

ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT

Contact Person: Steve Harr

Insurer Name: State Farm Fire and Casualty Company

NAIC Number: 17625143

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

Co. Affiliation to Advisory Organization: _____

Member _____

Subscriber _____

Telephone No.: 309/766-3568

Reference Filing #: N/A

Proposed Effective Date: April 7, 2008

Service Purchaser _____

Signature: 

(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	13.0%	9.1%					
Medical Payments	36.8%	13.4%					
Comprehensive	50.0%	5.9%					
Collision	-2.3%	2.2%	N/A	N/A	N/A	N/A	N/A
Uninsured Motorist	124.9%	31.9%					
Underinsured Motorist	-9.6%	4.3%					
Car Rental and Travel Expenses	0.0%	-9.8%					
All Vehicles: TOTAL OVERALL EFFECT	14.6%	6.8%					

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

28.7% Estimated Maximum Rate Increase for any Arkansas Insured (%) on 4/7/08 change. Comp only policy for a 28-year-old in Territory 5.

-17.9% Estimated Minimum Rate Decrease for any Arkansas Insured (%) on 4/7/08 change. 40 year-old policyholder in Territory 2.

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

Year	Policy Count	Rate Change History			AR Earned Premium (000)	Losses Incurred (000)	Arkansas Loss Ratio	Companywide Loss Ratio	Selected Provision
		%	Effective Date						
2007	30,176	3.0%	3/12/2007					A. Total Production Expense	N/A
2006	28,970	-5.5%	12/27/2006	27,084	19,971	73.7%	66.5%	B. General Expense	N/A
		-1.8%	3/29/2006					C. Taxes, License, & Fees	N/A
2005	29,372	-1.9%	9/29/2005	26,975	17,869	66.2%	69.5%	D. Underwriting Profit & Contingencies	N/A
2004	31,208	1.0%	12/1/2004	29,171	19,811	67.9%	70.3%	E. Other (explain)	N/A
2003	35,290	6.9%	7/1/2003	30,758	23,909	77.7%	84.4%	F. TOTAL	N/A
		-0.6%	2/1/2003						