

**ARKANSAS INSURANCE DEPARTMENT  
RATE FILING ABSTRACT**

Form RF-1  
Rev. 4/96

Insurer Name: Farmers Insurance Company, Inc.  
 NAIC Number: 21628  
 Name of Advisory Organization Whose Filing You Are Referencing: \_\_\_\_\_  
 Co. Affiliation to Advisory Organization: Member \_\_\_\_\_ Subscriber \_\_\_\_\_ Service Purchaser \_\_\_\_\_  
 Reference Filing #: AAR0601-207640 Proposed Effective Date: 05/01/07

Contact Person: Maria Liskay  
 Signature: \_\_\_\_\_  
 Telephone No: (323) 964-8203

(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
BIPD	4.9	4.9					
UM	7.2	7.2					
COMP	-9.7	-9.7					
COLL	1.5	1.5					
MED/NF	19.8	19.8					
TOWING	0.0	0.0					
<b>TOTAL OVERALL EFFECT</b>	<b>2.6</b>	<b>2.6</b>					

N Apply Loss Cost Factors to Future Filings? (Y or N)  
72.0% Estimated Maximum Rate Increase for any Arkansas Insured (%) \*\*  
-27.0% Estimated Maximum Rate Decrease for any Arkansas Insured (%) \*\*

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

5 Year History								Selected Provisions
Year	Policy Count***	Rate Change History %	Eff. Date	AR Earned* Premium (000)	Incurred* Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio	
2002	103,622	600%	04/01/02	72,348	38,682	53.47%	67.92%	A. Total Production Expense _____
2003	101,181	6%	N/A	70,007	35,111	50.15%	56.30%	B. General Expense _____
2004	103,964	-10%	04/01/04	72,348	37,402	51.70%	61.70%	C. Taxes, License, & Fees _____
2005	105,700	0%	6/1/05	67,662,143	10,560	58.76%	59.60%	D. Underwriting Profit & Contingencies _____
2006	109,890	0%	05/01/06	65,922,654	39,735	54.90%	57.37%	E. Other (explain) _____
2006	116,705	2.2%	11/01/06	70,055,428	27,003	61.43%	57.99%	F. TOTAL _____

\* Figures from Page 14/15, Farmers Insurance Company, Inc.  
 \*\* Based on current book of business multi-variable analysis.  
 \*\*\* Figures from TA635 reports.