

SERFF Tracking Number: FARM-125156678 State: Arkansas
First Filing Company: Farmers Insurance Company, Inc., ... State Tracking Number: AR-PC-07-023989
Company Tracking Number: AAR0701-202440, AAR0701-402440
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: A-AR-2007-PA-F
Project Name/Number: AR Rate & Rule revision/

Filing at a Glance

Companies: Farmers Insurance Company, Inc., Mid-Century Insurance Company

Product Name: A-AR-2007-PA-F SERFF Tr Num: FARM-125156678 State: Arkansas
TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: AR-PC-07-023989
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: AAR0701-202440, State Status: Approved-Filed
(PPA) AAR0701-402440
Filing Type: Rate Co Status: Reviewer(s): Michelle Fahey, Alexa
Grissom, Betty Montesi
Disposition Date: 10/18/2007
Authors: Vivian Alarcon, Anahit
Bekarian, Jeanette Campion,
Gayane Rupchian, Mina Villegas,
Chris SalvaCruz
Date Submitted: 04/18/2007 Disposition Status: Filed
Effective Date Requested (New): 07/23/2007 Effective Date (New): 07/23/2007
Effective Date Requested (Renewal): 07/23/2007 Effective Date (Renewal):

General Information

Project Name: AR Rate & Rule revision Status of Filing in Domicile: Not Filed
Project Number: Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 10/18/2007
State Status Changed: 10/04/2007 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:

We respectfully submit for filing a revision to our Personal Automobile Program. In this submission, we are proposing the introduction of a New Parent Discount as well as new Increased Liability Limit options.

Increased Liability Limits

We propose the introduction of two new limit options for BIPD and UM. Please see Exhibit 1 for details. These new limits will be available on policies processed after 7/23/2007.

<i>SERFF Tracking Number:</i>	<i>FARM-125156678</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Farmers Insurance Company, Inc., ...</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-023989</i>
<i>Company Tracking Number:</i>	<i>AAR0701-202440, AAR0701-402440</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>A-AR-2007-PA-F</i>		
<i>Project Name/Number:</i>	<i>AR Rate & Rule revision/</i>		

New Parent Discount

We propose the introduction of the New Parent Discount. The discount will apply to the following coverages: Bodily Injury, Property Damage, Uninsured Motorist, Medical, PIP, Comprehensive, and Collision coverages. This discount will be available on new policies processed after 7/12/2007. Please refer to the attached manual pages for the proposed factors and rules.

This discount was introduced in the state of Utah in 2002. Exhibit B provides our experience for the Utah discount. We will monitor the program's performance and adjust the discount in the future as warranted. Final manual pages will be provided upon receipt of your approval.

Company and Contact

Filing Contact Information

Feliksa Barran, Manager - Business Implementation 4700 Wilshire Blvd. Los Angeles, CA 90010	Feliksa_Barran@farmersinsurance.com (323) 932-3056 [Phone] () -[FAX]
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Filing Company Information

Farmers Insurance Company, Inc. 10850 Lowell Avenue Overland Park, KS 66210-1667 (323) 932-3056 ext. [Phone]	CoCode: 21628 Group Code: 212 Group Name: FEIN Number: 48-0609012 -----	State of Domicile: Kansas Company Type: State ID Number:
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Mid-Century Insurance Company 4680 Wilshire Blvd. Los Angeles, CA 90010 (323) 932-3056 ext. [Phone]	CoCode: 21687 Group Code: 212 Group Name: FEIN Number: 95-6016640 -----	State of Domicile: California Company Type: State ID Number:
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Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No

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Fee Explanation: \$100 is the fee amount required of each of FICI & Mid-C for a total amount of \$200.00. The check will be sent via DHL on 04-23-2007.

Per Company: No

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	10/18/2007	10/18/2007
Filed	Alexa Grissom	05/21/2007	05/21/2007
Filed	Alexa Grissom	05/17/2007	05/17/2007

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	05/08/2007	05/08/2007			
Pending Industry Response	Alexa Grissom	04/19/2007	04/19/2007	Mina Villegas	05/03/2007	05/03/2007

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Final printed pages	Supporting Document	Mina Villegas	09/26/2007	09/26/2007

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request for filing to be reopened	Note To Reviewer	Mina Villegas	08/29/2007	08/29/2007

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Response to objection letter dated 05-08- Note To Reviewer Mina Villegas 05/15/2007 05/15/2007
2007 via phone call on 05-10-2007

Problem with disposition and individual Note To Filer Carol Stiffler (FM)05/18/2007
components' dispositions

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Disposition

Disposition Date: 10/18/2007
 Effective Date (New): 07/23/2007
 Effective Date (Renewal):
 Status: Filed
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Farmers Insurance Company, Inc.	0.000%	\$78,600,000	0	\$0	0.000%	0.000%	0.000%
Mid-Century Insurance Company	0.000%	\$20,000,000	0	\$0	0.000%	0.000%	0.000%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing 0.000%
 Overall Percentage Rate Impact For This Filing 0.000%
 Effect of Rate Filing-Written Premium Change For This Program \$98,600,000
 Effect of Rate Filing - Number of Policyholders Affected 0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Cover memo	Filed	Yes
Supporting Document	Exhibits	Filed	Yes
Supporting Document	Response to objection letter 04-19-2007	Filed	Yes
Supporting Document	Final printed pages	Filed	Yes
Rate	Mock-up pages & inserts	Filed	Yes
Rate	Mock-up page & insert	Filed	Yes
Rate	Mock-up page & insert	Filed	Yes
Rate	Mock-up page & insert	Filed	Yes
Rate	Mock-up page & insert	Filed	Yes

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Mid-Century Insurance Company	0.000%	\$20,000,000	0	\$0	0.000%	0.000%	0.000%

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Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$98,600,000
Effect of Rate Filing - Number of Policyholders Affected	0

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Supporting Document	NAIC loss cost data entry document	Filed	Yes
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Supporting Document	Response to objection letter 04-19-2007	Filed	Yes
Supporting Document	Final printed pages	Filed	Yes
Rate	Mock-up pages & inserts	Filed	Yes
Rate	Mock-up page & insert	Filed	Yes
Rate	Mock-up page & insert	Filed	Yes
Rate	Mock-up page & insert	Filed	Yes
Rate	Mock-up page & insert	Filed	Yes

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Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
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Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing 0.000%
 Overall Percentage Rate Impact For This Filing 0.000%
 Effect of Rate Filing-Written Premium Change For This Program \$98,600,000
 Effect of Rate Filing - Number of Policyholders Affected 0

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Supporting Document	Exhibits	Filed	Yes
Supporting Document	Response to objection letter 04-19-2007	Filed	Yes
Supporting Document	Final printed pages	Filed	Yes
Rate	Mock-up pages & inserts	Filed	Yes
Rate	Mock-up page & insert	Filed	Yes
Rate	Mock-up page & insert	Filed	Yes
Rate	Mock-up page & insert	Filed	Yes
Rate	Mock-up page & insert	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 05/08/2007

Submitted Date 05/08/2007

Respond By Date

Dear Feliksa Barran,

This will acknowledge receipt of your correspondence regarding the captioned filing.

Is the Affinity Discount now as it was before this filing?

Additionally, please continue to submit annually loss data for the various categories receiving a discount from this rule.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 04/19/2007
Submitted Date 04/19/2007

Respond By Date

Dear Feliksa Barran,

This will acknowledge receipt of the captioned filing.

Please clarify the changes you propose to make to the Affinity Discount. If the revisions are based on loss data, please provide such.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/03/2007
Submitted Date 05/03/2007

Dear Alexa Grissom,

Comments:

We have attached our response to your objection letter dated 04-19-2007

Response 1

Comments: Attached is response to objection letter dated 04-19-2007

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Response to objection letter 04-19-2007

Comment: Response cover memo

No Form Schedule items changed.

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Amendment Letter

Amendment Date:
Submitted Date: 09/26/2007

Comments:

Dear Ms. Grissom:

Thank you for reopening this filing. Attached are the final printed pages.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Final printed pages

Comment: Attached are final printed pages

- Page 512-600.pdf
- Page 805 xls.pdf
- Page 811.pdf
- Page 812 .pdf
- Page 813 .pdf
- Page 814-820 .pdf

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TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: A-AR-2007-PA-F
Project Name/Number: AR Rate & Rule revision/

Note To Reviewer

Created By:

Mina Villegas on 05/15/2007 11:33 AM

Subject:

Response to objection letter dated 05-08-2007 via phone call on 05-10-2007

Comments:

Dear Alexa:

Thank you for your help this morning. I appreciate it.

As we discussed, we are not going to move forward with the modification to the affinity discount as is described in SERFF filing FARM-125156678. Please disregard this modification in the filing.

Thanks, Alexa. I will talk you soon.

Maria Liskay

Product Manager - Auto

Phone: (323) 964-8203

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TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: A-AR-2007-PA-F
Project Name/Number: AR Rate & Rule revision/

Note To Filer

Created By:

Carol Stiffler (FM) on 05/18/2007 11:18 AM

Subject:

Problem with disposition and individual components' dispositions

Comments:

I have sent an email to the analyst who reviewed this filing for clarification on the status of the individual components. I believe they were accidentally shown as disapproved. I don't have your email and apparently wrote your telephone number incorrectly. Please feel free to email me at carol.stiffler@arkansas.gov or call me at 501-371-2807 if you have any questions.

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<i>Project Name/Number:</i>	<i>AR Rate & Rule revision/</i>		

Rate Information

Rate data applies to filing.

Filing Method:	Modified File & Use
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	2.800%
Effective Date of Last Rate Revision:	05/01/2007
Filing Method of Last Filing:	File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Farmers Insurance Company, Inc.	0.000%	0.000%	\$78,600,000	0	\$0	0.000%	0.000%
Mid-Century Insurance Company	0.000%	0.000%	\$20,000,000	0	\$0	0.000%	0.000%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated:	0.000%
Overall Percentage Rate Impact For This Filing:	0.000%
Effect of Rate Filing - Written Premium Change For This Program:	\$98,600,000

SERFF Tracking Number: FARM-125156678
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State: Arkansas
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Effect of Rate Filing - Number of Policyholders Affected:

0

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Mock-up pages & inserts	506, 507, 508	New	Mocked-up pages 506, 507, 508 & inserts.pdf
Filed	Mock-up page & insert	512-600	New	Mocked-up page 512-600 & insert.pdf
Filed	Mock-up page & insert	803	New	Mocked-up page 803 & insert.pdf
Filed	Mock-up page & insert	805	New	Mocked-up page 805 & insert.pdf
Filed	Mock-up page & insert	808-810	New	Mocked-up page 808-810.pdf

FARMERS INSURANCE GROUP

(FARMERS AND MID-CENTURY)

★ **AFFINITY DISCOUNT**

BUSINESS AND PROFESSIONAL GROUPS

This discount applies to Bodily Injury, Property Damage, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Medical, Personal Injury Protection, Guaranteed Benefits, Comprehensive and Collision coverages, provided the Insured, spouse or household family member provides proof of eligibility as an Educator, Engineer, Physician/Surgeon, Scientist, Firefighter, Registered Nurse, or Police Officer/Law Enforcement Officer. Detailed in the table below are the specific requirements by occupation group.

The discount applies to both Farmers and Mid-Century policies.

The discount does not apply to Motorhome Plus policies, Motorcycles, Antique Automobiles, Campers or Trailers, Dune Buggies, Farm Trailers, Farm Equipment/Machinery and Premium Determination (both Normal and Restricted Use).

Only one Business and Professional Group Discount can be applied to each policy.

Foreign degrees and transcripts are acceptable for membership verification, but they must be accompanied by a certified translation of the document.

ELIGIBILITY

Is test Attached

Business and Professional Group	Eligibility Guidelines	Acceptable Documentation	Notes
Educators	<ul style="list-style-type: none"> Persons currently credentialed as K-12 teachers, principals, and superintendents. Full-time College or University Professors and instructors. Retired educators are not eligible. 	<ol style="list-style-type: none"> Certificate from the State Commission on Teacher Credentialing, or Verification from a school or college of full time employment as an instructor, principal or superintendent. 	
Engineers	<ul style="list-style-type: none"> Persons with a Bachelor degree, Masters degree or Ph.D. degree in engineering. Persons with a license to practice as an engineer. 	<ol style="list-style-type: none"> Bachelors, Masters, or Ph.D. degree in Engineering from a four year university, or Current license to practice as an engineer. 	Verification may be available online at the State Engineering Licensing Board's web site.
Physicians Surgeons	<ul style="list-style-type: none"> Persons currently licensed to practice as a Pharmacist, Physician, Psychiatrist, Psychologist or Surgeon. Current members of a state Medical Association. 	<ol style="list-style-type: none"> Current license to practice as a pharmacist, physician, psychiatrist, psychologist or surgeon. Verification of membership in a state Medical Association. 	Chiropractors do not qualify. Podiatrists and osteopaths do qualify. Verification may be available online at www.DocBoard.org

FARMERS INSURANCE GROUP

(FARMERS AND MID-CENTURY)

*** AFFINITY DISCOUNT (Continued)**
ELIGIBILITY (Continued)

Insert Attach d.

Scientists	Persons with a Bachelor degree, Master of Science degree, or Ph.D. degree in one of the following fields: Actuarial Science, Astronomy, Biochemistry, Biology, Chemistry, Computer Science, Cybernetics, Ecology, Genetics, Geology, Geophysics, Mathematics, Meteorology, Neuroscience, Physics, Physiology, Oceanography, Planetary Systems, or Statistics.	1. Verification of a Bachelors, Masters, or Ph.D. degree from an accredited four-year university in one of the qualifying fields of study.	Transcripts are required if the degree does not specify a field of study.
Firefighters	<ul style="list-style-type: none"> • Full-time, currently active Firefighters commissioned by a city, county, or state, or • Recognized Federal fire-fighting agency. 	<ol style="list-style-type: none"> 1. Current identification badge showing job and employer (copy of front and back), or 2. Verification from qualifying employer showing current full-time employment as a firefighter. 	Volunteer, Reserve and retired firefighters do not qualify. EMTs and Paramedics do not qualify.
Registered Nurses	<ul style="list-style-type: none"> • Persons licensed to practice as a registered nurse with the state Nurses Board, or • Members of the Registered Nurses Association. 	<ol style="list-style-type: none"> 1. Current license to practice as a registered nurse, or 2. Verification from the state Registered Nurses Association. 	Licensed Registered Nurses only. Verification may be available online at the State Board of Nursing web site.
Police Officers/Law Enforcement Officers	Persons, who are active, full-time, sworn law enforcement officers commissioned by a city, county, state, or Federal law enforcement agency.	<ol style="list-style-type: none"> 1. Current identification badge indicating full time sworn peace officer (copy of front and back), or 2. Verification of same from employing agency. 	Volunteer, Reserve and retired peace officers do not qualify.

All named insureds in the household that have a related relationship (other than 'O' for other and 'U' for unknown) will be given the highest qualifying discount. Drivers coded as non-drivers (i.e. 'OH' for Out-of-Household) will not qualify any policy in the household for the discount. All named insureds that are not related will qualify for their own discount. When situations exist with more than one named insured on a policy and there is at least one unrelated named insured on a policy, the highest qualifying discount will be given (which could either be the highest related or highest unrelated).

FARMERS INSURANCE GROUP (FARMERS AND MID-CENTURY)

★ **AFFINITY DISCOUNT (Continued)**

Insert Attached

Business and Professional Group	Eligibility Guidelines	Acceptable Documentation	Notes
Agents	A licensed Farmers Agent or person (s) currently employed by a licensed agent representing Farmers.	Copy of recent pay stub showing employees's name, agency name, and pay period. Agent Application Form - SRN # 25-3912. Employee Application Form - SRN # 25-3913 (located on the dashboard) must also be submitted with the above documentation.	Part-time agents, reserve agents, part time-employees of agents and district Managers do not qualify.
Employees of Farmers, Foremost and Zurich.	Agents of Farmers Insurance and of Foremost and Zurich Employees.	Current identification badge showing department and employer (copy of both), or Verification from qualifying employer (copy of portion of recent	Part-time employees do not qualify.
Military Personnel	Active Military Personnel Activated (Fulltime) Reserves	Current identification card showing active military status, or, A Personnel action form stating active position within the military.	Inactive Reserves are not eligible.

EFT Discount

Insureds who elect to use EasyPay ® Electronic Funds Transfer ("EFT") account as their method of premium payment qualify for the EFT Discount.

- a) This discount applies to Bodily Injury, Property Damage, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist, Personal Injury Protection, Comprehensive, and Collision coverages.
- b) The Discount applies to private passenger automobile, Premium Determination Normal Use, Dune Buggies, Non-Owner Policies and Motorhome policies only.
- c) This discount is available at the auto policy's inception, upon renewal and mid-term.
- d) Refer to the Factor Pages for discount factors by coverage.

★ **PAID IN FULL DISCOUNT:**

Standard Bill customers can receive a discount on Bodily Injury/Property Damage, Uninsured Motorist, Medical/Personal Injury Protection, Comprehensive and Collision coverages if they pay 100% of their full-term policy premium by the due date.

The discount is available to New Business and Renewals. It cannot be added on Mid-term. Qualifying New Business will issue with the discount, however, policies will renew without it. The Paid-in-Full amount will display on the Renewal invoice and will be added if the insured selects the Paid-in-Full option. All payments options will be available at renewal.

Business and Professional Groups	Eligibility Guidelines	Acceptable Documentation	Notes
Elementary or Secondary Educators (Grades K-12)	Currently licensed K-12 teachers, principals and superintendents	Teachers - a current teaching credential issued by the state of Commission on Teacher Credentialing Principals or Superintendents - Letter of employment, stating principal or superintendent	No administrative, service, rehabilitative, substitute, emergency, internship, or permit credentials accepted. Letters of employment are not acceptable documentation for K-12 teachers.
College Professors/Instructors	Full-time College or University Professors and Instructors	Letter from employing college stating active employment as a professor/instructor or assistant professor/instructor.	Administrators do not qualify.
Engineers	Bachelor degree, Master degree or PhD in Engineering or a license to practice as an engineer.	Bachelors, Masters or PhD in Engineering or Applied Science and Technology degree from a four-year university or A current license to practice as an Engineer in their State or a City Engineering license.	Transcripts are required if the degree does not specify qualifying field of study. Foreign degrees must be translated and show U.S. equivalency of type of degree and qualifying field of study if not stated.
Firefighters	Full-time, currently active firefighters commissioned by a city, county, state or federal fire fighting agency recognized in their state.	Current identification card showing qualifying job and employer (copy of front and back) or Letter from qualifying employer stating current full-time employment as a firefighter.	Volunteer and reserve firefighters do not qualify. EMT's and Paramedics do not qualify, unless they are firefighters.
Physicians/ Surgeons	Persons currently licensed to practice as a Physician, Pharmacist, Psychiatrist (Marriage and Family Therapists), Psychologist (School Psychologist), Podiatrists, Osteopaths, , or Surgeon in their state or current members of the state Medical Association.	Current license to practice as a Physician, Surgeon, Pharmacist, etc. in their state or Verification of membership in their state Medical Association or A Bachelors, Masters or Phd degree in Medicine. or a School Psychologist Credential	Chiropractors do not qualify. Verification available online at www.DocBoard.org.
Police Officers/ Law Enforcement Officers	Active, full-time, sworn law enforcement officers commissioned by a city, county, state, or federal law enforcement agency recognized in their state.	Current identification card indicating full-time sworn peace officer per their States Penal Code Section (copy of front and back) or Letter from qualifying employer stating current employment as a fulltime sworn peace officer.	Volunteer, and reserve peace officers do not qualify. Military Police qualify with proper documentation.

Registered Nurses	Licensed to practice as a Registered Nurse with the state Nurses Board or a member of their state Registered Nurses Association	Current license to practice as a Registered Nurse in their state or Verification from the Registered Nurses Association or A Bachelors, Masters or Phd degree in Nursing stating level of an RN or Physician's Assistant.	LPN, LVN or CNA's do not qualify. Interns are not eligible. Temporary RN licenses are acceptable. Verification may be available online at the State Board of Nursing website
Scientists	Persons with a Bachelor of Science Degree, Bachelor of Arts Degree, Master of Science Degree, or PhD in one of the following fields: Actuarial Science, Agriculture, Aeronautics, Anthropology, Astronomy, Astrophysics, Astronautics, Atmospheric Science, Bacteriology, Biochemistry, Biology (Biological Science), Biomedical, Bio-Technology, Botany, Business Information Technology, Chemistry, Computer Applications, Computer Graphics, Computer Information Systems, Computer Science, Computer Programming, Computer Technology, Cybernetics, Ecology, Eco-Systems, Entomology, Environmental Science, Genetics, Geology, Geophysics, Information Technology, Kinesiology, Ocean (Marine) Science, Mathematics, Meteorology, Neuroscience, Physics, Physiology, Oceanography, Planetary Systems, Statistics, Systems Science, Technology and Zoology. A Bachelors of Arts degree in Computer Science is also eligible.	Verification of Bachelors, Masters or PhD from an accredited four-year university in one of the qualifying fields of study.	Transcripts are required if the degree does not specify qualifying field of study. Foreign degrees must be translated and show U.S. equivalency of type of degree and qualifying field of study if not stated. Any license submitted to validate this discount must be supported by a Bachelors, Masters or PhD degree in the scientific field of study.
Agents & Employees of Agents	A licensed Agent or person (s) currently employed by the Agent.	Agent/DM Application form SRN# 25-3912 or Employee Application form - SRN# 25-3913 and a copy of portion of recent pay stub showing employee's name, agency name, and pay period (Application forms located on the dashboard).	Part-time Agents, part-time employees of agents and reserve agents do not qualify.

<p>DM's & Employees of DM's</p>	<p>A licensed DM or person (s) currently employed by the DM</p>	<p>Agent/DM Application form SRN# 25-3912 or Employee Application form - SRN# 25-3913 and a copy of portion of recent pay stub showing, employee's name, agency name, and pay period (Application forms located on the dashboard).</p>	<p>Part-time employees of DM's do not qualify.</p>
<p>Employees</p>	<p>A Regular, Fulltime Employee currently employed by Farmers, Foremost, Zurich (includes Zurich North America Commercial).</p>	<p>Employee application form SRN# 25-3913 and a copy of portion of recent pay stub showing employee's name, employer, and pay period, and the (Application form located on the dashboard).</p>	<p>Contract or Part-time employees do not qualify.</p>
<p>Military</p>	<p>Active Military Personnel and Activated (Fulltime) Reserves.</p>	<p>Current identification card showing active military status. or A Personnel action form stating active position within the military.</p>	<p>Inactive Reserves are not eligible.</p>
<p>Retirees of an Eligible Business and Professional Group</p>	<p>Persons previously employed within another Arkansas Business and Professional Group.</p>	<p>1. A retirement letter from the person's former employer. The retirement letter must be written by the former employer's human resources representative. It must be clearly legible, provided on a company letterhead, and show the name, mailing address and phone number of the writer. or 2. A pay stub from a pension plan. The pay stub from a pension plan must be less than 90 days old, and have the formers employee's legible name and address.</p>	<p>If the driver is 62 years of age, we will accept proof of having qualified for one of our Affinity categories. If the driver is 61 years old or less, then proof of retirement will still be required.</p>

FARMERS INSURANCE GROUP (FARMERS AND MID-CENTURY)

★ ADVANCE PURCHASE CREDIT

This two-term reducing credit is available for new Auto Policies only. To qualify for the credit, the insured must purchase an Auto policy 7 or more days in advance of the effective date of the policy. The credit, at a reduced amount, will also apply at the first renewal of the same policy as long as there is no lapse in coverage.

Note: Advance Purchase Credit and the New Household Credit are mutually exclusive, therefore, a policy may qualify for one or the other but not both.

★ NEW HOUSEHOLD CREDIT

- a) This credit applies to Bodily Injury/Property Damage Liability, PIP, Comprehensive and Collision coverages provided the following criteria are met:
1. The New Business is written in a New Household.
 2. A qualifying Fire property policy is issued as New Business with the same effective date.
Qualifying property policies include: Special Form, Protector Plus, Townhouse, Townhouse Protector, Condominium or Broad Form Renters.
- b) All policies written on the same day as a qualifying policy by the named insured or spouse or any household relative, provided they reside with the named insured, qualify for the discount.
- c) The credit will be applied on the initial policy term only.
- d) Policies effective on a date other than the initial effective date of the household do not qualify for the credit.

Note: The New Household Credit and the Advance Purchase Credit are mutually exclusive, therefore, a policy may qualify for one or the other but not both.

New Parent discount

~~the~~ Insert Attached Text

Discount Rules

NEW PARENT DISCOUNT

An automobile classified and rated as a private passenger automobile is acceptable for this discount. The discount applies to BIPD, Uninsured Motorist, Medical (PIP), Comprehensive and Collision coverages (Refer to the Factor Pages for the amount of the discount). To qualify for this discount, the rated, mock-rated, or secondary-rated driver must be a head of household or spouse and must be the parent, grandparent or legal guardian of a child age six years or less that is a resident of the household. If there is more than one child in the household, **THE AGE OF THE OLDEST CHILD WILL DETERMINE ELIGIBILITY AND AMOUNT OF DISCOUNT.** If there is a grandchild residing in the household, the age of the oldest grandchild will determine eligibility. The discount is available for new and renewal policies. Only one New Parent Discount may apply to each policy in the household. The discount shall be removed on the first policy renewal after the child becomes seven years old.

Discount Rating Factors

FARMERS & MCA

Oldest Child Age	New Parent*
0	0.95
1	0.95
2	0.95
3	0.96
4	0.97
5	0.98
6	0.99
7 or older	1.00

* Applies to BIPD, UM, MED (PIP), COMP, COLL

ARKANSAS

New Business: July 23, 2005

Renewals: July 23, 2005

LIMITS and DEDUCTIBLES RATING FACTORS

LIMIT UPCHARGES

BI LIMITS UPCHARGE

LIMIT	Farmers	MCA
25/50	BASE	BASE
30/60	1.00	N/A
35/70	1.05	1.05
50/100	1.10	1.10
100/200	1.16	1.16
100/300	1.19	1.19
250/500	1.29	1.29
500/500	1.37	1.37
500 GSE	1.47	1.47

(ADD BI & PD UPCHARGES)

PIP LIMITS UPCHARGE

LIMIT	Farmers	MCA
\$5,000	BASE	BASE

BDOC PIP RATES

LIMIT	Farmers	MCA
\$5,000	\$5.00	\$7.40

UM BI LIMITS UPCHARGE

LIMIT	Farmers	MCA
25/50	BASE	BASE
30/60	1.00	N/A
35/70	1.06	1.06
50/100	1.13	1.13
100/200	1.28	1.28
100/300	1.37	1.37
250/500	1.56	1.56

UM PD LIMITS UPCHARGE

LIMIT	Farmers	MCA
####	0.61	0.61
####	0.71	0.71
####	0.79	0.79
####	0.96	0.96
####	1.65	1.65

UIM LIMITS BASE

LIMIT	Farmers	MCA
25/50	\$9.30	\$14.00
30/60	\$9.30	N/A
35/70	\$10.50	\$15.80
50/100	\$11.70	\$17.70
100/200	\$14.50	\$21.90
100/300	\$16.30	\$24.70
250/500	\$19.70	\$29.80

PD LIMITS UPCHARGE

LIMIT	Farmers	MCA
\$25,000	BASE	BASE
\$40,000	0.01	0.01
\$50,000	0.02	0.02
\$100,000	0.04	0.04
#####	0.08	0.08

DISABILITY INCOME (Weekly)

CAP	Farmers	MCA
\$140	\$4.00	\$7.00
\$200	\$5.50	\$9.50
\$300	\$7.50	\$13.00

DOC BIPD BASE RATE

LIMIT	Farmers	MCA
25/50	\$4.00	\$6.20

GLASS DEDUCTIBLE BUYBACK (CCD)

DEDUCTIBLE	Farmers	MCA
\$200, \$240, and \$300	1.05	1.05
\$500 & Over	1.10	1.10

DEDUCTIBLES

CCD DEDUCTIBLES

FARMERS & MID-CENTURY

Car Symbol	50/60	Full	100	120	150	200	240	300	500	*750	1,000	1,000/10%	*1,250	2,500	5,000
F-P	BASE	1.25	0.87	0.84	0.81	0.6500	0.6200	0.5700	0.50	0.2400	0.2350	0.1600	0.1300	0.0450	0.0300
Q-Y	BASE	1.25	0.87	0.84	0.81	0.6400	0.6100	0.5600	0.50	0.3050	0.3000	0.2500	0.1750	0.0900	0.0450
Z-6	BASE	1.25	0.87	0.84	0.81	0.6300	0.6000	0.5600	0.50	0.3450	0.3400	0.3000	0.2950	0.2100	0.1700
7 & Above	BASE	1.25	0.87	0.84	0.81	0.6200	0.5900	0.5500	0.50	0.3650	0.3600	0.3300	0.3350	0.2500	0.2100

COLLISION DEDUCTIBLES

FARMERS & MID-CENTURY

Car Symbol	100/120	50/60	75	150	200	240	300	500	*750	1,000	1,000/10%	*1,250	2,500	5,000
F-P	BASE	1.33	1.15	0.95	0.88	0.86	0.84	0.64	0.3392	0.3328	0.2240	0.1728	0.0640	0.0384
Q-Y	BASE	1.33	1.15	0.95	0.88	0.86	0.84	0.64	0.3968	0.3904	0.3136	0.2240	0.1152	0.0576
Z-6	BASE	1.33	1.15	0.95	0.88	0.86	0.84	0.64	0.4160	0.4096	0.3456	0.3584	0.2496	0.1856
7 & Above	BASE	1.33	1.15	0.95	0.88	0.86	0.84	0.64	0.4480	0.4416	0.4032	0.4224	0.3136	0.2240

OTHER COVERAGES

LOSS OF USE (Farmers & MCA)

Policy Type	K-1	K-2	K-3	K-4	K-5
Farmers	\$0.00	150%	20%	250%	500%
Mid-Century	\$0.00	150%	20%	250%	500%

NO FAULT DEATH & DISMEMBERMENT

Limit	5,000	10,000	15,000
Farmers	\$2.50	\$4.50	\$6.50
Mid-Century	\$4.00	\$7.50	\$11.00

TOWING BASE RATES

Farmers	\$4.00
Mid-Century	\$8.70

Insert New Increased Limit Factors

Insert New Increased Limit Factors

**Farmers Insurance Company & Mid Century Insurance Company
Arkansas**

Manual Page Factors

BI Limits Upcharge

Limit	Farmers	Mid Century
500/1000	1.56	1.56
1000 CSL	1.81	1.81

UM BI Limits Upcharge

Limit	Farmers	Mid Century
500/1000	1.90	1.90
1000 CSL	2.20	2.20

ARKANSAS

New Business: February 26, 2007
Renewals: February 26, 2007

DISCOUNT and SURCHARGE FACTORS

DISCOUNTS

FARMERS and MID-CENTURY							
COVERAGE	Good Student	Senior Defensive Driver	Anti-Lock Brakes	Passive Rest. (Belt)	Passive Rest. (Airbag)	Passive Rest. (Airbags)	Passive Rest. (Airbag)
BIPD	0.80	0.80	0.95	N/A	N/A	N/A	N/A
PIP	0.80	N/A	N/A	0.95	0.95	0.95	0.90
CCD	0.80	0.80	N/A	N/A	N/A	N/A	N/A
COLL	0.80	0.80	0.95	N/A	N/A	N/A	N/A

FARMERS			
COVERAGE	Antique Auto	Farm Occup.	Motor Home Plus
BIPD	0.10	0.90	0.35
PIP	0.10	N/A	0.35
CCD	1.00	0.90	0.35
COLL	0.25	0.90	0.35
UM	0.10	N/A	1.00

ADVANCED PURCHASED CREDIT				NEW HOUSEHOLD CREDIT		
Coverage	Policy			Coverage	Semi-Annual	Annual
	Semi-Annual	1st & 2nd	*Annual			
BIPD	0.90	0.95	0.92	BIPD	0.85	0.90
MED/PIP	0.90	0.95	0.92	MED/PIP	0.85	0.90
CCD	0.90	0.95	0.92	CCD	0.85	0.90
COLL	0.90	0.95	0.92	COLL	0.85	0.90
UM	0.90	0.95	0.92			

*PAID IN FULL

Coverage	Factors
BI-PD	0.95
MED/PIP	0.95
CCD	0.95
COLL	0.95
UM	0.95

MULTI-LINES DISCOUNT

Farmers and Mid-Century							
COVERAGE	Auto/ Home	Auto/ Renters	Auto/ Mobile Home	Auto/ Life	Auto/ Home/ Life	Auto/ Renters/ Life	Auto/ Mobile Home/ Life
BIPD	0.85	0.90	0.95	0.95	0.80	0.85	0.90
PIP	0.85	0.90	0.95	0.95	0.80	0.85	0.90
CCD	0.85	0.90	0.95	0.95	0.80	0.85	0.90
COLL	0.85	0.90	0.95	0.95	0.80	0.85	0.90

Farmers and Mid-Century		
Coverage	EFT	Alternative Fuel Vehicle
BIPD	0.90	0.90
PIP	0.90	0.90
CCD	0.90	0.90
COLL	0.90	0.90
UM/UM/UMF	0.90	0.90

TWO OR MORE AUTOMOBILES DISCOUNT

FARMERS				
Rate	BIPD	PIP	CCD	COLL
1	0.80	0.85	0.85	0.85
2	0.80	0.85	3.35	0.85
3	0.80	0.85	0.85	0.85
4	0.80	0.85	0.85	0.85
5	0.80	0.85	0.85	0.85
6	0.80	0.85	0.85	0.85
7	0.80	0.85	0.85	0.85
8	0.80	0.85	0.85	0.85
9	0.80	0.85	0.85	0.85
Motor Homes	0.50	0.50	N/A	0.50

MID-CENTURY				
Rate	BIPD	PIP	CCD	COLL
1	0.85	0.85	0.85	0.85
2	0.85	0.85	0.85	0.85
3	0.85	0.85	0.85	0.85
4	0.85	0.85	0.85	0.85
5	0.85	0.85	0.85	0.85
6	0.85	0.85	0.85	0.85
7	0.85	0.85	0.85	0.85
8	0.85	0.85	0.85	0.85
9	0.85	0.85	0.85	0.85
Motor Homes	0.50	0.50	N/A	0.50

*New Parent Discount
Insert Rating
Table*

* ANNUAL POLICY TERM

Coverages	Farmers	Mid-Century
BIPD	2.00	2.00
MED	2.00	2.00
UMBI	2.00	2.00
UMPD	2.00	2.00
CCD	2.00	2.00
COLL	2.00	2.00
TOW	2.00	2.00
OTHER	2.00	2.00

SURCHARGES

FARMERS				
Coverage	Accident (1 Year After)	Accident (2 Year After)	Accident (3 Year After)	Multi-Accident (Additive)
BIPD	1.42	1.29	1.21	0.50
PIP	1.33	1.23	1.15	0.30
COLL	1.33	1.23	1.15	0.50

FARMERS and MID-CENTURY			
COVERAGE	High Perf. Vehicle	Towing (6-10 Years Old)	Towing (11 Years & Older)
BIPD	1.25	1.50	2.00
PIP	1.25		
CCD	1.25		
COLL	1.25		

Mid-Century	
Coverages	Factors
BIPD	1.10
UM/UM/UMF	1.10
PIP	1.10
CCD	1.10
COLL	1.10

Farmers & MCA

Oldest Child age	Discount
0	0.95
1	0.95
2	0.95
3	0.96
4	0.97
5	0.98
6	0.99
7 or Older	1.00

Applies to BIPD, PIP, COLL

ARKANSAS

DISCOUNT FACTORS

★ AFFINITY DISCOUNT

BUSINESS & PROFESSIONAL GROUP	CODE	FARMERS and MID-CENTURY						
		BIPD	UM	UIM	MED	CCD	COLL	GB
EDUCATORS	GC	0.90	0.90	0.90	0.90	0.90	0.90	0.90
ENGINEERS	GD	0.95	0.95	0.95	0.95	0.95	0.95	0.95
FIREFIGHTERS	GH	0.95	0.95	0.95	0.95	0.95	0.95	0.95
REGISTERED NURSES	GJ	0.95	0.95	0.95	0.95	0.95	0.95	0.95
PHYSICIANS & SURGEONS	GE	0.95	0.95	0.95	0.95	0.95	0.95	0.95
POLICE/LAW ENFORCEMENT OFFICERS	GK	0.95	0.95	0.95	0.95	0.95	0.95	0.95
SCIENTISTS	GF	0.95	0.95	0.95	0.95	0.95	0.95	0.95
FARMERS EMPLOYEES	GO	0.90	0.90	0.90	0.90	0.90	0.90	0.90
FARMERS AGENTS	G1	0.90	0.90	0.90	0.90	0.90	0.90	0.90
FARMERS DISTRICT MANAGERS	G2	0.90	0.90	0.90	0.90	0.90	0.90	0.90
FOREMOST EMPLOYEES	G7	0.90	0.90	0.90	0.90	0.90	0.90	0.90
ZÜRICH EMPLOYEES	G8	0.90	0.90	0.90	0.90	0.90	0.90	0.90
MILITARY PERSONNEL	G9	0.95	0.95	0.95	0.95	0.95	0.95	0.95

Replace with

*→ Educators : Retired Educators
 → Engineers : Retired Engineers
 → Firefighters : Retired Firefighters
 → Registered Nurses : Retired Registered Nurses
 Etc.*



SERFF Tracking Number: FARM-125156678 State: Arkansas
 First Filing Company: Farmers Insurance Company, Inc., ... State Tracking Number: AR-PC-07-023989
 Company Tracking Number: AAR0701-202440, AAR0701-402440
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: A-AR-2007-PA-F
 Project Name/Number: AR Rate & Rule revision/

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty
Review Status: Filed 05/21/2007

Comments:

Attachment:

P & C transmittal doc.pdf

Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Review Status: Filed 05/21/2007

Bypass Reason: Not applicable

Comments:

Bypassed -Name: NAIC loss cost data entry document
Review Status: Filed 05/21/2007

Bypass Reason: Not applicable

Comments:

Satisfied -Name: Cover memo
Review Status: Filed 05/21/2007

Comments:

Attachment:

Cover memo.pdf

Satisfied -Name: Exhibits
Review Status: Filed 05/21/2007

Comments:

Attachments:

Exhibit A.pdf

Exhibit B.pdf

Review Status:

SERFF Tracking Number: FARM-125156678 State: Arkansas
First Filing Company: Farmers Insurance Company, Inc., ... State Tracking Number: AR-PC-07-023989
Company Tracking Number: AAR0701-202440, AAR0701-402440
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: A-AR-2007-PA-F
Project Name/Number: AR Rate & Rule revision/
Satisfied -Name: Response to objection letter 04-19-2007 Filed 05/21/2007

Comments:

Response cover memo

Attachment:

Response cover memo.pdf

SERFF Tracking Number: FARM-125156678 State: Arkansas
First Filing Company: Farmers Insurance Company, Inc., ... State Tracking Number: AR-PC-07-023989
Company Tracking Number: AAR0701-202440, AAR0701-402440
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: A-AR-2007-PA-F
Project Name/Number: AR Rate & Rule revision/

Review Status:

Satisfied -Name: Final printed pages

Filed

10/18/2007

Comments:

Attached are final printed pages

Attachments:

- Page 512-600.pdf
- Page 805 xls.pdf
- Page 811.pdf
- Page 812 .pdf
- Page 813 .pdf
- Page 814-820 .pdf

Property & Casualty Transmittal Document

<p>1. Reserved for Insurance Dept. Use Only</p>	<p>2. Insurance Department Use only</p> <p>a. Date the filing is received:</p> <p>b. Analyst:</p> <p>c. Disposition:</p> <p>d. Date of disposition of the filing:</p> <p>e. Effective date of filing:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">New Business</td> <td></td> </tr> <tr> <td>Renewal Business</td> <td></td> </tr> </table> <p>f. State Filing #:</p> <p>g. SERFF Filing #:</p> <p>h. Subject Codes</p>	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #
Farmers Insurance Group of Companies	0212

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Farmers Insurance Company, Inc.	KS	21628	48-0609012	
Mid-Century Insurance Company	CA	21687	95-6016640	

5. Company Tracking Number	AAR0701-202440, AAR0701-402440
-----------------------------------	---------------------------------------

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Maria Liskay 4700 Wilshire Blvd, A1-3 Los Angeles, CA 90010	Product Manager	323-964-8203	323-932-3161	maria_liskay@farmer sinsurance.com

7. Signature of authorized filer	
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8. Please print name of authorized filer	Mina A. Villegas
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Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	Personal Auto
10. Sub-Type of Insurance (Sub-TOI)	Private Passenger Auto
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	19.0
12. Company Program Title (Marketing title)	PPA Rate & Rule revision
13. Filing Type	[] Rate/Loss Cost [] Rules [X] Rates/Rules [] Forms [] Combination Rates/Rules/Forms [] Withdrawal [] Other (give description)
14. Effective Date(s) Requested	New: 07/23/2007 Renewal: 07/23/2007
15. Reference Filing?	[] Yes [X] No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	April 18, 2007
19. Status of filing in domicile	[X] Not Filed [] Pending [] Authorized [] Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	AAR0701-202440, AAR0701-402440
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Please see cover memo

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
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Check #: Not available yet

Amount: \$100.00 for each filing company -- FICI & Mid-Century -- for a total of \$200.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

PC TD-1 pg 2 of 2



FARMERS

Future correspondence regarding this filing should be directed to:

Maria Liskay
Auto Product Manager
4680 Wilshire Blvd.
Los Angeles CA 90010
Phone: (323) 964-8203
Fax: (323) 932-3161

April 16, 2007

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

Attention: [Property and Casualty](#)

**SUBJECT: Farmers Insurance Company, Inc.
Mid-Century Insurance Company
Private Passenger Auto Rate and Rule Revision
Our Reference No.: AAR0701-202440, AAR0701-402440**

Dear Commissioner Bowman:

We respectfully submit for filing a revision to our Personal Automobile Program. In this submission, we are proposing the introduction of a New Parent Discount as well as new Increased Liability Limit options.

Increased Liability Limits

We propose the introduction of two new limit options for BIPD and UM. Please see Exhibit 1 for details. These new limits will be available on policies processed after 7/23/2007.

New Parent Discount

We propose the introduction of the New Parent Discount. The discount will apply to the following coverages: Bodily Injury, Property Damage, Uninsured Motorist, Medical, PIP, Comprehensive, and Collision coverages. This discount will be available on new policies processed after 7/12/2007. Please refer to the attached manual pages for the proposed factors and rules.

This discount was introduced in the state of Utah in 2002. Exhibit B provides our experience for the Utah discount. We will monitor the program's performance and adjust the discount in the future as warranted. Final manual pages will be provided upon receipt of your approval.

If you have any questions on this material or require further information, please contact Maria Liskay, Product Manager, at (323) 964-8203.

Very truly yours,
FARMERS INSURANCE GROUP

Bill Martin, CPCU
Vice-President, Auto Product Management

By: Maria Liskay
Product Manager

BM: ML

**Farmers Insurance Company & Mid Century Insurance Company
Arkansas**

BI Limits Upcharge Limit	Farmers		Mid Century	
	Indicated	Selected	Indicated	Selected
500/1000	1.56	1.56	1.51	1.56
1000 CSL	1.81	1.81	-	-

UM BI Limits Upcharge Limit	Farmers		Mid Century	
	Indicated	Selected	Indicated	Selected
500/1000	1.96	1.90	1.91	1.9
1000 CSL	2.20	2.20	-	-

Farmers Insurance Company
Utah Data
New Parent
All Coverages Added

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Rept Count:	Earned Exposure	Earned Premium @Current Rates	Calendar Year Incurred Losses	Calendar Year Loss Ratio	Premium Spread 2005	Cred. Factor	Cred.-Wtd Loss Ratio	Indicated Relativity	Selected Factors
	2002-2005	2002-2005	2002-2005	2002-2005						
0 Total	291	8,626	1,367,330	565,692	41.4%	0.005	0.5809	46.6%	0.82	0.95
1 Total	558	12,462	1,830,034	920,384	50.3%	0.008	0.6982	51.3%	0.91	0.95
2 Total	502	12,334	1,776,657	886,329	49.9%	0.008	0.6946	51.1%	0.90	0.95
3 Total	507	11,493	1,594,545	1,214,191	76.1%	0.008	0.6705	68.8%	1.23	0.96
4 Total	347	9,595	1,316,239	697,691	53.0%	0.007	0.6126	53.3%	0.96	0.97
5 Total	257	7,501	1,029,252	356,670	34.7%	0.005	0.5417	43.4%	0.79	0.98
6 Total	237	5,488	731,456	377,393	51.6%	0.004	0.4633	52.7%	0.97	0.99
None Total	80,159	1,886,545	307,285,491	165,145,721	53.7%	0.954	1.0000	53.7%		1.00
Total	82,858	1,954,044	316,931,004	170,164,070	53.7%	1.000	1.0000	53.7%		



FARMERS

Maria Liskay
4700 Wilshire Blvd.
Los Angeles, CA 90010
Voice: (323) 964-8203
Facsimile:(323) 932-3101
Email: maria.liskay@farmersinsurance.com

May 4, 2007

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

Attn: Ms. Alexa Grissom
Property and Casualty

Subject: Response to Objection Letter dated April 19, 2007
Private Passenger Auto Rate and Rule Filing
Rates and Rules Revision - Proposed Effective 07/23/07
Farmers Insurance Company, Inc. (0212-21628) & Mid-Century Insurance
Company (0212-21687)
Filing Reference Number: ARA0701-202440, ARA0701-402440

Dear Ms. Grissom:

We respectfully submit this response to your questions on April 19, 2007.

We propose to change our underwriting criteria regarding the affinity discount to include insureds who are retirees of the recognized Business and Professional Groups.

If you have any questions on this material or require further information, please contact Maria Liskay at (323) 964-8203.

Very truly yours,
FARMERS INSURANCE COMPANY

Maria Liskay
Auto Product Manager

FARMERS INSURANCE GROUP

(FARMERS AND MID-CENTURY)

ADVANCE PURCHASE CREDIT

This two-term reducing credit is available for new policies only. To qualify for the credit, the insured must purchase an auto policy 7 or more days in advance of the effective date of the policy. The credit at a reduced amount, will also apply at the first renewal of the same policy as long as there is no lapse in coverage.

Note; Advance Purchase Credit and the New Household Credit are mutually exclusive, therefore, a policy may qualify for one or the other but not both.

NEW HOUSEHOLD CREDIT

- a). This credit applies to Bodily Injury/Property Damage Liability, PIP, comprehensive and collision coverages provided the following criteria are met:
 - 1. The New Business is written in a New Household.
 - 2. A qualifying Fire Property is issued as New Business with the same effective date. Qualifying property policies include: Special form. Protector Plus, Townhouse, Townhouse Protector, Condominium or Broad Form Renters.
- b). All policies written on the same day as a qualifying policy by the named insured or spouse or any household relative, provided they reside with the named insured, qualify for the discount.
- c). The credit will be applied on the initial term only.
- d). Policies effective on a date other than the initial effective date of the household do not qualify for the credit.

Note: The New Household Credit and the Advance Purchase Credit are mutually exclusive; therefore, a policy may qualify for one or the other but not both.

★ NEW PARENT DISCOUNT

An automobile classified and rated as a private passenger automobile is acceptable for this discount. The discount applies to BIPD, Uninsured Motorist, Medical (PIP), Comprehensive and Collision coverage (Refer to the Factor Pages for the amount of the discount). To qualify for this discount, the rated, mock-rated, or secondary-rated driver must be a head of household or spouse and must be the parent, grandparent or legal guardian of a child age six years or less that is a resident of the household. If there is more than one child in the household, **THE AGE OF THE OLDEST CHILD WILL DETERMINE ELIGIBILITY AND AMOUNT OF DISCOUNT**. If there is a grandchild residing in the household, the age of the oldest grandchild will determine eligibility. The discount is available for new and renewal policies. Only one New Parent Discount may apply to each policy in the household. The discount shall be removed on the first policy renewal after the child becomes seven years old.

DISCOUNT and SURCHARGE FACTORS

DISCOUNTS

FARMERS and MID-CENTURY							
COVERAGE	Good Student	Senior Defensive Driver	Anti-Lock Brakes	Passive Rest. (Belt)	Passive Rest. (Airbag)	Passive Rest. (Airbags)	Passive Rest. (Airbags Belts)
BIPD	0.80	0.80	0.95	N/A	N/A	N/A	N/A
PIP	0.80	N/A	N/A	0.95	0.95	0.95	0.90
CCD	0.80	0.80	N/A	N/A	N/A	N/A	N/A
COLL	0.80	0.80	0.95	N/A	N/A	N/A	N/A

FARMERS			
COVERAGE	Antique Auto	Farm Occup.	Motor Home Plus
BIPD	0.10	0.90	0.35
PIP	0.10	N/A	0.35
CCD	1.00	0.90	0.35
COLL	0.25	0.90	0.35
UM	0.10	N/A	1.00

Coverage	ADVANCED PURCHASED CREDIT			NEW HOUSEHOLD CREDIT		
	Policy			Coverage	Semi-Annual	Annual
Semi-Annual	1st & 2nd	Annual				
BIPD	0.90	0.95	0.92	BIPD	0.85	0.90
MED/PIP	0.90	0.95	0.92	MED/PIP	0.85	0.90
CCD	0.90	0.95	0.92	CCD	0.85	0.90
COLL	0.90	0.95	0.92	COLL	0.85	0.90
UM	0.90	0.95	0.92			

PAID IN FULL		
Coverage	Factors 6 mo	Factors 12 mo
BI-PD	0.85	0.85
MED/PIP	0.85	0.85
CCD	0.85	0.85
COLL	0.85	0.85
UM	0.85	0.85

MULTI-LINES DISCOUNT

Farmers and Mid-Century								
COVERAGE	★Auto/Home Farmers	Auto/Home Mid-Century	Auto/Renters	Auto/Mobile Home	Auto/Life	Auto/Home/Life	Auto/Renters/Life	Auto/Mobile Home/Life
BIPD	0.80	0.85	0.90	0.95	0.95	0.75	0.85	0.90
PIP	0.80	0.85	0.90	0.95	0.95	0.75	0.85	0.90
CCD	0.80	0.85	0.90	0.95	0.95	0.75	0.85	0.90
COLL	0.80	0.85	0.90	0.95	0.95	0.75	0.85	0.90

Farmers and Mid-Century		
Coverage	EFT	Alternative Fuel Vehicle
BIPD	0.90	0.90
PIP	0.90	0.90
CCD	0.90	0.90
COLL	0.90	0.90
UM/UIM/UMPD	0.90	0.90
GB	0.00	0.00

TWO OR MORE AUTOMOBILES DISCOUNT

FARMERS				
Rate	BIPD	PIP	CCD	COLL
1	0.80	0.85	0.85	0.85
2	0.80	0.85	0.85	0.85
3	0.80	0.85	0.85	0.85
4	0.80	0.85	0.85	0.85
5	0.80	0.85	0.85	0.85
6	0.80	0.85	0.85	0.85
7	0.80	0.85	0.85	0.85
8	0.80	0.85	0.85	0.85
9	0.80	0.85	0.85	0.85
Motor Homes	0.50	0.50	N/A	0.50

MID-CENTURY				
Rate	BIPD	PIP	CCD	COLL
1	0.85	0.85	0.85	0.85
2	0.85	0.85	0.85	0.85
3	0.85	0.85	0.85	0.85
4	0.85	0.85	0.85	0.85
5	0.85	0.85	0.85	0.85
6	0.85	0.85	0.85	0.85
7	0.85	0.85	0.85	0.85
8	0.85	0.85	0.85	0.85
9	0.85	0.85	0.85	0.85
Motor Homes	0.50	0.50	N/A	0.50

ANNUAL POLICY TERM		
Coverages	Farmers	Mid-Century
BIPD	2.00	2.00
MED	2.00	2.00
UMBI	2.00	2.00
UMPD	2.00	2.00
CCD	2.00	2.00
COLL	2.00	2.00
TOW	2.00	2.00
OTHER	2.00	2.00

★New Parent Discount		
Oldest Child	Farmers	Mid-Century
0	0.95	0.95
1	0.95	0.95
2	0.95	0.95
3	0.96	0.96
4	0.97	0.97
5	0.98	0.98
6	0.99	0.99
7+	1.00	1.00

FARMERS				
Coverage	Accident (1 Year After)	Accident (2 Year After)	Accident (3 Year After)	Multi-Accident (Additive)
BIPD	1.49	1.35	1.21	0.50
PIP	1.33	1.23	1.15	0.30
COLL	1.39	1.29	1.15	0.50

FARMERS and MID-CENTURY			
COVERAGE	High Perf. Vehicle	Towing (6-10 Years Old)	Towing (11 Years & Older)
BIPD	1.25	1.50	2.00
PIP	1.25		
CCD	1.25		
COLL	1.25		

Mid-Century	
Unverifiable Driver Record	
Coverages	Factors
BIPD	1.10
UM/UIM/UMPD	1.10
PIP	1.10
CCD	1.10
COLL	1.10

ARKANSAS AUTO QUOTE WORKSHEET - FARMERS RATING EXAMPLE

Step	Description	BIPD	UM	UMPD	UIM	PIP	CCD	COLL
1.	Base Rate 7A (by Zip Code from Base Rate Pages)	\$ 405.10	\$ 34.10	\$ 34.10	\$ 11.70	\$ 57.90	\$ 153.20	\$ 371.60
2.	Affinity Discount	0.95	0.95	0.95	0.95	0.95	0.95	0.95
2a.	EFT Discount	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3.	Comprehensive and Collision Deductible Factors						0.8400	0.8500
4.	Farm Discount Factor	1.00					1.00	1.00
5.	Car Symbol Factor						1.98	1.66
5a.	Policy Term Factor	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6.	Rate Class Factor	1.16				1.00	1.02	1.10
A.	(1. x 2. x 2a. x 3. x 4. x 5. x 5a. x 6.)	\$ 384.845000	\$ 32.395000	\$ 32.395000	\$ 11.115000	\$ 55.005000	\$ 246.903370	\$ 547.922342
7a.	BI Limit Upcharge	1.10						
7b.	PD Limit Upcharge	0.02						
7.	Increased BIPD Limit Rate (6a. + 6b.) x A.	\$ 431.026400						
8a.	UM/UMPD Limit Upcharge		1.13	0.79				
8.	Increased UM Limit Rates (7a. x A.)		\$ 36.606350	\$ 25.592050				
B.	Enter (7. for BIPD, 8. for UM, A. for All Others)	\$ 431.026400	\$ 36.606350	\$ 25.592050	\$ 11.115000	\$ 55.005000	\$ 246.903370	\$ 547.922342
9.	Good Student Discount Factor	1.00				1.00	1.00	1.00
10a.	30/60 Discount Factor	0.75	0.85		0.85	0.75	0.77	0.70
10b.	Ultra/Super Preferred Discount Factor	0.90	0.95	0.95	0.95	0.90	0.95	0.90
10c.	Preferred Plus Discount Factor	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11.	FARA Code Discount Factor	0.75	0.75	0.75	0.75	0.75	0.75	0.75
12a.	Standard Rate Factor (Enter 0 if N/A)	0.00				0.00		0.00
12b.	Multiple Accident Surcharge Factor (Enter 0 if N/A)	0.00				0.00		0.00
C.	(B. x 9. x 10a. x 10b. x 10c. x 11. x (1.00 + 12a. + 12b.))	\$ 218.207115	\$ 22.169720	\$ 18.234335	\$ 6.731521	\$ 27.846281	\$ 135.457361	\$ 258.893306
13.	Multi-Car Discount Factor	0.80				0.85	0.85	0.85
14.	Age Group Factor	1.00				1.00	0.92	1.00
15.	Non-Smoker Discount Factor	1.00				1.00		1.00
16.	Model Year Rating Factor	1.00	1.00			1.00		0.90
16a.	Alternative Fuel Vehicle Discount Factor						0.90	
16b.	Advanced Purchase Credit							
16c.	New Household Credit							
D.	(C. x 13. x 14. x 15. x 16a. x 16b. x 16c.)	\$ 174.565692	\$ 22.169720	\$ 18.234335	\$ 6.731521	\$ 23.669338	\$ 95.334890	\$ 198.053379
17a.	Paid in Full Discount	\$ 1	\$ 1		\$ 1	\$ 1	\$ 1	\$ 1
E1.	(D. x (17a. - 1.00)) (decrease)	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -
17.	Multi-Lines Discount Factor	0.85				0.85	0.85	0.85
E.	(D. x (17b. - 1.00)) (decrease)	\$ (26.184854)				\$ (3.550401)	\$ (14.300234)	\$ (29.708007)
18.	High Performance Surcharge Factor	1.00				1.00	1.00	1.00
F.	(D. x (18. - 1.00)) (increase)	\$ -				\$ -	\$ -	\$ -
19.	Anti-Lock Brakes Discount Factor	1.00						1.00
G.	(D. x (19 - 1.00)) (decrease)	\$ -						\$ -
20.	25-29 Principal Unmarried Male Rating Factor	1.00				1.00		1.00
H.	(D. x (20. - 1.00)) (increase)	\$ -				\$ -		\$ -
21.	Passive Restraint Discount Factor					0.90		
I.	(D. x (21. - 1.00)) (decrease)					\$ (2.366933)		
* 21a.	New Parent Discount	1.00	1.00	1.00	1.00	1.00	1.00	1.00
I2.	(D. x (21a. - 1.00)) (decrease)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
22.	Senior Defensive Driver Discount Factor	1.00					1.00	1.00
J.	(D. x (22. - 1.00)) (decrease)	\$ -				\$ -	\$ -	\$ -
K.	(D. + E. + F. + G. + H. + I. + I2. J.)	\$ 148.380838	\$ 22.169720	\$ 18.234335	\$ 6.731521	\$ 17.752004	\$ 81.034657	\$ 168.345372
L.	K. Rounded to Dime	\$ 148.40	\$ 22.20	\$ 18.20	\$ 6.70	\$ 17.80	\$ 81.00	\$ 168.30
22a.	Renewal Rate Capping	1.00	1.00	1.00	1.00	1.00	1.00	1.00
L1.	(L. x 22a.)	\$ 148.40	\$ 22.20	\$ 18.20	\$ 6.70	\$ 17.80	\$ 81.00	\$ 168.30

(Truncate to 6 decimals at each interim step.)

Zip Code:	71601	Affinity Discount:	Yes
CCD Deductible:	120	Standard Rate Factor:	No
COLL Deductible:	240	Multi-Accident Surcharge:	No
Farm Discount:	No	Multi-Car Discount:	Yes
Car Symbol:	V	Age:	43
Rate Class:	4	Non-Smoker Discount:	No
BI Limit:	50/100	Model Year:	1998
PD Limit:	\$50,000	Multi-Lines Discount:	AH
UMBI Limit:	50/100	High Performance Surcharge:	No
UMPD Limit:	\$50,000	Anti-Lock Brakes Discount:	No
UIM Limit:	50/100	25-29 Principal Unmarried Male	No
Good Student Discount:	No	Passive Restraint Discount:	4
Preferred Discount:	No	Senior Defensive Driver Discount:	No
30/60 Discount:	Yes	Alternative Fuel Vehicle Discount:	No
Ultra Preferred Discount:	Yes	Towing:	Yes
Super Preferred Discount:	No	Towing Surcharge:	No
Preferred Plus Discount:	No	Misc. Coverages:	Disability Income weekly cap \$140
FARA Code:	H	Policy Term Factor	1
Renewal Rate Capping	No		
New Household Credit:	No	Advanced Purchase Credit:	No

M.	Total -- 1 through 7	\$ 462.60
N.	Add Total Towing Premium (Incl. applicable Surcharge)	\$ 4.00
O.	Add Total Miscellaneous Coverages	\$ 3.60
P.	TOTAL PREMIUM	\$ 470.20

**IF STEP IS NOT APPLICABLE
ENTER A FACTOR OF 1.00
(EXCEPT WHERE INDICATED)**

ARKANSAS AUTO QUOTE WORKSHEET - FARMERS RATING WORKSHEET

Step	Description	BIPD	UM	UMPD	UIM	PIP	CCD	COLL
1.	Base Rate 7A (by Zip Code from Base Rate Pages)							
2.	Affinity Discount							
2a.	EFT Discount							
3.	Comprehensive and Collision Deductible Factors							
4.	Farm Discount Factor							
5.	Car Symbol Factor							
5a.	Policy Term Factor							
6.	Rate Class Factor							
A.	(1. x 2. x 2a. x 3. x 4. x 5. x 5a. 6.)							
7a.	BI Limit Upcharge							
7b.	PD Limit Upcharge							
7.	Increased BIPD Limit Rate (6a. + 6b.) x A.							
8a.	UM/UMPD Limit Upcharge							
8.	Increased UM Limit Rates (7a. x A.)							
B.	Enter (7. for BIPD, 8. for UM, A. for All Others)							
9.	Good Student Discount Factor							
10a.	30/60 Discount Factor							
10b.	Ultra/Super Preferred Discount Factor							
10c.	Preferred Plus Discount Factor							
11.	FARA Code Discount Factor							
12a.	Standard Rate Factor (Enter 0 if N/A)							
12b.	Multiple Accident Surcharge Factor (Enter 0 if N/A)							
C.	(B. x 9. x 10a. x 10b. x 10c. x 11. x (1.00 + 12a. + 12b.))							
13.	Multi-Car Discount Factor							
14.	Age Group Factor							
15.	Non-Smoker Discount Factor							
16.	Model Year Rating Factor							
16a.	Alternative Fuel Vehicle Discount Factor							
16b.	Advanced Purchase Credit							
16c.	New Household Credit							
D.	(C. x 13. x 14. x 15. x 16a. x 16b. x 16c.)							
17a.	Paid in Full Discount							
E1.	(D. x (17a. - 1.00)) (decrease)							
17b.	Multi-Lines Discount Factor							
E2.	(D. x (17b. - 1.00)) (decrease)							
18.	High Performance Surcharge Factor							
F.	(D. x (18. - 1.00)) (increase)							
19.	Anti-Lock Brakes Discount Factor							
G.	(D. x (19 - 1.00)) (decrease)							
20.	25-29 Principal Unmarried Male Rating Factor							
H.	(D. x (20. - 1.00)) (increase)							
21.	Passive Restraint Discount Factor							
I.	(D. x (21. - 1.00)) (decrease)							
* 21a.	New Parent Discount							
I2.	(D. x (21a. - 1.00)) (decrease)							
22.	Senior Defensive Driver Discount Factor							
J.	(D. x (22. - 1.00)) (decrease)							
K.	(D. + E. + F. + G. + H.+ I. + J.)							
L.	Rounded to Dime							
22a.	Renewal Rate Capping							
L1.	(L. x 22a.)							

(Truncate to 6 decimals at each interim step.)

1
2
3
4
5
6
7

Zip Code:	Affinity Discount:	
CCD Deductible:	Standard Rate Factor:	If applicable, input # of year after
COLL Deductible:	Mult. Accident Surcharge:	
Farm Discount:	Multi-Car Discount:	
Car Symbol:	Age:	
Rate Class:	Non-Smoker Discount:	
BI Limit:	Model Year:	
PD Limit:	Multi-Lines Discount:	AH, AR, AM, AL, AHL, ARL, or AML
UMBI Limit:	High Performance Surcharge:	
UMPD Limit:	Anti-Lock Brakes Discount:	
UIM Limit:	25-29 Principal Unmarried Male	
Good Student Discount:	Passive Restraint Discount:	1.Belt 2.Airbag 3.Airbags 4.Airbags/Belts
Preferred Discount:	Senior Defensive Driver Discount	
30/60 Discount:	Alternative Fuel Vehicle Discount:	
Ultra Preferred Discount:	Towing:	
Super Preferred Discount:	Towing Surcharge:	If applicable, input "6-10" or "11 & older"
Preferred Plus Discount:	Misc. Coverages:	Disability Income weekly cap
Advanced Purchase Credit:	Term Factor:	
New Household Credit:	Paid in Full Discount	

Step	Description	
M.	Total -- 1 through 7	\$ -
N.	Add Total Towing Premium (Incl. applicable Surcharge)	\$ -
O.	Add Total Miscellaneous Coverages	
P.	TOTAL PREMIUM	

**IF STEP IS NOT APPLICABLE
 ENTER A FACTOR OF 1.00
 (EXCEPT WHERE INDICATED)**

ARKANSAS AUTO QUOTE WORKSHEET - MID-CENTURY RATING EXAMPLE

Step	Description	BIPD	UM	UMPD	UIM	PIP	CCD	COLL
1.	Base Rate 7A (by Zip Code from Base Rate Pages)	\$ 416.10	\$ 34.00	\$ 34.00	\$ 14.00	\$ 60.30	\$ 167.70	\$ 544.70
2.	Affinity Discount	0.95	0.95	0.95	0.95	1.00	0.95	0.95
2a.	EFT Discount	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3.	Comprehensive and Collision Deductible Factors						0.50	0.64
4.	Car Symbol Factor						1.33	1.22
5.	Rate Class Factor	3.11				1.64	1.41	2.97
5a.	Policy Term Factor	1.00	1.00	1.00	1.00	1.00	1.00	1.00
A.	(1. x 2. x 2a. x 3. x 4. x 5. x 5a. x 6.)	\$ 1,229,367450	\$ 32,300000	\$ 32,300000	\$ 13,300000	\$ 93,947400	\$ 149,381709	\$ 1,199,988915
6a.	BI Limit Upcharge	1.00						
6b.	PD Limit Upcharge	0.00						
6.	Increased BIPD Limit Rate (5a. + 5b.) x A.	\$ 1,229,367450						
7a.	UM/UMPD Limit Upcharge		1.00	0.61				
7.	Increased UM Limit Rates (6a. x A.)		\$ 32,300000	\$ 19,703000				
B.	Enter (6. for BIPD, 7. for UM, A. for All Others)	\$ 1,229,367450	\$ 32,300000	\$ 19,703000	\$ 13,300000	\$ 93,947400	\$ 149,381709	\$ 1,199,988915
8.	Good Student Discount Factor	0.80				0.80	0.80	0.80
9.	YES Discount Factor	0.68				0.68	0.68	0.68
10.	FARA Code Discount Factor	0.92	0.92	0.92	0.92	0.92	0.92	0.92
11.	Multi-Car Discount Factor	0.85				0.85	0.85	0.85
12.	Age Group Factor	1.00				1.00	1.00	1.00
13.	Model Year Rating Factor	1.00	1.00			1.00	0.75	0.75
13a.	Alternative Fuel Vehicle Discount Factor							
13b.	Advanced Purchase Credit							
13c.	New Household Credit							
C.	(B. x 8. x 9. x 10. x 11. x 12. x 13. x 13a. x 13b. x 13c.)	\$ 522,982748	\$ 29,716000	\$ 18,126760	\$ 12,236000	\$ 39,965975	\$ 47,661130	\$ 382,863663
14a.	Points Base Rate (From 1. above)	416.10				60.30	167.70	544.70
14b.	Points Rate Class Factor (May differ from 5.)	3.11				1.64	1.41	2.97
14c.	BIPD Limits Upcharge Factor (6a. + 6b.)	1.00						
14d.	YES Discount Factor	0.68				0.68	0.68	0.68
14e.	Points Surcharge Factor	0.00				0.00	0.00	0.00
14f.	FARA Code Discount Factor	0.92				0.92	0.92	0.92
D.	Points Additive Amt (14a. x 3. x 4. x 13. x 14b. x 14c. x 14d. x 14e. x 14f.)	\$ -				\$ -	\$ -	\$ -
15a.	Paid in Full Discount	1.00	1.00		1.00	1.00	1.00	1.00
E1.	(D. x (15a. - 1.00)) (decrease)	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -
15b.	Multi-Lines Discount Factor	0.85				0.85	0.85	0.85
E2.	(C. x (15b. - 1.00)) (decrease)	\$ (78.447412)				\$ (5.994896)	\$ (7.149170)	\$ (57.429549)
16.	High Performance Surcharge Factor	1.00				1.00	1.00	1.00
F.	(C. x (16. - 1.00)) (increase)	\$ -				\$ -	\$ -	\$ -
17.	Unverifiable Driving Record Surcharge Factor	1.00	1.00	1.00	1.00	1.00	1.00	1.00
G.	(C. x (17. - 1.00)) (increase)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
18.	Anti-Lock Brakes Discount Factor	1.00						1.00
H.	(C. x (18. - 1.00)) (decrease)	\$ -						\$ -
19.	Passive Restraint Discount Factor					1.00		
I.	(C. x (19. - 1.00)) (decrease)					\$ -		
* 20a.	New Parent Discount	1.00	1.00	1.00	1.00	1.00	1.00	1.00
I2.	(D. x (20a. - 1.00)) (decrease)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
20.	Senior Defensive Driver Discount Factor	1.00					1.00	1.00
J.	(C. x (20. - 1.00)) (decrease)	\$ -					\$ -	\$ -
21.	Prior Insurance Discount Factor	0.95	0.95	0.95	0.95	0.95	0.95	0.95
K.	(C. x (21. - 1.00)) (decrease)	\$ (26,149137)	\$ (1,485800)	\$ (0,906338)	\$ (0,611800)	\$ (1,998299)	\$ (2,383057)	\$ (19,143183)
L.	(C. + D. + E. + F. + G. + H. + I. + J. + K.)	\$ 418,386198	\$ 28,230200	\$ 17,220422	\$ 11,624200	\$ 31,972780	\$ 38,128904	\$ 306,290930
M.	Rounded to Dime	\$ 418.40	\$ 28.20	\$ 17.20	\$ 11.60	\$ 32.00	\$ 38.10	\$ 306.30
21a.	Renewal Rate Capping	1.00	1.00	1.00	1.00	1.00	1.00	1.00
M1.	(21a. x M.)	\$ 418.40	\$ 28.20	\$ 17.20	\$ 11.60	\$ 32.00	\$ 38.10	\$ 306.30

(Truncate to 6 decimals at each interim step.)

Zip Code:	71601	Age:	17
CCD Deductible:	500	Model Year:	1995
COLL Deductible:	500	Points:	
Car Symbol:	O	Multi-Lines Discount:	AH AH, AR, AM, AL, AHL, ARL, or AML
Rate Class:	8	High Performance Surcharge:	No
BI Limit:	25/50	Unverifiable Driving Record Surcharge:	No
PD Limit:	\$25,000	Anti-Lock Brakes Discount:	No
UMBI Limit:	25/50	Passive Restraint Discount:	1.Belt 2.Airbag 3.Airbags 4.Airbags/Belts
UMPD Limit:	\$25,000	Senior Defensive Driver Discount:	No
UIM Limit:	25/50	Prior Insurance Discount:	Yes
Good Student Discount:	Yes	Alternative Fuel Vehicle Discount:	No
YES Discount (P, S, or No):	P	Towing:	Yes
FARA Code:	H	Towing Surcharge:	6-10 If applicable, input "6-10" or "11 & older"
Multi-Car Discount:	Yes	Misc. Coverages:	Disability Income weekly cap \$140
Affinity Discount:	Yes	Policy Term Factor:	1 \$5,000
Paid in Full Discount:	No		
Advanced Purchase Credit:	No	New Household Credit:	No

Step	Description	
N.	Total -- 1 through 7	\$ 851.80
O.	Add Total Towing Premium (Incl. applicable Surcharge)	\$ 13.10
P.	Add Total Miscellaneous Coverages	\$ 11.00
Q.	TOTAL PREMIUM	\$ 875.90

**IF STEP IS NOT APPLICABLE
ENTER A FACTOR OF 1.00
(EXCEPT WHERE INDICATED)**

* Input data in fields in RED.
** Fields in BLUE are automatically looked up based on data in RED fields.

ARKANSAS AUTO QUOTE WORKSHEET - MID-CENTURY RATING WORKSHEET

Step	Description	BIPD	UM	UMPD	UIM	PIP	CCD	COLL
1.	Base Rate 7A (by Zip Code from Base Rate Pages)							
2.	Affinity Discount							
2a.	EFT Discount							
3.	Comprehensive and Collision Deductible Factors							
4.	Car Symbol Factor							
5.	Rate Class Factor							
5a.	Policy Term Factor							
A.	(1. x 2. x 2a. x 3. x 4. x 5. x 6.)							
6a.	BI Limit Upcharge							
6b.	PD Limit Upcharge							
6.	Increased BIPD Limit Rate (5a. + 5b.) x A.							
7a.	UM/UMPD Limit Upcharge							
7.	Increased UM Limit Rates (6a. x A.)							
B.	Enter (6. for BIPD, 7. for UM, A. for All Others)							
8.	Good Student Discount Factor							
9.	YES Discount Factor							
10.	FARA Code Discount Factor							
11.	Multi-Car Discount Factor							
12.	Age Group Factor							
13.	Model Year Rating Factor							
13a.	Alternative Fuel Vehicle Discount Factor							
13b.	Advanced Purchase Credit							
13c.	New Household Credit							
C.	(B. x 8. x 9. x 10. x 11. x 12. x 13. x 13a. x 13b. x 13c.)							
14a.	Points Base Rate (From 1. above)							
14b.	Points Rate Class Factor (May differ from 5.)							
14c.	BIPD Limits Upcharge Factor (6a. + 6b.)							
14d.	YES Discount Factor							
14e.	Points Surcharge Factor							
14f.	FARA Code Discount Factor							
D.	Points Additive Amt (14a. x 3. x 4. x 13. x 14b. x 14c. x 14e. x 14f.)							
15a.	Paid in Full Discount							
E1.	(D. x (15a. - 1.00)) (decrease)							
15b.	Multi-Lines Discount Factor							
E2.	(C. x (15b. - 1.00)) (decrease)							
16.	High Performance Surcharge Factor							
F.	(C. x (16. - 1.00)) (increase)							
17.	Unverifiable Driving Record Surcharge Factor							
G.	(C. x (17. - 1.00)) (increase)							
18.	Anti-Lock Brakes Discount Factor							
H.	(C. x (1.00 - 18.)) (decrease)							
19.	Passive Restraint Discount Factor							
I.	(C. x (1.00 - 19.)) (decrease)							
* 20a.	New Parent Discount							
I2.	(D. x (20a. - 1.00)) (decrease)							
20.	Senior Defensive Driver Discount Factor							
J.	(C. x (1.00 - 20.)) (decrease)							
21.	Prior Insurance Discount Factor							
K.	(C. x (1.00 - 21.)) (decrease)							
L.	(C. + D. + E. + F. + G. + H. + I. + I2. + J. + K.)							
M.	Rounded to Dime							
21a.	Renewal Rate Capping							
M1.	(21a. x M.)	1	2	3	4	5	6	7

(Truncate to 6 decimals at each interim step.)

Zip Code:	Age:	
CCD Deductible:	Model Year:	
COLL Deductible:	Points:	
Car Symbol:	Multi-Lines Discount:	AH, AR, AM, AL, AHL, ARL, or AML
Rate Class:	High Performance Surcharge:	
BI Limit:	Unverifiable Driving Record Surcharge:	
PD Limit:	Anti-Lock Brakes Discount:	
UMBI Limit:	Passive Restraint Discount:	1. Belt 2. Airbag 3. Airbags 4. Airbags/Belts
UMPD Limit:	Senior Defensive Driver Discount:	
UIM Limit:	Prior Insurance Discount:	
Good Student Discount:	Alternative Fuel Vehicle Discount:	
YES Discount: (P, S, or No)	Towing:	
FARA Code:	Towing Surcharge:	If applicable, input "6-10" or "11 & older"
Multi-Car Discount:	Misc. Coverages:	Disability Income weekly cap
Affinity Discount:	Policy Term Factor	
Paid in Full Discount:		
New Household Credit:	Advanced Purchase Credit:	

Step	Description	
N.	Total -- 1 through 7	\$ -
O.	Add Total Towing Premium (Incl. applicable Surcharge)	
P.	Add Total Miscellaneous Coverages	\$ -
Q.	TOTAL PREMIUM	\$ -

**IF STEP IS NOT APPLICABLE
ENTER A FACTOR OF 1.00
(EXCEPT WHERE INDICATED)**