

ARKANSAS INSURANCE DEPARTMENT RATE FILING ABSTRACT

Form RF-1

Rev. 4/96

Insurer Name: Nationwide Assurance Company

Contact Person: Lisa Livengood

NAIC Number: 10723

Signature: *Lisa B. Livengood*

Name of Advisory Organization Whose Filing You are Referencing N/A

Telephone No: 614-249-4943

Co. Affiliation to Advisory Organization: Member Subscriber Service Purchaser

Reference Filing #: N/A Proposed Effective Date: 12/1/2008

(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
Bodily Injury	2.4%	1.0%					
Property Damage	3.8%	2.5%					
Medical Expense/Excess Medical	7.2%	2.0%					
Comprehensive	-8.9%	0.0%					
Collision	-3.9%	0.0%					
UM/UIM – Bodily Injury	5.4%	2.0%					
UM/UIM – Property Damage	0.0%	0.5%					
Loss of Use	-13.4%	0.0%					
Towing and Labor	-4.3%	0.0%					
TOTAL OVERALL EFFECT	0.8%	1.2%					

NA Apply Lost Cost Factors to Future Filings? (Y or N)

8.5% Estimated Maximum Rate Increase for any Arkansas Insured (%)

-15.3% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

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

								Selected Provisions
		<u>5 Year History</u>						
Year	Policy Count	Rate Change History % Eff. Date	AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio		
2008(2Q)	5179	0.7 3/22/08	3925	1945	49.5%	56.5%	A. Total Production Expense	<u>NA</u>
2007	5435	-1.5 8/15/07	10050	4879	48.5%	56.1%	B. General Expense	<u>NA</u>
		2.9 3/15/07						
2006	7802	-0.3 9/15/06	12928	6446	49.9%	54.0%		
		2.7 3/15/06						
2005	8338	-0.9 9/15/05	12740	5396	42.4%	54.6%	C. Taxes, License & Fees	<u>NA</u>
		0.0 3/15/05					D. Underwriting Profit & Contingencies	<u>NA</u>
2004	7676	1.0 9/15/04	11412	5615	49.2%	53.7%	E. Other (explain)	<u>NA</u>
		3.4 3/15/04					F. TOTAL	<u>NA</u>
2003	5935	3.9 9/15/03	6506	3279	50.4%	52.7%		