

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

1. This filing transmittal is part of Company Tracking # HAR0703-207760

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

3. A. Company Name Farmers Insurance Company, Inc. B. Company NAIC Number 21628

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, TP, Renters**	24.9%	13.8%	N/A	N/A	N/A	N/A	N/A
Total Overall Effect	24.9%	13.8%					

By Becky Harrington at 10:03 am, 1/11/08

PROPERTY & CASUALTY
ARKANSAS INSURANCE DEPARTMENT

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	7. Expense Ratios Selected Provisions	
2002	37,093	40.9%	4/16/2002	26,418	11,552	43.7%	42.2%	A. Total Production Expense	26.90%
2003	35,161	8.1%	9/16/2003	28,505	10,022	35.2%	49.5%	B. General Expense	5.20%
2004	35,463	0.0%	12/16/2004	28,913	10,866	37.6%	39.0%	C. Taxes, Licenses & Fees	3.00%
2005	37,790	0.0%	1/16/2005	28,592	10,526	36.8%	31.1%	D. Underwriting Profit & Contingencies	8.10%
2006	40,814	0.0%	None	30,053	21,070	70.1%	57.5%	E. Other (explain)	7.80%
2007		10.7%	2/16/2007					F. TOTAL	51.00%

8. N Apply Loss Cost Factors to Future filings? (Y or N)

9. 65.4% Estimated Maximum Rate Increase for any Insured (%) Territory (if applicable): _____

10. -8.7% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

* Figures from Page 14/15, Farmers Insurance Company, Inc. Based on current book of business multi-variable analysis.
 ** PTP, SPF and TP are initialisms for Protector Plus, Special Form and Townhouse Protector, respectively
 *** Figures from TA635 reports