Form RF-1
Rev. 3/98

ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT

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:** 01/30/06

Contact Person: Shelby J. Westwood, CPCU
Signature:
Telephone No: (800)882-2822 ext. 97965

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level/Premium 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	9.2%	2.3%					
Property Damage	8.7%	1.6%					
Medical Benefits/Excess Medical	15.1%	11.6%					
Comprehensive	0.4%	-2.1%					
Collision	3.3%	-2.5%					
UM/UIM – Bodily Injury	-6.9%	-5.0%					
UM/UIM – Property Damage	4.8%	0.0%/23.1%					
Loss of Use	1.6%	0.0%					
Loss Of Income	NA	0.0%					
Towing and Labor	-17.9%	0.0%					
Additional Death Benefits	NA	0.0%					
CBR	NA	0.0%					
TOTAL OVERALL EFFECT	5.2%	0.0%/0.4%					

___ Apply Lost Cost Factors to Future Filings (Y or N)
24.3% Estimated Maximum Rate Increase for any Arkansas Insured (%)
19.2% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

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

5 Year History

Year	Policy Count	Rate Change History %	Rate Change History Eff. Date	AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio
2005	73,035	2.5	07/30/05	64,603	34,063	52.7%	60.2%
2003	75,595	3.3	01/11/04	62,323	44,206	70.6%	57.1%
2003	75,595	3.3	01/11/04	62,323	44,206	70.6%	57.1%
2002	76,163	6.0	06/19/03	62,323	44,026	70.6%	57.1%

Selected Provisions

A. Total Production Expense	11.6%
B. General Expense	12.2%
C. Taxes, License & Fees	3.0%
D. Underwriting Profit & Contingencies	6.0%
E. Other (Fee income & write-offs)	-0.5%
F. TOTAL	32.3%