

# 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: 09/15/06

Contact Person: William T. Aycock  
 Signature: *William T. Aycock*  
 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%	-0.3%					
Property Damage	0.0%	-0.6%					
Medical Benefits/Excess Medical	0.0%	-0.4%					
Comprehensive	0.0%	-0.3%					
Collision	0.0%	-0.3%					
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%					
<b>TOTAL OVERALL EFFECT</b>	<b>0.0%</b>	<b>-0.3%</b>					

N/A Apply Lost Cost Factors to Future Filings? (Y or N)  
0.0% Estimated Maximum Rate Increase for any Arkansas Insured (%)  
-10.00% 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		AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio	
2006	77,769	0.0	7/28/06	15,666	10,139	52.7%*	57.5%*	A. Total Production Expense 11.6%
2006	77,769	-2.1	4/14/06	15,666	10,139	52.7%*	57.5%*	B. General Expense 12.2%
2006	77,769	0	1/30/06	15,666	10,139	52.7%	57.5%	C. Taxes, License & Fees 3.0%
2005	78,348	2.5	7/30/05	64,603	34,063	52.7%	57.5%	D. Underwriting Profit & Contingencies 6.0%
2004	81,329	3.8	1/30/05	64,272	36,851	52.3%	60.47%	E. Other (explain) -0.5%
								F. TOTAL 32.3%

\* We are showing 2005 Calendar Year Loss Ratio.