

**ARKANSAS INSURANCE DEPARTMENT  
RATE FILING ABSTRACT**

Insurer Name: State Auto Property & Casualty Insurance Company  
 NAIC Number: 25127  
 Name of Advisory Organization Whose Filing You Are Referencing \_\_\_\_\_  
 Co. Affiliation to Advisory Organization: Member  Subscriber  Service Purchaser   
 Reference Filing #: \_\_\_\_\_ Proposed Effective Date: 11/15/2006

Contact Person: Dean Mefford  
 Signature: \_\_\_\_\_  
 Telephone No: 800-695-9436 (ext. 5809)

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant If Applicable	(8) Co. Current Loss Cost Multiplier
Homeowner Options Program Forms HO-3 and HO-5 Forms HO-4 and HO-6	-6.6 0.0	-6.7 0.0					
<b>FILED</b>							
By bharrington at 8:26 am, 9/6/06							
<b>PROPERTY &amp; CASUALTY ARKANSAS INSURANCE DEPARTMENT</b>							
<b>TOTAL OVERALL EFFECT</b>	-6.4	-6.5					

N/A Apply Loss Cost Factors to Future Filings (Y or N)  
+22.2% Estimated Maximum Rate Increase for any Arkansas Insured (%)  
-23.7% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

5 Year History								Selected Provisions	
Year	Policy Count	Rate Change History % Eff. Date	AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio	A. Total Production Expense	See Exhibit I	
2001	5589	+0.2 05/17/2001	2820	1385	49.1%	68.8	B. General Expense		
2002	7502	+8.0 05/17/2002	3573	1792	50.2%	81.1	C. Taxes, License & Fees		
2003	8637	+4.8 05/30/2003	4799	2246	46.8%	82.8	D. Underwriting Profit & Contingences		
2004	7945	+8.0 11/15/2004	5915	2380	40.2%	84.5	E. Other (explain)		
2005	8502	-3.2 11/15/2005	6598	4327	65.6%	59.7	F. TOTAL		