

**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 #: AAR0501-204210 Proposed Effective Date: May 1, 2006

Contact Person: Tora Phan
 Signature: _____
 Telephone No: (323) 932-3381

(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	9.6	6.8	N/A	N/A	N/A	N/A	N/A
UM	-2.4	0.0					
COMP	-32.3	-10.1					
COLL	-7.2	-3.0					
MED/NF	8.8	6.0					
TOWING	0.0	0.0					
TOTAL OVERALL EFFECT	-4.5	0.0					

N Apply Loss Cost Factors to Future Filings? (Y or N)
17.5% Estimated Maximum Rate Increase for any Arkansas Insured (%) **
-11.4% 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	
2000	122,198	N/A	N/A	72,502	52,219	72.02%	66.37%	A. Total Production Expense
2001	113,988	5.20	08/01/01	74,738	48,992	65.55%	76.61%	B. General Expense
2002	103,622	6.00	04/01/02	72,348	38,682	53.47%	67.92%	C. Taxes, License, & Fees
2003	101,181	N/A	N/A	70,007	35,111	50.15%	56.30%	D. Underwriting Profit & Contingencies
2004	103,964	-0.10	04/01/04	72,348	37,402	51.70%	61.70%	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.