

ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT

Contact Person: Jay Hieb

Insurer Name: State Farm Mutual Automobile Insurance Company

NAIC Number: 17625178

Name of Advisory Organization Whose Filing You are Referencing: N/A

Co. Affiliation to Advisory Organization: _____

Member _____

Subscriber _____

Telephone No.: 309/766-9936

Reference Filing #: N/A

Proposed Effective Date: March 12, 2007

Service Purchaser _____

(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
Private Passenger Auto:							
BIPD Liability	0.8%	-4.0%					
Medical Payments	-4.9%	-7.1%	N/A	N/A	N/A	N/A	N/A
Comprehensive	3.4%	-1.2%					
Collision	2.7%	-2.2%					
Uninsured Motorist							
Underinsured Motorist							
All Vehicles: TOTAL OVERALL EFFECT	1.4%	-2.8%					

N/A Apply Loss Cost Factors to Future Filings? (Y or N)

3.3% Estimated Maximum Rate Increase for any Arkansas Insured (%) on 3/12/07 change. Comp only policy with a decreased multiple-line discount.

-24.5% Estimated Minimum Rate Decrease for any Arkansas Insured (%) on 3/12/07 change. Condo/PLUP MLD w/CRI factor lowered from .80 to .71.

Rate Change History									Selected Provision
Year	Policy Count	%	Effective Date	AR Earned Premium (000)	Losses Incurred (000)	Arkansas Loss Ratio	Companywide Loss Ratio		
2006	467,530	-4.4%	12/27/2006					A. Total Production Expense	N/A
		-0.7%	3/29/2006					B. General Expense	N/A
2005	458,952	-1.0%	9/29/2005	294,674	189,509	64.3%	63.4%	C. Taxes, License, & Fees	N/A
2004	446,552	-3.9%	12/1/2004	296,015	187,005	63.2%	59.1%	D. Underwriting Profit & Contingencies	1.0%
		-4.1%	4/1/2004					E. Other (explain)	33.7% **
2003	441,706	1.1%	7/1/2003	295,884	186,026	62.9%	62.7%	F. TOTAL	34.7%
		-0.6%	2/1/2003						
2002	448,200	7.0%	8/15/2002	281,007	203,852	72.5%	73.4%		

** - Formula Expense Ratio from filing Exhibit 8, which is our calculation of the projected all coverages expense ratio during the time the proposed rates will be in effect.