

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

FILED

1. This filing transmittal is part of Company Tracking # HAR0603-203780

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/Item Filing Number

By bharrington at 11:01 am, 11/13/06

3. A. Company Name: Farmers Insurance Company, Inc. **B.** Company NAIC Number: 21628 **PROPERTY & CASUALTY**

ARKANSAS INSURANCE DEPARTMENT

4. A. Product Coding Matrix Line of Business (i.e., Type of Insurance): 04.0 Homeowners **B.** Product Coding Matrix Line of Business (i.e., Sub-type of Insurance): 04.0000 Homeowners Sub-TOI

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	FOR LOSS COSTS ONLY			
				(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
PTP, SPF and TP**	10.7%	10.7%	N/A	N/A	N/A	N/A	N/A
All others	0.0%	0.0%	N/A	N/A	N/A	N/A	N/A
Total Overall Effect	10.7%	10.7%					

6. 5 Year History Rate Change History

Year	Policy Count***	% of Change	Effective Date	State Earned* Premium (000)	Incurred* Losses (000)	State Loss Ratio*	Countrywide Loss Ratio*
2001	44,137	None	-	25,658	28,984	76.2%	74.4%
2002	37,093	40.9%	04/16/2002	26,418	11,552	43.7%	42.2%
2003	35,161	8.1%	09/16/2003	28,505	10,022	35.2%	49.5%
2004	35,463	0.0%	12/16/2004	28,913	10,866	37.6%	39.0%
2005	37,790	0.5%	01/16/2005	28,592	10,526	36.8%	31.1%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, Licenses & Fees	N/A
D. Underwriting Profit & Contingencies	N/A
E. Other (explain)	N/A
F. TOTAL	

- 8.** N Apply Loss Cost Factors to Future filings? (Y or N)
9. +10.9% Estimated Maximum Rate Increase for any Insured (%) Territory (if applicable): _____
10. +6.9% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

* Figures from Page 14/15, Farmers Insurance Company, Inc. Annual Report
 ** PTP, SPF and TP are initialisms standing for Protector Plus, Special Form and Townhouse Protector, respectively
 *** Policy counts from IMPACT. These figures have changed from previous filing and currently do not include Landlord Protector Policies