

**ARKANSAS INSURANCE DEPARTMENT  
RATE FILING ABSTRACT**

Form RF-1  
Rev. 4/96

Insurer Name: Farmers Insurance Company  
 NAIC Number: 21628  
 Name of Advisory Organization Whose Filing You Are Referencing: \_\_\_\_\_  
 Co. Affiliation to Advisory Organization: Member \_\_\_\_\_ Subscriber \_\_\_\_\_ Service Purchaser \_\_\_\_\_  
 Reference Filing #: \_\_\_\_\_ Proposed Effective Date: 08/01/08

Contact Person: Yuan Li  
 Signature: \_\_\_\_\_  
 Telephone No: (323) 932-7699

(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	6.4	5.0	N/A	N/A	N/A	N/A	N/A
UM	23.5	18.6					
COMP	1.4	6.0					
COLL	4.8	6.3					
MED/NF	7.0	7.8					
<b>TOTAL OVERALL EFFECT</b>	<b>7.0</b>	<b>7.0</b>					

N Apply Loss Cost Factors to Future Filings? (Y or N)  
9.5% Estimated Maximum Rate Increase for any Arkansas Insured (%) \*\*  
-7.0% 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	
2003	101,181	N/A	N/A	69,263	35,111	50%	60%	A. Total Production Expense
2004	103,964	-0.17%	1-Apr	70,820	37,401	53%	62%	B. General Expense
2005	109,890	-0.56%	1-Sep	72,836	40,365	55%	59%	C. Taxes, License, & Fees
2006	118,847	2.20%	1-Nov	76,744	45,887	60%	61%	D. Underwriting Profit & Contingencies
2007	118,774	2.60%	1-May	80,044	46,360	58%	59%	E. Other (explain)
								F. TOTAL

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