

**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: 11/15/06

Contact Person: Stacey Bitler  
 Signature: \_\_\_\_\_  
 Telephone No: 800-695-9436 (ext. 5490)

(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
Elite Auto Program							
Combined Single Limit	-0.8	0.7					
Bodily Injury	-0.3	2.2					
Property Damage	-2.1	1.9					
Medical Payments	-2.6	0.0					
UM/UIM	18.3	18.7					
Elite Auto Liability Total	3.7	5.8					
Medalist Auto Program							
Combined Single Limit	3.1	1.0					
Bodily Injury	3.8	2.8					
Property Damage	1.8	1.5					
Medical Payments	1.3	0.0					
UM/UIM	18.3	18.7					
Medalist Auto Liability Total	5.8	5.0					
<b>TOTAL OVERALL EFFECT</b>							

N/A Apply Loss Cost Factors to Future Filings (Y or N)  
 +7.2 Estimated Maximum Rate Increase for any Arkansas Insured (%)  
 -5.0 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 XXV	
2001	8073	-1.3 05/17/2001	3781	2631	69.6%	63.8	B. General Expense	_____	
2002	10151	+4.1 05/17/2002	4537	3467	76.4%	68.0	C. Taxes, License & Fees	_____	
2003	9090	+14.1 05/17/2003	6273	4566	72.8%	62.0	D. Underwriting Profit & Contingences	_____	
2004	11743	+3.10 11/15/2004	7737	5203	67.2%	57.0	E. Other (explain)	_____	
2005	12725	-5.6 07/15/2005	8532	5274	61.8%	62.5	F. TOTAL	_____	

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Budget Auto Program							
Combined Single Limit	4.5	1.2					
Bodily Injury	5.4	3.8					
Property Damage	3.4	1.3					
Medical Payments	2.9	0.0					
UM/UIM	18.3	18.7					
Budget Auto Liability Total	5.9	4.0					
Personal Auto Program							
Combined Single Limit	-4.6	0.4					
Bodily Injury	-3.6	3.8					
Property Damage	-5.4	0.7					
Medical Payments	-5.9	0.0					
UM/UIM	18.3	18.7					
Personal Auto Liability Total	-2.4	3.6					
<b>TOTAL OVERALL EFFECT</b>							

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Private Passenger Auto - All Programs							
Combined Single Limit	2.4	1.0					
Bodily Injury	2.9	3.2					
Property Damage	0.9	1.4					
Medical Payments	0.4	0.0					
UM/UIM	18.3	18.7					
<b>TOTAL OVERALL EFFECT</b>	<b>4.6</b>	<b>4.7</b>					

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2003	9090	+14.1 05/17/2003	6273	4566	72.8%	62.0	D. Underwriting Profit & Contingences		
2004	11743	+3.10 11/15/2004	7737	5203	67.2%	57.0	E. Other (explain)		
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Elite Auto Program							
Other Than Collision	-17.0	-9.7					
Collision	-4.1	-3.7					
Elite Auto Physical Damage Total	-9.7	-6.3					
Medalist Auto Program							
Other Than Collision	-17.0	-9.7					
Collision	-7.7	-3.7					
Medalist Auto Physical Damage Total	-11.3	-6.0					
Budget Auto Program							
Other Than Collision	-17.0	-9.4					
Collision	-4.5	-3.9					
Budget Auto Physical Damage Total	-8.3	-5.6					
<b>TOTAL OVERALL EFFECT</b>							

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2001	8073	-1.4 05/17/2001	4073	1897	46.6%	47.9	B. General Expense		
2002	10151	-1.4 05/17/2002	5110	2161	42.3%	52	C. Taxes, License & Fees		
2003	9090	-4.4 05/17/2003	6768	2697	39.8%	50.9	D. Underwriting Profit & Contingences		
2004	11743	+3.10 11/15/2004	7839	3827	48.8%	43.9	E. Other (explain)		
2005	12725	-5.6 07/15/2005	8406	3227	38.4%	42.2	F. TOTAL		

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Personal Auto Program							
Other Than Collision	-17.0	-9.0					
Collision	-12.4	-3.7					
Personal Auto Physical Damage Total	-13.5	-5.0					
Private Passenger Auto - All Programs Combined							
Other Than Collision	-17.0	-9.6					
Collision	-6.5	-3.8					
<b>TOTAL OVERALL EFFECT</b>	<b>-10.3</b>	<b>-5.9</b>					

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