

ARKANSAS INSURANCE DEPARTMENT RATE FILING ABSTRACT

Form RF-1

Rev. 4/96

Insurer Name: Nationwide Mutual Insurance Company
 NAIC Number: 23787
 Name of Advisory Organization Whose Filing You are Referencing N/A
 Co. Affiliation to Advisory Organization: Member _____ Subscriber _____ Service Purchaser _____
 Reference Filing #: N/A Proposed Effective Date: 04/14/06

Contact Person: William J. Ayscough
 Signature: *William J. Ayscough*
 Telephone No: (800)882-2822 ext.96606

(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	0.0%	-2.3%					
Property Damage	0.0%	-2.2%					
Medical Benefits/Excess Medical	0.0%	-2.3%					
Comprehensive	0.0%	-2.6%					
Collision	0.0%	-2.5%					
UM/UIM - Bodily Injury	0.0%	0.0%					
UM/UIM - Property Damage	0.0%	0.0%					
Loss of Use	0.0%	0.0%					
Loss of Income	0.0%	0.0%					
Towing and Labor	0.0%	0.0%					
Additional Death Benefits	0.0%	0.0%					
CBR	0.0%	0.0%					
TOTAL OVERALL EFFECT	0.0%	-2.1%					

N/A Apply Lost Cost Factors to Future Filings? (Y or N)
0% Estimated Maximum Rate Increase for any Arkansas Insured (%)
20.42% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

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

								Selected Provisions	
				5 Year History					
Year	Policy Count	Rate Change History		AR Earned	Incurred	Arkansas	Countrywide		
		%	Eff. Date	Premium (000)	Losses (000)	Loss Ratio	Loss Ratio		
2005	78,348	2.5	07/30/05	64,603	34,063	52.7%	57.50%	A. Total Production Expense	11.6%
2004	81,329	3.8	01/30/05	64,272	36,851	57.3%	60.47%	B. General Expense	12.2%
2003	84,688	3.3	01/11/04	64,968	43,266	66.6%	63.16%	C. Taxes, License & Fees	3.0%
2003	84,688	6.0	06/19/03	64,968	43,266	66.6%	63.16%	D. Underwriting Profit & Contingencies	6.0%
2002	91,472	5.9	12/04/02	62,323	44,365	71.2%	58.8%	E. Other (explain)	-0.5%
								F. TOTAL	32.3%