | 0.990 | 0.987 | 11.3% | 11.3% | -7.5% | 20.3% | 102.30 | 123.10 | 8.4% |
| 212 | 109 | 126.0% | 1.170 | 0.8% | 0.994 | 0.995 | 0.992 | 11.3% | 11.3% | -7.5% | 20.3% | 98.30 | 118.30 | 7.7% |
| 213 | 110 | 325.5% | 3.022 | 0.8% | 0.960 | 0.976 | 0.973 | 11.3% | 11.3% | -7.5% | 20.3% | 106.90 | 128.60 | 8.4% |
| 214 | 111 | 195.0% | 1.811 | 0.4% | 0.984 | 0.987 | 0.984 | 11.3% | 11.3% | -7.5% | 20.3% | 94.40 | 113.60 | 9.1% |
| 215 | 111 | 0.0% | 0.000 | 0.0% | 1.019 | 1.019 | 1.016 | 11.3% | 11.3% | -7.5% | 20.3% | 94.40 | 113.60 | 8.6% |
| 216 | 112 | 237.3% | 2.203 | 1.2% | 0.956 | 0.971 | 0.968 | 11.3% | 11.3% | -7.5% | 20.3% | 100.40 | 120.80 | 8.9% |
| 217 | 112 | 89.0% | 0.826 | 2.1% | 1.002 | 0.998 | 0.995 | 11.3% | 11.3% | -7.5% | 20.3% | 100.40 | 120.80 | 8.5% |
| 218 | 113 | 0.0% | 0.000 | 0.0% | 1.036 | 1.036 | 1.033 | 11.3% | 11.3% | -7.5% | 20.3% | 97.50 | 117.30 | 8.7% |
| 219 | 113 | 57.9% | 0.538 | 0.8% | 0.956 | 0.953 | 0.950 | 11.3% | 11.3% | -7.5% | 20.3% | 97.50 | 117.30 | 8.8% |
| 220 | 114 | 116.7% | 1.084 | 0.8% | 1.019 | 1.020 | 1.017 | 11.3% | 11.3% | -7.5% | 20.3% | 108.00 | 129.90 | 9.3% |
| 221 | 115 | 75.9% | 0.705 | 2.9% | 0.957 | 0.950 | 0.947 | 11.3% | 11.3% | -7.5% | 20.3% | 97.50 | 117.30 | 7.9% |
| 222 | 116 | 0.0% | 0.000 | 0.0% | 0.935 | 0.935 | 0.932 | 11.3% | 11.3% | -7.5% | 20.3% | 89.90 | 108.10 | 7.8% |
| 223 | 117 | 29.4% | 0.273 | 0.4% | 0.883 | 0.881 | 0.878 | 11.3% | 11.3% | -7.5% | 20.3% | 106.70 | 128.40 | 8.5% |
| 224 | 118 | 0.0% | 0.000 | 0.0% | 0.919 | 0.919 | 0.916 | 11.3% | 11.3% | -7.5% | 20.3% | 100.30 | 120.70 | 8.2% |
| 225 | 118 | 36.7% | 0.341 | 0.4% | 0.886 | 0.884 | 0.881 | 11.3% | 11.3% | -7.5% | 20.3% | 100.30 | 120.70 | 7.5% |
| 226 | 119 | 288.7% | 2.681 | 3.3% | 0.975 | 1.031 | 1.028 | 11.3% | 11.3% | -7.5% | 20.3% | 91.10 | 109.60 | 8.4% |
| 227 | 120 | 179.2% | 1.664 | 7.8% | 1.063 | 1.110 | 1.107 | 11.3% | 11.3% | -7.5% | 20.3% | 85.90 | 103.30 | 7.8% |
| 228 | 120 | 97.1% | 0.902 | 2.5% | 1.021 | 1.018 | 1.015 | 11.3% | 11.3% | -7.5% | 20.3% | 85.90 | 103.30 | 7.8% |
| 229 | 121 | 112.7% | 1.046 | 2.1% | 0.970 | 0.972 | 0.969 | 11.3% | 11.3% | -7.5% | 20.3% | 94.60 | 113.80 | 8.4% |
| 230 | 122 | 0.0% | 0.000 | 0.0% | 1.015 | 1.015 | 1.012 | 11.3% | 11.3% | -7.5% | 20.3% | 89.40 | 107.50 | 8.5% |
| 231 | 123 | 0.0% | 0.000 | 0.0% | 0.985 | 0.985 | 0.982 | 11.3% | 11.3% | -7.5% | 20.3% | 90.10 | 108.40 | 7.5% |
| 232 | 124 | 120.0% | 1.114 | 0.4% | 1.086 | 1.086 | 1.083 | 11.3% | 11.3% | -7.5% | 20.3% | 73.40 | 88.30 | 7.7% |
| 233 | 125 | 49.4% | 0.459 | 0.4% | 0.985 | 0.983 | 0.980 | 11.3% | 11.3% | -7.5% | 20.3% | 100.20 | 120.50 | 8.3% |
| 234 | 126 | 0.0% | 0.000 | 0.0% | 0.970 | 0.970 | 0.967 | 11.3% | 11.3% | -7.5% | 20.3% | 90.10 | 108.40 | 7.9% |
| 235 | 127 | 98.0% | 0.910 | 3.6% | 1.130 | 1.122 | 1.119 | 11.3% | 11.3% | -7.5% | 20.3% | 71.60 | 86.10 | 7.0% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Nationwide Property & Casualty**
**Medical Benefits**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Proposed Territory Indicated Variable Premium Change | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 236 | 128 | 105.7% | 0.981 | 1.7% | 0.982 | 0.982 | 0.979 | 11.3% | 11.3% | -7.5% | 20.3% | 87.10 | 104.80 | 8.0% |
| 237 | 128 | 134.9% | 1.253 | 0.0% | 0.947 | 0.947 | 0.944 | 11.3% | 11.3% | -7.5% | 20.3% | 87.10 | 104.80 | 8.6% |
| 238 | 129 | 0.0% | 0.000 | 0.0% | 1.192 | 1.192 | 1.188 | 11.3% | 11.3% | -7.5% | 20.3% | 75.60 | 90.90 | 8.2% |
| 239 | 130 | 57.2% | 0.531 | 1.2% | 0.985 | 0.980 | 0.977 | 11.3% | 11.3% | -7.5% | 20.3% | 85.90 | 103.30 | 7.8% |
| 240 | 131 | 151.4% | 1.406 | 0.4% | 0.952 | 0.954 | 0.951 | 11.3% | 11.3% | -7.5% | 20.3% | 88.70 | 106.70 | 7.5% |
| 241 | 132 | 513.3% | 4.766 | 1.7% | 1.118 | 1.180 | 1.176 | 11.3% | 11.3% | -7.5% | 20.3% | 85.90 | 103.30 | 8.5% |
| 242 | 133 | 0.0% | 0.000 | 0.0% | 0.886 | 0.886 | 0.883 | 11.3% | 11.3% | -7.5% | 20.3% | 109.60 | 131.80 | 8.3% |
| 243 | 133 | 172.0% | 1.597 | 8.8% | 0.985 | 1.039 | 1.036 | 11.3% | 11.3% | -7.5% | 20.3% | 109.60 | 131.80 | 8.9% |
| 244 | 134 | 120.0% | 1.114 | 5.6% | 1.015 | 1.021 | 1.018 | 11.3% | 11.3% | -7.5% | 20.3% | 95.00 | 114.30 | 8.0% |
| 245 | 134 | 422.5% | 3.923 | 0.4% | 0.964 | 0.976 | 0.973 | 11.3% | 11.3% | -7.5% | 20.3% | 95.00 | 114.30 | 8.1% |
| 246 | 135 | 150.1% | 1.394 | 3.6% | 0.959 | 0.975 | 0.972 | 11.3% | 11.3% | -7.5% | 20.3% | 96.10 | 115.60 | 8.6% |
| 247 | 136 | 96.9% | 0.900 | 2.1% | 1.044 | 1.041 | 1.038 | 11.3% | 11.3% | -7.5% | 20.3% | 91.90 | 110.60 | 8.1% |
| 248 | 137 | 0.0% | 0.000 | 0.0% | 0.987 | 0.987 | 0.984 | 11.3% | 11.3% | -7.5% | 20.3% | 85.00 | 102.30 | 7.4% |
| 249 | 138 | 64.8% | 0.602 | 0.4% | 0.982 | 0.980 | 0.977 | 11.3% | 11.3% | -7.5% | 20.3% | 86.30 | 103.80 | 7.7% |
| 250 | 139 | 76.2% | 0.708 | 8.5% | 0.970 | 0.948 | 0.945 | 11.3% | 11.3% | -7.5% | 20.3% | 87.60 | 105.40 | 7.7% |
| 251 | 140 | 19.6% | 0.182 | 0.8% | 0.955 | 0.949 | 0.946 | 11.3% | 11.3% | -7.5% | 20.3% | 97.30 | 117.10 | 8.2% |
| 252 | 141 | 120.4% | 1.118 | 1.2% | 1.052 | 1.053 | 1.050 | 11.3% | 11.3% | -7.5% | 20.3% | 96.60 | 116.20 | 8.4% |
| 253 | 107 | 109.3% | 1.015 | 0.4% | 0.956 | 0.956 | 0.953 | 11.3% | 11.3% | -7.5% | 20.3% | 95.10 | 114.40 | 8.3% |
| 254 | 115 | 252.1% | 2.341 | 0.4% | 0.982 | 0.987 | 0.984 | 11.3% | 11.3% | -7.5% | 20.3% | 97.50 | 117.30 | 7.5% |
| 999 | 999 | 0.0% | 0.000 | 0.0% | 0.862 | 0.862 | 0.859 | 11.3% | 11.3% | -7.5% | 20.3% | 106.10 | 127.60 | 8.3% |
| Total | | 107.7% | | | | 1.003 | 1.000 | 11.3% | 11.3% | -7.5% | 20.3% | | | 8.0% |

* Effective 7/18/2014, Model Year 2015
** Current Expense Fee is $8.40, Proposed is $8.40

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Nationwide Property & Casualty**
**Comprehensive**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Proposed Territory Indicated Variable Premium Change | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 201 | 101 | 67.5% | 0.894 | 34.8% | 0.928 | 0.916 | 0.917 | 5.5% | 5.5% | -3.6% | 9.4% | 54.10 | 59.20 | 3.6% |
| 202 | 102 | 71.6% | 0.948 | 11.5% | 1.141 | 1.119 | 1.120 | 5.5% | 5.5% | -3.6% | 9.4% | 85.10 | 93.10 | 4.3% |
| 203 | 103 | 126.1% | 1.670 | 3.0% | 0.885 | 0.909 | 0.910 | 5.5% | 5.5% | -3.6% | 9.4% | 84.80 | 92.80 | 4.2% |
| 204 | 103 | 191.1% | 2.531 | 5.8% | 1.242 | 1.317 | 1.318 | 5.5% | 5.5% | -3.6% | 9.4% | 84.80 | 92.80 | 4.2% |
| 205 | 104 | 310.0% | 4.106 | 4.4% | 1.609 | 1.719 | 1.721 | 5.5% | 5.5% | -3.6% | 9.4% | 69.50 | 76.00 | 4.2% |
| 206 | 104 | 43.5% | 0.576 | 10.9% | 1.096 | 1.039 | 1.040 | 5.5% | 5.5% | -3.6% | 9.4% | 69.50 | 76.00 | 4.0% |
| 207 | 105 | 76.4% | 1.012 | 13.9% | 0.982 | 0.986 | 0.987 | 5.5% | 5.5% | -3.6% | 9.4% | 70.80 | 77.50 | 3.9% |
| 208 | 105 | 43.6% | 0.577 | 9.1% | 1.125 | 1.075 | 1.076 | 5.5% | 5.5% | -3.6% | 9.4% | 70.80 | 77.50 | 3.9% |
| 209 | 106 | 69.4% | 0.919 | 40.4% | 1.056 | 1.001 | 1.002 | 5.5% | 5.5% | -3.6% | 9.4% | 64.50 | 70.60 | 3.8% |
| 210 | 107 | 75.6% | 1.001 | 8.4% | 1.050 | 1.046 | 1.047 | 5.5% | 5.5% | -3.6% | 9.4% | 85.00 | 93.00 | 4.2% |
| 211 | 108 | 72.2% | 0.956 | 10.6% | 1.102 | 1.087 | 1.088 | 5.5% | 5.5% | -3.6% | 9.4% | 86.30 | 94.40 | 4.2% |
| 212 | 109 | 184.7% | 2.446 | 2.6% | 1.040 | 1.077 | 1.078 | 5.5% | 5.5% | -3.6% | 9.4% | 93.90 | 102.70 | 4.1% |
| 213 | 110 | 147.7% | 1.956 | 2.2% | 1.219 | 1.235 | 1.236 | 5.5% | 5.5% | -3.6% | 9.4% | 86.40 | 94.50 | 3.9% |
| 214 | 111 | 24.7% | 0.327 | 0.8% | 1.269 | 1.261 | 1.262 | 5.5% | 5.5% | -3.6% | 9.4% | 98.60 | 107.90 | 4.6% |
| 215 | 111 | 0.0% | 0.000 | 0.0% | 1.296 | 1.296 | 1.297 | 5.5% | 5.5% | -3.6% | 9.4% | 98.60 | 107.90 | 4.6% |
| 216 | 112 | 233.9% | 3.098 | 6.5% | 1.554 | 1.654 | 1.656 | 5.5% | 5.5% | -3.6% | 9.4% | 77.10 | 84.30 | 4.2% |
| 217 | 112 | 89.9% | 1.191 | 10.6% | 1.051 | 1.066 | 1.067 | 5.5% | 9.2% | -3.6% | 13.3% | 77.10 | 87.40 | 7.3% |
| 218 | 113 | 129.3% | 1.713 | 1.1% | 1.276 | 1.281 | 1.282 | 5.5% | 5.5% | -3.6% | 9.4% | 76.70 | 83.90 | 4.2% |
| 219 | 113 | 187.5% | 2.483 | 1.1% | 1.169 | 1.183 | 1.184 | 5.5% | 5.5% | -3.6% | 9.4% | 76.70 | 83.90 | 4.4% |
| 220 | 114 | 85.4% | 1.131 | 1.5% | 1.317 | 1.314 | 1.315 | 5.5% | 5.5% | -3.6% | 9.4% | 90.00 | 98.50 | 4.5% |
| 221 | 115 | 71.8% | 0.951 | 12.1% | 0.906 | 0.911 | 0.912 | 5.5% | 5.5% | -3.6% | 9.4% | 60.10 | 65.70 | 3.7% |
| 222 | 116 | 38.6% | 0.511 | 2.6% | 1.079 | 1.064 | 1.065 | 5.5% | 5.5% | -3.6% | 9.4% | 71.60 | 78.30 | 4.0% |
| 223 | 117 | 81.7% | 1.082 | 10.9% | 0.936 | 0.952 | 0.953 | 5.5% | 5.5% | -3.6% | 9.4% | 65.70 | 71.90 | 3.9% |
| 224 | 118 | 218.5% | 2.894 | 2.6% | 1.153 | 1.198 | 1.199 | 5.5% | 5.5% | -3.6% | 9.4% | 80.70 | 88.30 | 4.2% |
| 225 | 118 | 66.5% | 0.881 | 2.2% | 0.897 | 0.897 | 0.898 | 5.5% | 5.5% | -3.6% | 9.4% | 80.70 | 88.30 | 4.1% |
| 226 | 119 | 76.1% | 1.008 | 6.8% | 1.041 | 1.039 | 1.040 | 5.5% | 5.5% | -3.6% | 9.4% | 74.40 | 81.40 | 4.1% |
| 227 | 120 | 55.8% | 0.739 | 24.3% | 0.898 | 0.859 | 0.860 | 5.5% | 5.5% | -3.6% | 9.4% | 65.00 | 71.10 | 3.8% |
| 228 | 120 | 49.7% | 0.658 | 9.1% | 0.912 | 0.889 | 0.890 | 5.5% | 5.5% | -3.6% | 9.4% | 65.00 | 71.10 | 3.9% |
| 229 | 121 | 49.5% | 0.656 | 7.4% | 0.991 | 0.966 | 0.967 | 5.5% | 5.5% | -3.6% | 9.4% | 68.70 | 75.20 | 4.0% |
| 230 | 122 | 143.6% | 1.902 | 3.3% | 1.078 | 1.105 | 1.106 | 5.5% | 5.5% | -3.6% | 9.4% | 74.40 | 81.40 | 4.2% |
| 231 | 123 | 155.9% | 2.065 | 4.4% | 1.074 | 1.118 | 1.119 | 5.5% | 5.5% | -3.6% | 9.4% | 76.60 | 83.80 | 3.6% |
| 232 | 124 | 56.1% | 0.743 | 5.1% | 1.164 | 1.143 | 1.144 | 5.5% | 5.5% | -3.6% | 9.4% | 68.10 | 74.50 | 4.0% |
| 233 | 125 | 70.4% | 0.932 | 10.0% | 1.053 | 1.041 | 1.042 | 5.5% | 5.5% | -3.6% | 9.4% | 70.30 | 76.90 | 3.9% |
| 234 | 126 | 196.4% | 2.601 | 6.1% | 0.967 | 1.067 | 1.068 | 5.5% | 5.5% | -3.6% | 9.4% | 75.40 | 82.50 | 3.8% |
| 235 | 127 | 58.0% | 0.768 | 16.1% | 1.223 | 1.150 | 1.151 | 5.5% | 5.5% | -3.6% | 9.4% | 62.60 | 68.50 | 3.7% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Nationwide Property & Casualty**
**Comprehensive**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Proposed Territory Indicated Variable Premium Change | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 236 | 128 | 52.6% | 0.697 | 6.5% | 0.915 | 0.901 | 0.902 | 5.5% | 5.5% | -3.6% | 9.4% | 63.60 | 69.60 | 3.8% |
| 237 | 128 | 63.1% | 0.836 | 2.6% | 1.109 | 1.102 | 1.103 | 5.5% | 5.5% | -3.6% | 9.4% | 63.60 | 69.60 | 4.0% |
| 238 | 129 | 41.2% | 0.546 | 0.8% | 1.119 | 1.114 | 1.115 | 5.5% | 5.5% | -3.6% | 9.4% | 71.60 | 78.30 | 4.0% |
| 239 | 130 | 22.4% | 0.297 | 7.8% | 0.882 | 0.836 | 0.837 | 5.5% | 5.5% | -3.6% | 9.4% | 62.50 | 68.40 | 3.8% |
| 240 | 131 | 59.0% | 0.781 | 4.0% | 0.910 | 0.905 | 0.906 | 5.5% | 5.5% | -3.6% | 9.4% | 60.30 | 66.00 | 3.7% |
| 241 | 132 | 32.8% | 0.434 | 1.1% | 1.108 | 1.101 | 1.102 | 5.5% | 5.5% | -3.6% | 9.4% | 91.40 | 100.00 | 4.5% |
| 242 | 133 | 87.7% | 1.162 | 1.1% | 1.087 | 1.088 | 1.089 | 5.5% | 5.5% | -3.6% | 9.4% | 69.20 | 75.70 | 4.0% |
| 243 | 133 | 50.9% | 0.674 | 16.6% | 0.938 | 0.894 | 0.895 | 5.5% | 5.5% | -3.6% | 9.4% | 69.20 | 75.70 | 4.1% |
| 244 | 134 | 55.8% | 0.739 | 21.9% | 0.944 | 0.899 | 0.900 | 5.5% | 5.5% | -3.6% | 9.4% | 59.70 | 65.30 | 3.8% |
| 245 | 134 | 9.4% | 0.125 | 1.1% | 1.002 | 0.992 | 0.993 | 5.5% | 5.5% | -3.6% | 9.4% | 59.70 | 65.30 | 3.8% |
| 246 | 135 | 53.7% | 0.711 | 11.2% | 1.055 | 1.016 | 1.017 | 5.5% | 5.5% | -3.6% | 9.4% | 72.80 | 79.60 | 4.1% |
| 247 | 136 | 163.7% | 2.168 | 19.2% | 1.011 | 1.233 | 1.234 | 5.5% | 5.5% | -3.6% | 9.4% | 59.20 | 64.80 | 3.8% |
| 248 | 137 | 74.3% | 0.984 | 5.4% | 0.829 | 0.837 | 0.838 | 5.5% | 5.5% | -3.6% | 9.4% | 65.00 | 71.10 | 3.7% |
| 249 | 138 | 30.7% | 0.407 | 4.0% | 0.875 | 0.856 | 0.857 | 5.5% | 5.5% | -3.6% | 9.4% | 59.90 | 65.50 | 3.7% |
| 250 | 139 | 76.3% | 1.011 | 41.5% | 0.879 | 0.934 | 0.935 | 5.5% | 5.5% | -3.6% | 9.4% | 58.00 | 63.50 | 3.7% |
| 251 | 140 | 54.0% | 0.715 | 9.7% | 0.974 | 0.949 | 0.950 | 5.5% | 5.5% | -3.6% | 9.4% | 57.80 | 63.20 | 3.8% |
| 252 | 141 | 42.4% | 0.562 | 7.4% | 1.066 | 1.029 | 1.030 | 5.5% | 5.5% | -3.6% | 9.4% | 86.70 | 94.80 | 4.0% |
| 253 | 107 | 479.1% | 6.346 | 2.6% | 1.045 | 1.183 | 1.184 | 5.5% | 5.5% | -3.6% | 9.4% | 85.00 | 93.00 | 4.3% |
| 254 | 115 | 131.3% | 1.739 | 1.5% | 1.055 | 1.065 | 1.066 | 5.5% | 5.5% | -3.6% | 9.4% | 60.10 | 65.70 | 3.4% |
| 999 | 999 | 180.4% | 2.389 | 3.0% | 0.833 | 0.880 | 0.881 | 5.5% | 5.5% | -3.6% | 9.4% | 79.10 | 86.50 | 4.1% |
| Total | | 75.5% | | | | 0.999 | 1.000 | 5.5% | 5.5% | -3.6% | 9.5% | | | 3.9% |

* Effective 7/18/2014, Model Year 2015
** Current Expense Fee is $20.30, Proposed is $20.30

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Nationwide Property & Casualty**
**Collision**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Proposed Territory Indicated Variable Premium Change | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 201 | 101 | 81.0% | 0.886 | 52.2% | 0.983 | 0.932 | 0.930 | 6.3% | 6.3% | -1.8% | 8.2% | 187.30 | 202.70 | 4.4% |
| 202 | 102 | 77.4% | 0.847 | 16.8% | 1.081 | 1.042 | 1.040 | 6.3% | 6.3% | -1.8% | 8.2% | 199.40 | 215.80 | 4.8% |
| 203 | 103 | 122.5% | 1.340 | 6.8% | 1.038 | 1.059 | 1.057 | 6.3% | 6.3% | -1.8% | 8.2% | 217.10 | 234.90 | 4.6% |
| 204 | 103 | 124.6% | 1.363 | 8.4% | 1.019 | 1.048 | 1.046 | 6.3% | 6.3% | -1.8% | 8.2% | 217.10 | 234.90 | 4.6% |
| 205 | 104 | 79.5% | 0.870 | 9.2% | 0.977 | 0.967 | 0.965 | 6.3% | 6.3% | -1.8% | 8.2% | 221.50 | 239.70 | 4.9% |
| 206 | 104 | 44.5% | 0.487 | 18.7% | 0.975 | 0.884 | 0.882 | 6.3% | 6.3% | -1.8% | 8.2% | 221.50 | 239.70 | 4.8% |
| 207 | 105 | 87.3% | 0.955 | 24.8% | 1.032 | 1.013 | 1.011 | 6.3% | 6.3% | -1.8% | 8.2% | 193.70 | 209.60 | 4.3% |
| 208 | 105 | 91.5% | 1.001 | 16.8% | 1.024 | 1.020 | 1.018 | 6.3% | 6.3% | -1.8% | 8.2% | 193.70 | 209.60 | 4.5% |
| 209 | 106 | 92.6% | 1.013 | 66.3% | 1.023 | 1.016 | 1.014 | 6.3% | 6.3% | -1.8% | 8.2% | 190.70 | 206.30 | 4.4% |
| 210 | 107 | 90.9% | 0.995 | 19.3% | 0.989 | 0.990 | 0.988 | 6.3% | 6.3% | -1.8% | 8.2% | 211.00 | 228.30 | 4.7% |
| 211 | 108 | 119.3% | 1.305 | 17.4% | 1.035 | 1.082 | 1.080 | 6.3% | 6.3% | -1.8% | 8.2% | 209.60 | 226.80 | 4.7% |
| 212 | 109 | 68.8% | 0.753 | 7.6% | 0.884 | 0.874 | 0.872 | 6.3% | 6.3% | -1.8% | 8.2% | 237.90 | 257.40 | 4.6% |
| 213 | 110 | 98.8% | 1.081 | 3.5% | 1.035 | 1.037 | 1.035 | 6.3% | 6.3% | -1.8% | 8.2% | 209.90 | 227.10 | 4.4% |
| 214 | 111 | 28.8% | 0.315 | 2.7% | 0.896 | 0.880 | 0.878 | 6.3% | 6.3% | -1.8% | 8.2% | 254.80 | 275.70 | 5.1% |
| 215 | 111 | 0.0% | 0.000 | 0.0% | 0.827 | 0.827 | 0.825 | 6.3% | 6.3% | -1.8% | 8.2% | 254.80 | 275.70 | 5.2% |
| 216 | 112 | 88.4% | 0.967 | 6.0% | 1.009 | 1.006 | 1.004 | 6.3% | 6.3% | -1.8% | 8.2% | 205.00 | 221.80 | 4.9% |
| 217 | 112 | 112.4% | 1.230 | 20.4% | 1.006 | 1.052 | 1.050 | 6.3% | 12.4% | -1.8% | 14.5% | 205.00 | 234.70 | 9.6% |
| 218 | 113 | 25.8% | 0.282 | 1.8% | 1.022 | 1.009 | 1.007 | 6.3% | 6.3% | -1.8% | 8.2% | 199.70 | 216.10 | 4.7% |
| 219 | 113 | 105.9% | 1.159 | 1.8% | 0.987 | 0.990 | 0.988 | 6.3% | 6.3% | -1.8% | 8.2% | 199.70 | 216.10 | 4.9% |
| 220 | 114 | 142.0% | 1.554 | 9.9% | 1.025 | 1.077 | 1.075 | 6.3% | 6.3% | -1.8% | 8.2% | 218.90 | 236.80 | 5.0% |
| 221 | 115 | 100.9% | 1.104 | 29.2% | 0.930 | 0.981 | 0.979 | 6.3% | 6.3% | -1.8% | 8.2% | 231.90 | 250.90 | 4.7% |
| 222 | 116 | 58.5% | 0.640 | 9.2% | 0.978 | 0.947 | 0.945 | 6.3% | 6.3% | -1.8% | 8.2% | 199.70 | 216.10 | 4.5% |
| 223 | 117 | 77.9% | 0.852 | 18.7% | 0.946 | 0.928 | 0.926 | 6.3% | 6.3% | -1.8% | 8.2% | 228.00 | 246.70 | 4.7% |
| 224 | 118 | 191.3% | 2.093 | 5.2% | 0.944 | 1.004 | 1.002 | 6.3% | 6.3% | -1.8% | 8.2% | 233.40 | 252.50 | 4.8% |
| 225 | 118 | 40.4% | 0.442 | 4.4% | 0.868 | 0.849 | 0.847 | 6.3% | 6.3% | -1.8% | 8.2% | 233.40 | 252.50 | 4.7% |
| 226 | 119 | 217.6% | 2.381 | 25.3% | 0.951 | 1.313 | 1.310 | 6.3% | 6.3% | -1.8% | 8.2% | 211.90 | 229.30 | 4.8% |
| 227 | 120 | 101.2% | 1.107 | 40.1% | 1.058 | 1.078 | 1.076 | 6.3% | 6.3% | -1.8% | 8.2% | 194.90 | 210.90 | 4.6% |
| 228 | 120 | 89.9% | 0.984 | 28.3% | 0.997 | 0.993 | 0.991 | 6.3% | 6.3% | -1.8% | 8.2% | 194.90 | 210.90 | 4.6% |
| 229 | 121 | 96.2% | 1.053 | 19.3% | 0.986 | 0.999 | 0.997 | 6.3% | 6.3% | -1.8% | 8.2% | 208.10 | 225.20 | 4.7% |
| 230 | 122 | 52.6% | 0.575 | 3.5% | 0.995 | 0.980 | 0.978 | 6.3% | 6.3% | -1.8% | 8.2% | 197.40 | 213.60 | 4.8% |
| 231 | 123 | 53.3% | 0.583 | 4.4% | 0.924 | 0.909 | 0.907 | 6.3% | 6.3% | -1.8% | 8.2% | 209.20 | 226.40 | 4.2% |
| 232 | 124 | 72.1% | 0.789 | 9.9% | 1.072 | 1.044 | 1.042 | 6.3% | 6.3% | -1.8% | 8.2% | 170.30 | 184.30 | 4.3% |
| 233 | 125 | 51.5% | 0.563 | 16.8% | 0.984 | 0.913 | 0.911 | 6.3% | 6.3% | -1.8% | 8.2% | 200.90 | 217.40 | 4.5% |
| 234 | 126 | 45.3% | 0.496 | 6.8% | 0.970 | 0.938 | 0.936 | 6.3% | 6.3% | -1.8% | 8.2% | 205.30 | 222.10 | 4.4% |
| 235 | 127 | 110.4% | 1.208 | 31.9% | 1.102 | 1.136 | 1.134 | 6.3% | 6.3% | -1.8% | 8.2% | 171.80 | 185.90 | 4.2% |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Nationwide Property & Casualty**
**Collision**
**Selected Combined Indices Assumed Effective March 23, 2015**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Proposed Territory | Current Territory | Proposed Territory 3-Year Loss & DCC Expense Ratio | Proposed Territory Experience Index | Proposed Territory Credibility | Proposed Territory Competitor Index | Credibility-Weighted Unbalanced Index | Proposed Territory Balanced Combined Index | Proposed Territory Indicated Variable Premium Change | Selected Variable Premium Change | Proposed Territory Total Internal Change | Proposed Territory Selected Base Rate Change | Current Base Rate* | Proposed Territory Selected Base Rate | Total Change Including Expense Fee** |
| 236 | 128 | 95.3% | 1.043 | 15.5% | 0.923 | 0.942 | 0.940 | 6.3% | 6.3% | -1.8% | 8.2% | 197.00 | 213.20 | 4.6% |
| 237 | 128 | 169.5% | 1.854 | 6.8% | 0.983 | 1.042 | 1.040 | 6.3% | 6.3% | -1.8% | 8.2% | 197.00 | 213.20 | 4.7% |
| 238 | 129 | 0.0% | 0.000 | 0.0% | 1.178 | 1.178 | 1.176 | 6.3% | 6.3% | -1.8% | 8.2% | 183.00 | 198.00 | 4.7% |
| 239 | 130 | 72.7% | 0.795 | 27.3% | 0.917 | 0.884 | 0.882 | 6.3% | 6.3% | -1.8% | 8.2% | 192.20 | 208.00 | 4.5% |
| 240 | 131 | 29.9% | 0.327 | 6.0% | 0.924 | 0.888 | 0.886 | 6.3% | 6.3% | -1.8% | 8.2% | 195.80 | 211.90 | 4.4% |
| 241 | 132 | 62.7% | 0.686 | 4.4% | 1.071 | 1.054 | 1.052 | 6.3% | 6.3% | -1.8% | 8.2% | 198.60 | 214.90 | 5.0% |
| 242 | 133 | 120.4% | 1.317 | 3.5% | 0.936 | 0.949 | 0.947 | 6.3% | 6.3% | -1.8% | 8.2% | 234.60 | 253.80 | 4.7% |
| 243 | 133 | 105.4% | 1.153 | 42.3% | 1.035 | 1.085 | 1.083 | 6.3% | 6.3% | -1.8% | 8.2% | 234.60 | 253.80 | 4.9% |
| 244 | 134 | 108.4% | 1.186 | 51.3% | 0.993 | 1.092 | 1.090 | 6.3% | 6.3% | -1.8% | 8.2% | 238.20 | 257.70 | 4.8% |
| 245 | 134 | 182.8% | 2.000 | 7.6% | 0.924 | 1.006 | 1.004 | 6.3% | 6.3% | -1.8% | 8.2% | 238.20 | 257.70 | 4.7% |
| 246 | 135 | 88.7% | 0.970 | 30.6% | 0.968 | 0.969 | 0.967 | 6.3% | 6.3% | -1.8% | 8.2% | 218.80 | 236.70 | 4.8% |
| 247 | 136 | 72.2% | 0.790 | 31.9% | 1.051 | 0.968 | 0.966 | 6.3% | 6.3% | -1.8% | 8.2% | 212.00 | 229.40 | 4.7% |
| 248 | 137 | 125.7% | 1.375 | 12.8% | 1.073 | 1.112 | 1.110 | 6.3% | 6.3% | -1.8% | 8.2% | 180.00 | 194.80 | 4.2% |
| 249 | 138 | 61.3% | 0.671 | 9.2% | 0.990 | 0.961 | 0.959 | 6.3% | 6.3% | -1.8% | 8.2% | 189.70 | 205.30 | 4.4% |
| 250 | 139 | 86.8% | 0.950 | 66.6% | 0.981 | 0.960 | 0.958 | 6.3% | 6.3% | -1.8% | 8.2% | 198.50 | 214.80 | 4.5% |
| 251 | 140 | 61.2% | 0.670 | 17.4% | 0.986 | 0.931 | 0.929 | 6.3% | 6.3% | -1.8% | 8.2% | 213.80 | 231.30 | 4.7% |
| 252 | 141 | 114.4% | 1.252 | 19.3% | 1.013 | 1.059 | 1.057 | 6.3% | 6.3% | -1.8% | 8.2% | 196.20 | 212.30 | 4.5% |
| 253 | 107 | 156.5% | 1.712 | 3.5% | 0.963 | 0.989 | 0.987 | 6.3% | 6.3% | -1.8% | 8.2% | 211.00 | 228.30 | 4.7% |
| 254 | 115 | 130.8% | 1.431 | 2.7% | 1.002 | 1.014 | 1.012 | 6.3% | 6.3% | -1.8% | 8.2% | 231.90 | 250.90 | 4.4% |
| 999 | 999 | 128.0% | 1.400 | 5.2% | 0.848 | 0.877 | 0.875 | 6.3% | 6.3% | -1.8% | 8.2% | 249.50 | 270.00 | 4.8% |
| Total | | 91.4% | | | | 1.002 | 1.000 | 6.3% | 6.4% | -1.8% | 8.3% | | | 4.7% |

* Effective 7/18/2014, Model Year 2015
** Current Expense Fee is $53.10, Proposed is $53.10

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Accidental Death Benefits (using Medical Benefits experience)**
**Assumed Effective March 23,2015**

| Coverage Single Limit | Death Benefit Base Rate | Internal Change | Selected Percent Change | Selected Base Rate |
|---|---|---|---|---|
| 5,000 | 0.90 | 0.0% | 8.0% | 1.00 |
| 10,000 | 1.80 | 0.0% | 8.0% | 1.90 |

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**Arkansas Personal Automobile**
**Nationwide Property & Casualty Insurance Company**
**Loss of Income Benefits (using Medical Benefits experience)**
**Assumed Effective March 23,2015**

| Option Amount | Wage Loss Base Rate | Internal Change | Selected Percent Change | Selected Base Rate |
|---|---|---|---|---|
| 140 | 2.30 | 0.0% | 8.0% | 2.50 |
| 250 | 4.80 | 0.0% | 8.0% | 5.20 |
| 500 | 12.10 | 0.0% | 8.0% | 13.10 |

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**State:** *Arkansas* **First Filing Company:** *Nationwide Mutual Insurance Company., ...*
**TOI/Sub-TOI:** *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
**Product Name:** *Arkansas Personal Automobile*
**Project Name/Number:** *15A-10563AR-AMC/*

## 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) |
|---|---|---|---|---|---|
| 11/11/2014 | Filed 01/05/2015 | Rate | Nationwide Mutual Insurance Company Final Manual (Changed Pages Only) | 12/18/2014 | AR NMIC Final Manual (Changed Pages Only).pdf (Superceded) |
| 09/30/2014 | Filed 01/05/2015 | Rate | Nationwide Property & Casualty Final Manual (Changed Pages Only) | 12/18/2014 | AR NPCIC Final Manual (Changed Pages Only).pdf (Superceded) |
| 09/30/2014 | Filed 01/05/2015 | Supporting Document | NAIC loss cost data entry document | 12/18/2014 | FORM RF-1 Rate Filing Abstract NPCIC 3-23-2015.pdf (Superceded) FORM RF-1 Rate Filing Abstract NMIC 3-23-2015.pdf (Superceded) |

# ARKANSAS PRIVATE PASSENGER AUTOMOBILE RATING MANUAL

**NATIONWIDE MUTUAL INSURANCE COMPANY**

**Effective – March 23, 2015**

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# DEFINITIONS

## GENERAL DEFINITIONS**

*Eff. 3-23-15*

The following vehicle types are eligible to be written on a Nationwide personal auto policy:

A **Private Passenger Automobile**, defined as:

1. A four-wheel motor vehicle of the private passenger or station wagon type.

2. A van or pickup truck used solely for:

    a. Pleasure.

    b. Driving to and from a primary place of employment.

    c. Transportation to and from business appointments and/or meetings, including the transportation of salespersons' samples; OR

    d. Incidental hauling of:

        (1) Equipment.
        (2) Merchandise, OR
        (3) Supplies used in commerce.

NOTE — Farm trucks of the van or pickup truck type may be rated as private passenger automobiles.

**New Business Rating** refers to the rates applicable for those applicants who currently do not have private passenger automobile insurance in force with a Nationwide Company. However, any applicant currently insured with a Nationwide Company at rates other than these companies' preferred or standard rates shall be considered "New Business."

Also, if an applicant had most recently been insured by a Nationwide Company and a lapse in coverage in excess of 30 days has occurred, then the applicant will be considered as "New Business".

A **Motor Home** is a self-propelled land vehicle permanently equipped for use as living quarters, including cooking and sleeping facilities, and principally used for recreational purposes.

A **Travel Trailer** is designed for use with a private passenger automobile and permanently equipped as living quarters.

A **Camping Trailer** is designed for use with a private passenger automobile and expands into temporary living quarters. (These differ from travel trailers in their collapsed low profile towing positions.)

A **Utility Trailer** is designed for use with a private passenger automobile other than a travel or camping trailer.

A **Truck Camper** is a vehicle of the pickup type onto which a portable camper unit has been mounted or installed.

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An **Antique Automobile** is a private passenger automobile which is 25 years old or older and which has been restored, maintained, or preserved by antique automobile hobbyists.

A **Classic Automobile** is a private passenger automobile which is 10 years old or older and which is a rarity or of historic interest and which has been restored, maintained, or preserved by classic automobile hobbyists.

The following **Miscellaneous Risks** may also be written on a Nationwide auto policy*:*

A **Named Non-Owner** policy is written for any person not owning a private passenger or commercial automobile, who otherwise meets the qualifications for an auto policy with Nationwide. Coverage is excess over other insurance available to the Policyholder.

Named Non-Owner covers the interest of the Policyholder and spouse, if resident of the same household, for operation by either, or on behalf of either of a non-owned automobile, OR the presence of either or both in a non-owned automobile other than a public or livery conveyance.

The following **Definitions** apply to the following terms used throughout this manual:

**Household** includes all individuals residing at the Named Insured's address.

**Resident Relative** includes any person related to the Named Insured by blood, marriage or adoption (including ward or foster child) residing at the Named Insured's address. A Resident Relative may live temporarily outside of the household.

**Nationwide Exclusive Agency** means an agency licensed to write insurance exclusively for the Nationwide Insurance Companies.

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**VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS****
*Eff. 3-23-15*

The following vehicle types and miscellaneous risks are referenced within this manual using the following designations:

| | |
|---|---|
| PPA | Private Passenger Automobile |
| MH | Motor Homes |
| SV | Supplemental Vehicles including Trailers and Truck Campers |
| TT | Travel Trailer |
| CT | Camping Trailer |
| UT | Utility Trailer |
| TC | Truck Camper |
| AC—Reg. | Antique and Classic Automobiles — Regular Use |
| AC—Res. | Antique and Classic Automobiles — Restricted Use |
| UOA | Use of Other Auto Endorsement |
| NNO | Named Non-Owner Policy Risk |

**COVERAGE DESIGNATIONS**

The following coverages are referenced within this manual using the following designations:

| | |
|---|---|
| BI | Bodily Injury Liability |
| PD | Property Damage Liability |
| ME | Medical Expense |
| WL | Work Loss |
| DB | Death Benefits, Dismemberment, and Loss of Sight |
| COMP | Comprehensive |
| COLL | Collision |
| UMBI | Uninsured Motorists — Bodily Injury |
| UIMBI | Underinsured Motorists – Bodily Injury |
| UMPD | Uninsured Motorists — Property Damage |
| RSA | Roadside Assistance (PPA and AC) |
| TL | Towing and Labor |
| LOU | Loss of Use |
| EEC | Additional Coverage for Sound, Picture and Data Devices |
| PE | Contents/Personal Effects |
| OEM | Loss Settlement Endorsement – Original Equipment Manufacturer Parts |

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## PREMIUM MODIFICATION RULES

### PAPERLESS POLICY DISCOUNT
*Eff. 6-29-14*

If the insured elects to have policy documents (including ID cards) provided electronically, the otherwise applicable premium shall be reduced.

The following rules apply:

1. The insured must have an online Nationwide.com account with a valid e-mail address, and
2. The insured must elect to have policy documents (including ID cards) provided electronically.

The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart

### NATIONWIDE AFFINITY DISCOUNT**
*Eff. 3-23-15*

After a household member notifies us that he, she, or another household member is a member of a Nationwide Affinity Group, the otherwise applicable premium shall be reduced as long as the policy remains in force. A policy may receive the Nationwide Associate Discount or the Nationwide Affinity Discount, but not both. The discount amount varies by the category, as defined below, of the Nationwide Affinity Group.

**Affinity Category Code Definitions**
Alumni – Alumni associations and/or fraternal social organizations of a 4 year educational institution.
Professional – Organizations formed to unite, represent, and/or inform people who work or play in the same occupation.
Sports – Leagues or associations that sponsor, organize, schedule or conduct a sport.
Financial Institutions – Banks, credit unions or other financial institutions.
Miscellaneous – All other Organizations that do not belong to a category defined above.

Rating Chart

### PREFERRED DISCOUNT**
*Eff. 3-23-15*

This discount will be applied only to private passenger automobiles with a Matrix Plus New Business score of 762 or more.

Rating Chart**

### NATIONWIDE ASSOCIATE DISCOUNT
*Eff. 12-21-08*

When an Insured Driver on the policy is either a current employee or a retiree of Nationwide Mutual Insurance Company, or any subsidiary (direct or indirect) company of Nationwide Mutual Insurance Company, or any affiliate company of Nationwide Mutual Insurance Company, the otherwise applicable premium shall be reduced.

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Rating Chart

**NEW VEHICLE DISCOUNT****
*Eff. 3-23-15*

This discount will be applied only to private passenger automobiles with model years within the most recent five years. The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2004, model year 2005 will be "current" and model year 2004 will be one year old).

BI Rating Chart**

PD Rating Chart**

MP Rating Chart**

COMP Rating Chart**

COLL Rating Chart**

**OEM LOSS SETTLEMENT ENDORSEMENT**
*Eff. 10-19-10*

The Policyholder may elect to modify a vehicle's Loss Settlement provisions for physical damage coverage such that, whenever available, new parts furnished by an original equipment manufacturer will be specified to repair or replace damaged parts of the vehicle. If new OEM parts are out of production or not available, the Company will reimburse the Policyholder for the difference in price between the new OEM part and the part that the Policyholder authorizes for the repair (if such parts are less expensive). If the price of the new OEM part is no longer available, the company will pay the price of the most comparable part available.

If this endorsement is added to a vehicle, the otherwise applicable premiums for COMP and COLL shall be increased.

If this endorsement is desired and both COMP and COLL coverages are present on a vehicle, then this endorsement must be applied to both coverages.

This endorsement may be added to private passenger automobiles only if such automobiles are less than 10 years old. If the vehicle has been customized in any manner, this endorsement may not be added (see RS – 2 for a description of the term "customization").

The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2001, model year 2002 will be "current" and model year 2001 will be one year old).

Rating Chart – COMP

Rating Chart – COLL

**HOUSEHOLD COMPOSITION FACTOR**
*Eff. 3-23-14*

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**Business Use** — The automobile is used in the occupation, profession, or business of the Policyholder or by any other person operating the automobile.

Exceptions —

1. If used in the business of the U.S. Government, by an employee thereof, the automobile may be classified and rated as “Pleasure,” “Work,” or “Farm Use.”

2. An automobile owned by a member of the clergy is not considered as used for business.

Rating Chart

**NO PRIOR INSURANCE SURCHARGE****
*Eff. 3-23-15*

**New Business Rating**

This rule is applicable if the applicant or principal operator owned and operated the automobile(s) to be insured (or if newly acquired, the automobile it replaces) without continuous liability insurance.

The surcharge depends on the lapsed time before insurance.

Note — If the applicant provides proof of continuous liability coverage for the immediate six-month time period prior to the effective date of the Nationwide auto policy this surcharge will not apply.

**Prior In-Force Rating**

The No Prior Insurance Surcharge will be applicable immediately upon reinstatement (lapsed time less than 31 days) if the policy has been insured with Nationwide less than one year (excluding lapse period).

For policies insured with Nationwide for at least one year, the surcharge will apply only if:

1. The No Prior Insurance Surcharge had already been applied to the policy at the time of the most recent lapse, OR

2. The policy has experienced three or more lapses within the most recent three-year period.

If the No Prior Insurance Surcharge was already applied to the policy prior to the lapse the surcharge will be reset at the same level for an additional year.

Rating Chart**

**PASSIVE OCCUPANT RESTRAINT DISCOUNT**

A discount in the otherwise applicable premium is given for any vehicles equipped with full front seat air bags that meet federal or appropriate equivalent standards. A lesser discount applies to a driver side only air bag.

Rating Chart

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**MATRIX FACTOR****
*Eff. 3-23-15*

The Matrix Factor is based on a combination of prior Bodily Injury limits, home and car, and the number of vehicles insured with Nationwide.

The following rules are applicable:

1. "Prior BI Limits" will be assigned according to the new business and renewal rules following this section.

2. In order to be considered as "Home and Car" within the Matrix, the household member must also be a household member under a Nationwide Homeowner, Elite, Extended Golden Blanket, or Market Value Policy or Allied/Nationwide Homeowner Form HO-2, HO-3, HO-5, or an owner-occupied Farm policy.

3. If the total number of vehicles insured by a Standard/Preferred Nationwide or Allied company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix.

   A vehicle owned by a corporation or unincorporated association may be considered "individually owned" for purposes of this rule if the vehicle is customarily driven only by individuals within the household, and the vehicle is also insured on a personal auto policy issued by a Nationwide or Allied Company.

   Only those vehicle types eligible for the Matrix that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

**New Business Rule**

1. Policies will be assigned to a "Prior BI Limits" category based on the lower of the BI limits carried with the Insured's most recent prior carrier or the BI limits selected on the Nationwide policy.

**Renewal Business Rules**

1. An account's "Prior BI Limits" category may move up one rated threshold level per year if the Policyholder has maintained a Bodily Injury Limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

2. Accounts written as new business prior to July 29, 2004, will be assigned to a "Prior BI Limits" category based on the policy's Bodily Injury selections prior to the first renewal on or after July 29, 2004.

BI Matrix Factor**

PD Matrix Factor**

MDCL Matrix Factor**

COMP Matrix Factor**

COLL Matrix Factor**

**ADVANCE QUOTE DISCOUNT****
*Eff. 3-23-15*

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This discount applies to new business policies effective on or after January 30, 2006, if a quote is given to a customer, where credit is ordered, at least eight days prior to the policy effective date. The discount will last for three years (see rate tables). Existing Nationwide insureds are not eligible for the discount. This discount does not apply to policies eligible for the Intra Agency Transfer discount.

The Advance Quote Discount is applicable to the following coverages: Bodily Injury, Property Damage, Medical Benefits, Comprehensive, and Collision.

The following rules are applicable:

1. This discount is only applicable for the Nationwide Mutual Insurance Company.
2. The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart**

**TERMS WITH PRIOR CARRIER DISCOUNT**
*Eff. 10-19-10*

Based on a combination of the number of terms with prior carrier, prior carrier group, and term with Nationwide, the otherwise applicable premiums for Bodily Injury, Property Damage, Medical Benefits, Comprehensive, and Collision, shall be modified by the factors listed in the following chart.

The Prior Carriers are grouped as the following:

Group A: Nationwide Insurance Company and Subsidiaries and Non-standard Insurance Companies
Group B: All Others

The following rules are applicable:

1. Terms with Prior Carrier and Terms with Nationwide are defined to be consecutive terms without lapse.
2. This factor cannot be used in combination with the Intra-Agency Discount.
3. Terms with Nationwide (and hence this rating plan) is only applicable for Nationwide's Standard and Preferred Companies.
4. The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart

**INTRA-AGENCY TRANSFER DISCOUNT**
*Eff. 10-19-10*

For new business policies issued by Nationwide Mutual Insurance Company effective on or after August 1, 2007, the otherwise applicable premiums shall be reduced if the following conditions have been met:

1. The applicant had continuous liability coverage within the agency with a standard/preferred carrier other than a Nationwide Company for the immediate 12 months prior to the effective date of the Nationwide auto policy, AND
2. The Nationwide agent of record controls the expiration of the prior policy because the applicant was a policyholder in a portfolio acquired by the Nationwide agent and has not been already written with Nationwide or otherwise brokered through another company.

The Intra-Agency Transfer Discount expires when the policy qualifies for the Long Term Policyholder Discount.

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The discount will be removed if the policy lapses for a period of 31 days or longer and will not be reapplied if the policy is reinstated.

Rating Chart

**LONG TERM POLICYHOLDER DISCOUNT**
*Eff. 7-29-04*

For policies that have been in force for at least three years at the preferred or standard rates of any Nationwide Company, which may include interruptions in coverage that did not exceed one year, the otherwise applicable premiums shall be reduced. Any period of interruption shall not be included in determining the length of time the policy has been in force.

Rating Chart

**HOME AND CAR DISCOUNT****
*Eff. 3-23-15*

The following rule applies to PPA, Antique and Classic Regular Use vehicle types: If a household member insured by a Standard/Preferred Nationwide or Allied company is also a household member under a Nationwide or Allied Tenants or Condominium policy, the otherwise applicable premium shall be reduced. The following rule applies to Antique and Classic Restricted Use, Motor Homes and Trailer vehicle types: If a household member insured by a Standard/Preferred Nationwide or Allied company is also a household member under a Nationwide or Allied Homeowners, Tenants, or Condominium, or an owner-occupied Farm policy, the otherwise applicable premium shall be reduced.

Rating Chart**

**AUTO FINANCIAL DISCOUNT**
*Eff. 7-13-11*

If a household member is the owner of a Nationwide Financial Services' Life or Annuity policy written and/or serviced by a Nationwide or Allied Agency, the applicable premium shall be reduced.

Rating Chart

**EASY PAY SIGN-UP DISCOUNT**
*Eff. 10-23-11*

A one time Easy Pay Sign-Up Discount will be applied at new business if the named insured agrees to enroll in automated monthly electronic fund transfer and a paperless billing option. For existing customers who newly enroll mid-term, the Easy Pay Sign-Up Discount will be applied as of their upcoming renewal effective date. The discount will apply for one policy period and will be removed on the first subsequent renewal.

Eligibility:

1. The insured must elect automated monthly electronic fund transfer via a checking or savings account, and
2. The insured must elect a paperless billing option, and

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**MERIT RATING PLAN FACTOR****
*Eff. 3-23-15*

The Merit Rating Plan is designed to price risks based on accident and conviction history. Those drivers who are free from accidents and moving violations pay lower premiums. Conversely, those who have adverse records pay higher premiums. The plan also provides a financial incentive for drivers to improve their record.

A. EXPERIENCE PERIOD

New Business Rating — 35 months ending on the effective date of the policy.
Renewal Rating — 35 months ending 45 days prior to each semi-annual due date of the policy.

B. APPLICATION OF SURCHARGES

Surcharges, as determined below, are always associated with the driver involved in the violation and/or accident. The surcharges corresponding to the total experience of the driver are applied to that driver only.

For the purpose of merit rating, the following rules govern the application of the drivers' experience.

MINOR VIOLATIONS

1. All moving violations not considered major violations are considered minor violations.

2. Non-moving violations are not included in the determination of surcharges.

MAJOR VIOLATIONS

1. A violation is considered a major violation for the conviction of:

   a. Driving or accompanying a driver with a learner's permit while intoxicated or under the influence of drugs, OR

   b. Failure to submit to a chemical test, OR

   c. Failure to stop and report when involved in an accident, OR

   d. Falsification of an accident report, OR

   e. Homicide or assault arising out of the operation of a motor vehicle, OR

   f. Driving without a valid license or while license or vehicle registration is suspended or revoked, OR

   g. Permitting unlicensed person to operate a motor vehicle, OR

   h. Committing a felony with a motor vehicle, OR

   i. Involved in racing or a highway speed contest, OR

   j. Speeding in excess of 30 miles per hour over the speed limit, OR

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k. Fleeing or attempting to elude a police officer with an auto, OR

l. Reckless operation of a motor vehicle, OR

m. Misrepresenting, loaning or falsification of a driver's license, license plate or registration, OR

n. Operating a motor vehicle without owner's permission, OR

o. Illegal transportation of hazardous materials or explosives, OR

p. Illegal transportation of liquor or narcotics for sale, OR

q. Passing a stopped school bus, OR

r. Operating or permitting operation of an uninsured motor vehicle, OR

s. Other serious violations

2. If a major violation also results in an accident, then only the major violation should be surcharged.

ACCIDENTS**

1. The appropriate accident surcharge is based on the number of chargeable accidents during the experience period.

2. Chargeable Accident Definition.

New Business — An accident is chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, or in bodily injury or death (excluding UM).

Renewal Business — Accidents that were chargeable when the policy was written as new business will also be considered chargeable if still within the experience period.

An accident is always chargeable if the insured driver was involved in an accident that resulted in bodily injury or death (excluding UM). An accident is also chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, in which Nationwide has paid in excess of $1250.

Accidents are surcharged based on the threshold in effect at the time of the accident.

EXCEPTIONS:

Accidents will not be counted if it can be demonstrated that the Insured was:

a. Lawfully parked, OR

b. Fully reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person, OR

c. Struck in the rear by another vehicle, and has not been convicted of a moving traffic violation in connection with the accident, OR

d. Hit by a "hit-and-run" driver if the accident is reported to the proper authorities within 24 hours, OR

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## BASE RATES**

*Eff. 3-23-15*

Please refer to the Rating Charts portion of this manual.

BI Base Rates**

PD Base Rates**

ME Base Rates**

COMP Base Rates**

COLL Base Rates**

## EXPENSE FEES

*Eff. 3-23-14*

Please refer to the Rating Charts portion of this manual.

Rating Chart

## RATE SYMBOLS

*Eff. 9-27-06*

Please refer to the Rating Charts portion of this manual.

BI Rate Symbols

PD Rate Symbols

ME Rate Symbols

COMP Rate Symbol

COLL Rate Symbol

## MODEL YEAR FACTOR**

*Eff. 3-23-15*

Please refer to the Rating Charts portion of this manual.

BI Model Year Factor**

PD Model Year Factor**

ME Model Year Factor**

COMP Model Year Factor**

COLL Model Year Factor**

## OTHER LIMITS AND DEDUCTIBLES**

*Eff. 3-23-15*

Please refer to the Rating Charts portion of this manual.

BI Limits

PD Limits

ME Limits

COMP Deductibles (Automobile)**

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COLL Deductibles (Automobile)**
COMP Deductibles (Motorhome)
COLL Deductibles (Motorhome)

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## TERRITORY**

*Eff. 3-23-15*

**RATING TERRITORY SCHEDULE**

Determined by:

1. Principal garaging address of automobile, OR
2. Residence of Policyholder if automobile is not garaged any specific place, OR
3. Business or mailing address if Policyholder's residence cannot be determined.
4. If a territory is zip code rated, and a zip code splits or new zip codes are introduced, apply the territory in which the prior zip code falls.

| Zip Code | Territory | Zip Code | Territory | Zip Code | Territory | Zip Code | Territory |
|---|---|---|---|---|---|---|---|
| 71601 | 217 | 71674 | 218 | 71772 | 202 | 71862 | 202 |
| 71602 | 217 | 71675 | 215 | 71801 | 202 | 71864 | 202 |
| 71603 | 217 | 71676 | 214 | 71802 | 202 | 71865 | 202 |
| 71611 | 217 | 71677 | 218 | 71820 | 204 | 71866 | 204 |
| 71612 | 217 | 71678 | 219 | 71822 | 204 | 71901 | 247 |
| 71613 | 217 | 71701 | 205 | 71823 | 204 | 71902 | 247 |
| 71630 | 215 | 71711 | 205 | 71825 | 202 | 71903 | 247 |
| 71631 | 216 | 71720 | 216 | 71826 | 202 | 71909 | 254 |
| 71635 | 214 | 71721 | 202 | 71827 | 202 | 71910 | 254 |
| 71638 | 214 | 71722 | 202 | 71828 | 202 | 71913 | 247 |
| 71639 | 218 | 71724 | 216 | 71831 | 202 | 71914 | 247 |
| 71640 | 214 | 71725 | 202 | 71832 | 204 | 71920 | 204 |
| 71642 | 217 | 71726 | 205 | 71833 | 204 | 71921 | 204 |
| 71643 | 219 | 71728 | 202 | 71834 | 241 | 71922 | 202 |
| 71644 | 219 | 71730 | 216 | 71835 | 202 | 71923 | 202 |
| 71646 | 214 | 71740 | 202 | 71836 | 204 | 71929 | 203 |
| 71647 | 214 | 71742 | 216 | 71837 | 241 | 71932 | 238 |
| 71651 | 216 | 71743 | 202 | 71838 | 202 | 71933 | 203 |
| 71652 | 216 | 71744 | 216 | 71839 | 241 | 71935 | 204 |
| 71653 | 214 | 71745 | 216 | 71840 | 241 | 71937 | 238 |
| 71654 | 215 | 71747 | 214 | 71841 | 204 | 71940 | 204 |
| 71655 | 217 | 71748 | 216 | 71842 | 204 | 71941 | 202 |
| 71656 | 217 | 71749 | 202 | 71845 | 202 | 71942 | 202 |
| 71657 | 217 | 71750 | 216 | 71846 | 204 | 71943 | 204 |
| 71658 | 215 | 71751 | 205 | 71847 | 202 | 71944 | 238 |
| 71659 | 217 | 71752 | 202 | 71851 | 204 | 71945 | 238 |
| 71660 | 216 | 71753 | 202 | 71852 | 204 | 71949 | 203 |
| 71661 | 214 | 71754 | 202 | 71853 | 202 | 71950 | 204 |
| 71662 | 218 | 71758 | 205 | 71854 | 241 | 71952 | 204 |
| 71663 | 214 | 71762 | 202 | 71855 | 202 | 71953 | 238 |
| 71665 | 216 | 71763 | 202 | 71857 | 202 | 71956 | 203 |
| 71666 | 215 | 71764 | 202 | 71858 | 202 | 71957 | 204 |
| 71667 | 216 | 71765 | 216 | 71859 | 202 | 71958 | 204 |
| 71670 | 218 | 71766 | 216 | 71860 | 202 | 71959 | 204 |
| 71671 | 216 | 71770 | 202 | 71861 | 202 | 71960 | 204 |

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| Zip Code | Territory |
|---|---|
| 71961 | 204 |
| 71962 | 202 |
| 71964 | 247 |
| 71965 | 204 |
| 71968 | 203 |
| 71969 | 204 |
| 71970 | 204 |
| 71971 | 204 |
| 71972 | 238 |
| 71973 | 238 |
| 71998 | 202 |
| 71999 | 202 |
| 72001 | 222 |
| 72002 | 245 |
| 72003 | 219 |
| 72004 | 218 |
| 72005 | 211 |
| 72006 | 211 |
| 72007 | 229 |
| 72010 | 211 |
| 72011 | 223 |
| 72012 | 229 |
| 72013 | 224 |
| 72014 | 211 |
| 72015 | 221 |
| 72016 | 228 |
| 72017 | 230 |
| 72018 | 221 |
| 72019 | 221 |
| 72020 | 212 |
| 72021 | 230 |
| 72022 | 223 |
| 72023 | 229 |
| 72024 | 230 |
| 72025 | 204 |
| 72026 | 219 |
| 72027 | 222 |
| 72028 | 224 |
| 72029 | 219 |
| 72030 | 222 |
| 72031 | 224 |
| 72032 | 228 |
| 72033 | 228 |
| 72034 | 228 |
| 72035 | 228 |

| Zip Code | Territory |
|---|---|
| 72036 | 210 |
| 72037 | 242 |
| 72038 | 219 |
| 72039 | 225 |
| 72040 | 230 |
| 72041 | 230 |
| 72042 | 219 |
| 72043 | 212 |
| 72044 | 224 |
| 72045 | 229 |
| 72046 | 242 |
| 72047 | 229 |
| 72048 | 219 |
| 72051 | 225 |
| 72052 | 226 |
| 72053 | 243 |
| 72055 | 218 |
| 72057 | 217 |
| 72058 | 225 |
| 72059 | 211 |
| 72060 | 229 |
| 72061 | 225 |
| 72063 | 222 |
| 72064 | 230 |
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| 72066 | 229 |
| 72067 | 224 |
| 72068 | 226 |
| 72069 | 219 |
| 72070 | 222 |
| 72072 | 219 |
| 72073 | 218 |
| 72074 | 210 |
| 72075 | 212 |
| 72076 | 227 |
| 72078 | 227 |
| 72079 | 218 |
| 72080 | 222 |
| 72081 | 211 |
| 72082 | 226 |
| 72083 | 242 |
| 72084 | 206 |
| 72085 | 226 |
| 72086 | 230 |
| 72087 | 247 |

| Zip Code | Territory |
|---|---|
| 72088 | 224 |
| 72089 | 223 |
| 72099 | 227 |
| 72101 | 210 |
| 72102 | 229 |
| 72103 | 223 |
| 72104 | 206 |
| 72105 | 203 |
| 72106 | 228 |
| 72107 | 228 |
| 72108 | 230 |
| 72110 | 222 |
| 72111 | 229 |
| 72112 | 212 |
| 72113 | 251 |
| 72114 | 244 |
| 72115 | 244 |
| 72116 | 227 |
| 72117 | 251 |
| 72118 | 227 |
| 72119 | 244 |
| 72120 | 227 |
| 72121 | 211 |
| 72122 | 221 |
| 72123 | 210 |
| 72124 | 227 |
| 72125 | 222 |
| 72126 | 221 |
| 72127 | 228 |
| 72128 | 223 |
| 72129 | 223 |
| 72130 | 224 |
| 72131 | 224 |
| 72132 | 242 |
| 72134 | 219 |
| 72135 | 245 |
| 72136 | 229 |
| 72137 | 225 |
| 72139 | 211 |
| 72140 | 219 |
| 72141 | 224 |
| 72142 | 243 |
| 72143 | 226 |
| 72145 | 226 |
| 72149 | 226 |

| Zip Code | Territory |
|---|---|
| 72150 | 217 |
| 72152 | 218 |
| 72153 | 224 |
| 72156 | 222 |
| 72157 | 222 |
| 72160 | 219 |
| 72164 | 243 |
| 72165 | 211 |
| 72166 | 218 |
| 72167 | 221 |
| 72168 | 218 |
| 72169 | 212 |
| 72170 | 218 |
| 72173 | 229 |
| 72175 | 218 |
| 72176 | 229 |
| 72178 | 226 |
| 72179 | 211 |
| 72180 | 223 |
| 72181 | 225 |
| 72182 | 218 |
| 72183 | 243 |
| 72190 | 227 |
| 72199 | 227 |
| 72201 | 244 |
| 72202 | 244 |
| 72204 | 243 |
| 72205 | 244 |
| 72206 | 243 |
| 72207 | 227 |
| 72209 | 243 |
| 72210 | 244 |
| 72211 | 244 |
| 72212 | 244 |
| 72214 | 243 |
| 72215 | 244 |
| 72216 | 243 |
| 72217 | 227 |
| 72219 | 243 |
| 72222 | 244 |
| 72223 | 244 |
| 72225 | 244 |
| 72227 | 244 |
| 72260 | 244 |
| 72295 | 243 |

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| Zip Code | Territory |
|---|---|
| 72301 | 246 |
| 72303 | 246 |
| 72311 | 219 |
| 72312 | 220 |
| 72313 | 209 |
| 72315 | 209 |
| 72319 | 209 |
| 72320 | 253 |
| 72321 | 209 |
| 72322 | 253 |
| 72324 | 210 |
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| 72359 | 253 |
| 72360 | 220 |
| 72364 | 246 |
| 72365 | 252 |
| 72366 | 218 |
| 72367 | 218 |
| 72368 | 253 |
| 72370 | 209 |
| 72372 | 253 |

| Zip Code | Territory |
|---|---|
| 72373 | 210 |
| 72374 | 218 |
| 72376 | 210 |
| 72377 | 209 |
| 72379 | 218 |
| 72383 | 218 |
| 72384 | 209 |
| 72386 | 252 |
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| 72431 | 212 |
| 72432 | 252 |
| 72433 | 208 |
| 72434 | 212 |
| 72435 | 208 |
| 72436 | 207 |
| 72437 | 209 |
| 72438 | 209 |

| Zip Code | Territory |
|---|---|
| 72440 | 212 |
| 72441 | 208 |
| 72442 | 209 |
| 72443 | 207 |
| 72444 | 208 |
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| 72447 | 209 |
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| 72513 | 213 |
| 72515 | 213 |
| 72517 | 213 |
| 72519 | 213 |
| 72520 | 213 |
| 72521 | 212 |
| 72522 | 211 |
| 72523 | 211 |

| Zip Code | Territory |
|---|---|
| 72524 | 211 |
| 72525 | 213 |
| 72527 | 211 |
| 72528 | 213 |
| 72529 | 213 |
| 72530 | 224 |
| 72531 | 213 |
| 72532 | 213 |
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| 72536 | 213 |
| 72537 | 213 |
| 72538 | 213 |
| 72539 | 213 |
| 72540 | 213 |
| 72542 | 213 |
| 72543 | 224 |
| 72544 | 213 |
| 72546 | 224 |
| 72550 | 211 |
| 72553 | 211 |
| 72554 | 213 |
| 72555 | 211 |
| 72556 | 213 |
| 72560 | 211 |
| 72561 | 213 |
| 72562 | 211 |
| 72564 | 211 |
| 72565 | 213 |
| 72566 | 213 |
| 72567 | 211 |
| 72568 | 212 |
| 72569 | 211 |
| 72571 | 212 |
| 72572 | 212 |
| 72573 | 213 |
| 72575 | 211 |
| 72576 | 212 |
| 72577 | 213 |
| 72578 | 213 |
| 72579 | 211 |
| 72581 | 224 |
| 72583 | 213 |
| 72584 | 213 |
| 72585 | 213 |

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| Zip Code | Territory |
|---|---|
| 72587 | 213 |
| 72601 | 233 |
| 72602 | 233 |
| 72611 | 233 |
| 72613 | 234 |
| 72615 | 233 |
| 72616 | 233 |
| 72617 | 213 |
| 72619 | 233 |
| 72623 | 213 |
| 72624 | 233 |
| 72626 | 231 |
| 72628 | 233 |
| 72629 | 233 |
| 72630 | 231 |
| 72631 | 234 |
| 72632 | 234 |
| 72633 | 231 |
| 72634 | 231 |
| 72635 | 231 |
| 72636 | 233 |
| 72638 | 233 |
| 72639 | 233 |
| 72640 | 231 |
| 72641 | 233 |
| 72642 | 231 |
| 72644 | 231 |
| 72645 | 233 |
| 72648 | 233 |
| 72650 | 231 |
| 72651 | 231 |
| 72653 | 231 |
| 72654 | 231 |
| 72655 | 233 |
| 72657 | 213 |
| 72658 | 213 |
| 72660 | 233 |
| 72661 | 231 |
| 72662 | 233 |
| 72663 | 213 |
| 72666 | 233 |
| 72668 | 231 |
| 72669 | 231 |
| 72670 | 233 |
| 72672 | 231 |
| Out of State (excluding MA, LA, and MI) | 999 |

| Zip Code | Territory |
|---|---|
| 72675 | 233 |
| 72677 | 231 |
| 72679 | 224 |
| 72680 | 213 |
| 72682 | 231 |
| 72683 | 233 |
| 72685 | 233 |
| 72686 | 233 |
| 72687 | 231 |
| 72701 | 250 |
| 72703 | 250 |
| 72704 | 250 |
| 72711 | 201 |
| 72712 | 201 |
| 72714 | 201 |
| 72715 | 201 |
| 72717 | 250 |
| 72718 | 201 |
| 72719 | 250 |
| 72721 | 234 |
| 72722 | 249 |
| 72727 | 250 |
| 72728 | 250 |
| 72729 | 250 |
| 72730 | 250 |
| 72732 | 201 |
| 72733 | 201 |
| 72734 | 249 |
| 72735 | 250 |
| 72736 | 250 |
| 72737 | 250 |
| 72738 | 234 |
| 72739 | 201 |
| 72740 | 234 |
| 72741 | 250 |
| 72742 | 233 |
| 72744 | 250 |
| 72745 | 201 |
| 72747 | 249 |
| 72749 | 250 |
| 72751 | 201 |
| 72752 | 233 |
| 72753 | 248 |
| 72756 | 201 |
| 72758 | 201 |

| Zip Code | Territory |
|---|---|
| 72760 | 233 |
| 72761 | 249 |
| 72762 | 250 |
| 72764 | 250 |
| 72765 | 250 |
| 72766 | 250 |
| 72768 | 249 |
| 72769 | 250 |
| 72770 | 250 |
| 72773 | 234 |
| 72774 | 248 |
| 72776 | 233 |
| 72801 | 235 |
| 72802 | 235 |
| 72812 | 235 |
| 72820 | 232 |
| 72821 | 232 |
| 72823 | 222 |
| 72824 | 235 |
| 72826 | 232 |
| 72827 | 204 |
| 72828 | 204 |
| 72829 | 235 |
| 72830 | 235 |
| 72832 | 232 |
| 72833 | 235 |
| 72834 | 235 |
| 72835 | 235 |
| 72837 | 235 |
| 72838 | 204 |
| 72839 | 235 |
| 72840 | 232 |
| 72841 | 204 |
| 72842 | 235 |
| 72843 | 235 |
| 72845 | 235 |
| 72846 | 235 |
| 72847 | 235 |
| 72851 | 235 |
| 72852 | 232 |
| 72853 | 204 |
| 72854 | 232 |
| 72855 | 232 |
| 72856 | 235 |
| 72857 | 204 |

| Zip Code | Territory |
|---|---|
| 72858 | 235 |
| 72860 | 204 |
| 72863 | 232 |
| 72865 | 235 |
| 72901 | 239 |
| 72903 | 239 |
| 72904 | 239 |
| 72905 | 240 |
| 72906 | 239 |
| 72908 | 239 |
| 72913 | 239 |
| 72914 | 239 |
| 72916 | 239 |
| 72917 | 239 |
| 72918 | 239 |
| 72921 | 236 |
| 72923 | 240 |
| 72926 | 204 |
| 72927 | 237 |
| 72928 | 232 |
| 72930 | 237 |
| 72932 | 236 |
| 72933 | 237 |
| 72934 | 250 |
| 72935 | 236 |
| 72936 | 240 |
| 72937 | 240 |
| 72938 | 240 |
| 72940 | 240 |
| 72941 | 240 |
| 72943 | 232 |
| 72944 | 236 |
| 72945 | 240 |
| 72946 | 250 |
| 72947 | 236 |
| 72948 | 236 |
| 72949 | 232 |
| 72950 | 204 |
| 72951 | 232 |
| 72952 | 236 |
| 72955 | 236 |
| 72956 | 236 |
| 72957 | 236 |
| 72958 | 237 |
| 72959 | 248 |

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# MISCELLANEOUS COVERAGES

**NO FAULT COVERAGES****
*Eff. 3-23-15*
The Named Insured shall have the right to reject in writing all or any one or more of the following coverages. After such rejection, unless the Named Insured requests such coverages in writing, such coverages need not be provided in, or supplemental to, a renewal policy. Should the Insured desire to purchase other than the statutory benefits, he or she must first reject the statutory benefits in writing before higher (or lower) limits can be provided.

A. Medical Expense**

Limits of $5,000 are required unless rejected in writing by the Insured.

Rating Chart**

B. Work Loss**

Limits of $140 per week are required unless rejected in writing by the Insured.

Rating Chart**

C. Death Benefits, Dismemberment, and Loss of Sight Coverage**

Limits of $5,000 are required unless rejected in writing by the Insured.

Rating Chart**

**UNINSURED AND UNDERINSURED MOTORISTS COVERAGE****
**(Bodily Injury and Property Damage Liability)**
*Eff. 3-23-15*

This coverage is mandatory on all policies providing BI and PD at limits equal to those purchased for BI and PD on private passenger automobile UNLESS it is rejected in writing by the Policyholder. The Insured may reject the coverage entirely, or select one of the following coverage combinations:

UIMBI, UMPD
UIMBI
UMBI, UMPD
UMBI

Uninsured Motorists coverage shall NOT be offered for an amount greater than the amount of BI coverage selected.

Limits for UMBI, UIMBI, and UMPD higher than those required by the state's financial responsibility laws are available but not in excess of the BI and PD limits carried on the policy. Limits lower than the BI and PD limits can be requested in writing by the Insured. If the Insured carries UIMBI, the limits must be equal to those purchased for UMBI.
UMBI is selected and provided at a policy level. UMPD is selected and provided at a policy level.

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UMBI Premiums**

UIMBI Premiums**

UMPD Premiums**

**VANISHING DEDUCTIBLE**
*Eff. 12-23-14*

Vanishing Deductible credit is an optional feature that may be purchased to reduce a Policyholder's deductible. The accrued deductible credit will be subtracted from the coverage deductible to determine what amount the Policyholder will pay in the event of a covered COMP or COLL claim. As part of this feature, each qualified policy will accrue a deductible credit of $100 to apply to eligible claims starting 31 days after effective date of purchase, and an additional $100 deductible credit annually at renewal based on all drivers meeting eligibility requirements, up to a maximum of $500.

Policies are eligible to earn an additional $100 deductible credit annually at renewal if all drivers on the policy for the most recent 1 year period:

1. Have no at-fault accidents;
2. Have no major violations; and
3. Have maintained continuous coverage.

The Vanishing Deductible credit will reset to $100 in the event of a paid COMP or COLL loss after the feature has been purchased. The Vanishing Deductible credit will resume accumulating when all drivers are once again eligible.

The following vehicle types are eligible: PPA, AC-Reg. and AC-Res.

COMP Vanishing Deductible Rating Chart
COLL Vanishing Deductible Rating Chart

**TOTAL LOSS DEDUCTIBLE WAIVER**
*Eff. 12-23-14*

Total Loss Deductible Waiver is an optional feature that may be purchased to waive the physical damage coverage deductible in the event of a covered total loss.

The following vehicle types are eligible: PPA, AC-Reg. and AC-Res.

COMP Total Loss Deductible Waiver Rating Chart
COLL Total Loss Deductible Waiver Rating Chart

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**ROADSIDE ASSISTANCE COVERAGE**
*Eff. 08-23-12*

Roadside Assistance is an optional coverage that may be purchased on any policy. This endorsement provides coverage to pay for expenses incurred under roadside assistance.

Limits: Up to 15 miles **OR** Up to 100 miles.

The following vehicle types are eligible: PPA, AC-Reg. and AC-Res.

Roadside Assistance Rating Chart

**TOWING AND LABOR COSTS**
*Eff. 7-14-09*

Available for Motorhome vehicle types only.

Limits - $50 per disablement ($100 per disablement for MH)

Rating Chart

**LOSS OF USE AND LOSS OF USE — BROAD FORM****
*Eff. 3-23-15*

LOU may be afforded to private passenger autos and Classic autos (Regular Use) insured for BI, PD, and either COMP and/or COLL. See policy or endorsement for coverage details.

Covers auto rental cost up to the “per day” limit selected by the Policyholder, any deductible amount the Policyholder is required to pay on a rental automobile, and other expenses where the loss occurs more than 50 miles from the residence subject to the aggregate limit of coverage corresponding to the “pre day” limit selected.

Rating Chart**

**ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES****
*Eff. 3-23-15*

This endorsement provides coverage for loss to devices designed to emit, amplify, receive, and/or transmit sound, pictures, or data, which are not permanently installed, but which are attached to a component of the vehicle; this includes any antenna or other parts or accessories related to such devices. This endorsement also provides additional coverage, above the $1,500 policy limit, for any and all such devices, antennas, or other parts and accessories that were permanently installed after the purchase of the vehicle.

Rating Chart**

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# GENERAL RULES

**POLICY TERM****
*Eff. 3-23-15*

All policy terms are six months. All policies are automatically renewable.

**PREMIUM ADJUSTMENT**
*Eff. 3-23-14*

The following rules apply to changes made during the policy term:

1. Added coverage or vehicle — Collect prorated premium on the basis of rates in effect at the inception of the policy term.

2. All other changes — Collect or refund prorated premium on the basis of rates in effect at the inception of the policy term.

**CANCELLATIONS****
*Eff. 3-23-15*

A. REQUESTS

The Policyholder may cancel his or her insurance at any time by written notice to the Company. Cancellation becomes effective on the date requested by the Policyholder but not prior to the date the Company receives the request, provided there is not a Financial Responsibility Form (SR-22) filed. Accounts with an SR-22 will cancel after the required notice has been sent to the state where the form is issued.

B. COMPANY CANCELLATIONS AND NON-RENEWALS

Policies may be cancelled or non-renewed subject to the cancellation provisions in the policy and/or policy endorsements.

Exception — Policies written as “new business” may be cancelled by the Company for any cause, if notice is mailed to the Policyholder within 60 days after the effective date. (Renewals are not “new business”.)

C. PRO RATA BASIS CANCELLATION

Cancellation is on a pro rata basis.

The pro rata factor is calculated by dividing the number of days remaining on the policy by the number of days in one policy term, rounded to four decimals.

The number of days remaining on the policy is the difference between the next renewal date and the effective date of the change.

The number of days in one term is 182 for a 6-month policy and 365 for an annual policy.

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**CALCULATION PPA ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium**
RX03PPACBR1480
Effective Date: DEC-14-2012

| Step | Description | Chart Name |
|---|---|---|
| 1. | Determine Base Rate | RX03TA53 |
| 2. | Determine Preferred Discount | RX03TM22 |
| 3. | Determine Affinity Discount Factor | RX03TE72 |
| 4. | Determine Nationwide Associate Discount Factor | RX03TM62 |
| 5. | Result = Base Rate * Preferred Discount (ten cents rounded) | |
| 6. | * Affinity Discount Factor (ten cents rounded) | |
| 7. | * Nationwide Associate Discount Factor (ten cents rounded) | |

**CALCULATION PPA COLL Coverage Premium ****
RX03PPACOLL1481
Effective Date: MAR-23-2015

| Step | Description | Chart Name |
|---|---|---|
| 1. | Determine Base Rate | RX03TA02 |
| 2. | Determine Rate Symbol Factor | RX03TB02 |
| 3. | Determine Vehicle Model Year Factor | RX03TC12 |
| 4. | Calculate Vehicle Age | RX03PPAPLCY10010 |
| 5. | Determine New Vehicle Discount Factor | RX03TC22 |
| 6. | Determine Vehicle Use Factor | RX03TE54 |
| 7. | Determine Prior Insurance Surcharge Factor | RX03TE20 |
| 8. | Determine Affinity Discount Factor | RX03TE72 |
| 9. | Determine Nationwide Associate Discount Factor | RX03TM62 |
| 10. | Determine Household Composition Factor | RX03TM06 |
| 11. | Determine OEM Endorsement Factor | RX03TE99 |
| 12. | Determine COLL Matrix Factor | RX03TM13 |
| 13. | Determine Rewards Bundle Discount | RX03TM24 |
| 14. | Determine Advance Quote Discount Factor | RX03TM20 |
| 15. | Determine Terms with Prior Carrier Factor | RX03TF91 |
| 16. | Determine Preferred Discount | RX03TM22 |
| 17. | Determine Home and Car Discount Factor | RX03TI35 |
| 18. | Determine Auto Financial Discount Factor | RX03TI83 |
| 19. | Determine Paperless Discount Factor | RX03TM66 |
| 20. | Determine Feature : Accident Forgiveness Factor | RX03TM29 |
| 21. | Determine Feature : Minor Violation Forgiveness Factor | RX03TM30 |
| 22. | Determine Feature: Total Loss Coll Ded Waiver Factor | RX03TM36 |
| 23. | Determine Coverage Expense Fee | RX03TF78 |
| 24. | Calculate Rate Symbol Factor | RX03PPACOLL3575 |
| 25. | Calculate Collision Deductible Factor | RX03PPACOLL16611 |
| 26. | Result = Base Rate * Affinity Discount Factor (ten cents rounded) | |
| 27. | * Preferred Discount (ten cents rounded) | |

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| Step | Description | Chart Name |
|---|---|---|
| 28. | * Nationwide Associate Discount Factor (ten cents rounded) | |
| 29. | * Rate Symbol Factor (ten cents rounded) | |
| 30. | * Vehicle Model Year Factor (ten cents rounded) | |
| 31. | * New Vehicle Discount Factor (ten cents rounded) | |
| 32. | * Collision Deductible Factor (ten cents rounded) | |
| 33. | * OEM Endorsement Factor (ten cents rounded) | |
| 34. | * Vehicle Use Factor (ten cents rounded) | |
| 35. | * Average Driver Factor (ten cents rounded) | |
| 36. | * Household Composition Factor (ten cents rounded) | |
| 37. | * Prior Insurance Surcharge Factor (ten cents rounded) | |
| 38. | * COLL Matrix Factor (ten cents rounded) | |
| 39. | * Rewards Bundle Discount (ten cents rounded) | |
| 40. | * Advance Quote Discount Factor (ten cents rounded) | |
| 41. | * Terms with Prior Carrier Factor (ten cents rounded) | |
| 42. | * Home and Car Discount Factor (ten cents rounded) | |
| 43. | * Auto Financial Discount Factor (ten cents rounded) | |
| 44. | * Paperless Discount Factor (ten cents rounded) | |
| 45. | * Feature : Accident Forgiveness Factor (ten cents rounded) | |
| 46. | * Feature : Minor Violation Forgiveness Factor (ten cents rounded) | |
| 47. | * Feature: Total Loss Coll Ded Waiver Factor (ten cents rounded) | |
| 48. | Calculate Customized Vehicle COLL Factor | RX03PPACOLL13970 |
| 49. | + Result 2 (ten cents rounded) | |
| 50. | If Feature:Diminishing Deductible Flag = Yes | |
| 51. | Determine Feature:Vanishing Coll Amount | RX03TM44 |
| 52. | + Feature:Vanishing Coll Amount (ten cents rounded) | |
| 53. | End - If | |
| 54. | + Coverage Expense Fee (ten cents rounded) | |

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**CALCULATION PPA COMP Coverage Premium ****
RX03PPACOMP1482
Effective Date: MAR-23-2015

| Step | Description | Chart Name |
|---|---|---|
| 1. | Determine Base Rate | RX03TA01 |
| 2. | Determine Rate Symbol Factor | RX03TB01 |
| 3. | Determine Vehicle Model Year Factor | RX03TC11 |
| 4. | Calculate Vehicle Age | RX03PPAPLCY10010 |
| 5. | Determine New Vehicle Discount Factor | RX03TC21 |
| 6. | Determine Vehicle Use Factor | RX03TE54 |
| 7. | Determine Prior Insurance Surcharge Factor | RX03TE20 |
| 8. | Determine Affinity Discount Factor | RX03TE72 |
| 9. | Determine Nationwide Associate Discount Factor | RX03TM62 |
| 10. | Determine Household Composition Factor | RX03TM06 |
| 11. | Determine OEM Endorsement Factor | RX03TE98 |
| 12. | Determine COMP Matrix Factor | RX03TM14 |
| 13. | Determine Rewards Bundle Discount | RX03TM24 |
| 14. | Determine Advance Quote Discount Factor | RX03TM20 |
| 15. | Determine Terms with Prior Carrier Factor | RX03TF91 |
| 16. | Determine Preferred Discount | RX03TM22 |
| 17. | Determine Home and Car Discount Factor | RX03TI35 |
| 18. | Determine Auto Financial Discount Factor | RX03TI83 |
| 19. | Determine Paperless Discount Factor | RX03TM66 |
| 20. | Determine Feature : Accident Forgiveness Factor | RX03TM29 |
| 21. | Determine Feature : Minor Violation Forgiveness Factor | RX03TM30 |
| 22. | Determine Feature: Total Loss Comp Ded Waiver Factor | RX03TM35 |
| 23. | Determine Coverage Expense Fee | RX03TF78 |
| 24. | Calculate Rate Symbol Factor | RX03PPACOMP3324 |
| 25. | Calculate Comp Deductible Factor | RX03PPACOMP16610 |
| 26. | Result = Base Rate * Affinity Discount Factor (ten cents rounded) | |
| 27. | * Preferred Discount (ten cents rounded) | |
| 28. | * Nationwide Associate Discount Factor (ten cents rounded) | |
| 29. | * Rate Symbol Factor (ten cents rounded) | |
| 30. | * Vehicle Model Year Factor (ten cents rounded) | |
| 31. | * New Vehicle Discount Factor (ten cents rounded) | |
| 32. | * Comp Deductible Factor (ten cents rounded) | |
| 33. | * OEM Endorsement Factor (ten cents rounded) | |
| 34. | * Vehicle Use Factor (ten cents rounded) | |
| 35. | * Average Driver Factor (ten cents rounded) | |
| 36. | * Household Composition Factor (ten cents rounded) | |
| 37. | * Prior Insurance Surcharge Factor (ten cents rounded) | |
| 38. | * COMP Matrix Factor (ten cents rounded) | |

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| Step | Description | Chart Name |
|---|---|---|
| 39. | * Rewards Bundle Discount (ten cents rounded) | |
| 40. | * Advance Quote Discount Factor (ten cents rounded) | |
| 41. | * Terms with Prior Carrier Factor (ten cents rounded) | |
| 42. | * Home and Car Discount Factor (ten cents rounded) | |
| 43. | * Auto Financial Discount Factor (ten cents rounded) | |
| 44. | * Paperless Discount Factor (ten cents rounded) | |
| 45. | * Feature : Accident Forgiveness Factor (ten cents rounded) | |
| 46. | * Feature : Minor Violation Forgiveness Factor (ten cents rounded) | |
| 47. | * Feature: Total Loss Comp Ded Waiver Factor (ten cents rounded) | |
| 48. | Calculate Customized Vehicle COMP Factor | RX03PPACOMP13971 |
| 49. | + Result 2 (ten cents rounded) | |
| 50. | If Feature:Diminishing Deductible Flag = Yes | |
| 51. | Determine Feature:Vanishing Comp Amount | RX03TM43 |
| 52. | + Feature:Vanishing Comp Amount (ten cents rounded) | |
| 53. | End - If | |
| 54. | + Coverage Expense Fee (ten cents rounded) | |

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**CALCULATION PPA COLL Customized Vehicle COLL Factor**
RX03PPACOLL13970
Effective Date: SEP-20-2005

| Step | Description | Chart Name |
|---|---|---|
| 1. | Result 2 = 0 | |
| 2. | If Stated Amount > 1500 | |
| 3. | Customized Vehicle Units = ( Stated Amount - 1501 ) / 500 | |
| 4. | + 01 | |
| 5. | Determine Customized Vehicle COLL Factor | RX03TB22 |
| 6. | If Customized Vehicle Units > 5 | |
| 7. | Result Cost Class = Customized Vehicle Units - 05 | |
| 8. | Customized Vehicle COLL Factor Plus = Result Cost Class * Customized Vehicle COLL Factor Plus (tenth cent rounded) | |
| 9. | Customized Vehicle COLL Factor = Customized Vehicle COLL Factor + Customized Vehicle COLL Factor Plus (tenth cent rounded) | |
| 10. | End - If | |
| 11. | Result 2 = Result * Customized Vehicle COLL Factor (cents rounded) | |
| 12. | End - If | |

**CALCULATION PPA COLL Collision Deductible Factor ****
RX03PPACOLL16611
Effective Date: MAR-23-2015

| Step | Description | Chart Name |
|---|---|---|
| 1. | Determine Deductible Additive | RX03TD93 |
| 2. | Result Collision Deductible = Rate Symbol Factor * Deductible Slope | |
| 3. | Collision Deductible Factor = Result Collision Deductible + Deductible Additive (tenth cent rounded) | |

**CALCULATION PPA COLL Rate Symbol Factor**
RX03PPACOLL3575
Effective Date: SEP-27-2006

| Step | Description | Chart Name |
|---|---|---|
| 1. | If Rate Symbol < 201 | |
| 2. | Result Cost Class = Rate Symbol | |
| 3. | Result Cost Class = Result Cost Class - 29 | |
| 4. | Rate Symbol Plus Factor = Result Cost Class * Rate Symbol Plus Factor | |
| 5. | Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor | |
| 6. | Else | |
| 7. | Result Cost Class = Rate Symbol | |
| 8. | Result Cost Class = Result Cost Class - 200 | |
| 9. | Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class | |
| 10. | Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor | |
| 11. | End - If | |

**CALCULATION PPA COMP Customized Vehicle COMP Factor**

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RX03PPACOMP13971
Effective Date: SEP-20-2005

| Step | Description | Chart Name |
|---|---|---|
| 1. | Result 2 = 0 | |
| 2. | If Stated Amount > 1500 | |
| 3. | Customized Vehicle Units = ( Stated Amount - 1501 ) / 500 | |
| 4. | + 01 | |
| 5. | Determine Customized Vehicle COMP Factor | RX03TB21 |
| 6. | If Customized Vehicle Units > 5 | |
| 7. | Result Cost Class = Customized Vehicle Units - 05 | |
| 8. | Customized Vehicle COMP Factor Plus = Result Cost Class * Customized Vehicle COMP Factor Plus (tenth cent rounded) | |
| 9. | Customized Vehicle COMP Factor = Customized Vehicle COMP Factor + Customized Vehicle COMP Factor Plus (tenth cent rounded) | |
| 10. | End - If | |
| 11. | Result 2 = Result * Customized Vehicle COMP Factor (cents rounded) | |
| 12. | End - If | |

**CALCULATION PPA COMP Comp Deductible Factor ****
RX03PPACOMP16610
Effective Date: MAR-23-2015

| Step | Description | Chart Name |
|---|---|---|
| 1. | Determine Deductible Additive | RX03TD92 |
| 2. | Result Comp Deductible = Rate Symbol Factor * Deductible Slope | |
| 3. | Comp Deductible Factor = Result Comp Deductible + Deductible Additive (tenth cent rounded) | |

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**CALCULATION AC TL Coverage Premium**
RX03ANTQTL1473
Effective Date: JUL-14-2009

| Step | Description | Chart Name |
|---|---|---|
| 1. | If Option Code = 200(Basic Roadside Assistance) or 201(Plus Roadside Assistance) | |
| 2. | Determine Feature : RoadSide Assistance Cov Prem | RX03TM37 |
| 3. | End - If | |

**CALCULATION AC UIMBI Coverage Premium**
RX03ANTQUIMBI1474
Effective Date: DEC-14-2012

| Step | Description | Chart Name |
|---|---|---|
| 1. | Determine Base Rate | RX03TA09 |
| 2. | Determine Prior Insurance Surcharge Factor | RX03TE20 |
| 3. | Determine Affinity Discount Factor | RX03TE72 |
| 4. | Determine Nationwide Associate Discount Factor | RX03TM62 |
| 5. | Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded) | |
| 6. | * Affinity Discount Factor (ten cents rounded) | |
| 7. | * Nationwide Associate Discount Factor (ten cents rounded) | |

**CALCULATION AC UMBI Coverage Premium**
RX03ANTQUMBI1475
Effective Date: DEC-14-2012

| Step | Description | Chart Name |
|---|---|---|
| 1. | Determine Base Rate | RX03TA07 |
| 2. | Determine Prior Insurance Surcharge Factor | RX03TE20 |
| 3. | Determine Affinity Discount Factor | RX03TE72 |
| 4. | Determine Nationwide Associate Discount Factor | RX03TM62 |
| 5. | Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded) | |
| 6. | * Affinity Discount Factor (ten cents rounded) | |
| 7. | * Nationwide Associate Discount Factor (ten cents rounded) | |

**CALCULATION AC UMPD Coverage Premium**
RX03ANTQUMPD1476
Effective Date: DEC-14-2012

| Step | Description | Chart Name |
|---|---|---|
| 1. | Determine Base Rate | RX03TA08 |
| 2. | Determine Prior Insurance Surcharge Factor | RX03TE20 |
| 3. | Determine Affinity Discount Factor | RX03TE72 |
| 4. | Determine Nationwide Associate Discount Factor | RX03TM62 |
| 5. | Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded) | |
| 6. | * Affinity Discount Factor (ten cents rounded) | |
| 7. | * Nationwide Associate Discount Factor (ten cents rounded) | |

**RX03TA01: COMP Base Rate ****

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Effective Date: MAR-23-2015

| Territory | Base Rate | Territory | Base Rate | Territory | Base Rate |
|---|---|---|---|---|---|
| 201 | 91.20 | 202 | 199.00 | 203 | 116.80 |
| 204 | 199.00 | 205 | 199.00 | 206 | 129.50 |
| 207 | 138.40 | 208 | 131.80 | 209 | 131.80 |
| 210 | 131.80 | 211 | 131.80 | 212 | 131.80 |
| 213 | 131.80 | 214 | 199.00 | 215 | 192.40 |
| 216 | 201.80 | 217 | 102.90 | 218 | 102.90 |
| 219 | 127.50 | 220 | 192.40 | 221 | 113.60 |
| 222 | 125.00 | 223 | 113.60 | 224 | 117.40 |
| 225 | 111.30 | 226 | 131.80 | 227 | 93.50 |
| 228 | 111.30 | 229 | 105.60 | 230 | 105.60 |
| 231 | 125.00 | 232 | 125.00 | 233 | 125.00 |
| 234 | 125.00 | 235 | 125.00 | 236 | 93.50 |
| 237 | 125.00 | 238 | 126.00 | 239 | 88.10 |
| 240 | 95.20 | 241 | 119.60 | 242 | 105.60 |
| 243 | 126.90 | 244 | 92.00 | 245 | 113.60 |
| 246 | 128.40 | 247 | 116.40 | 248 | 114.40 |
| 249 | 114.40 | 250 | 111.40 | 251 | 99.20 |
| 252 | 131.80 | 253 | 138.70 | 254 | 116.80 |
| 999 | 112.70 | | | | |

Rate Symbol 10; Model Year 2005
Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

**RX03TA02: COLL Base Rate ****

Effective Date: MAR-23-2015

| Territory | Base Rate | Territory | Base Rate | Territory | Base Rate |
|---|---|---|---|---|---|
| 201 | 318.00 | 202 | 299.70 | 203 | 345.50 |
| 204 | 299.70 | 205 | 299.70 | 206 | 345.70 |
| 207 | 302.70 | 208 | 307.30 | 209 | 307.30 |
| 210 | 307.30 | 211 | 307.30 | 212 | 307.30 |
| 213 | 307.30 | 214 | 299.70 | 215 | 340.30 |
| 216 | 340.20 | 217 | 271.20 | 218 | 271.20 |
| 219 | 291.40 | 220 | 340.30 | 221 | 379.40 |
| 222 | 301.10 | 223 | 379.40 | 224 | 295.40 |
| 225 | 309.90 | 226 | 307.30 | 227 | 299.00 |
| 228 | 309.90 | 229 | 293.60 | 230 | 293.60 |
| 231 | 301.10 | 232 | 301.10 | 233 | 301.10 |
| 234 | 301.10 | 235 | 301.10 | 236 | 320.90 |
| 237 | 301.10 | 238 | 212.70 | 239 | 295.00 |
| 240 | 312.70 | 241 | 296.70 | 242 | 293.60 |
| 243 | 329.60 | 244 | 397.50 | 245 | 379.40 |
| 246 | 303.30 | 247 | 313.40 | 248 | 310.20 |
| 249 | 310.20 | 250 | 314.70 | 251 | 353.90 |
| 252 | 307.30 | 253 | 305.90 | 254 | 345.50 |
| 999 | 297.30 | | | | |

Rate Symbol 10; Model Year 2005
Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

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**RX03TA03: BI Base Rate ****

Effective Date: MAR-23-2015

| Territory | Base Rate | Territory | Base Rate | Territory | Base Rate |
|---|---|---|---|---|---|
| 201 | 159.60 | 202 | 152.70 | 203 | 214.00 |
| 204 | 152.70 | 205 | 152.70 | 206 | 186.60 |
| 207 | 187.60 | 208 | 198.70 | 209 | 198.70 |
| 210 | 198.70 | 211 | 198.70 | 212 | 198.70 |
| 213 | 198.70 | 214 | 152.70 | 215 | 237.70 |
| 216 | 136.40 | 217 | 213.50 | 218 | 213.50 |
| 219 | 175.30 | 220 | 237.70 | 221 | 223.00 |
| 222 | 152.30 | 223 | 223.00 | 224 | 161.00 |
| 225 | 185.50 | 226 | 198.70 | 227 | 216.40 |
| 228 | 185.50 | 229 | 187.10 | 230 | 187.10 |
| 231 | 152.30 | 232 | 152.30 | 233 | 152.30 |
| 234 | 152.30 | 235 | 152.30 | 236 | 179.60 |
| 237 | 152.30 | 238 | 115.50 | 239 | 178.40 |
| 240 | 178.40 | 241 | 143.60 | 242 | 187.10 |
| 243 | 297.10 | 244 | 246.40 | 245 | 223.00 |
| 246 | 196.60 | 247 | 212.40 | 248 | 152.90 |
| 249 | 152.90 | 250 | 144.70 | 251 | 226.90 |
| 252 | 198.70 | 253 | 180.90 | 254 | 214.00 |
| 999 | 179.30 | | | | |

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

**RX03TA04: PD Base Rate ****

Effective Date: MAR-23-2015

| Territory | Base Rate | Territory | Base Rate | Territory | Base Rate |
|---|---|---|---|---|---|
| 201 | 175.80 | 202 | 151.10 | 203 | 178.50 |
| 204 | 151.10 | 205 | 151.10 | 206 | 173.20 |
| 207 | 154.90 | 208 | 179.80 | 209 | 179.80 |
| 210 | 179.80 | 211 | 179.80 | 212 | 179.80 |
| 213 | 179.80 | 214 | 151.10 | 215 | 176.30 |
| 216 | 145.20 | 217 | 146.40 | 218 | 146.40 |
| 219 | 152.40 | 220 | 176.30 | 221 | 191.10 |
| 222 | 144.00 | 223 | 191.10 | 224 | 147.40 |
| 225 | 198.00 | 226 | 179.80 | 227 | 202.30 |
| 228 | 198.00 | 229 | 164.60 | 230 | 164.60 |
| 231 | 144.00 | 232 | 144.00 | 233 | 144.00 |
| 234 | 144.00 | 235 | 144.00 | 236 | 180.20 |
| 237 | 144.00 | 238 | 103.80 | 239 | 183.90 |
| 240 | 169.50 | 241 | 134.60 | 242 | 164.60 |
| 243 | 202.30 | 244 | 227.20 | 245 | 191.10 |
| 246 | 177.40 | 247 | 193.80 | 248 | 152.30 |
| 249 | 152.30 | 250 | 181.50 | 251 | 219.40 |
| 252 | 179.80 | 253 | 148.50 | 254 | 178.50 |
| 999 | 176.30 | | | | |

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

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**RX03TA07: UMBI Base Rate ****

Effective Date: MAR-23-2015

| Sub-chart | Per Claimant Limit | Per Occurrence Limit | Base Rate | Per Claimant Limit | Per Occurrence Limit | Base Rate |
|---|---|---|---|---|---|---|
| Multiple Vehicle Policy | 25000 | 50000 | 39.00 | 50000 | 100000 | 45.40 |
| | 100000 | 300000 | 53.60 | 250000 | 500000 | 58.70 |
| | 300000 | 300000 | 57.40 | 500000 | 500000 | 61.10 |
| | 1000000 | 1000000 | 64.80 | | | |
| Single Vehicle Policy | 25000 | 50000 | 20.50 | 50000 | 100000 | 23.90 |
| | 100000 | 300000 | 28.10 | 250000 | 500000 | 30.50 |
| | 300000 | 300000 | 30.10 | 500000 | 500000 | 32.00 |
| | 1000000 | 1000000 | 34.30 | | | |

Underwriting's approval is required for $1,000,000/$1,000,000 limit option.
The $1,000,000/$1,000,000 UMBI/UIMBI limit option will only be available to renewal busine
ss with limit greater than $500,000/$500,000 prior to 12/23/2014.

**RX03TA08: UMPD Base Rate ****

Effective Date: MAR-23-2015

| Sub-chart - High Level | COMP with COLL Indicator |
|---|---|
| Per Occ / With COLL | Yes |
| Per Occ / Without COLL | Not Yes |

| Sub-chart | Coverage Single Limit | Base Rate | Coverage Single Limit | Base Rate | Coverage Single Limit | Base Rate |
|---|---|---|---|---|---|---|
| Per Occ / With COLL | 25000 | 2.30 | 50000 | 2.30 | 100000 | 2.30 |
| | 250000 | 38.90 | 300000 | 42.10 | 500000 | 42.10 |
| | 1000000 | 47.30 | | | | |
| Per Occ / Without COLL | 25000 | 31.40 | 50000 | 33.40 | 100000 | 37.00 |
| | 250000 | 38.90 | 300000 | 42.10 | 500000 | 42.10 |
| | 1000000 | 47.30 | | | | |

For limits in excess of $100,000, refer to underwriting.
All PD limits are subject to a $200 deductible.
The $1,000,000 UMPD limit option will only be available to renewal business with limit gre
ater than $500,000 prior to 12/23/2014.

**RX03TA09: UIMBI Base Rate ****

Effective Date: MAR-23-2015

| Sub-chart | Per Claimant Limit | Per Occurrence Limit | Base Rate | Per Claimant Limit | Per Occurrence Limit | Base Rate |
|---|---|---|---|---|---|---|
| Multi-vehicle policy | 25000 | 50000 | 30.20 | 50000 | 100000 | 49.80 |
| | 100000 | 300000 | 83.90 | 250000 | 500000 | 111.20 |
| | 300000 | 300000 | 104.70 | 500000 | 500000 | 126.10 |
| | 1000000 | 1000000 | 153.30 | | | |
| Single vehicle policy | 25000 | 50000 | 16.40 | 50000 | 100000 | 26.20 |
| | 100000 | 300000 | 44.20 | 250000 | 500000 | 58.40 |
| | 300000 | 300000 | 55.10 | 500000 | 500000 | 65.90 |
| | 1000000 | 1000000 | 80.70 | | | |

Underwriting's approval is required for $1,000,000/$1,000,000 limit option.
The $1,000,000/$1,000,000 UMBI/UIMBI limit option will only be available to renewal busine
ss with limit greater than $500,000/$500,000 prior to 12/23/2014.

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Each additional $1,000 = +1 Rate Symbol
Trailers - For rate symbols not shown, add the following to the base rate for the previous rate symbol: COMP FULL $2.50 COMP 50 $1.70
COLL 50 $2.50 COLL 100 $1.90
COLL 250 $1.40
Cost of trailer and/or "camper unit" must include all standard trailer and/or "camper unit" equipment, such as refrigerator, stove, bed, etc., IF permanently attached. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured.
Since the motorcycle policy is an annual policy, the premium charged for a trailer written on such a policy should be two times the semi-annual premium shown above.
Truck Camper Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,400
3 = $1,401-2,200 4 = $2,201-3,000
5 = $3,001-4,000 6 = $4,001-5,000
7 = $5,001-6,000
For Truck Campers, add 15 percent of Rate Symbol 7 premiums for each $1,000, or fraction thereof, in excess of $6,000 original F.O.B. list price.

**RX03TA22: AD Base Rate ****
Effective Date: MAR-23-2015

| Coverage Single Limit | Base Rate | Coverage Single Limit | Base Rate | Coverage Single Limit | Base Rate |
|---|---|---|---|---|---|
| 5000 | 1.00 | 10000 | 2.00 | | |

**RX03TA30: MDCL Base Rate ****
Effective Date: MAR-23-2015

| Territory | Base Rate | Territory | Base Rate | Territory | Base Rate |
|---|---|---|---|---|---|
| 201 | 128.00 | 202 | 135.90 | 203 | 137.20 |
| 204 | 135.90 | 205 | 135.90 | 206 | 138.80 |
| 207 | 143.90 | 208 | 157.60 | 209 | 157.60 |
| 210 | 157.60 | 211 | 157.60 | 212 | 157.60 |
| 213 | 157.60 | 214 | 135.90 | 215 | 167.10 |
| 216 | 132.10 | 217 | 168.90 | 218 | 168.90 |
| 219 | 138.80 | 220 | 167.10 | 221 | 144.80 |
| 222 | 123.20 | 223 | 144.80 | 224 | 121.70 |
| 225 | 131.10 | 226 | 157.60 | 227 | 130.80 |
| 228 | 131.10 | 229 | 137.00 | 230 | 137.00 |
| 231 | 123.20 | 232 | 123.20 | 233 | 123.20 |
| 234 | 123.20 | 235 | 123.20 | 236 | 131.30 |
| 237 | 123.20 | 238 | 110.60 | 239 | 130.80 |
| 240 | 133.30 | 241 | 98.90 | 242 | 137.00 |
| 243 | 195.20 | 244 | 156.10 | 245 | 144.80 |
| 246 | 147.30 | 247 | 136.90 | 248 | 131.40 |
| 249 | 131.40 | 250 | 137.40 | 251 | 144.00 |
| 252 | 157.60 | 253 | 129.40 | 254 | 137.20 |
| 999 | 137.00 | | | | |

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

**RX03TA31: LOI Base Rate ****
Effective Date: MAR-23-2015

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| Option Amount | Base Rate | Option Amount | Base Rate | Option Amount | Base Rate |
|---|---|---|---|---|---|
| 140 | 2.50 | 250 | 5.20 | 500 | 13.20 |
| | | | | | |

**RX03TA33: EXMDCL Base Rate**
Effective Date: MAR-23-2014

| Territory | Base Rate | Territory | Base Rate | Territory | Base Rate |
|---|---|---|---|---|---|
| 07 | 164.30 | 24 | 210.90 | 25 | 130.90 |
| 28 | 183.90 | 34 | 170.10 | 35 | 170.10 |
| 36 | 208.60 | 40 | 172.40 | 46 | 162.30 |
| 47 | 163.20 | 48 | 165.20 | 49 | 170.70 |
| 50 | 159.00 | 51 | 163.20 | 52 | 160.90 |
| 53 | 179.10 | 54 | 194.70 | 55 | 179.10 |
| 56 | 162.30 | 57 | 244.70 | 58 | 158.30 |
| 60 | 162.80 | 61 | 138.00 | 62 | 169.40 |
| 63 | 172.70 | 64 | 150.50 | 65 | 196.20 |
| 66 | 152.60 | 67 | 170.70 | 68 | 179.90 |
| 999 | 170.80 | | | | |

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

**RX03TA51: TL Base Rate**
Effective Date: JUN-19-2003

| Coverage | Base Rate | Coverage | Base Rate | Coverage | Base Rate |
|---|---|---|---|---|---|
| TL | 1.90 | | | | |

For autos, limit is $50 per disablement. For MH, limit is $100 per disablement.

**RX03TA52: LOU Base Rate ****
Effective Date: MAR-23-2015

| Option Code | Base Rate | Option Code | Base Rate | Option Code | Base Rate |
|---|---|---|---|---|---|
| $30 per day $900 | 22.30 | $40 per day $1200 total | 31.40 | $50 per day $1500 total | 40.40 |
| $60 per day $1800 total | 49.80 | $75 per day $2250 total | 64.60 | $100 Per Day $3000 Total | 86.10 |
| | | | | | |

For Motor Homes, the only LOU limit available is $500 per accident (no daily limit)

**RX03TA53: EEC Base Rate ****
Effective Date: MAR-23-2015

| Sub-chart - High Level | Option Code |
|---|---|
| With OEM Endorsement | OEM Endorsment (500) |
| Without OEM Endorsement | Not OEM Endorsment (500) |

| Sub-chart | Coverage Single Limit | Base Rate | Coverage Single Limit | Base Rate | Coverage Single Limit | Base Rate |
|---|---|---|---|---|---|---|
| With OEM Endorsement | 500 | 17.20 | 1000 | 34.40 | 1500 | 51.60 |
| | 2000 | 68.80 | 2500 | 86.00 | 3000 | 103.20 |
| | 3500 | 120.40 | 4000 | 137.50 | 4500 | 154.70 |
| | 5000 | 171.90 | | | | |

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| Sub-chart | Coverage Single Limit | Base Rate | Coverage Single Limit | Base Rate | Coverage Single Limit | Base Rate |
|---|---|---|---|---|---|---|
| Without OEM Endorsement | 500 | 14.30 | 1000 | 28.70 | 1500 | 43.00 |
| | 2000 | 57.30 | 2500 | 71.60 | 3000 | 86.00 |
| | 3500 | 100.30 | 4000 | 114.60 | 4500 | 129.00 |
| | 5000 | 143.30 | | | | |

**RX03TA61: PE Base Rate**
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

| Coverage Single Limit | Base Rate | Coverage Single Limit | Base Rate | Coverage Single Limit | Base Rate |
|---|---|---|---|---|---|
| 500 | 1.00 | 1000 | 2.00 | 1500 | 3.00 |
| 2000 | 4.00 | 2500 | 6.00 | 3000 | 7.00 |
| 3500 | 8.00 | 4000 | 9.00 | 4500 | 10.00 |
| 5000 | 11.00 | 5500 | 12.00 | 6000 | 13.00 |
| 6500 | 14.00 | 7000 | 15.00 | 7500 | 16.00 |
| 8000 | 17.00 | 8500 | 18.00 | 9000 | 19.00 |
| 9500 | 20.00 | 10000 | 21.00 | | |

**RX03TB01: COMP Rate Symbol Factor**
Effective Date: SEP-27-2006

| Sub-chart - High Level | Model Year |
|---|---|
| Model Year < 1997 | <1997 |
| Model Year 1997,1998 | 1997, 1998 |
| Model Year >1998 | >1998 |

| Sub-chart | Rate Symbol | Rate Symbol Factor | Rate Symbol Plus Factor | Rate Symbol | Rate Symbol Factor | Rate Symbol Plus Factor |
|---|---|---|---|---|---|---|
| Model Year < 1997 | 1 | 0.200 | 0.000 | 2 | 0.200 | 0.000 |
| | 3 | 0.200 | 0.000 | 4 | 0.200 | 0.000 |
| | 5 | 0.200 | 0.000 | 6 | 0.280 | 0.000 |
| | 7 | 0.380 | 0.000 | 8 | 0.630 | 0.000 |
| | 9 | 1.000 | 0.000 | 10 | 1.310 | 0.000 |
| | 11 | 1.620 | 0.000 | 12 | 1.930 | 0.000 |
| | 13 | 2.250 | 0.000 | 14 | 2.570 | 0.000 |
| | 15 | 2.980 | 0.000 | 16 | 3.500 | 0.000 |
| | 17 | 4.070 | 0.000 | 18 | 4.780 | 0.000 |
| | 19 | 5.610 | 0.000 | 20 | 6.640 | 0.000 |
| | 21 | 7.860 | 0.000 | 22 | 9.140 | 0.000 |
| | 23 | 10.330 | 0.000 | 24 | 11.520 | 0.000 |
| | 25 | 12.710 | 0.000 | 26 | 13.900 | 0.000 |
| | 27 | 15.090 | 0.000 | 28 | 16.280 | 0.000 |
| | 29 | 17.470 | 0.000 | | | |
| Model Year 1997,1998 | 1 | 0.200 | 0.000 | 2 | 0.200 | 0.000 |
| | 3 | 0.200 | 0.000 | 4 | 0.200 | 0.000 |
| | 5 | 0.200 | 0.000 | 6 | 0.240 | 0.000 |
| | 7 | 0.280 | 0.000 | 8 | 0.380 | 0.000 |

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| Sub-chart - High Level | Option Code |
|---|---|
| OEM does not apply | Not OEM Endorsment (500) |

| Sub-chart | Customized Vehicle Units | Customized Vehicle COMP Factor | Customized Vehicle COMP Factor Plus | Customized Vehicle Units | Customized Vehicle COMP Factor | Customized Vehicle COMP Factor Plus |
|---|---|---|---|---|---|---|
| OEM does apply | 0 | 0.000 | 0.000 | 1 | 0.025 | 0.000 |
| | 2 | 0.050 | 0.000 | 3 | 0.075 | 0.000 |
| | 4 | 0.100 | 0.000 | 5 | 0.125 | 0.000 |
| | >5 | 0.125 | 0.025 | | | |
| OEM does not apply | 0 | 0.000 | 0.000 | 1 | 0.030 | 0.000 |
| | 2 | 0.060 | 0.000 | 3 | 0.090 | 0.000 |
| | 4 | 0.120 | 0.000 | 5 | 0.150 | 0.000 |
| | >5 | 0.150 | 0.030 | | | |

**RX03TB22: COLL Customized Vehicle COLL Factor**

Effective Date: SEP-20-2005

| Sub-chart - High Level | Option Code |
|---|---|
| OEM does apply | OEM Endorsment (500) |
| OEM does not apply | Not OEM Endorsment (500) |

| Sub-chart | Customized Vehicle Units | Customized Vehicle COLL Factor | Customized Vehicle COLL Factor Plus | Customized Vehicle Units | Customized Vehicle COLL Factor | Customized Vehicle COLL Factor Plus |
|---|---|---|---|---|---|---|
| OEM does apply | 0 | 0.000 | 0.000 | 1 | 0.020 | 0.000 |
| | 2 | 0.040 | 0.000 | 3 | 0.060 | 0.000 |
| | 4 | 0.080 | 0.000 | 5 | 0.100 | 0.000 |
| | >5 | 0.100 | 0.020 | | | |
| OEM does not apply | 0 | 0.000 | 0.000 | 1 | 0.022 | 0.000 |
| | 2 | 0.044 | 0.000 | 3 | 0.066 | 0.000 |
| | 4 | 0.088 | 0.000 | 5 | 0.110 | 0.000 |
| | >5 | 0.110 | 0.022 | | | |

**RX03TC11: COMP Vehicle Model Year Factor ****

Effective Date: MAR-23-2015

| Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor |
|---|---|---|---|---|---|
| 2025 | 1.234 | 2024 | 1.211 | 2023 | 1.187 |
| 2022 | 1.164 | 2021 | 1.140 | 2020 | 1.117 |
| 2019 | 1.094 | 2018 | 1.070 | 2017 | 1.047 |
| 2016 | 1.023 | 2015 | 1.000 | 2014 | 0.977 |
| 2013 | 0.953 | 2012 | 0.930 | 2011 | 0.906 |
| 2010 | 0.883 | 2009 | 0.860 | 2008 | 0.833 |
| 2007 | 0.799 | 2006 | 0.765 | 2005 | 0.731 |
| 2004 | 0.697 | 2003 | 0.663 | 2002 | 0.632 |
| 2001 | 0.611 | 2000 | 0.590 | 1999 | 0.570 |
| 1998 | 0.548 | 1997 | 0.528 | 1996 | 0.507 |
| 1995 | 0.485 | 1994 | 0.465 | <1994 | 0.444 |

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| Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor |
|---|---|---|---|---|---|
| | | | | | |

**RX03TC12: COLL Vehicle Model Year Factor ****
Effective Date: MAR-23-2015

| Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor |
|---|---|---|---|---|---|
| 2025 | 1.353 | 2024 | 1.318 | 2023 | 1.283 |
| 2022 | 1.247 | 2021 | 1.212 | 2020 | 1.177 |
| 2019 | 1.141 | 2018 | 1.106 | 2017 | 1.071 |
| 2016 | 1.035 | 2015 | 1.000 | 2014 | 0.965 |
| 2013 | 0.929 | 2012 | 0.894 | 2011 | 0.859 |
| 2010 | 0.823 | 2009 | 0.788 | 2008 | 0.746 |
| 2007 | 0.704 | 2006 | 0.662 | 2005 | 0.620 |
| 2004 | 0.578 | 2003 | 0.536 | 2002 | 0.495 |
| 2001 | 0.464 | 2000 | 0.433 | 1999 | 0.402 |
| 1998 | 0.371 | 1997 | 0.340 | 1996 | 0.308 |
| 1995 | 0.277 | 1994 | 0.246 | <1994 | 0.234 |
| | | | | | |

**RX03TC13: BI Vehicle Model Year Factor ****
Effective Date: MAR-23-2015

| Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor |
|---|---|---|---|---|---|
| 2025 | 1.107 | 2024 | 1.097 | 2023 | 1.086 |
| 2022 | 1.075 | 2021 | 1.064 | 2020 | 1.054 |
| 2019 | 1.043 | 2018 | 1.032 | 2017 | 1.021 |
| 2016 | 1.011 | 2015 | 1.000 | 2014 | 0.989 |
| 2013 | 0.979 | 2012 | 0.968 | 2011 | 0.957 |
| 2010 | 0.946 | 2009 | 0.936 | 2008 | 0.926 |
| 2007 | 0.915 | 2006 | 0.905 | 2005 | 0.894 |
| 2004 | 0.884 | 2003 | 0.874 | 2002 | 0.863 |
| 2001 | 0.853 | 2000 | 0.843 | 1999 | 0.833 |
| 1998 | 0.822 | 1997 | 0.811 | 1996 | 0.801 |
| 1995 | 0.791 | 1994 | 0.781 | <1994 | 0.770 |
| | | | | | |

**RX03TC14: PD Vehicle Model Year Factor ****
Effective Date: MAR-23-2015

| Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor |
|---|---|---|---|---|---|
| 2025 | 1.107 | 2024 | 1.097 | 2023 | 1.086 |
| 2022 | 1.075 | 2021 | 1.064 | 2020 | 1.054 |
| 2019 | 1.043 | 2018 | 1.032 | 2017 | 1.021 |
| 2016 | 1.011 | 2015 | 1.000 | 2014 | 0.989 |
| 2013 | 0.979 | 2012 | 0.968 | 2011 | 0.957 |
| 2010 | 0.946 | 2009 | 0.936 | 2008 | 0.926 |
| 2007 | 0.915 | 2006 | 0.905 | 2005 | 0.894 |
| 2004 | 0.884 | 2003 | 0.874 | 2002 | 0.863 |

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| Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor |
|---|---|---|---|---|---|
| 2001 | 0.853 | 2000 | 0.843 | 1999 | 0.833 |
| 1998 | 0.822 | 1997 | 0.811 | 1996 | 0.801 |
| 1995 | 0.791 | 1994 | 0.781 | <1994 | 0.770 |
| | | | | | |

**RX03TC15: MDCL Vehicle Model Year Factor ****

Effective Date: MAR-23-2015

| Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor |
|---|---|---|---|---|---|
| 2025 | 1.145 | 2024 | 1.130 | 2023 | 1.116 |
| 2022 | 1.101 | 2021 | 1.087 | 2020 | 1.072 |
| 2019 | 1.058 | 2018 | 1.043 | 2017 | 1.029 |
| 2016 | 1.014 | 2015 | 1.000 | 2014 | 0.986 |
| 2013 | 0.971 | 2012 | 0.957 | 2011 | 0.942 |
| 2010 | 0.928 | 2009 | 0.913 | 2008 | 0.898 |
| 2007 | 0.882 | 2006 | 0.868 | 2005 | 0.853 |
| 2004 | 0.837 | 2003 | 0.823 | 2002 | 0.807 |
| 2001 | 0.792 | 2000 | 0.777 | 1999 | 0.762 |
| 1998 | 0.748 | 1997 | 0.728 | 1996 | 0.708 |
| 1995 | 0.702 | 1994 | 0.687 | <1994 | 0.672 |
| | | | | | |

**RX03TC21: COMP New Vehicle Discount Factor ****

Effective Date: MAR-23-2015

| Vehicle Age | New Vehicle Discount Factor | Vehicle Age | New Vehicle Discount Factor | Vehicle Age | New Vehicle Discount Factor |
|---|---|---|---|---|---|
| <0 | 0.819 | 0 | 0.819 | 1 | 0.899 |
| 2 | 0.948 | 3 | 0.986 | 4 | 0.998 |
| >4 | 1.000 | | | | |

**RX03TC22: COLL New Vehicle Discount Factor ****

Effective Date: MAR-23-2015

| Vehicle Age | New Vehicle Discount Factor | Vehicle Age | New Vehicle Discount Factor | Vehicle Age | New Vehicle Discount Factor |
|---|---|---|---|---|---|
| <0 | 0.741 | 0 | 0.741 | 1 | 0.797 |
| 2 | 0.848 | 3 | 0.899 | 4 | 0.949 |
| >4 | 1.000 | | | | |

**RX03TC23: BI New Vehicle Discount Factor ****

Effective Date: MAR-23-2015

| Vehicle Age | New Vehicle Discount Factor | Vehicle Age | New Vehicle Discount Factor | Vehicle Age | New Vehicle Discount Factor |
|---|---|---|---|---|---|
| <0 | 0.870 | 0 | 0.870 | 1 | 0.886 |
| 2 | 0.911 | 3 | 0.940 | 4 | 0.970 |
| >4 | 1.000 | | | | |

**RX03TC24: PD New Vehicle Discount Factor ****

Effective Date: MAR-23-2015

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| Vehicle Age | New Vehicle Discount Factor | Vehicle Age | New Vehicle Discount Factor | Vehicle Age | New Vehicle Discount Factor |
|---|---|---|---|---|---|
| <0 | 0.870 | 0 | 0.870 | 1 | 0.886 |
| 2 | 0.911 | 3 | 0.940 | 4 | 0.970 |
| >4 | 1.000 | | | | |

**RX03TC25: MDCL New Vehicle Discount Factor ****

Effective Date: MAR-23-2015

| Vehicle Age | New Vehicle Discount Factor | Vehicle Age | New Vehicle Discount Factor | Vehicle Age | New Vehicle Discount Factor |
|---|---|---|---|---|---|
| <0 | 0.777 | 0 | 0.777 | 1 | 0.811 |
| 2 | 0.856 | 3 | 0.904 | 4 | 0.952 |
| >4 | 1.000 | | | | |

**RX03TD01: COMP Limit/Deductible Factor**

Effective Date: DEC-23-2014

| Deductible | Limit/Deductible Factor | Deductible | Limit/Deductible Factor | Deductible | Limit/Deductible Factor |
|---|---|---|---|---|---|
| 0 | 1.000 | 100 | 0.850 | 250 | 0.610 |
| 500 | 0.450 | 750 | 0.430 | 1000 | 0.400 |
| 1500 | 0.320 | 2000 | 0.250 | 2500 | 0.240 |
| 5000 | 0.110 | | | | |

The $0 COMP deductible option will only be available to renewal business policies with the $0 deductible option prior to 12/23/2014.

**RX03TD02: COLL Limit/Deductible Factor**

Effective Date: DEC-23-2014

| Deductible | Limit/Deductible Factor | Deductible | Limit/Deductible Factor | Deductible | Limit/Deductible Factor |
|---|---|---|---|---|---|
| 100 | 1.000 | 250 | 0.920 | 500 | 0.840 |
| 750 | 0.800 | 1000 | 0.640 | 1500 | 0.620 |
| 2000 | 0.530 | 2500 | 0.480 | 5000 | 0.260 |
| | | | | | |

The $100 COLL deductible option will only be available to renewal business policies with th e $100 or lower deductible option prior to 12/23/2014.

**RX03TD03: BI Limit/Deductible Factor**

Effective Date: DEC-23-2014

| Per Claimant Limit | Per Occurrence Limit | Limit/Deductible Factor | Per Claimant Limit | Per Occurrence Limit | Limit/Deductible Factor |
|---|---|---|---|---|---|
| 25000 | 50000 | 1.070 | 50000 | 100000 | 1.180 |
| 100000 | 300000 | 1.500 | 250000 | 500000 | 1.660 |
| 300000 | 300000 | 1.620 | 500000 | 500000 | 1.730 |
| 1000000 | 1000000 | 1.940 | | | |

For Limits in excess of $500,000/$500,000, Underwriting approval is required.
The $1,000,000/$1,000,000 Bodily Injury limit option will only be available to renewal bus iness with limit greater than $500,000/$500,000 prior to 12/23/2014.

**RX03TD04: PD Limit/Deductible Factor**

Effective Date: DEC-23-2014

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| Deductible | Vehicle Type | Vehicle Use | Limit/Deductible Factor |
|---|---|---|---|
| 200 | Classics | Not Restricted | 1.300 |

per $100 of insurance based on not less than 80 percent of the value of the vehicle.

**RX03TD13: MDCL Limit/Deductible Factor**

Effective Date: MAR-23-2013

| Coverage Single Limit | Limit/Deductible Factor | Coverage Single Limit | Limit/Deductible Factor | Coverage Single Limit | Limit/Deductible Factor |
|---|---|---|---|---|---|
| 2000 | 0.780 | 5000 | 1.020 | 10000 | 1.380 |
| 25000 | 1.720 | | | | |

For Additional limits, refer to Underwriting.

**RX03TD92: COMP Deductible Additive ****

Effective Date: MAR-23-2015

| Deductible | Rate Symbol Factor | Deductible Additive | Deductible Slope |
|---|---|---|---|
| 0 | 0-99.999 | 1.000000000 | 0.000000000 |
| 100 | 0-1.064 | 0.819247000 | 0.000000000 |
| 100 | 1.065-1.074 | 0.807732000 | 0.010917000 |
| 100 | 1.075-1.914 | 0.792016000 | 0.025401000 |
| 100 | 01.915-02.254 | 0.801336000 | 0.020539000 |
| 100 | 2.255-4.234 | 0.826882000 | 0.009231000 |
| 100 | 04.235-05.474 | 0.834360000 | 0.007476000 |
| 100 | 5.475-5.504 | 0.851334000 | 0.004381000 |
| 100 | 5.505-5.694 | 0.872866000 | 0.000463000 |
| 100 | 5.695-99.999 | 0.875500000 | 0.000000000 |
| 250 | 0-1.064 | 0.561847000 | 0.000000000 |
| 250 | 1.065-1.074 | 0.543926000 | 0.016805000 |
| 250 | 1.075-1.084 | 0.534952000 | 0.025260000 |
| 250 | 1.085-1.094 | 0.528667000 | 0.031042000 |
| 250 | 1.095-1.914 | 0.512401000 | 0.045684000 |
| 250 | 01.915-02.254 | 0.523911000 | 0.039680000 |
| 250 | 2.255-4.314 | 0.572282000 | 0.018267000 |
| 250 | 4.315-4.804 | 0.586181000 | 0.015051000 |
| 250 | 4.805-99.999 | 0.658000000 | 0.000000000 |
| 500 | 0-1.574 | 0.414000000 | 0.000000000 |
| 500 | 1.575-1.914 | 0.327883000 | 0.054323000 |
| 500 | 1.915-2.254 | 0.352097000 | 0.041692000 |
| 500 | 2.255-3.894 | 0.390810000 | 0.024554000 |
| 500 | 3.895-99.999 | 0.486000000 | 0.000000000 |
| 750 | 0-2.084 | 0.396000000 | 0.000000000 |
| 750 | 2.085-2.254 | 0.267136000 | 0.061549000 |
| 750 | 2.255-4.124 | 0.335426000 | 0.031319000 |
| 750 | 4.125-99.999 | 0.464000000 | 0.000000000 |
| 1000 | 0-2.374 | 0.368000000 | 0.000000000 |
| 1000 | 2.375-4.154 | 0.280494000 | 0.036616000 |
| 1000 | 4.155-99.999 | 0.432000000 | 0.000000000 |
| 1500 | 0-2.764 | 0.295000000 | 0.000000000 |
| 1500 | 2.765-3.964 | 0.176786000 | 0.042549000 |
| 1500 | 3.965-99.999 | 0.345000000 | 0.000000000 |

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| Deductible | Rate Symbol Factor | Deductible Additive | Deductible Slope |
|---|---|---|---|
| 2000 | 0-2.884 | 0.230000000 | 0.000000000 |
| 2000 | 2.885-3.814 | 0.102680000 | 0.043937000 |
| 2000 | 03.815-99.999 | 0.270000000 | 0.000000000 |
| 2500 | 0-3.064 | 0.221000000 | 0.000000000 |
| 2500 | 3.065-3.834 | 0.065293000 | 0.050678000 |
| 2500 | 3.835-99.999 | 0.259000000 | 0.000000000 |
| 5000 | 0-3.164 | 0.102000000 | 0.000000000 |
| 5000 | 3.165-3.574 | -0.028264000 | 0.041035000 |
| 5000 | 03.575-99.999 | 0.118000000 | 0.000000000 |

**RX03TD93: COLL Deductible Additive ****

Effective Date: MAR-23-2015

| Deductible | Rate Symbol Factor | Deductible Additive | Deductible Slope |
|---|---|---|---|
| 100 | 0-00.894 | 1.000000000 | 0.000000000 |
| 100 | 00.895-02.854 | 1.000000000 | 0.000000000 |
| 100 | 02.855-99.999 | 1.000000000 | 0.000000000 |
| 250 | 0-00.804 | 0.902964000 | 0.000000000 |
| 250 | 00.805-02.814 | 0.890101000 | 0.015958000 |
| 250 | 02.815-99.999 | 0.935056000 | 0.000000000 |
| 500 | 0-00.884 | 0.800187000 | 0.000000000 |
| 500 | 00.885-02.834 | 0.766294000 | 0.038340000 |
| 500 | 02.835-99.999 | 0.874989000 | 0.000000000 |
| 750 | 0-01.244 | 0.760000000 | 0.000000000 |
| 750 | 01.245-02.604 | 0.685131000 | 0.059728000 |
| 750 | 02.605-99.999 | 0.840000000 | 0.000000000 |
| 1000 | 0-1.484 | 0.608000000 | 0.000000000 |
| 1000 | 1.485-2.464 | 0.508984000 | 0.066230000 |
| 1000 | 02.465-99.999 | 0.672000000 | 0.000000000 |
| 1500 | 0-1.664 | 0.589000000 | 0.000000000 |
| 1500 | 1.665-2.294 | 0.422851000 | 0.099614000 |
| 1500 | 02.295-99.999 | 0.651000000 | 0.000000000 |
| 2000 | 0-01.744 | 0.504000000 | 0.000000000 |
| 2000 | 01.745-02.214 | 0.307622000 | 0.112292000 |
| 2000 | 02.215-99.999 | 0.556000000 | 0.000000000 |
| 2500 | 0-01.784 | 0.456000000 | 0.000000000 |
| 2500 | 01.785-02.184 | 0.236933000 | 0.122593000 |
| 2500 | 02.185-99.999 | 0.504000000 | 0.000000000 |
| 5000 | 0-01.864 | 0.247000000 | 0.000000000 |
| 5000 | 1.865-2.124 | 0.055869000 | 0.102207000 |
| 5000 | 02.125-99.999 | 0.273000000 | 0.000000000 |

**RX03TE07: PLCY Rate Factor**

Effective Date: JAN-30-2005

| Coverage | Rate Factor | Side Factor | Coverage | Rate Factor | Side Factor |
|---|---|---|---|---|---|
| UIMBI, UMBI | 1.00 | 0.00 | BI | 0.47 | 0.00 |
| PD | 0.51 | 0.00 | COMP | 0.50 | 0.00 |
| COLL | 0.48 | 0.00 | MDCL | 0.43 | 0.00 |

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| Coverage | Rate Factor | Side Factor | Coverage | Rate Factor | Side Factor |
|---|---|---|---|---|---|
| Not(BI, COLL, COMP, MDCL, PD, UIMBI, UMBI) | 0.55 | 0.00 | | | |

**RX03TE16: PLCY Rate Factor**
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

| Coverage | Vehicle Use | Rate Factor | Coverage | Vehicle Use | Rate Factor |
|---|---|---|---|---|---|
| BI | Restricted | 0.20 | PD | Restricted | 0.20 |
| MDCL | Restricted | 1.00 | COMP | Restricted | 1.00 |
| COLL | Restricted | 1.00 | | | |

**RX03TE20: PLCY Prior Insurance Surcharge Factor ****
Effective Date: MAR-23-2015

| Coverage | Prior Insurance Code | Prior Insurance Surcharge Factor | Coverage | Prior Insurance Code | Prior Insurance Surcharge Factor |
|---|---|---|---|---|---|
| BI | Not Applicable/Previously Insured (0) | 1.00 | BI | No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1) | 1.00 |
| BI | No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2) | 1.00 | BI | No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3) | 1.50 |
| BI | No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4) | 1.00 | BI | No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5) | 1.00 |
| BI | No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6) | 1.30 | PD | Not Applicable/Previously Insured (0) | 1.00 |
| PD | No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1) | 1.00 | PD | No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2) | 1.00 |
| PD | No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3) | 1.50 | PD | No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4) | 1.00 |
| PD | No Previous Ins. Surcharge | 1.00 | PD | No Previous Ins. Surcharge | 1.30 |

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| Coverage | Prior Insurance Code | Prior Insurance Surcharge Factor | Coverage | Prior Insurance Code | Prior Insurance Surcharge Factor |
|---|---|---|---|---|---|
| | - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5) | | | - No Prior Insurance 1-30 Days (6) | |
| COMP | Not Applicable/Previously Insured (0) | 1.00 | COMP | No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1) | 1.00 |
| COMP | No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2) | 1.00 | COMP | No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3) | 1.50 |
| COMP | No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4) | 1.00 | COMP | No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5) | 1.00 |
| COMP | No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6) | 1.30 | COLL | Not Applicable/Previously Insured (0) | 1.00 |
| COLL | No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1) | 1.00 | COLL | No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2) | 1.00 |
| COLL | No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3) | 1.50 | COLL | No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4) | 1.00 |
| COLL | No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5) | 1.00 | COLL | No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6) | 1.30 |
| MDCL | Not Applicable/Previously Insured (0) | 1.00 | MDCL | No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1) | 1.00 |
| MDCL | No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. | 1.00 | MDCL | No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3) | 1.50 |

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| Coverage | Prior Insurance Code | Prior Insurance Surcharge Factor | Coverage | Prior Insurance Code | Prior Insurance Surcharge Factor |
|---|---|---|---|---|---|
| | Over 30 Days (2) | | | | |
| MDCL | No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4) | 1.00 | MDCL | No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5) | 1.00 |
| MDCL | No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6) | 1.30 | UIMBI, UMBI, UMPD | Not Applicable/Previously Insured (0) | 1.00 |
| UIMBI, UMBI, UMPD | No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1) | 1.00 | UIMBI, UMBI, UMPD | No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2) | 1.00 |
| UIMBI, UMBI, UMPD | No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3) | 1.50 | UIMBI, UMBI, UMPD | No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4) | 1.00 |
| UIMBI, UMBI, UMPD | No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5) | 1.00 | UIMBI, UMBI, UMPD | No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6) | 1.30 |
| | | | | | |

**RX03TE37: PLCY Rate Factor**
Effective Date: MAR-23-2013

| Coverage | Rate Factor | Coverage | Rate Factor | Coverage | Rate Factor |
|---|---|---|---|---|---|
| BI, PD | 0.60 | AD | 0.60 | MDCL | 0.60 |
| EXMDCL | 0.60 | LOI | 0.60 | UIMBI, UMBI, UMPD | 0.60 |
| | | | | | |

**RX03TE54: PLCY Vehicle Use Factor**
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

| Vehicle Use | Vehicle Use Factor | Vehicle Use | Vehicle Use Factor | Vehicle Use | Vehicle Use Factor |
|---|---|---|---|---|---|
| Individual Business | 1.25 | Farm | 0.90 | not Farm , not Individual Business | 1.00 |
| | | | | | |

**RX03TE72: PLCY Affinity Discount Factor**
Effective Date: DEC-14-2012

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| Full Term Policy Months | Policy Insured Term | Long Term Policyholder Discount Factor | Full Term Policy Months | Policy Insured Term | Long Term Policyholder Discount Factor |
|---|---|---|---|---|---|
| Semi-Annual | 506(Intra Agency Transfer Discount) | 0.92 | Semi-Annual | 507-510 | 0.90 |
| Semi-Annual | 511-520 | 0.85 | Semi-Annual | 21-999 | 0.85 |
| Annual | 1-3 | 1.00 | Annual | 4, 5 | 0.90 |
| Annual | 6-10 | 0.85 | Annual | 501(Intra Agency Transfer Discount) | 0.92 |
| Annual | 502(Intra Agency Transfer Discount) | 0.92 | Annual | 503(Intra Agency Transfer Discount) | 0.92 |
| Annual | 504(Intra Agency Transfer Discount) | 0.90 | Annual | 505(Intra Agency Transfer Discount) | 0.90 |
| Annual | 506(Intra Agency Transfer Discount) | 0.85 | Annual | 507-599 | 0.85 |
| Annual | 11-999 | 0.85 | | | |

**RX03TI35: PLCY Home and Car Discount Factor ****

Effective Date: MAR-23-2015

| Home and Car Discount Code | Homeowner Policy Form Code | Vehicle Type | Vehicle Use | Home and Car Discount Factor |
|---|---|---|---|---|
| | | | Corporate Business | 1.00 |
| Future (add at renewal), No | | Automobile | | 1.00 |
| Remove (at renewal), Yes | Condo, Tenent | Automobile | | 0.91 |
| Remove (at renewal), Yes | Mobile Home | Automobile | | 1.00 |
| Remove (at renewal), Yes | Elite , Extended, Farm, Golden Blanket , Homeowner , Market Value | Automobile | | 1.00 |
| Remove (at renewal), Yes | not Condo, not Elite , not Extended, not Farm, not Golden Blanket , not Homeowner , not Market Value , not Mobile Home , not Tenent | Automobile | | 1.00 |
| not Future (add at renewal), not No, | | Automobile | | 1.00 |

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| Home and Car Discount Code | Homeowner Policy Form Code | Vehicle Type | Vehicle Use | Home and Car Discount Factor |
|---|---|---|---|---|
| not Remove (at renewal), not Yes | | | | |
| Future (add at renewal), No | | Antique(11), Classic(09) | Not Restricted | 1.00 |
| Remove (at renewal), Yes | Condo, Tenent | Antique(11), Classic(09) | Not Restricted | 0.91 |
| Remove (at renewal), Yes | Mobile Home | Antique(11), Classic(09) | Not Restricted | 1.00 |
| Remove (at renewal), Yes | Elite , Extended, Farm, Golden Blanket , Homeowner , Market Value | Antique(11), Classic(09) | Not Restricted | 1.00 |
| Remove (at renewal), Yes | not Condo, not Elite , not Extended, not Farm, not Golden Blanket , not Homeowner , not Market Value , not Mobile Home , not Tenent | Antique(11), Classic(09) | Not Restricted | 1.00 |
| not Future (add at renewal), not No, not Remove (at renewal), not Yes | | Antique(11), Classic(09) | Not Restricted | 1.00 |
| Future (add at renewal), No | | Antique(11), Classic(09) | Restricted | 1.00 |
| Remove (at renewal), Yes | Condo, Tenent | Antique(11), Classic(09) | Restricted | 0.91 |
| Remove (at renewal), Yes | Mobile Home | Antique(11), Classic(09) | Restricted | 1.00 |
| Remove (at renewal), Yes | Elite , Extended, Farm, Golden Blanket , Homeowner , Market Value | Antique(11), Classic(09) | Restricted | 0.90 |
| Remove (at renewal), Yes | not Condo, not Elite , not Extended, not Farm, not Golden Blanket , not Homeowner , not Market Value , not Mobile Home , not Tenent | Antique(11), Classic(09) | Restricted | 1.00 |
| not Future (add at renewal), not No, not Remove (at renewal), not Yes | | Antique(11), Classic(09) | Restricted | 1.00 |
| Future (add at renewal), No | | Motorhome(06), Trailer(04) | | 1.00 |
| Remove (at renewal), Yes | Condo, Tenent | Motorhome(06), Trailer(04) | | 0.91 |

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| Home and Car Discount Code | Homeowner Policy Form Code | Vehicle Type | Vehicle Use | Home and Car Discount Factor |
|---|---|---|---|---|
| Remove (at renewal), Yes | Mobile Home | Motorhome(06), Trailer(04) | | 1.00 |
| Remove (at renewal), Yes | Elite , Extended, Farm, Golden Blanket , Homeowner , Market Value | Motorhome(06), Trailer(04) | | 0.90 |
| Remove (at renewal), Yes | not Condo, not Elite , not Extended, not Farm, not Golden Blanket , not Homeowner , not Market Value , not Mobile Home , not Tenent | Motorhome(06), Trailer(04) | | 1.00 |
| not Future (add at renewal), not No, not Remove (at renewal), not Yes | | Motorhome(06), Trailer(04) | | 1.00 |

**RX03TI73: PLCY Accident Free Discount Factor**

Effective Date: DEC-15-2000

| Chargeable Accidents in Past Five Years (Count) | Driver License Status Code | Major Violations in Past Five Years (Count) | Prior Insurance Code | Years Driving Experience | Accident Free Discount Factor |
|---|---|---|---|---|---|
| | | | | 0-4 | 1.00 |
| >0 | | | | >4 | 1.00 |
| | | >0 | | >4 | 1.00 |
| | | | No Prev Ins, Surcharge 6 Months (3) | >4 | 1.00 |
| | | | No Previous Ins. Surcharge-Policy Anniv.-No Prior Ins-1-30 Days (6) | >4 | 1.00 |
| | Unverifiable | | | >4 | 1.00 |
| | Inexperienced | | | >4 | 1.00 |
| 0 | | 0 | | >4 | 0.90 |

**RX03TI83: PLCY Auto Financial Discount Factor**

Effective Date: JUL-13-2011

| Auto Financial Discount Indicator | Auto Financial Discount Factor | Auto Financial Discount Indicator | Auto Financial Discount Factor | Auto Financial Discount Indicator | Auto Financial Discount Factor |
|---|---|---|---|---|---|
| Yes | 0.95 | No | 1.00 | | |

**RX03TM06: PLCY Household Composition Factor**

Effective Date: MAR-23-2014

| Coverage | Multi-Car Indicator | Number of Drivers in Household | Number of Vehicles in Household | Youngest Driver Age in Household | Household Composition Factor |
|---|---|---|---|---|---|
| BI, PD | | 1 | <2 | >24 | 1.00 |
| BI, PD | Does Not Apply | 1 | >0 | >24 | 1.00 |

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| Coverage | Multi-Car Indicator | Number of Drivers in Household | Number of Vehicles in Household | Youngest Driver Age in Household | Household Composition Factor |
|---|---|---|---|---|---|
| MDCL | Applies | 3 | 2 | 0-20 | 1.01 |
| MDCL | Applies | 3 | 3 | 0-20 | 0.97 |
| MDCL | Applies | 3 | >3 | 0-20 | 0.97 |
| MDCL | | >3 | <2 | 0-20 | 1.01 |
| MDCL | Does Not Apply | >3 | >0 | 0-20 | 1.01 |
| MDCL | Applies | >3 | 2 | 0-20 | 1.01 |
| MDCL | Applies | >3 | 3 | 0-20 | 1.01 |
| MDCL | Applies | >3 | >3 | 0-20 | 0.97 |

**RX03TM12: BI BI Matrix Factor ****

Effective Date: MAR-23-2015

| Sub-chart - High Level | Rated Threshold |
|---|---|
| Rated Threshold G | G ( Greater Than =100/300) |
| Rated Threshold H or K (>25/50,<100/300) | H, K |
| Rated Threshold O (<=25/50) | O ( Less Than = 25/50 ) |

| Sub-chart | Home and Car Discount Code | Homeowner Policy Form Code | Multi-Car Indicator | BI Matrix Factor |
|---|---|---|---|---|
| Rated Threshold G | Future (add at renewal), No | | Does Not Apply | 0.81 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 0.81 |
| | Future (add at renewal), No | | Applies | 0.65 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.65 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.68 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.56 |
| Rated Threshold H or K (>25/50,<100/300) | Future (add at renewal), No | | Does Not Apply | 0.83 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 0.83 |
| | Future (add at renewal), No | | Applies | 0.64 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.64 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.72 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.55 |
| Rated Threshold O (<=25/50) | Future (add at renewal), No | | Does Not Apply | 0.88 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 0.88 |
| | Future (add at renewal), No | | Applies | 0.71 |

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| Sub-chart | Home and Car Discount Code | Homeowner Policy Form Code | Multi-Car Indicator | BI Matrix Factor |
|---|---|---|---|---|
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.71 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.75 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.63 |

**RX03TM13: COLL COLL Matrix Factor ****

Effective Date: MAR-23-2015

| Sub-chart - High Level | Rated Threshold |
|---|---|
| Rated Threshold G | G ( Greater Than =100/300) |
| Rated Threshold H or K (>25/50,<100/300) | H, K |
| Rated Threshold O (<=25/50) | O ( Less Than = 25/50 ) |

| Sub-chart | Home and Car Discount Code | Homeowner Policy Form Code | Multi-Car Indicator | COLL Matrix Factor |
|---|---|---|---|---|
| Rated Threshold G | Future (add at renewal), No | | Does Not Apply | 0.83 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 0.83 |
| | Future (add at renewal), No | | Applies | 0.68 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.68 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.74 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.59 |
| Rated Threshold H or K (>25/50,<100/300) | Future (add at renewal), No | | Does Not Apply | 0.85 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 0.85 |
| | Future (add at renewal), No | | Applies | 0.67 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.67 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.75 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.59 |
| Rated Threshold O (<=25/50) | Future (add at renewal), No | | Does Not Apply | 0.90 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 0.90 |
| | Future (add at renewal), No | | Applies | 0.74 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.74 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.79 |

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| Sub-chart | Home and Car Discount Code | Homeowner Policy Form Code | Multi-Car Indicator | COLL Matrix Factor |
|---|---|---|---|---|
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.65 |

**RX03TM14: COMP COMP Matrix Factor ****

Effective Date: MAR-23-2015

| Sub-chart - High Level | Rated Threshold |
|---|---|
| Rated Threshold G | G ( Greater Than =100/300) |
| Rated Threshold H or K (>25/50,<100/300) | H, K |
| Rated Threshold O (<=25/50) | O ( Less Than = 25/50 ) |

| Sub-chart | Home and Car Discount Code | Homeowner Policy Form Code | Multi-Car Indicator | COMP Matrix Factor |
|---|---|---|---|---|
| Rated Threshold G | Future (add at renewal), No | | Does Not Apply | 0.83 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 0.83 |
| | Future (add at renewal), No | | Applies | 0.68 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.68 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.74 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.59 |
| Rated Threshold H or K (>25/50,<100/300) | Future (add at renewal), No | | Does Not Apply | 0.85 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 0.85 |
| | Future (add at renewal), No | | Applies | 0.67 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.67 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.75 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.59 |
| Rated Threshold O (<=25/50) | Future (add at renewal), No | | Does Not Apply | 0.90 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 0.90 |
| | Future (add at renewal), No | | Applies | 0.74 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.74 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.79 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.65 |

**RX03TM15: MDCL MP Matrix Factor ****

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Effective Date: MAR-23-2015

| Sub-chart - High Level | Rated Threshold |
|---|---|
| Rated Threshold G | G ( Greater Than =100/300) |
| Rated Threshold H or K (>25/50,<100/300) | H, K |
| Rated Threshold O (<=25/50) | O ( Less Than = 25/50 ) |

| Sub-chart | Home and Car Discount Code | Homeowner Policy Form Code | Multi-Car Indicator | MP Matrix Factor |
|---|---|---|---|---|
| Rated Threshold G | Future (add at renewal), No | | Does Not Apply | 0.80 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 0.80 |
| | Future (add at renewal), No | | Applies | 0.65 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.65 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.68 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.55 |
| Rated Threshold H or K (>25/50,<100/300) | Future (add at renewal), No | | Does Not Apply | 0.82 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 0.82 |
| | Future (add at renewal), No | | Applies | 0.64 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.64 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.71 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.55 |
| Rated Threshold O (<=25/50) | Future (add at renewal), No | | Does Not Apply | 0.87 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 0.87 |
| | Future (add at renewal), No | | Applies | 0.71 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.71 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.75 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.63 |

**RX03TM16: PD PD Matrix Factor ****

Effective Date: MAR-23-2015

| Sub-chart - High Level | Rated Threshold |
|---|---|
| Rated Threshold G | G ( Greater Than =100/300) |
| Rated Threshold H or K (>25/50,<100/300) | H, K |

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| Sub-chart - High Level | Rated Threshold |
|---|---|
| Rated Threshold O (<=25/50) | O ( Less Than = 25/50 ) |

| Sub-chart | Home and Car Discount Code | Homeowner Policy Form Code | Multi-Car Indicator | PD Matrix Factor |
|---|---|---|---|---|
| Rated Threshold G | Future (add at renewal), No | | Does Not Apply | 0.80 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 0.80 |
| | Future (add at renewal), No | | Applies | 0.65 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.65 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.68 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.55 |
| Rated Threshold H or K (>25/50,<100/300) | Future (add at renewal), No | | Does Not Apply | 0.82 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 0.82 |
| | Future (add at renewal), No | | Applies | 0.64 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.64 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.71 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.55 |
| Rated Threshold O (<=25/50) | Future (add at renewal), No | | Does Not Apply | 0.87 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 0.87 |
| | Future (add at renewal), No | | Applies | 0.71 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.71 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.75 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.63 |

**RX03TM20: PLCY Advance Quote Discount Factor ****

Effective Date: MAR-23-2015

| Policy Insured Term | Pricing-OSU-Eff-Date | Prior Carrier Company Code | Shopping Days | Advance Quote Discount Factor |
|---|---|---|---|---|
| | <20060130 | | | 1.000 |
| | | Nationwide Prior Carriers incl Titan | | 1.000 |
| | | | 0-7 | 1.000 |
| 001 | >20070731 | | 8 | 0.920 |

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| Policy Insured Term | Pricing-OSU-Eff-Date | Prior Carrier Company Code | Shopping Days | Advance Quote Discount Factor |
|---|---|---|---|---|
| 001 | >20070731 | | >8 | 0.920 |
| 002 | >20070731 | | 8 | 0.920 |
| 002 | >20070731 | | >8 | 0.920 |
| 3 | >20070731 | | 8 | 0.920 |
| 3 | >20070731 | | >8 | 0.920 |
| 4 | >20070731 | | 8 | 0.940 |
| 4 | >20070731 | | >8 | 0.940 |
| 5 | >20070731 | | 8 | 0.960 |
| 5 | >20070731 | | >8 | 0.960 |
| 6 | >20070731 | | 8 | 0.980 |
| 6 | >20070731 | | >8 | 0.980 |
| >6 | >20070731 | | | 1.000 |
| 001 | >20060129 | | 8 | 0.950 |
| 001 | >20060129 | | >8 | 0.950 |
| 002 | >20060129 | | 8 | 0.975 |
| 002 | >20060129 | | >8 | 0.975 |
| Not(1, 2) | >20060129 | | | 1.000 |

**RX03TM22: PLCY Preferred Discount ****

Effective Date: MAR-23-2015

| Preferred Discount Flag | Preferred Discount | Preferred Discount Flag | Preferred Discount | Preferred Discount Flag | Preferred Discount |
|---|---|---|---|---|---|
| 08 | 0.87 | 09 | 1.00 | Not(08, 09) | 1.00 |
| | | | | | |

**RX03TM24: PLCY Rewards Bundle Discount**

Effective Date: OCT-23-2011

| Accident Forgiven Feature Code | Feature:Diminishing Deductible Flag | RSA Preferred Flag | Rewards Bundle Discount |
|---|---|---|---|
| Yes(Y) | Yes | Yes | 0.95 |
| Yes(Y) | | | 1.00 |
| No(N) | | | 1.00 |

**RX03TM29: PLCY Feature : Accident Forgiveness Factor**

Effective Date: JUL-14-2009

| Accident Forgiven Feature Code | Feature : Accident Forgiveness Factor | Accident Forgiven Feature Code | Feature : Accident Forgiveness Factor | Accident Forgiven Feature Code | Feature : Accident Forgiveness Factor |
|---|---|---|---|---|---|
| Yes(Y) | 1.052 | No(N) | 1.000 | | |

**RX03TM30: PLCY Feature : Minor Violation Forgiveness Factor**

Effective Date: JUL-14-2009

| Minor Violation Forgiven Selected Ind | Feature : Minor Violation Forgiveness Factor | Minor Violation Forgiven Selected Ind | Feature : Minor Violation Forgiveness Factor | Minor Violation Forgiven Selected Ind | Feature : Minor Violation Forgiveness Factor |
|---|---|---|---|---|---|
| Yes | 1.019 | No | 1.000 | | |

**RX03TM35: COMP Feature: Total Loss Comp Ded Waiver Factor**

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# ARKANSAS PRIVATE PASSENGER AUTOMOBILE RATING MANUAL

**NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY**

**Effective – March 23, 2015**

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## PREMIUM MODIFICATION RULES

### PAPERLESS POLICY DISCOUNT
*Eff. 6-29-14*

If the insured elects to have policy documents (including ID cards) provided electronically, the otherwise applicable premium shall be reduced.

The following rules apply:

1. The insured must have an online Nationwide.com account with a valid e-mail address, and
2. The insured must elect to have policy documents (including ID cards) provided electronically.

The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart

### NATIONWIDE AFFINITY DISCOUNT**
*Eff. 3-23-15*

After a household member notifies us that he, she, or another household member is also a member of a Nationwide Affinity Group the otherwise applicable premium shall be reduced as long as the policy remains in force. A policy may receive the Nationwide Associate Discount or the Nationwide Affinity Discount, but not both. The discount amount varies by the category, as defined below, of the Nationwide Affinity Group.

**Affinity Category Code Definitions**
Alumni – Alumni associations and/or fraternal social organizations of a 4 year educational institution.
Professional – Organizations formed to unite, represent, and/or inform people who work or play in the same occupation.
Sports – Leagues or associations that sponsor, organize, schedule or conduct a sport.
Financial Institutions – Banks, credit unions or other financial institutions.
Miscellaneous – All other Organizations that do not belong to a category defined above.

Rating Chart

### TIER FACTOR**
*Eff. 3-23-15*

A factor will be applied according to the Underwriting Tier/Company Placement Guidelines.

Rating Chart**

### NATIONWIDE ASSOCIATE DISCOUNT

When an Insured Driver on the policy is either a current employee or a retiree of Nationwide Mutual Insurance Company, or any subsidiary (direct or indirect) company of Nationwide Mutual Insurance Company, or any affiliate company of Nationwide Mutual Insurance Company, the otherwise applicable premium shall be reduced.

Rating Chart

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1. If used in the business of the U.S. Government, by an employee thereof, the automobile may be classified and rated as “Pleasure,” “Work,” or “Farm Use.”

2. An automobile owned by a member of the clergy is not considered as used for business.

Rating Chart

**NO PRIOR INSURANCE SURCHARGE****
*Eff. 3-23-15*

**New Business Rating**

This rule is applicable if the applicant or principal operator owned and operated the automobile(s) to be insured (or if newly acquired, the automobile it replaces) without continuous liability insurance.

The surcharge depends on the lapsed time before insurance.

Note — If the applicant provides proof of continuous liability coverage for the immediate six-month time period prior to the effective date of the Nationwide auto policy this surcharge will not apply.

**Prior In-Force Rating**

The No Prior Insurance Surcharge will be applicable immediately upon reinstatement (lapsed time less than 31 days) if the policy has been insured with Nationwide less than one year (excluding lapse period).

For policies insured with Nationwide for at least one year, the surcharge will apply only if:

1. The No Prior Insurance Surcharge had already been applied to the policy at the time of the most recent lapse, OR

2. The policy has experienced three or more lapses within the most recent three-year period.

If the No Prior Insurance Surcharge was already applied to the policy prior to the lapse the surcharge will be reset at the same level for an additional year.

Rating Chart**

**PASSIVE OCCUPANT RESTRAINT DISCOUNT**

A discount in the otherwise applicable premium is given for any vehicles equipped with full front seat air bags that meet federal or appropriate equivalent standards. A lesser discount applies to a driver side only air bag.

Rating Chart

**MATRIX FACTOR****
*Eff. 3-23-15*

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The Matrix Factor is based on a combination of prior Bodily Injury limits, home and car, and the number of vehicles insured with Nationwide.

The following rules are applicable:

1. "Prior BI Limits" will be assigned according to the new business and renewal rules following this section.

2. In order to be considered as "Home and Car" within the Matrix, the household member must also be a household member under a Nationwide Homeowner, Elite, Extended, Golden Blanket, or Market Value Policy or Allied/Nationwide Homeowner Form HO-2, HO-3, HO-5, or an owner-occupied Farm policy.

3. If the total number of vehicles insured by a Standard/Preferred Nationwide or Allied company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix.

   A vehicle owned by a corporation or unincorporated association may be considered "individually owned" for purposes of this rule if the vehicle is customarily driven only by individuals within the household, and the vehicle is also insured on a personal auto policy issued by a Nationwide or Allied Company.

   Only those vehicle types eligible for the Matrix that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

**New Business Rule**

Policies will be assigned to a "Prior BI Limits" category based on the lower of the BI limits carried with the Insured's most recent prior carrier or the BI limits selected on the Nationwide policy.

**Renewal Business Rules**

An account's "Prior BI Limits" category may move up one rated threshold level per year if the Policyholder has maintained a Bodily Injury Limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

BI Matrix Factor**

PD Matrix Factor**

MDCL Matrix Factor**

COMP Matrix Factor**

COLL Matrix Factor**

**ADVANCE QUOTE DISCOUNT**

This discount applies to new business policies, if a quote is given to a customer, where credit is ordered, at least eight days prior to the policy effective date. The discount will last for five years (see rate tables). Existing Nationwide insureds are not eligible for the discount. This discount does not apply to policies eligible for the Intra Agency Transfer discount.

The Advance Quote Discount is applicable to the following coverages: Bodily Injury, Property Damage, Medical Benefits, Comprehensive, and Collision.

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**INTRA-AGENCY TRANSFER DISCOUNT**
*Eff. 3-23-14*

For new business policies issued by Nationwide Property and Casualty Insurance Company, the otherwise applicable premiums shall be reduced if the following conditions have been met:

1. The applicant had continuous liability coverage within the agency with a standard/preferred carrier other than a Nationwide Company for the immediate 12 months prior to the effective date of the Nationwide auto policy, AND
2. The Nationwide agent of record controls the expiration of the prior policy because the applicant was a policyholder in a portfolio acquired by the Nationwide agent and has not been already written with Nationwide or otherwise brokered through another company.

The Intra-Agency Transfer Discount expires when the policy qualifies for the Long Term Policyholder Discount.

The discount will be removed if the policy lapses for a period of 31 days or longer and will not be reapplied if the policy is reinstated.

If a policy is eligible for the Intra-Agency Transfer Factor, then the policy is not eligible for the Select Rating Factor.

Rating Chart

**LONG TERM POLICYHOLDER DISCOUNT**

For policies that have been in force for at least three years at the preferred or standard rates of any Nationwide Company, which may include interruptions in coverage that did not exceed one year, the otherwise applicable premiums shall be reduced. Any period of interruption shall not be included in determining the length of time the policy has been in force.

Rating Chart

**HOME AND CAR DISCOUNT****
*Eff. 3-23-15*

The following rule applies to PPA, Antique and Classic Regular Use vehicle types: If a household member insured by a Standard/Preferred Nationwide or Allied company is also a household member under a Nationwide or Allied Tenants or Condominium policy, the otherwise applicable premium shall be reduced.

The following rule applies to Antique and Classic Restricted Use and Trailer vehicle types: If a household member insured by a Standard/Preferred Nationwide or Allied company is also a household member under a Nationwide or Allied Homeowners, Tenants, Condominium, or an owner-occupied Farm policy, the otherwise applicable premium shall be reduced.

Rating Chart**

**AUTO FINANCIAL DISCOUNT**

If a household member is the owner of a Nationwide Financial Services' Life or Annuity policy written and/or serviced by a Nationwide or Allied Agency, the applicable premium shall be reduced.

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**Enrolling Additional Vehicles:**

An insured may enroll additional vehicles (replacement or added vehicles) into the Nationwide SmartRide Program. Any newly enrolled vehicle will be assigned the SmartRide Score, and its corresponding days installed, that is currently applicable for the enrolled vehicle on the policy that generates the largest SmartRide Discount. This SmartRide Discount will be applied to the newly enrolled vehicle until sufficient data is collected, as defined in the above SmartRide Scoring Rating section, to determine the vehicle's actual SmartRide Score.

Rating Chart

**EASY PAY SIGN-UP DISCOUNT**

A one time Easy Pay Sign-Up Discount will be applied at new business if the named insured agrees to enroll in automated monthly electronic fund transfer and a paperless billing option. For existing Customers who newly enroll mid-term, the Easy Pay Sign-Up Discount will be applied as of their upcoming renewal effective date. The discount will apply for one policy period and will be removed on the first subsequent renewal.

Eligibility:

1. The insured must elect automated monthly electronic fund transfer via a checking or savings account, and
2. The insured must elect a paperless billing option, and
3. The Easy Pay billing option must be maintained during the policy term, and
4. Policy must have a Private Passenger Auto or Regular Use Antique or Classic vehicle with Bodily Injury and Property Damage.

The discount applies to Bodily Injury and Property Damage on the first eligible vehicle in the household. The discount is applied to the first eligible vehicle only.

The following vehicle types are eligible: PPA and AC – Reg.

Rating Chart

**PREFERRED DISCOUNT****
*Eff. 3-23-15*

Based on a combination of Financial Responsibility class, Prior BI limits, and Home and Car or Auto Financial Discount, the otherwise applicable premium shall be reduced. A policy may receive the Preferred Discount or the Preferred Bundle Discount, but not both.

The following rules are applicable:

1. The following vehicle types are eligible: PPA and AC-Reg.
2. "Prior BI Limits" will be assigned according to the new business and renewal rules following this section.
3. In order to be considered as "Home and Car", the household member must also be a household member under a Nationwide Homeowner policy or Allied/Nationwide Homeowner Form HO-2, HO-3, HO-5, owner-occupied Farm policy, Tenants, or Condominium policy.
4. In order to be considered as "Auto Financial", a household member must also be a household member under a Nationwide Financial Services' Life or Annuity policy written and/or serviced by a Nationwide or Allied Agency.

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**New Business Rules**
Policies will be assigned to a "Prior BI Limits" category based on the lower of the BI limits carried with the Insured's most recent prior carrier or the BI limits selected on the Nationwide policy.

**Renewal Business Rules**
An account's "Prior BI Limits" category will only change if the Policyholder has maintained a BI limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

Rating Chart**

**PREFERRED BUNDLE DISCOUNT****
*Eff. 3-23-15*

Based on a combination of Financial Responsibility class, Prior BI limits, Home and Car or Auto Financial Discount, Accident Forgiveness feature, Vanishing Deductible feature, and Roadside Assistance coverage, the otherwise applicable premium shall be reduced. A policy may receive the Preferred Discount or the Preferred Bundle Discount, but not both.

The following rules are applicable:
1. The following vehicle types are eligible: PPA and AC-Reg.
2. "Prior BI Limits" will be assigned according to the new business and renewal rules following this section.
3. In order to be considered as "Home and Car", the household member must also be a household member under a Nationwide Homeowner policy or Allied/Nationwide Homeowner Form HO-2, HO-3, HO-5, owner-occupied Farm policy, Tenants, or Condominium policy.
4. In order to be considered as "Auto Financial", a household member must also be a household member under a Nationwide Financial Services' Life or Annuity policy written and/or serviced by a Nationwide or Allied Agency.

**New Business Rules**
Policies will be assigned to a "Prior BI Limits" category based on the lower of the BI limits carried with the Insured's most recent prior carrier or the BI limits selected on the Nationwide policy.

**Renewal Business Rules**
An account's "Prior BI Limits" category will only change if the Policyholder has maintained a BI limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

Rating Chart**

**ADDITIONAL COVERAGE FOR CUSTOMIZATION**

This endorsement provides coverage for loss to devices, accessories, enhancements and changes that alter the vehicle's appearance, performance or function (other than those offered by the manufacturer specifically for that model of vehicle) in excess of the $1,500 coverage limit included in the policy.

If this endorsement is added to a vehicle, the otherwise applicable premium for COMP and COLL shall be increased. If this endorsement is desired and both COMP and COLL coverage are present on a vehicle, then this endorsement must be applied to both coverages.

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**MERIT RATING PLAN FACTOR****
*Eff. 3-23-15*

The Merit Rating Plan is designed to price risks based on accident and conviction history. Those drivers who are free from accidents and moving violations pay lower premiums. Conversely, those who have adverse records pay higher premiums. The plan also provides a financial incentive for drivers to improve their record.

A. EXPERIENCE PERIOD

New Business Rating — 35 months ending on the effective date of the policy.
Renewal Rating — 35 months ending 45 days prior to each semi-annual due date of the policy.

B. APPLICATION OF SURCHARGES

Surcharges, as determined below, are always associated with the driver involved in the violation and/or accident. The surcharges corresponding to the total experience of the driver are applied to that driver only.

For the purpose of merit rating, the following rules govern the application of the drivers' experience.

MINOR VIOLATIONS

1. All moving violations not considered major violations are considered minor violations.

2. Non-moving violations are not included in the determination of surcharges.

MAJOR VIOLATIONS

1. A violation is considered a major violation for the conviction of:

   a. Driving or accompanying a driver with a learner's permit while intoxicated or under the influence of drugs, OR

   b. Failure to submit to a chemical test, OR

   c. Failure to stop and report when involved in an accident, OR

   d. Falsification of an accident report, OR

   e. Homicide or assault arising out of the operation of a motor vehicle, OR

   f. Driving without a valid license or while license or vehicle registration is suspended or revoked, OR

   g. Permitting unlicensed person to operate a motor vehicle, OR

   h. Committing a felony with a motor vehicle, OR

   i. Involved in racing or a highway speed contest, OR

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j. Speeding in excess of 30 miles per hour over the speed limit, OR

k. Fleeing or attempting to elude a police officer with an auto, OR

l. Reckless operation of a motor vehicle, OR

m. Misrepresenting, loaning or falsification of a driver's license, license plate or registration, OR

n. Operating a motor vehicle without owner's permission, OR

o. Illegal transportation of hazardous materials or explosives, OR

p. Illegal transportation of liquor or narcotics for sale, OR

q. Passing a stopped school bus, OR

r. Operating or permitting operation of an uninsured motor vehicle, OR

s. Other serious violations

2. If a major violation also results in an accident, then only the major violation should be surcharged.

ACCIDENTS

1. The appropriate accident surcharge is based on the number of chargeable accidents during the experience period.

2. Chargeable Accident Definition.

New Business — An accident is chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, or in bodily injury or death (excluding UM).

Renewal Business — Accidents that were chargeable when the policy was written as new business will also be considered chargeable if still within the experience period.

An accident is always chargeable if the insured driver was involved in an accident that resulted in bodily injury or death (excluding UM). An accident is also chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, in which Nationwide has paid in excess of $400.

Accidents are surcharged based on the threshold in effect at the time of the accident.

EXCEPTIONS:

Accidents will not be counted if it can be demonstrated that the Insured was:

a. Lawfully parked, OR

b. Fully reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person, OR

c. Struck in the rear by another vehicle, and has not been convicted of a moving traffic violation in connection with the accident, OR

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The appropriate surcharge is based on the number of total points accumulated during the experience period and the "time since the latest violation".

Minor Violation Points Table

Major Violation Points Table

Additive Violation Surcharge Table

E. ACCIDENT SURCHARGE

New Business and Renewal

The number of chargeable accidents in the experience period will determine the appropriate surcharge for a driver. Accidents forgiven under the purchased Accident Forgiveness option are excepted from this rule.

Accident surcharges decrease as the time since the latest chargeable accident increases. The "time since the latest chargeable accident" is defined to be the number of months between the chargeability date of the most recent chargeable accident and the effective date of the policy for new business or the semi-annual due date of the policy for renewals.

Additive Accident Surcharge Table

F. CHANGE OF USUAL DRIVERS

1. Deletion of Driver

Once an insured driver is deleted from a policy, the driver and accident and violation experience of that driver is eliminated. The average driver experience factor is recalculated, effective the date the driver is deleted, based on the remaining drivers.

2. Addition of Driver

Once a driver is added to the policy, the driver along with his or her driving record experience will be used in the calculation of the average driver experience factor, effective the date the driver is added. Added drivers are treated as new business for the purposes of merit rating.

G. CHANGES IN DRIVING EXPERIENCE

Changes in driving experience will be made at the next renewal date. No changes are made for the purpose of shortening the surcharge period otherwise applicable under the plan.

**ACCIDENT FREE DISCOUNT****
*Eff. 3-23-15*

The applicable driver rate factor will be reduced if the driver meets the following conditions:

1. Driver has five years or more driving experience, AND

2. Driver is NOT receiving the "Unverifiable Driving Record Surcharge", AND

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3. Policy is NOT receiving the “No Prior Insurance Surcharge”, AND

4. Driver is free from major violations for the most recent five years, AND

5. Driver is free of accidents that resulted in a surcharge for the most recent five years.

Rating Chart**

**ACCIDENT FORGIVENESS**

Accident Forgiveness is an optional feature that may be purchased to waive premium surcharge due to an at-fault accident on a policy with a PPA.

A chargeable accident assigned to a driver will not result in any surcharge if the following are met:

1. The policyholder has purchased the Accident Forgiveness option, AND

2. The accident occurred while the Accident Forgiveness option was active, AND

3. The Accident Forgiveness option remains active throughout the otherwise surchargeable period, AND

4. There are no other chargeable accidents currently being “forgiven” from a prior application of Accident Forgiveness associated with any driver assigned on the policy in the prior 35 months.

Accident Forgiveness can apply to only one accident at a time per policy. Whether or not an accident is forgiven will be based on the conditions that exist on the policy at the time the accident becomes chargeable. Once an accident is chargeable, it cannot later be forgiven if conditions on the policy change.

Note — If the Accident Forgiveness option is removed from the policy and an accident is being forgiven at the time of removal, that accident will become chargeable for the balance of the 35-month experience period.

The following vehicle types are eligible: PPA and AC-Reg.

Accident Forgiveness Rating Chart

**MINOR VIOLATION FORGIVENESS**

Minor Violation Forgiveness is an optional feature that may be purchased to waive premium surcharge due to a minor violation on a policy with a PPA.

A minor violation assigned to a driver will not result in any surcharge if the following are met:

1. The policyholder has purchased the Minor Violation Forgiveness option, AND

2. The minor violation occurred while the Minor Violation Forgiveness option was active, AND

3. The Minor Violation Forgiveness option remains active throughout the otherwise surchargeable period, AND

4. The driver does not have other chargeable minor violations currently being “forgiven” from a prior application of Minor Violation Forgiveness within the prior 35 months.

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## BASE RATES**

*Eff. 3-23-15*

Please refer to the Rating Charts portion of this manual.

BI Base Rates**
PD Base Rates**
ME Base Rates**
COMP Base Rates**
COLL Base Rates**

## EXPENSE FEES

*Eff. 3-23-14*

Please refer to the Rating Charts portion of this manual.

Rating Chart

## RATE SYMBOLS

Please refer to the Rating Charts portion of this manual.

BI Rate Symbols
PD Rate Symbols
ME Rate Symbols
COMP Rate Symbol
COLL Rate Symbol

## MODEL YEAR FACTOR**

*Eff. 3-23-15*

Please refer to the Rating Charts portion of this manual.

BI Model Year Factor**
PD Model Year Factor**
ME Model Year Factor**
COMP Model Year Factor**
COLL Model Year Factor**

## OTHER LIMITS AND DEDUCTIBLES

*Eff. 12-23-14*

Please refer to the Rating Charts portion of this manual.

BI Limits
PD Limits
ME Limits
COMP Deductibles

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## TERRITORY**

*Eff. 3-23-15*

**RATING TERRITORY SCHEDULE**

Determined by:

1. Principal garaging address of automobile, OR
2. Residence of Policyholder if automobile is not garaged any specific place, OR
3. Business or mailing address if Policyholder's residence cannot be determined.
4. If a territory is zip code rated, and a zip code splits or new zip codes are introduced, apply the territory in which the prior zip code falls.

| Zip Code | Territory | Zip Code | Territory | Zip Code | Territory | Zip Code | Territory |
|---|---|---|---|---|---|---|---|
| 71601 | 217 | 71674 | 218 | 71772 | 202 | 71862 | 202 |
| 71602 | 217 | 71675 | 215 | 71801 | 202 | 71864 | 202 |
| 71603 | 217 | 71676 | 214 | 71802 | 202 | 71865 | 202 |
| 71611 | 217 | 71677 | 218 | 71820 | 204 | 71866 | 204 |
| 71612 | 217 | 71678 | 219 | 71822 | 204 | 71901 | 247 |
| 71613 | 217 | 71701 | 205 | 71823 | 204 | 71902 | 247 |
| 71630 | 215 | 71711 | 205 | 71825 | 202 | 71903 | 247 |
| 71631 | 216 | 71720 | 216 | 71826 | 202 | 71909 | 254 |
| 71635 | 214 | 71721 | 202 | 71827 | 202 | 71910 | 254 |
| 71638 | 214 | 71722 | 202 | 71828 | 202 | 71913 | 247 |
| 71639 | 218 | 71724 | 216 | 71831 | 202 | 71914 | 247 |
| 71640 | 214 | 71725 | 202 | 71832 | 204 | 71920 | 204 |
| 71642 | 217 | 71726 | 205 | 71833 | 204 | 71921 | 204 |
| 71643 | 219 | 71728 | 202 | 71834 | 241 | 71922 | 202 |
| 71644 | 219 | 71730 | 216 | 71835 | 202 | 71923 | 202 |
| 71646 | 214 | 71740 | 202 | 71836 | 204 | 71929 | 203 |
| 71647 | 214 | 71742 | 216 | 71837 | 241 | 71932 | 238 |
| 71651 | 216 | 71743 | 202 | 71838 | 202 | 71933 | 203 |
| 71652 | 216 | 71744 | 216 | 71839 | 241 | 71935 | 204 |
| 71653 | 214 | 71745 | 216 | 71840 | 241 | 71937 | 238 |
| 71654 | 215 | 71747 | 214 | 71841 | 204 | 71940 | 204 |
| 71655 | 217 | 71748 | 216 | 71842 | 204 | 71941 | 202 |
| 71656 | 217 | 71749 | 202 | 71845 | 202 | 71942 | 202 |
| 71657 | 217 | 71750 | 216 | 71846 | 204 | 71943 | 204 |
| 71658 | 215 | 71751 | 205 | 71847 | 202 | 71944 | 238 |
| 71659 | 217 | 71752 | 202 | 71851 | 204 | 71945 | 238 |
| 71660 | 216 | 71753 | 202 | 71852 | 204 | 71949 | 203 |
| 71661 | 214 | 71754 | 202 | 71853 | 202 | 71950 | 204 |
| 71662 | 218 | 71758 | 205 | 71854 | 241 | 71952 | 204 |
| 71663 | 214 | 71762 | 202 | 71855 | 202 | 71953 | 238 |
| 71665 | 216 | 71763 | 202 | 71857 | 202 | 71956 | 203 |
| 71666 | 215 | 71764 | 202 | 71858 | 202 | 71957 | 204 |
| 71667 | 216 | 71765 | 216 | 71859 | 202 | 71958 | 204 |
| 71670 | 218 | 71766 | 216 | 71860 | 202 | 71959 | 204 |
| 71671 | 216 | 71770 | 202 | 71861 | 202 | 71960 | 204 |

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| Zip Code | Territory |
|---|---|
| 71961 | 204 |
| 71962 | 202 |
| 71964 | 247 |
| 71965 | 204 |
| 71968 | 203 |
| 71969 | 204 |
| 71970 | 204 |
| 71971 | 204 |
| 71972 | 238 |
| 71973 | 238 |
| 71998 | 202 |
| 71999 | 202 |
| 72001 | 222 |
| 72002 | 245 |
| 72003 | 219 |
| 72004 | 218 |
| 72005 | 211 |
| 72006 | 211 |
| 72007 | 229 |
| 72010 | 211 |
| 72011 | 223 |
| 72012 | 229 |
| 72013 | 224 |
| 72014 | 211 |
| 72015 | 221 |
| 72016 | 228 |
| 72017 | 230 |
| 72018 | 221 |
| 72019 | 221 |
| 72020 | 212 |
| 72021 | 230 |
| 72022 | 223 |
| 72023 | 229 |
| 72024 | 230 |
| 72025 | 204 |
| 72026 | 219 |
| 72027 | 222 |
| 72028 | 224 |
| 72029 | 219 |
| 72030 | 222 |
| 72031 | 224 |
| 72032 | 228 |
| 72033 | 228 |
| 72034 | 228 |
| 72035 | 228 |

| Zip Code | Territory |
|---|---|
| 72036 | 210 |
| 72037 | 242 |
| 72038 | 219 |
| 72039 | 225 |
| 72040 | 230 |
| 72041 | 230 |
| 72042 | 219 |
| 72043 | 212 |
| 72044 | 224 |
| 72045 | 229 |
| 72046 | 242 |
| 72047 | 229 |
| 72048 | 219 |
| 72051 | 225 |
| 72052 | 226 |
| 72053 | 243 |
| 72055 | 218 |
| 72057 | 217 |
| 72058 | 225 |
| 72059 | 211 |
| 72060 | 229 |
| 72061 | 225 |
| 72063 | 222 |
| 72064 | 230 |
| 72065 | 223 |
| 72066 | 229 |
| 72067 | 224 |
| 72068 | 226 |
| 72069 | 219 |
| 72070 | 222 |
| 72072 | 219 |
| 72073 | 218 |
| 72074 | 210 |
| 72075 | 212 |
| 72076 | 227 |
| 72078 | 227 |
| 72079 | 218 |
| 72080 | 222 |
| 72081 | 211 |
| 72082 | 226 |
| 72083 | 242 |
| 72084 | 206 |
| 72085 | 226 |
| 72086 | 230 |
| 72087 | 247 |

| Zip Code | Territory |
|---|---|
| 72088 | 224 |
| 72089 | 223 |
| 72099 | 227 |
| 72101 | 210 |
| 72102 | 229 |
| 72103 | 223 |
| 72104 | 206 |
| 72105 | 203 |
| 72106 | 228 |
| 72107 | 228 |
| 72108 | 230 |
| 72110 | 222 |
| 72111 | 229 |
| 72112 | 212 |
| 72113 | 251 |
| 72114 | 244 |
| 72115 | 244 |
| 72116 | 227 |
| 72117 | 251 |
| 72118 | 227 |
| 72119 | 244 |
| 72120 | 227 |
| 72121 | 211 |
| 72122 | 221 |
| 72123 | 210 |
| 72124 | 227 |
| 72125 | 222 |
| 72126 | 221 |
| 72127 | 228 |
| 72128 | 223 |
| 72129 | 223 |
| 72130 | 224 |
| 72131 | 224 |
| 72132 | 242 |
| 72134 | 219 |
| 72135 | 245 |
| 72136 | 229 |
| 72137 | 225 |
| 72139 | 211 |
| 72140 | 219 |
| 72141 | 224 |
| 72142 | 243 |
| 72143 | 226 |
| 72145 | 226 |
| 72149 | 226 |

| Zip Code | Territory |
|---|---|
| 72150 | 217 |
| 72152 | 218 |
| 72153 | 224 |
| 72156 | 222 |
| 72157 | 222 |
| 72160 | 219 |
| 72164 | 243 |
| 72165 | 211 |
| 72166 | 218 |
| 72167 | 221 |
| 72168 | 218 |
| 72169 | 212 |
| 72170 | 218 |
| 72173 | 229 |
| 72175 | 218 |
| 72176 | 229 |
| 72178 | 226 |
| 72179 | 211 |
| 72180 | 223 |
| 72181 | 225 |
| 72182 | 218 |
| 72183 | 243 |
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| 72199 | 227 |
| 72201 | 244 |
| 72202 | 244 |
| 72204 | 243 |
| 72205 | 244 |
| 72206 | 243 |
| 72207 | 227 |
| 72209 | 243 |
| 72210 | 244 |
| 72211 | 244 |
| 72212 | 244 |
| 72214 | 243 |
| 72215 | 244 |
| 72216 | 243 |
| 72217 | 227 |
| 72219 | 243 |
| 72222 | 244 |
| 72223 | 244 |
| 72225 | 244 |
| 72227 | 244 |
| 72260 | 244 |
| 72295 | 243 |

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| Zip Code | Territory |
|---|---|
| 72301 | 246 |
| 72303 | 246 |
| 72311 | 219 |
| 72312 | 220 |
| 72313 | 209 |
| 72315 | 209 |
| 72319 | 209 |
| 72320 | 253 |
| 72321 | 209 |
| 72322 | 253 |
| 72324 | 210 |
| 72325 | 209 |
| 72326 | 253 |
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| 72348 | 210 |
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| 72352 | 220 |
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| 72354 | 252 |
| 72355 | 220 |
| 72358 | 209 |
| 72359 | 253 |
| 72360 | 220 |
| 72364 | 246 |
| 72365 | 252 |
| 72366 | 218 |
| 72367 | 218 |
| 72368 | 253 |
| 72370 | 209 |
| 72372 | 253 |

| Zip Code | Territory |
|---|---|
| 72373 | 210 |
| 72374 | 218 |
| 72376 | 210 |
| 72377 | 209 |
| 72379 | 218 |
| 72383 | 218 |
| 72384 | 209 |
| 72386 | 252 |
| 72387 | 210 |
| 72389 | 219 |
| 72390 | 220 |
| 72391 | 209 |
| 72392 | 210 |
| 72394 | 253 |
| 72395 | 209 |
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| 72401 | 209 |
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| 72430 | 208 |
| 72431 | 212 |
| 72432 | 252 |
| 72433 | 208 |
| 72434 | 212 |
| 72435 | 208 |
| 72436 | 207 |
| 72437 | 209 |
| 72438 | 209 |

| Zip Code | Territory |
|---|---|
| 72440 | 212 |
| 72441 | 208 |
| 72442 | 209 |
| 72443 | 207 |
| 72444 | 208 |
| 72445 | 208 |
| 72447 | 209 |
| 72449 | 208 |
| 72450 | 207 |
| 72451 | 207 |
| 72453 | 208 |
| 72454 | 208 |
| 72455 | 208 |
| 72456 | 208 |
| 72457 | 208 |
| 72458 | 208 |
| 72459 | 212 |
| 72460 | 212 |
| 72461 | 208 |
| 72462 | 208 |
| 72464 | 208 |
| 72465 | 208 |
| 72466 | 212 |
| 72467 | 209 |
| 72469 | 212 |
| 72470 | 212 |
| 72471 | 211 |
| 72472 | 252 |
| 72473 | 212 |
| 72474 | 207 |
| 72475 | 211 |
| 72476 | 208 |
| 72478 | 208 |
| 72479 | 211 |
| 72482 | 213 |
| 72501 | 211 |
| 72512 | 213 |
| 72513 | 213 |
| 72515 | 213 |
| 72517 | 213 |
| 72519 | 213 |
| 72520 | 213 |
| 72521 | 212 |
| 72522 | 211 |
| 72523 | 211 |

| Zip Code | Territory |
|---|---|
| 72524 | 211 |
| 72525 | 213 |
| 72527 | 211 |
| 72528 | 213 |
| 72529 | 213 |
| 72530 | 224 |
| 72531 | 213 |
| 72532 | 213 |
| 72533 | 213 |
| 72534 | 211 |
| 72536 | 213 |
| 72537 | 213 |
| 72538 | 213 |
| 72539 | 213 |
| 72540 | 213 |
| 72542 | 213 |
| 72543 | 224 |
| 72544 | 213 |
| 72546 | 224 |
| 72550 | 211 |
| 72553 | 211 |
| 72554 | 213 |
| 72555 | 211 |
| 72556 | 213 |
| 72560 | 211 |
| 72561 | 213 |
| 72562 | 211 |
| 72564 | 211 |
| 72565 | 213 |
| 72566 | 213 |
| 72567 | 211 |
| 72568 | 212 |
| 72569 | 211 |
| 72571 | 212 |
| 72572 | 212 |
| 72573 | 213 |
| 72575 | 211 |
| 72576 | 212 |
| 72577 | 213 |
| 72578 | 213 |
| 72579 | 211 |
| 72581 | 224 |
| 72583 | 213 |
| 72584 | 213 |
| 72585 | 213 |

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| Zip Code | Territory | Zip Code | Territory | Zip Code | Territory | Zip Code | Territory |
|---|---|---|---|---|---|---|---|
| 72587 | 213 | 72675 | 233 | 72760 | 233 | 72858 | 235 |
| 72601 | 233 | 72677 | 231 | 72761 | 249 | 72860 | 204 |
| 72602 | 233 | 72679 | 224 | 72762 | 250 | 72863 | 232 |
| 72611 | 233 | 72680 | 213 | 72764 | 250 | 72865 | 235 |
| 72613 | 234 | 72682 | 231 | 72765 | 250 | 72901 | 239 |
| 72615 | 233 | 72683 | 233 | 72766 | 250 | 72903 | 239 |
| 72616 | 233 | 72685 | 233 | 72768 | 249 | 72904 | 239 |
| 72617 | 213 | 72686 | 233 | 72769 | 250 | 72905 | 240 |
| 72619 | 233 | 72687 | 231 | 72770 | 250 | 72906 | 239 |
| 72623 | 213 | 72701 | 250 | 72773 | 234 | 72908 | 239 |
| 72624 | 233 | 72703 | 250 | 72774 | 248 | 72913 | 239 |
| 72626 | 231 | 72704 | 250 | 72776 | 233 | 72914 | 239 |
| 72628 | 233 | 72711 | 201 | 72801 | 235 | 72916 | 239 |
| 72629 | 233 | 72712 | 201 | 72802 | 235 | 72917 | 239 |
| 72630 | 231 | 72714 | 201 | 72812 | 235 | 72918 | 239 |
| 72631 | 234 | 72715 | 201 | 72820 | 232 | 72921 | 236 |
| 72632 | 234 | 72717 | 250 | 72821 | 232 | 72923 | 240 |
| 72633 | 231 | 72718 | 201 | 72823 | 222 | 72926 | 204 |
| 72634 | 231 | 72719 | 250 | 72824 | 235 | 72927 | 237 |
| 72635 | 231 | 72721 | 234 | 72826 | 232 | 72928 | 232 |
| 72636 | 233 | 72722 | 249 | 72827 | 204 | 72930 | 237 |
| 72638 | 233 | 72727 | 250 | 72828 | 204 | 72932 | 236 |
| 72639 | 233 | 72728 | 250 | 72829 | 235 | 72933 | 237 |
| 72640 | 231 | 72729 | 250 | 72830 | 235 | 72934 | 250 |
| 72641 | 233 | 72730 | 250 | 72832 | 232 | 72935 | 236 |
| 72642 | 231 | 72732 | 201 | 72833 | 235 | 72936 | 240 |
| 72644 | 231 | 72733 | 201 | 72834 | 235 | 72937 | 240 |
| 72645 | 233 | 72734 | 249 | 72835 | 235 | 72938 | 240 |
| 72648 | 233 | 72735 | 250 | 72837 | 235 | 72940 | 240 |
| 72650 | 231 | 72736 | 250 | 72838 | 204 | 72941 | 240 |
| 72651 | 231 | 72737 | 250 | 72839 | 235 | 72943 | 232 |
| 72653 | 231 | 72738 | 234 | 72840 | 232 | 72944 | 236 |
| 72654 | 231 | 72739 | 201 | 72841 | 204 | 72945 | 240 |
| 72655 | 233 | 72740 | 234 | 72842 | 235 | 72946 | 250 |
| 72657 | 213 | 72741 | 250 | 72843 | 235 | 72947 | 236 |
| 72658 | 213 | 72742 | 233 | 72845 | 235 | 72948 | 236 |
| 72660 | 233 | 72744 | 250 | 72846 | 235 | 72949 | 232 |
| 72661 | 231 | 72745 | 201 | 72847 | 235 | 72950 | 204 |
| 72662 | 233 | 72747 | 249 | 72851 | 235 | 72951 | 232 |
| 72663 | 213 | 72749 | 250 | 72852 | 232 | 72952 | 236 |
| 72666 | 233 | 72751 | 201 | 72853 | 204 | 72955 | 236 |
| 72668 | 231 | 72752 | 233 | 72854 | 232 | 72956 | 236 |
| 72669 | 231 | 72753 | 248 | 72855 | 232 | 72957 | 236 |
| 72670 | 233 | 72756 | 201 | 72856 | 235 | 72958 | 237 |
| 72672 | 231 | 72758 | 201 | 72857 | 204 | 72959 | 248 |
| Out of State (excluding MA, LA, and MI) | | | 999 | | | | |

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# MISCELLANEOUS COVERAGES

**NO FAULT COVERAGES****
*Eff. 3-23-15*

The Named Insured shall have the right to reject in writing all or any one or more of the following coverages. After such rejection, unless the Named Insured requests such coverages in writing, such coverages need not be provided in, or supplemental to, a renewal policy. Should the Insured desire to purchase other than the statutory benefits, he or she must first reject the statutory benefits in writing before higher (or lower) limits can be provided.

A. Medical Expense**

Limits of $5,000 are required unless rejected in writing by the Insured.

Rating Chart**

B. Work Loss**

Limits of $140 per week are required unless rejected in writing by the Insured.

Rating Chart**

C. Death Benefits, Dismemberment, and Loss of Sight Coverage**

Limits of $5,000 are required unless rejected in writing by the Insured.

Rating Chart**

**UNINSURED AND UNDERINSURED MOTORISTS COVERAGE****
**(Bodily Injury and Property Damage Liability)**
*Eff. 3-23-15*

This coverage is mandatory on all policies providing BI and PD at limits equal to those purchased for BI and PD on private passenger automobile UNLESS it is rejected in writing by the Policyholder. The Insured may reject the coverage entirely, or select one of the following coverage combinations:

UIMBI, UMPD
UIMBI
UMBI, UMPD
UMBI

Uninsured Motorists coverage shall NOT be offered for an amount greater than the amount of BI coverage selected.

Limits for UMBI, UIMBI, and UMPD higher than those required by the state's financial responsibility laws are available but not in excess of the BI and PD limits carried on the policy. Limits lower than the BI and PD limits can be requested in writing by the Insured. If the Insured carries UIMBI, the limits must be equal to those purchased for UMBI.

UMBI is selected and provided at a policy level. UMPD is selected and provided at a policy level.

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UMBI Premiums**

UIMBI Premiums**

UMPD Premiums**

**VANISHING DEDUCTIBLE**
*Eff. 12-23-14*

Vanishing Deductible credit is an optional feature that may be purchased to reduce a Policyholder's deductible. The accrued deductible credit will be subtracted from the coverage deductible to determine what amount the Policyholder will pay in the event of a covered COMP or COLL claim. As part of this feature, each qualified policy will accrue a deductible credit of $100 to apply to eligible claims starting 31 days after effective date of purchase, and an additional $100 deductible credit annually at renewal based on all drivers meeting eligibility requirements, up to a maximum of $500.

Policies are eligible to earn an additional $100 deductible credit annually at renewal if all drivers on the policy for the most recent 1 year period:

1. Have no at-fault accidents;
2. Have no major violations; and
3. Have maintained continuous coverage.

The Vanishing Deductible credit will reset to $100 in the event of a paid COMP or COLL loss after the feature has been purchased. The Vanishing Deductible credit will resume accumulating when all drivers are once again eligible.

The following vehicle types are eligible: PPA, AC-Reg. and AC-Res.

COMP Vanishing Deductible Rating Chart

COLL Vanishing Deductible Rating Chart

**TOTAL LOSS DEDUCTIBLE WAIVER**
*Eff. 12-23-14*

Total Loss Deductible Waiver is an optional feature that may be purchased to waive the physical damage coverage deductible in the event of a covered total loss.

The following vehicle types are eligible: PPA, AC-Reg. and AC-Res.

COMP Total Loss Deductible Waiver Rating Chart

COLL Total Loss Deductible Waiver Rating Chart

**ROADSIDE ASSISTANCE COVERAGE**
*Eff. 08-23-12*

Roadside Assistance is an optional coverage that may be purchased on any policy. This endorsement provides coverage to pay for expenses incurred under roadside assistance.

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| Step | Description | Chart Name |
|---|---|---|
| 3. | Determine Affinity Discount Factor | RP03TE72 |
| 4. | Determine Prior Insurance Surcharge Factor | RP03TE20 |
| 5. | Determine Nationwide Associate Discount Factor | RP03TM62 |
| 6. | Result = Base Rate * Tier Factor (ten cents rounded) | |
| 7. | * Affinity Discount Factor (ten cents rounded) | |
| 8. | * Prior Insurance Surcharge Factor (ten cents rounded) | |
| 9. | * Nationwide Associate Discount Factor (ten cents rounded) | |

**RP03TA01: COMP Base Rate ****

Effective Date: MAR-23-2015

| Territory | Base Rate | Territory | Base Rate | Territory | Base Rate |
|---|---|---|---|---|---|
| 201 | 59.10 | 202 | 93.00 | 203 | 92.70 |
| 204 | 92.70 | 205 | 76.00 | 206 | 76.00 |
| 207 | 77.40 | 208 | 77.40 | 209 | 70.50 |
| 210 | 92.90 | 211 | 94.30 | 212 | 102.60 |
| 213 | 94.40 | 214 | 107.80 | 215 | 107.80 |
| 216 | 84.30 | 217 | 84.30 | 218 | 83.80 |
| 219 | 83.80 | 220 | 98.40 | 221 | 65.70 |
| 222 | 78.30 | 223 | 71.80 | 224 | 88.20 |
| 225 | 88.20 | 226 | 81.30 | 227 | 71.00 |
| 228 | 71.00 | 229 | 75.10 | 230 | 81.30 |
| 231 | 83.70 | 232 | 74.40 | 233 | 76.80 |
| 234 | 82.40 | 235 | 68.40 | 236 | 69.50 |
| 237 | 69.50 | 238 | 78.30 | 239 | 68.30 |
| 240 | 65.90 | 241 | 99.90 | 242 | 75.60 |
| 243 | 75.60 | 244 | 65.30 | 245 | 65.30 |
| 246 | 79.60 | 247 | 64.70 | 248 | 71.00 |
| 249 | 65.50 | 250 | 63.40 | 251 | 63.20 |
| 252 | 94.80 | 253 | 92.90 | 254 | 65.70 |
| 999 | 86.50 | | | | |

**RP03TA02: COLL Base Rate ****

Effective Date: MAR-23-2015

| Territory | Base Rate | Territory | Base Rate | Territory | Base Rate |
|---|---|---|---|---|---|
| 201 | 202.70 | 202 | 215.80 | 203 | 234.90 |
| 204 | 234.90 | 205 | 239.70 | 206 | 239.70 |
| 207 | 209.60 | 208 | 209.60 | 209 | 206.30 |
| 210 | 228.30 | 211 | 226.80 | 212 | 257.40 |
| 213 | 227.10 | 214 | 275.70 | 215 | 275.70 |
| 216 | 221.80 | 217 | 221.80 | 218 | 216.10 |
| 219 | 216.10 | 220 | 236.80 | 221 | 250.90 |
| 222 | 216.10 | 223 | 246.70 | 224 | 252.50 |
| 225 | 252.50 | 226 | 229.30 | 227 | 210.90 |
| 228 | 210.90 | 229 | 225.20 | 230 | 213.60 |
| 231 | 226.40 | 232 | 184.30 | 233 | 217.40 |
| 234 | 222.10 | 235 | 185.90 | 236 | 213.20 |
| 237 | 213.20 | 238 | 198.00 | 239 | 208.00 |

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| Territory | Base Rate | Territory | Base Rate | Territory | Base Rate |
|---|---|---|---|---|---|
| 240 | 211.90 | 241 | 214.90 | 242 | 253.80 |
| 243 | 253.80 | 244 | 257.70 | 245 | 257.70 |
| 246 | 236.70 | 247 | 229.40 | 248 | 194.80 |
| 249 | 205.30 | 250 | 214.80 | 251 | 231.30 |
| 252 | 212.30 | 253 | 228.30 | 254 | 250.90 |
| 999 | 270.00 | | | | |

**RP03TA03: BI Base Rate ****

Effective Date: MAR-23-2015

| Territory | Base Rate | Territory | Base Rate | Territory | Base Rate |
|---|---|---|---|---|---|
| 201 | 102.30 | 202 | 102.30 | 203 | 119.10 |
| 204 | 119.10 | 205 | 120.80 | 206 | 120.80 |
| 207 | 124.50 | 208 | 124.50 | 209 | 128.30 |
| 210 | 112.70 | 211 | 111.20 | 212 | 115.00 |
| 213 | 99.50 | 214 | 120.70 | 215 | 120.70 |
| 216 | 148.80 | 217 | 148.80 | 218 | 133.00 |
| 219 | 133.00 | 220 | 187.30 | 221 | 132.20 |
| 222 | 102.00 | 223 | 160.40 | 224 | 125.80 |
| 225 | 125.80 | 226 | 113.80 | 227 | 123.20 |
| 228 | 123.20 | 229 | 126.90 | 230 | 123.90 |
| 231 | 99.60 | 232 | 74.90 | 233 | 95.20 |
| 234 | 103.60 | 235 | 89.30 | 236 | 103.60 |
| 237 | 103.60 | 238 | 83.10 | 239 | 103.80 |
| 240 | 101.60 | 241 | 100.10 | 242 | 182.40 |
| 243 | 182.40 | 244 | 149.60 | 245 | 149.60 |
| 246 | 134.50 | 247 | 129.20 | 248 | 107.50 |
| 249 | 111.70 | 250 | 106.50 | 251 | 144.00 |
| 252 | 113.70 | 253 | 112.70 | 254 | 132.20 |
| 999 | 139.50 | | | | |

**RP03TA04: PD Base Rate ****

Effective Date: MAR-23-2015

| Territory | Base Rate | Territory | Base Rate | Territory | Base Rate |
|---|---|---|---|---|---|
| 201 | 111.20 | 202 | 104.50 | 203 | 114.90 |
| 204 | 114.90 | 205 | 110.20 | 206 | 110.20 |
| 207 | 109.80 | 208 | 109.80 | 209 | 120.00 |
| 210 | 106.20 | 211 | 110.90 | 212 | 109.00 |
| 213 | 97.60 | 214 | 108.10 | 215 | 108.10 |
| 216 | 107.90 | 217 | 107.90 | 218 | 106.10 |
| 219 | 106.10 | 220 | 114.90 | 221 | 133.80 |
| 222 | 104.60 | 223 | 132.00 | 224 | 120.60 |
| 225 | 120.60 | 226 | 114.70 | 227 | 125.80 |
| 228 | 125.80 | 229 | 117.30 | 230 | 109.00 |
| 231 | 98.00 | 232 | 79.40 | 233 | 94.70 |
| 234 | 105.60 | 235 | 85.80 | 236 | 109.60 |
| 237 | 109.60 | 238 | 83.40 | 239 | 109.60 |
| 240 | 108.60 | 241 | 98.00 | 242 | 139.20 |
| 243 | 139.20 | 244 | 149.30 | 245 | 149.30 |

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| Territory | Base Rate | Territory | Base Rate | Territory | Base Rate |
|---|---|---|---|---|---|
| 246 | 120.10 | 247 | 124.40 | 248 | 111.30 |
| 249 | 105.90 | 250 | 112.20 | 251 | 139.60 |
| 252 | 111.10 | 253 | 106.20 | 254 | 133.80 |
| 999 | 133.80 | | | | |

**RP03TA07: UMBI Base Rate ****

Effective Date: MAR-23-2015

| Sub-chart - High Level | First UMBI Indicator | Multi-Vehicle UMBI Indicator |
|---|---|---|
| MULTI-FIRST-UMBI | Yes | Yes |
| SINGLE-FIRST-UMBI | Yes | No |
| MULTI-NOT-FIRST-UMBI | No | Yes |
| SINGLE-NOT-FIRST-UMBI | No | No |

| Sub-chart | First UMBI Indicator | Multi-Vehicle UMBI Indicator | Per Claimant Limit | Per Occurrence Limit | Base Rate |
|---|---|---|---|---|---|
| MULTI-FIRST-UMBI | | | 25000 | 50000 | 30.70 |
| | | | 50000 | 100000 | 35.80 |
| | | | 100000 | 300000 | 42.40 |
| | | | 250000 | 500000 | 46.20 |
| | | | 300000 | 300000 | 45.30 |
| | | | 500000 | 500000 | 48.10 |
| | | | 1000000 | 1000000 | 51.10 |
| SINGLE-FIRST-UMBI | | | 25000 | 50000 | 16.10 |
| | | | 50000 | 100000 | 18.80 |
| | | | 100000 | 300000 | 22.20 |
| | | | 250000 | 500000 | 24.10 |
| | | | 300000 | 300000 | 23.80 |
| | | | 500000 | 500000 | 25.10 |
| | | | 1000000 | 1000000 | 27.00 |
| MULTI-NOT-FIRST-UMBI | No | Yes | | | 0.00 |
| SINGLE-NOT-FIRST-UMBI | No | No | | | 0.00 |

Underwriting's approval is required for $1,000,000/$1,000,000 limit option.
The $1,000,000/$1,000,000 UMBI/UIMBI limit option will only be available to renewal busine
ss with limit greater than $500,000/$500,000 prior to 12/23/2014.

**RP03TA08: UMPD Base Rate ****

Effective Date: MAR-23-2015

| Sub-chart - High Level | COMP with COLL Indicator |
|---|---|
| Per Occ / With COLL | Yes |
| Per Occ / Without COLL | Not Yes |

| Sub-chart | Coverage Single Limit | Base Rate | Coverage Single Limit | Base Rate | Coverage Single Limit | Base Rate |
|---|---|---|---|---|---|---|
| Per Occ / With COLL | 25000 | 2.00 | 50000 | 2.00 | 100000 | 2.00 |
| | 250000 | 33.10 | 300000 | 35.90 | 500000 | 35.90 |
| | 1000000 | 40.20 | | | | |
| Per Occ / Without COLL | 25000 | 26.80 | 50000 | 28.40 | 100000 | 31.50 |

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| Sub-chart | Coverage Single Limit | Base Rate | Coverage Single Limit | Base Rate | Coverage Single Limit | Base Rate |
|---|---|---|---|---|---|---|
| | 250000 | 33.10 | 300000 | 35.90 | 500000 | 35.90 |
| | 1000000 | 40.20 | | | | |

For limits in excess of $100,000, refer to underwriting.
All PD limits are subject to a $200 deductible.
The $1,000,000 UMPD limit option will only be available to renewal business with limit gre
ater than $500,000 prior to 12/23/2014.

**RP03TA09: UIMBI Base Rate ****
Effective Date: MAR-23-2015

| Sub-chart - High Level | First UMBI Indicator | Multi-Vehicle UMBI Indicator |
|---|---|---|
| MULTI-FIRST-UIMBI | Yes | Yes |
| SINGLE-FIRST-UIMBI | Yes | No |
| MULTI-NOT-FIRST-UIMBI | No | Yes |
| SINGLE-NOT-FIRST-UIMBI | No | No |

| Sub-chart | First UMBI Indicator | Multi-Vehicle UMBI Indicator | Per Claimant Limit | Per Occurrence Limit | Base Rate |
|---|---|---|---|---|---|
| MULTI-FIRST-UIMBI | | | 25000 | 50000 | 23.80 |
| | | | 50000 | 100000 | 39.20 |
| | | | 100000 | 300000 | 66.10 |
| | | | 250000 | 500000 | 87.60 |
| | | | 300000 | 300000 | 82.40 |
| | | | 500000 | 500000 | 99.20 |
| | | | 1000000 | 1000000 | 120.60 |
| SINGLE-FIRST-UIMBI | | | 25000 | 50000 | 12.90 |
| | | | 50000 | 100000 | 20.50 |
| | | | 100000 | 300000 | 34.70 |
| | | | 250000 | 500000 | 45.90 |
| | | | 300000 | 300000 | 43.30 |
| | | | 500000 | 500000 | 51.90 |
| | | | 1000000 | 1000000 | 63.50 |
| MULTI-NOT-FIRST-UIMBI | No | Yes | | | 0.00 |
| SINGLE-NOT-FIRST-UIMBI | No | No | | | 0.00 |

Underwriting's approval is required for $1,000,000/$1,000,000 limit option.
The $1,000,000/$1,000,000 UMBI/UIMBI limit option will only be available to renewal busine
ss with limit greater than $500,000/$500,000 prior to 12/23/2014.

**RP03TA19: COMP Base Rate**
Effective Date: SEP-26-2011

| Sub-chart - High Level | Deductible | Vehicle Sub-Type Code |
|---|---|---|
| SUPL-TRAVEL-TRAILER-FULL | 0 | Camping Trailer, Travel Trailer, Utility Trailer |
| SUPL-TRAVEL-TRAILER-50 | 50 | Camping Trailer, Travel Trailer, Utility Trailer |
| SUPL-PICKUP-CAMPER-FULL | 0 | Pickup Camper |
| SUPL-PICKUP-CAMPER-50 | 50 | Pickup Camper |

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| Sub-chart | Rate Symbol | Base Rate | Rate Symbol | Base Rate | Rate Symbol | Base Rate |
|---|---|---|---|---|---|---|
| | 4 | 12.70 | 5 | 17.30 | 6 | 21.80 |
| | 7-20 | 26.40 | | | | |
| SUPL-PICKUP-CAMPER-250 | 1 | 3.30 | 2 | 5.10 | 3 | 7.10 |
| | 4 | 8.90 | 5 | 12.20 | 6 | 15.20 |
| | 7-20 | 18.50 | | | | |

**RP03TA22: AD Base Rate ****

Effective Date: MAR-23-2015

| Coverage Single Limit | Base Rate | Coverage Single Limit | Base Rate | Coverage Single Limit | Base Rate |
|---|---|---|---|---|---|
| 5000 | 1.00 | 10000 | 2.00 | | |

**RP03TA30: MDCL Base Rate ****

Effective Date: MAR-23-2015

| Territory | Base Rate | Territory | Base Rate | Territory | Base Rate |
|---|---|---|---|---|---|
| 201 | 105.60 | 202 | 114.40 | 203 | 116.30 |
| 204 | 116.30 | 205 | 110.60 | 206 | 110.60 |
| 207 | 113.30 | 208 | 113.30 | 209 | 115.10 |
| 210 | 116.70 | 211 | 125.50 | 212 | 120.60 |
| 213 | 131.20 | 214 | 115.80 | 215 | 115.80 |
| 216 | 123.20 | 217 | 123.20 | 218 | 119.60 |
| 219 | 119.60 | 220 | 132.50 | 221 | 119.60 |
| 222 | 110.30 | 223 | 130.90 | 224 | 123.10 |
| 225 | 123.10 | 226 | 111.80 | 227 | 105.40 |
| 228 | 105.40 | 229 | 116.10 | 230 | 109.70 |
| 231 | 110.60 | 232 | 90.10 | 233 | 122.90 |
| 234 | 110.60 | 235 | 87.90 | 236 | 106.90 |
| 237 | 106.90 | 238 | 92.80 | 239 | 105.40 |
| 240 | 108.80 | 241 | 105.40 | 242 | 134.50 |
| 243 | 134.50 | 244 | 116.60 | 245 | 116.60 |
| 246 | 117.90 | 247 | 112.80 | 248 | 104.30 |
| 249 | 105.90 | 250 | 107.50 | 251 | 119.40 |
| 252 | 118.50 | 253 | 116.70 | 254 | 119.60 |
| 999 | 130.20 | | | | |

**RP03TA31: LOI Base Rate ****

Effective Date: MAR-23-2015

| Option Amount | Base Rate | Option Amount | Base Rate | Option Amount | Base Rate |
|---|---|---|---|---|---|
| 140 | 2.50 | 250 | 5.30 | 500 | 13.30 |
| | | | | | |

**RP03TA52: LOU Base Rate ****

Effective Date: MAR-23-2015

| Option Code | Base Rate | Option Code | Base Rate | Option Code | Base Rate |
|---|---|---|---|---|---|
| $30 per day $900 | 17.00 | $40 per day $1200 total | 24.00 | $50 per day $1500 total | 31.00 |
| $60 per day $1800 total | 38.20 | $75 per day $2250 total | 49.50 | $100 Per Day $3000 Total | 66.00 |
| | | | | | |

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| Sub-chart | Customized Vehicle Units | Customized Vehicle COMP Factor | Customized Vehicle COMP Factor Plus | Customized Vehicle Units | Customized Vehicle COMP Factor | Customized Vehicle COMP Factor Plus |
|---|---|---|---|---|---|---|
| | 4 | 0.120 | 0.000 | 5 | 0.150 | 0.000 |
| | >5 | 0.150 | 0.030 | | | |

**RP03TB22: COLL Customized Vehicle COLL Factor**
Effective Date: SEP-26-2011

| Sub-chart - High Level | Option Code |
|---|---|
| OEM does apply | OEM Endorsment (500) |
| OEM does not apply | Not OEM Endorsment (500) |

| Sub-chart | Customized Vehicle Units | Customized Vehicle COLL Factor | Customized Vehicle COLL Factor Plus | Customized Vehicle Units | Customized Vehicle COLL Factor | Customized Vehicle COLL Factor Plus |
|---|---|---|---|---|---|---|
| OEM does apply | 0 | 0.000 | 0.000 | 1 | 0.020 | 0.000 |
| | 2 | 0.040 | 0.000 | 3 | 0.060 | 0.000 |
| | 4 | 0.080 | 0.000 | 5 | 0.100 | 0.000 |
| | >5 | 0.100 | 0.020 | | | |
| OEM does not apply | 0 | 0.000 | 0.000 | 1 | 0.022 | 0.000 |
| | 2 | 0.044 | 0.000 | 3 | 0.066 | 0.000 |
| | 4 | 0.088 | 0.000 | 5 | 0.110 | 0.000 |
| | >5 | 0.110 | 0.022 | | | |

**RP03TC11: COMP Vehicle Model Year Factor ****
Effective Date: MAR-23-2015

| Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor |
|---|---|---|---|---|---|
| 2025 | 1.234 | 2024 | 1.211 | 2023 | 1.187 |
| 2022 | 1.164 | 2021 | 1.140 | 2020 | 1.117 |
| 2019 | 1.094 | 2018 | 1.070 | 2017 | 1.047 |
| 2016 | 1.023 | 2015 | 1.000 | 2014 | 0.977 |
| 2013 | 0.953 | 2012 | 0.930 | 2011 | 0.906 |
| 2010 | 0.883 | 2009 | 0.860 | 2008 | 0.833 |
| 2007 | 0.799 | 2006 | 0.765 | 2005 | 0.731 |
| 2004 | 0.697 | 2003 | 0.663 | 2002 | 0.632 |
| 2001 | 0.611 | 2000 | 0.590 | 1999 | 0.570 |
| 1998 | 0.548 | 1997 | 0.528 | 1996 | 0.507 |
| 1995 | 0.485 | 1994 | 0.465 | <1994 | 0.444 |
| | | | | | |

**RP03TC12: COLL Vehicle Model Year Factor ****
Effective Date: MAR-23-2015

| Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor |
|---|---|---|---|---|---|
| 2025 | 1.353 | 2024 | 1.318 | 2023 | 1.283 |
| 2022 | 1.247 | 2021 | 1.212 | 2020 | 1.177 |
| 2019 | 1.141 | 2018 | 1.106 | 2017 | 1.071 |
| 2016 | 1.035 | 2015 | 1.000 | 2014 | 0.965 |
| 2013 | 0.929 | 2012 | 0.894 | 2011 | 0.859 |

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| Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor |
|---|---|---|---|---|---|
| 2010 | 0.823 | 2009 | 0.788 | 2008 | 0.746 |
| 2007 | 0.704 | 2006 | 0.662 | 2005 | 0.620 |
| 2004 | 0.578 | 2003 | 0.536 | 2002 | 0.495 |
| 2001 | 0.464 | 2000 | 0.433 | 1999 | 0.402 |
| 1998 | 0.371 | 1997 | 0.340 | 1996 | 0.308 |
| 1995 | 0.277 | 1994 | 0.246 | <1994 | 0.234 |
| | | | | | |

**RP03TC13: BI Vehicle Model Year Factor ****

Effective Date: MAR-23-2015

| Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor |
|---|---|---|---|---|---|
| 2025 | 1.107 | 2024 | 1.097 | 2023 | 1.086 |
| 2022 | 1.075 | 2021 | 1.064 | 2020 | 1.054 |
| 2019 | 1.043 | 2018 | 1.032 | 2017 | 1.021 |
| 2016 | 1.011 | 2015 | 1.000 | 2014 | 0.989 |
| 2013 | 0.979 | 2012 | 0.968 | 2011 | 0.957 |
| 2010 | 0.946 | 2009 | 0.936 | 2008 | 0.926 |
| 2007 | 0.915 | 2006 | 0.905 | 2005 | 0.894 |
| 2004 | 0.884 | 2003 | 0.874 | 2002 | 0.863 |
| 2001 | 0.853 | 2000 | 0.843 | 1999 | 0.833 |
| 1998 | 0.822 | 1997 | 0.811 | 1996 | 0.801 |
| 1995 | 0.791 | 1994 | 0.781 | <1994 | 0.770 |
| | | | | | |

**RP03TC14: PD Vehicle Model Year Factor ****

Effective Date: MAR-23-2015

| Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor |
|---|---|---|---|---|---|
| 2025 | 1.107 | 2024 | 1.097 | 2023 | 1.086 |
| 2022 | 1.075 | 2021 | 1.064 | 2020 | 1.054 |
| 2019 | 1.043 | 2018 | 1.032 | 2017 | 1.021 |
| 2016 | 1.011 | 2015 | 1.000 | 2014 | 0.989 |
| 2013 | 0.979 | 2012 | 0.968 | 2011 | 0.957 |
| 2010 | 0.946 | 2009 | 0.936 | 2008 | 0.926 |
| 2007 | 0.915 | 2006 | 0.905 | 2005 | 0.894 |
| 2004 | 0.884 | 2003 | 0.874 | 2002 | 0.863 |
| 2001 | 0.853 | 2000 | 0.843 | 1999 | 0.833 |
| 1998 | 0.822 | 1997 | 0.811 | 1996 | 0.801 |
| 1995 | 0.791 | 1994 | 0.781 | <1994 | 0.770 |
| | | | | | |

**RP03TC15: MDCL Vehicle Model Year Factor ****

Effective Date: MAR-23-2015

| Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor |
|---|---|---|---|---|---|
| 2025 | 1.145 | 2024 | 1.130 | 2023 | 1.116 |
| 2022 | 1.101 | 2021 | 1.087 | 2020 | 1.072 |

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| Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor | Model Year | Vehicle Model Year Factor |
|---|---|---|---|---|---|
| 2019 | 1.058 | 2018 | 1.043 | 2017 | 1.029 |
| 2016 | 1.014 | 2015 | 1.000 | 2014 | 0.986 |
| 2013 | 0.971 | 2012 | 0.957 | 2011 | 0.942 |
| 2010 | 0.928 | 2009 | 0.913 | 2008 | 0.898 |
| 2007 | 0.882 | 2006 | 0.868 | 2005 | 0.853 |
| 2004 | 0.837 | 2003 | 0.823 | 2002 | 0.807 |
| 2001 | 0.792 | 2000 | 0.777 | 1999 | 0.762 |
| 1998 | 0.748 | 1997 | 0.728 | 1996 | 0.708 |
| 1995 | 0.702 | 1994 | 0.687 | <1994 | 0.672 |
| | | | | | |

**RP03TC21: COMP New Vehicle Discount Factor**

Effective Date: MAR-23-2014

| Vehicle Age | New Vehicle Discount Factor | Vehicle Age | New Vehicle Discount Factor | Vehicle Age | New Vehicle Discount Factor |
|---|---|---|---|---|---|
| <0 | 0.819 | 0 | 0.819 | 1 | 0.899 |
| 2 | 0.948 | 3 | 0.986 | 4 | 0.998 |
| >4 | 1.000 | | | | |

**RP03TC22: COLL New Vehicle Discount Factor**

Effective Date: MAR-23-2014

| Vehicle Age | New Vehicle Discount Factor | Vehicle Age | New Vehicle Discount Factor | Vehicle Age | New Vehicle Discount Factor |
|---|---|---|---|---|---|
| <0 | 0.741 | 0 | 0.741 | 1 | 0.797 |
| 2 | 0.848 | 3 | 0.899 | 4 | 0.949 |
| >4 | 1.000 | | | | |

**RP03TC23: BI New Vehicle Discount Factor**

Effective Date: MAR-23-2014

| Vehicle Age | New Vehicle Discount Factor | Vehicle Age | New Vehicle Discount Factor | Vehicle Age | New Vehicle Discount Factor |
|---|---|---|---|---|---|
| <0 | 0.870 | 0 | 0.870 | 1 | 0.886 |
| 2 | 0.911 | 3 | 0.940 | 4 | 0.970 |
| >4 | 1.000 | | | | |

**RP03TC24: PD New Vehicle Discount Factor**

Effective Date: MAR-23-2014

| Vehicle Age | New Vehicle Discount Factor | Vehicle Age | New Vehicle Discount Factor | Vehicle Age | New Vehicle Discount Factor |
|---|---|---|---|---|---|
| <0 | 0.870 | 0 | 0.870 | 1 | 0.886 |
| 2 | 0.911 | 3 | 0.940 | 4 | 0.970 |
| >4 | 1.000 | | | | |

**RP03TC25: MDCL New Vehicle Discount Factor**

Effective Date: MAR-23-2014

| Vehicle Age | New Vehicle Discount Factor | Vehicle Age | New Vehicle Discount Factor | Vehicle Age | New Vehicle Discount Factor |
|---|---|---|---|---|---|
| <0 | 0.777 | 0 | 0.777 | 1 | 0.811 |
| 2 | 0.856 | 3 | 0.904 | 4 | 0.952 |

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| Deductible | Rate Symbol Factor | Deductible Additive | Deductible Slope |
|---|---|---|---|
| 1000 | 00.963-02.851 | 0.582676000 | 0.075819000 |
| 1000 | 02.852-99.999 | 0.798911000 | 0.000000000 |
| 1500 | 0-01.027 | 0.528155000 | 0.000000000 |
| 1500 | 01.028-02.871 | 0.425267000 | 0.100183000 |
| 1500 | 02.872-99.999 | 0.712992000 | 0.000000000 |
| 2000 | 0-01.107 | 0.435183000 | 0.000000000 |
| 2000 | 01.108-02.901 | 0.309939000 | 0.113138000 |
| 2000 | 02.902-99.999 | 0.638265000 | 0.000000000 |
| 2500 | 0-01.107 | 0.394155000 | 0.000000000 |
| 2500 | 01.108-02.901 | 0.280719000 | 0.102471000 |
| 2500 | 02.902-99.999 | 0.578091000 | 0.000000000 |
| 5000 | 0-01.107 | 0.213408000 | 0.000000000 |
| 5000 | 01.108-02.901 | 0.151990000 | 0.055481000 |
| 5000 | 02.902-99.999 | 0.312997000 | 0.000000000 |

The $100 COLL deductible option will only be available to renewal business policies with th
e $100 or lower deductible option prior to 12/23/2014.

**RP03TE16: PLCY Rate Factor**

Effective Date: SEP-26-2011

| Coverage | Vehicle Use | Rate Factor | Coverage | Vehicle Use | Rate Factor |
|---|---|---|---|---|---|
| BI | Restricted | 0.20 | PD | Restricted | 0.20 |
| MDCL | Restricted | 1.00 | COMP | Restricted | 1.00 |
| COLL | Restricted | 1.00 | | | |

**RP03TE20: PLCY Prior Insurance Surcharge Factor ****

Effective Date: MAR-23-2015

| Coverage | Prior Insurance Code | Prior Insurance Surcharge Factor | Coverage | Prior Insurance Code | Prior Insurance Surcharge Factor |
|---|---|---|---|---|---|
| BI | Not Applicable/Previously Insured (0) | 1.00 | BI | No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1) | 1.00 |
| BI | No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2) | 1.00 | BI | No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3) | 1.50 |
| BI | No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4) | 1.00 | BI | No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5) | 1.00 |
| BI | No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6) | 1.30 | PD | Not Applicable/Previously Insured (0) | 1.00 |

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| Coverage | Prior Insurance Code | Prior Insurance Surcharge Factor | Coverage | Prior Insurance Code | Prior Insurance Surcharge Factor |
|---|---|---|---|---|---|
| PD | No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1) | 1.00 | PD | No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2) | 1.00 |
| PD | No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3) | 1.50 | PD | No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4) | 1.00 |
| PD | No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5) | 1.00 | PD | No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6) | 1.30 |
| COMP | Not Applicable/Previously Insured (0) | 1.00 | COMP | No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1) | 1.00 |
| COMP | No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2) | 1.00 | COMP | No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3) | 1.50 |
| COMP | No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4) | 1.00 | COMP | No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5) | 1.00 |
| COMP | No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6) | 1.30 | COLL | Not Applicable/Previously Insured (0) | 1.00 |
| COLL | No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1) | 1.00 | COLL | No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2) | 1.00 |
| COLL | No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3) | 1.50 | COLL | No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4) | 1.00 |
| COLL | No Previous Ins. Surcharge | 1.00 | COLL | No Previous Ins. Surcharge | 1.30 |

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| Coverage | Prior Insurance Code | Prior Insurance Surcharge Factor | Coverage | Prior Insurance Code | Prior Insurance Surcharge Factor |
|---|---|---|---|---|---|
| | - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5) | | | - No Prior Insurance 1-30 Days (6) | |
| MDCL | Not Applicable/Previously Insured (0) | 1.00 | MDCL | No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1) | 1.00 |
| MDCL | No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2) | 1.00 | MDCL | No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3) | 1.50 |
| MDCL | No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4) | 1.00 | MDCL | No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5) | 1.00 |
| MDCL | No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6) | 1.30 | UIMBI, UMBI, UMPD | Not Applicable/Previously Insured (0) | 1.00 |
| UIMBI, UMBI, UMPD | No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1) | 1.00 | UIMBI, UMBI, UMPD | No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2) | 1.00 |
| UIMBI, UMBI, UMPD | No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3) | 1.50 | UIMBI, UMBI, UMPD | No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4) | 1.00 |
| UIMBI, UMBI, UMPD | No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5) | 1.00 | UIMBI, UMBI, UMPD | No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6) | 1.30 |
| | | | | | |

**RP03TE37: PLCY Rate Factor**

Effective Date: MAR-23-2013

| Coverage | Rate Factor | Coverage | Rate Factor | Coverage | Rate Factor |
|---|---|---|---|---|---|
| AD | 0.60 | BI, MDCL, PD | 0.60 | EXMDCL | 0.60 |
| LOI | 0.60 | UIMBI, UMBI, UMPD | 0.60 | | |

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| Full Term Policy Months | Policy Insured Term | Long Term Policyholder Discount Factor | Full Term Policy Months | Policy Insured Term | Long Term Policyholder Discount Factor |
|---|---|---|---|---|---|
| Annual | 504(Intra Agency Transfer Discount) | 0.90 | Annual | 505(Intra Agency Transfer Discount) | 0.90 |
| Annual | 506(Intra Agency Transfer Discount) | 0.85 | Annual | 507-599 | 0.85 |
| Annual | 11-999 | 0.85 | | | |

**RP03TI35: PLCY Home and Car Discount Factor ****

Effective Date: MAR-23-2015

| Home and Car Discount Code | Homeowner Policy Form Code | Vehicle Type | Vehicle Use | Home and Car Discount Factor |
|---|---|---|---|---|
| | | | Corporate Business | 1.00 |
| Future (add at renewal), No | | Automobile | | 1.00 |
| Remove (at renewal), Yes | Condo, Tenent | Automobile | | 0.91 |
| Remove (at renewal), Yes | Mobile Home | Automobile | | 1.00 |
| Remove (at renewal), Yes | Elite , Extended, Farm, Golden Blanket , Homeowner , Market Value | Automobile | | 1.00 |
| Remove (at renewal), Yes | not Condo, not Elite , not Extended, not Farm, not Golden Blanket , not Homeowner , not Market Value , not Mobile Home , not Tenent | Automobile | | 1.00 |
| not Future (add at renewal), not No, not Remove (at renewal), not Yes | | Automobile | | 1.00 |
| Future (add at renewal), No | | Antique(11), Classic(09) | Not Restricted | 1.00 |
| Remove (at renewal), Yes | Condo, Tenent | Antique(11), Classic(09) | Not Restricted | 0.91 |
| Remove (at renewal), Yes | Mobile Home | Antique(11), Classic(09) | Not Restricted | 1.00 |
| Remove (at renewal), Yes | Elite , Extended, Farm, Golden Blanket , Homeowner , Market Value | Antique(11), Classic(09) | Not Restricted | 1.00 |
| Remove (at renewal), Yes | not Condo, not Elite , not Extended, not | Antique(11), Classic(09) | Not Restricted | 1.00 |

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| Home and Car Discount Code | Homeowner Policy Form Code | Vehicle Type | Vehicle Use | Home and Car Discount Factor |
|---|---|---|---|---|
| | Farm, not Golden Blanket , not Homeowner , not Market Value , not Mobile Home , not Tenent | | | |
| not Future (add at renewal), not No, not Remove (at renewal), not Yes | | Antique(11), Classic(09) | Not Restricted | 1.00 |
| Future (add at renewal), No | | Antique(11), Classic(09) | Restricted | 1.00 |
| Remove (at renewal), Yes | Condo, Tenent | Antique(11), Classic(09) | Restricted | 0.91 |
| Remove (at renewal), Yes | Mobile Home | Antique(11), Classic(09) | Restricted | 1.00 |
| Remove (at renewal), Yes | Elite , Extended, Farm, Golden Blanket , Homeowner , Market Value | Antique(11), Classic(09) | Restricted | 0.90 |
| Remove (at renewal), Yes | not Condo, not Elite , not Extended, not Farm, not Golden Blanket , not Homeowner , not Market Value , not Mobile Home , not Tenent | Antique(11), Classic(09) | Restricted | 1.00 |
| not Future (add at renewal), not No, not Remove (at renewal), not Yes | | Antique(11), Classic(09) | Restricted | 1.00 |
| Future (add at renewal), No | | Motorhome(06), Trailer(04) | | 1.00 |
| Remove (at renewal), Yes | Condo, Tenent | Motorhome(06), Trailer(04) | | 0.91 |
| Remove (at renewal), Yes | Mobile Home | Motorhome(06), Trailer(04) | | 1.00 |
| Remove (at renewal), Yes | Elite , Extended, Farm, Golden Blanket , Homeowner , Market Value | Motorhome(06), Trailer(04) | | 0.90 |
| Remove (at renewal), Yes | not Condo, not Elite , not Extended, not Farm, not Golden Blanket , not Homeowner , not Market Value , not Mobile Home , not Tenent | Motorhome(06), Trailer(04) | | 1.00 |

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| Home and Car Discount Code | Homeowner Policy Form Code | Vehicle Type | Vehicle Use | Home and Car Discount Factor |
|---|---|---|---|---|
| not Future (add at renewal), not No, not Remove (at renewal), not Yes | | Motorhome(06), Trailer(04) | | 1.00 |

**RP03TI39: PLCY Tier Factor ****
Effective Date: MAR-23-2015

| Company Code | Coverage | Vehicle Tier Flag | Tier Factor |
|---|---|---|---|
| Nationwide Property & Casualty | BI | 2 | 1.18000 |
| Nationwide Property & Casualty | PD | 2 | 1.18000 |
| Nationwide Property & Casualty | MDCL | 2 | 1.18000 |
| Nationwide Property & Casualty | COMP | 2 | 1.18000 |
| Nationwide Property & Casualty | COLL | 2 | 1.18000 |
| Nationwide Property & Casualty | UMBI | 2 | 1.18000 |
| Nationwide Property & Casualty | UIMBI | 2 | 1.18000 |
| Nationwide Property & Casualty | UMPD | 2 | 1.18000 |
| Nationwide Property & Casualty | Not(BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD) | 2 | 1.00000 |
| Nationwide Property & Casualty | | 1 | 1.00000 |

**RP03TI73: PLCY Accident Free Discount Factor ****
Effective Date: MAR-23-2015

| Chargeable Accidents in Past Five Years (Count) | Driver License Status Code | Major Violations in Past Five Years (Count) | Prior Insurance Code | Years Driving Experience | Accident Free Discount Factor |
|---|---|---|---|---|---|
| | | | | 0-4 | 1.00 |
| >0 | | | | >4 | 1.00 |
| | | >0 | | >4 | 1.00 |
| | | | No Prev Ins, Surcharge 6 Months (3) | >4 | 1.00 |
| | | | No Previous Ins. Surcharge-Policy Anniv.-No Prior Ins-1-30 Days (6) | >4 | 1.00 |
| | Unverifiable | | | >4 | 1.00 |
| | Inexperienced | | | >4 | 1.00 |
| 0 | | 0 | | >4 | 0.85 |

**RP03TI83: PLCY Auto Financial Discount Factor**
Effective Date: SEP-26-2011

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| Coverage | Multi Car Indicator | Number of Drivers in Household | Number of Vehicles in Household | Youngest Driver Age in Household | Household Composition Factor |
|---|---|---|---|---|---|
| MDCL | Applies | 1 | >3 | 21-24 | 0.98 |
| MDCL | | 2 | <2 | 21-24 | 1.22 |
| MDCL | Does Not Apply | 2 | >0 | 21-24 | 1.22 |
| MDCL | Applies | 2 | 2 | 21-24 | 1.01 |
| MDCL | Applies | 2 | 3 | 21-24 | 0.98 |
| MDCL | Applies | 2 | >3 | 21-24 | 0.98 |
| MDCL | | 3 | <2 | 21-24 | 1.22 |
| MDCL | Does Not Apply | 3 | >0 | 21-24 | 1.22 |
| MDCL | Applies | 3 | 2 | 21-24 | 1.22 |
| MDCL | Applies | 3 | 3 | 21-24 | 1.06 |
| MDCL | Applies | 3 | >3 | 21-24 | 0.98 |
| MDCL | | >3 | <2 | 21-24 | 1.22 |
| MDCL | Does Not Apply | >3 | >0 | 21-24 | 1.22 |
| MDCL | Applies | >3 | 2 | 21-24 | 1.22 |
| MDCL | Applies | >3 | 3 | 21-24 | 1.22 |
| MDCL | Applies | >3 | >3 | 21-24 | 1.06 |

**RP03TM12: BI BI Matrix Factor ****

Effective Date: MAR-23-2015

| Sub-chart - High Level | Rated Threshold |
|---|---|
| Rated Threshold G | G ( Greater Than =100/300) |
| Rated Threshold H or K (>25/50,<100/300) | H, K |
| Rated Threshold O (<=25/50) | O ( Less Than = 25/50 ) |

| Sub-chart | Home and Car Discount Code | Homeowner Policy Form Code | Multi Car Indicator | BI Matrix Factor |
|---|---|---|---|---|
| Rated Threshold G | Future (add at renewal), No | | Does Not Apply | 0.89 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 0.89 |
| | Future (add at renewal), No | | Applies | 0.74 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.74 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.81 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.66 |
| Rated Threshold H or K (>25/50,<100/300) | Future (add at renewal), No | | Does Not Apply | 0.96 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 0.96 |
| | Future (add at renewal), No | | Applies | 0.80 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.80 |

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| Sub-chart | Home and Car Discount Code | Homeowner Policy Form Code | Multi Car Indicator | BI Matrix Factor |
|---|---|---|---|---|
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.85 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.73 |
| Rated Threshold O (<=25/50) | Future (add at renewal), No | | Does Not Apply | 1.00 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 1.00 |
| | Future (add at renewal), No | | Applies | 0.85 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.85 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.85 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.76 |

**RP03TM13: COLL COLL Matrix Factor ****

Effective Date: MAR-23-2015

| Sub-chart - High Level | Rated Threshold |
|---|---|
| Rated Threshold G | G ( Greater Than =100/300) |
| Rated Threshold H or K (>25/50,<100/300) | H, K |
| Rated Threshold O (<=25/50) | O ( Less Than = 25/50 ) |

| Sub-chart | Home and Car Discount Code | Homeowner Policy Form Code | Multi Car Indicator | COLL Matrix Factor |
|---|---|---|---|---|
| Rated Threshold G | Future (add at renewal), No | | Does Not Apply | 0.87 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 0.87 |
| | Future (add at renewal), No | | Applies | 0.77 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.77 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.79 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.67 |
| Rated Threshold H or K (>25/50,<100/300) | Future (add at renewal), No | | Does Not Apply | 0.93 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 0.93 |
| | Future (add at renewal), No | | Applies | 0.83 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.83 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.82 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.72 |

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| Sub-chart | Home and Car Discount Code | Homeowner Policy Form Code | Multi Car Indicator | COLL Matrix Factor |
|---|---|---|---|---|
| Rated Threshold O (<=25/50) | Future (add at renewal), No | | Does Not Apply | 1.00 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 1.00 |
| | Future (add at renewal), No | | Applies | 0.88 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.88 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.84 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.76 |

**RP03TM14: COMP COMP Matrix Factor ****

Effective Date: MAR-23-2015

| Sub-chart - High Level | Rated Threshold |
|---|---|
| Rated Threshold G | G ( Greater Than =100/300) |
| Rated Threshold H or K (>25/50,<100/300) | H, K |
| Rated Threshold O (<=25/50) | O ( Less Than = 25/50 ) |

| Sub-chart | Home and Car Discount Code | Homeowner Policy Form Code | Multi Car Indicator | COMP Matrix Factor |
|---|---|---|---|---|
| Rated Threshold G | Future (add at renewal), No | | Does Not Apply | 0.80 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 0.80 |
| | Future (add at renewal), No | | Applies | 0.73 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.73 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.70 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.65 |
| Rated Threshold H or K (>25/50,<100/300) | Future (add at renewal), No | | Does Not Apply | 0.87 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 0.87 |
| | Future (add at renewal), No | | Applies | 0.79 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.79 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.73 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.67 |
| Rated Threshold O (<=25/50) | Future (add at renewal), No | | Does Not Apply | 1.00 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 1.00 |

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| Sub-chart | Home and Car Discount Code | Homeowner Policy Form Code | Multi Car Indicator | COMP Matrix Factor |
|---|---|---|---|---|
| | Future (add at renewal), No | | Applies | 0.91 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.91 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.80 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.73 |

**RP03TM15: MDCL MP Matrix Factor ****

Effective Date: MAR-23-2015

| Sub-chart - High Level | Rated Threshold |
|---|---|
| Rated Threshold G | G ( Greater Than =100/300) |
| Rated Threshold H or K (>25/50,<100/300) | H, K |
| Rated Threshold O (<=25/50) | O ( Less Than = 25/50 ) |

| Sub-chart | Home and Car Discount Code | Homeowner Policy Form Code | Multi Car Indicator | MP Matrix Factor |
|---|---|---|---|---|
| Rated Threshold G | Future (add at renewal), No | | Does Not Apply | 0.73 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 0.73 |
| | Future (add at renewal), No | | Applies | 0.66 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.66 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.61 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.53 |
| Rated Threshold H or K (>25/50,<100/300) | Future (add at renewal), No | | Does Not Apply | 0.83 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 0.83 |
| | Future (add at renewal), No | | Applies | 0.77 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.77 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.67 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.61 |
| Rated Threshold O (<=25/50) | Future (add at renewal), No | | Does Not Apply | 1.00 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 1.00 |
| | Future (add at renewal), No | | Applies | 0.91 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.91 |

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| Sub-chart | Home and Car Discount Code | Homeowner Policy Form Code | Multi Car Indicator | MP Matrix Factor |
|---|---|---|---|---|
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.79 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.72 |

**RP03TM16: PD PD Matrix Factor ****
Effective Date: MAR-23-2015

| Sub-chart - High Level | Rated Threshold |
|---|---|
| Rated Threshold G | G ( Greater Than =100/300) |
| Rated Threshold H or K (>25/50,<100/300) | H, K |
| Rated Threshold O (<=25/50) | O ( Less Than = 25/50 ) |

| Sub-chart | Home and Car Discount Code | Homeowner Policy Form Code | Multi Car Indicator | PD Matrix Factor |
|---|---|---|---|---|
| Rated Threshold G | Future (add at renewal), No | | Does Not Apply | 0.89 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 0.89 |
| | Future (add at renewal), No | | Applies | 0.74 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.74 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.81 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.66 |
| Rated Threshold H or K (>25/50,<100/300) | Future (add at renewal), No | | Does Not Apply | 0.96 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 0.96 |
| | Future (add at renewal), No | | Applies | 0.80 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.80 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.85 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.73 |
| Rated Threshold O (<=25/50) | Future (add at renewal), No | | Does Not Apply | 1.00 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Does Not Apply | 1.00 |
| | Future (add at renewal), No | | Applies | 0.85 |
| | Remove (at renewal), Yes | not E, not X, not B, not G, not H, not V | Applies | 0.85 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Does Not Apply | 0.85 |
| | Remove (at renewal), Yes | E, G , V , X, B, H | Applies | 0.76 |

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**RP03TM20: PLCY Advance Quote Discount Factor**
Effective Date: SEP-26-2011

| Policy Insured Term | Prior Carrier Company Code | Shopping Days | Advance Quote Discount Factor |
|---|---|---|---|
| | Nationwide Prior Carriers incl Titan | | 1.000 |
| | | 0-7 | 1.000 |
| 001 | | 8 | 0.910 |
| 001 | | >8 | 0.910 |
| 002 | | 8 | 0.910 |
| 002 | | >8 | 0.910 |
| 3 | | 8 | 0.920 |
| 3 | | >8 | 0.920 |
| 4 | | 8 | 0.930 |
| 4 | | >8 | 0.930 |
| 5 | | 8 | 0.940 |
| 5 | | >8 | 0.940 |
| 6 | | 8 | 0.950 |
| 6 | | >8 | 0.950 |
| 7 | | 8 | 0.960 |
| 7 | | >8 | 0.960 |
| 8 | | 8 | 0.970 |
| 8 | | >8 | 0.970 |
| 9 | | 8 | 0.980 |
| 9 | | >8 | 0.980 |
| 10 | | 8 | 0.990 |
| 10 | | >8 | 0.990 |
| >10 | | | 1.000 |

**RP03TM22: PLCY Preferred Discount ****
Effective Date: MAR-23-2015

| Auto Financial Discount Indicator | Financial Responsibility Code | Home and Car Discount Code | Homeowner Policy Form Code | Rated Threshold | Preferred Discount |
|---|---|---|---|---|---|
| Yes | 477-992 | | | G ( Greater Than =100/300) | 0.85 |
| No | 477-992 | Yes | Condo, Elite , Extended, Farm, Golden Blanket , Homeowner , Market Value , Tenent | G ( Greater Than =100/300) | 0.85 |
| Yes | | | | | 1.00 |
| No | | | | | 1.00 |

**RP03TM23: PLCY Preferred Bundle Discount ****
Effective Date: MAR-23-2015

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| Accident Forgiven Feature Code | Auto Financial Discount Indicator | Feature Diminishing Deductible Flag | Financial Responsibility Code | Home and Car Discount Code | Homeowner Policy Form Code | RSA Preferred Flag | Rated Threshold | Preferred Bundle Discount |
|---|---|---|---|---|---|---|---|---|
| Yes(Y) | Yes | Yes | 637-992 | | | Yes | G ( Greater Than =100/300) | 0.80 |
| Yes(Y) | | Yes | 637-992 | Yes | Condo, Elite , Extended, Farm, Golden Blanket , Homeowner , Market Value , Tenent | Yes | G ( Greater Than =100/300) | 0.80 |
| | Yes | | | | | | | 1.00 |
| | No | | | | | | | 1.00 |

**RP03TM29: PLCY Feature : Accident Forgivness Factor**

Effective Date: SEP-26-2011

| Accident Forgiven Feature Code | Feature : Accident Forgivness Factor | Accident Forgiven Feature Code | Feature : Accident Forgivness Factor | Accident Forgiven Feature Code | Feature : Accident Forgivness Factor |
|---|---|---|---|---|---|
| Yes(Y) | 1.052 | No(N) | 1.000 | | |

**RP03TM30: PLCY Feature : Minor Violation Forgivness Factor**

Effective Date: SEP-26-2011

| Minor Violation Forgiven Selected Ind | Feature : Minor Violation Forgivness Factor | Minor Violation Forgiven Selected Ind | Feature : Minor Violation Forgivness Factor | Minor Violation Forgiven Selected Ind | Feature : Minor Violation Forgivness Factor |
|---|---|---|---|---|---|
| Yes | 1.019 | No | 1.000 | | |

**RP03TM35: COMP Feature: Total Loss Comp Ded Waiver Factor**

Effective Date: DEC-23-2014

| Deductible | Feature: Total Loss Deductible Waive Flag | Feature: Total Loss Comp Ded Waiver Factor | Deductible | Feature: Total Loss Deductible Waive Flag | Feature: Total Loss Comp Ded Waiver Factor |
|---|---|---|---|---|---|
| | No | 1.000 | 0 | Yes | 1.030 |
| 100 | Yes | 1.030 | 250 | Yes | 1.030 |
| 500 | Yes | 1.030 | 750 | Yes | 1.080 |
| 1000 | Yes | 1.080 | 1500 | Yes | 1.080 |
| 2000 | Yes | 1.150 | 2500 | Yes | 1.150 |
| 5000 | Yes | 1.150 | | | |

**RP03TM36: COLL Feature: Total Loss Coll Ded Waiver Factor**

Effective Date: DEC-23-2014

| Deductible | Feature: Total Loss Deductible Waive Flag | Feature: Total Loss Coll Ded Waiver Factor | Deductible | Feature: Total Loss Deductible Waive Flag | Feature: Total Loss Coll Ded Waiver Factor |
|---|---|---|---|---|---|
| | No | 1.000 | 100 | Yes | 1.050 |
| 250 | Yes | 1.050 | 500 | Yes | 1.050 |
| 750 | Yes | 1.120 | 1000 | Yes | 1.120 |

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# NAIC LOSS COST DATA ENTRY DOCUMENT

| | | |
|---|---|---|
| **1.** | This filing transmittal is part of Company Tracking # | **15A-10563AR-AMC** |

| | | |
|---|---|---|
| **2.** | If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number | **N/A** |

| | | Company Name | | Company NAIC Number |
|---|---|---|---|---|
| **3.** | **A.** | **Nationwide Property and Casualty** | **B.** | **37877** |

| | | Product Coding Matrix Line of Business (i.e., Type of Insurance) | | Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance) |
|---|---|---|---|---|
| **4.** | **A.** | **Personal Auto** | **B.** | **Private Passenger Auto** |

**5.**

| (A) COVERAGE (See Instructions) | (B) Indicated % Rate Level Change | (C) Requested % Rate Level Change | FOR LOSS COSTS ONLY (D) Expected Loss Ratio | (E) Loss Cost Modification Factor | (F) Selected Loss Cost Multiplier | (G) Expense Constant (If Applicable) | (H) Co. Current Loss Cost Multiplier |
|---|---|---|---|---|---|---|---|
| **Bodily Injury** | **10.1** | **6.0** | | | | | |
| **Property Damage** | **23.3** | **11.3** | | | | | |
| **Medical Benefits** | **19.1** | **9.6** | | | | | |
| **Comprehensive** | **7.8** | **3.8** | | | | | |
| **Collision** | **8.6** | **4.6** | | | | | |
| **UM/ UIM- Bodily Injury** | **3.5** | **0.0** | | | | | |
| **UM- Property Damage** | **2.3** | **0.0** | | | | | |
| **Loss of Use** | **6.5** | **0.0** | | | | | |
| TOTAL OVERALL EFFECT | **11.8** | **6.0** | | | | | |

**6.** 5 Year History — Rate Change History

| Year | Policy Count | % of Change | Effective Date | State Earned Premium (000) | Incurred Losses (000) | State Loss Ratio | Countrywide Loss Ratio |
|---|---|---|---|---|---|---|---|
| **2014** | **15,780** | **4.5%** | **3/23/2014** | **16,101** | **9,372** | **58.2** | **66.3** |
| **2013** | **12,657** | **2.5%** | **3/23/2013** | **12,868** | **8,952** | **69.6** | **66.0** |
| **2012** | **7,545** | **1.5%** | **8/23/2012** | **5,464** | **3,377** | **61.8** | **66.7** |
| **2011** | **2,267** | **N/A** | **10/19/2011** | **460** | **219** | **47.8** | **68.6** |
| **2010** | **N/A** | **N/A** | **N/A** | **N/A** | **N/A** | **N/A** | **63.1** |
| | | | | | | | |
| | | | | | | | |

**7.**

| Expense Constants | Selected Provisions |
|---|---|
| A. Total Production Expense (Commissions) | **12.5 LIAB**<br>**12.6 Phy D** |
| B. General Expense | **17.0** |
| C. Taxes, License & Fees | **1.4** |
| D. Underwriting Profit & Contingencies | **8.0** |
| E. Other (explain) Underwriting Expense Offsets | **0.5** |
| F. TOTAL | **39.4/39.5** |

**8**. **N/A** Apply Lost Cost Factors to Future filings? (Y or N)
**9.** **20.6 %** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 209
**10.** **-8.7%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 239

# NAIC LOSS COST DATA ENTRY DOCUMENT

| | | |
|---|---|---|
| **1.** | This filing transmittal is part of Company Tracking # | **15A-10563AR-AMC** |

| | | |
|---|---|---|
| **2.** | If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number | **N/A** |

| | | Company Name | | Company NAIC Number |
|---|---|---|---|---|
| **3.** | **A.** | **Nationwide Mutual Insurance Company** | **B.** | **23787** |

| | | Product Coding Matrix Line of Business (i.e., Type of Insurance) | | Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance) |
|---|---|---|---|---|
| **4.** | **A.** | **Personal Auto** | **B.** | **Private Passenger Auto** |

**5.**

| (A) COVERAGE (See Instructions) | (B) Indicated % Rate Level Change | (C) Requested % Rate Level Change | FOR LOSS COSTS ONLY (D) Expected Loss Ratio | (E) Loss Cost Modification Factor | (F) Selected Loss Cost Multiplier | (G) Expense Constant (If Applicable) | (H) Co. Current Loss Cost Multiplier |
|---|---|---|---|---|---|---|---|
| **Bodily Injury** | **10.1** | **6.0** | | | | | |
| **Property Damage** | **23.3** | **11.3** | | | | | |
| **Medical Benefits** | **19.1** | **9.6** | | | | | |
| **Comprehensive** | **7.8** | **3.8** | | | | | |
| **Collision** | **8.6** | **4.6** | | | | | |
| **UM/UIM- Bodily Injury** | **3.5** | **0.0** | | | | | |
| **UM- Property Damage** | **2.3** | **0.0** | | | | | |
| **Loss of Use** | **6.5** | **0.0** | | | | | |
| TOTAL OVERALL EFFECT | **11.8** | **6.0** | | | | | |

**6.** 5 Year History — Rate Change History

| Year | Policy Count | % of Change | Effective Date | State Earned Premium (000) | Incurred Losses (000) | State Loss Ratio | Countrywide Loss Ratio |
|---|---|---|---|---|---|---|---|
| **2014** | **18,167** | **4.5** | **3/23/2014** | **26,747** | **13,196** | **49.3** | **51.7** |
| **2013** | **22,101** | **3.5** | **3/23/2013** | **35,034** | **18,941** | **54.1** | **50.6** |
| **2012** | **29,217** | **3.5** | **8/23/2012** | **37,794** | **20,514** | **54.3** | **51.3** |
| **2011** | **35,136** | **2.0** | **10/23/2011** | **57,894** | **36,868** | **63.7** | **55.8** |
| **2010** | **38,604** | **0.9** | **10/19/2010** | **60,610** | **33,384** | **55.1** | **52.0** |
| | | | | | | | |
| | | | | | | | |

**7.**

| Expense Constants | Selected Provisions |
|---|---|
| A. Total Production Expense (Commissions) | **12.5 LIAB**<br>**12.6 Phy D** |
| B. General Expense | **17.0** |
| C. Taxes, License & Fees | **1.4** |
| D. Underwriting Profit & Contingencies | **8.0** |
| E. Other (explain) Underwriting Expense Offsets | **0.5** |
| F. TOTAL | **39.4/39.5** |

**8**. **N/A** Apply Lost Cost Factors to Future filings? (Y or N)
**9.** **33.4%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 228
**10.** **-28.1%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 238