Form RF-1
Rev. 3/98

ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT

Insurer Name: State Auto National Insurance Company
NAIC Number: 19530
Name of Advisory Organization Whose Filing You Are Referencing _____
Co. Affiliation to Advisory Organization: **Member** X **Subscriber** ___ **Service Purchaser** ___
Reference Filing #: **SAN-AU-2005-1158** **Proposed Effective Date:** April 17, 2006

Contact Person: John Hinton, ACAS
Signature: *John Hinton, ACAS, CPCU* Digitally signed by John Hinton, ACAS, CPCU DN: CN = John Hinton, ACAS, CPCU, C = US, O = State Auto Insurance Companies, OU = Actuarial Services Date: 2005.12.27 13:22:52 -05'00'
Telephone No: 800-777-7324 x7420

(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	4.0	-2.2					
Property Damage	-4.3	-7.4					
PIP Medical	5.8	6.6					
Workloss/AD	2.7	-2.6					
UM/UIM BI	-0.7	0.0					
UM PD	-3.3	-3.2	N/A	N/A	N/A	N/A	N/A
Liability Total	**0.0**	**-4.3**					
Other Than Collision	-5.4	-11.6					
Collision	-7.9	-13.6					
Physical Damage Total	**-7.3**	**-13.1**					
TOTAL OVERALL EFFECT	-2.0	-6.7					

N/A	Apply Loss Cost Factors to Future Filings (Y or N)
+32.5	Estimated Maximum Rate Increase for any Arkansas Insured (%)
-26.7	Estimated Maximum Rate Decrease for any Arkansas Insured (%)

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
2000	992	+1.2	05/17/2000	1,567	918	58.6%	71.3
2001	1,441	+2.1	05/17/2001	1,614	1,094	67.8%	71.2
2002	2,423	+5.3	05/17/2002	2,689	2,049	76.2%	76.3
2003	2,809	+6.8	05/17/2003	3,559	2,154	60.5%	71.4
2004	2,266	+4.1	05/17/2004	3,319	1,947	58.7%	60.1
2005		+0.7	05/17/2005				

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

		Selected Provisions
A.	Total Production Expense	
B.	General Expense	
C.	Taxes, License & Fees	
D.	Underwriting Profit & Contingences	
E.	Other (explain)	
F.	TOTAL	