

### NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # **07H-5324AR-KR**

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.	<b>Nationwide Mutual Fire Insurance Company</b>	B.	<b>23779</b>

		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.	<b>Homeowners</b>	B.	

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)
<b>Homeowners</b>	<b>17.4%</b>	<b>5.0%</b>				
<b>Tenants</b>	<b>15.6%</b>	<b>0.0%</b>				
<b>Condominium</b>	<b>11.3%</b>	<b>0.0%</b>				
<b>Mobile Homeowners</b>	<b>-1.8%</b>	<b>0.0%</b>				
				By Becky Harrington at 7:26 am, 11/30/07		
<b>TOTAL OVERALL EFFECT</b>	<b>17.1%</b>	<b>4.8%</b>		<b>PROPERTY &amp; CASUALTY</b>		

ARKANSAS INSURANCE DEPARTMENT

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
<b>2007</b>	<b>28,937</b>	<b>6.7%</b>	<b>07/15/2007</b>	<b>23,566</b>	<b>18,448</b>	<b>78.3%</b>	<b>46.1%</b>
<b>2005</b>	<b>28,079</b>	<b>0.1%</b>	<b>10/01/2005</b>	<b>22,853</b>	<b>12,388</b>	<b>54.2%</b>	<b>58.7%</b>
<b>2004</b>	<b>26,887</b>	<b>0.4%</b>	<b>10/01/2004</b>	<b>20,127</b>	<b>10,333</b>	<b>51.3%</b>	<b>70.1%</b>
<b>2003</b>	<b>25,493</b>	<b>11.1%</b>	<b>10/01/2003</b>	<b>18,665</b>	<b>12,607</b>	<b>67.5%</b>	<b>66.6%</b>

7.

Expense Constants	Selected Provisions
A. Total Production Expense	<b>16.1%</b>
B. General Expense	<b>8.8%</b>
C. Taxes, License & Fees	<b>3.0%</b>
D. Underwriting Profit & Contingencies	<b>10.0%</b>
E. Other (explain)	
<b>F. TOTAL</b>	<b>37.9%</b>

8.   N   Apply Lost Cost Factors to Future filings? (Y or N)
9.   8.3%   Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_  
HO-3, All Mono-line Policies
10.   -3.3%   Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_  
HO-8, All Multi-line Policies