

SERFF Tracking Number: SFMA-127719541 State: Arkansas
Filing Company: State Farm Mutual Automobile Insurance State Tracking Number:
Company Tracking Number: PV-28282M
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: PV-28282m
Project Name/Number: PV-28282m/PV-28282m

Filing at a Glance

Company: State Farm Mutual Automobile Insurance

Product Name: PV-28282m

SERFF Tr Num: SFMA-127719541 State: Arkansas

TOI: 19.0 Personal Auto

SERFF Status: Closed-Filed

State Tr Num:

Sub-TOI: 19.0001 Private Passenger Auto
(PPA)

Co Tr Num: PV-28282M

State Status:

Filing Type: Rate/Rule

Reviewer(s): Alexa Grissom, Nancy
Horton

Authors: Julie Davis, Carol Limer,
Robin Dunagan

Disposition Date: 11/17/2011

Date Submitted: 10/18/2011

Disposition Status: Filed

Effective Date Requested (New): 03/19/2012

Effective Date (New): 03/19/2012

Effective Date Requested (Renewal): 03/19/2012

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: PV-28282m

Status of Filing in Domicile: Not Filed

Project Number: PV-28282m

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 11/17/2011

State Status Changed:

Deemer Date:

Created By: Robin Dunagan

Submitted By: Robin Dunagan

Corresponding Filing Tracking Number:

Filing Description:

We respectfully submit a revision to our independent Private Passenger Auto program, which results in a rate level increase of 0.1%. The details of and support for the change are outlined in the attached Filing Memorandum and supporting exhibits.

The rate level changes contained in this filing specifically consider the expected effect that any prior changes in policy language will have on our future underwriting experience. The changes detailed in this filing reflect our best efforts to recognize our actuarially suggested income needs and have premiums that are as competitive as possible.

We do not rely solely on rate activity to achieve our objective of continued financial stability. We also concentrate on continued improvements in the way we service the business we write. These improvements range from internal expense controls to ongoing enhancements in the loss settlement process. We also invest and participate in many loss

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prevention and control activities. Attached is an exhibit that outlines some of these activities.

We submit this filing to be effective on new and renewal policies dated March 19, 2012 and later.

Sincerely,

Steve Harr, F.C.A.S., MAAA
Actuary and Assistant Secretary-Treasurer
(309) 766-3568
steve.harr.bb5b@statefarm.com

Jeff Clinch
Pricing Manager
(309) 766-9940
jeff.clinch.gfdl@statefarm.com

Company and Contact

Filing Contact Information

Jeff Clinch, jeff.clinch.gfdl@statefarm.com
One State Farm Plaza 309-766-9940 [Phone]
Bloomington, IL 61710 309-766-0225 [FAX]

Filing Company Information

State Farm Mutual Automobile Insurance CoCode: 25178 State of Domicile: Illinois
One State Farm Plaza Group Code: 176 Company Type:
Bloomington, IL 61710 Group Name: State ID Number:
(309) 735-0649 ext. [Phone] FEIN Number: 37-0533100

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: \$100 for an independent rate filing
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Farm Mutual Automobile Insurance	\$100.00	10/18/2011	52922828

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	11/17/2011	11/17/2011

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	11/15/2011	11/15/2011	Robin Dunagan	11/16/2011	11/16/2011
Pending Industry Response	Alexa Grissom	11/08/2011	11/08/2011	Robin Dunagan	11/10/2011	11/10/2011
Pending Industry Response	Alexa Grissom	10/25/2011	10/25/2011	Robin Dunagan	10/31/2011	11/01/2011

SERFF Tracking Number: SFMA-127719541 State: Arkansas
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 Project Name/Number: PV-28282m/PV-28282m

Disposition

Disposition Date: 11/17/2011
 Effective Date (New): 03/19/2012
 Effective Date (Renewal):
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
State Farm Mutual Automobile Insurance	%	0.100%	\$321,698	497,491	\$321,698,059	%	%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Filing Memorandum and Exhibits	Filed	Yes
Supporting Document	RF-1	Filed	Yes
Supporting Document	Response to 11/08 Inquiry	Filed	Yes
Rate	Manual Pages	Filed	Yes

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Project Name/Number: PV-28282m/PV-28282m

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 11/15/2011

Submitted Date 11/15/2011

Respond By Date

Dear Jeff Clinch,

This will acknowledge receipt of the captioned filing. Please send an APCS in a PDF to complete the filing.

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Alexa Grissom

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Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/16/2011
Submitted Date	11/16/2011

Dear Alexa Grissom,

Comments:

The following is in response to your inquiry dated November 15, 2011:

Response 1

Comments: Per your request, we have attached a PDF copy of the APCS form. Thank you.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Jeff Clinch
Pricing Manager

Sincerely,
Carol Limer, Julie Davis, Robin Dunagan

SERFF Tracking Number: SFMA-127719541 State: Arkansas
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Project Name/Number: PV-28282m/PV-28282m

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 11/08/2011

Submitted Date 11/08/2011

Respond By Date

Dear Jeff Clinch,

This will acknowledge receipt of the captioned filing. Thank you for the response. The APCS NAIC field must contain only 5 characters; please amend accordingly. Please provide the Department with a list of all policies receiving more than 20 percent as filed and the factors driving the increase.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Alexa Grissom

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Product Name: PV-28282m
Project Name/Number: PV-28282m/PV-28282m

Response Letter

Response Letter Status Submitted to State
Response Letter Date 11/10/2011
Submitted Date 11/10/2011

Dear Alexa Grissom,

Comments:

The following is in response to your inquiry dated November 8, 2011:

Response 1

Comments: Please see "Response to 11/08 Inquiry" and "APCS-Auto Premium Comparison Survey" under supporting documents.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

Satisfied -Name: Response to 11/08 Inquiry

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Jeff Clinch
Pricing Manager

Sincerely,
Carol Limer, Julie Davis, Robin Dunagan

SERFF Tracking Number: SFMA-127719541 State: Arkansas
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Product Name: PV-28282m
Project Name/Number: PV-28282m/PV-28282m

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 10/25/2011

Submitted Date 10/25/2011

Respond By Date

Dear Jeff Clinch,

This will acknowledge receipt of the captioned filing. The Rf-1 must be submitted as a separate document under the supporting information tab. Also, individual increases should be capped at 20 percent. Lastly, the APCS NAIC field should only have five characters.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Alexa Grissom

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Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/31/2011
Submitted Date	11/01/2011

Dear Alexa Grissom,

Comments:

In response to your objection letter, we are providing additional information in support of the proposed changes.

Response 1

Comments: As much as possible, State Farm tries to limit the number of policies receiving large rate increases. We often try to keep individual policy changes under 25%, but that isn't always possible. With this filing, a very limited number of policies in State Farm Mutual (0.0% of the total policies) would receive an increase over 20%. Of the approximately 500,000 policies that we insure in State Farm Mutual, we estimate that only 14 policies will receive an increase over 20%. None of these 14 policies will receive an increase greater than 25%.

The 14 policies receiving an increase over 20% are all private passenger policies that carry only comprehensive coverage. While these policies are receiving a larger percentage increase, the total premium increase for these policies is \$3 on average, with no increase larger than \$10.

The major reason these comprehensive only policies are receiving a large increase is due to the low IRG assigned to their vehicle. When a vehicle's IRG is low, the smallest revision to the combined IRG/Deductible factor can have a large impact in terms of percent change. For example, with this filing we propose increasing the combined factor for IRG 1 and Deductible 500 for comprehensive coverage, which has an indicated factor of 0.11, from 0.08 to 0.09. While this is the smallest increase possible for the combined IRG and Deductible factor, the factor is so small that even a minimal change results in an increase of 12.5%. When you combine this with other rating factor changes, along with the comprehensive base rate which is increasing 4.7%, individual policyholder increases greater than 20% are possible.

We are also resubmitting the Rf-1 as you requested with the appropriate 5 digit NAIC number.

With this additional information, we respectfully request your approval of this filing.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: RF-1

SERFF Tracking Number: SFMA-127719541 *State:* Arkansas
Filing Company: State Farm Mutual Automobile Insurance *State Tracking Number:*
Company Tracking Number: PV-28282M
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: PV-28282m
Project Name/Number: PV-28282m/PV-28282m

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Jeff Clinch
Pricing Manager

Sincerely,
Carol Limer, Julie Davis, Robin Dunagan

SERFF Tracking Number: SFMA-127719541 State: Arkansas
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Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: -0.100%
Effective Date of Last Rate Revision: 05/17/2010
Filing Method of Last Filing: File and 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:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
State Farm Mutual Automobile Insurance	%	0.100%	\$321,698	497,491	\$321,698,059	%	%

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Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Filed 11/17/2011 Manual Pages		See Attached	Replacement	AR 2012-03-19.pdf

SUMMARY OF REVISIONS

The following table summarizes the changes contained in this revision.

Item	Description
Accident Record Rating Plan (ARRP)	Rule edited for clarity.
Customer Rating Index (CRI)	Rule revised to change CRI Factors.
Good Student Discount	Rule edited for clarity.
Liability Rating Group	Rule edited for clarity.
Materials Discount	Rule edited for clarity.
Rule 110	Rule edited for clarity.
Rule 209	Revised procedure for determining future Model Year Factors.
Rule 404	Revised procedures for determining future Model Year Factors and edited for clarity.
Rule 410	Rule edited for clarity.
Rule 601	Rule edited for clarity.
Rule 704	Rule revised to increase the ENOL and Hired Car premium charge.
Rule 705	Rule revised to increase the charge if number of passengers is greater than 8.
Rule 706	Rule revised to increase the charge if number of passengers is greater than 8 and included medical payments coverage.
Rule 708	Rule revised to increase the factor.
Private Passenger Sequence	Sequence edited for clarity.
Private Passenger Age Adjustment Factors	Factors revised.
Private Passenger Base Rates	Rates revised.
Private Passenger Class Factors	Factors revised.
Private Passenger IRG/Deductible	Factors revised.
Private Passenger Limit Factors	Factors revised.
Private Passenger Model Year Factors	Factors revised.
Private Passenger Other Rates and Factors	Factors revised.
Private Passenger Territory Rating Factors	Factors revised.
Commercial Limits	Factors revised.
Antique and Classic Automobiles and Replicas	Sequence edited for clarity.
Camper Units	Sequence edited for clarity.
Motor Homes, Truck or Van Campers	Sequence edited for clarity and percentages revised.

Item	Description
Motorcycles Sequences	Sequence edited for clarity.
Motorcycle Age Factors	Factors revised.
Motorcycle Base Rates	Rates revised.
Motorcycle Deductible Factors	Factors revised.
Motorcycle Model Year Factors	Factors revised.
Motorcycle Percentages	Percentages revised.
Motorcycle Territory Rating Factors	Factors revised.
Off-Road Vehicles	Sequence edited for clarity.
Private Passenger Trailers	Sequence edited for clarity.
Travel and Camping Trailers	Sequence edited for clarity.
Named Non-Owner	Sequence and percentage table edited for clarity.
Use of Non-Owned Cars	Sequence edited for clarity.

RULES

The rules in this section govern the writing of all auto policies.

RATE SECTION RULES

ACCIDENT RECORD RATING PLAN (ARRP) (SFM Only)

The base premiums for the bodily injury and property damage liability, medical payments, and collision coverages, applicable to a private passenger automobile shall be subject to adjustments determined in accordance with the following provisions:

A. Discounts/Charges Reference Tables

The adjustments in the tables below will be used to develop the discount or surcharge applicable to each policy:

Category	Adjustment
Category A	10%
Category B	30%
Category D	50%

Category	Adjustment
Category 5	-25%
Category 4	-20%
Category 3	-15%

Category	Adjustment
Category Z	5%
Category 9	0%

B. New Business Rating

A Category A adjustment shall apply if, in the three year period prior to the date of application, there are any chargeable accidents. The adjustment shall apply for a period of not more than three years, but it will not apply to any policy period that begins more than three years from the date of the accident.

An accident shall be considered chargeable if it resulted in damage to any property in the amount of \$750 or more.

C. Subsequent Rating

1. Chargeable Accidents

An accident shall be chargeable as of the date the Company has recorded payments totaling \$750 or more (for accidents occurring on or after April 1, 1999) under property damage liability coverage and collision coverage combined. In the event of a multiple vehicle accident, property damage liability payment must be present for a claim to be considered chargeable.

Note: Accidents occurring prior to April 1, 1999, are considered chargeable as of the date the Company has recorded payments totaling \$400 or more under property damage liability coverage or, in the event of a one car collision, under collision coverage.

2. Premium Surcharge

The surcharge applicable during a policy period is determined by totaling the separate charges for the individual accidents which became chargeable during the three year period ending two months prior to the current expiration date.

3. Accident Charges

The charge for a specific accident shall be:

- a. Category A if there were no other chargeable accidents during the three years preceding the date this accident became chargeable;
- b. Category B if there was only one other chargeable accident during this period and its charge was Category A;
- c. Category D in all other instances.

Except as set forth in the Miscellaneous Provisions section of this rule, the accident charge shall apply to the policy providing the coverage under which the claim payment has been made and each charge shall apply for a period of three years from the renewal date on which it was originally applied.

D. Chargeable Accident Exceptions: An accident shall not be considered at-fault, nor chargeable, if the Company is furnished sufficient evidence:

1. that the driver involved in the accident was less than 50% at fault,
2. that the accident was caused by contact with birds, animals, missiles, or falling objects; or
3. that the operator involved in the accident was:
 - a. lawfully parked; or,
 - b. reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person; or,
 - c. struck in the rear by another vehicle and has not been convicted of a moving traffic violation in connection with the accident; or,

- d. hit by a "hit-and-run" driver if the accident is reported to the proper authorities within 24 hours; or,
- e. not convicted of a moving traffic violation in connection with the accident, but the operator of the other automobile involved in the accident was convicted of a moving traffic violation; or,
- f. operating a vehicle of a type not eligible for rating under this rule.

Note: The term "convicted" includes a plea of guilty or forfeiture of bond.

E. Miscellaneous Provisions

1. The premium surcharge shall be unaffected by changes requiring a policy transfer or by changes in the territory, use, or driver classification of the policy.
2. If the Company is furnished evidence during the three year period subsequent to the date the accident became chargeable, that the driver involved in the chargeable accident will no longer be a resident of the named insured's household, or will not be a driver of the automobile insured under the policy, then that accident will no longer be used in determining the current accident charge or accident-free discount on the policy. However, if the driver continues to be insured with the Company on another policy, the accident will be considered in the rating of that policy.
3. For initial rating under the New Business provisions of this rule, operators will be assigned to the automobile they most frequently operate and the accident record for each automobile will be thus determined. If a new driver is added after the policy has been initially written, that driver's prior record will be considered in the subsequent rating of the automobile.
4. If the driver involved in a chargeable accident is currently an assigned driver of an automobile insured in State Farm Fire and Casualty Company, that accident shall not be used in determining the current accident surcharge, but shall be reflected in that person's driving record for the purpose of determining the Driver Record Charges on the State Farm Fire and Casualty Company policy.
5. If a driver is involved in a chargeable accident while driving an automobile insured with State Farm Fire and Casualty Company, and is not an assigned driver of an automobile insured in State Farm Fire and Casualty Company, that accident will be considered in determining the current premium surcharge applicable to the automobile insured in State Farm Mutual Automobile Insurance Company which is most frequently driven by that driver.
6. A driver previously insured in State Farm Fire and Casualty Company and now being insured in State Farm Mutual Automobile Insurance Company shall be considered as renewal business subject to the provisions of this rule, provided the effective date of the insurance coverage is within three years of the termination date in the State Farm Fire and Casualty Company.

F. Accident-Free Discount

A Category 3 adjustment shall apply to the base premiums for the bodily injury and property damage liability, medical payments, and collision coverages, applicable to a private passenger automobile if the policy has been in force with the State Farm Mutual Automobile Insurance Company for at least three years and there have been no chargeable accidents during the three year period ending two months prior to the current expiration date.

This discount increases to:

- Category 4 if the policy has been in force for six years,
- Category 5 if the policy has been in force for ten years,

and there have been no chargeable accidents during these time periods.

Note: The time in force provision shall include the time an insured was rated continuously at the 3-Star Discount rate level in State Farm Fire and Casualty Company immediately prior to transferring to State Farm Mutual Automobile Insurance Company.

This discount applies so long as the policy remains in force and there are no chargeable accidents. If there has been a chargeable accident and the policy has been in force for at least nine years and there have been no chargeable accidents during the nine years preceding the date the accident becomes chargeable, the discount will continue. Otherwise, the occurrence of a chargeable accident results in the loss of the discount; however, the normal charge for that accident will be:

- waived (Category 9) if the discount being received was Category 4 or Category 5,
- reduced to Category Z if the discount was Category 3,

so long as there are no other chargeable accidents during the three year experience period.

A chargeable accident which occurs within nine years of one that was forgiven will be subject to the latter provisions.

G. Reinstatements

1. A reinstated policy shall be subject to the New Business provisions of this rule, except that the developed premium surcharge percentages shall be no lower than that which would have been applicable had the policy remained in force.
2. Any accident-free discount applicable at the time of expiration or cancellation will be applied, provided the reinstatement occurs within five years and there have been no accidents during this period which the Company determines to have been the fault of the owner or operator of the automobile being insured. This provision does not apply if the applicant has been insured in the State Farm Fire and Casualty Company during all or part of the intervening time.

H. Exception: The following vehicles are not eligible for the Accident Record Rating Plan (ARRP):

1. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)
2. Trailers insured under Rule 402 - Trailers Designed for Use with Private Passenger Automobiles
3. Vehicles insured under Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles
4. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas

RULES

5. Automobiles insured under Rule 410 - Driver Training Automobiles
6. Automobiles insured under Rule 411 - Funeral Directors' Automobiles
7. Automobiles insured under Rule 709 - Automobiles Leased To United States Government Agencies
8. Fleets insured under Rule 851 - Experience Rating Plan (SFM Only)
9. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

CUSTOMER RATING INDEX (CRI)

The base premiums for the bodily injury and property damage liability, medical payments, comprehensive, and collision coverages, applicable to a private passenger automobile as defined in Rule 201 - Private Passenger Automobile Defined or motorcycle as defined in Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles shall be adjusted by the CRI Factor in accordance with the following provisions:

A. New Business and Subsequent Rating

A CRI will be used to determine the CRI Factor at the inception of each policy term. That CRI will continue to be used in determination of the CRI Factor for the entire policy term.

B. Factors

The CRI Factor is determined by the following formula: $1.003^{(1600 - \text{CRI})}$. The CRI Factor shall be rounded to 3 decimal places and is subject to a minimum factor as outlined below:

Private Passenger Automobile	
Category	Minimum
SFM 10-Year Accident-Free Discount	0.710
SFM 6-Year Accident-Free Discount	0.690
SFM 3-Year Accident-Free Discount	0.680
SFM Good Driving Discount	0.670
SFM No Accident-Free Discount or Good Driving Discount	0.670
SFF&C 3-STAR	0.670
SFF&C 2-STAR	0.670
SFF&C 1-STAR	0.670

Motorcycle	
Category	Minimum
SFM	0.670
SFF&C	0.670

C. Exception: The following vehicles are not eligible for the Customer Rating Index (CRI):

1. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)
2. Trailers insured under Rule 402 - Trailers Designed for Use with Private Passenger Automobiles
3. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas
4. Automobiles insured under Rule 410 - Driver Training Automobiles

RULES

5. Automobiles insured under Rule 411 - Funeral Directors' Automobiles
6. Automobiles insured under Rule 709 - Automobiles Leased To United States Government Agencies
7. Fleets insured under Rule 801 - Fleet Rating Plan (SFM Only)
8. Fleets insured under Rule 851 - Experience Rating Plan (SFM Only)
9. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

DEFENSIVE DRIVING COURSE DISCOUNT

The base premiums for bodily injury and property damage liability, medical payments, comprehensive, and collision coverages applicable to a private passenger automobile rated as Class 1, Class 2 or Class 6 shall be reduced by:

Percentage
5%

provided the principal operator is at least 55 years of age and has successfully completed an approved Motor Vehicle Accident Prevention course taught by an approved instructor for a minimum number of hours of actual classroom or field driving instruction as determined by the Department of Motor Vehicles (Office of Driver Services). A certificate is presented to the Company signifying the above course was successfully completed within the three years prior to the inception or renewal date of the policy term to which this rule applies. After this three year period, the course must be successfully repeated and evidence presented in order to again qualify for the discount.

If the operator is a principal operator of two or more qualifying vehicles insured with the State Farm Mutual Automobile Insurance Company or the State Farm Fire and Casualty Company, the discount shall apply to the vehicle most frequently operated by that operator. If there is more than one principal operator of the vehicle, all must qualify for the discount to apply.

Exception: The following vehicles are not eligible for the Defensive Driving Course Discount:

- A. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)
- B. Trailers insured under Rule 402 - Trailers Designed for Use with Private Passenger Automobiles
- C. Vehicles insured under Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles
- D. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas
- E. Automobiles insured under Rule 410 - Driver Training Automobiles
- F. Automobiles insured under Rule 411 - Funeral Directors' Automobiles
- G. Automobiles insured under Rule 709 - Automobiles Leased To United States Government Agencies
- H. Fleets insured under Rule 851 - Experience Rating Plan (SFM Only)
- I. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

DRIVER TRAINING DISCOUNT

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums applicable to a private passenger automobile are reduced for risks classified with first digit class code of 4, 5, 7, 8, or 9 and second digit class code of 1, 2, B, C, D, K, P, or Q. Evidence must be presented that each owner or driver, other than a married female, who is under 21 years of age, and who is a resident in the same household as the applicant, or who customarily drives the automobile, has successfully completed an acceptable driver education course. The minimum requirements of an "acceptable" driver education course are that it:

- A. be conducted by an instructor who is licensed or certified to conduct such a course; and,
- B. include classroom instruction in basic traffic and safety rules, plus driving experience under actual road and traffic conditions or in a mechanical device simulating such conditions;

however, in the event the State requirements for such a course are more stringent than the requirements above, the State requirements shall be the minimum.

This reduction is reflected in the appropriate Class Rating Factor for the various discount combinations.

Exception: The following vehicles are not eligible for the Driver Training Discount:

- A. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)
- B. Trailers insured under Rule 402 - Trailers Designed for Use with Private Passenger Automobiles
- C. Vehicles insured under Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles
- D. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas
- E. Automobiles insured under Rule 410 - Driver Training Automobiles
- F. Automobiles insured under Rule 411 - Funeral Directors' Automobiles
- G. Automobiles insured under Rule 709 - Automobiles Leased To United States Government Agencies
- H. Fleets insured under Rule 851 - Experience Rating Plan (SFM Only)
- I. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

GOOD DRIVING DISCOUNT (SFM Only)

A. Requirements

The base premiums for the bodily injury and property damage liability, medical payments, and collision coverages, applicable to a private passenger automobile are reduced by:

Percentage
10%

if the following requirements are met:

1. New Business Policies - Each of the drivers in the household has had no moving violations and no at-fault accidents during the past three years.
2. Newly Acquired Added Car Policies (All other added car policies must meet the requirements for new business policies in A.1 of this rule.)
 - a. At least one car in the household is receiving the Good Driving Discount or an Accident-Free Discount.
 - b. Each of the drivers in the household has had no at-fault accidents during the past three years.
 - c. There are no added drivers within 60 days before or after the application.

Note: If any of the above requirements are not met for a newly acquired added car, the requirements for new business policies in A.1 of this rule must be met.

B. Miscellaneous Provisions

1. The Good Driving Discount will continue to apply until the policy qualifies for the Accident-Free Discount, so long as the policy remains in force with no additional drivers and there are no chargeable accidents as defined in the Accident Record Rating rule. Additional drivers must also satisfy Requirement A.1 above in order for the Good Driving Discount to continue.
2. If the Company is furnished evidence that the driver who prevented a Good Driving Discount from initially being applied (because of Requirements A.1 or A.2.b above) is no longer a member of the named insured's household or will no longer be a driver of the car insured under the policy, then the discount may be added, if all of the requirements are met at the time the driver moves.
3. If a policy that has been in force for less than three years initially qualified for the Good Driving Discount, but the discount was subsequently removed due to a chargeable accident, the discount can be reapplied to the policy if the Company is furnished evidence that the driver involved in the chargeable accident will no longer be a resident of the named insured's household or will no longer be a driver of the car insured under the policy, provided there are no other chargeable accidents on the policy.

C. Definitions

1. At-Fault Accident - an at-fault accident is one that results in death or bodily injury or in damage to any property. An accident shall not be considered at-fault if the Company is furnished evidence that the driver

involved in the accident was less than 50% at fault.

2. Moving Violations - include minor driving violations for speeding, stop sign and signal infractions, improper turns, failure to yield right of way, and similar offenses, as well as major driving violations as defined in Section E of the Standard Tier Automobile Rating Plan Rule.

D. Reinstatements

1. Policies which are reinstated within 39 days shall not be eligible for the Good Driving Discount unless the discount applied to the policy at the time of expiration or cancellation. In that case the discount will be applied, provided there have been no moving violations or at-fault accidents during this period.
2. Policies reinstated after 39 days shall be treated as New Business for purposes of the Good Driving Discount.

E. **Exception:** The following vehicles are not eligible for the Good Driving Discount:

1. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)
2. Trailers insured under Rule 402 - Trailers Designed for Use with Private Passenger Automobiles
3. Vehicles insured under Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles
4. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas
5. Automobiles insured under Rule 410 - Driver Training Automobiles
6. Automobiles insured under Rule 411 - Funeral Directors' Automobiles
7. Automobiles insured under Rule 709 - Automobiles Leased To United States Government Agencies
8. Fleets insured under Rule 851 - Experience Rating Plan (SFM Only)
9. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

GOOD STUDENT DISCOUNT

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums applicable to a private passenger automobile are reduced for risks classified with first digit class code of 4, 5, 7, 8, or 9, except classes 8L and 8M, provided that they meet the qualifications described below. This reduction is reflected in the appropriate Class Rating Factor for the various discount combinations.

A. **Initial Qualifications:** all male and unmarried female drivers under 25 years of age, whose use of the automobile was considered in determining the applicable classification code, must meet the qualifications of one of the sections below:

1. **Students Enrolled in Public or Private Schools:** The driver(s) who is enrolled as a full time student in high school or academic courses in a college or university must submit scholastic records for the immediately preceding school semester, or comparable segment, or a statement certified by a responsible official of the school showing that each was a full time student and:
 - a. ranked scholastically among the upper 20% of their class; or,
 - b. in schools designating grades by letter (such as A, B, C, D and F), had a grade average of at least a B or its equivalent (If the system of grading by letter is not susceptible to averaging no grade shall be below "B" or its equivalent.); or,
 - c. in schools where numbers are used to designate grade "points" (such as 4, 3, 2 and 1), had an average of at least three points for all subjects combined, or its equivalent; or,
 - d. in schools that maintain a "Dean's List", "Honor Roll", or comparable listing for scholastic achievement, was included in such a list.

Note: This section does not apply to students in schools administered and controlled primarily by parents, guardian or other persons having custody of the children enrolled in such schools and where enrollment consists primarily of their own children, unless such schools have been accredited by one of the independent regional (provincial in Canada) accrediting associations. Students of these schools may qualify based on the requirements in section A.2 below.

2. **Students Enrolled in Home Study:** The driver(s) who is enrolled as a full time student in an academic home study program must submit evidence that each ranked in the upper 20% on one of the following national standardized tests, administered within the past twelve months:
 - a. PSAT (Preliminary Scholastic Aptitude Test)
 - b. PLAN (Preliminary American College Test)
 - c. SAT-I (Scholastic Aptitude Test-I)
 - d. ACT (American College Test)
 - e. TAP (Tests of Achievement and Proficiency)
 - f. ITED (Iowa Tests for Educational Development)

g. California Achievement Test

3. **College Graduates:** The driver(s) has graduated from a college or university and must submit a cumulative scholastic record meeting one of the following scholastic requirements:
 - a. ranked scholastically among the upper 20% of their class; or,
 - b. in schools designating grades by letter (such as A, B, C, D and F), had a grade average of at least a B or its equivalent (If the system of grading by letter is not susceptible to averaging no grade shall be below "B" or its equivalent.); or,
 - c. in schools where numbers are used to designate grade "points" (such as 4, 3, 2 and 1), had an average of at least three points for all subjects combined, or its equivalent.

B. **Subsequent Qualifications:** Except for persons who qualify under section 3 of the Initial Qualifications, the Company must be furnished evidence each 12 months indicating that the driver(s) continues to meet the qualifications described under Initial Qualifications.

C. **Extended Discount:** Drivers currently receiving the Good Student Discount may have the discount continued after completion of their undergraduate work provided they:

1. graduated from a four year college; or,
2. attended college on a full-time basis for at least two consecutive years and had a scholastic record meeting the above requirements during the last two of these years; and,

continues to be the controlling factor in the classification of the automobile.

D. The Good Student Discount terminates when the driver(s) reaches age 25 or is rated as Class 1.

E. **Exception:** The following vehicles are not eligible for the Good Student Discount:

1. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)
2. Trailers insured under Rule 402 -Trailers Designed for Use with Private Passenger Automobiles
3. Vehicles insured under Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles
4. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas
5. Automobiles insured under Rule 410 - Driver Training Automobiles
6. Automobiles insured under Rule 411 - Funeral Directors' Automobiles
7. Automobiles insured under Rule 709 - Automobiles Leased To United States Government Agencies
8. Fleets insured under Rule 851 - Experience Rating Plan (SFM Only)
9. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

LIABILITY RATING GROUP

A. Private Passenger Automobiles

1. 1998 and Newer Model Years

The bodily injury and property damage liability base premium applicable to a private passenger automobile shall be adjusted by the following premium adjustment factor if the automobile is identified in the Insurance Rating Group, Vehicle Safety Discount and Liability Rating Group Section with one of the following codes:

Liability Rating Group Code	Premium Adjustment Factor
01	0.800
02	0.850
03	0.900
04	0.950
05	1.000
06	1.050
07	1.100
08	1.150
09	1.200

2. 1997 and Older Model Years

Liability Rating Group Premium Adjustment Factors do not apply.

B. Motorcycles - For Liability Rating Group codes and factors applicable to Motorcycles see the Rate Page.

Note: Private Passenger automobiles rated according to Rule 406 - Antique and Classic Automobiles and Replicas - Limited Use are eligible for the Liability Rating Group. For all other vehicles rated according to that rule, the Liability Rating Group premium adjustment factor will be 1.000.

Exception: The following vehicles are not eligible for the Liability Rating Group:

- A. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)
- B. Vehicles insured under Rule 413 - Kit Cars and Replica Automobiles - Regular Use
- C. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

MATERIALS DISCOUNT

The base premiums for comprehensive coverage applicable to motor homes as defined in Rule 401 - Motor Homes, Truck or Van Campers and the base premiums for the physical damage coverage applicable to travel and camping trailers as defined in Rule 901 - Recreational Vehicles shall be reduced by

Motor Homes Percentage
15%

Travel and Camping Trailers Percentage
17%

if the insured vehicle is constructed of non-metal materials. For the purposes of this discount, all sides and roof of the vehicle must be constructed of non-metal materials.

MULTIPLE AUTOMOBILES DISCOUNT

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums applicable to a private passenger automobile are reduced when two or more private passenger automobiles, used principally by persons residing in the same household, are insured with State Farm Mutual Automobile Insurance Company or State Farm Fire and Casualty Company. The automobiles must be owned by one or more individuals in the household who are related by blood, marriage, or adoption. An automobile whose use, sale, or replacement is controlled by an individual shall be considered as owned by that individual.

These factors also apply if the automobiles are jointly owned by two unrelated residents and both are designated as named insureds on the policies insuring the cars they jointly own.

This discount also applies to an owned private passenger automobile if the insured has a motor home rated under the provisions of Rule 401 - Motor Homes, Truck or Van Campers, and meets the above requirements. This reduction is reflected in the appropriate Class Rating Factor for the various discount combinations.

Note: An automobile which is ordinarily not readily available for use by the insured or by other residents of the same household shall not qualify for the discount afforded by this section; neither shall such an automobile qualify another automobile for such discount.

Exception: The following vehicles are not eligible for the Multiple Automobiles Discount, nor are they counted, except for motor homes, in determining the applicability of the Multiple Automobiles Discount:

- A. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)
- B. Trailers insured under Rule 402 - Trailers Designed for Use with Private Passenger Automobiles
- C. Vehicles insured under Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles
- D. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas
- E. Automobiles insured under Rule 410 - Driver Training Automobiles
- F. Automobiles insured under Rule 411 - Funeral Directors' Automobiles
- G. Automobiles insured under Rule 709 - Automobiles Leased To United States Government Agencies
- H. Fleets insured under Rule 851 - Experience Rating Plan (SFM Only)
- I. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

MULTIPLE LINE DISCOUNT

The base premiums for bodily injury and property damage liability, medical payments, comprehensive, and collision coverages, applicable to a private passenger automobile shall be reduced by the percentage shown below if the person(s) who is the named insured on the automobile policy is also the named insured or owner of another policy as follows:

Qualifier	Percentage
An individual life insurance policy with a face value of less than \$125,000 (excluding all annuities, all tax qualified life insurance products, and paid-up life insurance with a face value of less than \$5,000)	5%
An individual life insurance policy with a face value of \$125,000 or greater (excluding all annuities and all tax qualified life insurance products)	5%
An individual health insurance policy (excluding Disability Income Payment Protection Plan, Individual Credit Disability Income, Short Term Hospital Surgical, and Medicare Part D Prescription Drug Plan)	5%
A manufactured home policy covering the named insured's principal residence	10%
A renter's policy covering the named insured's principal residence	10%
A manufactured home policy covering the named insured's principal residence plus a personal liability umbrella policy	15%
A renter's policy covering the named insured's principal residence plus a personal liability umbrella policy	15%
A condominium policy covering the named insured's principal residence	17%
A homeowner's policy covering the named insured's principal residence	17%
A farm/ranch policy covering the named insured's principal residence	17%
A homeowner's policy covering the named insured's principal residence plus a personal liability umbrella policy	22%
A farm/ranch policy covering the named insured's principal residence plus a personal liability umbrella policy	22%
A condominium policy covering the named insured's principal residence plus a personal liability umbrella policy	22%

Such additional policies must be written in one of the State Farm affiliated companies or by an insurer that has entered into a strategic alliance with a State Farm affiliated company. If the named insured qualifies for more than one of the discounts, only the largest discount applies.

Exception: The following vehicles are not eligible for the Multiple Line Discount:

- A. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)
- B. Trailers insured under Rule 402 - Trailers Designed for Use with Private Passenger Automobiles
- C. Vehicles insured under Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles
- D. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas
- E. Automobiles insured under Rule 410 - Driver Training Automobiles

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- F. Automobiles insured under Rule 411 - Funeral Directors' Automobiles
- G. Automobiles insured under Rule 709 - Automobiles Leased To United States Government Agencies
- H. Fleets insured under Rule 851 - Experience Rating Plan (SFM Only)
- I. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

PASSIVE RESTRAINT DISCOUNT

1993 and Prior Model Years and All Model Years of Motor Homes, Kit Cars, and Replicas

The medical payments base premium applicable to a private passenger automobile shall be reduced by the following percentage if the automobile is equipped with a factory-installed air bag or other passive restraint system which meets federal safety standards.

Category	Type of System	Percentage
1	Automatic Front Seat Belts	10%
2	Air Bag on Driver Side Only	20%
3	Air Bags on both Driver and Front Passenger Sides	30%
4	Air Bags and Automatic Seat Belts on both Driver and Front Passenger Sides	40%

Exception: The following vehicles are not eligible for the Passive Restraint Discount:

- A. Vehicles insured under Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles
- B. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

STANDARD TIER AUTOMOBILE RATING (STAR) PLAN (SFF&C Only)

A. Driver Record Charges

The base premiums for the bodily injury and property damage liability, medical payments, and collision coverages, applicable to a private passenger automobile shall be adjusted for the individual driving records of the operators assigned to the vehicle, in accordance with the following provisions. If more than one driver is assigned to the vehicle, the Driver Record Charges for each driver are added together and applied to the base premiums.

The Driver Record Charges for each individual driver are based upon the Driver Record Level and the following table:

Driver Record Level	Driver Record Charge
1	0%
2	0%
3	0%
4	15%
5	50%
6	60%
7	70%
8	90%
9	110%
10 *	140%

*Plus 50% for each additional level above 10.

B. Driver Record Levels

1. **New Business Rating:** Each new operator's Driver Record Level is based upon their accidents and violations during the three-year period ending on the effective date of the initial policy period. If there were no chargeable accidents or violations during the three-year period, the Driver Record Level shall be Level 1. Otherwise, the Driver Record Level is increased by
 - a. 3 levels for each chargeable accident
 - b. 2 levels for each minor violation
 - c. 5 levels for each major violation.

2. **Subsequent Renewal Rating:** Each assigned operator's Driver Record Level is based upon the accidents and violations which became chargeable during the three-year experience period ending on the effective date of the policy period. If there were no chargeable accidents or violations during the three-year experience period, the Driver Record Level shall be Level 1.

The Driver Record Level adjustment for each chargeable accident will be:

- a. +3 levels during the first year after it was first considered, and
- b. +2 levels during the second year, and
- c. +1 level during the third year.

The Driver Record Level adjustment for each chargeable minor violation will be:

- a. +2 levels during the first year after it was first considered, and
- b. +1 level during the second year, and
- c. +0 levels during the third year.

The Driver Record Level adjustment for each chargeable major violation will be:

- a. +5 levels during the first year after it was first considered, and
- b. +4 levels during the second year, and
- c. +3 levels during the third year.

C. At-Fault and Chargeable Accidents

1. New Business Rating

- a. **At-Fault Accidents:** An accident shall be considered at-fault if it resulted in death or bodily injury or damage to any property.
- b. **Chargeable Accidents:** An at-fault accident shall be considered chargeable if it resulted in death or bodily injury or in damage to any property in the amount of \$750 or more.

2. Subsequent Rating

- a. **At-Fault Accidents:** An accident shall be considered at-fault as of the date the Company has recorded any payments under property damage liability or collision coverage. In the event of a multiple vehicle accident, property damage liability payment must be present for a claim to be considered at-fault.
- b. **Chargeable Accidents:** An at-fault accident shall be considered chargeable as of the date the Company has recorded payments totaling \$750 or more under property damage liability coverage and collision coverage combined.

3. Exceptions: An accident shall not be considered at-fault, nor chargeable, if the Company is furnished sufficient evidence:

- a. that the driver involved in the accident was less than 50% at fault; or

- b. that the accident was caused by contact with birds, animals, missiles, or falling objects; or
- c. that the operator involved in the accident was:
 - i. lawfully parked; or,
 - ii. reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person; or,
 - iii. struck in the rear by another vehicle and has not been convicted of a moving traffic violation in connection with the accident; or,
 - iv. hit by a "hit-and-run" driver if the accident is reported to the proper authorities within 24 hours; or,
 - v. not convicted of a moving traffic violation in connection with the accident, but the operator of the other automobile involved in the accident was convicted of a moving traffic violation; or,
 - vi. operating a vehicle of a type not eligible for rating under this rule.

Note: The term "convicted" includes a plea of guilty or forfeiture of bond.

D. Minor Violations

Minor violations include traffic law offenses for speeding, stop sign and traffic signal infractions, improper turns, failure to yield right of way, and similar offenses.

A minor violation shall not be counted as a separate incident if it occurred in connection with a chargeable accident.

If any violation is subsequently dismissed, it will no longer be considered a chargeable violation.

E. Major Violations:

For purposes of this rule, major violations include:

1. Driving a motor vehicle under the influence of intoxicants or drugs, or having a driver's license suspended or revoked due to refusing to submit to a test for such substances.
2. Manslaughter (whether or not "voluntary"), reckless homicide or assault arising out of the use of a motor vehicle.
3. Reckless driving, or using a vehicle in the commission of a felony or any other crime punishable as a felony.
4. Failure to stop and report or identify oneself when involved in a motor vehicle accident, or fleeing a law enforcement official.

5. Operating a motor vehicle without a valid driver's license or during a period of revocation or suspension of a motor vehicle registration or operator's license.
 6. Operating a motor vehicle without the owner's authority.
 7. Racing or engaging in a highway speed contest.
 8. Lending a registration or operator's license to another person.
- F. **Base Rates:** Each vehicle is rated with the 3-Star Discount, the 2-Star Discount, or the 1-Star rates. The 1-Star rates are the base rates and are used if the vehicle does not qualify for the 3-Star Discount nor the 2-Star Discount.
1. **3-Star Discount:** In order for the insured vehicle to initially qualify for the 3-Star Discount, all other listed requirements for the 2-Star Discount must be satisfied, and the vehicle must also satisfy the following conditions:
 - a. All drivers assigned to the insured vehicle must have no accidents that became chargeable and no minor violations during the applicable three-year experience period and no major violations during the five-year period.
 - b. All drivers assigned to the insured vehicle must have no non-chargeable at-fault accidents during the applicable three-year experience period.
 - c. If the insured vehicle (or the vehicle it replaced) or any other vehicle in the household was previously rated with the 1-Star Rates, because it was driven without liability insurance in violation of any financial responsibility or compulsory insurance requirement, the insured vehicle will not qualify for the 3-Star Discount until that vehicle has not been driven without liability insurance for two years.
 - d. If the insured vehicle does not have at least one assigned driver who has been licensed in the United States or Canada for at least three years, there must be another vehicle in the household which is already rated with the 3-Star Discount. Furthermore, the other household vehicle must have at least one driver assigned who has been licensed in the United States or Canada for at least three years.

The 3-Star Discount will continue to apply, so long as there are no assigned drivers with any chargeable accidents or minor violations during the applicable three-year experience period or any major violations during the five-year period. If the 3-Star Discount is lost due to a chargeable accident or violation, in order to re-qualify the vehicle must again meet the requirements listed above.

2. **2-Star Discount:** The 2-Star Discount applies if the insured vehicle does not qualify for the 3-Star Discount and the insured vehicle (or the vehicle it replaced) has not been driven without liability insurance in violation of any financial responsibility or compulsory insurance requirement during the past 12 months.

For vehicles which did not qualify for the 2-Star Discount as new business because they were driven without liability insurance, the 1-Star Rates will apply for a period of one year from the effective date of coverage for that vehicle. After that, the 2-Star Discount will apply for at least one year.

3. **1-Star Rates:** The 1-Star Rate applies if the insured vehicle does not qualify for the 3-Star Discount nor the 2-Star Discount as new business.

G. Miscellaneous Provisions

1. For purposes of determining a Driver Record Charge, drivers are assigned to the car they most frequently operate and in accordance with Rule 205 - Classification of Private Passenger Type Automobiles. Each driver is assigned to only one vehicle. Drivers may not be moved from one vehicle to another for the purposes of affecting the total premium.
2. If no drivers are assigned to a vehicle, that vehicle shall be rated as if all of its operators were at Driver Record Level 1.
3. For existing business in force prior to January 1, 1999, minor violations that occurred prior to January 1, 1998 will not be considered in the determination of the Driver Record Level. However, all minor violations that occurred during the last three years, as well as all major violations that occurred during the last five years, will be considered in the qualification for the 3-Star discount.

H. **Exception:** The following vehicles are not eligible for the Standard Tier Automobile Rating (STAR) Plan:

1. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)
2. Trailers insured under Rule 402 - Trailers Designed for Use with Private Passenger Automobiles
3. Vehicles insured under Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles
4. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas
5. Automobiles insured under Rule 410 - Driver Training Automobiles
6. Automobiles insured under Rule 411 - Funeral Directors' Automobiles
7. Automobiles insured under Rule 709 - Automobiles Leased To United States Government Agencies

STEER CLEAR® SAFE DRIVER DISCOUNT

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums applicable to a private passenger automobile are reduced for risks classified with first digit class code of 4, 5, 7, 8, or 9. In order to initially qualify for this discount, all male and unmarried female drivers under 25 years of age who are assigned to the automobile must:

- A. have no at-fault accidents or moving violations in the three year period prior to the time the discount is initially applied, and
- B. have completed the State Farm Steer Clear program.

The discount shall continue so long as the qualifying operator(s) continues to have no moving violations and no at-fault accidents. The occurrence of a moving violation or an at-fault accident by this operator(s) results in the loss of the discount. Additional drivers who are later assigned to the automobile must meet the initial qualifications in order for the Steer Clear Safe Driver Discount to continue.

An operator who initially qualifies for the discount prior to age 21 must complete the second education program before age 21 in order to continue the discount. The discount terminates when the operator reaches 25 years of age or is rated as Class 1.

This reduction is reflected in the appropriate Class Rating Factor for the various discount combinations.

Notes:

- A. An at-fault accident is one that results in damage to any property. In the State Farm Fire and Casualty Company, an at-fault accident involving death or bodily injury subject to the New Business Rating provision of the Standard Tier Automobile Rating rule shall also prevent a driver from qualifying for this discount. An accident shall not be considered at-fault if the Company is furnished sufficient evidence that the driver involved in the accident was less than 50% at fault.
- B. For new business to qualify, acceptable verification of prior accident-free history will be required.
- C. Drivers who initially qualify for the discount prior to age 21 are not required to complete the second education program if they turn 21 within 1 year of initial qualification.

Exception: The following vehicles are not eligible for the Steer Clear Safe Driver Discount:

- A. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)
- B. Trailers insured under Rule 402 - Trailers Designed for Use with Private Passenger Automobiles
- C. Vehicles insured under Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles
- D. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas
- E. Automobiles insured under Rule 410 - Driver Training Automobiles
- F. Automobiles insured under Rule 411 - Funeral Directors' Automobiles

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- G. Automobiles insured under Rule 709 - Automobiles Leased To United States Government Agencies
- H. Fleets insured under Rule 851 - Experience Rating Plan (SFM Only)
- I. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

VEHICLE SAFETY DISCOUNT

1994 and Newer Model Years Except Motor Homes, Kit Cars, and Replicas

The medical payments base premium applicable to a private passenger automobile shall be reduced by the following percentage if the automobile is identified in the Insurance Rating Group, Vehicle Safety Discount, and Liability Rating Group Section with one of the following codes:

Vehicle Safety Discount Code	Vehicle Safety Discount
A	40%
B	30%
C	20%
D	10%
E	0%

Exception: The following vehicles are not eligible for the Vehicle Safety Discount:

- A. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)
- B. Vehicles insured under Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles
- C. Vehicles insured under Rule 413 - Kit Cars and Replica Automobiles - Regular Use
- D. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

100 GENERAL RULES

101. COVERAGES

The coverages to which the rates and rules of this manual apply are as described in the insuring agreements of the automobile policy form of the company underwriting the coverage and are subject to the policy exclusions and conditions and to any endorsements which may be attached to such policy.

102. POLICY TERM

Unless otherwise indicated, manual premiums are for a six months policy term. (See Rule 105 - Changes)

A policy term greater than that represented by the manual premium may not be written except under the following conditions when a policy term up to twice as long may be written:

- A. when the insured is subject to a statutory or contractual requirement that coverage be written for a longer policy term, or
- B. when the Company operating procedures authorize writing a longer policy term.

When a policy subject to one of the above conditions is written, the premiums applicable to each period or portion thereof comprising the extended policy term are determined from manual rules, classifications, and premiums in effect at the inception of the policy with each period independently classified and rated on the basis of factual information available at the beginning of the period, except that any surcharge developed under Rate Section Rules - Accident Record Rating or Standard Tier Automobile Rating Plan shall apply for the entire period of the policy.

If the insurance under an extended term policy is transferred to another policy, the new policy is subject to the manual rules, classifications, and premiums in effect at the time of transfer.

Post Dated Coverages: Provided at least one coverage of insurance is effective at the inception of the term shown in the policy period, a policy may be written to provide for a subsequent effective date for specified coverages.

The pro rata premium for the period of coverage is charged for post dated coverages.

104. RENEWAL OF POLICY

Note: The exception to this rule does not apply to vehicles insured under Rule 851 - Experience Rating Plan.

A policy may be renewed for a succeeding policy term. The renewal premium is due on or before the expiration of the current policy term.

Exception: Payment of the renewal premium may be satisfied by paying 50% of such premium plus a service charge of \$2.00 within the above allotted time and paying the remaining 50% of the renewal premium within sixty days after the renewal due date.

105. CHANGES

Changes that affect the coverage provided by the policy, or the territory, use, description or rating classification of the risk, may require transfer of the insurance to a new policy or endorsement of the present policy.

If a different premium is required by the Company for the remainder of the current policy term, any additional premium or premium credit shall be computed pro rata.

106. SUSPENSION OF COVERAGE, SEASONAL USE

Note: See Rule 901 - Recreational Vehicles for special provisions applicable to such vehicles.

A. Suspension of Coverage

Coverage afforded under a policy insuring a motor vehicle may be suspended during the time the vehicle is withdrawn from service. The coverages suspended afford no protection under the policy during the period of suspension. The following rules govern suspensions:

1. Any coverage may be suspended unless it is required by statute to remain in force.
2. Coverage will be reinstated on the date designated by the insured. In the absence of such designation, coverages suspended for the winter season will be automatically reinstated the succeeding April 1st.
3. Premium credits on suspended coverages will be computed pro rata for the period of suspension and
 - a. will be applied against the next renewal premium if other policy coverages remain in force, or
 - b. will be retained by the Company pending reinstatement of such coverages if no policy coverages remain in force. After six months, if the coverages have not been reinstated or a definite reinstatement date has not been established, the policy will be cancelled and the premium credits refunded.
4. Policies covering vehicles rated in accordance with the following rules may not be suspended unless the vehicle has been stolen, destroyed, or sold:
 - a. Section B of this rule - Seasonally Used Farm Trucks.
 - b. Section A of Rule 401 - Motor Homes, Truck or Van Campers - Recreational Use.
 - c. Rule 406 - Antique and Classic Automobiles and Replicas - Limited Use.

B. Seasonally Used Farm Trucks

Note: Policies covering vehicles rated in accordance with this section of the rule may not be suspended.

The premium for bodily injury and property damage liability, medical payments, and collision coverage on a commercial-rated farm truck insured under a fleet policy or as part of a multiple vehicle risk* and used only seasonally during the year shall be reduced to reflect such seasonal use. The reduced premium will be determined by multiplying the otherwise applicable premiums for these coverages by the pro rata factor corresponding to the annual use, subject to a minimum of 0.500. If the policy period is semiannual, the same factor, representing the annual use of the vehicle, applies to each period.

*Five or more self-propelled vehicles, other than motorcycles, recreational vehicles, limited use antique or classic automobiles, for the same named insured.

107. CANCELLATIONS

Note: If other rules in this manual contain cancellation provisions which are not compatible with this rule, this rule applies only to the extent that it does not conflict with such other rules.

The policy may be cancelled either by the Company or at the request of the insured in accordance with the cancellation provisions of the policy.

Cancellation, whether by the Company or the policyholder, shall not affect any valid claim originating prior to the effective date of cancellation.

The return premium for any cancellation effective after the end of the initial policy period will be computed via the following pro rata table.

The return premium for any cancellation during the initial policy period will be computed using the short rate table, except the pro rata table shall be used when:

- A. The named insured continues to carry other automobile insurance with this or an affiliated Company.

Important - Notice must be given that such other insurance is carried.

- B. The automobile is stolen, destroyed, junked or sold.
- C. The policy is replaced by one issued by this or an affiliated Company and covering the same risk. If the new policy is issued to a new owner, unearned premium credit may be transferred to such new owner with the agreement of the insured.
- D. The cancellation is due to the death of a named insured.
- E. The Company initiated the cancellation.

The following tables are used to determine the portion of premium to be charged or retained. The computation assumes each month has 30 days, except when the cancellation is within 30 days of the beginning (or end) of the policy period in which case the exact number of days in force (or remaining in the term) are used.

Day	SEMIANNUAL PRO RATA TABLE						SEMIANNUAL SHORT RATE TABLE					
	Month						Month					
	0	1	2	3	4	5	0	1	2	3	4	5
1	0.006	0.172	0.339	0.506	0.672	0.839	0.060	0.270	0.440	0.600	0.740	0.870
2	0.011	0.178	0.344	0.511	0.678	0.844	0.070	0.280	0.440	0.610	0.740	0.870
3	0.017	0.183	0.350	0.517	0.683	0.850	0.080	0.290	0.450	0.610	0.740	0.880
4	0.022	0.189	0.356	0.522	0.689	0.856	0.090	0.290	0.460	0.620	0.750	0.880
5	0.028	0.194	0.361	0.528	0.694	0.861	0.100	0.300	0.460	0.620	0.750	0.880
6	0.033	0.200	0.367	0.533	0.700	0.867	0.110	0.300	0.470	0.630	0.760	0.890
7	0.039	0.206	0.372	0.539	0.706	0.872	0.120	0.310	0.470	0.630	0.760	0.890
8	0.044	0.211	0.378	0.544	0.711	0.878	0.130	0.310	0.480	0.630	0.770	0.900

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Day	SEMIANNUAL PRO RATA TABLE						SEMIANNUAL SHORT RATE TABLE					
	Month						Month					
	0	1	2	3	4	5	0	1	2	3	4	5
9	0.050	0.217	0.383	0.550	0.717	0.883	0.140	0.320	0.480	0.640	0.770	0.900
10	0.056	0.222	0.389	0.556	0.722	0.889	0.150	0.320	0.490	0.640	0.770	0.910
11	0.061	0.228	0.394	0.561	0.728	0.894	0.160	0.330	0.490	0.650	0.780	0.910
12	0.067	0.233	0.400	0.567	0.733	0.900	0.170	0.340	0.500	0.650	0.780	0.920
13	0.072	0.239	0.406	0.572	0.739	0.906	0.180	0.340	0.500	0.660	0.790	0.920
14	0.078	0.244	0.411	0.578	0.744	0.911	0.180	0.350	0.510	0.660	0.790	0.920
15	0.083	0.250	0.417	0.583	0.750	0.917	0.190	0.350	0.520	0.670	0.800	0.930
16	0.089	0.256	0.422	0.589	0.756	0.922	0.190	0.360	0.520	0.670	0.800	0.930
17	0.094	0.261	0.428	0.594	0.761	0.928	0.200	0.360	0.530	0.670	0.810	0.940
18	0.100	0.267	0.433	0.600	0.767	0.933	0.200	0.370	0.530	0.680	0.810	0.940
19	0.106	0.272	0.439	0.606	0.772	0.939	0.210	0.370	0.540	0.680	0.810	0.950
20	0.111	0.278	0.444	0.611	0.778	0.944	0.210	0.380	0.540	0.690	0.820	0.950
21	0.117	0.283	0.450	0.617	0.783	0.950	0.220	0.380	0.550	0.690	0.820	0.950
22	0.122	0.289	0.456	0.622	0.789	0.956	0.230	0.390	0.550	0.700	0.830	0.960
23	0.128	0.294	0.461	0.628	0.794	0.961	0.230	0.400	0.560	0.700	0.830	0.960
24	0.133	0.300	0.467	0.633	0.800	0.967	0.240	0.400	0.570	0.700	0.840	0.970
25	0.139	0.306	0.472	0.639	0.806	0.972	0.240	0.410	0.570	0.710	0.840	0.970
26	0.144	0.311	0.478	0.644	0.811	0.978	0.250	0.410	0.580	0.710	0.850	0.980
27	0.150	0.317	0.483	0.650	0.817	0.983	0.250	0.420	0.580	0.720	0.850	0.980
28	0.156	0.322	0.489	0.656	0.822	0.989	0.260	0.420	0.590	0.720	0.850	0.990
29	0.161	0.328	0.494	0.661	0.828	0.994	0.260	0.430	0.590	0.730	0.860	0.990
30	0.167	0.333	0.500	0.667	0.833	1.000	0.270	0.430	0.600	0.730	0.860	1.000

108. REINSTATEMENTS

A policy which has expired or been terminated by cancellation may be reinstated by payment of the necessary premium and completion of any required forms if the risk is acceptable to the Company.

110. FINANCIAL RESPONSIBILITY CERTIFICATION

The bodily injury and property damage liability premium for a risk on which a certificate of insurance is filed to comply with the requirements of an automobile financial responsibility law shall be surcharged in accordance with the following schedule:

Cause of Certificate Requirement	Surcharge
Conviction for driving a motor vehicle while intoxicated, or failing to stop and report when involved in an accident, or homicide or assault arising out of the operation of a motor vehicle	50%
Conviction for driving a motor vehicle at an excessive rate of speed or in a reckless manner, where an injury to person or damage to property actually results therefrom	25%
All Other Causes	10%

OWNERS

The surcharge shall apply to the bodily injury and property damage liability premium for the highest rated car owned by the insured and insured in one of the State Farm affiliated companies.

NON-OWNERS

Named Non-Owner Policy - The surcharge for a policy written in accordance with this rule shall apply to the required bodily injury and property damage liability premium.

If an individual is required to file evidence of financial responsibility for owned automobiles and also for the operation of automobiles which are not owned, the surcharge shall apply only to the premium for the owned automobiles.

111. MANUFACTURER'S SUGGESTED RETAIL PRICE (MSRP)

Where used in this manual, the term "MSRP" refers to the Manufacturer's Suggested Retail Price, exclusive of transportation charges and state or local taxes.

112. AGE GROUP SYMBOLS

Age Groups change as of the first renewal on or after January 1st. An automobile purchased in the calendar year prior to the model year will remain in Age Group 1 for the balance of that year plus one full calendar year. If the model year cannot be readily determined, the year in which the vehicle was purchased new shall be considered the model year.

Age Group 1 represents vehicles of the current model year, Age Group 2 represents vehicles of the first preceding model year, Age Group 3 represents vehicles of the second preceding model year, etc. In addition, where X represents the oldest age group for which rates are available, Age Group X also represents vehicles of the Xth preceding and older model years.

200 PRIVATE PASSENGER AUTOMOBILE RULES

201. PRIVATE PASSENGER AUTOMOBILE DEFINED

For classification and rating purposes, a private passenger automobile is defined as:

- A. an automobile of the private passenger type, including a station wagon; or
- B. a utility vehicle (i.e. pickup, van, or sport wagon/sport utility vehicle); and

used for personal pleasure, family and business use.

Exceptions: The following are not included in this definition:

- A. an automobile used for renting or livery work or for carrying passengers for a consideration unless so provided by other rules in this manual; or
- B. a motorcycle, motorscooter, snowmobile, or other off-road vehicle; or
- C. utility vehicle:
 - 1. with a Gross Vehicle Weight (GVW) of more than 10,000 lbs. (or if GVW is not available, a load capacity of more than one ton) that is used in a business other than farming; or
 - 2. that is used for the delivery or transporting of goods and materials, or has been structurally altered for business purposes, unless such use or alteration is incidental to the insured's occupation in the installation, maintenance or repair of furnishings or equipment; or
 - 3. that is used for wholesale or retail delivery.

Note: Trucks that are specifically designed and primarily used to tow recreational trailers, but not meeting the above definition of a private passenger automobile, shall be classified and rated as private passenger provided the vehicle is not used for commercial or business purposes.

204. DEFINITIONS AND INTERPRETATIONS

Note: See Classification Exceptions.

The following words and phrases are defined for use in the private passenger automobile classification rules.

Age: The procedures below apply to determine the driver's age for use in calculating private passenger premiums. The driver whose age should be determined is the driver whose use was considered in determining the applicable classification code in accordance with Rule 205 - Classification of Private Passenger Type Automobiles.

- A. To rate the policy for the upcoming term, use the driver's age as of the effective date of the policy.
- B. For newly added drivers, use the driver's age as of the effective date the driver was added to the policy.
- C. If the driver's age at the beginning of the policy term is greater than or equal to 25, the age and associated class code will be used for the entire policy term.
- D. If the driver's age at the beginning of the policy term is less than 25, the age will be recalculated on the driver's birthday and the associated class code will be determined. The pro rata premium will be recalculated for the remainder of the term using this age and class code.

Driving to and from work: When the average weekly use of the automobile (including its use in a car pool or other ride-sharing agreement):

- A. in driving to and from work, or
- B. in driving to and from school, or
- C. in driving part way to and from work or school,

is more than 30 miles, the automobile will be considered as used for "driving to and from work."

Estimated average total annual mileage: The exact mileage an automobile will be driven in any year cannot be forecast precisely. The miles an automobile will be driven will vary from year to year. Odometer readings, factual information secured from the applicant or the insured, and knowledge possessed by the agent or the Company should be pooled to arrive at the annual estimated mileage to be driven in the ensuing year. With respect to automobiles "used for business" the estimated annual mileage shall be the sum of "business use" and "pleasure" mileage.

Farm automobile: Farm automobile means an automobile:

- A. principally garaged on a farm or ranch,
- B. that is not ordinarily used in going to and from work, other than farming or ranching, and
- C. is not used in any occupation other than farming or ranching.

An automobile owned by a farm or ranch employee, other than an employee in a supervisory position, and used primarily for pleasure shall not be considered a "farm automobile."

Subject to the definition of "driving to and from work" use of an automobile for driving to and from school shall be considered as used for "driving to and from work."

Married: For classification purposes, an individual is considered married if living together with his or her spouse or if a widow or widower. Single persons shall be classified as married if they have custody of a minor child residing in their household. A married couple temporarily living apart for reasons of health, occupation, military service or similar circumstance shall be considered as living together.

Military service: An individual under 25 years of age in military service shall not be considered an operator of the automobile if located far enough from home so that he or she is only "at home" for short leaves.

Occasional operator: For the purposes of determining if private passenger automobile class 4 or 8 applies, an occasional operator is:

- A. an unmarried individual,
- B. under 21 years of age,
- C. whose operation of the car constitutes less than 25% of its time or mileage use, and
- D. the operator does not own the car.

Principal operator: A principal operator is an individual whose operation of the automobile constitutes 50% or more of its time or mileage.

Notes regarding cars with more than one operator:

- A. Each individual who does not qualify as a principal operator as defined above but whose aggregate operation of all private passenger automobiles in the household equals 50% or more of the total time or mileage use of one insured automobile is considered a principal operator for one such automobile.
- B. If two or more unmarried males under 25 years of age (or two or more unmarried females under 25 years of age):
 1. do not individually qualify as principal operators, but
 2. their combined use of the automobile constitutes 50% or more of its total time or mileage use,

then the automobile is considered as having a principal operator of the same age as the unmarried male (or female) under 25 years of age who is the most frequent operator.

- C. If two or more unmarried males who are at least 25 years of age but under 30 years of age:
 1. do not individually qualify as principal operators, but
 2. their combined use of the automobile constitutes 50% or more of its total time or mileage use,

then the automobile is considered as having a principal operator who is an unmarried male at least 25 years of age but under 30 years of age who is the most frequent operator.

D. If the combined use of the automobile by two or more unmarried males under 21 years of age (or two or more unmarried females under 21 years of age):

1. do not individually operate the auto at least 25% of the time, but
2. their combined use constitutes 25% or more of its total time or mileage use,

then the automobile shall not be classified as having an occasional operator. The car shall be classified using the age of the most frequent operator.

Note: The above definitions are subject to classifications assigned under Rule 205 - Classification of Private Passenger Type Automobiles which recognize the individual exposure of each operator.

Student away at school: For the purposes of private passenger automobile classification, a student away at school is:

- A. an individual under 25 years of age,
- B. who resides at school over 100 miles from home,
- C. who operates the car only while home during the school vacation or holiday periods.

This classification applies only if the car remains at home while the student is at school and the classification results in a lower premium than would otherwise be applicable.

Note: A son or daughter who resides away from home during both the school year and summer vacation but who operates the car when home on short infrequent visits shall be disregarded as an operator for the purpose of classifying the automobile.

Used for business: When 50% or more of the time or mileage use of the automobile is involved in the duties of the applicant's or any other regular operator's occupation, profession or business, other than in going to and from the principal place of occupation, profession or business, the vehicle will be considered as used for business purposes.

Vehicles owned or used by clergy in the performance of duties associated with their occupation shall not be considered as used for business.

If an automobile is used in the performance of the insured's duties as a federal government employee, refer to Rule 708 - Federal Government Employee - Use of Private Passenger Automobile.

An automobile qualifying for "farm automobile" rates shall not be considered as used for business.

205. CLASSIFICATION OF PRIVATE PASSENGER TYPE AUTOMOBILES

Note: See Classification Exceptions.

Subject to other rules of this manual which may provide a specific classification for automobiles as described in those rules, automobiles as defined in Rule 201 - Private Passenger Automobile Defined shall be classified and rated in accordance with the classification plan set forth below.

Refer to Rule 204 - Definitions and Interpretations for clarification of many of the words and phrases used in this rule.

This plan groups the various rating elements into broad classification categories such as **age, sex, and marital status of the operators of the automobile; use of the automobile; and estimated annual mileage driven.**

Notes:

- A. An owner's or operator's actual age, sex, and marital status shall be used as controlling classification factors for not more than one automobile in the household which is insured in this Company or an affiliated Company. These factors shall be applied to the car which is most frequently operated by the individual unless he or she is the owner or principal operator of two or more cars, in which case the classification shall apply to the car having the highest total base premium. Such owners or operators shall be considered as qualifying for Class 1 for the purpose of classifying other automobiles in the household. However, Age Adjustment Factors will apply to all automobiles (Rule 210 - Age Adjustment Factors For Private Passenger Type Automobiles).

Exception: Class 2 or 6 applies to all cars owned or operated by the named insured provided they otherwise qualify for the classification.

- B. With the exception of drivers under the age of 25 at the beginning of the policy term, reclassification to a different class code or to a different age within a classification will be made at the first renewal following the driver's birthday.
- C. If an automobile could be properly assigned to more than one of the driver classes, use the class code and age for the driver that produces the highest premium including any applicable discounts.

A. First Position of Class Code - Classification as to age, sex, or marital status of the operator:

1. If there are no Unmarried Operators Under 25:

- a. **Class 1:** The car is:
 - i. principally operated by individuals under 50 years of age, and
 - ii. if they are male and unmarried are at least 30 years of age, and
 - iii. if they are male and married are at least 25 years of age.
- b. **Class 2:** The car is principally operated by individuals at least 75 years of age.

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- c. **Class 3:** The car is principally operated by unmarried males 25 through 29 years of age.
- d. **Class 6:** The car is principally operated by individuals 50 through 74 years of age.
- e. **Class 7:** The car is operated by married males under 25 years of age.

2. If there are Unmarried Operators Under 25: (Also see Section C - Student Away at School.)

- a. **Class 4:** The car is operated but not owned by an unmarried female under 21 years of age who meets the definition of occasional operator.
- b. **Class 5:** The car is owned or operated by:
 - i. unmarried females between 21 and 24 years of age, or
 - ii. unmarried females under 21 years of age who do not meet the definition of occasional operator.
- c. **Class 8:** The car is operated but not owned by an unmarried male under 21 years of age who meets the definition of occasional operator.
- d. **Class 9:** The car is owned or operated by:
 - i. unmarried males between 21 and 24 years of age, or
 - ii. unmarried males under 21 years of age who do not meet the definition of occasional operator.

B. Second Position of Class Code:

- 1. When used with first position of class code 1, 3, or 6 - Classification as to use, mileage to and from work, and annual mileage:

	The estimated average total annual mileage the automobile is driven is:	
	7500 Miles or Less	More Than 7500 Miles
The automobile is used for pleasure and in driving to and from work an average distance of not more than 30 miles per week and is not used for business	A	B
The automobile is not used for business but is used in driving to and from work an average distance of more than 30 miles but not more than 100 miles per week	C	D
The automobile is not used for business but is used in driving to and from work an average distance of more than 100 miles per week	E	F
The automobile is a farm automobile	J	K

	The estimated average total annual mileage the automobile is driven is:	
	12,000 Miles or Less	More Than 12,000 Miles
The automobile is used for business purposes	G	H

2. When used with first position of class code 2 - Classification as to use and age:

	Non-Farm*		Farm	
Age	Short	Long	Short	Long
75-79	1	2	J	K
80-84	3	4	P	Q
85-89	5	6	R	T
90 and Older	7	8	U	V

Short: The estimated average total annual mileage the automobile is driven is 7,500 miles or less.

Long: The estimated average total annual mileage the automobile is driven is more than 7,500 miles.

*Non-farm means the automobile is used for pleasure, to and from work, or business.

3. When used with first position of class code 7 - Classification as to use and age:

	The Married Male Operator Under 25 Years of Age is:				
	Under 17	17-18	19-20	21-22	23-24
Non-farm*	D	C	B	E	F
Farm	Q	P	K	R	X

*Non-farm means the automobile is used for pleasure, to and from work, or business.

4. When used with first position of class code 4 or 8 - Classification as to use and age:

	The Unmarried Operator Under 21 Years of Age is:		
	Under 17	17-18	19-20
Non-farm*	D	C	B
Farm	Q	P	K

*Non-farm means the automobile is used for pleasure, to and from work, or business.

5. When used with first position of class code 5 or 9 - Classification as to use and age:

	The Unmarried Operator Under 25 Years of Age is:			
	Under 17	17-18	19-20	21-24
Non-farm*	D	C	B	A
Farm	Q	P	K	J

*Non-farm means the automobile is used for pleasure, to and from work, or business.

- C. **Student Away At School - First and Second Positions of Class:** The car is owned or operated by an individual under 25 years of age who qualifies as a student away at school. First and second position of class:

	Under Age 21		21 to 24 Years of Age	
	Female	Male	Female	Male
Non-farm*	41	81	43	83
Farm	42	82	44	84

*Non-farm means the automobile is used for pleasure, to and from work, or business.

PRIVATE PASSENGER AUTOMOBILE CLASSIFICATION EXCEPTIONS TO RULES 204 AND 205

RENEWAL AND TRANSFERS ONLY

Spouses under age 50 who qualified for Class 6 under the following definition prior to August 15, 2002 will continue to qualify for as long as they are married to the initial qualifying spouse and the other conditions of this definition continue to be met:

The principal operator or spouse is 50 years of age or older and all unmarried operators in the insured's household:

- A. are at least 25 years of age, or
- B. seldom operate this car and are rated as principal operators of another car insured by State Farm.

206. CLASSIFICATION OF UTILITY VEHICLES

A utility vehicle as described in Rule 201 - Private Passenger Automobile Defined shall be classified and rated as follows:

- A. If the vehicle is used for business and in a manner essential to the performance of the insured's occupation - Code and classify in accordance with the following:
 - 1. No unmarried male operator under 25 years of age - Code 1L
 - 2. Unmarried male operator under 25 years of age - Code 8L
- B. If the vehicle is principally garaged on a farm and used mostly by the insured in the operation or maintenance of farm premises - Code and classify in accordance with the following:
 - 1. No unmarried male operator under 25 years of age - Code 1M
 - 2. Unmarried male operator under 25 years of age - Code 8M
- C. If the vehicle is used for other purposes, code and classify as a private passenger vehicle in accordance with Rule 205 - Classification of Private Passenger Type Automobiles.

Note: For model years 1980 and prior pickups insured under Part C, the applicable IRG number for physical damage coverage shall be two less than that otherwise applicable.

D. Notes:

- 1. Utility Vehicles not included in the definition of a private passenger automobile under Rule 201 - Private Passenger Automobile Defined are subject to classification and rating under the Commercial Automobile Rules.
- 2. Merely driving to and from work is not considered as "essential to the performance of the insured's occupation." If a private passenger type automobile could be used as readily as a utility vehicle, Part C of this rule applies. For example, a pickup or van used by a salesperson not involved primarily with delivery is subject to Part C.
- 3. If under Rule 205 - Classification of Private Passenger Type Automobiles a numeric code of 8 or 9 is assigned to another automobile in the household because of such operator, that operator shall be assigned a numeric code of 1 for the purposes of Part A or B of this rule. However, Age Adjustment Factors will apply to all automobiles (Rule 210 - Age Adjustment Factors For Private Passenger Automobiles).
- 4. With the exception of drivers under the age of 25 at the beginning of the policy term, reclassification to a different class code or to a different age within a classification will be made at the first renewal following the driver's birthday in accordance with the procedures for determining a driver's age outlined in Rule 204 - Definitions and Interpretations.

207. AUTOMOBILES 1970 AND PRIOR MODEL YEARS

The following rating procedures apply when insuring 1970 and prior model year private passenger automobiles. Private passenger premium determination procedures for the appropriate classifications are applicable to all coverages. For the rating of physical damage coverages, determine the base premiums for the applicable model year using the Insurance Rating Group specified below.

Note: The current value is the value of vehicle at time of initial rating or latest subsequent renewal of coverage under this rule.

A. 1970 and Prior Model Year Avanti, Corvette, Lotus and TVR Models

Current Value	IRG	Current Value	IRG
\$0 - \$2,200	4	\$14,001 - \$15,000	19
2,201 - 3,000	5	15,001 - 16,000	20
3,001 - 4,000	6	16,001 - 18,000	21
4,001 - 5,000	7	18,001 - 20,000	22
5,001 - 6,000	8	20,001 - 23,000	23
6,001 - 7,000	10	23,001 - 26,000	24
7,001 - 8,000	11	26,001 - 29,000	25
8,001 - 9,000	12	29,001 - 31,000	26
9,001 - 10,000	13	31,001 - 34,000	27
10,001 - 11,000	14	34,001 - 36,000	28
11,001 - 12,000	15	36,001 - 39,000	29
12,001 - 13,000	17	39,001 - 41,000	30
13,001 - 14,000	18	41,001 - 44,000	31
For vehicles with a current value in excess of \$44,000, refer to Company.			

B. 1970 and Prior Model Year Kit Cars and Replicas - Regular Use

Rate in accordance with Rule 413 - Kit Cars and Replica Automobiles - Regular Use.

Note: Rate limited use Antique, Classic, and Replica automobiles in accordance with Rule 406 - Antique and Classic Automobiles and Replicas - Limited Use.

C. All Other 1970 and Prior Year Models

Current Value	IRG	Current Value	IRG
\$0 - \$2,200	1	\$16,001 - \$18,000	14
2,201 - 3,000	2	18,001 - 20,000	15
3,001 - 4,000	3	20,001 - 22,000	16
4,001 - 5,000	4	22,001 - 24,000	17
5,001 - 6,000	5	24,001 - 26,000	18
6,001 - 7,000	6	26,001 - 28,000	19

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Current Value	IRG	Current Value	IRG
7,001 - 8,000	7	28,001 - 30,000	20
8,001 - 9,000	8	30,001 - 33,000	21
9,001 - 10,000	9	33,001 - 36,000	22
10,001 - 11,000	10	36,001 - 40,000	23
11,001 - 12,000	11	40,001 - 45,000	24
12,001 - 14,000	12	45,001 - 50,000	25
14,001 - 16,000	13	Above \$50,000 increase IRG 25 by one for each additional \$5,000 (or fraction) of value.	

208. CUSTOMIZED PANEL AND VAN TYPE VEHICLES

Customized sport vans and utility vans which are classified as:

- A. utility vehicles and owned by individuals, or
- B. private passenger automobiles (irrespective of ownership),

shall be rated for physical damage coverages by increasing the otherwise applicable insurance rating group number by one for each \$2,000 of customization or fraction thereof, in excess of \$1,000.

Note: 1970 and prior model year customized panel and van type vehicles shall be rated under Rule 207 - Automobiles 1970 and Prior Model Years.

For purposes of this rule, customization refers to interior or exterior alteration designed to personalize or better facilitate use of the vehicle for non-business purposes and specifically includes elaborate interior furnishings and exterior paint, glass and body modifications. Customization, however, does not include equipment commonly installed on these vehicles such as heater, air conditioning, tires, customary music options, power steering and power brakes, nor modifications designed to increase the usefulness of the vehicle for business purposes.

209. MODEL YEAR RATING

The following procedure applies to determine the model year factors for private passenger automobiles for the coverages shown in the table below:

If the model year of the vehicle is shown in the Private Passenger Model Year Factors Table, the Model Year Factor for each applicable coverage is that shown in the table.

For newer model years:

- A. Calculate the difference between the model year of the vehicle and the most recent printed model year in the Private Passenger Model Year Factors Table. This is the Model Year Difference.
- B. For each applicable coverage, use the percentage shown in the table below and the most recent model year factor from the Private Passenger Model Year Factors Table (Model Year) in the following formula:

$$\text{Model Year Factor} \times (1 + \text{Percentage})^{(\text{Model Year Difference})}$$

Round to the nearest hundredth.

Coverage	Percentage
BIPD	0%
COLL	5%
COMP	3%
MPC	0%

Note: The model year of the vehicle is the year assigned to the vehicle by the automobile manufacturer. For structurally altered or rebuilt vehicles, the model year of the chassis will determine the model year of the vehicle.

210. AGE ADJUSTMENT FACTORS FOR PRIVATE PASSENGER TYPE AUTOMOBILES

Age Adjustment Factors using the age as determined in Rule 204 - Definitions and Interpretations apply to automobiles as defined in Rule 201 - Private Passenger Automobile Defined and Rule 401 - Motor Homes, Truck or Van Campers except as noted below. For the noted exceptions, the Age Adjustment Factor will be 0.00:

- A. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas
- B. Automobiles insured under Rule 410 - Driver Training Automobiles
- C. Automobiles insured under Rule 411 - Funeral Directors' Automobiles
- D. Automobiles insured under Rule 709 - Automobiles Leased To United States Government Agencies

See the Rate Section for factors. To determine the premium for risks with first digit of class 1, 2, 3, or 6, the Age Adjustment Factor is added to the applicable private passenger class factor. For risks with first digit of class 4, 5, 7, 8, or 9 the private passenger class factors shown in the rate section include the Age Adjustment Factors.

400 MISCELLANEOUS VEHICLE RULES

401. MOTOR HOMES, TRUCK OR VAN CAMPERS

A **Motor Home** is an owned, self-propelled vehicle which is permanently equipped for use as living quarters.

A **Truck or Van Camper** is an owned, utility vehicle of the pickup or van type on or into which a portable camper unit or similar detachable living quarters has been mounted or installed. Canopy-covered pickup trucks will not be considered as truck campers unless also equipped with sleeping and cooking facilities.

A. Recreational Use

Note: Policies covering vehicles rated in accordance with this section of the rule may not be suspended.

If the vehicle is principally used as a recreational vehicle it may be insured for coverages available on private passenger automobiles. The policy term shall be twelve months. Unless otherwise indicated, Rate Section Rules do not apply. However, these vehicles do serve to qualify an insured private passenger automobile for the multiple automobile discount under the provisions of the Multiple Automobiles Discount Rule. Age Adjustment Factors do apply (Rule 210 - Age Adjustment Factors For Private Passenger Type Automobiles). Refer to Rate Section for determining premiums.

Exception: The vehicle shall be rated under the provisions of Section B if the insured does not have a private passenger automobile (as defined in Rule 201 - Private Passenger Automobile Defined) insured with either the State Farm Mutual Automobile Insurance Company or the State Farm Fire and Casualty Company.

B. Other

1. A motor home shall be insured as a private passenger type automobile and be subject to all rules applicable to such vehicles including application of premium adjustments shown in the Rate Section Rules when:
 - a. the motor home is principally used as a private passenger type automobile for pleasure and business purposes including driving to and from work or school, and only occasionally used as a motor home for recreational travel and camping purposes, or
 - b. the motor home is not eligible for Recreational Use rates due to the exception in Section A.

The policy term shall be six months.

2. A truck or van camper shall be rated in accordance with its normal usage when recreational use is incidental to its regular use. The policy term shall be six months. The physical damage coverages may be extended to the camper unit at the premiums shown in the Rate Section for camper units.

C. Rental Provisions

1. The non-owned car provisions of a policy insuring a private passenger automobile apply to a rented motor home or truck/van camper. If, as a condition for renting a motor home or truck/van camper, higher limits of bodily injury and property damage liability and medical payments coverages or lower physical damage deductibles are required, the necessary coverages may be extended by endorsement for an additional

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premium payment, subject to such limits or deductibles being written by the Company. Refer to Extension of Coverages for daily and minimum premiums.

- 2. Coverage on an owned insured motor home, truck camper, van camper or camper unit may be extended by endorsement to apply while it is rented to others. The additional premium for this extension of the insured's coverage shall be:

Vehicle Type	Rate Per Day	Minimum Premium
Motor Home, Truck Camper, Van Camper	6.00	10.00
Camper Unit	1.00	5.00

402. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

Note: Trailers used solely for camping and other recreational purposes are subject to Rule 901 - Recreational Vehicles.

- A. **Bodily Injury and Property Damage Liability and Medical Payments Coverages:** Bodily injury and property damage liability and medical payments coverages afforded on an owned private passenger or utility type automobile (as defined in Rule 201 - Private Passenger Automobile Defined) are extended without additional charge to a trailer designed for use with such automobile provided it is not:
 - 1. a passenger trailer,
 - 2. a trailer used for business purposes with another type of automobile, or
 - 3. a trailer used as premises for office, store, or display purposes.
- B. **Physical Damage Coverages:** Physical damage coverages may be written on owned trailers qualifying for extended coverage under this rule.
- C. **Emergency Road Service Coverage:** For emergency road service coverage on trailers see Rule 604 - Emergency Road Service Coverage.
- D. See the Rate Section for premium determination of applicable coverages. A policy written for a short term (less than six months) is subject to a minimum premium equal to one-third of the semiannual premium.

403. AMPHIBIOUS, DUNE BUGGY, AND RELATED SELF-PROPELLED VEHICLES

Amphibious vehicles, dune buggies, and related miscellaneous vehicles (including all-terrain vehicles, golfmobiles, and snowmobiles) which are licensed/registered for use on public roads shall be classified and rated according to such use. Vehicles designed for off-road use and not licensed/registered for use on public roads are subject to Rule 901 - Recreational Vehicles.

404. MOTORCYCLES, MOTORSCOOTERS, AND MOTORIZED BICYCLES

A. The following are insurable under this rule:

1. Factory-built motorcycles and motorscooters designed or licensed/registered for use on public roads.

Note: Motorcycles and motorscooters not designed and not licensed/registered for use on public roads are rated under Rule 901 - Recreational Vehicles.

2. Factory-built motorized bicycles (mopeds) regardless of use or licensing/registration requirements.

Such vehicles (hereafter referred to as motorcycles) may be insured for the coverages and at the premiums shown in the Rate Section. Except for Customer Rating Index and Liability Rating Group, premium adjustment rules in the Rate Section Rules shall not apply.

B. Classification

1. A youthful motorcycle owner or principal operator qualifies for the reduced Youthful Rates shown on the rate page if he or she is rated as a youthful operator on an automobile insured with either the State Farm Mutual Automobile Insurance Company or the State Farm Fire and Casualty Company.
2. A person designated as the youthful owner or principal operator of one insured motorcycle shall be considered as an adult operator of any other motorcycle owned or operated. The youthful classification shall apply to the motorcycle most frequently operated by that person. However, Age Adjustment Factors will apply to all motorcycles.

C. **Age Adjustment Factors** - Age adjustment factors using age as determined in Section D apply to motorcycles. See the Rate Section for the factors.

D. **Age Determination** - The driver whose age should be determined is the driver whose use was considered in determining the applicable classification in Section B.

1. To rate the policy for the upcoming term, use the driver's age as of the effective date of the policy.
2. For newly added drivers, use the driver's age as of the effective date the driver was added to the policy.
3. If the driver's age at the beginning of the policy term is greater than or equal to 25, the age and associated classification will be used for the entire policy term.
4. If the driver's age at the beginning of the policy term is less than 25, the age will be recalculated on the driver's birthday and the associated classification determined. The pro rata premium will be recalculated for the remainder of the policy term.

E. Model Year Rating

1. The model year of the motorcycle is the year assigned to it by the motorcycle manufacturer.

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2. If the model year of the motorcycle is shown in the Motorcycle Model Year Factors Table, the Model Year Factor for each applicable coverage is that shown in the table.

For newer model years:

1. Calculate the difference between the model year of the motorcycle and the most recent printed model year in the Motorcycle Model Year Factors Table. This is the Model Year Difference.
2. For each applicable coverage, use the percentage shown in the table below and the most recent model year factor from the Motorcycle Model Year Factors Table (Model Year) in the following formula:

Model Year Factor x (1+Percentage)^(Model Year Difference)

Round to the nearest hundredth.

Coverage	Percentage
BIPD	6%
COLL	10%
COMP	6%
MPC	6%

406. ANTIQUE AND CLASSIC AUTOMOBILES AND REPLICAS - LIMITED USE

Note: Policies covering vehicles rated in accordance with this rule may not be suspended.

Vehicles of the type described below which are used on a very limited basis, such as exhibitions, club activities, parades, or similar functions of public interest, shall be rated in accordance with this rule. Vehicles which are regularly used for personal, pleasure, and business purposes shall be classified and rated in accordance with the regular rules and rates applying to the type of vehicle insured.

- A. A **Classic Automobile** is a motor vehicle which is ten or more years old and which because of limited production or exceptionally fine workmanship is a rarity or of historic interest and which has been restored, maintained, or preserved by classic automobile hobbyists. If the vehicle is 25 or more years old, rate as an antique.
- B. An **Antique Automobile** is a motor vehicle which is 25 or more years old and which has been restored, maintained, or preserved by antique automobile hobbyists.
- C. A **Replica** is a reproduction of an antique or classic automobile. If the vehicle is 25 or more years old, rate as an antique.

Age of the vehicle shall be determined as of the first renewal on or after January 1st of each calendar year.

Refer to the Rate Section for premium determination. Unless otherwise indicated, Rate Section Rules do not apply.

Age Adjustment Factors do not apply (Rule 210 - Age Adjustment Factors For Private Passenger Type Automobiles).

410. DRIVER TRAINING AUTOMOBILES

A. School Driver Training Course Automobiles

Note: Vehicles insured under this section shall be written in the State Farm Mutual Automobile Insurance Company.

Private passenger automobiles owned by, or leased or loaned to, a school board that are equipped with dual control brakes and used in a driver training course for students and for other purposes shall be rated at the private passenger 1H classification for all coverages. Automobiles that are not equipped with dual control brakes are ineligible.

If use of the automobile is restricted to driver training purposes, adjust the otherwise applicable class 1H rating factor by

Factor
-0.35

before applying it to the base premiums of the coverages involved.

A motorized scooter, motorized bicycle or motorcycle owned by, or leased or loaned to, a school board for exclusive use in a driver training course for students may be insured at the adult motorcycle classification for the coverages shown in the Rate Section.

B. Driver Training School Automobiles

Note: Vehicles insured under this section shall be written in the State Farm Fire and Casualty Company.

Private passenger automobiles owned by automobile driver training schools that are equipped with dual control brakes and used for driver training purposes may be insured at the private passenger 1H classification Ineligible for STAR Plan Rates for all coverages, except that Car Rental and Travel Expenses - Coverage R1 is not available. Automobiles that are not equipped with dual control brakes are ineligible.

Except for Passive Restraint Discount, Vehicle Safety Discount, and Liability Rating Group, Rate Section Rules do not apply to vehicles insured under Part A and B of this rule. Age Adjustment Factors also do not apply (Rule 210 - Age Adjustment Factors For Private Passenger Type Automobiles).

411. FUNERAL DIRECTORS' AUTOMOBILES

A. Private Passenger Type Automobiles

A private passenger type automobile used by a funeral director for personal and pleasure use as well as for carrying persons in funeral processions (to or from cemeteries or burial grounds), including other operations incidental to the insured's business, shall be written at the applicable private passenger automobile classification premiums for all coverages.

If use of the automobile is restricted to funeral purposes, coverage may be written at the private passenger 1A classification. Except for Passive Restraint Discount, Vehicle Safety Discount, and Liability Rating Group, Rate Section Rules do not apply. Age Adjustment Factors do not apply (Rule 210 - Age Adjustment Factors For Private Passenger Type Automobiles). In the State Farm Fire and Casualty Company, Ineligible for STAR Plan Rates apply.

Automobiles that are used at any time for ambulance service are not eligible for coverage under this section of the rule.

B. Commercial Automobiles

1. Definitions

- a. **A Hearse or Service Car** is an automobile designed and used for the transportation of a corpse.
- b. **An Ambulance** is an automobile which is subject to call for the transportation of ill or injured persons.
- c. **A Hearse - Ambulance** is a hearse or service car which is also used as an ambulance.

2. Bodily Injury and Property Damage Liability

- a. **Hearse or Service Car Not Normally Subject to or Available for Use as an Ambulance:** Classify and rate as commercial light class 5.
- b. **Ambulance or Hearse - Ambulance**
 - i. If ambulance use is primarily restricted to private individual calls only and the vehicle is not normally subject to police, fire department, rescue squad or other public agency use - Classify and rate as commercial light class 4.
 - ii. Ambulances or Hearse - Ambulances which are not restricted to the extent required under B.2.b.i. are ineligible except when written as a part of a fleet that includes other types of automobiles which are eligible. When so written, classify and rate as commercial light class 3.
- c. **Other Automobiles Including Vehicles Used Primarily as Flower Cars:** Classify and rate as commercial light class 5.

- 3. **Medical Payments:** Medical Payments coverage may be written, but as respects the use of the automobile as an ambulance, coverage will not apply to any ill or injured person entering into or occupying the ambulance because of such illness or injury. The commercial medical payments premium

schedules apply.

- 4. Physical Damage Coverage: Classify and rate as non-farm commercial automobiles.

413. KIT CARS AND REPLICA AUTOMOBILES - REGULAR USE

Kit cars are vehicles usually constructed of fiberglass and assembled on a chassis (or modified chassis) of another regular production car. A replica is a reproduction of an antique or classic automobile. Vehicles of this type which are regularly used for personal, pleasure, and business purposes shall be classified and rated in accordance with the regular rules and rates applying to the type of vehicle insured. The model year of the chassis will determine the model year of the vehicle.

Exception: Insurance Rating Group (IRG) assignments for regular use Kit Cars and Replicas will be determined according to the following table based on the original cost new of the vehicle to the initial retail purchaser.

Original Cost New	IRG	Original Cost New	IRG	Original Cost New	IRG
\$0-\$2,200	4	\$9,001-\$10,000	13	\$18,001-\$20,000	22
2,201-3,000	5	10,001-11,000	14	20,001-21,000	24
3,001-4,000	6	11,001-12,000	15	21,001-24,000	25
4,001-5,000	7	12,001-13,000	17	24,001-27,000	26
5,001-6,000	8	13,001-14,000	18	27,001-29,000	27
6,001-7,000	10	14,001-15,000	19	29,001-32,000	28
7,001-8,000	11	15,001-16,000	20	Over \$32,000 - Refer to Company	
8,001-9,000	12	16,001-18,000	21		

Note: Vehicles of the above type which have limited use or are designed for off-road use and not licensed/registered for use on public roads shall be classified and rated in accordance with the limited use or off-road vehicle rules and rates applying to the type of vehicle insured. See Rule 406 - Antique and Classic Automobiles and Replicas - Limited Use or Rule 901 - Recreational Vehicles.

500 NON-OWNED VEHICLE RULES

501. USE OF NON-OWNED CARS (Limited Form)

If the insured automobile is rated as a private passenger automobile or as a commercial farm use automobile, the limited use of non-owned automobiles provisions of the policy apply to named insureds, the spouse of the first named insured, and resident relatives of the first named insured.

The bodily injury and property damage liability coverage afforded by such a policy may be extended to also cover the limited use of non-owned automobiles by additional persons who are resident relatives of named insureds other than the first named insured or who are joint owners or partners. The coverage also extends to the spouse of such additional person(s) who is a resident of his or her household. The named additional person and his or her resident spouse are afforded the same coverage as a named insured under the coverages specified in the endorsement. The premiums in the Rate Section for Use of Non-Owned Cars - Limited Form apply to each such additional person.

502. USE OF NON-OWNED CARS (Broad Form)

If the use of non-owned automobiles is not or cannot be insured under the limited use of non-owned automobiles provisions, a broad form of coverage may be written.

- A. **Classifications:** the following classifications apply to individuals insured under Parts B and C of this rule.
1. **Class A:** Persons not subject to Class B, C or D.
 2. **Class B:** Law enforcement personnel who require the use of a motor vehicle (other than a motor vehicle owned by the United States Government) when responding to emergencies which are normally associated with their duties.
 3. **Class C:** Persons employed in the business of selling, repairing, servicing, storing or parking of automobiles other than such persons who are civilian employees of the government.
 4. **Class D:** Persons who operate public livery conveyances, trucks that are frequently operated beyond a 50-mile radius of garage location, trucks used for hauling for hire, or any vehicle used for emergency purposes other than those within Class B or owned by the United States Government.
- B. **Broad Form Endorsement:** The bodily injury and property damage liability coverage afforded under a policy insuring a described automobile may be extended to cover the regular or frequent use of non-owned automobiles by a named individual and spouse resident in the same household provided such individual is
1. the named insured,
 2. a relative of the named insured and resident in the same household or
 3. an employee of the named insured and an automobile described in the policy is furnished for the regular use of such employee.

Any medical payments coverage afforded under the policy must be extended to apply to the use of non-owned automobiles. The premiums in the Rate Section for Use of Non-Owned Cars - Broad Form apply to each named individual.

- C. **Named Non-Owner Policy:** If a described automobile is not insured or if an individual is not eligible for broad form non-owner coverage under a policy insuring a described automobile, such coverage may be afforded an individual, their spouse, and relatives of either, residing in the same household by means of a named non-owner policy. Such a policy may be written for bodily injury and property damage liability, medical payments, and uninsured motor vehicle coverages.

Note: Additional coverages as specified in the Named Non-Owner Policy schedules in the Rate Section may be included in policies insuring Class A Persons.

The bodily injury and property damage liability and medical payments coverages premiums are determined in accordance with Named Non-Owner Policy Schedule I in the Rate Section except that Schedule II shall apply when the policy must be certified under the provisions of a financial responsibility law.

The premium for uninsured motor vehicle coverage is determined from the Rate Section.

505. USE OF NON-OWNED RECREATIONAL TRAVEL AND CAMPING VEHICLES AND TRAILERS - Extension of Coverage

A policy insuring an owned private passenger automobile may be endorsed to provide for the extension of additional coverage to a rented camper unit, or travel/camping trailer beyond that provided by the policy for non-owned automobiles.

Subject to an additional premium, policy coverages may be extended to a rented trailer or camper unit by endorsement to provide for:

- A. physical damage coverage in excess of the \$2,500 policy limits,
- B. emergency road service coverage, and
- C. lower physical damage deductibles if such deductible is required as a condition for renting and such deductible is being offered by the Company.

Note that the policy limits for bodily injury and property damage liability and medical payments coverages offered on the owned automobile are extended to the rented trailer or camper without additional charge.

Any insurance extended to a rented camper unit or travel/camping trailer shall be excess over other collectible insurance and is subject to a further provision that the underlying policy will remain in force for the entire period specified in the endorsement.

Refer to the Rate Section for rates and minimum premiums.

506. USE OF NON-OWNED CARS - PHYSICAL DAMAGE COVERAGE

A. A policy insuring a private passenger automobile for bodily injury and property damage liability coverage may be endorsed to provide additional physical damage (comprehensive and collision) coverage for the use of non-owned cars by a named individual and resident spouse provided such individual is the named insured or a relative of the named insured and resident in the same household. This endorsement will extend the comprehensive and collision coverage of a policy insuring a described private passenger automobile to non-owned cars. If the policy does not provide comprehensive or collision coverage, physical damage coverage is provided to non-owned cars subject to a deductible of \$250 and a limit of \$30,000.

This endorsement does not extend coverage to non-owned cars which are owned by the named insured's employer or those that are used

1. by persons while employed in the business of selling, repairing, servicing, storing, or parking of automobiles, or
2. by persons while employed in public or private delivery or transportation.

B. A policy providing Hired Car liability coverage may be endorsed to provide physical damage (comprehensive and collision) coverage to vehicles of the private passenger type, as defined in Rule 201 - Private Passenger Automobile Defined, but excluding any utility vehicle with a Gross Vehicle Weight of more than 10,000 pounds, and to commercial vehicles of the pickup, panel or van body type with a Gross Vehicle Weight of not more than 10,000 pounds. Such vehicles must be rented or leased for use in the insured's business. The physical damage coverage provided is subject to a \$250 deductible and a limit of \$30,000. Coverage is available on a cost-of-hire basis, in accordance with the provisions set forth in Rule 504 - Hired Cars.

See Rate Section for the premiums for these endorsements.

600 ADDITIONAL COVERAGE RULES**601. MEDICAL PAYMENTS COVERAGE**

Unless specifically prohibited by other rules medical payments coverage may be written under a policy that provides bodily injury and property damage liability insurance.

When medical payments coverage is written on a policy insuring

- A. an individual named insured or husband and wife resident in the same household, or multiple individuals, or
- B. a partnership, company, corporation, association, etc., and one individual is designated as the named insured with respect to medical payments coverages

and such individual named insured or designated individual also is named in a broad form use of non-owned automobiles endorsement, the broad form use of non-owned automobiles medical payments premium also applies.

Additional Persons - Private Passenger and Commercial Farm Classes Only

Medical payments coverage is required as respects additional persons named in a use of non-owned automobiles endorsement attached to a policy that includes medical payments coverage.

The full medical payments premium applies to each such additional person who is

- A. not a resident in the same household as the individual named insured or designated individual, or
- B. a resident in the same household but not a relative of the individual named insured or designated individual.

The use of non-owned automobiles medical payments premium applies to each additional person who is a relative of, and who is a resident in the same household as the individual named insured or designated individual.

Refer to the Rate Section for available limits of liability and rates for all forms of medical payments coverage.

602. UNINSURED MOTOR VEHICLE COVERAGE AND UNDERINSURED MOTOR VEHICLE COVERAGE

Bodily Injury (Coverage UBI and WBI) - Unless rejected, each policy providing liability coverage on motor vehicles licensed for highway use must include uninsured (UBI) and underinsured (WBI) motor vehicle coverage for bodily injury with limits equal to the financial responsibility limits. Increased limits up to, but not to exceed, the bodily injury liability limits of the policy are available at the option of the policyholder. The insured may choose to reject both UBI and WBI, or just WBI. The insured may not reject just UBI. If both UBI and WBI are purchased, their limits must be the same.

Property Damage (Coverage UPD) - Each policy providing Coverage UBI shall include uninsured motor vehicle coverage for property damage liability (UPD) with limits equal to the financial responsibility limits unless rejected by the named insured in writing.

Increased limits up to the property damage liability limits of the policy are available at the option of the policyholder.

Only damage to the insured vehicle is covered. A \$200 deductible shall apply unless (1) at the time of the loss the same insurer provides collision, and; (2) the operator of the other vehicle has been positively identified and is solely at fault.

The phrase "uninsured motor vehicle coverage" in other rules of this manual may include the underinsured motor vehicle coverage as described above.

See the Rate Section for the available limits of coverage and premiums.

603. CAR RENTAL AND TRAVEL EXPENSES - Coverage R1

Coverage R1 may be provided if the policy insures a private passenger car, as defined in Rule 201 - Private Passenger Automobile Defined, for comprehensive and/or collision coverage.

Subject to the provisions of the coverage, Car Rental and Travel Expense, Coverage R1 reimburses the named insured for:

- A. Rental charges of not more than the selected limit per day, subject to the maximum limit of liability per occurrence, for a substitute automobile rented from a car rental agency or a garage as a result of a loss as defined.

See the Rate Section for the per day/maximum per occurrence limits available.

- B. Any deductible amount for which the insured is legally liable that applies to the comprehensive and collision coverages in effect on a rented car, subject to a \$500 limit of liability per occurrence.
- C. If the loss occurs more than 50 miles from the named insured's residence, commercial transportation, meals, and lodging expenses as specified in the coverage, subject to a \$500 limit of liability per occurrence.

604. EMERGENCY ROAD SERVICE COVERAGE

Emergency road service coverage may be included in a policy which affords bodily injury and property damage liability or physical damage coverages on

- A. an automobile which is within the manual definition of a private passenger automobile, or
- B. an automobile designed as an auto home, or
- C. a class 1 farm truck.

A trailer designed for use with a private passenger automobile may be insured for emergency road service provided the policy describing the trailer also affords either comprehensive or collision coverage on such trailer.

The emergency road service premiums for private passenger vehicles in the Rate Section shall apply to an automobile designed as an auto home and to a trailer designed for use with a private passenger automobile.

Note: See policy for the extension of emergency road service coverage written on private passenger or utility type automobiles to non-owned trailers.

651. NO-FAULT COVERAGE

All automobile liability insurance policies written on a private passenger motor vehicle, as defined below, issued or renewed on or after July 1, 1974,* must provide the following minimum coverages:

- A. Medical payments coverage \$5,000 minimum per person.
- B. No-fault total disability coverage - Up to \$140 per week.
- C. No-fault death indemnity, dismemberment, and loss of sight coverage - \$5,000 per person.

Any or all of these coverages may be rejected at the option of the named insured. Premiums for the no-fault coverages are shown in the Rate Section.

This rule applies when an automobile liability insurance policy is written on:

- A. Motor vehicles of the private passenger type licensed for use on public highways including utility, amphibious, dune buggy, jeep types and antique or classic automobiles used as private passenger automobiles.
- B. A motor home and, if subject to motor home or private passenger classification, a truck/van camper.
- C. Motorcycles and motorscooters rated as private passenger vehicles when licensed for use on public highways.

*Required Medical Payments limit changed from \$2,000 to \$5,000 June 17, 1981.

700 MISCELLANEOUS RATING RULES

703. OVERSIZE OR OVERWEIGHT VEHICLES - Bodily Injury and Property Damage Liability

As respects a vehicle which exceeds the limitations on width, length, height or weight specified by law and as a result of which the owner or operator must secure a special permit and possibly file a certificate of insurance, the applicable bodily injury and property damage liability premium shall be increased in accordance with the following:

A. Single Trip Permit:

If the permit is issued for and limited to a single trip a separate charge applies for each trip. The required premium together with a notice of intent to make such trip must be received by the Company prior to the date it is actually made. Such notice shall specify the date of the trip and describe the kind of load, dimensions and weight which make the permit mandatory. Refer to the Company for the additional charge.

B. Permits not Limited to Single Trips:

If the permit does not limit operations to a single trip, the required additional semiannual charge together with a general description of the kind of loads, dimensions and weight which make the permit mandatory must be received by the Company. Refer to the Company for the additional charge.

Note: Coverage will be afforded on a "per occurrence" basis when the statute governing overweight and oversize vehicles so requires. Vehicles insured hereunder shall not be subject to a charge for "per occurrence" coverage specified by any other manual rule.

704. MOTOR CARRIER CERTIFICATE FILING

Risks which require the filing of (1) a Federal Highway Administration (formerly Interstate Commerce Commission) certificate, or (2) a public utility commission or state commerce commission certificate which binds the Company on all vehicles owned, operated, or hired by the insured and used under the insured's permit, shall be subject to the following provisions:

- A. All owned, rented or leased vehicles must be insured for bodily injury and property damage liability by this Company. A policy on which a prescribed certificate is filed cannot be cancelled prior to the effective date of the cancellation of the certificate.
- B. **Employers' Non-Owned Car Liability and Hired Car Coverage:** The policy shall be endorsed to provide employer's non-owned car liability and hired car coverages, subject to the following rating provisions:
 - 1. If the insured expects to hire vehicles or to have employees use non-owned vehicles in the operation of the insured's business, the premium charge shall be determined in accordance with Rule 503 - Employers' Non-Owned Car Liability and Rule 504 - Hired Cars.
 - 2. If the insured does not anticipate hiring vehicles or having employees use non-owned vehicles in the operation of the insured's business, the bodily injury and property damage liability premium charge is \$20.00.

705. TRANSPORTATION OF SCHOOL CHILDREN, CHURCH GROUPS, FRIENDS, NEIGHBORS OR FELLOW EMPLOYEES - Private Passenger Automobiles

A private passenger type automobile used to transport

- A. school children, or
- B. persons to and from church services or other activities incidental to church functions, or
- C. friends, neighbors or fellow employees

for a consideration, in addition to use for personal pleasure, family and business shall be classified in accordance with Rule 205 - Classification of Private Passenger Type Automobiles.

Private passenger premium determination procedures for the appropriate classification shall apply for all coverages except the base premiums for the bodily injury and property damage liability and medical payments coverages shall be increased by:

Number of Passengers Transported, excluding the driver	Percentage
8 or less	20%
Greater than 8	75%

Note: Coverage for such use on a share-expense basis in a private passenger or station wagon type vehicle is provided under the policy contract at no additional charge.

706. TRANSPORTATION OF PERSONS INCIDENTAL TO OCCUPATIONAL DUTIES

A private passenger automobile used to transport persons as an incidental part of the occupational duties of an insured is classified as a private passenger automobile. The regular private passenger premium determination procedures for the applicable classification shall apply to all coverages except where the insured's compensation for transporting persons exceeds the local area standard for non-profit reimbursement for automobile operational costs, in which event the otherwise applicable base premium for bodily injury and property damage liability and medical payments coverages shall be multiplied by:

Number of Passengers Transported, excluding the driver	Factor
8 or less	1.20
Greater than 8	1.75

If the compensation for transporting persons exceeds the local area standards for non-profit reimbursement for automobile operational costs, the application must be accompanied by a statement of the complete facts relative to the transportation of passengers and the form, basis and rate of compensation.

Under no circumstance does this rule extend to the insuring of any automobile which is used for public livery or private livery purposes.

708. FEDERAL GOVERNMENT EMPLOYEE - Use of Private Passenger Automobile

A private passenger automobile used by an insured in performance of duties as a federal government employee shall be written at the 1H classification premium applicable to all coverages except that the otherwise applicable bodily injury and property damage liability base premium shall be multiplied by:

Factor
0.65

when a certificate of financial responsibility filing is not required; otherwise, the full bodily injury and property damage liability base premium is applicable.

709. AUTOMOBILES LEASED TO UNITED STATES GOVERNMENT AGENCIES - Owner's Interest

Automobiles which are leased or rented out for full-time use by a United States government agency for use in the performance of governmental functions may be written for insurance covering only the owner's interest in such automobiles. Coverage will also apply as respects the operation of the described automobiles by the named insured or by employees of the named insured for the purpose of testing and servicing and for delivering such automobiles to the lessee and for returning them to the regular storage location.

Automobiles classified as private passenger shall be written at the private passenger 1H classification for all coverages except the bodily injury and property damage liability base premium shall be multiplied by:

Factor
0.25

In the State Farm Fire and Casualty Company, Ineligible for STAR Plan Rates apply.

Except for Passive Restraint Discount, Vehicle Safety Discount, and Liability Rating Group, Rate Section Rules do not apply. Age Adjustment Factors do not apply (Rule 210 - Age Adjustment Factors For Private Passenger Type Automobiles).

Automobiles classified as commercial shall be written at the commercial class 5 classification for all coverages except the otherwise applicable bodily injury and property damage liability premium shall be multiplied by:

Factor
0.25

800 FLEET AND EXPERIENCE RATING PLAN**801. FLEET RATING PLAN**

Note: Vehicles rated under the provisions of this rule shall be insured in the State Farm Mutual Automobile Insurance Company.

A. Fleet Defined

A fleet is defined as five or more self-propelled vehicles owned by or under the direct control of one insured or management and covered under one policy with a single expiration date applying to all vehicles.

Notes:

1. Vehicles of any type rented or leased by the insured and operated as though owned by the insured shall be considered as owned vehicles for the purpose of this rule.
2. Motorcycles, motorscooters, motorized bicycles, golfmobiles, snowmobiles, trailers and semitrailers, and limited use antique and classic automobiles may be included in a fleet policy but shall not be counted as self-propelled vehicles for the purpose of determining fleet eligibility.
3. If a company is solely owned by an individual and part of the vehicles are titled in the name of the company and the balance in the name of the sole owner, all may be insured on the same fleet policy.
4. Vehicles owned by employees of the insured (including salespeople), by partners, or by officers of the corporation, whether or not used in the insured's business, shall not be included in a fleet policy.
5. As respects non-farm business use private passenger automobiles insured under the provisions of this rule, class 1H rates (or class 1L if a utility rated vehicle) shall apply regardless of the actual ages of the operators or the total annual miles driven. Age Adjustment Factors do not apply (Rule 210 - Age Adjustment Factors For Private Passenger Type Automobiles). As respects all other vehicles, regular rating classifications pertaining to such vehicles apply.
6. A fleet of 25 or more self-propelled vehicles is subject to Rule 851 - Experience Rating Plan. A fleet of less than 25 self-propelled vehicles will be rated under the Experience Rating Plan provided the applicable annual premium prior to experience rating is \$3,000 or more.

B. Application of Manual Rules and Rates

A fleet is subject to other manual rules and rates to the extent such rules and rates are not precluded from applying to fleets.

Notes:

1. A multiple vehicle risk already insured with the Company on separate policies may, at the election of the insured and with the consent of the Company, be insured as a fleet under this rule at a subsequent renewal date.

2. A fleet insured under the provisions of this rule may not be moved from under the rating provisions of this rule except with the approval of the Company.

C. Policy Term

A fleet policy of six or twelve months term may be issued except that a fleet subject to Experience Rating must be insured on an annual term policy. A fleet may not change policy term options without the consent of the Company.

Note: Premiums for a twelve month policy term shall be twice the premiums applying for a six month policy term when twelve month policy term premiums for vehicles being insured with a policy term of twelve months are not designated in the manual.

D. Uniform Limits

Limits applying to bodily injury and property damage liability, uninsured motor vehicle and underinsured motor vehicle (where available) coverages shall be the same for each vehicle insured for such coverage. Limits for medical payments or personal injury protection coverages (where available) shall be the same for each vehicle insured for such coverage unless a variation, for reasons submitted, is approved by the Company.

Exception: If certain vehicles because of governmental authority require higher limits than are desired on other vehicles variation will be permitted.

E. Accident or Occurrence Basis for Liability Coverage

The bodily injury and property damage liability coverage provided by the policy is on a "per accident" basis. Bodily injury and property damage liability coverage on a "per occurrence" basis is available by endorsement at a 1% increase in the otherwise applicable bodily injury and property damage liability premium. This adjustment shall be treated as a limits adjustment for purposes of determining the premium.

F. Automatic Coverage

1. At the request of the insured, an automatic coverage endorsement may be issued if all owned, rented or leased vehicles are insured by this Company. If all vehicles are not insured by this Company, it may be made applicable if all vehicles of a given class are insured by this Company.
 - a. This endorsement supersedes the automatic insurance provision of the policy. It applies to the coverages in force on all private passenger automobiles and all other vehicles separately on the date that a vehicle is purchased, rented or leased by the insured. The most restricted coverage shall apply separately for private passenger automobiles and all other vehicles. The status of the policy in force at the time a vehicle is added shall determine the coverage(s) to which the endorsement applies.
 - b. If the automatic coverage endorsement is not issued, the automatic coverage provision of the policy applies.
2. The insured shall maintain for each location a record of vehicles showing:
 - a. A description of each vehicle purchased, the date of purchase, the cost and other data necessary for the rating thereof.

- b. A description of each vehicle disposed of and date of disposition.

This record shall be available to this Company upon request.

- 3. Proper notice to this Company is required to add coverages not provided for by the automatic coverage endorsement.

G. Audit

The Company shall have the right to audit the insured's records, at any time during the policy period and within three years after the termination of the policy, with respect to the premium basis or the subject matter of the policy.

H. Deposit Premium

At the option of the Company a premium deposit may be required.

851. EXPERIENCE RATING PLAN

- A. Vehicles rated under the provisions of this rule are subject to Rule 801 - Fleet Rating Plan.
- B. The experience rating provisions of this rule shall apply to a fleet, as defined in Rule 801 - Fleet Rating Plan, provided it consists of 25 or more self-propelled vehicles. Experience rating shall also apply on a fleet which was experience rated for the term just expiring, but temporarily has fewer than 25 vehicles, and it is anticipated that there will again be 25 or more self-propelled vehicles within the coming year.

A fleet of less than 25 self-propelled vehicles will be rated under the provisions of this rule provided the applicable annual premium prior to experience rating is \$3,000 or more.

Note: Motorcycles, motorscooters, motorized bicycles, golfmobiles, snowmobiles, trailers and semitrailers, and limited use antique and classic automobiles shall not be counted in determining a fleet's eligibility for experience rating. However, if these vehicles are self-propelled, they will be used to determine the number of car years in the experience period.

- C. This plan provides for the modification of the total policy premium by the application of a premium modification factor.
- D. The premium modification factor is determined from experience incurred by the fleet during the past five years ending with the initial effective date of the policy or the three months preceding the renewal of the policy. If five years experience is not available, such experience as is available shall be used subject to a minimum experience period of one year ending as specified above. If less than one year's experience is available the premium modification factor shall be 1.00 for the upcoming policy term.

If the fleet has been insured with a company from which experience is not obtainable, experience may be used that is submitted to the Company in the form of a statement signed by the insured. Experience in such form shall be given credence in accordance with its apparent credibility.

- E. The premium modification factor shall be determined and applied as follows:
 - 1. Determine the number of car years in the experience period represented by the self-propelled vehicles of the fleet.

Note: A single self-propelled vehicle develops five car years of experience for a five year experience period.
 - 2. Determine the total fleet incurred losses (paid losses plus reserves on pending claims) for the experience period after:
 - a. Multiplying individual coverage incurred losses by the indicated factor below to provide for the inclusion of allocated claim adjustment expense in the loss amount, and

Allocated Adjustment Expense Factors	
Bodily Injury Liability	1.10
Uninsured Motor Vehicle Coverage and Underinsured Motor Vehicle Coverage	1.06
Personal Injury Protection	1.03

Allocated Adjustment Expense Factors	
Medical Payments	1.01
All Other Coverages	1.00

- b. Limiting the amount of loss resulting from any single accident (after providing for allocated claim adjustment expense in the amount) to the "maximum single loss" amount specified in the table below:

Number of Car Years in Experience Period	Maximum Single Loss*
5-21	135%
22-49	67%
50-85	45%
86-132	34%
133-199	27%
200-299	22%
300-466	19%
Over 466	17%
*Percent of adjusted written premium for the experience period.	

- Determine the total fleet premium collected by the Company for the experience period adjusted to eliminate the effect of any fleet rating modification. If the fleet was insured with another company during any part of the experience period, use the applicable premiums charged by that company. To the extent the applicable premium information for any policy periods is not available from the other company, do not use those policy periods for experience rating.
- Develop an Actual Limited Loss Ratio by dividing the results of step 2 by the results of step 3.
- Select the premium modification factor from the table below which corresponds to the developed Actual Limited Loss Ratio from step 4 and the number of car years in the experience period from step 1.

Actual Limited Loss Ratio	Number of Car Years in Experience Period							
	5-21	22-49	50-85	86-132	133-199	200-299	300-466	Over 466
0-.050	0.91	0.83	0.74	0.66	0.57	0.48	0.40	0.31
.051-.100	0.92	0.85	0.77	0.69	0.62	0.54	0.46	0.39
.101-.150	0.93	0.87	0.80	0.73	0.66	0.60	0.53	0.46
.151-.200	0.94	0.88	0.83	0.77	0.71	0.65	0.59	0.53
.201-.250	0.95	0.90	0.85	0.80	0.76	0.71	0.66	0.61
.251-.300	0.96	0.92	0.88	0.84	0.80	0.76	0.72	0.68
.301-.350	0.97	0.94	0.91	0.88	0.85	0.82	0.79	0.76
.351-.400	0.98	0.96	0.94	0.92	0.89	0.87	0.85	0.83
.401-.450	0.99	0.98	0.96	0.95	0.94	0.93	0.92	0.91

Actual Limited Loss Ratio	Number of Car Years in Experience Period							
	5-21	22-49	50-85	86-132	133-199	200-299	300-466	Over 466
.451-.500	1.00	1.00	0.99	0.99	0.99	0.99	0.98	0.98
.501-.550	1.01	1.01	1.02	1.03	1.03	1.04	1.05	1.05
.551-.600	1.02	1.03	1.05	1.06	1.08	1.10	1.11	1.13
.601-.650	1.03	1.05	1.08	1.10	1.13	1.15	1.18	1.20
.651-.700	1.03	1.07	1.10	1.14	1.17	1.21	1.24	1.28
.701-.750	1.04	1.09	1.13	1.18	1.22	1.26	1.31	1.35
.751-.800	1.05	1.11	1.16	1.21	1.27	1.32	1.37	1.43
.801-.850	1.06	1.12	1.19	1.25	1.31	1.37	1.44	1.50
.851-.900	1.07	1.14	1.22	1.29	1.36	1.43	1.50	1.57
.901-.950	1.08	1.16	1.24	1.32	1.41	1.49	1.57	1.65
.951-1.000	1.09	1.18	1.27	1.36	1.45	1.54	1.63	1.72
1.001-1.050	1.10	1.20	1.30	1.40	1.50	1.60	1.70	1.80
1.051-1.100	1.11	1.22	1.33	1.44	1.54	1.65	1.76	1.87
1.101-1.150	1.12	1.24	1.35	1.47	1.59	1.71	1.83	1.95
1.151-1.200	1.13	1.25	1.38	1.51	1.64	1.76	1.89	2.02
1.201-1.250	1.14	1.27	1.41	1.55	1.68	1.82	1.96	2.09
1.251-1.300	1.15	1.29	1.44	1.58	1.73	1.88	2.02	2.17
1.301-1.350	1.16	1.31	1.47	1.62	1.78	1.93	2.09	2.24
1.351-1.400	1.16	1.33	1.49	1.66	1.82	1.99	2.15	2.32
1.401-1.450	1.17	1.35	1.52	1.70	1.87	2.04	2.22	2.39
1.451-1.500	1.18	1.37	1.55	1.73	1.92	2.10	2.28	2.47
Add for each additional .05 or fraction of	0.01	0.02	0.03	0.04	0.05	0.06	0.06	0.07

- Adjust the total premium applicable to the fleet for the upcoming policy term by the premium modification factor determined above.

900 RECREATIONAL VEHICLES

901. RECREATIONAL VEHICLES

Note: Vehicles rated under the provisions of this rule shall be insured in the State Farm Mutual Automobile Insurance Company. Motor homes and truck or van campers are not subject to the provisions of this rule. See Rule 401 - Motor Homes, Truck or Van Campers.

A. Recreational Vehicles Defined

1. Off-Road Vehicles

- a. **All-Terrain Vehicle:** A self-propelled vehicle, equipped with balloon tires or crawler tracks, capable of traveling over rugged terrain (some are also amphibious) and used principally off public roads.
- b. **Dune Buggy:** A four-wheeled, self-propelled vehicle used principally off public roads.
- c. **Golfmobile:** A self-propelled vehicle used principally to afford transportation on a golf course or private premises.
- d. **Minibike:** A small motorcycle, motorscooter, or other small motorized vehicle not otherwise defined in this rule used principally off public roads.
- e. **Snowmobile:** A self-propelled vehicle, equipped with crawler tracks and skis, capable of traveling over ice and snow and used principally off public roads.
- f. **Trail Bike:** A motorcycle capable of traveling over rugged terrain and used principally off public roads.

Note: Vehicles of the above types which are licensed/registered for use on public roads are not subject to the provisions of this rule. See Rule 403 - Amphibious, Dune Buggy and Related Self-Propelled Vehicles or Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles.

Refer to Section D of this rule for the rating of Off-Road Vehicles.

2. Travel and Camping Trailers

- a. **Travel Trailer:** A trailer designed for use with a private passenger automobile and permanently equipped as living quarters.
- b. **Camping Trailer:** A trailer designed for use with a private passenger automobile which expands into temporary living quarters. These differ from travel trailers in their collapsed, low-profile towing position. It also includes a trailer which is not equipped as living quarters, but which is used solely for camping and similar recreational purposes.

Refer to Section E of this rule for the rating of Travel and Camping Trailers.

B. Coverage and Policy Term

Except as indicated below, factory-built recreational vehicles as defined in this rule, which are owned by individuals, may be insured under the Company's recreational vehicle policy for bodily injury and property damage liability, medical payments, and physical damage (comprehensive and collision combined) coverages.

A recreational vehicle policy shall be written for a twelve months' term. It may be renewed for succeeding twelve months' terms provided the premium for each subsequent term is paid on or before the expiration of the current policy term.

C. Suspension, Changes and Cancellation

Snowmobiles and Travel or Camping Trailers: Any suspension, change or cancellation of coverage shall be subject to an earned premium calculated in accord with the following table. The earned premium will be based on the sum of the premium earned percentages, or the pro-rata portion thereof, for those months in which coverage was provided.

PREMIUM EARNED PERCENTAGES					
Month	Snowmobiles*	Travel/Camping Trailers	Month	Snowmobiles*	Travel/Camping Trailers
Jan.	25%	2%	July	2%	16%
Feb.	20%	2%	Aug.	2%	16%
Mar.	8%	4%	Sept.	2%	12%
Apr.	8%	8%	Oct.	6%	8%
May	2%	12%	Nov.	8%	2%
June	2%	16%	Dec.	15%	2%

*Applicable also to trailers used for transporting snowmobiles.

Other Recreational Vehicles: Pro rata premium credit will be allowed for any suspension, change or cancellation of coverage.

Policy cancellations at the request of the insured are subject to a minimum retained premium of \$5.00.

D. Rating of Off-Road Recreational Vehicles

1. Off-road vehicles insured under this rule are not subject to the Rate Section Rules, nor shall the rules applicable to private passenger automobiles apply.
2. **Bodily injury and property damage liability, medical payments, and physical damage coverages:** Refer to the Rate Section for the annual premiums.
3. Miscellaneous Provisions:
 - a. **Uninsured motor vehicle coverage:** Uninsured motor vehicle coverage for bodily injury may be written with limits up to \$250,000/\$500,000 or the bodily injury liability limits of the policy, whichever are less. Refer to the "Off-Road Vehicles" Rate Section for the premium determination.
 - b. **Towed cutters and sleds:** The physical damage coverage afforded on the insured off-road vehicle may be extended to an owned, factory-built trailer, sled, or cutter designed for towing behind the vehicle. Its MSRP (See Rule 111) will be included with that of the recreational vehicle

for the purpose of determining the premium for the physical damage coverage on the entire unit. The liability and medical payments coverages afforded on the insured off-road vehicle are included on the towed vehicle without additional charge.

- c. **Trailers used for transporting off-road vehicles:** The physical damage coverage afforded on the insured off-road vehicle may be extended to an owned, factory-built trailer designed for use with a private passenger automobile and used for transporting the vehicle. Refer to the Rate Section for the additional premium for the extension of physical damage coverage. This extension includes emergency road service coverage on the trailer. The liability and medical payments coverages afforded on the owned private passenger automobile are included on the trailer without additional charge.

E. Rating of Travel and Camping Trailers

- 1. Except for Materials Discount, Rate Section Rules do not apply to travel and camping trailers insured under this rule, nor shall the rules applicable to private passenger automobiles apply.
- 2. **Bodily injury and property damage liability and medical payments coverages:** Bodily injury and property damage liability and medical payments coverages afforded on the owned private passenger automobile are extended to the trailer without additional charge.
- 3. **Physical damage coverage including emergency road service:** Refer to the Rate Section for the annual premiums.

F. Rental Provisions

- 1. Coverage on rented recreational travel and camping trailers used by the insured: See Rule 505 - Use of Non-Owned Recreational Travel and Camping Vehicles and Trailers.
- 2. Coverage on owned recreational travel and camping trailers rented to others: Physical damage coverage on an insured travel or camping trailer may be extended by endorsement to apply while it is rented to others at the rate of \$1.00 for each day of rental coverage desired, subject to a minimum premium of \$5.00 for each rental period.

PRIVATE PASSENGER RATES

This section provides details on rating for private passenger auto policies.

PRIVATE PASSENGER

Semiannual Premiums

Round to the nearest penny after each sequence step

BIPD Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*
03. Ineligible for CRI but Eligible for ARRP (Non-Experience Rated Fleets only)	*
04. Limits (BI + PD)	*
05. Model Year	*
06. Financial Responsibility Certification	*
07. ARRP, Good Driving Discount (SFM only)	*
08. Driver Record Charge (SFF&C only)	*
09. Customer Rating Index	*
10. Defensive Driving Course Discount	*
11. Liability Rating Group	*
12. Multiple Line Discount	*
13. Experience Rated Fleet	*
14. Autos Leased to U.S. Government	*
15. Transportation of Friends, Transportation Incidental to Occupation	*
16. Federal Government Employee	*
17. Territory	*
18. Youthful Class	*
19. Adult Class (Include Age Adjustment Factors; include Driver Training Automobile Adjustment for SFM only)	*
20. Policy Term (Rule 102, Rule 801C)	*
21. Fleet Modification	*

COLL Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*
03. Ineligible for CRI but Eligible for ARRP (Non-Experience Rated Fleets only)	*

PRIVATE PASSENGER RATES

COLL Sequence	Operation
04. IRG/Deductible	*
05. Model Year	*
06. ARRP, Good Driving Discount (SFM only)	*
07. Driver Record Charge (SFF&C only)	*
08. Customer Rating Index	*
09. Defensive Driving Course Discount	*
10. Multiple Line Discount	*
11. Experience Rated Fleet	*
12. Territory	*
13. Youthful Class	*
14. Adult Class (Include Age Adjustment Factors; include Driver Training Automobile Adjustment for SFM only)	*
15. Policy Term (Rule 102, Rule 801C)	*
16. Fleet Modification	*

COMP Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*
03. Ineligible for CRI but Eligible for ARRP (Non-Experience Rated Fleets only)	*
04. IRG/Deductible	*
05. Model Year	*
06. Customer Rating Index	*
07. Defensive Driving Course Discount	*
08. Multiple Line Discount	*
09. Experience Rated Fleet	*
10. Materials Discount	*
11. Territory	*
12. Youthful Class	*
13. Adult Class (Include Age Adjustment Factors; include Driver Training Automobile Adjustment for SFM only)	*
14. Policy Term (Rule 102, Rule 801C)	*
15. Fleet Modification	*

ERS Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*

PRIVATE PASSENGER RATES

ERS Sequence	Operation
03. Farm	*
04. Policy Term (Rule 102, Rule 801C)	*
05. Fleet Modification	*

MPC Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*
03. Ineligible for CRI but Eligible for ARRP (Non-Experience Rated Fleets only)	*
04. Limits	*
05. Model Year	*
06. ARRP, Good Driving Discount (SFM only)	*
07. Driver Record Charge (SFF&C only)	*
08. Customer Rating Index	*
09. Defensive Driving Course Discount	*
10. Passive Restraint Discount	*
11. Vehicle Safety Discount	*
12. Multiple Line Discount	*
13. Experience Rated Fleet	*
14. Transportation of Friends, Transportation Incidental to Occupation	*
15. Territory	*
16. Youthful Class	*
17. Adult Class (Include Age Adjustment Factors; include Driver Training Automobile Adjustment for SFM only)	*
18. Policy Term (Rule 102, Rule 801C)	*
19. Fleet Modification	*

R1 Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*
03. Policy Term (Rule 102, Rule 801C)	*
04. Fleet Modification	*

PRIVATE PASSENGER RATES

S Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*
03. Policy Term (Rule 102, Rule 801C)	*
04. Fleet Modification	*

T Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*
03. Policy Term (Rule 102, Rule 801C)	*
04. Fleet Modification	*

UBI Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*
03. Limits	*
04. Multiple Automobile Discount	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

UPD Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*
03. Limits	*
04. Multiple Automobile Discount	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

WBI Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*
03. Limits	*
04. Multiple Automobile Discount	*
05. Policy Term (Rule 102, Rule 801C)	*

PRIVATE PASSENGER RATES

WBI Sequence	Operation
06. Fleet Modification	*

PRIVATE PASSENGER RATES

PRIVATE PASSENGER AGE FACTORS

See Rule 210

BIPD				
	First Position of Class			
Age	1	2	3	6
16	0.37	N/A	N/A	0.42
17	0.37	N/A	N/A	0.42
18	0.37	N/A	N/A	0.42
19	0.37	N/A	N/A	0.42
20	0.35	N/A	N/A	0.40
21	0.28	N/A	N/A	0.33
22	0.20	N/A	N/A	0.25
23	0.15	N/A	N/A	0.20
24	0.10	N/A	N/A	0.15
25	0.07	N/A	-0.01	0.12
26	0.05	N/A	-0.01	0.10
27	0.03	N/A	-0.02	0.08
28	0.01	N/A	-0.02	0.06
29	-0.01	N/A	-0.03	0.04
30	-0.03	N/A	N/A	0.02
31	-0.04	N/A	N/A	0.01
32	-0.04	N/A	N/A	0.01
33	-0.04	N/A	N/A	0.01
34	-0.04	N/A	N/A	0.01
35	-0.05	N/A	N/A	0.00
36	-0.05	N/A	N/A	0.00
37	-0.05	N/A	N/A	0.00
38	-0.05	N/A	N/A	0.00
39	-0.05	N/A	N/A	0.00
40	-0.05	N/A	N/A	0.00
41	-0.06	N/A	N/A	-0.01
42	-0.06	N/A	N/A	-0.01
43	-0.06	N/A	N/A	-0.01
44	-0.07	N/A	N/A	-0.02
45	-0.07	N/A	N/A	-0.02
46	-0.07	N/A	N/A	-0.02
47	-0.07	N/A	N/A	-0.02
48	-0.08	N/A	N/A	-0.03
49	-0.08	N/A	N/A	-0.03

PRIVATE PASSENGER RATES

BIPD				
	First Position of Class			
Age	1	2	3	6
50	-0.08	N/A	N/A	-0.04
51	-0.09	N/A	N/A	-0.04
52	-0.10	N/A	N/A	-0.05
53	-0.11	N/A	N/A	-0.06
54	-0.12	N/A	N/A	-0.07
55	-0.13	N/A	N/A	-0.08
56	-0.14	N/A	N/A	-0.10
57	-0.15	N/A	N/A	-0.11
58	-0.16	N/A	N/A	-0.11
59	-0.17	N/A	N/A	-0.12
60	-0.17	N/A	N/A	-0.12
61	-0.17	N/A	N/A	-0.12
62	-0.17	N/A	N/A	-0.12
63	-0.17	N/A	N/A	-0.12
64	-0.17	N/A	N/A	-0.12
65	-0.17	N/A	N/A	-0.12
66	-0.17	N/A	N/A	-0.12
67	-0.15	N/A	N/A	-0.11
68	-0.13	N/A	N/A	-0.09
69	-0.10	N/A	N/A	-0.06
70	-0.07	N/A	N/A	-0.03
71	-0.04	N/A	N/A	-0.01
72	-0.01	N/A	N/A	0.02
73	0.01	N/A	N/A	0.04
74	0.02	N/A	N/A	0.07
75	0.04	-0.18	N/A	N/A
76	0.05	-0.15	N/A	N/A
77	0.05	-0.12	N/A	N/A
78	0.06	-0.10	N/A	N/A
79	0.06	-0.07	N/A	N/A
80	0.08	-0.01	N/A	N/A
81	0.08	0.00	N/A	N/A
82	0.09	0.01	N/A	N/A
83	0.09	0.04	N/A	N/A
84	0.09	0.04	N/A	N/A
85	0.10	0.02	N/A	N/A
86	0.10	0.02	N/A	N/A
87	0.10	0.03	N/A	N/A

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PRIVATE PASSENGER RATES

BIPD				
	First Position of Class			
Age	1	2	3	6
88	0.11	0.05	N/A	N/A
89	0.11	0.05	N/A	N/A
90	0.11	0.04	N/A	N/A
91	0.11	0.04	N/A	N/A
92	0.12	0.05	N/A	N/A
93	0.12	0.07	N/A	N/A
94	0.12	0.10	N/A	N/A
95	0.12	0.10	N/A	N/A
96	0.13	0.10	N/A	N/A
97	0.13	0.10	N/A	N/A
98	0.13	0.10	N/A	N/A
99	0.13	0.10	N/A	N/A

Note: To determine the premium for these classes, add the age factors to the private passenger class factors. For classes not listed above, the private passenger class factors include age adjustment factors.

PRIVATE PASSENGER RATES

PRIVATE PASSENGER AGE FACTORS

See Rule 210

Collision				
	First Position of Class			
Age	1	2	3	6
16	0.34	N/A	N/A	0.39
17	0.34	N/A	N/A	0.39
18	0.34	N/A	N/A	0.39
19	0.33	N/A	N/A	0.38
20	0.31	N/A	N/A	0.36
21	0.27	N/A	N/A	0.32
22	0.20	N/A	N/A	0.25
23	0.15	N/A	N/A	0.20
24	0.10	N/A	N/A	0.15
25	0.07	N/A	-0.01	0.12
26	0.05	N/A	-0.01	0.10
27	0.03	N/A	-0.02	0.08
28	0.01	N/A	-0.02	0.06
29	0.00	N/A	-0.03	0.05
30	-0.01	N/A	N/A	0.04
31	-0.02	N/A	N/A	0.03
32	-0.03	N/A	N/A	0.02
33	-0.04	N/A	N/A	0.01
34	-0.04	N/A	N/A	0.01
35	-0.05	N/A	N/A	0.00
36	-0.05	N/A	N/A	0.00
37	-0.05	N/A	N/A	0.00
38	-0.05	N/A	N/A	0.00
39	-0.05	N/A	N/A	0.00
40	-0.05	N/A	N/A	0.00
41	-0.05	N/A	N/A	0.00
42	-0.06	N/A	N/A	-0.01
43	-0.06	N/A	N/A	-0.01
44	-0.07	N/A	N/A	-0.02
45	-0.07	N/A	N/A	-0.02
46	-0.07	N/A	N/A	-0.02
47	-0.07	N/A	N/A	-0.02
48	-0.08	N/A	N/A	-0.03
49	-0.08	N/A	N/A	-0.03

PRIVATE PASSENGER RATES

Collision				
	First Position of Class			
Age	1	2	3	6
50	-0.08	N/A	N/A	-0.04
51	-0.09	N/A	N/A	-0.04
52	-0.10	N/A	N/A	-0.05
53	-0.11	N/A	N/A	-0.06
54	-0.12	N/A	N/A	-0.07
55	-0.13	N/A	N/A	-0.08
56	-0.14	N/A	N/A	-0.10
57	-0.15	N/A	N/A	-0.11
58	-0.16	N/A	N/A	-0.11
59	-0.16	N/A	N/A	-0.12
60	-0.16	N/A	N/A	-0.12
61	-0.16	N/A	N/A	-0.12
62	-0.16	N/A	N/A	-0.12
63	-0.16	N/A	N/A	-0.12
64	-0.16	N/A	N/A	-0.12
65	-0.16	N/A	N/A	-0.12
66	-0.16	N/A	N/A	-0.11
67	-0.14	N/A	N/A	-0.10
68	-0.12	N/A	N/A	-0.08
69	-0.10	N/A	N/A	-0.06
70	-0.08	N/A	N/A	-0.05
71	-0.06	N/A	N/A	-0.03
72	-0.03	N/A	N/A	-0.01
73	0.00	N/A	N/A	0.01
74	0.03	N/A	N/A	0.03
75	0.06	-0.18	N/A	N/A
76	0.08	-0.15	N/A	N/A
77	0.08	-0.12	N/A	N/A
78	0.09	-0.09	N/A	N/A
79	0.09	-0.06	N/A	N/A
80	0.11	-0.02	N/A	N/A
81	0.11	0.00	N/A	N/A
82	0.13	0.03	N/A	N/A
83	0.13	0.06	N/A	N/A
84	0.13	0.06	N/A	N/A
85	0.14	0.06	N/A	N/A
86	0.14	0.06	N/A	N/A
87	0.14	0.06	N/A	N/A

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PRIVATE PASSENGER RATES

Collision				
	First Position of Class			
Age	1	2	3	6
88	0.15	0.08	N/A	N/A
89	0.15	0.08	N/A	N/A
90	0.15	0.10	N/A	N/A
91	0.15	0.10	N/A	N/A
92	0.16	0.11	N/A	N/A
93	0.16	0.13	N/A	N/A
94	0.16	0.16	N/A	N/A
95	0.16	0.16	N/A	N/A
96	0.17	0.16	N/A	N/A
97	0.17	0.16	N/A	N/A
98	0.17	0.16	N/A	N/A
99	0.17	0.16	N/A	N/A

Note: To determine the premium for these classes, add the age factors to the private passenger class factors. For classes not listed above, the private passenger class factors include age adjustment factors.

PRIVATE PASSENGER RATES

PRIVATE PASSENGER AGE FACTORS

See Rule 210

Comprehensive				
	First Position of Class			
Age	1	2	3	6
16	0.30	N/A	N/A	0.30
17	0.24	N/A	N/A	0.24
18	0.20	N/A	N/A	0.20
19	0.17	N/A	N/A	0.17
20	0.14	N/A	N/A	0.14
21	0.13	N/A	N/A	0.13
22	0.12	N/A	N/A	0.12
23	0.11	N/A	N/A	0.11
24	0.11	N/A	N/A	0.11
25	0.10	N/A	0.04	0.10
26	0.10	N/A	0.02	0.10
27	0.09	N/A	0.00	0.09
28	0.09	N/A	-0.02	0.09
29	0.08	N/A	-0.04	0.08
30	0.06	N/A	N/A	0.06
31	0.06	N/A	N/A	0.06
32	0.06	N/A	N/A	0.06
33	0.06	N/A	N/A	0.06
34	0.06	N/A	N/A	0.06
35	0.05	N/A	N/A	0.05
36	0.04	N/A	N/A	0.04
37	0.03	N/A	N/A	0.03
38	0.02	N/A	N/A	0.02
39	0.01	N/A	N/A	0.01
40	0.00	N/A	N/A	0.00
41	-0.01	N/A	N/A	-0.01
42	-0.02	N/A	N/A	-0.02
43	-0.03	N/A	N/A	-0.03
44	-0.04	N/A	N/A	-0.04
45	-0.05	N/A	N/A	-0.05
46	-0.06	N/A	N/A	-0.06
47	-0.07	N/A	N/A	-0.07
48	-0.08	N/A	N/A	-0.08
49	-0.09	N/A	N/A	-0.09

PRIVATE PASSENGER RATES

Comprehensive				
	First Position of Class			
Age	1	2	3	6
50	-0.09	N/A	N/A	-0.09
51	-0.09	N/A	N/A	-0.09
52	-0.10	N/A	N/A	-0.10
53	-0.10	N/A	N/A	-0.10
54	-0.11	N/A	N/A	-0.11
55	-0.11	N/A	N/A	-0.11
56	-0.12	N/A	N/A	-0.12
57	-0.12	N/A	N/A	-0.12
58	-0.13	N/A	N/A	-0.13
59	-0.14	N/A	N/A	-0.14
60	-0.15	N/A	N/A	-0.15
61	-0.16	N/A	N/A	-0.16
62	-0.16	N/A	N/A	-0.17
63	-0.16	N/A	N/A	-0.18
64	-0.16	N/A	N/A	-0.18
65	-0.16	N/A	N/A	-0.18
66	-0.16	N/A	N/A	-0.18
67	-0.16	N/A	N/A	-0.18
68	-0.16	N/A	N/A	-0.18
69	-0.15	N/A	N/A	-0.17
70	-0.15	N/A	N/A	-0.16
71	-0.14	N/A	N/A	-0.14
72	-0.13	N/A	N/A	-0.12
73	-0.12	N/A	N/A	-0.12
74	-0.11	N/A	N/A	-0.12
75	-0.11	-0.01	N/A	N/A
76	-0.10	0.01	N/A	N/A
77	-0.10	0.01	N/A	N/A
78	-0.09	0.01	N/A	N/A
79	-0.09	0.01	N/A	N/A
80	-0.07	-0.01	N/A	N/A
81	-0.07	0.00	N/A	N/A
82	-0.06	0.00	N/A	N/A
83	-0.06	0.01	N/A	N/A
84	-0.06	0.01	N/A	N/A
85	-0.05	-0.01	N/A	N/A
86	-0.05	-0.01	N/A	N/A
87	-0.05	-0.01	N/A	N/A

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PRIVATE PASSENGER RATES

Comprehensive				
	First Position of Class			
Age	1	2	3	6
88	-0.04	-0.01	N/A	N/A
89	-0.04	-0.01	N/A	N/A
90	-0.04	-0.01	N/A	N/A
91	-0.04	-0.01	N/A	N/A
92	-0.03	-0.01	N/A	N/A
93	-0.03	-0.01	N/A	N/A
94	-0.03	0.00	N/A	N/A
95	-0.03	0.00	N/A	N/A
96	-0.02	0.00	N/A	N/A
97	-0.02	0.00	N/A	N/A
98	-0.02	0.00	N/A	N/A
99	-0.02	0.00	N/A	N/A

Note: To determine the premium for these classes, add the age factors to the private passenger class factors. For classes not listed above, the private passenger class factors include age adjustment factors.

PRIVATE PASSENGER RATES

PRIVATE PASSENGER AGE FACTORS

See Rule 210

MPC				
	First Position of Class			
Age	1	2	3	6
16	0.36	N/A	N/A	0.43
17	0.36	N/A	N/A	0.43
18	0.33	N/A	N/A	0.40
19	0.31	N/A	N/A	0.38
20	0.30	N/A	N/A	0.37
21	0.29	N/A	N/A	0.36
22	0.25	N/A	N/A	0.32
23	0.20	N/A	N/A	0.27
24	0.15	N/A	N/A	0.22
25	0.10	N/A	0.04	0.17
26	0.06	N/A	0.01	0.13
27	0.03	N/A	-0.01	0.10
28	0.01	N/A	-0.03	0.08
29	0.00	N/A	-0.04	0.07
30	0.00	N/A	N/A	0.07
31	0.00	N/A	N/A	0.07
32	0.00	N/A	N/A	0.07
33	0.00	N/A	N/A	0.07
34	-0.01	N/A	N/A	0.06
35	-0.01	N/A	N/A	0.06
36	-0.01	N/A	N/A	0.06
37	-0.01	N/A	N/A	0.06
38	-0.01	N/A	N/A	0.06
39	-0.01	N/A	N/A	0.06
40	-0.01	N/A	N/A	0.06
41	-0.02	N/A	N/A	0.05
42	-0.03	N/A	N/A	0.04
43	-0.03	N/A	N/A	0.04
44	-0.04	N/A	N/A	0.03
45	-0.04	N/A	N/A	0.03
46	-0.04	N/A	N/A	0.03
47	-0.05	N/A	N/A	0.02
48	-0.06	N/A	N/A	0.01
49	-0.07	N/A	N/A	0.00

PRIVATE PASSENGER RATES

MPC				
	First Position of Class			
Age	1	2	3	6
50	-0.12	N/A	N/A	-0.01
51	-0.13	N/A	N/A	-0.02
52	-0.14	N/A	N/A	-0.03
53	-0.15	N/A	N/A	-0.04
54	-0.16	N/A	N/A	-0.05
55	-0.17	N/A	N/A	-0.06
56	-0.18	N/A	N/A	-0.07
57	-0.19	N/A	N/A	-0.08
58	-0.19	N/A	N/A	-0.08
59	-0.19	N/A	N/A	-0.08
60	-0.19	N/A	N/A	-0.08
61	-0.19	N/A	N/A	-0.08
62	-0.19	N/A	N/A	-0.08
63	-0.19	N/A	N/A	-0.08
64	-0.19	N/A	N/A	-0.08
65	-0.19	N/A	N/A	-0.08
66	-0.19	N/A	N/A	-0.08
67	-0.19	N/A	N/A	-0.08
68	-0.19	N/A	N/A	-0.08
69	-0.18	N/A	N/A	-0.07
70	-0.17	N/A	N/A	-0.06
71	-0.16	N/A	N/A	-0.05
72	-0.15	N/A	N/A	-0.03
73	-0.14	N/A	N/A	-0.01
74	-0.12	N/A	N/A	-0.01
75	-0.10	-0.14	N/A	N/A
76	-0.08	-0.12	N/A	N/A
77	-0.06	-0.10	N/A	N/A
78	-0.04	-0.08	N/A	N/A
79	-0.01	-0.05	N/A	N/A
80	0.02	-0.02	N/A	N/A
81	0.05	0.01	N/A	N/A
82	0.08	0.04	N/A	N/A
83	0.10	0.07	N/A	N/A
84	0.10	0.10	N/A	N/A
85	0.11	0.11	N/A	N/A
86	0.11	0.14	N/A	N/A
87	0.11	0.15	N/A	N/A

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PRIVATE PASSENGER RATES

MPC				
	First Position of Class			
Age	1	2	3	6
88	0.13	0.17	N/A	N/A
89	0.13	0.18	N/A	N/A
90	0.13	0.19	N/A	N/A
91	0.13	0.19	N/A	N/A
92	0.14	0.19	N/A	N/A
93	0.14	0.21	N/A	N/A
94	0.14	0.23	N/A	N/A
95	0.14	0.26	N/A	N/A
96	0.15	0.26	N/A	N/A
97	0.15	0.26	N/A	N/A
98	0.15	0.26	N/A	N/A
99	0.15	0.26	N/A	N/A

Note: To determine the premium for these classes, add the age factors to the private passenger class factors. For classes not listed above, the private passenger class factors include age adjustment factors.

PRIVATE PASSENGER RATES

PRIVATE PASSENGER BASE RATES

Coverage	Base Rate
BIPD	165.80
COLL	201.70
COMP	114.50
MPC	38.40
S (5,000)	2.20
S (10,000)	4.40

ERS	
Company	Base Rate
SFM	2.20
SFF&C	2.20

Car Rental and Travel Expenses - Coverage R1			
Company	Limits (Per Day / Max Per Occurrence)	Class 8 or 9	All Other
SFM	\$16/\$400#	11.90	7.60
SFM	80%/\$500	14.20	9.00
SFM	80%/\$1000	17.80	11.30
SFM	80%/\$1500	21.40	13.30
SFF&C	\$16/\$400#	11.90	7.60
SFF&C	80%/\$500	14.20	9.00
SFF&C	80%/\$1000	17.80	11.30
SFF&C	80%/\$1500	21.40	13.30

#Renewal or Transfer of Coverage Only

No-Fault Total Disability - Coverage T Rate Per Automobile		
Maximum Weekly Indemnity	1ST	ADDL
\$140	3.00	0.40
\$250	6.00	0.60
\$500	15.00	1.60

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PRIVATE PASSENGER RATES

UBI	
SFM	SFF&C
9.30	9.30

UPD		
Collision Coverage	SFM	SFF&C
Without Collision	9.10	9.10
With Collision	3.60	3.60

WBI	
SFM	SFF&C
10.20	10.20

PRIVATE PASSENGER RATES

Private Passenger Automobile Classification Code Chart

For complete class definitions see Rule 205 - Classification of Private Passenger Type Automobiles.

ADULT OPERATORS UNDER AGE 75

	Age 25-49 Incl. Married Females <25		Unmarried Male Age 25-29		Age 50-74	
	Short	Long	Short	Long	Short	Long
Pleasure	1A	1B	3A	3B	6A	6B
Avg. weekly mileage to and from work:						
Over 30 to 100	1C	1D	3C	3D	6C	6D
Over 100	1E	1F	3E	3F	6E	6F
Business Use	1G	1H	3G	3H	6G	6H
Farm Automobile	1J	1K	3J	3K	6J	6K

Short: means estimated average total annual mileage 7,500 miles or less for non-business classifications and 12,000 miles or less if the business classification applies.

Long: means estimated average total annual mileage over 7,500 miles for non-business classifications and over 12,000 miles if the business classification applies.

OPERATORS AGE 75 AND OLDER

	Non-Farm		Farm Automobile	
	Short	Long	Short	Long
Age 75-79	21	22	2J	2K
Age 80-84	23	24	2P	2Q
Age 85-89	25	26	2R	2T
Age 90+	27	28	2U	2V

Short: means estimated average total annual mileage 7,500 or less.

Long: means estimated average total annual mileage over 7,500.

MARRIED MALE OPERATORS UNDER AGE 25

	Under Age 17	Age 17-18	Age 19-20	Age 21-22	Age 23-24
Non-Farm	7D	7C	7B	7E	7F
Farm Automobile	7Q	7P	7K	7R	7X

UNMARRIED OPERATORS UNDER AGE 25

PRIVATE PASSENGER RATES

	Under Age 17		Age 17-18		Age 19-20		Age 21-24
	O	N/O	O	N/O	O	N/O	All
Unmarried Females							
Non-Farm	4D	5D	4C	5C	4B	5B	5A
Farm Automobile	4Q	5Q	4P	5P	4K	5K	5J
Unmarried Males							
Non-Farm	8D	9D	8C	9C	8B	9B	9A
Farm Automobile	8Q	9Q	8P	9P	8K	9K	9J

O = Occasional Operator; N/O = Not Occasional Operator.

STUDENT AWAY AT SCHOOL

	Under Age 21		Age 21-24	
	Female	Male	Female	Male
Non-Farm	41	81	43	83
Farm Automobile	42	82	44	84

UTILITY VEHICLE CODES

	Non-Farm (Artisans)	Farm
No Unmarried Male Operator Under 25 Years of Age	1L	1M
Unmarried Male Operator Under 25 Years of Age	8L	8M

Note: See Classification Exceptions of the rules section for exceptions.

IDENTIFICATION OF CLASS BY CODE

A two-position code system is used to identify the private passenger classification characteristics associated with a risk. The code is significant in identifying the classification of the risk and in developing the rates for that risk.

The numerical first position of the class code is the primary identification for the age, sex, and marital status of the risk.

For youthful drivers (first position of class 4, 5, 7, 8, or 9), the alphabetic second position of the code indicates the age of the owner or operator who was responsible for the first position of the class code.

For students away at school (first position of class 4 or 8), the numeric second position of the code indicates the age of the operator and whether or not the car qualifies as a farm automobile.

For drivers 75 years of age and older (first position of class 2), a numeric second position of the code indicates the age of the owner or operator responsible for the first position of the class code for a non-farm automobile. It also indicates the estimated annual mileage driven. An alphabetical second position indicates the same for a farm automobile.

For other classes, the alphabetic second position of the code indicates the estimated annual mileage driven and whether the automobile is used:

PRIVATE PASSENGER RATES

- A. for pleasure,
- B. for commuting and if so, whether it is driven an average of over or under 100 miles per week for this purpose,
- C. in business, or
- D. qualifies as a farm automobile.

For example, code 9B identifies a risk with the following rating characteristics:

- A. Age, sex, and marital status: Operator is an unmarried male between 19 and 20
- B. Use and annual mileage: Not an occasional operator; not a farm automobile

The following words and phrases affecting classification are defined in Rule 204 - Definitions and Interpretations:

Age

Driving to and from work

Estimated annual mileage

Farm automobile

Married

Military service

Occasional operator

Principal operator

Student away at school

Used for business

PRIVATE PASSENGER CLASS FACTORS

BIPD

Class	Multiple Automobiles Discount	
	Yes	No
1A	0.82	1.02
1B	1.00	1.20
1C	0.88	1.08
1D	1.00	1.20
1E	0.99	1.19
1F	1.05	1.25
1G	1.10	1.20
1H	1.20	1.30
1J	0.74	0.94
1K	0.90	1.10
1L	1.12	1.22
1M	0.84	0.94
21	1.08	1.28
22	1.27	1.47
23	1.02	1.22
24	1.25	1.45
25	1.05	1.25
26	1.33	1.53
27	1.09	1.29
28	1.34	1.54
2J	0.98	1.18
2K	1.14	1.34
2P	0.93	1.13
2Q	1.08	1.28
2R	0.95	1.15
2T	1.10	1.30
2U	0.96	1.16
2V	1.12	1.32
3A	1.00	1.05
3B	1.20	1.25
3C	1.12	1.17
3D	1.28	1.33
3E	1.32	1.37
3F	1.35	1.40
3G	1.40	1.50

PRIVATE PASSENGER RATES

Class	Multiple Automobiles Discount	
	Yes	No
3H	1.55	1.65
3J	0.90	0.95
3K	1.08	1.13
6A	0.77	0.97
6B	0.95	1.15
6C	0.83	1.03
6D	0.95	1.15
6E	0.93	1.13
6F	1.00	1.20
6G	1.03	1.13
6H	1.15	1.25
6J	0.70	0.90
6K	0.86	1.06

Notes:

A. The following apply:

1. Rule 204
2. Rule 205
3. Rule 206
4. Classification Code Chart

B. The class factors may be adjusted for the following:

1. Rule 210 - Age Adjustment Factors for Private Passenger Type Automobiles
2. Rule 410 - Driver Training Automobile Adjustment (SFM Only)

PRIVATE PASSENGER CLASS FACTORS

Collision

Class	Multiple Automobiles Discount	
	Yes	No
1A	0.82	1.02
1B	1.00	1.20
1C	0.91	1.11
1D	1.02	1.22
1E	1.02	1.22
1F	1.09	1.29
1G	1.00	1.10
1H	1.11	1.21
1J	0.74	0.94
1K	0.90	1.10
1L	1.02	1.12
1M	0.78	0.88
21	1.04	1.24
22	1.23	1.43
23	1.01	1.21
24	1.21	1.41
25	1.02	1.22
26	1.24	1.44
27	1.04	1.24
28	1.24	1.44
2J	0.95	1.15
2K	1.09	1.29
2P	0.91	1.11
2Q	1.05	1.25
2R	0.91	1.11
2T	1.05	1.25
2U	0.90	1.10
2V	1.06	1.26
3A	1.10	1.15
3B	1.30	1.35
3C	1.20	1.25
3D	1.35	1.40
3E	1.35	1.40
3F	1.45	1.50
3G	1.45	1.55

PRIVATE PASSENGER RATES

Class	Multiple Automobiles Discount	
	Yes	No
3H	1.55	1.65
3J	0.99	1.04
3K	1.17	1.22
6A	0.77	0.97
6B	0.95	1.15
6C	0.85	1.05
6D	0.97	1.17
6E	0.98	1.18
6F	1.04	1.24
6G	0.95	1.05
6H	1.07	1.17
6J	0.70	0.90
6K	0.86	1.06

Notes:

A. The following apply:

1. Rule 204
2. Rule 205
3. Rule 206
4. Classification Code Chart

B. The class factors may be adjusted for the following:

1. Rule 210 - Age Adjustment Factors for Private Passenger Type Automobiles
2. Rule 410 - Driver Training Automobile Adjustment (SFM Only)

PRIVATE PASSENGER CLASS FACTORS

Comprehensive

Class	Multiple Automobiles Discount	
	Yes	No
1A	0.82	1.02
1B	1.00	1.20
1C	0.88	1.08
1D	1.05	1.25
1E	0.98	1.18
1F	1.10	1.30
1G	1.06	1.16
1H	1.17	1.27
1J	0.74	0.94
1K	0.90	1.10
1L	1.04	1.14
1M	0.78	0.88
21	0.74	0.94
22	0.89	1.09
23	0.81	1.01
24	0.97	1.17
25	0.85	1.05
26	1.05	1.25
27	0.91	1.11
28	1.09	1.29
2J	0.68	0.88
2K	0.81	1.01
2P	0.73	0.93
2Q	0.84	1.04
2R	0.77	0.97
2T	0.87	1.07
2U	0.81	1.01
2V	0.91	1.11
3A	1.05	1.17
3B	1.20	1.32
3C	1.12	1.24
3D	1.30	1.42
3E	1.30	1.42
3F	1.30	1.42
3G	1.40	1.50

PRIVATE PASSENGER RATES

Class	Multiple Automobiles Discount	
	Yes	No
3H	1.50	1.60
3J	0.95	1.07
3K	1.08	1.20
6A	0.82	1.02
6B	1.00	1.20
6C	0.88	1.08
6D	1.02	1.22
6E	0.98	1.18
6F	1.07	1.27
6G	1.06	1.16
6H	1.17	1.27
6J	0.74	0.94
6K	0.90	1.10

Notes:

A. The following apply:

1. Rule 204
2. Rule 205
3. Rule 206
4. Classification Code Chart

B. The class factors may be adjusted for the following:

1. Rule 210 - Age Adjustment Factors for Private Passenger Type Automobiles
2. Rule 410 - Driver Training Automobile Adjustment (SFM Only)

PRIVATE PASSENGER CLASS FACTORS

MPC

Class	Multiple Automobiles Discount	
	Yes	No
1A	0.78	0.98
1B	1.00	1.20
1C	0.88	1.08
1D	1.00	1.20
1E	0.98	1.18
1F	1.05	1.25
1G	0.92	1.02
1H	0.99	1.09
1J	0.70	0.90
1K	0.90	1.10
1L	0.83	0.93
1M	0.62	0.72
21	0.86	1.06
22	1.08	1.28
23	0.86	1.06
24	1.08	1.28
25	0.88	1.08
26	1.10	1.30
27	0.92	1.12
28	1.15	1.35
2J	0.77	0.97
2K	0.97	1.17
2P	0.77	0.97
2Q	0.97	1.17
2R	0.79	0.99
2T	0.97	1.17
2U	0.80	1.00
2V	0.97	1.17
3A	0.96	1.12
3B	1.10	1.26
3C	1.05	1.21
3D	1.18	1.34
3E	1.22	1.38
3F	1.22	1.38
3G	1.40	1.50

PRIVATE PASSENGER RATES

Class	Multiple Automobiles Discount	
	Yes	No
3H	1.46	1.56
3J	0.87	1.03
3K	0.98	1.14
6A	0.71	0.91
6B	0.93	1.13
6C	0.81	1.01
6D	0.93	1.13
6E	0.92	1.12
6F	0.98	1.18
6G	0.84	0.94
6H	0.93	1.03
6J	0.64	0.84
6K	0.83	1.03

Notes:

A. The following apply:

1. Rule 204
2. Rule 205
3. Rule 206
4. Classification Code Chart

B. The class factors may be adjusted for the following:

1. Rule 210 - Age Adjustment Factors for Private Passenger Type Automobiles
2. Rule 410 - Driver Training Automobile Adjustment (SFM Only)

PRIVATE PASSENGER RATES

PRIVATE PASSENGER CLASS FACTORS

Includes Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)

BIPD												
Class	Multiple Automobiles Discount	Discount	Age									
			16	17	18	19	20	21	22	23	24	
4	Yes	No Discount	2.88	2.62	2.41	2.21	2.01	N/A	N/A	N/A	N/A	
4	Yes	Good Student Discount	2.45	2.23	2.05	1.88	1.71	N/A	N/A	N/A	N/A	
4	Yes	Steer Clear Discount	2.45	2.23	2.05	1.88	1.71	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School	1.33	1.33	1.33	1.33	1.33	1.07	1.07	1.07	1.07	
4	Yes	Driver Training Discount	2.59	2.36	2.17	1.99	1.81	N/A	N/A	N/A	N/A	
4	Yes	Good Student and Steer Clear Discounts	2.08	1.89	1.74	1.60	1.45	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Good Student Discount	1.20	1.20	1.20	1.20	1.20	1.07	1.07	1.07	1.07	
4	Yes	Good Student and Driver Training Discounts	2.20	2.00	1.84	1.69	1.54	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Steer Clear Discount	1.13	1.13	1.13	1.13	1.13	1.07	1.07	1.07	1.07	
4	Yes	Steer Clear and Driver Training Discounts	2.20	2.00	1.84	1.69	1.54	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Driver Training Discount	1.20	1.20	1.20	1.20	1.20	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Good Student and Steer Clear Discounts	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	
4	Yes	Good Student, Steer Clear and Driver Training Discounts	1.87	1.70	1.57	1.44	1.35	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Driver Training and Steer Clear Discounts	1.07	1.07	1.07	1.07	1.07	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Driver Training and Good Student Discounts	1.08	1.08	1.08	1.08	1.08	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.07	1.07	1.07	1.07	1.07	N/A	N/A	N/A	N/A	

BIPD												
Class	Multiple Automobiles Discount	Discount	Age									
			16	17	18	19	20	21	22	23	24	
4	No	No Discount	3.08	2.82	2.61	2.41	2.21	N/A	N/A	N/A	N/A	
4	No	Good Student Discount	2.65	2.43	2.25	2.08	1.91	N/A	N/A	N/A	N/A	
4	No	Steer Clear Discount	2.65	2.43	2.25	2.08	1.91	N/A	N/A	N/A	N/A	

PRIVATE PASSENGER RATES

BIPD												
Class	Multiple Automobiles Discount	Discount	Age									
			16	17	18	19	20	21	22	23	24	
4	No	Student Away at School	1.53	1.53	1.53	1.53	1.53	1.27	1.27	1.27	1.27	
4	No	Driver Training Discount	2.79	2.56	2.37	2.19	2.01	N/A	N/A	N/A	N/A	
4	No	Good Student and Steer Clear Discounts	2.28	2.09	1.94	1.80	1.65	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Good Student Discount	1.40	1.40	1.40	1.40	1.40	1.27	1.27	1.27	1.27	
4	No	Good Student and Driver Training Discounts	2.40	2.20	2.04	1.89	1.74	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Steer Clear Discount	1.33	1.33	1.33	1.33	1.33	1.27	1.27	1.27	1.27	
4	No	Steer Clear and Driver Training Discounts	2.40	2.20	2.04	1.89	1.74	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Driver Training Discount	1.40	1.40	1.40	1.40	1.40	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Good Student and Steer Clear Discounts	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	
4	No	Good Student, Steer Clear and Driver Training Discounts	2.07	1.90	1.77	1.64	1.55	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Driver Training and Steer Clear Discounts	1.27	1.27	1.27	1.27	1.27	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Driver Training and Good Student Discounts	1.28	1.28	1.28	1.28	1.28	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.27	1.27	1.27	1.27	1.27	N/A	N/A	N/A	N/A	

BIPD												
Class	Multiple Automobiles Discount	Discount	Age									
			16	17	18	19	20	21	22	23	24	
5	Yes	No Discount	3.60	3.20	2.80	2.40	2.05	1.75	1.55	1.35	1.30	
5	Yes	Good Student Discount	3.06	2.72	2.38	2.04	1.74	1.49	1.32	1.15	1.11	
5	Yes	Steer Clear Discount	3.06	2.72	2.38	2.04	1.74	1.49	1.32	1.15	1.11	
5	Yes	Driver Training Discount	3.24	2.88	2.52	2.16	1.85	N/A	N/A	N/A	N/A	
5	Yes	Good Student and Steer Clear Discounts	2.60	2.31	2.02	1.73	1.48	1.28	1.20	1.15	1.10	
5	Yes	Good Student and Driver Training Discounts	2.75	2.45	2.14	1.84	1.57	N/A	N/A	N/A	N/A	
5	Yes	Steer Clear and Driver Training Discounts	2.75	2.45	2.14	1.84	1.57	N/A	N/A	N/A	N/A	
5	Yes	Good Student, Steer Clear and Driver Training Discounts	2.34	2.08	1.82	1.56	1.35	N/A	N/A	N/A	N/A	

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BIPD											
Class	Multiple Automobiles Discount	Discount	Age								
			16	17	18	19	20	21	22	23	24
5	No	No Discount	3.80	3.40	3.00	2.60	2.25	1.95	1.75	1.55	1.50
5	No	Good Student Discount	3.26	2.92	2.58	2.24	1.94	1.69	1.52	1.35	1.31
5	No	Steer Clear Discount	3.26	2.92	2.58	2.24	1.94	1.69	1.52	1.35	1.31
5	No	Driver Training Discount	3.44	3.08	2.72	2.36	2.05	N/A	N/A	N/A	N/A
5	No	Good Student and Steer Clear Discounts	2.80	2.51	2.22	1.93	1.68	1.48	1.40	1.35	1.30
5	No	Good Student and Driver Training Discounts	2.95	2.65	2.34	2.04	1.77	N/A	N/A	N/A	N/A
5	No	Steer Clear and Driver Training Discounts	2.95	2.65	2.34	2.04	1.77	N/A	N/A	N/A	N/A
5	No	Good Student, Steer Clear and Driver Training Discounts	2.54	2.28	2.02	1.76	1.55	N/A	N/A	N/A	N/A

BIPD											
Class	Multiple Automobiles Discount	Discount	Age								
			16	17	18	19	20	21	22	23	24
7	Yes	No Discount	2.93	2.70	2.40	2.15	1.90	1.67	1.50	1.30	1.15
7	Yes	Good Student Discount	2.64	2.43	2.16	1.94	1.71	1.50	1.35	1.17	1.10
7	Yes	Steer Clear Discount	2.49	2.30	2.04	1.83	1.62	1.42	1.28	1.15	1.10
7	Yes	Driver Training Discount	2.64	2.43	2.16	1.94	1.71	N/A	N/A	N/A	N/A
7	Yes	Good Student and Steer Clear Discounts	2.24	2.07	1.84	1.64	1.45	1.28	1.20	1.15	1.10
7	Yes	Good Student and Driver Training Discounts	2.37	2.19	1.94	1.74	1.54	N/A	N/A	N/A	N/A
7	Yes	Steer Clear and Driver Training Discounts	2.24	2.07	1.84	1.64	1.45	N/A	N/A	N/A	N/A
7	Yes	Good Student, Steer Clear and Driver Training Discounts	2.02	1.86	1.65	1.48	1.35	N/A	N/A	N/A	N/A

BIPD											
Class	Multiple Automobiles Discount	Discount	Age								
			16	17	18	19	20	21	22	23	24
7	No	No Discount	3.13	2.90	2.60	2.35	2.10	1.87	1.70	1.50	1.35
7	No	Good Student Discount	2.84	2.63	2.36	2.14	1.91	1.70	1.55	1.37	1.30

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BIPD											
Class	Multiple Automobiles Discount	Discount	Age								
			16	17	18	19	20	21	22	23	24
7	No	Steer Clear Discount	2.69	2.50	2.24	2.03	1.82	1.62	1.48	1.35	1.30
7	No	Driver Training Discount	2.84	2.63	2.36	2.14	1.91	N/A	N/A	N/A	N/A
7	No	Good Student and Steer Clear Discounts	2.44	2.27	2.04	1.84	1.65	1.48	1.40	1.35	1.30
7	No	Good Student and Driver Training Discounts	2.57	2.39	2.14	1.94	1.74	N/A	N/A	N/A	N/A
7	No	Steer Clear and Driver Training Discounts	2.44	2.27	2.04	1.84	1.65	N/A	N/A	N/A	N/A
7	No	Good Student, Steer Clear and Driver Training Discounts	2.22	2.06	1.85	1.68	1.55	N/A	N/A	N/A	N/A

BIPD											
Class	Multiple Automobiles Discount	Discount	Age								
			16	17	18	19	20	21	22	23	24
8	Yes	No Discount	3.82	3.45	3.19	2.89	2.59	N/A	N/A	N/A	N/A
8	Yes	Good Student Discount	2.87	2.59	2.39	2.17	1.94	N/A	N/A	N/A	N/A
8	Yes	Steer Clear Discount	3.25	2.93	2.71	2.46	2.20	N/A	N/A	N/A	N/A
8	Yes	Student Away at School	1.42	1.42	1.42	1.42	1.42	1.07	1.07	1.07	1.07
8	Yes	Driver Training Discount	3.44	3.11	2.87	2.60	2.33	N/A	N/A	N/A	N/A
8	Yes	Utility Classification	2.09	2.09	2.09	2.04	1.88	1.74	1.62	1.56	1.51
8	Yes	Good Student and Steer Clear Discounts	2.44	2.20	2.03	1.84	1.65	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Good Student Discount	1.28	1.28	1.28	1.28	1.28	1.07	1.07	1.07	1.07
8	Yes	Good Student and Driver Training Discounts	2.58	2.33	2.15	1.95	1.75	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Steer Clear Discount	1.21	1.21	1.21	1.21	1.21	1.07	1.07	1.07	1.07
8	Yes	Steer Clear and Driver Training Discounts	2.92	2.64	2.44	2.21	1.98	N/A	N/A	N/A	N/A
8	Yes	Utility Classification with Steer Clear Discount	1.78	1.78	1.78	1.73	1.60	1.48	1.38	1.33	1.28
8	Yes	Student Away at School with Driver Training Discount	1.28	1.28	1.28	1.28	1.28	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Good Student and Steer Clear Discounts	1.09	1.09	1.09	1.09	1.09	1.07	1.07	1.07	1.07
8	Yes	Good Student, Steer Clear and Driver Training Discounts	2.19	1.98	1.83	1.66	1.49	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Driver Training and Steer Clear Discounts	1.09	1.09	1.09	1.09	1.09	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Driver Training and Good Student Discounts	1.15	1.15	1.15	1.15	1.15	N/A	N/A	N/A	N/A

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BIPD												
Class	Multiple Automobiles Discount	Discount	Age									
			16	17	18	19	20	21	22	23	24	
8	Yes	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.07	1.07	1.07	1.07	1.07	N/A	N/A	N/A	N/A	

BIPD												
Class	Multiple Automobiles Discount	Discount	Age									
			16	17	18	19	20	21	22	23	24	
8	No	No Discount	4.02	3.65	3.39	3.09	2.79	N/A	N/A	N/A	N/A	
8	No	Good Student Discount	3.07	2.79	2.59	2.37	2.14	N/A	N/A	N/A	N/A	
8	No	Steer Clear Discount	3.45	3.13	2.91	2.66	2.40	N/A	N/A	N/A	N/A	
8	No	Student Away at School	1.62	1.62	1.62	1.62	1.62	1.27	1.27	1.27	1.27	
8	No	Driver Training Discount	3.64	3.31	3.07	2.80	2.53	N/A	N/A	N/A	N/A	
8	No	Utility Classification	2.19	2.19	2.19	2.14	1.98	1.84	1.72	1.66	1.61	
8	No	Good Student and Steer Clear Discounts	2.64	2.40	2.23	2.04	1.85	N/A	N/A	N/A	N/A	
8	No	Student Away at School with Good Student Discount	1.48	1.48	1.48	1.48	1.48	1.27	1.27	1.27	1.27	
8	No	Good Student and Driver Training Discounts	2.78	2.53	2.35	2.15	1.95	N/A	N/A	N/A	N/A	
8	No	Student Away at School with Steer Clear Discount	1.41	1.41	1.41	1.41	1.41	1.27	1.27	1.27	1.27	
8	No	Steer Clear and Driver Training Discounts	3.12	2.84	2.64	2.41	2.18	N/A	N/A	N/A	N/A	
8	No	Utility Classification with Steer Clear Discount	1.88	1.88	1.88	1.83	1.70	1.58	1.48	1.43	1.38	
8	No	Student Away at School with Driver Training Discount	1.48	1.48	1.48	1.48	1.48	N/A	N/A	N/A	N/A	
8	No	Student Away at School with Good Student and Steer Clear Discounts	1.29	1.29	1.29	1.29	1.29	1.27	1.27	1.27	1.27	
8	No	Good Student, Steer Clear and Driver Training Discounts	2.39	2.18	2.03	1.86	1.69	N/A	N/A	N/A	N/A	
8	No	Student Away at School with Driver Training and Steer Clear Discounts	1.29	1.29	1.29	1.29	1.29	N/A	N/A	N/A	N/A	
8	No	Student Away at School with Driver Training and Good Student Discounts	1.35	1.35	1.35	1.35	1.35	N/A	N/A	N/A	N/A	
8	No	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.27	1.27	1.27	1.27	1.27	N/A	N/A	N/A	N/A	

PRIVATE PASSENGER RATES

BIPD											
Class	Multiple Automobiles Discount	Discount	Age								
			16	17	18	19	20	21	22	23	24
9	Yes	No Discount	5.02	4.29	3.80	3.25	2.75	2.30	1.90	1.70	1.50
9	Yes	Good Student Discount	3.77	3.22	2.85	2.44	2.06	1.73	1.43	1.28	1.19
9	Yes	Steer Clear Discount	4.27	3.65	3.23	2.76	2.34	1.96	1.62	1.45	1.28
9	Yes	Driver Training Discount	4.52	3.86	3.42	2.93	2.48	N/A	N/A	N/A	N/A
9	Yes	Good Student and Steer Clear Discounts	3.20	2.73	2.42	2.07	1.75	1.47	1.21	1.19	1.19
9	Yes	Good Student and Driver Training Discounts	3.39	2.90	2.57	2.19	1.86	N/A	N/A	N/A	N/A
9	Yes	Steer Clear and Driver Training Discounts	3.84	3.28	2.91	2.49	2.10	N/A	N/A	N/A	N/A
9	Yes	Good Student, Steer Clear and Driver Training Discounts	2.88	2.46	2.18	1.86	1.58	N/A	N/A	N/A	N/A

BIPD											
Class	Multiple Automobiles Discount	Discount	Age								
			16	17	18	19	20	21	22	23	24
9	No	No Discount	5.22	4.49	4.00	3.45	2.95	2.45	2.05	1.85	1.65
9	No	Good Student Discount	3.97	3.42	3.05	2.64	2.26	1.88	1.58	1.43	1.34
9	No	Steer Clear Discount	4.47	3.85	3.43	2.96	2.54	2.11	1.77	1.60	1.43
9	No	Driver Training Discount	4.72	4.06	3.62	3.13	2.68	N/A	N/A	N/A	N/A
9	No	Good Student and Steer Clear Discounts	3.40	2.93	2.62	2.27	1.95	1.62	1.36	1.34	1.34
9	No	Good Student and Driver Training Discounts	3.59	3.10	2.77	2.39	2.06	N/A	N/A	N/A	N/A
9	No	Steer Clear and Driver Training Discounts	4.04	3.48	3.11	2.69	2.30	N/A	N/A	N/A	N/A
9	No	Good Student, Steer Clear and Driver Training Discounts	3.08	2.66	2.38	2.06	1.78	N/A	N/A	N/A	N/A

Note: The following apply:

- A. Rule 204
- B. Rule 205
- C. Rule 206
- D. Classification Code Chart

PRIVATE PASSENGER RATES

PRIVATE PASSENGER CLASS FACTORS

Includes Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)

Collision												
Class	Multiple Automobiles Discount	Discount	Age									
			16	17	18	19	20	21	22	23	24	
4	Yes	No Discount	2.85	2.72	2.46	2.23	1.98	N/A	N/A	N/A	N/A	
4	Yes	Good Student Discount	2.42	2.31	2.09	1.90	1.68	N/A	N/A	N/A	N/A	
4	Yes	Steer Clear Discount	2.42	2.31	2.09	1.90	1.68	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School	1.46	1.46	1.46	1.46	1.46	1.11	1.11	1.11	1.11	
4	Yes	Driver Training Discount	2.57	2.45	2.21	2.01	1.78	N/A	N/A	N/A	N/A	
4	Yes	Good Student and Steer Clear Discounts	2.06	1.97	1.78	1.61	1.43	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Good Student Discount	1.31	1.31	1.31	1.31	1.31	1.07	1.07	1.07	1.07	
4	Yes	Good Student and Driver Training Discounts	2.18	2.08	1.88	1.71	1.51	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Steer Clear Discount	1.24	1.24	1.24	1.24	1.24	1.07	1.07	1.07	1.07	
4	Yes	Steer Clear and Driver Training Discounts	2.18	2.08	1.88	1.71	1.51	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Driver Training Discount	1.31	1.31	1.31	1.31	1.31	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Good Student and Steer Clear Discounts	1.12	1.12	1.12	1.12	1.12	1.07	1.07	1.07	1.07	
4	Yes	Good Student, Steer Clear and Driver Training Discounts	1.85	1.77	1.60	1.45	1.31	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Driver Training and Steer Clear Discounts	1.12	1.12	1.12	1.12	1.12	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Driver Training and Good Student Discounts	1.18	1.18	1.18	1.18	1.18	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.07	1.07	1.07	1.07	1.07	N/A	N/A	N/A	N/A	

Collision												
Class	Multiple Automobiles Discount	Discount	Age									
			16	17	18	19	20	21	22	23	24	
4	No	No Discount	3.05	2.92	2.66	2.43	2.18	N/A	N/A	N/A	N/A	
4	No	Good Student Discount	2.62	2.51	2.29	2.10	1.88	N/A	N/A	N/A	N/A	
4	No	Steer Clear Discount	2.62	2.51	2.29	2.10	1.88	N/A	N/A	N/A	N/A	

PRIVATE PASSENGER RATES

Collision												
Class	Multiple Automobiles Discount	Discount	Age									
			16	17	18	19	20	21	22	23	24	
4	No	Student Away at School	1.66	1.66	1.66	1.66	1.66	1.31	1.31	1.31	1.31	
4	No	Driver Training Discount	2.77	2.65	2.41	2.21	1.98	N/A	N/A	N/A	N/A	
4	No	Good Student and Steer Clear Discounts	2.26	2.17	1.98	1.81	1.63	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Good Student Discount	1.51	1.51	1.51	1.51	1.51	1.27	1.27	1.27	1.27	
4	No	Good Student and Driver Training Discounts	2.38	2.28	2.08	1.91	1.71	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Steer Clear Discount	1.44	1.44	1.44	1.44	1.44	1.27	1.27	1.27	1.27	
4	No	Steer Clear and Driver Training Discounts	2.38	2.28	2.08	1.91	1.71	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Driver Training Discount	1.51	1.51	1.51	1.51	1.51	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Good Student and Steer Clear Discounts	1.32	1.32	1.32	1.32	1.32	1.27	1.27	1.27	1.27	
4	No	Good Student, Steer Clear and Driver Training Discounts	2.05	1.97	1.80	1.65	1.51	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Driver Training and Steer Clear Discounts	1.32	1.32	1.32	1.32	1.32	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Driver Training and Good Student Discounts	1.38	1.38	1.38	1.38	1.38	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.27	1.27	1.27	1.27	1.27	N/A	N/A	N/A	N/A	

Collision												
Class	Multiple Automobiles Discount	Discount	Age									
			16	17	18	19	20	21	22	23	24	
5	Yes	No Discount	3.66	3.24	3.00	2.65	2.30	1.76	1.67	1.55	1.40	
5	Yes	Good Student Discount	3.11	2.75	2.55	2.25	1.96	1.50	1.42	1.32	1.19	
5	Yes	Steer Clear Discount	3.11	2.75	2.55	2.25	1.96	1.50	1.42	1.32	1.19	
5	Yes	Driver Training Discount	3.29	2.92	2.70	2.39	2.07	N/A	N/A	N/A	N/A	
5	Yes	Good Student and Steer Clear Discounts	2.64	2.34	2.17	1.91	1.66	1.27	1.21	1.15	1.10	
5	Yes	Good Student and Driver Training Discounts	2.80	2.48	2.30	2.03	1.76	N/A	N/A	N/A	N/A	
5	Yes	Steer Clear and Driver Training Discounts	2.80	2.48	2.30	2.03	1.76	N/A	N/A	N/A	N/A	
5	Yes	Good Student, Steer Clear and Driver Training Discounts	2.38	2.11	1.95	1.72	1.50	N/A	N/A	N/A	N/A	

PRIVATE PASSENGER RATES

Collision											
Class	Multiple Automobiles Discount	Discount	Age								
			16	17	18	19	20	21	22	23	24
5	No	No Discount	3.86	3.44	3.20	2.85	2.50	1.93	1.84	1.72	1.57
5	No	Good Student Discount	3.31	2.95	2.75	2.45	2.16	1.67	1.59	1.49	1.36
5	No	Steer Clear Discount	3.31	2.95	2.75	2.45	2.16	1.67	1.59	1.49	1.36
5	No	Driver Training Discount	3.49	3.12	2.90	2.59	2.27	N/A	N/A	N/A	N/A
5	No	Good Student and Steer Clear Discounts	2.84	2.54	2.37	2.11	1.86	1.44	1.38	1.32	1.27
5	No	Good Student and Driver Training Discounts	3.00	2.68	2.50	2.23	1.96	N/A	N/A	N/A	N/A
5	No	Steer Clear and Driver Training Discounts	3.00	2.68	2.50	2.23	1.96	N/A	N/A	N/A	N/A
5	No	Good Student, Steer Clear and Driver Training Discounts	2.58	2.31	2.15	1.92	1.70	N/A	N/A	N/A	N/A

Collision											
Class	Multiple Automobiles Discount	Discount	Age								
			16	17	18	19	20	21	22	23	24
7	Yes	No Discount	2.93	2.69	2.39	2.14	1.94	1.67	1.54	1.34	1.22
7	Yes	Good Student Discount	2.64	2.42	2.15	1.93	1.75	1.50	1.39	1.21	1.10
7	Yes	Steer Clear Discount	2.49	2.29	2.03	1.82	1.65	1.42	1.31	1.15	1.10
7	Yes	Driver Training Discount	2.64	2.42	2.15	1.93	1.75	N/A	N/A	N/A	N/A
7	Yes	Good Student and Steer Clear Discounts	2.24	2.06	1.83	1.64	1.48	1.28	1.20	1.15	1.10
7	Yes	Good Student and Driver Training Discounts	2.37	2.18	1.94	1.73	1.57	N/A	N/A	N/A	N/A
7	Yes	Steer Clear and Driver Training Discounts	2.24	2.06	1.83	1.64	1.48	N/A	N/A	N/A	N/A
7	Yes	Good Student, Steer Clear and Driver Training Discounts	2.02	1.85	1.65	1.47	1.34	N/A	N/A	N/A	N/A

Collision											
Class	Multiple Automobiles Discount	Discount	Age								
			16	17	18	19	20	21	22	23	24
7	No	No Discount	3.13	2.89	2.59	2.34	2.14	1.87	1.74	1.54	1.42
7	No	Good Student Discount	2.84	2.62	2.35	2.13	1.95	1.70	1.59	1.41	1.30

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Collision											
Class	Multiple Automobiles Discount	Discount	Age								
			16	17	18	19	20	21	22	23	24
7	No	Steer Clear Discount	2.69	2.49	2.23	2.02	1.85	1.62	1.51	1.35	1.30
7	No	Driver Training Discount	2.84	2.62	2.35	2.13	1.95	N/A	N/A	N/A	N/A
7	No	Good Student and Steer Clear Discounts	2.44	2.26	2.03	1.84	1.68	1.48	1.40	1.35	1.30
7	No	Good Student and Driver Training Discounts	2.57	2.38	2.14	1.93	1.77	N/A	N/A	N/A	N/A
7	No	Steer Clear and Driver Training Discounts	2.44	2.26	2.03	1.84	1.68	N/A	N/A	N/A	N/A
7	No	Good Student, Steer Clear and Driver Training Discounts	2.22	2.05	1.85	1.67	1.54	N/A	N/A	N/A	N/A

Collision											
Class	Multiple Automobiles Discount	Discount	Age								
			16	17	18	19	20	21	22	23	24
8	Yes	No Discount	3.61	3.35	3.07	2.92	2.75	N/A	N/A	N/A	N/A
8	Yes	Good Student Discount	2.71	2.51	2.30	2.19	2.06	N/A	N/A	N/A	N/A
8	Yes	Steer Clear Discount	3.07	2.85	2.61	2.48	2.34	N/A	N/A	N/A	N/A
8	Yes	Student Away at School	1.67	1.67	1.67	1.67	1.67	1.50	1.50	1.50	1.50
8	Yes	Driver Training Discount	3.25	3.02	2.76	2.63	2.48	N/A	N/A	N/A	N/A
8	Yes	Utility Classification	2.09	2.09	2.00	1.71	1.55	1.41	1.29	1.27	1.27
8	Yes	Good Student and Steer Clear Discounts	2.30	2.14	1.96	1.86	1.75	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Good Student Discount	1.50	1.50	1.50	1.50	1.50	1.35	1.35	1.35	1.35
8	Yes	Good Student and Driver Training Discounts	2.44	2.26	2.07	1.97	1.86	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Steer Clear Discount	1.42	1.42	1.42	1.42	1.42	1.28	1.28	1.28	1.28
8	Yes	Steer Clear and Driver Training Discounts	2.76	2.56	2.35	2.23	2.10	N/A	N/A	N/A	N/A
8	Yes	Utility Classification with Steer Clear Discount	1.78	1.78	1.70	1.45	1.33	1.29	1.22	1.17	1.12
8	Yes	Student Away at School with Driver Training Discount	1.50	1.50	1.50	1.50	1.50	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Good Student and Steer Clear Discounts	1.28	1.28	1.28	1.28	1.28	1.15	1.15	1.15	1.15
8	Yes	Good Student, Steer Clear and Driver Training Discounts	2.07	1.92	1.76	1.68	1.58	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Driver Training and Steer Clear Discounts	1.28	1.28	1.28	1.28	1.28	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Driver Training and Good Student Discounts	1.35	1.35	1.35	1.35	1.35	N/A	N/A	N/A	N/A

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Collision												
Class	Multiple Automobiles Discount	Discount	Age									
			16	17	18	19	20	21	22	23	24	
8	Yes	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.15	1.15	1.15	1.15	1.15	N/A	N/A	N/A	N/A	

Collision												
Class	Multiple Automobiles Discount	Discount	Age									
			16	17	18	19	20	21	22	23	24	
8	No	No Discount	3.81	3.55	3.27	3.12	2.95	N/A	N/A	N/A	N/A	
8	No	Good Student Discount	2.91	2.71	2.50	2.39	2.26	N/A	N/A	N/A	N/A	
8	No	Steer Clear Discount	3.27	3.05	2.81	2.68	2.54	N/A	N/A	N/A	N/A	
8	No	Student Away at School	1.87	1.87	1.87	1.87	1.87	1.70	1.70	1.70	1.70	
8	No	Driver Training Discount	3.45	3.22	2.96	2.83	2.68	N/A	N/A	N/A	N/A	
8	No	Utility Classification	2.19	2.19	2.10	1.81	1.65	1.51	1.39	1.37	1.37	
8	No	Good Student and Steer Clear Discounts	2.50	2.34	2.16	2.06	1.95	N/A	N/A	N/A	N/A	
8	No	Student Away at School with Good Student Discount	1.70	1.70	1.70	1.70	1.70	1.55	1.55	1.55	1.55	
8	No	Good Student and Driver Training Discounts	2.64	2.46	2.27	2.17	2.06	N/A	N/A	N/A	N/A	
8	No	Student Away at School with Steer Clear Discount	1.62	1.62	1.62	1.62	1.62	1.48	1.48	1.48	1.48	
8	No	Steer Clear and Driver Training Discounts	2.96	2.76	2.55	2.43	2.30	N/A	N/A	N/A	N/A	
8	No	Utility Classification with Steer Clear Discount	1.88	1.88	1.80	1.55	1.43	1.39	1.32	1.27	1.22	
8	No	Student Away at School with Driver Training Discount	1.70	1.70	1.70	1.70	1.70	N/A	N/A	N/A	N/A	
8	No	Student Away at School with Good Student and Steer Clear Discounts	1.48	1.48	1.48	1.48	1.48	1.35	1.35	1.35	1.35	
8	No	Good Student, Steer Clear and Driver Training Discounts	2.27	2.12	1.96	1.88	1.78	N/A	N/A	N/A	N/A	
8	No	Student Away at School with Driver Training and Steer Clear Discounts	1.48	1.48	1.48	1.48	1.48	N/A	N/A	N/A	N/A	
8	No	Student Away at School with Driver Training and Good Student Discounts	1.55	1.55	1.55	1.55	1.55	N/A	N/A	N/A	N/A	
8	No	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.35	1.35	1.35	1.35	1.35	N/A	N/A	N/A	N/A	

PRIVATE PASSENGER RATES

Collision											
Class	Multiple Automobiles Discount	Discount	Age								
			16	17	18	19	20	21	22	23	24
9	Yes	No Discount	5.02	4.29	4.07	3.52	3.20	2.31	2.19	2.05	1.85
9	Yes	Good Student Discount	3.77	3.22	3.05	2.64	2.40	1.73	1.64	1.54	1.39
9	Yes	Steer Clear Discount	4.27	3.65	3.46	2.99	2.72	1.96	1.86	1.74	1.57
9	Yes	Driver Training Discount	4.52	3.86	3.66	3.17	2.88	N/A	N/A	N/A	N/A
9	Yes	Good Student and Steer Clear Discounts	3.20	2.73	2.59	2.24	2.04	1.47	1.40	1.31	1.29
9	Yes	Good Student and Driver Training Discounts	3.39	2.90	2.75	2.38	2.16	N/A	N/A	N/A	N/A
9	Yes	Steer Clear and Driver Training Discounts	3.84	3.28	3.11	2.69	2.45	N/A	N/A	N/A	N/A
9	Yes	Good Student, Steer Clear and Driver Training Discounts	2.88	2.46	2.34	2.02	1.84	N/A	N/A	N/A	N/A

Collision											
Class	Multiple Automobiles Discount	Discount	Age								
			16	17	18	19	20	21	22	23	24
9	No	No Discount	5.22	4.49	4.27	3.72	3.40	2.46	2.34	2.20	2.00
9	No	Good Student Discount	3.97	3.42	3.25	2.84	2.60	1.88	1.79	1.69	1.54
9	No	Steer Clear Discount	4.47	3.85	3.66	3.19	2.92	2.11	2.01	1.89	1.72
9	No	Driver Training Discount	4.72	4.06	3.86	3.37	3.08	N/A	N/A	N/A	N/A
9	No	Good Student and Steer Clear Discounts	3.40	2.93	2.79	2.44	2.24	1.62	1.55	1.46	1.44
9	No	Good Student and Driver Training Discounts	3.59	3.10	2.95	2.58	2.36	N/A	N/A	N/A	N/A
9	No	Steer Clear and Driver Training Discounts	4.04	3.48	3.31	2.89	2.65	N/A	N/A	N/A	N/A
9	No	Good Student, Steer Clear and Driver Training Discounts	3.08	2.66	2.54	2.22	2.04	N/A	N/A	N/A	N/A

Note: The following apply:

- A. Rule 204
- B. Rule 205
- C. Rule 206
- D. Classification Code Chart

PRIVATE PASSENGER RATES

PRIVATE PASSENGER CLASS FACTORS

Includes Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)

Comprehensive												
Class	Multiple Automobiles Discount	Discount	Age									
			16	17	18	19	20	21	22	23	24	
4	Yes	No Discount	1.77	1.66	1.52	1.43	1.36	N/A	N/A	N/A	N/A	
4	Yes	Good Student Discount	1.50	1.41	1.29	1.22	1.16	N/A	N/A	N/A	N/A	
4	Yes	Steer Clear Discount	1.50	1.41	1.29	1.22	1.16	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School	1.24	1.24	1.24	1.24	1.24	1.10	1.10	1.10	1.10	
4	Yes	Driver Training Discount	1.59	1.49	1.37	1.36	1.36	N/A	N/A	N/A	N/A	
4	Yes	Good Student and Steer Clear Discounts	1.30	1.24	1.20	1.17	1.14	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Good Student Discount	1.12	1.12	1.12	1.12	1.12	1.10	1.10	1.10	1.10	
4	Yes	Good Student and Driver Training Discounts	1.35	1.27	1.20	1.17	1.16	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Steer Clear Discount	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	
4	Yes	Steer Clear and Driver Training Discounts	1.35	1.27	1.20	1.17	1.16	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Driver Training Discount	1.12	1.12	1.12	1.12	1.12	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Good Student and Steer Clear Discounts	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	
4	Yes	Good Student, Steer Clear and Driver Training Discounts	1.30	1.24	1.20	1.17	1.14	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Driver Training and Steer Clear Discounts	1.10	1.10	1.10	1.10	1.10	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Driver Training and Good Student Discounts	1.10	1.10	1.10	1.10	1.10	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.10	1.10	1.10	1.10	1.10	N/A	N/A	N/A	N/A	

Comprehensive												
Class	Multiple Automobiles Discount	Discount	Age									
			16	17	18	19	20	21	22	23	24	
4	No	No Discount	1.97	1.86	1.72	1.63	1.56	N/A	N/A	N/A	N/A	
4	No	Good Student Discount	1.70	1.61	1.49	1.42	1.36	N/A	N/A	N/A	N/A	
4	No	Steer Clear Discount	1.70	1.61	1.49	1.42	1.36	N/A	N/A	N/A	N/A	

PRIVATE PASSENGER RATES

Comprehensive												
Class	Multiple Automobiles Discount	Discount	Age									
			16	17	18	19	20	21	22	23	24	
4	No	Student Away at School	1.44	1.44	1.44	1.44	1.44	1.30	1.30	1.30	1.30	
4	No	Driver Training Discount	1.79	1.69	1.57	1.56	1.56	N/A	N/A	N/A	N/A	
4	No	Good Student and Steer Clear Discounts	1.50	1.44	1.40	1.37	1.34	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Good Student Discount	1.32	1.32	1.32	1.32	1.32	1.30	1.30	1.30	1.30	
4	No	Good Student and Driver Training Discounts	1.55	1.47	1.40	1.37	1.36	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Steer Clear Discount	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	
4	No	Steer Clear and Driver Training Discounts	1.55	1.47	1.40	1.37	1.36	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Driver Training Discount	1.32	1.32	1.32	1.32	1.32	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Good Student and Steer Clear Discounts	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	
4	No	Good Student, Steer Clear and Driver Training Discounts	1.50	1.44	1.40	1.37	1.34	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Driver Training and Steer Clear Discounts	1.30	1.30	1.30	1.30	1.30	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Driver Training and Good Student Discounts	1.30	1.30	1.30	1.30	1.30	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.30	1.30	1.30	1.30	1.30	N/A	N/A	N/A	N/A	

Comprehensive												
Class	Multiple Automobiles Discount	Discount	Age									
			16	17	18	19	20	21	22	23	24	
5	Yes	No Discount	2.22	1.97	1.84	1.57	1.44	1.36	1.30	1.15	1.15	
5	Yes	Good Student Discount	1.89	1.67	1.56	1.33	1.22	1.16	1.12	1.11	1.11	
5	Yes	Steer Clear Discount	1.89	1.67	1.56	1.33	1.22	1.16	1.12	1.11	1.11	
5	Yes	Driver Training Discount	2.00	1.77	1.66	1.41	1.36	N/A	N/A	N/A	N/A	
5	Yes	Good Student and Steer Clear Discounts	1.60	1.42	1.33	1.17	1.14	1.13	1.12	1.11	1.11	
5	Yes	Good Student and Driver Training Discounts	1.70	1.51	1.41	1.20	1.16	N/A	N/A	N/A	N/A	
5	Yes	Steer Clear and Driver Training Discounts	1.70	1.51	1.41	1.20	1.16	N/A	N/A	N/A	N/A	
5	Yes	Good Student, Steer Clear and Driver Training Discounts	1.44	1.28	1.20	1.17	1.14	N/A	N/A	N/A	N/A	

PRIVATE PASSENGER RATES

Comprehensive											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
5	No	No Discount	2.42	2.17	2.04	1.77	1.64	1.55	1.49	1.34	1.34
5	No	Good Student Discount	2.09	1.87	1.76	1.53	1.42	1.35	1.31	1.30	1.30
5	No	Steer Clear Discount	2.09	1.87	1.76	1.53	1.42	1.35	1.31	1.30	1.30
5	No	Driver Training Discount	2.20	1.97	1.86	1.61	1.56	N/A	N/A	N/A	N/A
5	No	Good Student and Steer Clear Discounts	1.80	1.62	1.53	1.37	1.34	1.32	1.31	1.30	1.30
5	No	Good Student and Driver Training Discounts	1.90	1.71	1.61	1.40	1.36	N/A	N/A	N/A	N/A
5	No	Steer Clear and Driver Training Discounts	1.90	1.71	1.61	1.40	1.36	N/A	N/A	N/A	N/A
5	No	Good Student, Steer Clear and Driver Training Discounts	1.64	1.48	1.40	1.37	1.34	N/A	N/A	N/A	N/A

Comprehensive											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
7	Yes	No Discount	2.20	1.75	1.61	1.53	1.47	1.41	1.36	1.33	1.30
7	Yes	Good Student Discount	1.98	1.58	1.45	1.38	1.32	1.27	1.22	1.20	1.17
7	Yes	Steer Clear Discount	1.87	1.49	1.37	1.30	1.25	1.20	1.16	1.13	1.11
7	Yes	Driver Training Discount	1.98	1.58	1.45	1.41	1.41	N/A	N/A	N/A	N/A
7	Yes	Good Student and Steer Clear Discounts	1.68	1.34	1.23	1.17	1.14	1.13	1.12	1.11	1.11
7	Yes	Good Student and Driver Training Discounts	1.78	1.42	1.30	1.27	1.27	N/A	N/A	N/A	N/A
7	Yes	Steer Clear and Driver Training Discounts	1.68	1.34	1.23	1.20	1.20	N/A	N/A	N/A	N/A
7	Yes	Good Student, Steer Clear and Driver Training Discounts	1.51	1.24	1.20	1.17	1.14	N/A	N/A	N/A	N/A

Comprehensive											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
7	No	No Discount	2.40	1.95	1.81	1.73	1.67	1.61	1.56	1.53	1.50
7	No	Good Student Discount	2.18	1.78	1.65	1.58	1.52	1.47	1.42	1.40	1.37

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Comprehensive											
Class	Multiple Automobiles Discount	Discount	Age								
			16	17	18	19	20	21	22	23	24
7	No	Steer Clear Discount	2.07	1.69	1.57	1.50	1.45	1.40	1.36	1.33	1.31
7	No	Driver Training Discount	2.18	1.78	1.65	1.61	1.61	N/A	N/A	N/A	N/A
7	No	Good Student and Steer Clear Discounts	1.88	1.54	1.43	1.37	1.34	1.33	1.32	1.31	1.31
7	No	Good Student and Driver Training Discounts	1.98	1.62	1.50	1.47	1.47	N/A	N/A	N/A	N/A
7	No	Steer Clear and Driver Training Discounts	1.88	1.54	1.43	1.40	1.40	N/A	N/A	N/A	N/A
7	No	Good Student, Steer Clear and Driver Training Discounts	1.71	1.44	1.40	1.37	1.34	N/A	N/A	N/A	N/A

Comprehensive											
Class	Multiple Automobiles Discount	Discount	Age								
			16	17	18	19	20	21	22	23	24
8	Yes	No Discount	2.31	2.10	2.00	1.81	1.80	N/A	N/A	N/A	N/A
8	Yes	Good Student Discount	1.98	1.58	1.50	1.38	1.35	N/A	N/A	N/A	N/A
8	Yes	Steer Clear Discount	1.96	1.79	1.70	1.54	1.53	N/A	N/A	N/A	N/A
8	Yes	Student Away at School	1.42	1.42	1.42	1.42	1.42	1.15	1.15	1.15	1.15
8	Yes	Driver Training Discount	2.08	1.89	1.80	1.80	1.80	N/A	N/A	N/A	N/A
8	Yes	Utility Classification	1.79	1.79	1.70	1.41	1.38	1.35	1.35	1.34	1.34
8	Yes	Good Student and Steer Clear Discounts	1.68	1.34	1.28	1.24	1.24	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Good Student Discount	1.28	1.28	1.28	1.28	1.28	1.10	1.10	1.10	1.10
8	Yes	Good Student and Driver Training Discounts	1.78	1.42	1.35	1.35	1.35	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Steer Clear Discount	1.21	1.21	1.21	1.21	1.21	1.10	1.10	1.10	1.10
8	Yes	Steer Clear and Driver Training Discounts	1.77	1.61	1.53	1.53	1.53	N/A	N/A	N/A	N/A
8	Yes	Utility Classification with Steer Clear Discount	1.52	1.52	1.45	1.21	1.18	1.17	1.16	1.15	1.15
8	Yes	Student Away at School with Driver Training Discount	1.28	1.28	1.28	1.28	1.28	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Good Student and Steer Clear Discounts	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
8	Yes	Good Student, Steer Clear and Driver Training Discounts	1.51	1.24	1.24	1.24	1.24	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Driver Training and Steer Clear Discounts	1.10	1.10	1.10	1.10	1.10	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Driver Training and Good Student Discounts	1.15	1.15	1.15	1.15	1.15	N/A	N/A	N/A	N/A

State Farm Mutual Automobile Insurance Company
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PRIVATE PASSENGER RATES

Comprehensive												
Class	Multiple Automobiles Discount	Discount	Age									
			16	17	18	19	20	21	22	23	24	
8	Yes	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.10	1.10	1.10	1.10	1.10	N/A	N/A	N/A	N/A	

Comprehensive												
Class	Multiple Automobiles Discount	Discount	Age									
			16	17	18	19	20	21	22	23	24	
8	No	No Discount	2.51	2.30	2.20	2.01	2.00	N/A	N/A	N/A	N/A	
8	No	Good Student Discount	2.18	1.78	1.70	1.58	1.55	N/A	N/A	N/A	N/A	
8	No	Steer Clear Discount	2.16	1.99	1.90	1.74	1.73	N/A	N/A	N/A	N/A	
8	No	Student Away at School	1.62	1.62	1.62	1.62	1.62	1.35	1.35	1.35	1.35	
8	No	Driver Training Discount	2.28	2.09	2.00	2.00	2.00	N/A	N/A	N/A	N/A	
8	No	Utility Classification	1.89	1.89	1.80	1.51	1.48	1.45	1.45	1.44	1.44	
8	No	Good Student and Steer Clear Discounts	1.88	1.54	1.48	1.44	1.44	N/A	N/A	N/A	N/A	
8	No	Student Away at School with Good Student Discount	1.48	1.48	1.48	1.48	1.48	1.30	1.30	1.30	1.30	
8	No	Good Student and Driver Training Discounts	1.98	1.62	1.55	1.55	1.55	N/A	N/A	N/A	N/A	
8	No	Student Away at School with Steer Clear Discount	1.41	1.41	1.41	1.41	1.41	1.30	1.30	1.30	1.30	
8	No	Steer Clear and Driver Training Discounts	1.97	1.81	1.73	1.73	1.73	N/A	N/A	N/A	N/A	
8	No	Utility Classification with Steer Clear Discount	1.62	1.62	1.55	1.31	1.28	1.27	1.26	1.25	1.25	
8	No	Student Away at School with Driver Training Discount	1.48	1.48	1.48	1.48	1.48	N/A	N/A	N/A	N/A	
8	No	Student Away at School with Good Student and Steer Clear Discounts	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	
8	No	Good Student, Steer Clear and Driver Training Discounts	1.71	1.44	1.44	1.44	1.44	N/A	N/A	N/A	N/A	
8	No	Student Away at School with Driver Training and Steer Clear Discounts	1.30	1.30	1.30	1.30	1.30	N/A	N/A	N/A	N/A	
8	No	Student Away at School with Driver Training and Good Student Discounts	1.35	1.35	1.35	1.35	1.35	N/A	N/A	N/A	N/A	
8	No	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.30	1.30	1.30	1.30	1.30	N/A	N/A	N/A	N/A	

PRIVATE PASSENGER RATES

Comprehensive												
Class	Multiple Automobiles Discount	Discount	Age									
			16	17	18	19	20	21	22	23	24	
9	Yes	No Discount	3.04	3.00	2.47	2.45	2.10	1.80	1.75	1.45	1.40	
9	Yes	Good Student Discount	2.28	2.25	1.85	1.84	1.58	1.35	1.31	1.24	1.24	
9	Yes	Steer Clear Discount	2.58	2.55	2.10	2.08	1.79	1.53	1.49	1.24	1.24	
9	Yes	Driver Training Discount	2.74	2.70	2.22	2.21	1.89	N/A	N/A	N/A	N/A	
9	Yes	Good Student and Steer Clear Discounts	1.94	1.91	1.57	1.56	1.34	1.24	1.24	1.24	1.24	
9	Yes	Good Student and Driver Training Discounts	2.05	2.03	1.67	1.65	1.42	N/A	N/A	N/A	N/A	
9	Yes	Steer Clear and Driver Training Discounts	2.33	2.30	1.89	1.87	1.61	N/A	N/A	N/A	N/A	
9	Yes	Good Student, Steer Clear and Driver Training Discounts	1.74	1.72	1.42	1.41	1.24	N/A	N/A	N/A	N/A	

Comprehensive												
Class	Multiple Automobiles Discount	Discount	Age									
			16	17	18	19	20	21	22	23	24	
9	No	No Discount	3.24	3.20	2.67	2.65	2.30	1.95	1.90	1.60	1.55	
9	No	Good Student Discount	2.48	2.45	2.05	2.04	1.78	1.50	1.46	1.39	1.39	
9	No	Steer Clear Discount	2.78	2.75	2.30	2.28	1.99	1.68	1.64	1.39	1.39	
9	No	Driver Training Discount	2.94	2.90	2.42	2.41	2.09	N/A	N/A	N/A	N/A	
9	No	Good Student and Steer Clear Discounts	2.14	2.11	1.77	1.76	1.54	1.39	1.39	1.39	1.39	
9	No	Good Student and Driver Training Discounts	2.25	2.23	1.87	1.85	1.62	N/A	N/A	N/A	N/A	
9	No	Steer Clear and Driver Training Discounts	2.53	2.50	2.09	2.07	1.81	N/A	N/A	N/A	N/A	
9	No	Good Student, Steer Clear and Driver Training Discounts	1.94	1.92	1.62	1.61	1.44	N/A	N/A	N/A	N/A	

Note: The following apply:

- A. Rule 204
- B. Rule 205
- C. Rule 206
- D. Classification Code Chart

PRIVATE PASSENGER RATES

PRIVATE PASSENGER CLASS FACTORS

Includes Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)

MPC												
Class	Multiple Automobiles Discount	Discount	Age									
			16	17	18	19	20	21	22	23	24	
4	Yes	No Discount	2.65	2.25	1.95	1.75	1.55	N/A	N/A	N/A	N/A	
4	Yes	Good Student Discount	2.25	1.91	1.66	1.49	1.32	N/A	N/A	N/A	N/A	
4	Yes	Steer Clear Discount	2.25	1.91	1.66	1.49	1.32	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School	1.24	1.24	1.24	1.24	1.24	1.10	1.10	1.10	1.10	
4	Yes	Driver Training Discount	2.39	2.03	1.76	1.58	1.50	N/A	N/A	N/A	N/A	
4	Yes	Good Student and Steer Clear Discounts	1.91	1.63	1.41	1.31	1.30	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Good Student Discount	1.12	1.12	1.12	1.12	1.12	1.10	1.10	1.10	1.10	
4	Yes	Good Student and Driver Training Discounts	2.03	1.72	1.49	1.34	1.30	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Steer Clear Discount	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	
4	Yes	Steer Clear and Driver Training Discounts	2.03	1.72	1.49	1.34	1.30	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Driver Training Discount	1.12	1.12	1.12	1.12	1.12	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Good Student and Steer Clear Discounts	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	
4	Yes	Good Student, Steer Clear and Driver Training Discounts	1.72	1.46	1.33	1.31	1.30	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Driver Training and Steer Clear Discounts	1.10	1.10	1.10	1.10	1.10	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Driver Training and Good Student Discounts	1.10	1.10	1.10	1.10	1.10	N/A	N/A	N/A	N/A	
4	Yes	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.10	1.10	1.10	1.10	1.10	N/A	N/A	N/A	N/A	

MPC												
Class	Multiple Automobiles Discount	Discount	Age									
			16	17	18	19	20	21	22	23	24	
4	No	No Discount	2.85	2.45	2.15	1.95	1.75	N/A	N/A	N/A	N/A	
4	No	Good Student Discount	2.45	2.11	1.86	1.69	1.52	N/A	N/A	N/A	N/A	
4	No	Steer Clear Discount	2.45	2.11	1.86	1.69	1.52	N/A	N/A	N/A	N/A	

PRIVATE PASSENGER RATES

MPC												
Class	Multiple Automobiles Discount	Discount	Age									
			16	17	18	19	20	21	22	23	24	
4	No	Student Away at School	1.44	1.44	1.44	1.44	1.44	1.30	1.30	1.30	1.30	
4	No	Driver Training Discount	2.59	2.23	1.96	1.78	1.70	N/A	N/A	N/A	N/A	
4	No	Good Student and Steer Clear Discounts	2.11	1.83	1.61	1.51	1.50	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Good Student Discount	1.32	1.32	1.32	1.32	1.32	1.30	1.30	1.30	1.30	
4	No	Good Student and Driver Training Discounts	2.23	1.92	1.69	1.54	1.50	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Steer Clear Discount	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	
4	No	Steer Clear and Driver Training Discounts	2.23	1.92	1.69	1.54	1.50	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Driver Training Discount	1.32	1.32	1.32	1.32	1.32	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Good Student and Steer Clear Discounts	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	
4	No	Good Student, Steer Clear and Driver Training Discounts	1.92	1.66	1.53	1.51	1.50	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Driver Training and Steer Clear Discounts	1.30	1.30	1.30	1.30	1.30	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Driver Training and Good Student Discounts	1.30	1.30	1.30	1.30	1.30	N/A	N/A	N/A	N/A	
4	No	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.30	1.30	1.30	1.30	1.30	N/A	N/A	N/A	N/A	

MPC												
Class	Multiple Automobiles Discount	Discount	Age									
			16	17	18	19	20	21	22	23	24	
5	Yes	No Discount	2.65	2.25	1.95	1.75	1.55	1.50	1.31	1.25	1.20	
5	Yes	Good Student Discount	2.25	1.91	1.66	1.49	1.32	1.29	1.25	1.20	1.15	
5	Yes	Steer Clear Discount	2.25	1.91	1.66	1.49	1.32	1.29	1.25	1.20	1.15	
5	Yes	Driver Training Discount	2.39	2.03	1.76	1.58	1.50	N/A	N/A	N/A	N/A	
5	Yes	Good Student and Steer Clear Discounts	1.91	1.63	1.41	1.31	1.30	1.29	1.25	1.20	1.15	
5	Yes	Good Student and Driver Training Discounts	2.03	1.72	1.49	1.34	1.30	N/A	N/A	N/A	N/A	
5	Yes	Steer Clear and Driver Training Discounts	2.03	1.72	1.49	1.34	1.30	N/A	N/A	N/A	N/A	
5	Yes	Good Student, Steer Clear and Driver Training Discounts	1.72	1.46	1.33	1.31	1.30	N/A	N/A	N/A	N/A	

PRIVATE PASSENGER RATES

MPC											
Class	Multiple Automobiles Discount	Discount	Age								
			16	17	18	19	20	21	22	23	24
5	No	No Discount	2.85	2.45	2.15	1.95	1.75	1.70	1.51	1.45	1.40
5	No	Good Student Discount	2.45	2.11	1.86	1.69	1.52	1.49	1.45	1.40	1.35
5	No	Steer Clear Discount	2.45	2.11	1.86	1.69	1.52	1.49	1.45	1.40	1.35
5	No	Driver Training Discount	2.59	2.23	1.96	1.78	1.70	N/A	N/A	N/A	N/A
5	No	Good Student and Steer Clear Discounts	2.11	1.83	1.61	1.51	1.50	1.49	1.45	1.40	1.35
5	No	Good Student and Driver Training Discounts	2.23	1.92	1.69	1.54	1.50	N/A	N/A	N/A	N/A
5	No	Steer Clear and Driver Training Discounts	2.23	1.92	1.69	1.54	1.50	N/A	N/A	N/A	N/A
5	No	Good Student, Steer Clear and Driver Training Discounts	1.92	1.66	1.53	1.51	1.50	N/A	N/A	N/A	N/A

MPC											
Class	Multiple Automobiles Discount	Discount	Age								
			16	17	18	19	20	21	22	23	24
7	Yes	No Discount	2.20	1.62	1.56	1.40	1.33	1.29	1.25	1.20	1.15
7	Yes	Good Student Discount	1.98	1.46	1.40	1.31	1.30	1.29	1.25	1.20	1.15
7	Yes	Steer Clear Discount	1.87	1.38	1.33	1.31	1.30	1.29	1.25	1.20	1.15
7	Yes	Driver Training Discount	1.98	1.46	1.40	1.31	1.30	N/A	N/A	N/A	N/A
7	Yes	Good Student and Steer Clear Discounts	1.68	1.36	1.33	1.31	1.30	1.29	1.25	1.20	1.15
7	Yes	Good Student and Driver Training Discounts	1.78	1.36	1.33	1.31	1.30	N/A	N/A	N/A	N/A
7	Yes	Steer Clear and Driver Training Discounts	1.68	1.36	1.33	1.31	1.30	N/A	N/A	N/A	N/A
7	Yes	Good Student, Steer Clear and Driver Training Discounts	1.51	1.36	1.33	1.31	1.30	N/A	N/A	N/A	N/A

MPC											
Class	Multiple Automobiles Discount	Discount	Age								
			16	17	18	19	20	21	22	23	24
7	No	No Discount	2.40	1.82	1.76	1.60	1.53	1.49	1.45	1.40	1.35
7	No	Good Student Discount	2.18	1.66	1.60	1.51	1.50	1.49	1.45	1.40	1.35

State Farm Mutual Automobile Insurance Company
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PRIVATE PASSENGER RATES

MPC											
Class	Multiple Automobiles Discount	Discount	Age								
			16	17	18	19	20	21	22	23	24
7	No	Steer Clear Discount	2.07	1.58	1.53	1.51	1.50	1.49	1.45	1.40	1.35
7	No	Driver Training Discount	2.18	1.66	1.60	1.51	1.50	N/A	N/A	N/A	N/A
7	No	Good Student and Steer Clear Discounts	1.88	1.56	1.53	1.51	1.50	1.49	1.45	1.40	1.35
7	No	Good Student and Driver Training Discounts	1.98	1.56	1.53	1.51	1.50	N/A	N/A	N/A	N/A
7	No	Steer Clear and Driver Training Discounts	1.88	1.56	1.53	1.51	1.50	N/A	N/A	N/A	N/A
7	No	Good Student, Steer Clear and Driver Training Discounts	1.71	1.56	1.53	1.51	1.50	N/A	N/A	N/A	N/A

MPC											
Class	Multiple Automobiles Discount	Discount	Age								
			16	17	18	19	20	21	22	23	24
8	Yes	No Discount	2.60	2.15	2.00	1.81	1.80	N/A	N/A	N/A	N/A
8	Yes	Good Student Discount	1.98	1.61	1.50	1.36	1.35	N/A	N/A	N/A	N/A
8	Yes	Steer Clear Discount	2.21	1.83	1.70	1.54	1.53	N/A	N/A	N/A	N/A
8	Yes	Student Away at School	1.42	1.42	1.42	1.42	1.42	1.10	1.10	1.10	1.10
8	Yes	Driver Training Discount	2.34	1.94	1.80	1.80	1.80	N/A	N/A	N/A	N/A
8	Yes	Utility Classification	1.58	1.58	1.38	1.20	1.13	1.12	1.08	1.03	0.98
8	Yes	Good Student and Steer Clear Discounts	1.68	1.37	1.33	1.31	1.30	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Good Student Discount	1.28	1.28	1.28	1.28	1.28	1.10	1.10	1.10	1.10
8	Yes	Good Student and Driver Training Discounts	1.78	1.45	1.35	1.35	1.35	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Steer Clear Discount	1.21	1.21	1.21	1.21	1.21	1.10	1.10	1.10	1.10
8	Yes	Steer Clear and Driver Training Discounts	1.99	1.64	1.53	1.53	1.53	N/A	N/A	N/A	N/A
8	Yes	Utility Classification with Steer Clear Discount	1.34	1.34	1.17	1.14	1.13	1.12	1.08	1.03	0.98
8	Yes	Student Away at School with Driver Training Discount	1.28	1.28	1.28	1.28	1.28	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Good Student and Steer Clear Discounts	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
8	Yes	Good Student, Steer Clear and Driver Training Discounts	1.51	1.36	1.33	1.31	1.30	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Driver Training and Steer Clear Discounts	1.10	1.10	1.10	1.10	1.10	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Driver Training and Good Student Discounts	1.15	1.15	1.15	1.15	1.15	N/A	N/A	N/A	N/A

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MPC												
Class	Multiple Automobiles Discount	Discount	Age									
			16	17	18	19	20	21	22	23	24	
8	Yes	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.10	1.10	1.10	1.10	1.10	N/A	N/A	N/A	N/A	

MPC												
Class	Multiple Automobiles Discount	Discount	Age									
			16	17	18	19	20	21	22	23	24	
8	No	No Discount	2.80	2.35	2.20	2.01	2.00	N/A	N/A	N/A	N/A	
8	No	Good Student Discount	2.18	1.81	1.70	1.56	1.55	N/A	N/A	N/A	N/A	
8	No	Steer Clear Discount	2.41	2.03	1.90	1.74	1.73	N/A	N/A	N/A	N/A	
8	No	Student Away at School	1.62	1.62	1.62	1.62	1.62	1.30	1.30	1.30	1.30	
8	No	Driver Training Discount	2.54	2.14	2.00	2.00	2.00	N/A	N/A	N/A	N/A	
8	No	Utility Classification	1.68	1.68	1.48	1.30	1.23	1.22	1.18	1.13	1.08	
8	No	Good Student and Steer Clear Discounts	1.88	1.57	1.53	1.51	1.50	N/A	N/A	N/A	N/A	
8	No	Student Away at School with Good Student Discount	1.48	1.48	1.48	1.48	1.48	1.30	1.30	1.30	1.30	
8	No	Good Student and Driver Training Discounts	1.98	1.65	1.55	1.55	1.55	N/A	N/A	N/A	N/A	
8	No	Student Away at School with Steer Clear Discount	1.41	1.41	1.41	1.41	1.41	1.30	1.30	1.30	1.30	
8	No	Steer Clear and Driver Training Discounts	2.19	1.84	1.73	1.73	1.73	N/A	N/A	N/A	N/A	
8	No	Utility Classification with Steer Clear Discount	1.44	1.44	1.27	1.24	1.23	1.22	1.18	1.13	1.08	
8	No	Student Away at School with Driver Training Discount	1.48	1.48	1.48	1.48	1.48	N/A	N/A	N/A	N/A	
8	No	Student Away at School with Good Student and Steer Clear Discounts	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	
8	No	Good Student, Steer Clear and Driver Training Discounts	1.71	1.56	1.53	1.51	1.50	N/A	N/A	N/A	N/A	
8	No	Student Away at School with Driver Training and Steer Clear Discounts	1.30	1.30	1.30	1.30	1.30	N/A	N/A	N/A	N/A	
8	No	Student Away at School with Driver Training and Good Student Discounts	1.35	1.35	1.35	1.35	1.35	N/A	N/A	N/A	N/A	
8	No	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.30	1.30	1.30	1.30	1.30	N/A	N/A	N/A	N/A	

PRIVATE PASSENGER RATES

MPC											
Class	Multiple Automobiles Discount	Discount	Age								
			16	17	18	19	20	21	22	23	24
9	Yes	No Discount	3.04	3.00	2.47	2.35	1.94	1.80	1.75	1.30	1.29
9	Yes	Good Student Discount	2.28	2.25	1.85	1.76	1.46	1.35	1.31	1.20	1.15
9	Yes	Steer Clear Discount	2.58	2.55	2.10	2.00	1.65	1.53	1.49	1.20	1.15
9	Yes	Driver Training Discount	2.74	2.70	2.22	2.12	1.80	N/A	N/A	N/A	N/A
9	Yes	Good Student and Steer Clear Discounts	1.94	1.91	1.57	1.50	1.30	1.29	1.25	1.20	1.15
9	Yes	Good Student and Driver Training Discounts	2.05	2.03	1.67	1.59	1.35	N/A	N/A	N/A	N/A
9	Yes	Steer Clear and Driver Training Discounts	2.33	2.30	1.89	1.80	1.53	N/A	N/A	N/A	N/A
9	Yes	Good Student, Steer Clear and Driver Training Discounts	1.74	1.72	1.42	1.35	1.30	N/A	N/A	N/A	N/A

MPC											
Class	Multiple Automobiles Discount	Discount	Age								
			16	17	18	19	20	21	22	23	24
9	No	No Discount	3.24	3.20	2.67	2.55	2.14	2.00	1.95	1.50	1.49
9	No	Good Student Discount	2.48	2.45	2.05	1.96	1.66	1.55	1.51	1.40	1.35
9	No	Steer Clear Discount	2.78	2.75	2.30	2.20	1.85	1.73	1.69	1.40	1.35
9	No	Driver Training Discount	2.94	2.90	2.42	2.32	2.00	N/A	N/A	N/A	N/A
9	No	Good Student and Steer Clear Discounts	2.14	2.11	1.77	1.70	1.50	1.49	1.45	1.40	1.35
9	No	Good Student and Driver Training Discounts	2.25	2.23	1.87	1.79	1.55	N/A	N/A	N/A	N/A
9	No	Steer Clear and Driver Training Discounts	2.53	2.50	2.09	2.00	1.73	N/A	N/A	N/A	N/A
9	No	Good Student, Steer Clear and Driver Training Discounts	1.94	1.92	1.62	1.55	1.50	N/A	N/A	N/A	N/A

Note: The following apply:

- A. Rule 204
- B. Rule 205
- C. Rule 206
- D. Classification Code Chart

PRIVATE PASSENGER RATES

PRIVATE PASSENGER IRG/DEDUCTIBLE FACTORS

Collision							
IRG	Deductible						
	50^	100^	200#	250	500	1000	2000
1	0.450	0.420	0.410	0.400	0.360	0.220	0.130
2	0.480	0.460	0.430	0.420	0.380	0.240	0.140
3	0.500	0.480	0.450	0.440	0.400	0.260	0.150
4	0.550	0.530	0.500	0.480	0.420	0.290	0.170
5	0.590	0.580	0.540	0.530	0.460	0.350	0.200
6	0.640	0.610	0.590	0.570	0.500	0.380	0.230
7	0.670	0.640	0.610	0.600	0.530	0.410	0.260
8	0.710	0.680	0.640	0.630	0.560	0.440	0.290
9	0.740	0.720	0.690	0.680	0.600	0.480	0.320
10	0.800	0.770	0.740	0.730	0.650	0.520	0.350
11	0.850	0.830	0.800	0.770	0.700	0.560	0.380
12	0.930	0.910	0.870	0.850	0.770	0.630	0.430
13	1.030	1.000	0.970	0.950	0.860	0.710	0.510
14	1.110	1.070	1.030	1.010	0.930	0.770	0.560
15	1.180	1.150	1.110	1.090	1.000	0.840	0.610
16	1.250	1.220	1.180	1.160	1.060	0.900	0.650
17	1.310	1.280	1.230	1.210	1.120	0.950	0.700
18	1.380	1.350	1.300	1.280	1.180	1.010	0.740
19	1.440	1.400	1.370	1.340	1.240	1.060	0.790
20	1.510	1.470	1.420	1.410	1.300	1.120	0.840
21	1.590	1.550	1.510	1.480	1.380	1.180	0.900
22	1.690	1.660	1.610	1.580	1.470	1.270	0.960
23	1.820	1.780	1.730	1.700	1.590	1.380	1.060
24	1.970	1.930	1.880	1.850	1.730	1.500	1.170
25	2.090	2.050	2.000	1.960	1.840	1.600	1.240
26	2.180	2.150	2.090	2.060	1.930	1.690	1.320
27	2.290	2.240	2.190	2.160	2.020	1.770	1.380
28	2.400	2.350	2.290	2.260	2.120	1.860	1.460
29	2.490	2.450	2.390	2.350	2.210	1.950	1.530
30	2.580	2.540	2.480	2.440	2.300	2.020	1.590
31	2.690	2.630	2.580	2.540	2.390	2.110	1.670
32	2.780	2.740	2.660	2.640	2.480	2.190	1.730
33	2.890	2.840	2.780	2.740	2.580	2.280	1.810
34	2.990	2.930	2.860	2.830	2.670	2.370	1.870
35	3.080	3.040	2.960	2.920	2.760	2.440	1.930

PRIVATE PASSENGER RATES

Collision	
For each additional IRG greater than shown above, add the following factor	
Deductible	Factor
50^	0.120
100^	0.120
200#	0.120
250	0.120
500	0.110
1000	0.100
2000	0.080

Example: The IRG 45 factor is computed as 10 (the difference between 45 and 35) multiplied by the factor above, and added to the IRG 35 factor.

Comprehensive								
IRG	Deductible							
	FULL	50	100	200#	250	500	1000	2000
1	0.240	0.170	0.150	0.130	0.120	0.090	0.060	0.040
2	0.280	0.220	0.190	0.150	0.140	0.100	0.070	0.050
3	0.330	0.280	0.260	0.200	0.180	0.120	0.090	0.050
4	0.330	0.290	0.260	0.210	0.180	0.140	0.100	0.060
5	0.380	0.340	0.320	0.240	0.220	0.160	0.110	0.070
6	0.430	0.400	0.360	0.290	0.260	0.170	0.120	0.080
7	0.490	0.460	0.410	0.360	0.310	0.200	0.140	0.090
8	0.540	0.500	0.470	0.400	0.370	0.240	0.160	0.100
9	0.600	0.560	0.520	0.450	0.420	0.280	0.190	0.110
10	0.650	0.610	0.570	0.490	0.460	0.320	0.210	0.120
11	0.700	0.660	0.610	0.540	0.510	0.360	0.240	0.140
12	0.770	0.720	0.680	0.610	0.570	0.410	0.270	0.160
13	0.860	0.820	0.770	0.690	0.650	0.470	0.330	0.200
14	0.930	0.880	0.840	0.750	0.710	0.530	0.370	0.230
15	1.000	0.950	0.900	0.810	0.770	0.580	0.410	0.260
16	1.070	1.020	0.960	0.870	0.830	0.630	0.450	0.290
17	1.130	1.070	1.030	0.920	0.890	0.670	0.490	0.310
18	1.200	1.150	1.090	0.990	0.950	0.720	0.530	0.340
19	1.260	1.210	1.140	1.040	0.990	0.770	0.560	0.360
20	1.320	1.260	1.210	1.090	1.050	0.810	0.600	0.390
21	1.390	1.330	1.270	1.160	1.110	0.860	0.640	0.420

PRIVATE PASSENGER RATES

Comprehensive								
IRG	Deductible							
	FULL	50	100	200#	250	500	1000	2000
22	1.470	1.410	1.340	1.230	1.180	0.920	0.680	0.450
23	1.580	1.510	1.450	1.330	1.280	1.000	0.750	0.490
24	1.680	1.620	1.550	1.420	1.360	1.060	0.810	0.540
25	1.790	1.720	1.650	1.510	1.460	1.120	0.870	0.580
26	1.880	1.810	1.740	1.600	1.530	1.180	0.930	0.620
27	1.970	1.890	1.820	1.680	1.620	1.230	0.980	0.650
28	2.060	1.990	1.910	1.760	1.690	1.280	1.030	0.690
29	2.150	2.070	1.990	1.840	1.760	1.330	1.070	0.730
30	2.240	2.160	2.080	1.920	1.840	1.390	1.110	0.760
31	2.330	2.240	2.160	2.000	1.910	1.440	1.150	0.800
32	2.420	2.340	2.240	2.070	1.980	1.490	1.200	0.830
33	2.500	2.410	2.320	2.140	2.060	1.540	1.240	0.860
34	2.590	2.500	2.400	2.220	2.130	1.600	1.280	0.890
35	2.680	2.580	2.490	2.290	2.210	1.650	1.320	0.920

Comprehensive	
For each additional IRG greater than shown above, add the following factor	
Deductible	Factor
FULL	0.080
50	0.080
100	0.070
200#	0.070
250	0.070
500	0.050
1000	0.040
2000	0.030

Example: The IRG 45 factor is computed as 10 (the difference between 45 and 35) multiplied by the factor above, and added to the IRG 35 factor.

#Renewal or Transfer of Coverage Only

^SFF&C Renewal or Transfer of Coverage Only

PRIVATE PASSENGER LIMIT FACTORS

Bodily Injury Liability Limits (Per Person/Per Accident)	
Limits (000)	Factor
25/50	1.00
25/100#	1.05
30/70#	1.03
30/100#	1.06
50/50#	1.05
50/100	1.08
50/200#	1.11
50/500#	1.16
100/100#	1.12
100/200	1.15
100/300	1.17
100/500#	1.21
150/250#	1.20
150/300#	1.21
150/400#	1.23
200/200#	1.22
200/300#	1.24
200/400#	1.26
200/500#	1.28
250/250#	1.27
250/300#	1.28
250/400#	1.30
250/500	1.31
300/300	1.30
300/500#	1.34
300/750#	1.37
400/400#	1.36
500/500	1.44
500/1000	1.49
750/750#	1.52
750/1000	1.54
1000/1000	1.58

#Renewal or Transfer of Coverage Only

PRIVATE PASSENGER RATES

Property Damage Liability Limit (Add Factor to BI Limit Factor)	
Limit (000)	Factor
25	0.00
50	0.03
100	0.05
150	0.07
200	0.08
250	0.10
300	0.12
500	0.15
750	0.20
1000	0.22

Medical Payments Coverage Limits	
Limit	Factor
5,000	1.00
10,000	1.40
25,000	2.20
50,000	3.15
100,000	4.05

UBI	
Limits (000)	Factor
25/50	1.00
50/100	1.31
100/200	1.41
100/300	1.53
250/500	1.74
300/300	1.60
500/500	1.87
500/1000	2.85
1000/1000	3.18

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

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PRIVATE PASSENGER RATES

UPD		
Limits (000)	Without Collision	With Collision
25	1.00	1.00
50	1.58	1.00
100	2.80	1.00
150	4.00	1.00
200	5.21	1.00
250	6.41	1.00
300	7.59	1.00
500	12.41	1.00
750	18.43	1.00
1000	24.40	1.00

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

WBI	
Limits (000)	Factor
25/50	1.00
50/100	1.52
100/200	2.44
100/300	2.80
250/500	5.26
300/300	4.33
500/500	6.07
500/1000	6.92
1000/1000	8.66

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

PRIVATE PASSENGER RATES

PRIVATE PASSENGER MODEL YEAR FACTORS

See Rule 209

Model Year	BIPD	COLL	COMP	MPC
2015	1.00	1.22	1.12	1.00
2014	1.00	1.16	1.09	1.00
2013	1.00	1.10	1.06	1.00
2012	1.00	1.05	1.03	1.00
2011	1.00	1.00	1.00	1.00
2010	1.02	0.96	0.97	1.03
2009	1.04	0.92	0.95	1.04
2008	1.05	0.88	0.93	1.05
2007	1.05	0.84	0.91	1.05
2006	1.05	0.80	0.89	1.05
2005	1.05	0.76	0.87	1.03
2004	1.04	0.72	0.85	1.00
2003	1.02	0.68	0.83	0.98
2002	1.00	0.64	0.81	0.96
2001	0.98	0.60	0.79	0.93
2000	0.96	0.56	0.77	0.90
1999	0.94	0.53	0.75	0.87
1998	0.91	0.50	0.73	0.86
1997	0.88	0.48	0.71	0.86
1996	0.86	0.47	0.69	0.86
1995	0.86	0.46	0.68	0.86
1994	0.86	0.46	0.68	0.86
1993	0.86	0.46	0.68	0.86
Prior	0.86	0.46	0.68	0.86

PRIVATE PASSENGER

SFF&C STAR Factors				
Coverage	Ineligible for STAR Plan	1-STAR	2-STAR	3-STAR
BIPD	1.750	1.640	1.320	1.100
COLL	1.750	1.640	1.320	1.100
COMP	1.750	1.640	1.320	1.100
ERS	1.750	1.750	1.750	1.250
MPC	1.750	1.640	1.320	1.100
R1	1.750	1.750	1.750	1.250
S (5,000)	1.750	1.750	1.750	1.250
S (10,000)	1.750	1.750	1.750	1.250
T	1.750	1.750	1.750	1.250
UBI	1.750	2.040	2.040	1.600
UPD	1.750	2.040	2.040	1.600
WBI	1.750	2.040	2.040	1.600

Ineligible for CRI but Eligible for ARR
0.965

Experience Rated Fleet Factor
0.80

ERS Farm Factor
0.90

Multiple Automobiles Discount
0.90

PRIVATE PASSENGER RATES

PRIVATE PASSENGER TERRITORY RATING FACTORS

See Territory Definitions

Territory	BIPD	COLL	COMP	MPC
001	1.415	1.283	0.861	1.415
002	1.174	1.070	0.695	0.987
003	1.009	0.870	0.647	0.808
004	0.950	0.927	1.046	1.007
005	1.018	1.007	0.876	0.867
006	1.112	1.044	1.218	1.237
008	0.961	0.903	0.689	0.955
009	1.173	1.117	0.893	1.084
011	1.045	0.996	1.085	0.958
012	1.204	1.057	1.098	1.290
013	1.171	1.082	1.792	1.516
014	0.971	1.050	1.447	1.106
015	0.774	0.910	1.040	0.834
016	0.874	1.018	1.564	1.011
017	0.810	1.058	1.355	1.054
018	1.122	1.048	0.942	0.969
019	1.155	1.073	1.037	1.267
020	1.068	1.029	0.844	1.012
051	1.047	0.996	1.085	0.958
056	0.927	1.018	1.149	1.017
076	0.874	1.018	1.564	1.038
113	1.171	1.082	1.462	1.145
123	1.014	1.082	1.791	1.213
136	0.874	1.018	1.564	1.038
141	1.045	0.996	1.085	0.958
154	0.902	1.050	1.203	1.036
155	0.996	1.007	0.876	0.867
157	0.810	1.058	1.203	1.036
166	1.014	1.044	1.252	1.099

COMMERCIAL BASE RATES

SFM				
Territory	BIPD	COLL	COMP	MPC
001	162.60	34.80	34.00	8.50
002	133.00	34.80	34.00	7.00
003	103.90	34.80	34.00	6.10
004	100.40	34.80	34.00	7.10
005	120.10	34.80	34.00	7.30
006	130.50	34.80	34.00	8.10
008	106.90	34.80	34.00	6.90
009	144.20	34.80	34.00	8.70
011	110.70	34.80	34.00	7.10
012	141.30	34.80	34.00	9.80
013	117.60	34.80	34.00	9.20
014	106.70	34.80	34.00	8.10
015	70.60	34.80	34.00	6.20
016	89.80	34.80	34.00	8.40
017	78.50	34.80	34.00	7.80
018	115.90	34.80	34.00	7.20
019	115.90	34.80	34.00	8.10
020	124.90	34.80	34.00	6.70
051	120.10	34.80	34.00	7.10
056	120.10	34.80	34.00	8.10
076	117.70	34.80	34.00	8.40
113	115.70	34.80	34.00	8.50
123	95.90	34.80	34.00	9.60
136	114.80	34.80	34.00	8.40
141	110.70	34.80	34.00	7.10
154	86.20	34.80	34.00	7.60
155	86.20	34.80	34.00	7.30
157	72.60	34.80	34.00	7.60
166	95.90	34.80	34.00	9.60

SFF&C				
Territory	BIPD	COLL	COMP	MPC
001	284.60	60.90	59.50	14.90
002	232.80	60.90	59.50	12.30
003	181.80	60.90	59.50	10.70

COMMERCIAL RATES

SFF&C				
Territory	BIPD	COLL	COMP	MPC
004	175.70	60.90	59.50	12.40
005	210.20	60.90	59.50	12.80
006	228.40	60.90	59.50	14.20
008	187.10	60.90	59.50	12.10
009	252.40	60.90	59.50	15.20
011	193.70	60.90	59.50	12.40
012	247.30	60.90	59.50	17.20
013	205.80	60.90	59.50	16.10
014	186.70	60.90	59.50	14.20
015	123.60	60.90	59.50	10.90
016	157.20	60.90	59.50	14.70
017	137.40	60.90	59.50	13.70
018	202.80	60.90	59.50	12.60
019	202.80	60.90	59.50	14.20
020	218.60	60.90	59.50	11.70
051	210.20	60.90	59.50	12.40
056	210.20	60.90	59.50	14.20
076	206.00	60.90	59.50	14.70
113	202.50	60.90	59.50	14.90
123	167.80	60.90	59.50	16.80
136	200.90	60.90	59.50	14.70
141	193.70	60.90	59.50	12.40
154	150.90	60.90	59.50	13.30
155	150.90	60.90	59.50	12.80
157	127.10	60.90	59.50	13.30
166	167.80	60.90	59.50	16.80

ERS	
Company	Base Rate
SFM	2.40
SFF&C	4.20

UBI	
Company	Base Rate
SFM	6.60

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COMMERCIAL RATES

UBI	
Company	Base Rate
SFF&C	11.60

UPD		
Collision Coverage	SFM	SFF&C
Without Collision	6.40	11.20
With Collision	2.60	4.60

WBI	
Company	Base Rate
SFM	11.30
SFF&C	19.80

COMMERCIAL LIMIT FACTORS

Bodily Injury Liability Limits (Per Person/Per Accident)	
Limits (000)	Factor
25/50	1.00
25/100#	1.05
30/70#	1.04
30/100#	1.07
50/50#	1.05
50/100	1.09
50/200#	1.15
50/500#	1.21
100/100#	1.10
100/200	1.16
100/300	1.18
100/500#	1.22
150/250#	1.21
150/300#	1.22
150/400#	1.24
200/200#	1.22
200/300#	1.26
200/400#	1.28
200/500#	1.30
250/250#	1.26
250/300#	1.29
250/400#	1.31
250/500	1.32
300/300	1.31
300/500#	1.34
300/750#	1.40
400/400#	1.38
500/500	1.42
500/1000	1.48
750/750#	1.51
750/1000	1.52
1000/1000	1.56

#Renewal or Transfer of Coverage Only.

COMMERCIAL RATES

Property Damage Liability Limit (Add Factor to BI Limit Factor)	
Limit (000)	Factor
25	0.00
50	0.03
100	0.05
150	0.07
200	0.09
250	0.10
300	0.12
500	0.15
750	0.18
1000	0.20

Medical Payments Coverage Limits	
Limit	Factor
5,000	1.00
10,000	1.40
25,000	2.00
50,000	2.80
100,000	3.50

UBI	
Limits (000)	Factor
25/50	1.00
50/100	1.31
100/200	1.41
100/300	1.53
300/300	1.60
250/500	1.74
500/500	1.87
500/1000	2.85
1000/1000	3.18

COMMERCIAL RATES

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

UPD		
Limit (000)	Without Collision	With Collision
25	1.00	1.00
50	1.58	1.00
100	2.80	1.00
150	4.00	1.00
200	5.21	1.00
250	6.41	1.00
300	7.59	1.00
500	12.41	1.00
750	18.43	1.00
1000	24.40	1.00

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

WBI	
Limits (000)	Factor
25/50	1.00
50/100	1.52
100/200	2.44
100/300	2.80
250/500	5.26
300/300	4.33
500/500	6.07
500/1000	6.92
1000/1000	8.66

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

OTHER MISCELLANEOUS VEHICLE RATES

MISCELLANEOUS VEHICLE RATES

This section provides details on rating for auto policies other than private passenger autos, commercial autos and school busses.

ANTIQUÉ AND CLASSIC AUTOMOBILES AND REPLICAS - LIMITED USE

See Rule 406

Semiannual Premiums

Round to the nearest penny after each sequence step

BIPD Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits (BI + PD)	*
04. Private Passenger Model Year	*
05. Financial Responsibility Certification	*
06. Liability Rating Group (Private Passenger only)	*
07. Experience Rated Fleet	*
08. Antique/Classic/Replica % (See Below)	*
09. Private Passenger Territory	*
10. Apply Minimum Premium (See Below)	
11. Policy Term (Rule 102, Rule 801C)	*
12. Fleet Modification	*

COLL Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger IRG/Deductible (See Below for IRG Determination)	*
04. Private Passenger Model Year	*
05. Experience Rated Fleet	*
06. Antique/Classic/Replica % (See Below)	*
07. Private Passenger Territory	*
08. Policy Term (Rule 102, Rule 801C)	*
09. Fleet Modification	*

OTHER MISCELLANEOUS VEHICLE RATES

COMP Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger IRG/Deductible (See Below for IRG Determination)	*
04. Private Passenger Model Year	*
05. Experience Rated Fleet	*
06. Antique/Classic/Replica % (See Below)	*
07. Private Passenger Territory	*
08. Policy Term (Rule 102, Rule 801C)	*
09. Fleet Modification	*

ERS Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Policy Term (Rule 102, Rule 801C)	*
04. Fleet Modification	*

MPC Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits	*
04. Private Passenger Model Year	*
05. Passive Restraint Discount	*
06. Vehicle Safety Discount	*
07. Experience Rated Fleet	*
08. Antique/Classic/Replica % (See Below)	*
09. Private Passenger Territory	*
10. Policy Term (Rule 102, Rule 801C)	*
11. Fleet Modification	*

OTHER MISCELLANEOUS VEHICLE RATES

R1 Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Policy Term (Rule 102, Rule 801C)	*
04. Fleet Modification	*

S Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Policy Term (Rule 102, Rule 801C)	*
04. Fleet Modification	*

T Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Policy Term (Rule 102, Rule 801C)	*
04. Fleet Modification	*

UBI Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits	*
04. Antique/Classic/Replica % (See Below)	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

UPD Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits	*

OTHER MISCELLANEOUS VEHICLE RATES

UPD Sequence	Operation
04. Antique/Classic/Replica % (See Below)	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

WBI Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits	*
04. Antique/Classic/Replica % (See Below)	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

Note: All forms of collision and comprehensive coverages normally available to the type of vehicle being insured may be written except for Full Coverage Comprehensive.

Antique/Classic/Replica %		
Coverage	Antiques	Classics & Replicas
BIPD	10%	12%
COLL	17%	40%
COMP	65%	150%
MPC	10%	17%
UBI	22%	50%
UPD	22%	50%
WBI	22%	50%

Coverage	Minimum Premium
BIPD	20.00

IRG Determination			
Stated Amount Value	IRG	Stated Amount Value	IRG
\$0 - 2,200	1	\$16,001 - 18,000	14
2,201 - 3,000	2	18,001 - 20,000	15
3,001 - 4,000	3	20,001 - 22,000	16
4,001 - 5,000	4	22,001 - 24,000	17

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OTHER MISCELLANEOUS VEHICLE RATES

IRG Determination			
Stated Amount Value	IRG	Stated Amount Value	IRG
5,001 - 6,000	5	24,001 - 26,000	18
6,001 - 7,000	6	26,001 - 28,000	19
7,001 - 8,000	7	28,001 - 30,000	20
8,001 - 9,000	8	30,001 - 33,000	21
9,001 - 10,000	9	33,001 - 36,000	22
10,001 - 11,000	10	36,001 - 40,000	23
11,001 - 12,000	11	40,001 - 45,000	24
12,001 - 14,000	12	45,001 - 50,000	25
14,001 - 16,000	13	For each \$5,000 increment, or fraction thereof, by which the value exceeds \$50,000 increase the IRG by one.	

OTHER MISCELLANEOUS VEHICLE RATES

CAMPER UNITS

Extension of Coverage for Regular Use Truck or Van Campers

See Rule 401

Semiannual Premiums

Round to the nearest penny after each sequence step

COLL Sequence	Operation
01. Base Rate (See Below)	
02. Policy Term (Rule 102, Rule 801C)	*
03. Fleet Modification	*

COMP Sequence	Operation
01. Base Rate (See Below)	
02. Policy Term (Rule 102, Rule 801C)	*
03. Fleet Modification	*

SFM Collision Base Rates								
MSRP of Camper Unit	Rating Group Code	Deductible						
		50	100	200	250	500	1000	2000
\$0-750	A	5.20	3.90	2.50	2.20	1.00	1.00	1.00
751-1,400	B	5.70	4.40	3.00	2.60	1.10	1.00	1.00
1,401-2,200	C	6.20	4.90	3.40	3.00	1.40	1.00	1.00
2,201-3,000	D	7.20	5.80	4.30	3.90	2.10	1.00	1.00
3,001-4,000	E	8.60	7.10	5.50	5.00	3.00	1.40	1.00
4,001-5,000	F	9.80	8.30	6.50	6.00	3.90	2.00	1.20
5,001-6,000	G	10.80	9.20	7.40	6.90	4.60	2.50	1.60
6,001-8,000	J	11.60	9.90	8.00	7.50	5.10	2.80	1.80
8,001-10,000	K	12.30	10.60	8.70	8.10	5.60	3.10	2.10
10,001-12,000	L	12.90	11.20	9.20	8.60	6.00	3.40	2.30
12,001-15,000	M	13.40	11.70	9.60	9.00	6.40	3.70	2.50
15,001-20,000	N	13.90	12.20	10.10	9.50	6.70	3.90	2.70
20,001-25,000	P	14.40	12.60	10.50	9.90	7.10	4.20	2.90
25,001-30,000	Q	15.00	13.10	11.00	10.30	7.40	4.40	3.10
30,001-35,000	R	15.50	13.60	11.40	10.80	7.80	4.70	3.20

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OTHER MISCELLANEOUS VEHICLE RATES

SFM Collision Base Rates								
MSRP of Camper Unit	Rating Group Code	Deductible						
		50	100	200	250	500	1000	2000
35,001-40,000	S	16.00	14.10	11.90	11.20	8.10	4.90	3.40
40,001-45,000	T	16.50	14.60	12.30	11.60	8.50	5.20	3.60
45,001-50,000	U	17.00	15.10	12.80	12.00	8.90	5.40	3.80
50,001-55,000	V	17.50	15.60	13.20	12.50	9.20	5.70	4.00
55,001-60,000	W	18.10	16.00	13.60	12.90	9.60	5.90	4.20
Over 60,000	Y	18.60	16.50	14.10	13.30	9.90	6.10	4.30

SFF&C Collision Base Rates								
MSRP of Camper Unit	Rating Group Code	Deductible						
		50	100	200	250	500	1000	2000
\$0-750	A	9.10	6.80	4.40	3.90	1.80	1.80	1.80
751-1,400	B	10.00	7.70	5.30	4.60	1.90	1.80	1.80
1,401-2,200	C	10.90	8.60	6.00	5.30	2.50	1.80	1.80
2,201-3,000	D	12.60	10.20	7.50	6.80	3.70	1.80	1.80
3,001-4,000	E	15.10	12.40	9.60	8.80	5.30	2.50	1.80
4,001-5,000	F	17.20	14.50	11.40	10.50	6.80	3.50	2.10
5,001-6,000	G	18.90	16.10	13.00	12.10	8.10	4.40	2.80
6,001-8,000	J	20.30	17.30	14.00	13.10	8.90	4.90	3.20
8,001-10,000	K	21.50	18.60	15.20	14.20	9.80	5.40	3.70
10,001-12,000	L	22.60	19.60	16.10	15.10	10.50	6.00	4.00
12,001-15,000	M	23.50	20.50	16.80	15.80	11.20	6.50	4.40
15,001-20,000	N	24.30	21.40	17.70	16.60	11.70	6.80	4.70
20,001-25,000	P	25.20	22.10	18.40	17.30	12.40	7.40	5.10
25,001-30,000	Q	26.30	22.90	19.30	18.00	13.00	7.70	5.40
30,001-35,000	R	27.10	23.80	20.00	18.90	13.70	8.20	5.60
35,001-40,000	S	28.00	24.70	20.80	19.60	14.20	8.60	6.00
40,001-45,000	T	28.90	25.60	21.50	20.30	14.90	9.10	6.30
45,001-50,000	U	29.80	26.40	22.40	21.00	15.60	9.50	6.70
50,001-55,000	V	30.60	27.30	23.10	21.90	16.10	10.00	7.00
55,001-60,000	W	31.70	28.00	23.80	22.60	16.80	10.30	7.40
Over 60,000	Y	32.60	28.90	24.70	23.30	17.30	10.70	7.50

OTHER MISCELLANEOUS VEHICLE RATES

SFM Comprehensive Base Rates									
MSRP of Camper Unit	Rating Group Code	Deductible							
		FULL	50	100	200	250	500	1000	2000
\$0-750	A	9.60	4.80	2.40	1.10	1.00	1.00	1.00	1.00
751-1,400	B	11.20	6.20	3.60	2.10	1.50	1.00	1.00	1.00
1,401-2,200	C	12.80	7.50	4.80	3.20	2.50	1.20	1.00	1.00
2,201-3,000	D	16.00	10.30	7.20	5.30	4.50	2.90	1.60	1.10
3,001-4,000	E	19.20	13.00	9.60	7.50	6.50	4.60	2.90	2.10
4,001-5,000	F	24.00	17.10	13.20	10.70	9.40	7.10	4.80	3.70
5,001-6,000	G	27.20	19.90	15.60	12.80	11.40	8.70	6.10	4.80
6,001-8,000	J	28.80	21.30	16.80	13.90	12.40	9.50	6.70	5.30
8,001-10,000	K	30.40	22.60	18.00	14.90	13.40	10.40	7.40	5.90
10,001-12,000	L	32.00	24.00	19.20	16.00	14.40	11.20	8.00	6.40
12,001-15,000	M	33.60	25.40	20.40	17.10	15.40	12.00	8.60	6.90
15,001-20,000	N	35.20	26.70	21.60	18.10	16.40	12.90	9.30	7.50
20,001-25,000	P	36.80	28.10	22.80	19.20	17.40	13.70	9.90	8.00
25,001-30,000	Q	38.40	29.50	24.00	20.30	18.40	14.50	10.60	8.50
30,001-35,000	R	40.00	30.90	25.20	21.30	19.40	15.30	11.20	9.10
35,001-40,000	S	41.60	32.20	26.40	22.40	20.40	16.20	11.80	9.60
40,001-45,000	T	43.20	33.60	27.60	23.50	21.40	17.00	12.50	10.10
45,001-50,000	U	44.80	35.00	28.80	24.50	22.30	17.80	13.10	10.70
50,001-55,000	V	46.40	36.30	30.00	25.60	23.30	18.70	13.80	11.20
55,001-60,000	W	48.00	37.70	31.20	26.70	24.30	19.50	14.40	11.70
Over 60,000	Y	49.60	39.10	32.40	27.70	25.30	20.30	15.00	12.30

SFF&C Comprehensive Base Rates									
MSRP of Camper Unit	Rating Group Code	Deductible							
		FULL	50	100	200	250	500	1000	2000
\$0-750	A	16.80	8.40	4.20	1.90	1.80	1.80	1.80	1.80
751-1,400	B	19.60	10.90	6.30	3.70	2.60	1.80	1.80	1.80
1,401-2,200	C	22.40	13.10	8.40	5.60	4.40	2.10	1.80	1.80
2,201-3,000	D	28.00	18.00	12.60	9.30	7.90	5.10	2.80	1.90
3,001-4,000	E	33.60	22.80	16.80	13.10	11.40	8.10	5.10	3.70
4,001-5,000	F	42.00	29.90	23.10	18.70	16.50	12.40	8.40	6.50
5,001-6,000	G	47.60	34.80	27.30	22.40	20.00	15.20	10.70	8.40
6,001-8,000	J	50.40	37.30	29.40	24.30	21.70	16.60	11.70	9.30
8,001-10,000	K	53.20	39.60	31.50	26.10	23.50	18.20	13.00	10.30
10,001-12,000	L	56.00	42.00	33.60	28.00	25.20	19.60	14.00	11.20
12,001-15,000	M	58.80	44.50	35.70	29.90	27.00	21.00	15.10	12.10

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OTHER MISCELLANEOUS VEHICLE RATES

SFF&C Comprehensive Base Rates									
MSRP of Camper Unit	Rating Group Code	Deductible							
		FULL	50	100	200	250	500	1000	2000
15,001-20,000	N	61.60	46.70	37.80	31.70	28.70	22.60	16.30	13.10
20,001-25,000	P	64.40	49.20	39.90	33.60	30.50	24.00	17.30	14.00
25,001-30,000	Q	67.20	51.60	42.00	35.50	32.20	25.40	18.60	14.90
30,001-35,000	R	70.00	54.10	44.10	37.30	34.00	26.80	19.60	15.90
35,001-40,000	S	72.80	56.40	46.20	39.20	35.70	28.40	20.70	16.80
40,001-45,000	T	75.60	58.80	48.30	41.10	37.50	29.80	21.90	17.70
45,001-50,000	U	78.40	61.30	50.40	42.90	39.00	31.20	22.90	18.70
50,001-55,000	V	81.20	63.50	52.50	44.80	40.80	32.70	24.20	19.60
55,001-60,000	W	84.00	66.00	54.60	46.70	42.50	34.10	25.20	20.50
Over 60,000	Y	86.80	68.40	56.70	48.50	44.30	35.50	26.30	21.50

OTHER MISCELLANEOUS VEHICLE RATES

EXTENSION OF COVERAGES

EXTENSION OF COVERAGES TO RENTED RECREATIONAL TRAVEL AND CAMPING VEHICLES

See Rule 401 and Rule 505

Company	Vehicle Type	Rate Per Day
SFM	Camper Unit	0.60
SFM	Motor Home	1.00
SFM	Truck or Van Camper	1.00
SFM	Travel or Camping Trailer	0.60
SFF&C	Camper Unit	1.10
SFF&C	Motor Home	1.80
SFF&C	Truck or Van Camper	1.80
SFF&C	Travel or Camping Trailer	1.10

Company	Vehicle Type	Minimum Premium
SFM	Camper Unit	6.00
SFM	Motor Home	10.00
SFM	Truck or Van Camper	10.00
SFM	Travel or Camping Trailer	6.00
SFF&C	Camper Unit	11.00
SFF&C	Motor Home	18.00
SFF&C	Truck or Van Camper	18.00
SFF&C	Travel or Camping Trailer	11.00

EXTENSION OF PHYSICAL DAMAGE TO TRAILERS USED FOR TRANSPORTING OFF-ROAD VEHICLES

See Rule 901

SFM	
Deductible	Annual Premiums
50	6.00
100	5.00
200	4.00
250	3.80
500	3.00
1000	2.40

OTHER MISCELLANEOUS VEHICLE RATES

MOTOR HOMES, TRUCK OR VAN CAMPERS

Insured under an Annual Automobile Policy

See Rule 401

Annual Premiums

Round to the nearest penny after each sequence step

BIPD Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits (BI + PD)	*
04. Private Passenger Model Year	*
05. Motor Home % (See Below)	*
06. Private Passenger Territory	*
07. Private Passenger Youthful Class (Single Car, No Discounts)	*
08. Private Passenger Adult Class (Single Car, No Discounts; Include Age Adjustment Factors)	*
09. Fleet Modification	*

COLL Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger IRG/Deductible (See Below for IRG Determination)	*
04. Private Passenger Model Year	*
05. Motor Home % (See Below)	*
06. Private Passenger Territory	*
07. Private Passenger Youthful Class (Single Car, No Discounts)	*
08. Private Passenger Adult Class (Single Car, No Discounts; Include Age Adjustment Factors)	*
09. Fleet Modification	*

COMP Sequence	Operation
01. Private Passenger Base Rate	

OTHER MISCELLANEOUS VEHICLE RATES

COMP Sequence	Operation
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger IRG/Deductible (See Below for IRG Determination)	*
04. Private Passenger Model Year	*
05. Motor Home % (See Below)	*
06. Materials Discount	*
07. Private Passenger Territory	*
08. Private Passenger Youthful Class (Single Car, No Discounts)	*
09. Private Passenger Adult Class (Single Car, No Discounts; Include Age Adjustment Factors)	*
10. Fleet Modification	*

ERS Sequence	Operation
01. Base Rate (See Below)	
02. Fleet Modification	*

MPC Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits	*
04. Private Passenger Model Year	*
05. Passive Restraint Discount	*
06. Motor Home % (See Below)	*
07. Private Passenger Territory	*
08. Private Passenger Youthful Class (Single Car, No Discounts)	*
09. Private Passenger Adult Class (Single Car, No Discounts; Include Age Adjustment Factors)	*
10. Fleet Modification	*

R1 Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Motor Home % (See Below)	*

OTHER MISCELLANEOUS VEHICLE RATES

R1 Sequence	Operation
04. Fleet Modification	*

S Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Motor Home % (See Below)	*
04. Fleet Modification	*

T Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Motor Home % (See Below)	*
04. Fleet Modification	*

UBI Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits	*
04. Motor Home % (See Below)	*
05. Fleet Modification	*

UPD Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits	*
04. Motor Home % (See Below)	*
05. Fleet Modification	*

OTHER MISCELLANEOUS VEHICLE RATES

WBI Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits	*
04. Motor Home % (See Below)	*
05. Fleet Modification	*

Notes:

- A. Motor Homes do serve to qualify an insured private passenger automobile under the provisions of the Multiple Automobiles Discount rule.
- B. Class Codes 2 and 6 shall not apply.
- C. Rule 207 shall not apply.
- D. See Rule 401 to determine when these vehicles shall be rated on a semiannual policy.

Coverage	Motor Home %
BIPD	30%
COLL	55%
COMP	215%
MPC	30%
R1	100%
S (5,000)	200%
S (10,000)	200%
T	200%
UBI	48%
UPD	48%
WBI	48%

Company	ERS Base Rate
SFM	8.80
SFF&C	15.40

IRG Determination					
MSRP of entire vehicle, including living quarters	IRG	MSRP of entire vehicle, including living quarters	IRG	MSRP of entire vehicle, including living quarters	IRG
\$0 - 2,200	1	\$26,001 - 28,000	19	\$105,001 - 110,000	37

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OTHER MISCELLANEOUS VEHICLE RATES

IRG Determination					
MSRP of entire vehicle, including living quarters	IRG	MSRP of entire vehicle, including living quarters	IRG	MSRP of entire vehicle, including living quarters	IRG
2,201 - 3,000	2	28,001 - 30,000	20	110,001 - 115,000	38
3,001 - 4,000	3	30,001 - 33,000	21	115,001 - 120,000	39
4,001 - 5,000	4	33,001 - 36,000	22	120,001 - 125,000	40
5,001 - 6,000	5	36,001 - 40,000	23	125,001 - 130,000	41
6,001 - 7,000	6	40,001 - 45,000	24	130,001 - 135,000	42
7,001 - 8,000	7	45,001 - 50,000	25	135,001 - 140,000	43
8,001 - 9,000	8	50,001 - 55,000	26	140,001 - 145,000	44
9,001 - 10,000	9	55,001 - 60,000	27	145,001 - 150,000	45
10,001 - 11,000	10	60,001 - 65,000	28	150,001 - 155,000	46
11,001 - 12,000	11	65,001 - 70,000	29	155,001 - 160,000	47
12,001 - 14,000	12	70,001 - 75,000	30	160,001 - 165,000	48
14,001 - 16,000	13	75,001 - 80,000	31	165,001 - 170,000	49
16,001 - 18,000	14	80,001 - 85,000	32	170,001 - 175,000	50
18,001 - 20,000	15	85,001 - 90,000	33	175,001 - 180,000	51
20,001 - 22,000	16	90,001 - 95,000	34	180,001 - 185,000	52
22,001 - 24,000	17	95,001 - 100,000	35	185,001 - 190,000	53
24,001 - 26,000	18	100,001 - 105,000	36	For each \$5,000 increment, or fraction thereof, by which the MSRP exceeds \$190,000 increase the IRG by one.	

OTHER MISCELLANEOUS VEHICLE RATES

MOTORCYCLES AND MOTORSCOOTERS

See Rule 404

Semiannual Premiums

Round to the nearest penny after each sequence step

BIPD Sequence	Operation
01. Base Rate	
02. Private Passenger Limits (BI + PD)	*
03. Model Year	*
04. Liability Rating Group	*
05. Customer Rating Index	*
06. Territory	*
07. Age	*
08. Policy Term (Rule 102, Rule 801C)	*
09. Fleet Modification	*

COLL Sequence	Operation
01. Base Rate	
02. Deductible	*
03. Model Year	*
04. Motorcycle %	*
05. Customer Rating Index	*
06. Territory	*
07. Age	*
08. Policy Term (Rule 102, Rule 801C)	*
09. Fleet Modification	*

COMP Sequence	Operation
01. Base Rate	
02. Deductible	*
03. Model Year	*
04. Motorcycle %	*
05. Customer Rating Index	*
06. Territory	*
07. Age	*

OTHER MISCELLANEOUS VEHICLE RATES

COMP Sequence	Operation
08. Policy Term (Rule 102, Rule 801C)	*
09. Fleet Modification	*

MPC Sequence	Operation
01. Base Rate	
02. Private Passenger Limits (\$5000 Limit)	*
03. Model Year	*
04. Customer Rating Index	*
05. Territory	*
06. Age	*
07. Policy Term (Rule 102, Rule 801C)	*
08. Fleet Modification	*

S Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Motorcycle %	*
04. Policy Term (Rule 102, Rule 801C)	*
05. Fleet Modification	*

Note: Coverage S is limited to the minimum required under the Arkansas no-fault law.

T Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Motorcycle %	*
04. Policy Term (Rule 102, Rule 801C)	*
05. Fleet Modification	*

Note: Coverage T is limited to the minimum required under the Arkansas no-fault law.

OTHER MISCELLANEOUS VEHICLE RATES

UBI Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits	*
04. Motorcycle %	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

UPD Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits	*
04. Motorcycle %	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

WBI Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits	*
04. Motorcycle %	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

OTHER MISCELLANEOUS VEHICLE RATES

MOTORCYCLES AND MOTORSCOOTERS

See Rule 404

Age	BIPD Age Factors		
	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
16	1.21	4.95	9.10
17	1.21	4.95	8.12
18	1.21	4.95	7.74
19	1.21	4.95	7.74
20	1.21	4.52	7.74
21	1.21	4.10	7.74
22	1.21	3.78	7.74
23	1.21	3.57	7.74
24	1.21	3.42	7.74
25	1.21	N/A	N/A
26	1.21	N/A	N/A
27	1.21	N/A	N/A
28	1.21	N/A	N/A
29	1.21	N/A	N/A
30	1.20	N/A	N/A
31	1.15	N/A	N/A
32	1.10	N/A	N/A
33	1.06	N/A	N/A
34	1.03	N/A	N/A
35	1.00	N/A	N/A
36	0.98	N/A	N/A
37	0.96	N/A	N/A
38	0.94	N/A	N/A
39	0.93	N/A	N/A
40	0.92	N/A	N/A
41	0.91	N/A	N/A
42	0.90	N/A	N/A
43	0.90	N/A	N/A
44	0.90	N/A	N/A
45	0.90	N/A	N/A
46	0.90	N/A	N/A
47	0.90	N/A	N/A
48	0.90	N/A	N/A

OTHER MISCELLANEOUS VEHICLE RATES

BIPD Age Factors			
Age	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
49	0.90	N/A	N/A
50	0.91	N/A	N/A
51	0.92	N/A	N/A
52	0.93	N/A	N/A
53	0.94	N/A	N/A
54	0.95	N/A	N/A
55	0.96	N/A	N/A
56	0.97	N/A	N/A
57	0.98	N/A	N/A
58	0.99	N/A	N/A
59	1.00	N/A	N/A
60	1.00	N/A	N/A
61	1.01	N/A	N/A
62	1.01	N/A	N/A
63	1.02	N/A	N/A
64	1.02	N/A	N/A
65	1.03	N/A	N/A
66	1.03	N/A	N/A
67	1.04	N/A	N/A
68	1.04	N/A	N/A
69	1.05	N/A	N/A
70	1.05	N/A	N/A
71	1.06	N/A	N/A
72	1.06	N/A	N/A
73	1.07	N/A	N/A
74	1.07	N/A	N/A
75	1.08	N/A	N/A
76	1.08	N/A	N/A
77	1.09	N/A	N/A
78	1.09	N/A	N/A
79	1.10	N/A	N/A
80	1.10	N/A	N/A
81	1.11	N/A	N/A
82	1.11	N/A	N/A
83	1.12	N/A	N/A
84	1.12	N/A	N/A
85	1.13	N/A	N/A

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OTHER MISCELLANEOUS VEHICLE RATES

BIPD Age Factors			
Age	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
86	1.13	N/A	N/A
87	1.14	N/A	N/A
88	1.14	N/A	N/A
89	1.15	N/A	N/A
90	1.15	N/A	N/A
91	1.15	N/A	N/A
92	1.15	N/A	N/A
93	1.15	N/A	N/A
94	1.15	N/A	N/A
95	1.15	N/A	N/A
96	1.15	N/A	N/A
97	1.15	N/A	N/A
98	1.15	N/A	N/A
99	1.15	N/A	N/A

Collision Age Factors			
Age	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
16	1.21	7.26	12.10
17	1.21	7.26	11.76
18	1.21	7.20	11.20
19	1.21	6.84	10.64
20	1.21	6.48	10.08
21	1.21	6.12	9.52
22	1.21	5.76	8.96
23	1.21	5.40	8.40
24	1.21	5.04	8.10
25	1.21	N/A	N/A
26	1.21	N/A	N/A
27	1.21	N/A	N/A
28	1.21	N/A	N/A
29	1.21	N/A	N/A
30	1.21	N/A	N/A

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OTHER MISCELLANEOUS VEHICLE RATES

Collision Age Factors			
Age	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
31	1.21	N/A	N/A
32	1.21	N/A	N/A
33	1.21	N/A	N/A
34	1.20	N/A	N/A
35	1.12	N/A	N/A
36	1.08	N/A	N/A
37	1.04	N/A	N/A
38	1.00	N/A	N/A
39	0.97	N/A	N/A
40	0.94	N/A	N/A
41	0.91	N/A	N/A
42	0.88	N/A	N/A
43	0.86	N/A	N/A
44	0.84	N/A	N/A
45	0.82	N/A	N/A
46	0.81	N/A	N/A
47	0.81	N/A	N/A
48	0.81	N/A	N/A
49	0.81	N/A	N/A
50	0.81	N/A	N/A
51	0.81	N/A	N/A
52	0.81	N/A	N/A
53	0.81	N/A	N/A
54	0.81	N/A	N/A
55	0.81	N/A	N/A
56	0.81	N/A	N/A
57	0.81	N/A	N/A
58	0.81	N/A	N/A
59	0.81	N/A	N/A
60	0.81	N/A	N/A
61	0.81	N/A	N/A
62	0.81	N/A	N/A
63	0.81	N/A	N/A
64	0.81	N/A	N/A
65	0.81	N/A	N/A
66	0.81	N/A	N/A
67	0.81	N/A	N/A

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OTHER MISCELLANEOUS VEHICLE RATES

Collision Age Factors			
Age	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
68	0.82	N/A	N/A
69	0.83	N/A	N/A
70	0.84	N/A	N/A
71	0.85	N/A	N/A
72	0.86	N/A	N/A
73	0.87	N/A	N/A
74	0.88	N/A	N/A
75	0.90	N/A	N/A
76	0.92	N/A	N/A
77	0.94	N/A	N/A
78	0.96	N/A	N/A
79	0.98	N/A	N/A
80	1.00	N/A	N/A
81	1.02	N/A	N/A
82	1.04	N/A	N/A
83	1.06	N/A	N/A
84	1.08	N/A	N/A
85	1.10	N/A	N/A
86	1.12	N/A	N/A
87	1.14	N/A	N/A
88	1.16	N/A	N/A
89	1.18	N/A	N/A
90	1.20	N/A	N/A
91	1.20	N/A	N/A
92	1.20	N/A	N/A
93	1.20	N/A	N/A
94	1.20	N/A	N/A
95	1.20	N/A	N/A
96	1.20	N/A	N/A
97	1.20	N/A	N/A
98	1.20	N/A	N/A
99	1.20	N/A	N/A

OTHER MISCELLANEOUS VEHICLE RATES

Comprehensive Age Factors			
Age	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
16	1.18	4.60	8.24
17	1.18	4.60	7.94
18	1.18	4.60	7.55
19	1.18	4.48	7.17
20	1.18	4.24	6.78
21	1.18	4.00	6.40
22	1.18	3.77	6.03
23	1.18	3.57	5.86
24	1.18	3.37	5.86
25	1.18	N/A	N/A
26	1.18	N/A	N/A
27	1.18	N/A	N/A
28	1.18	N/A	N/A
29	1.18	N/A	N/A
30	1.18	N/A	N/A
31	1.18	N/A	N/A
32	1.18	N/A	N/A
33	1.18	N/A	N/A
34	1.18	N/A	N/A
35	1.18	N/A	N/A
36	1.18	N/A	N/A
37	1.18	N/A	N/A
38	1.10	N/A	N/A
39	1.00	N/A	N/A
40	0.97	N/A	N/A
41	0.94	N/A	N/A
42	0.91	N/A	N/A
43	0.88	N/A	N/A
44	0.85	N/A	N/A
45	0.83	N/A	N/A
46	0.83	N/A	N/A
47	0.83	N/A	N/A
48	0.83	N/A	N/A
49	0.83	N/A	N/A
50	0.83	N/A	N/A
51	0.83	N/A	N/A
52	0.83	N/A	N/A

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OTHER MISCELLANEOUS VEHICLE RATES

Comprehensive Age Factors			
Age	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
53	0.83	N/A	N/A
54	0.83	N/A	N/A
55	0.83	N/A	N/A
56	0.83	N/A	N/A
57	0.83	N/A	N/A
58	0.83	N/A	N/A
59	0.83	N/A	N/A
60	0.83	N/A	N/A
61	0.83	N/A	N/A
62	0.83	N/A	N/A
63	0.83	N/A	N/A
64	0.83	N/A	N/A
65	0.83	N/A	N/A
66	0.83	N/A	N/A
67	0.83	N/A	N/A
68	0.83	N/A	N/A
69	0.83	N/A	N/A
70	0.83	N/A	N/A
71	0.83	N/A	N/A
72	0.83	N/A	N/A
73	0.83	N/A	N/A
74	0.83	N/A	N/A
75	0.83	N/A	N/A
76	0.83	N/A	N/A
77	0.83	N/A	N/A
78	0.83	N/A	N/A
79	0.83	N/A	N/A
80	0.83	N/A	N/A
81	0.83	N/A	N/A
82	0.83	N/A	N/A
83	0.83	N/A	N/A
84	0.83	N/A	N/A
85	0.83	N/A	N/A
86	0.83	N/A	N/A
87	0.83	N/A	N/A
88	0.83	N/A	N/A
89	0.83	N/A	N/A

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OTHER MISCELLANEOUS VEHICLE RATES

Comprehensive Age Factors			
Age	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
90	0.83	N/A	N/A
91	0.83	N/A	N/A
92	0.83	N/A	N/A
93	0.83	N/A	N/A
94	0.83	N/A	N/A
95	0.83	N/A	N/A
96	0.83	N/A	N/A
97	0.83	N/A	N/A
98	0.83	N/A	N/A
99	0.83	N/A	N/A

MPC Age Factors			
Age	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
16	1.19	2.70	4.27
17	1.19	2.70	4.27
18	1.19	2.70	4.27
19	1.19	2.70	4.27
20	1.19	2.70	4.19
21	1.19	2.70	3.97
22	1.19	2.70	3.78
23	1.19	2.70	3.59
24	1.19	2.65	3.40
25	1.19	N/A	N/A
26	1.18	N/A	N/A
27	1.14	N/A	N/A
28	1.10	N/A	N/A
29	1.06	N/A	N/A
30	1.02	N/A	N/A
31	1.00	N/A	N/A
32	0.98	N/A	N/A
33	0.97	N/A	N/A
34	0.96	N/A	N/A

OTHER MISCELLANEOUS VEHICLE RATES

MPC Age Factors			
Age	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
35	0.95	N/A	N/A
36	0.94	N/A	N/A
37	0.93	N/A	N/A
38	0.92	N/A	N/A
39	0.91	N/A	N/A
40	0.90	N/A	N/A
41	0.90	N/A	N/A
42	0.90	N/A	N/A
43	0.90	N/A	N/A
44	0.90	N/A	N/A
45	0.90	N/A	N/A
46	0.90	N/A	N/A
47	0.90	N/A	N/A
48	0.92	N/A	N/A
49	0.94	N/A	N/A
50	0.96	N/A	N/A
51	0.98	N/A	N/A
52	1.00	N/A	N/A
53	1.02	N/A	N/A
54	1.04	N/A	N/A
55	1.06	N/A	N/A
56	1.08	N/A	N/A
57	1.10	N/A	N/A
58	1.12	N/A	N/A
59	1.14	N/A	N/A
60	1.16	N/A	N/A
61	1.18	N/A	N/A
62	1.19	N/A	N/A
63	1.19	N/A	N/A
64	1.19	N/A	N/A
65	1.19	N/A	N/A
66	1.19	N/A	N/A
67	1.19	N/A	N/A
68	1.19	N/A	N/A
69	1.19	N/A	N/A
70	1.19	N/A	N/A
71	1.19	N/A	N/A

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OTHER MISCELLANEOUS VEHICLE RATES

Age	MPC Age Factors		
	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
72	1.19	N/A	N/A
73	1.19	N/A	N/A
74	1.19	N/A	N/A
75	1.19	N/A	N/A
76	1.19	N/A	N/A
77	1.19	N/A	N/A
78	1.19	N/A	N/A
79	1.19	N/A	N/A
80	1.19	N/A	N/A
81	1.19	N/A	N/A
82	1.19	N/A	N/A
83	1.19	N/A	N/A
84	1.19	N/A	N/A
85	1.19	N/A	N/A
86	1.19	N/A	N/A
87	1.19	N/A	N/A
88	1.19	N/A	N/A
89	1.19	N/A	N/A
90	1.19	N/A	N/A
91	1.19	N/A	N/A
92	1.19	N/A	N/A
93	1.19	N/A	N/A
94	1.19	N/A	N/A
95	1.19	N/A	N/A
96	1.19	N/A	N/A
97	1.19	N/A	N/A
98	1.19	N/A	N/A
99	1.19	N/A	N/A

OTHER MISCELLANEOUS VEHICLE RATES

MOTORCYCLES AND MOTORSCOOTERS BASE RATES

See Rule 404

Coverage	SFM	SFF&C
BIPD	37.80	55.20
COLL	221.40	323.20
COMP	120.80	176.40
MPC	73.60	107.50

OTHER MISCELLANEOUS VEHICLE RATES

MOTORCYCLES AND MOTORSCOOTERS DEDUCTIBLE FACTORS

See Rule 404

Collision	
Deductible	Factor
50^	1.18
100^	1.15
200#	1.11
250	1.09
500	1.00
1000	0.84
2000	0.61

Comprehensive	
Deductible	Factor
50	0.95
100	0.90
200#	0.81
250	0.77
500	0.58
1000	0.41
2000	0.26

#Renewal or Transfer of Coverage Only

^SFF&C Renewal or Transfer of Coverage Only

OTHER MISCELLANEOUS VEHICLE RATES

MOTORCYCLES AND MOTORSCOOTERS

See Rule 404

Liability Rating Group	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
01	20%	20%	20%
02	21%	21%	21%
03	22%	22%	22%
04	23%	23%	23%
05	24%	24%	24%
06	25%	25%	25%
07	26%	26%	26%
08	27%	27%	27%
09	28%	28%	28%
10	29%	29%	29%
11	30%	30%	30%
12	32%	32%	32%
13	34%	34%	34%
14	36%	36%	36%
15	38%	38%	38%
16	40%	40%	40%
17	42%	42%	42%
18	44%	44%	44%
19	46%	46%	46%
20	48%	48%	48%
21	50%	50%	50%
22	52%	52%	52%
23	55%	55%	55%
24	58%	58%	58%
25	61%	61%	61%
26	64%	64%	64%
27	67%	67%	67%
28	70%	70%	70%
29	74%	74%	74%
30	78%	78%	78%
31	82%	82%	82%
32	86%	86%	86%
33	90%	90%	90%
34	95%	95%	95%

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OTHER MISCELLANEOUS VEHICLE RATES

Liability Rating Group	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
35	100%	100%	100%
36	105%	105%	105%
37	110%	110%	110%
38	116%	116%	116%
39	122%	122%	122%
40	128%	128%	128%
41	134%	134%	134%
42	141%	141%	141%
43	148%	148%	148%
44	155%	155%	155%
45	163%	163%	163%
46	171%	171%	171%
47	180%	180%	180%
48	189%	189%	189%
49	198%	198%	198%
50	208%	208%	208%
51	218%	218%	218%
52	229%	229%	229%
53	240%	240%	240%
54	252%	252%	252%
55	265%	265%	265%
56	278%	278%	278%
57	292%	292%	292%
58	307%	307%	307%
59	322%	322%	322%
60	338%	338%	338%
61	355%	355%	355%
62	373%	373%	373%
63	392%	392%	392%
64	412%	412%	412%
65	433%	433%	433%
66	455%	455%	455%
67	478%	478%	478%
68	502%	502%	502%
69	527%	527%	527%
70	553%	553%	553%
71	581%	581%	581%
72	610%	610%	610%

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OTHER MISCELLANEOUS VEHICLE RATES

Liability Rating Group	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
73	641%	641%	641%
74	673%	673%	673%
75	707%	707%	707%
76	742%	742%	742%
77	779%	779%	779%
78	818%	818%	818%
79	859%	859%	859%
80	902%	902%	902%
81	947%	947%	947%
82	994%	994%	994%
83	1044%	1044%	1044%
84	1096%	1096%	1096%
85	1151%	1151%	1151%
86	1209%	1209%	1209%
87	1269%	1269%	1269%
88	1332%	1332%	1332%
89	1399%	1399%	1399%
90	1469%	1469%	1469%
91	1542%	1542%	1542%
92	1619%	1619%	1619%
93	1700%	1700%	1700%
94	1785%	1785%	1785%
95	1874%	1874%	1874%
96	1968%	1968%	1968%
97	2066%	2066%	2066%
98	2169%	2169%	2169%
99	2277%	2277%	2277%

OTHER MISCELLANEOUS VEHICLE RATES

MOTORCYCLES AND MOTORSCOOTERS MODEL YEAR FACTORS

See Rule 404

Model Year	BIPD	COLL	COMP	MPC
2015	1.26	1.45	1.45	1.26
2014	1.19	1.32	1.32	1.19
2013	1.12	1.20	1.20	1.12
2012	1.06	1.10	1.10	1.06
2011	1.00	1.00	1.00	1.00
2010	0.94	0.92	0.92	0.96
2009	0.88	0.85	0.85	0.93
2008	0.85	0.78	0.78	0.90
2007	0.82	0.73	0.75	0.88
2006	0.80	0.69	0.73	0.86
2005	0.80	0.66	0.71	0.84
2004	0.80	0.63	0.70	0.82
2003	0.80	0.60	0.68	0.81
2002	0.80	0.58	0.66	0.80
2001	0.80	0.56	0.65	0.80
2000	0.80	0.53	0.63	0.80
1999	0.80	0.52	0.61	0.80
1998	0.80	0.50	0.59	0.80
1997	0.80	0.49	0.58	0.80
1996	0.80	0.48	0.57	0.80
1995	0.80	0.47	0.57	0.80
1994	0.80	0.46	0.57	0.80
1993	0.80	0.45	0.57	0.80
Prior	0.80	0.44	0.57	0.80

OTHER MISCELLANEOUS VEHICLE RATES

MOTORCYCLES AND MOTORSCOOTERS

See Rule 404

Collision Motorcycle %			
IRG	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
10	20%	20%	20%
11	21%	21%	21%
12	22%	22%	22%
13	23%	23%	23%
14	24%	24%	24%
15	25%	25%	25%
16	26%	26%	26%
17	27%	27%	27%
18	28%	28%	28%
19	29%	29%	29%
20	30%	30%	30%
21	32%	32%	32%
22	34%	34%	34%
23	36%	36%	36%
24	38%	38%	38%
25	40%	40%	40%
26	42%	42%	42%
27	44%	44%	44%
28	46%	46%	46%
29	48%	48%	48%
30	50%	50%	50%
31	52%	52%	52%
32	55%	55%	55%
33	58%	58%	58%
34	61%	61%	61%
35	64%	64%	64%
36	67%	67%	67%
37	70%	70%	70%
38	74%	74%	74%
39	78%	78%	78%
40	82%	82%	82%
41	86%	86%	86%
42	90%	90%	90%

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OTHER MISCELLANEOUS VEHICLE RATES

IRG	Collision Motorcycle %		
	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
43	95%	95%	95%
44	100%	100%	100%
45	105%	105%	105%
46	110%	110%	110%
47	116%	116%	116%
48	122%	122%	122%
49	128%	128%	128%
50	134%	134%	134%
51	141%	141%	141%
52	148%	148%	148%
53	155%	155%	155%
54	163%	163%	163%
55	171%	171%	171%
56	180%	180%	180%
57	189%	189%	189%
58	198%	198%	198%
59	208%	208%	208%
60	218%	218%	218%
61	229%	229%	229%
62	240%	240%	240%
63	252%	252%	252%
64	265%	265%	265%
65	278%	278%	278%
66	292%	292%	292%
67	307%	307%	307%
68	322%	322%	322%
69	338%	338%	338%
70	355%	355%	355%
71	373%	373%	373%
72	392%	392%	392%
73	412%	412%	412%
74	433%	433%	433%
75	455%	455%	455%
76	478%	478%	478%
77	502%	502%	502%
78	527%	527%	527%
79	553%	553%	553%

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OTHER MISCELLANEOUS VEHICLE RATES

Collision Motorcycle %			
IRG	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
80	581%	581%	581%
81	610%	610%	610%
82	641%	641%	641%
83	673%	673%	673%
84	707%	707%	707%
85	742%	742%	742%
86	779%	779%	779%
87	818%	818%	818%
88	859%	859%	859%
89	902%	902%	902%
90	947%	947%	947%
91	994%	994%	994%
92	1044%	1044%	1044%
93	1096%	1096%	1096%
94	1151%	1151%	1151%
95	1209%	1209%	1209%
96	1269%	1269%	1269%
97	1332%	1332%	1332%
98	1399%	1399%	1399%
99	1469%	1469%	1469%

Comprehensive Motorcycle %			
IRG	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
10	20%	20%	20%
11	21%	21%	21%
12	22%	22%	22%
13	23%	23%	23%
14	24%	24%	24%
15	25%	25%	25%
16	26%	26%	26%
17	27%	27%	27%
18	28%	28%	28%

OTHER MISCELLANEOUS VEHICLE RATES

Comprehensive Motorcycle %			
IRG	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
19	29%	29%	29%
20	30%	30%	30%
21	32%	32%	32%
22	34%	34%	34%
23	36%	36%	36%
24	38%	38%	38%
25	40%	40%	40%
26	42%	42%	42%
27	44%	44%	44%
28	46%	46%	46%
29	48%	48%	48%
30	50%	50%	50%
31	52%	52%	52%
32	55%	55%	55%
33	58%	58%	58%
34	61%	61%	61%
35	64%	64%	64%
36	67%	67%	67%
37	70%	70%	70%
38	74%	74%	74%
39	78%	78%	78%
40	82%	82%	82%
41	86%	86%	86%
42	90%	90%	90%
43	95%	95%	95%
44	100%	100%	100%
45	105%	105%	105%
46	110%	110%	110%
47	116%	116%	116%
48	122%	122%	122%
49	128%	128%	128%
50	134%	134%	134%
51	141%	141%	141%
52	148%	148%	148%
53	155%	155%	155%
54	163%	163%	163%
55	171%	171%	171%

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OTHER MISCELLANEOUS VEHICLE RATES

Comprehensive Motorcycle %			
IRG	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
56	180%	180%	180%
57	189%	189%	189%
58	198%	198%	198%
59	208%	208%	208%
60	218%	218%	218%
61	229%	229%	229%
62	240%	240%	240%
63	252%	252%	252%
64	265%	265%	265%
65	278%	278%	278%
66	292%	292%	292%
67	307%	307%	307%
68	322%	322%	322%
69	338%	338%	338%
70	355%	355%	355%
71	373%	373%	373%
72	392%	392%	392%
73	412%	412%	412%
74	433%	433%	433%
75	455%	455%	455%
76	478%	478%	478%
77	502%	502%	502%
78	527%	527%	527%
79	553%	553%	553%
80	581%	581%	581%
81	610%	610%	610%
82	641%	641%	641%
83	673%	673%	673%
84	707%	707%	707%
85	742%	742%	742%
86	779%	779%	779%
87	818%	818%	818%
88	859%	859%	859%
89	902%	902%	902%
90	947%	947%	947%
91	994%	994%	994%
92	1044%	1044%	1044%

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OTHER MISCELLANEOUS VEHICLE RATES

Comprehensive Motorcycle %			
IRG	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
93	1096%	1096%	1096%
94	1151%	1151%	1151%
95	1209%	1209%	1209%
96	1269%	1269%	1269%
97	1332%	1332%	1332%
98	1399%	1399%	1399%
99	1469%	1469%	1469%

Coverage	Motorcycle %
S (5,000)	200%
S (10,000)	200%
T	200%
UBI	164%
UPD	164%
WBI	200%

OTHER MISCELLANEOUS VEHICLE RATES

MOTORCYCLES AND MOTORSCOOTERS TERRITORY RATING FACTORS

See Rule 404

Territory	BIPD	COLL	COMP	MPC
001	1.415	1.283	0.861	1.415
002	1.174	1.070	0.695	0.987
003	1.009	0.870	0.647	0.808
004	0.950	0.927	1.046	1.007
005	1.018	1.007	0.876	0.867
006	1.112	1.044	1.218	1.237
008	0.961	0.903	0.689	0.955
009	1.173	1.117	0.893	1.084
011	1.045	0.996	1.085	0.958
012	1.204	1.057	1.098	1.290
013	1.171	1.082	1.792	1.516
014	0.971	1.050	1.447	1.106
015	0.774	0.910	1.040	0.834
016	0.874	1.018	1.564	1.011
017	0.810	1.058	1.355	1.054
018	1.122	1.048	0.942	0.969
019	1.155	1.073	1.037	1.267
020	1.068	1.029	0.844	1.012
051	1.047	0.996	1.085	0.958
056	0.927	1.018	1.149	1.017
076	0.874	1.018	1.564	1.038
113	1.171	1.082	1.462	1.145
123	1.014	1.082	1.791	1.213
136	0.874	1.018	1.564	1.038
141	1.045	0.996	1.085	0.958
154	0.902	1.050	1.203	1.036
155	0.996	1.007	0.876	0.867
157	0.810	1.058	1.203	1.036
166	1.014	1.044	1.252	1.099

OTHER MISCELLANEOUS VEHICLE RATES

OFF-ROAD VEHICLES

Insured under a Recreational Vehicle Policy

See Rule 901

Annual Premiums

Round to the nearest penny after each sequence step

BIPD Sequence	Operation
01. Base Rate (See Below)	
02. Commercial Limits (BI + PD)	*
03. Fleet Modification	*

MPC Sequence	Operation
01. Base Rate (See Below)	
02. Fleet Modification	*

UBI Sequence	Operation
01. Commercial Base Rate	
02. Commercial Limits	*
03. Off-Road Adjustment Factor (See Below)	*
04. Fleet Modification	*

SFM BIPD Base Rates			
Off-Road Vehicle Type	Advertised Horsepower Rating		
	0-25	26-50	Over 50
All-Terrain Vehicle	12.80	17.90	28.20
Dune Buggy	20.00	28.00	44.00
Golfmobile	6.60	9.20	14.50
Minibike	6.60	9.20	14.50
Snowmobile	6.60	9.20	14.50
Trail Bike	12.80	17.90	28.20

Note: If advertised horsepower rating is unavailable, use engine displacement in cubic centimeters (cc) 0 to 300, 301 to 600, Over 600. Electric-powered Golfmobiles shall be rated in the lowest category.

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OTHER MISCELLANEOUS VEHICLE RATES

SFM MPC Base Rates			
Off-Road Vehicle Type	Limit		
	1,000	2,000	5,000
All-Terrain Vehicle	18.00	25.20	36.00
Dune Buggy	18.00	25.20	36.00
Golfmobile	9.00	12.60	18.00
Minibike	18.00	N/A	N/A
Snowmobile	9.00	12.60	18.00
Trail Bike	18.00	N/A	N/A

Off-Road Adjustment Factor	
Coverage	Factor
UBI	1.00

OTHER MISCELLANEOUS VEHICLE RATES

OFF-ROAD VEHICLES

Insured Under Recreational Vehicle Policy

See Rule 901

Annual Premiums

Round to the nearest dollar after each sequence step

Physical Damage Sequence	Operation
01. Base Rate (See Below)	
02. Deductible (See Below)	*
03. Type Factor (See Below)	*
04. Apply Minimum Premium (See Below)	
05. Extension of Physical Damage (Do not round after this step)	+
06. Fleet Modification (Round to the nearest penny)	*

SFM		
To calculate premiums for the following deductibles, apply the factor to the rate for the appropriate IRG for the Applied to Deductible, rounding to the nearest dollar		
Deductible	Applied To Deductible	Factor
200*	250	1.06

Minimum Premium
1.00

Off-Road Vehicle Type	SFM
All-Terrain Vehicle	1.00
Dune Buggy	2.00
Golfmobile	0.26
Minibike	0.99
Snowmobile	1.06
Trail Bike	1.18

OTHER MISCELLANEOUS VEHICLE RATES

SFM Physical Damage Base Rates							
Age Group	MSRP (Including Equipment)	IRG	Deductible				
			50	100	250	500	1000
1	0 - 500	1	9	9	6	N/A	N/A
1	501 - 750	2	16	14	11	8	N/A
1	751 - 1,000	3	22	20	16	12	N/A
1	1,001 - 1,250	4	27	24	20	14	9
1	1,251 - 1,500	5	32	29	23	17	10
1	1,501 - 1,750	6	41	37	31	24	14
1	1,751 - 2,000	7	50	46	38	30	19
1	2,001 - 2,500	8	62	57	48	39	25
1	2,501 - 3,000	9	77	72	61	50	32
1	3,001 - 3,500	10	92	86	74	60	40
1	3,501 - 4,000	11	107	100	87	71	47
1	4,001 - 4,500	12	122	115	99	82	55
1	4,501 - 5,000	13	137	129	112	93	62
1	5,001 - 6,000	14	158	149	130	108	73
1	6,001 - 7,000	15	179	169	148	123	83
1	7,001 - 8,000	16	197	187	163	136	92
1	8,001 - 9,000	17	212	201	176	146	99
1	9,001 - 10,000	18	227	215	189	157	107
1	10,001 - 11,000	19	242	230	202	168	114
1	11,001 - 12,000	20	257	244	214	179	122
1	12,001 - 13,000	21	272	258	227	189	129
1	13,001 - 14,000	22	287	273	240	200	137
1	14,001 - 15,000	23	302	287	253	211	144
1	15,001 - 16,000	24	317	301	265	222	151
1	16,001 - 17,000	25	332	316	278	232	159
1	17,001 - 18,000	26	347	330	291	243	166
1	18,001 - 19,000	27	361	343	303	253	173
1	19,001 - 20,000	28	375	356	314	263	180
1	20,001 - 21,000	29	389	370	326	273	187
1	21,001 - 22,000	30	403	383	338	283	194

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OTHER MISCELLANEOUS VEHICLE RATES

SFM Physical Damage Base Rates							
Age Group	MSRP (Including Equipment)	IRG	Deductible				
			50	100	250	500	1000
2	0 - 500	1	9	8	5	N/A	N/A
2	501 - 750	2	15	13	11	7	N/A
2	751 - 1,000	3	20	18	15	11	N/A
2	1,001 - 1,250	4	25	22	18	13	8
2	1,251 - 1,500	5	29	26	21	16	9
2	1,501 - 1,750	6	37	34	28	22	13
2	1,751 - 2,000	7	46	42	35	28	17
2	2,001 - 2,500	8	57	53	45	36	23
2	2,501 - 3,000	9	71	66	56	46	30
2	3,001 - 3,500	10	84	79	68	55	37
2	3,501 - 4,000	11	98	92	80	65	43
2	4,001 - 4,500	12	112	106	91	75	50
2	4,501 - 5,000	13	126	119	103	85	57
2	5,001 - 6,000	14	145	137	120	99	67
2	6,001 - 7,000	15	165	156	136	113	76
2	7,001 - 8,000	16	181	172	150	125	85
2	8,001 - 9,000	17	195	185	162	135	91
2	9,001 - 10,000	18	209	198	174	145	98
2	10,001 - 11,000	19	223	211	185	154	105
2	11,001 - 12,000	20	236	224	197	164	112
2	12,001 - 13,000	21	250	238	209	174	119
2	13,001 - 14,000	22	264	251	221	184	126
2	14,001 - 15,000	23	278	264	232	194	132
2	15,001 - 16,000	24	292	277	244	204	139
2	16,001 - 17,000	25	306	290	256	214	146
2	17,001 - 18,000	26	319	304	268	224	153
2	18,001 - 19,000	27	332	316	278	233	159
2	19,001 - 20,000	28	345	328	289	242	166
2	20,001 - 21,000	29	358	340	300	251	172
2	21,001 - 22,000	30	370	352	311	260	178

SFM Physical Damage Base Rates							
Age Group	MSRP (Including Equipment)	IRG	Deductible				
			50	100	250	500	1000
3	0 - 500	1	8	7	5	N/A	N/A

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OTHER MISCELLANEOUS VEHICLE RATES

SFM Physical Damage Base Rates							
Age Group	MSRP (Including Equipment)	IRG	Deductible				
			50	100	250	500	1000
3	501 - 750	2	14	12	10	7	N/A
3	751 - 1,000	3	19	17	14	10	N/A
3	1,001 - 1,250	4	23	21	17	12	7
3	1,251 - 1,500	5	27	25	20	15	9
3	1,501 - 1,750	6	35	32	27	21	13
3	1,751 - 2,000	7	43	40	33	26	17
3	2,001 - 2,500	8	54	50	42	34	22
3	2,501 - 3,000	9	67	62	53	43	28
3	3,001 - 3,500	10	80	75	64	52	35
3	3,501 - 4,000	11	93	87	76	62	41
3	4,001 - 4,500	12	106	100	86	71	48
3	4,501 - 5,000	13	119	112	98	81	54
3	5,001 - 6,000	14	137	130	113	94	63
3	6,001 - 7,000	15	156	147	129	107	72
3	7,001 - 8,000	16	171	162	142	118	80
3	8,001 - 9,000	17	184	175	153	127	86
3	9,001 - 10,000	18	197	187	164	137	93
3	10,001 - 11,000	19	211	200	175	146	99
3	11,001 - 12,000	20	224	212	186	156	106
3	12,001 - 13,000	21	237	225	198	165	112
3	13,001 - 14,000	22	250	237	209	174	119
3	14,001 - 15,000	23	263	250	220	184	125
3	15,001 - 16,000	24	276	262	231	193	132
3	16,001 - 17,000	25	289	275	242	202	138
3	17,001 - 18,000	26	302	287	253	212	145
3	18,001 - 19,000	27	314	299	263	220	151
3	19,001 - 20,000	28	326	310	273	229	157
3	20,001 - 21,000	29	338	322	284	237	163
3	21,001 - 22,000	30	350	333	294	246	169

SFM Physical Damage Base Rates							
Age Group	MSRP (Including Equipment)	IRG	Deductible				
			50	100	250	500	1000
4	0 - 500	1	7	6	4	N/A	N/A
4	501 - 750	2	11	10	8	6	N/A

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OTHER MISCELLANEOUS VEHICLE RATES

SFM Physical Damage Base Rates							
Age Group	MSRP (Including Equipment)	IRG	Deductible				
			50	100	250	500	1000
4	751 - 1,000	3	16	14	12	8	N/A
4	1,001 - 1,250	4	19	18	14	10	6
4	1,251 - 1,500	5	23	21	17	12	7
4	1,501 - 1,750	6	29	27	22	17	10
4	1,751 - 2,000	7	36	33	28	22	14
4	2,001 - 2,500	8	44	41	35	28	18
4	2,501 - 3,000	9	55	52	44	36	23
4	3,001 - 3,500	10	66	62	53	43	29
4	3,501 - 4,000	11	77	72	62	51	34
4	4,001 - 4,500	12	88	83	72	59	39
4	4,501 - 5,000	13	98	93	81	67	45
4	5,001 - 6,000	14	114	107	94	77	52
4	6,001 - 7,000	15	129	122	106	88	60
4	7,001 - 8,000	16	142	134	118	98	66
4	8,001 - 9,000	17	153	145	127	105	72
4	9,001 - 10,000	18	163	155	136	113	77
4	10,001 - 11,000	19	174	165	145	121	82
4	11,001 - 12,000	20	185	176	154	129	88
4	12,001 - 13,000	21	196	186	163	136	93
4	13,001 - 14,000	22	207	196	173	144	98
4	14,001 - 15,000	23	218	207	182	152	104
4	15,001 - 16,000	24	228	217	191	160	109
4	16,001 - 17,000	25	239	227	200	167	114
4	17,001 - 18,000	26	250	238	209	175	120
4	18,001 - 19,000	27	260	247	218	182	125
4	19,001 - 20,000	28	270	257	226	189	130
4	20,001 - 21,000	29	280	266	235	197	135
4	21,001 - 22,000	30	290	276	243	204	140

SFM Physical Damage Base Rates							
Age Group	MSRP (Including Equipment)	IRG	Deductible				
			50	100	250	500	1000
5	0 - 500	1	7	6	4	N/A	N/A
5	501 - 750	2	11	10	8	6	N/A
5	751 - 1,000	3	15	14	11	8	N/A

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OTHER MISCELLANEOUS VEHICLE RATES

SFM Physical Damage Base Rates							
Age Group	MSRP (Including Equipment)	IRG	Deductible				
			50	100	250	500	1000
5	1,001 - 1,250	4	19	17	14	10	6
5	1,251 - 1,500	5	22	20	16	12	7
5	1,501 - 1,750	6	29	26	21	17	10
5	1,751 - 2,000	7	35	32	27	21	13
5	2,001 - 2,500	8	43	40	34	27	17
5	2,501 - 3,000	9	54	50	43	35	23
5	3,001 - 3,500	10	64	60	52	42	28
5	3,501 - 4,000	11	75	70	61	50	33
5	4,001 - 4,500	12	85	80	70	57	38
5	4,501 - 5,000	13	96	90	79	65	44
5	5,001 - 6,000	14	110	104	91	75	51
5	6,001 - 7,000	15	125	119	104	86	58
5	7,001 - 8,000	16	138	131	114	95	64
5	8,001 - 9,000	17	148	141	123	102	70
5	9,001 - 10,000	18	159	151	132	110	75
5	10,001 - 11,000	19	169	161	141	118	80
5	11,001 - 12,000	20	180	171	150	125	85
5	12,001 - 13,000	21	190	181	159	133	90
5	13,001 - 14,000	22	201	191	168	140	96
5	14,001 - 15,000	23	211	201	177	148	101
5	15,001 - 16,000	24	222	211	186	155	106
5	16,001 - 17,000	25	232	221	195	163	111
5	17,001 - 18,000	26	243	231	204	170	117
5	18,001 - 19,000	27	253	240	212	177	121
5	19,001 - 20,000	28	263	250	220	184	126
5	20,001 - 21,000	29	272	259	228	191	131
5	21,001 - 22,000	30	282	268	236	198	136

Increase the IRG 30 premium by the percentage shown below for each \$1,000, or fraction thereof, by which the MSRP exceeds \$22,000, rounding to the nearest dollar.

3%

*SFM Renewal or Transfer of Coverage Only

State Farm Mutual Automobile Insurance Company
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OTHER MISCELLANEOUS VEHICLE RATES

TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

See Rule 402

Semiannual Premiums

Round to the nearest dollar after each sequence step

COLL Sequence	Operation
01. Base Rate (See Below)	
02. Deductible Factor (See Below)	*
03. Apply Minimum Premium (See Below)	
04. Policy Term (Rule 102, Rule 801C; Round to the nearest penny)	*
05. Fleet Modification (Round to the nearest penny)	*

SFM		
To calculate premiums for the following deductibles, apply the factor to the rate for the appropriate IRG for the Applied to Deductible, rounding to the nearest dollar		
Deductible	Applied To Deductible	Factor
200#	250	1.05

SFF&C		
To calculate premiums for the following deductibles, apply the factor to the rate for the appropriate IRG for the Applied to Deductible, rounding to the nearest dollar		
Deductible	Applied To Deductible	Factor
200#	250	1.05

Minimum Premium
1.00

OTHER MISCELLANEOUS VEHICLE RATES

SFM Collision Base Rates								
Age Group	MSRP	IRG	Deductible					
			50^	100^	250	500	1000	2000
1	0 - 750	1	4	3	2	N/A	N/A	N/A
1	751 - 1,500	2	6	5	4	3	N/A	N/A
1	1,501 - 2,250	3	9	8	6	4	3	N/A
1	2,251 - 3,000	4	13	11	9	6	4	2
1	3,001 - 4,500	5	18	15	12	8	5	4
1	4,501 - 6,000	6	25	21	18	13	8	6
1	6,001 - 7,500	7	32	27	23	17	12	9
1	7,501 - 9,000	8	38	33	28	21	15	11
1	9,001 - 11,000	9	45	40	34	26	18	14
1	11,001 - 13,000	10	51	46	39	30	21	16
1	13,001 - 15,000	11	58	52	45	34	24	18
1	15,001 - 17,000	12	65	58	50	39	27	21
1	17,001 - 19,000	13	71	64	55	43	31	23
1	19,001 - 21,000	14	77	70	60	47	33	25
1	21,001 - 23,000	15	83	76	65	50	36	27
1	23,001 - 25,000	16	88	82	69	54	39	30
1	25,001 - 27,000	17	94	88	74	58	41	32
1	27,001 - 29,000	18	100	94	79	61	44	34
1	29,001 - 31,000	19	105	100	83	65	47	36
1	31,001 - 33,000	20	111	106	88	69	49	38
1	33,001 - 37,000	21 - 22	119	114	94	74	53	41
1	37,001 - 41,000	23 - 24	126	122	100	79	57	43
1	41,001 - 45,000	25 - 26	134	129	106	84	60	46
1	45,001 - 49,000	27 - 28	141	137	113	89	64	49
1	49,001 - 53,000	29 - 30	149	144	118	93	67	52
1	53,001 - 57,000	31 - 32	156	150	124	98	71	54
1	57,001 - 61,000	33 - 34	163	157	130	102	74	57
1	61,001 - 65,000	35 - 36	170	164	136	107	77	59
1	65,001 - 69,000	37 - 38	177	171	142	112	81	62
1	69,001 - 73,000	39 - 40	184	178	147	116	84	65
1	73,001 - 77,000	41 - 42	191	185	153	121	88	67
1	77,001 - 81,000	43 - 44	198	192	159	125	91	70

OTHER MISCELLANEOUS VEHICLE RATES

SFM Collision Base Rates								
Age Group	MSRP	IRG	Deductible					
			50^	100^	250	500	1000	2000
2	0 - 750	1	3	3	2	N/A	N/A	N/A
2	751 - 1,500	2	6	5	4	3	N/A	N/A
2	1,501 - 2,250	3	8	7	5	4	2	N/A
2	2,251 - 3,000	4	11	10	8	5	3	2
2	3,001 - 4,500	5	16	14	11	8	5	3
2	4,501 - 6,000	6	22	19	16	11	8	6
2	6,001 - 7,500	7	28	25	21	15	10	8
2	7,501 - 9,000	8	34	30	25	19	13	10
2	9,001 - 11,000	9	40	36	30	23	16	12
2	11,001 - 13,000	10	46	41	35	27	19	14
2	13,001 - 15,000	11	52	47	40	31	22	17
2	15,001 - 17,000	12	58	52	45	35	25	19
2	17,001 - 19,000	13	64	57	50	39	27	21
2	19,001 - 21,000	14	69	63	54	42	30	23
2	21,001 - 23,000	15	75	68	58	45	32	25
2	23,001 - 25,000	16	80	74	62	49	35	27
2	25,001 - 27,000	17	85	79	67	52	37	28
2	27,001 - 29,000	18	90	85	71	55	40	30
2	29,001 - 31,000	19	95	90	75	59	42	32
2	31,001 - 33,000	20	100	96	79	62	45	34
2	33,001 - 37,000	21 - 22	107	103	85	66	48	37
2	37,001 - 41,000	23 - 24	114	109	90	71	51	39
2	41,001 - 45,000	25 - 26	120	116	96	75	54	42
2	45,001 - 49,000	27 - 28	127	123	101	80	58	44
2	49,001 - 53,000	29 - 30	134	129	106	84	61	46
2	53,001 - 57,000	31 - 32	140	135	112	88	64	49
2	57,001 - 61,000	33 - 34	147	142	117	92	67	51
2	61,001 - 65,000	35 - 36	153	148	122	96	70	53
2	65,001 - 69,000	37 - 38	159	154	127	101	73	56
2	69,001 - 73,000	39 - 40	166	160	133	105	76	58
2	73,001 - 77,000	41 - 42	172	166	138	109	79	60
2	77,001 - 81,000	43 - 44	178	172	143	113	82	63

OTHER MISCELLANEOUS VEHICLE RATES

SFM Collision Base Rates								
Age Group	MSRP	IRG	Deductible					
			50^	100^	250	500	1000	2000
3	0 - 750	1	3	3	2	N/A	N/A	N/A
3	751 - 1,500	2	6	5	4	3	N/A	N/A
3	1,501 - 2,250	3	8	7	5	4	2	N/A
3	2,251 - 3,000	4	11	10	8	5	3	2
3	3,001 - 4,500	5	16	14	11	8	5	3
3	4,501 - 6,000	6	22	19	16	11	8	6
3	6,001 - 7,500	7	28	25	21	15	10	8
3	7,501 - 9,000	8	34	30	25	19	13	10
3	9,001 - 11,000	9	40	36	30	23	16	12
3	11,001 - 13,000	10	46	41	35	27	19	14
3	13,001 - 15,000	11	52	47	40	31	22	17
3	15,001 - 17,000	12	58	52	45	35	25	19
3	17,001 - 19,000	13	64	57	50	39	27	21
3	19,001 - 21,000	14	69	63	54	42	30	23
3	21,001 - 23,000	15	75	68	58	45	32	25
3	23,001 - 25,000	16	80	74	62	49	35	27
3	25,001 - 27,000	17	85	79	67	52	37	28
3	27,001 - 29,000	18	90	85	71	55	40	30
3	29,001 - 31,000	19	95	90	75	59	42	32
3	31,001 - 33,000	20	100	96	79	62	45	34
3	33,001 - 37,000	21 - 22	107	103	85	66	48	37
3	37,001 - 41,000	23 - 24	114	109	90	71	51	39
3	41,001 - 45,000	25 - 26	120	116	96	75	54	42
3	45,001 - 49,000	27 - 28	127	123	101	80	58	44
3	49,001 - 53,000	29 - 30	134	129	106	84	61	46
3	53,001 - 57,000	31 - 32	140	135	112	88	64	49
3	57,001 - 61,000	33 - 34	147	142	117	92	67	51
3	61,001 - 65,000	35 - 36	153	148	122	96	70	53
3	65,001 - 69,000	37 - 38	159	154	127	101	73	56
3	69,001 - 73,000	39 - 40	166	160	133	105	76	58
3	73,001 - 77,000	41 - 42	172	166	138	109	79	60
3	77,001 - 81,000	43 - 44	178	172	143	113	82	63

State Farm Mutual Automobile Insurance Company
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OTHER MISCELLANEOUS VEHICLE RATES

SFM Collision Base Rates								
Age Group	MSRP	IRG	Deductible					
			50^	100^	250	500	1000	2000
4	0 - 750	1	3	2	2	N/A	N/A	N/A
4	751 - 1,500	2	4	4	3	2	N/A	N/A
4	1,501 - 2,250	3	6	5	4	3	2	N/A
4	2,251 - 3,000	4	9	7	6	4	2	2
4	3,001 - 4,500	5	13	11	9	6	4	3
4	4,501 - 6,000	6	17	15	12	9	6	4
4	6,001 - 7,500	7	22	19	16	12	8	6
4	7,501 - 9,000	8	27	23	20	15	10	8
4	9,001 - 11,000	9	31	28	24	18	13	9
4	11,001 - 13,000	10	36	32	27	21	15	11
4	13,001 - 15,000	11	41	36	31	24	17	13
4	15,001 - 17,000	12	45	40	35	27	19	15
4	17,001 - 19,000	13	50	45	39	30	21	16
4	19,001 - 21,000	14	54	49	42	33	23	18
4	21,001 - 23,000	15	58	53	45	35	25	19
4	23,001 - 25,000	16	62	57	49	38	27	21
4	25,001 - 27,000	17	66	62	52	40	29	22
4	27,001 - 29,000	18	70	66	55	43	31	24
4	29,001 - 31,000	19	74	70	58	46	33	25
4	31,001 - 33,000	20	78	74	61	48	35	26
4	33,001 - 37,000	21 - 22	83	80	66	52	37	28
4	37,001 - 41,000	23 - 24	88	85	70	55	40	30
4	41,001 - 45,000	25 - 26	94	90	74	58	42	32
4	45,001 - 49,000	27 - 28	99	96	79	62	45	34
4	49,001 - 53,000	29 - 30	104	101	83	65	47	36
4	53,001 - 57,000	31 - 32	109	105	87	68	49	38
4	57,001 - 61,000	33 - 34	114	110	91	72	52	40
4	61,001 - 65,000	35 - 36	119	115	95	75	54	42
4	65,001 - 69,000	37 - 38	124	120	99	78	57	43
4	69,001 - 73,000	39 - 40	129	124	103	81	59	45
4	73,001 - 77,000	41 - 42	134	129	107	85	61	47
4	77,001 - 81,000	43 - 44	139	134	111	88	64	49

OTHER MISCELLANEOUS VEHICLE RATES

SFM Collision Base Rates								
Age Group	MSRP	IRG	Deductible					
			50^	100^	250	500	1000	2000
5	0 - 750	1	3	2	2	N/A	N/A	N/A
5	751 - 1,500	2	4	4	3	2	N/A	N/A
5	1,501 - 2,250	3	6	5	4	3	2	N/A
5	2,251 - 3,000	4	9	7	6	4	2	2
5	3,001 - 4,500	5	13	11	9	6	4	3
5	4,501 - 6,000	6	17	15	12	9	6	4
5	6,001 - 7,500	7	22	19	16	12	8	6
5	7,501 - 9,000	8	27	23	20	15	10	8
5	9,001 - 11,000	9	31	28	24	18	13	9
5	11,001 - 13,000	10	36	32	27	21	15	11
5	13,001 - 15,000	11	41	36	31	24	17	13
5	15,001 - 17,000	12	45	40	35	27	19	15
5	17,001 - 19,000	13	50	45	39	30	21	16
5	19,001 - 21,000	14	54	49	42	33	23	18
5	21,001 - 23,000	15	58	53	45	35	25	19
5	23,001 - 25,000	16	62	57	49	38	27	21
5	25,001 - 27,000	17	66	62	52	40	29	22
5	27,001 - 29,000	18	70	66	55	43	31	24
5	29,001 - 31,000	19	74	70	58	46	33	25
5	31,001 - 33,000	20	78	74	61	48	35	26
5	33,001 - 37,000	21 - 22	83	80	66	52	37	28
5	37,001 - 41,000	23 - 24	88	85	70	55	40	30
5	41,001 - 45,000	25 - 26	94	90	74	58	42	32
5	45,001 - 49,000	27 - 28	99	96	79	62	45	34
5	49,001 - 53,000	29 - 30	104	101	83	65	47	36
5	53,001 - 57,000	31 - 32	109	105	87	68	49	38
5	57,001 - 61,000	33 - 34	114	110	91	72	52	40
5	61,001 - 65,000	35 - 36	119	115	95	75	54	42
5	65,001 - 69,000	37 - 38	124	120	99	78	57	43
5	69,001 - 73,000	39 - 40	129	124	103	81	59	45
5	73,001 - 77,000	41 - 42	134	129	107	85	61	47
5	77,001 - 81,000	43 - 44	139	134	111	88	64	49

OTHER MISCELLANEOUS VEHICLE RATES

SFF&C Collision Base Rates								
Age Group	MSRP	IRG	Deductible					
			50^	100^	250	500	1000	2000
1	0 - 750	1	7	6	4	N/A	N/A	N/A
1	751 - 1,500	2	11	9	7	5	N/A	N/A
1	1,501 - 2,250	3	16	13	11	7	4	N/A
1	2,251 - 3,000	4	22	19	15	10	6	4
1	3,001 - 4,500	5	32	27	21	15	9	7
1	4,501 - 6,000	6	43	37	31	22	15	11
1	6,001 - 7,500	7	55	48	40	30	20	15
1	7,501 - 9,000	8	67	59	50	37	26	19
1	9,001 - 11,000	9	78	69	59	45	31	24
1	11,001 - 13,000	10	90	80	69	52	37	28
1	13,001 - 15,000	11	102	90	78	60	42	32
1	15,001 - 17,000	12	113	101	87	67	48	36
1	17,001 - 19,000	13	125	112	97	75	53	41
1	19,001 - 21,000	14	135	122	105	81	58	44
1	21,001 - 23,000	15	145	133	113	88	63	48
1	23,001 - 25,000	16	155	144	121	95	68	52
1	25,001 - 27,000	17	164	154	129	101	72	55
1	27,001 - 29,000	18	174	165	137	107	77	59
1	29,001 - 31,000	19	185	176	146	114	82	63
1	31,001 - 33,000	20	194	186	154	120	87	66
1	33,001 - 37,000	21 - 22	208	200	164	129	93	71
1	37,001 - 41,000	23 - 24	221	213	175	138	99	76
1	41,001 - 45,000	25 - 26	234	226	186	146	105	81
1	45,001 - 49,000	27 - 28	247	239	197	155	112	86
1	49,001 - 53,000	29 - 30	260	251	207	163	118	90
1	53,001 - 57,000	31 - 32	273	263	217	171	124	95
1	57,001 - 61,000	33 - 34	285	275	227	179	130	99
1	61,001 - 65,000	35 - 36	297	287	237	187	135	104
1	65,001 - 69,000	37 - 38	310	299	248	195	141	109
1	69,001 - 73,000	39 - 40	322	311	258	203	147	113
1	73,001 - 77,000	41 - 42	335	323	268	212	153	118
1	77,001 - 81,000	43 - 44	347	335	278	220	159	122

State Farm Mutual Automobile Insurance Company
 State Farm Fire and Casualty Company
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OTHER MISCELLANEOUS VEHICLE RATES

SFF&C Collision Base Rates								
Age Group	MSRP	IRG	Deductible					
			50^	100^	250	500	1000	2000
2	0 - 750	1	6	5	4	N/A	N/A	N/A
2	751 - 1,500	2	10	8	7	4	N/A	N/A
2	1,501 - 2,250	3	14	12	10	7	4	N/A
2	2,251 - 3,000	4	20	17	13	9	6	4
2	3,001 - 4,500	5	29	24	19	13	8	6
2	4,501 - 6,000	6	39	34	28	20	13	10
2	6,001 - 7,500	7	50	43	36	27	18	14
2	7,501 - 9,000	8	60	53	45	34	23	17
2	9,001 - 11,000	9	70	62	53	40	28	21
2	11,001 - 13,000	10	81	72	62	47	33	25
2	13,001 - 15,000	11	91	81	70	54	38	29
2	15,001 - 17,000	12	102	91	79	61	43	33
2	17,001 - 19,000	13	112	101	87	68	48	37
2	19,001 - 21,000	14	121	110	94	73	52	40
2	21,001 - 23,000	15	130	120	102	79	57	43
2	23,001 - 25,000	16	139	129	109	85	61	47
2	25,001 - 27,000	17	148	139	116	91	65	50
2	27,001 - 29,000	18	157	148	124	97	69	53
2	29,001 - 31,000	19	166	158	131	103	74	56
2	31,001 - 33,000	20	175	168	138	108	78	60
2	33,001 - 37,000	21 - 22	187	180	148	116	84	64
2	37,001 - 41,000	23 - 24	199	192	158	124	89	68
2	41,001 - 45,000	25 - 26	211	203	167	132	95	73
2	45,001 - 49,000	27 - 28	223	215	177	139	101	77
2	49,001 - 53,000	29 - 30	234	226	186	147	106	81
2	53,001 - 57,000	31 - 32	245	237	196	154	111	85
2	57,001 - 61,000	33 - 34	257	248	205	161	117	89
2	61,001 - 65,000	35 - 36	267	259	214	168	122	93
2	65,001 - 69,000	37 - 38	279	269	223	176	127	98
2	69,001 - 73,000	39 - 40	290	280	232	183	132	102
2	73,001 - 77,000	41 - 42	301	291	241	190	138	106
2	77,001 - 81,000	43 - 44	312	302	250	198	143	110

OTHER MISCELLANEOUS VEHICLE RATES

SFF&C Collision Base Rates								
Age Group	MSRP	IRG	Deductible					
			50^	100^	250	500	1000	2000
3	0 - 750	1	6	5	4	N/A	N/A	N/A
3	751 - 1,500	2	10	8	7	4	N/A	N/A
3	1,501 - 2,250	3	14	12	10	7	4	N/A
3	2,251 - 3,000	4	20	17	13	9	6	4
3	3,001 - 4,500	5	29	24	19	13	8	6
3	4,501 - 6,000	6	39	34	28	20	13	10
3	6,001 - 7,500	7	50	43	36	27	18	14
3	7,501 - 9,000	8	60	53	45	34	23	17
3	9,001 - 11,000	9	70	62	53	40	28	21
3	11,001 - 13,000	10	81	72	62	47	33	25
3	13,001 - 15,000	11	91	81	70	54	38	29
3	15,001 - 17,000	12	102	91	79	61	43	33
3	17,001 - 19,000	13	112	101	87	68	48	37
3	19,001 - 21,000	14	121	110	94	73	52	40
3	21,001 - 23,000	15	130	120	102	79	57	43
3	23,001 - 25,000	16	139	129	109	85	61	47
3	25,001 - 27,000	17	148	139	116	91	65	50
3	27,001 - 29,000	18	157	148	124	97	69	53
3	29,001 - 31,000	19	166	158	131	103	74	56
3	31,001 - 33,000	20	175	168	138	108	78	60
3	33,001 - 37,000	21 - 22	187	180	148	116	84	64
3	37,001 - 41,000	23 - 24	199	192	158	124	89	68
3	41,001 - 45,000	25 - 26	211	203	167	132	95	73
3	45,001 - 49,000	27 - 28	223	215	177	139	101	77
3	49,001 - 53,000	29 - 30	234	226	186	147	106	81
3	53,001 - 57,000	31 - 32	245	237	196	154	111	85
3	57,001 - 61,000	33 - 34	257	248	205	161	117	89
3	61,001 - 65,000	35 - 36	267	259	214	168	122	93
3	65,001 - 69,000	37 - 38	279	269	223	176	127	98
3	69,001 - 73,000	39 - 40	290	280	232	183	132	102
3	73,001 - 77,000	41 - 42	301	291	241	190	138	106
3	77,001 - 81,000	43 - 44	312	302	250	198	143	110

OTHER MISCELLANEOUS VEHICLE RATES

SFF&C Collision Base Rates								
Age Group	MSRP	IRG	Deductible					
			50^	100^	250	500	1000	2000
4	0 - 750	1	5	4	3	N/A	N/A	N/A
4	751 - 1,500	2	8	7	5	3	N/A	N/A
4	1,501 - 2,250	3	11	9	7	5	3	N/A
4	2,251 - 3,000	4	16	13	10	7	4	3
4	3,001 - 4,500	5	22	19	15	10	7	5
4	4,501 - 6,000	6	30	26	21	16	10	8
4	6,001 - 7,500	7	39	34	28	21	14	11
4	7,501 - 9,000	8	47	41	35	26	18	14
4	9,001 - 11,000	9	55	48	41	31	22	17
4	11,001 - 13,000	10	63	56	48	37	26	20
4	13,001 - 15,000	11	71	63	55	42	30	23
4	15,001 - 17,000	12	79	71	61	47	34	26
4	17,001 - 19,000	13	87	78	68	53	37	28
4	19,001 - 21,000	14	94	86	73	57	41	31
4	21,001 - 23,000	15	101	93	79	62	44	34
4	23,001 - 25,000	16	108	101	85	66	47	36
4	25,001 - 27,000	17	115	108	91	71	51	39
4	27,001 - 29,000	18	122	115	96	75	54	41
4	29,001 - 31,000	19	129	123	102	80	57	44
4	31,001 - 33,000	20	136	130	108	84	61	46
4	33,001 - 37,000	21 - 22	145	140	115	90	65	50
4	37,001 - 41,000	23 - 24	155	149	123	96	69	53
4	41,001 - 45,000	25 - 26	164	158	130	102	74	57
4	45,001 - 49,000	27 - 28	173	168	138	108	78	60
4	49,001 - 53,000	29 - 30	182	176	145	114	82	63
4	53,001 - 57,000	31 - 32	191	184	152	120	87	66
4	57,001 - 61,000	33 - 34	200	193	159	125	91	70
4	61,001 - 65,000	35 - 36	208	201	166	131	95	73
4	65,001 - 69,000	37 - 38	217	209	173	137	99	76
4	69,001 - 73,000	39 - 40	225	218	180	142	103	79
4	73,001 - 77,000	41 - 42	234	226	188	148	107	82
4	77,001 - 81,000	43 - 44	243	235	195	154	111	86

OTHER MISCELLANEOUS VEHICLE RATES

SFF&C Collision Base Rates								
Age Group	MSRP	IRG	Deductible					
			50^	100^	250	500	1000	2000
5	0 - 750	1	5	4	3	N/A	N/A	N/A
5	751 - 1,500	2	8	7	5	3	N/A	N/A
5	1,501 - 2,250	3	11	9	7	5	3	N/A
5	2,251 - 3,000	4	16	13	10	7	4	3
5	3,001 - 4,500	5	22	19	15	10	7	5
5	4,501 - 6,000	6	30	26	21	16	10	8
5	6,001 - 7,500	7	39	34	28	21	14	11
5	7,501 - 9,000	8	47	41	35	26	18	14
5	9,001 - 11,000	9	55	48	41	31	22	17
5	11,001 - 13,000	10	63	56	48	37	26	20
5	13,001 - 15,000	11	71	63	55	42	30	23
5	15,001 - 17,000	12	79	71	61	47	34	26
5	17,001 - 19,000	13	87	78	68	53	37	28
5	19,001 - 21,000	14	94	86	73	57	41	31
5	21,001 - 23,000	15	101	93	79	62	44	34
5	23,001 - 25,000	16	108	101	85	66	47	36
5	25,001 - 27,000	17	115	108	91	71	51	39
5	27,001 - 29,000	18	122	115	96	75	54	41
5	29,001 - 31,000	19	129	123	102	80	57	44
5	31,001 - 33,000	20	136	130	108	84	61	46
5	33,001 - 37,000	21 - 22	145	140	115	90	65	50
5	37,001 - 41,000	23 - 24	155	149	123	96	69	53
5	41,001 - 45,000	25 - 26	164	158	130	102	74	57
5	45,001 - 49,000	27 - 28	173	168	138	108	78	60
5	49,001 - 53,000	29 - 30	182	176	145	114	82	63
5	53,001 - 57,000	31 - 32	191	184	152	120	87	66
5	57,001 - 61,000	33 - 34	200	193	159	125	91	70
5	61,001 - 65,000	35 - 36	208	201	166	131	95	73
5	65,001 - 69,000	37 - 38	217	209	173	137	99	76
5	69,001 - 73,000	39 - 40	225	218	180	142	103	79
5	73,001 - 77,000	41 - 42	234	226	188	148	107	82
5	77,001 - 81,000	43 - 44	243	235	195	154	111	86

Increase the IRG 44 premium by the percentage shown below for each \$4,000, or fraction thereof, by which the MSRP exceeds \$81,000, rounding to the nearest dollar. For each \$2,000, or fraction thereof, by which the MSRP exceeds \$81,000, increase the IRG by one.

3%

State Farm Mutual Automobile Insurance Company
 State Farm Fire and Casualty Company
 Auto
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OTHER MISCELLANEOUS VEHICLE RATES

#Renewal or Transfer of Coverage Only

^SFF&C Renewal or Transfer of Coverage Only

OTHER MISCELLANEOUS VEHICLE RATES

TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

See Rule 402

Semiannual Premiums

Round to the nearest dollar after each sequence step

COMP Sequence	Operation
01. Base Rate (See Below)	
02. Deductible Factor (See Below)	*
03. Apply Minimum Premium (See Below)	
04. Policy Term (Rule 102, Rule 801C; Round to the nearest penny)	*
05. Fleet Modification (Round to the nearest penny)	*

SFM		
To calculate premiums for the following deductibles, apply the factor to the rate for the appropriate IRG for the Applied to Deductible, rounding to the nearest dollar		
Deductible	Applied To Deductible	Factor
50	100	1.15
200#	250	1.10

SFF&C		
To calculate premiums for the following deductibles, apply the factor to the rate for the appropriate IRG for the Applied to Deductible, rounding to the nearest dollar		
Deductible	Applied To Deductible	Factor
50	100	1.15
200#	250	1.10

Minimum Premium
1.00

OTHER MISCELLANEOUS VEHICLE RATES

SFM Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			FULL	100	250	500	1000	2000
1	0 - 750	1	8	5	3	N/A	N/A	N/A
1	751 - 1,500	2	13	10	6	6	N/A	N/A
1	1,501 - 2,250	3	19	14	10	9	7	N/A
1	2,251 - 3,000	4	27	20	13	12	10	8
1	3,001 - 4,500	5	38	29	19	17	14	12
1	4,501 - 6,000	6	52	40	28	26	21	18
1	6,001 - 7,500	7	65	52	37	34	29	24
1	7,501 - 9,000	8	79	63	46	42	36	30
1	9,001 - 11,000	9	92	75	55	51	43	36
1	11,001 - 13,000	10	106	86	64	59	50	43
1	13,001 - 15,000	11	119	98	73	67	58	49
1	15,001 - 17,000	12	132	109	82	76	65	55
1	17,001 - 19,000	13	146	121	91	84	72	61
1	19,001 - 21,000	14	157	131	99	91	79	66
1	21,001 - 23,000	15	169	141	106	98	85	72
1	23,001 - 25,000	16	180	151	114	105	91	77
1	25,001 - 27,000	17	192	160	122	113	97	82
1	27,001 - 29,000	18	204	170	129	120	103	88
1	29,001 - 31,000	19	215	180	137	127	110	93
1	31,001 - 33,000	20	227	190	145	134	116	98
1	33,001 - 37,000	21 - 22	242	203	155	144	124	105
1	37,001 - 41,000	23 - 24	257	216	165	153	132	113
1	41,001 - 45,000	25 - 26	273	230	175	163	141	120
1	45,001 - 49,000	27 - 28	288	243	186	172	149	127
1	49,001 - 53,000	29 - 30	303	255	195	181	157	133
1	53,001 - 57,000	31 - 32	317	268	205	190	165	140
1	57,001 - 61,000	33 - 34	331	280	214	199	173	147
1	61,001 - 65,000	35 - 36	346	292	224	208	180	153
1	65,001 - 69,000	37 - 38	360	305	234	217	188	160
1	69,001 - 73,000	39 - 40	374	317	243	226	196	167
1	73,001 - 77,000	41 - 42	389	329	253	235	204	173
1	77,001 - 81,000	43 - 44	403	342	262	244	211	180

OTHER MISCELLANEOUS VEHICLE RATES

SFM Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			FULL	100	250	500	1000	2000
2	0 - 750	1	7	4	3	N/A	N/A	N/A
2	751 - 1,500	2	12	9	6	5	N/A	N/A
2	1,501 - 2,250	3	17	13	9	8	6	N/A
2	2,251 - 3,000	4	24	18	12	11	9	7
2	3,001 - 4,500	5	35	26	17	16	13	10
2	4,501 - 6,000	6	47	36	25	23	19	16
2	6,001 - 7,500	7	59	47	33	31	26	21
2	7,501 - 9,000	8	71	57	41	38	32	27
2	9,001 - 11,000	9	83	67	50	46	39	33
2	11,001 - 13,000	10	95	78	58	53	45	38
2	13,001 - 15,000	11	107	88	66	61	52	44
2	15,001 - 17,000	12	119	98	74	68	59	49
2	17,001 - 19,000	13	131	109	82	76	65	55
2	19,001 - 21,000	14	142	118	89	82	71	60
2	21,001 - 23,000	15	152	127	96	88	76	65
2	23,001 - 25,000	16	162	136	102	95	82	69
2	25,001 - 27,000	17	173	144	109	101	87	74
2	27,001 - 29,000	18	183	153	116	108	93	79
2	29,001 - 31,000	19	194	162	123	114	99	84
2	31,001 - 33,000	20	204	171	130	121	104	89
2	33,001 - 37,000	21 - 22	218	183	139	129	112	95
2	37,001 - 41,000	23 - 24	232	195	149	138	119	101
2	41,001 - 45,000	25 - 26	245	207	158	146	127	108
2	45,001 - 49,000	27 - 28	259	219	167	155	134	114
2	49,001 - 53,000	29 - 30	272	230	176	163	141	120
2	53,001 - 57,000	31 - 32	285	241	184	171	148	126
2	57,001 - 61,000	33 - 34	298	252	193	179	155	132
2	61,001 - 65,000	35 - 36	311	263	202	187	162	138
2	65,001 - 69,000	37 - 38	324	274	210	195	169	144
2	69,001 - 73,000	39 - 40	337	285	219	203	176	150
2	73,001 - 77,000	41 - 42	350	296	228	211	183	156
2	77,001 - 81,000	43 - 44	363	307	236	219	190	162

OTHER MISCELLANEOUS VEHICLE RATES

SFM Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			FULL	100	250	500	1000	2000
3	0 - 750	1	7	4	3	N/A	N/A	N/A
3	751 - 1,500	2	12	9	6	5	N/A	N/A
3	1,501 - 2,250	3	17	13	9	8	6	N/A
3	2,251 - 3,000	4	24	18	12	11	9	7
3	3,001 - 4,500	5	35	26	17	16	13	10
3	4,501 - 6,000	6	47	36	25	23	19	16
3	6,001 - 7,500	7	59	47	33	31	26	21
3	7,501 - 9,000	8	71	57	41	38	32	27
3	9,001 - 11,000	9	83	67	50	46	39	33
3	11,001 - 13,000	10	95	78	58	53	45	38
3	13,001 - 15,000	11	107	88	66	61	52	44
3	15,001 - 17,000	12	119	98	74	68	59	49
3	17,001 - 19,000	13	131	109	82	76	65	55
3	19,001 - 21,000	14	142	118	89	82	71	60
3	21,001 - 23,000	15	152	127	96	88	76	65
3	23,001 - 25,000	16	162	136	102	95	82	69
3	25,001 - 27,000	17	173	144	109	101	87	74
3	27,001 - 29,000	18	183	153	116	108	93	79
3	29,001 - 31,000	19	194	162	123	114	99	84
3	31,001 - 33,000	20	204	171	130	121	104	89
3	33,001 - 37,000	21 - 22	218	183	139	129	112	95
3	37,001 - 41,000	23 - 24	232	195	149	138	119	101
3	41,001 - 45,000	25 - 26	245	207	158	146	127	108
3	45,001 - 49,000	27 - 28	259	219	167	155	134	114
3	49,001 - 53,000	29 - 30	272	230	176	163	141	120
3	53,001 - 57,000	31 - 32	285	241	184	171	148	126
3	57,001 - 61,000	33 - 34	298	252	193	179	155	132
3	61,001 - 65,000	35 - 36	311	263	202	187	162	138
3	65,001 - 69,000	37 - 38	324	274	210	195	169	144
3	69,001 - 73,000	39 - 40	337	285	219	203	176	150
3	73,001 - 77,000	41 - 42	350	296	228	211	183	156
3	77,001 - 81,000	43 - 44	363	307	236	219	190	162

State Farm Mutual Automobile Insurance Company
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OTHER MISCELLANEOUS VEHICLE RATES

SFM Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			FULL	100	250	500	1000	2000
4	0 - 750	1	6	3	2	N/A	N/A	N/A
4	751 - 1,500	2	9	7	4	4	N/A	N/A
4	1,501 - 2,250	3	13	10	7	6	5	N/A
4	2,251 - 3,000	4	19	14	9	8	7	6
4	3,001 - 4,500	5	27	20	13	12	10	8
4	4,501 - 6,000	6	36	28	20	18	15	12
4	6,001 - 7,500	7	46	36	26	24	20	17
4	7,501 - 9,000	8	55	44	32	30	25	21
4	9,001 - 11,000	9	65	52	39	35	30	25
4	11,001 - 13,000	10	74	60	45	41	35	30
4	13,001 - 15,000	11	83	69	51	47	40	34
4	15,001 - 17,000	12	93	77	57	53	46	38
4	17,001 - 19,000	13	102	85	64	59	51	43
4	19,001 - 21,000	14	110	92	69	64	55	47
4	21,001 - 23,000	15	118	99	74	69	59	50
4	23,001 - 25,000	16	126	105	80	74	64	54
4	25,001 - 27,000	17	134	112	85	79	68	58
4	27,001 - 29,000	18	142	119	90	84	72	61
4	29,001 - 31,000	19	151	126	96	89	77	65
4	31,001 - 33,000	20	159	133	101	94	81	69
4	33,001 - 37,000	21 - 22	169	142	108	101	87	74
4	37,001 - 41,000	23 - 24	180	151	116	107	93	79
4	41,001 - 45,000	25 - 26	191	161	123	114	99	84
4	45,001 - 49,000	27 - 28	202	170	130	121	104	89
4	49,001 - 53,000	29 - 30	212	179	137	127	110	93
4	53,001 - 57,000	31 - 32	222	187	143	133	115	98
4	57,001 - 61,000	33 - 34	232	196	150	139	121	103
4	61,001 - 65,000	35 - 36	242	204	157	146	126	107
4	65,001 - 69,000	37 - 38	252	213	164	152	132	112
4	69,001 - 73,000	39 - 40	262	222	170	158	137	117
4	73,001 - 77,000	41 - 42	272	230	177	164	143	121
4	77,001 - 81,000	43 - 44	282	239	184	171	148	126

State Farm Mutual Automobile Insurance Company
 State Farm Fire and Casualty Company
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OTHER MISCELLANEOUS VEHICLE RATES

SFM Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			FULL	100	250	500	1000	2000
5	0 - 750	1	6	3	2	N/A	N/A	N/A
5	751 - 1,500	2	9	7	4	4	N/A	N/A
5	1,501 - 2,250	3	13	10	7	6	5	N/A
5	2,251 - 3,000	4	19	14	9	8	7	6
5	3,001 - 4,500	5	27	20	13	12	10	8
5	4,501 - 6,000	6	36	28	20	18	15	12
5	6,001 - 7,500	7	46	36	26	24	20	17
5	7,501 - 9,000	8	55	44	32	30	25	21
5	9,001 - 11,000	9	65	52	39	35	30	25
5	11,001 - 13,000	10	74	60	45	41	35	30
5	13,001 - 15,000	11	83	69	51	47	40	34
5	15,001 - 17,000	12	93	77	57	53	46	38
5	17,001 - 19,000	13	102	85	64	59	51	43
5	19,001 - 21,000	14	110	92	69	64	55	47
5	21,001 - 23,000	15	118	99	74	69	59	50
5	23,001 - 25,000	16	126	105	80	74	64	54
5	25,001 - 27,000	17	134	112	85	79	68	58
5	27,001 - 29,000	18	142	119	90	84	72	61
5	29,001 - 31,000	19	151	126	96	89	77	65
5	31,001 - 33,000	20	159	133	101	94	81	69
5	33,001 - 37,000	21 - 22	169	142	108	101	87	74
5	37,001 - 41,000	23 - 24	180	151	116	107	93	79
5	41,001 - 45,000	25 - 26	191	161	123	114	99	84
5	45,001 - 49,000	27 - 28	202	170	130	121	104	89
5	49,001 - 53,000	29 - 30	212	179	137	127	110	93
5	53,001 - 57,000	31 - 32	222	187	143	133	115	98
5	57,001 - 61,000	33 - 34	232	196	150	139	121	103
5	61,001 - 65,000	35 - 36	242	204	157	146	126	107
5	65,001 - 69,000	37 - 38	252	213	164	152	132	112
5	69,001 - 73,000	39 - 40	262	222	170	158	137	117
5	73,001 - 77,000	41 - 42	272	230	177	164	143	121
5	77,001 - 81,000	43 - 44	282	239	184	171	148	126

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 State Farm Fire and Casualty Company
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OTHER MISCELLANEOUS VEHICLE RATES

SFF&C Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			FULL	100	250	500	1000	2000
1	0 - 750	1	14	8	5	N/A	N/A	N/A
1	751 - 1,500	2	24	17	11	10	N/A	N/A
1	1,501 - 2,250	3	34	25	17	15	12	N/A
1	2,251 - 3,000	4	47	35	24	21	17	14
1	3,001 - 4,500	5	67	50	34	30	25	20
1	4,501 - 6,000	6	91	71	49	45	38	31
1	6,001 - 7,500	7	114	91	65	60	50	42
1	7,501 - 9,000	8	138	111	81	74	63	53
1	9,001 - 11,000	9	161	131	96	89	76	64
1	11,001 - 13,000	10	185	151	112	103	88	74
1	13,001 - 15,000	11	208	171	128	118	101	85
1	15,001 - 17,000	12	232	192	143	132	114	96
1	17,001 - 19,000	13	255	212	159	147	127	107
1	19,001 - 21,000	14	276	229	172	160	137	116
1	21,001 - 23,000	15	296	246	186	172	148	126
1	23,001 - 25,000	16	316	264	199	184	159	135
1	25,001 - 27,000	17	336	281	213	197	170	144
1	27,001 - 29,000	18	356	298	226	210	181	154
1	29,001 - 31,000	19	376	316	240	222	192	163
1	31,001 - 33,000	20	396	333	253	235	203	172
1	33,001 - 37,000	21 - 22	423	356	271	251	217	184
1	37,001 - 41,000	23 - 24	450	379	289	268	232	197
1	41,001 - 45,000	25 - 26	477	402	307	285	246	209
1	45,001 - 49,000	27 - 28	504	425	325	301	261	222
1	49,001 - 53,000	29 - 30	530	447	342	317	274	233
1	53,001 - 57,000	31 - 32	554	468	359	333	288	245
1	57,001 - 61,000	33 - 34	580	490	375	348	302	257
1	61,001 - 65,000	35 - 36	605	511	392	364	315	268
1	65,001 - 69,000	37 - 38	630	533	409	380	329	280
1	69,001 - 73,000	39 - 40	655	554	426	395	342	292
1	73,001 - 77,000	41 - 42	681	576	443	411	356	303
1	77,001 - 81,000	43 - 44	706	598	459	426	370	315

OTHER MISCELLANEOUS VEHICLE RATES

SFF&C Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			FULL	100	250	500	1000	2000
2	0 - 750	1	13	7	5	N/A	N/A	N/A
2	751 - 1,500	2	21	15	10	9	N/A	N/A
2	1,501 - 2,250	3	30	23	15	14	11	N/A
2	2,251 - 3,000	4	42	32	21	19	16	13
2	3,001 - 4,500	5	60	45	30	27	22	18
2	4,501 - 6,000	6	82	64	44	40	34	28
2	6,001 - 7,500	7	103	82	58	54	45	37
2	7,501 - 9,000	8	124	100	73	67	57	48
2	9,001 - 11,000	9	145	118	87	80	68	57
2	11,001 - 13,000	10	166	136	101	93	79	67
2	13,001 - 15,000	11	187	154	115	106	91	77
2	15,001 - 17,000	12	209	172	129	119	102	87
2	17,001 - 19,000	13	230	191	143	132	114	96
2	19,001 - 21,000	14	248	206	155	144	124	105
2	21,001 - 23,000	15	266	222	167	155	133	113
2	23,001 - 25,000	16	284	237	179	166	143	121
2	25,001 - 27,000	17	302	253	191	177	153	130
2	27,001 - 29,000	18	321	268	204	189	163	138
2	29,001 - 31,000	19	339	284	216	200	173	147
2	31,001 - 33,000	20	357	299	228	211	182	155
2	33,001 - 37,000	21 - 22	381	320	244	226	196	166
2	37,001 - 41,000	23 - 24	405	341	260	241	209	177
2	41,001 - 45,000	25 - 26	429	362	276	256	222	188
2	45,001 - 49,000	27 - 28	454	382	292	271	235	200
2	49,001 - 53,000	29 - 30	477	402	308	285	247	210
2	53,001 - 57,000	31 - 32	499	421	323	299	259	220
2	57,001 - 61,000	33 - 34	522	441	338	314	272	231
2	61,001 - 65,000	35 - 36	544	460	353	327	284	241
2	65,001 - 69,000	37 - 38	567	480	368	342	296	252
2	69,001 - 73,000	39 - 40	590	499	383	356	308	262
2	73,001 - 77,000	41 - 42	613	518	398	370	321	273
2	77,001 - 81,000	43 - 44	635	538	413	384	333	283

OTHER MISCELLANEOUS VEHICLE RATES

SFF&C Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			FULL	100	250	500	1000	2000
3	0 - 750	1	13	7	5	N/A	N/A	N/A
3	751 - 1,500	2	21	15	10	9	N/A	N/A
3	1,501 - 2,250	3	30	23	15	14	11	N/A
3	2,251 - 3,000	4	42	32	21	19	16	13
3	3,001 - 4,500	5	60	45	30	27	22	18
3	4,501 - 6,000	6	82	64	44	40	34	28
3	6,001 - 7,500	7	103	82	58	54	45	37
3	7,501 - 9,000	8	124	100	73	67	57	48
3	9,001 - 11,000	9	145	118	87	80	68	57
3	11,001 - 13,000	10	166	136	101	93	79	67
3	13,001 - 15,000	11	187	154	115	106	91	77
3	15,001 - 17,000	12	209	172	129	119	102	87
3	17,001 - 19,000	13	230	191	143	132	114	96
3	19,001 - 21,000	14	248	206	155	144	124	105
3	21,001 - 23,000	15	266	222	167	155	133	113
3	23,001 - 25,000	16	284	237	179	166	143	121
3	25,001 - 27,000	17	302	253	191	177	153	130
3	27,001 - 29,000	18	321	268	204	189	163	138
3	29,001 - 31,000	19	339	284	216	200	173	147
3	31,001 - 33,000	20	357	299	228	211	182	155
3	33,001 - 37,000	21 - 22	381	320	244	226	196	166
3	37,001 - 41,000	23 - 24	405	341	260	241	209	177
3	41,001 - 45,000	25 - 26	429	362	276	256	222	188
3	45,001 - 49,000	27 - 28	454	382	292	271	235	200
3	49,001 - 53,000	29 - 30	477	402	308	285	247	210
3	53,001 - 57,000	31 - 32	499	421	323	299	259	220
3	57,001 - 61,000	33 - 34	522	441	338	314	272	231
3	61,001 - 65,000	35 - 36	544	460	353	327	284	241
3	65,001 - 69,000	37 - 38	567	480	368	342	296	252
3	69,001 - 73,000	39 - 40	590	499	383	356	308	262
3	73,001 - 77,000	41 - 42	613	518	398	370	321	273
3	77,001 - 81,000	43 - 44	635	538	413	384	333	283

OTHER MISCELLANEOUS VEHICLE RATES

SFF&C Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			FULL	100	250	500	1000	2000
4	0 - 750	1	10	6	4	N/A	N/A	N/A
4	751 - 1,500	2	16	12	8	7	N/A	N/A
4	1,501 - 2,250	3	24	18	12	11	9	N/A
4	2,251 - 3,000	4	33	25	16	15	12	10
4	3,001 - 4,500	5	47	35	24	21	17	14
4	4,501 - 6,000	6	64	49	35	31	26	22
4	6,001 - 7,500	7	80	64	45	42	35	29
4	7,501 - 9,000	8	96	78	56	52	44	37
4	9,001 - 11,000	9	113	92	68	62	53	44
4	11,001 - 13,000	10	129	106	78	72	62	52
4	13,001 - 15,000	11	146	120	89	83	71	60
4	15,001 - 17,000	12	162	134	100	93	80	67
4	17,001 - 19,000	13	179	148	111	103	89	75
4	19,001 - 21,000	14	193	160	121	112	96	81
4	21,001 - 23,000	15	207	173	130	120	104	88
4	23,001 - 25,000	16	221	185	139	129	111	94
4	25,001 - 27,000	17	235	197	149	138	119	101
4	27,001 - 29,000	18	249	209	158	147	127	108
4	29,001 - 31,000	19	263	221	168	155	134	114
4	31,001 - 33,000	20	278	233	177	164	142	121
4	33,001 - 37,000	21 - 22	296	249	190	176	152	129
4	37,001 - 41,000	23 - 24	315	265	202	188	162	138
4	41,001 - 45,000	25 - 26	334	281	215	199	172	146
4	45,001 - 49,000	27 - 28	353	297	227	211	183	155
4	49,001 - 53,000	29 - 30	371	313	239	222	192	163
4	53,001 - 57,000	31 - 32	388	328	251	233	202	171
4	57,001 - 61,000	33 - 34	406	343	263	244	211	180
4	61,001 - 65,000	35 - 36	423	358	274	255	221	188
4	65,001 - 69,000	37 - 38	441	373	286	266	230	196
4	69,001 - 73,000	39 - 40	459	388	298	277	240	204
4	73,001 - 77,000	41 - 42	477	403	310	288	249	212
4	77,001 - 81,000	43 - 44	494	418	322	298	259	220

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OTHER MISCELLANEOUS VEHICLE RATES

SFF&C Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			FULL	100	250	500	1000	2000
5	0 - 750	1	10	6	4	N/A	N/A	N/A
5	751 - 1,500	2	16	12	8	7	N/A	N/A
5	1,501 - 2,250	3	24	18	12	11	9	N/A
5	2,251 - 3,000	4	33	25	16	15	12	10
5	3,001 - 4,500	5	47	35	24	21	17	14
5	4,501 - 6,000	6	64	49	35	31	26	22
5	6,001 - 7,500	7	80	64	45	42	35	29
5	7,501 - 9,000	8	96	78	56	52	44	37
5	9,001 - 11,000	9	113	92	68	62	53	44
5	11,001 - 13,000	10	129	106	78	72	62	52
5	13,001 - 15,000	11	146	120	89	83	71	60
5	15,001 - 17,000	12	162	134	100	93	80	67
5	17,001 - 19,000	13	179	148	111	103	89	75
5	19,001 - 21,000	14	193	160	121	112	96	81
5	21,001 - 23,000	15	207	173	130	120	104	88
5	23,001 - 25,000	16	221	185	139	129	111	94
5	25,001 - 27,000	17	235	197	149	138	119	101
5	27,001 - 29,000	18	249	209	158	147	127	108
5	29,001 - 31,000	19	263	221	168	155	134	114
5	31,001 - 33,000	20	278	233	177	164	142	121
5	33,001 - 37,000	21 - 22	296	249	190	176	152	129
5	37,001 - 41,000	23 - 24	315	265	202	188	162	138
5	41,001 - 45,000	25 - 26	334	281	215	199	172	146
5	45,001 - 49,000	27 - 28	353	297	227	211	183	155
5	49,001 - 53,000	29 - 30	371	313	239	222	192	163
5	53,001 - 57,000	31 - 32	388	328	251	233	202	171
5	57,001 - 61,000	33 - 34	406	343	263	244	211	180
5	61,001 - 65,000	35 - 36	423	358	274	255	221	188
5	65,001 - 69,000	37 - 38	441	373	286	266	230	196
5	69,001 - 73,000	39 - 40	459	388	298	277	240	204
5	73,001 - 77,000	41 - 42	477	403	310	288	249	212
5	77,001 - 81,000	43 - 44	494	418	322	298	259	220

Increase the IRG 44 premium by the percentage shown below for each \$4,000, or fraction thereof, by which the MSRP exceeds \$81,000, rounding to the nearest dollar. For each \$2,000, or fraction thereof, by which the MSRP exceeds \$81,000, increase the IRG by one.

3%

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OTHER MISCELLANEOUS VEHICLE RATES

#Renewal or Transfer of Coverage Only

OTHER MISCELLANEOUS VEHICLE RATES

TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

See Rule 402

Semiannual Premium

Round to the nearest penny after each sequence step

ERS Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only)	*
03. Policy Term (Rule 102, Rule 801C)	*
04. Fleet Modification	*

OTHER MISCELLANEOUS VEHICLE RATES

TRAVEL AND CAMPING TRAILERS

Insured Under Recreational Vehicle Policy

See Rule 901

Annual Premiums

Round to the nearest dollar after each sequence step

Physical Damage Sequence	Operation
01. Base Rate (See Below)	
02. Deductible (See Below)	*
03. Materials Discount	*
04. Apply Minimum Premium (See Below)	
05. Fleet Modification (Round to the nearest penny)	*

SFM		
To calculate premiums for the following deductibles, apply the factor to the rate for the appropriate IRG for the Applied to Deductible, rounding to the nearest dollar		
Deductible	Applied To Deductible	Factor
200*	250	1.06

Minimum Premium
1.00

SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP (Including Equipment)	IRG	Deductible					
				50	100	250	500	1000	2000
Travel	1	0 - 750	1	34	31	25	18	N/A	N/A
Travel	1	751 - 1,500	2	51	46	37	28	N/A	N/A
Travel	1	1,501 - 2,250	3	67	61	49	37	25	N/A
Travel	1	2,251 - 3,000	4	84	77	61	46	31	19
Travel	1	3,001 - 4,500	5	112	102	82	61	41	26
Travel	1	4,501 - 6,000	6	155	143	118	92	64	42

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SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP (Including Equipment)	IRG	Deductible					
				50	100	250	500	1000	2000
Travel	1	6,001 - 7,500	7	198	184	154	123	87	58
Travel	1	7,501 - 9,000	8	240	225	190	153	111	75
Travel	1	9,001 - 11,000	9	283	265	227	184	134	91
Travel	1	11,001 - 13,000	10	326	306	263	214	158	107
Travel	1	13,001 - 15,000	11	370	347	300	245	181	124
Travel	1	15,001 - 17,000	12	412	388	336	276	204	140
Travel	1	17,001 - 19,000	13	455	429	372	306	227	156
Travel	1	19,001 - 21,000	14	498	470	408	337	251	173
Travel	1	21,001 - 23,000	15	540	511	444	368	274	189
Travel	1	23,001 - 25,000	16	583	551	481	398	298	205
Travel	1	25,001 - 27,000	17	626	592	517	429	321	222
Travel	1	27,001 - 29,000	18	668	633	554	459	344	238
Travel	1	29,001 - 31,000	19	711	674	590	490	368	254
Travel	1	31,001 - 33,000	20	754	715	626	521	391	271
Travel	1	33,001 - 37,000	21 - 22	808	766	671	559	420	291
Travel	1	37,001 - 41,000	23 - 24	861	817	717	597	449	311
Travel	1	41,001 - 45,000	25 - 26	914	868	762	636	478	332
Travel	1	45,001 - 49,000	27 - 28	968	919	808	674	508	352
Travel	1	49,001 - 53,000	29 - 30	1016	965	849	708	534	371
Travel	1	53,001 - 57,000	31 - 32	1065	1011	890	743	560	389
Travel	1	57,001 - 61,000	33 - 34	1112	1057	930	777	586	407
Travel	1	61,001 - 65,000	35 - 36	1160	1103	971	812	613	426
Travel	1	65,001 - 69,000	37 - 38	1208	1149	1012	846	639	444
Travel	1	69,001 - 73,000	39 - 40	1257	1195	1053	881	665	463
Travel	1	73,001 - 77,000	41 - 42	1305	1241	1094	915	691	481
Travel	1	77,001 - 81,000	43 - 44	1353	1286	1135	950	718	499

SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP (Including Equipment)	IRG	Deductible					
				50	100	250	500	1000	2000
Travel	2	0 - 750	1	32	29	23	17	N/A	N/A
Travel	2	751 - 1,500	2	48	44	35	26	N/A	N/A
Travel	2	1,501 - 2,250	3	64	58	47	35	23	N/A
Travel	2	2,251 - 3,000	4	80	73	58	44	29	18
Travel	2	3,001 - 4,500	5	107	97	78	58	39	24

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SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP (Including Equipment)	IRG	Deductible					
				50	100	250	500	1000	2000
Travel	2	4,501 - 6,000	6	147	136	112	87	61	40
Travel	2	6,001 - 7,500	7	188	175	147	116	83	55
Travel	2	7,501 - 9,000	8	228	213	181	145	105	71
Travel	2	9,001 - 11,000	9	269	252	216	175	128	86
Travel	2	11,001 - 13,000	10	309	291	250	204	150	102
Travel	2	13,001 - 15,000	11	351	330	285	233	172	117
Travel	2	15,001 - 17,000	12	392	369	319	262	194	133
Travel	2	17,001 - 19,000	13	432	407	354	291	216	148
Travel	2	19,001 - 21,000	14	473	446	388	320	238	164
Travel	2	21,001 - 23,000	15	513	485	422	349	260	179
Travel	2	23,001 - 25,000	16	554	524	457	378	283	195
Travel	2	25,001 - 27,000	17	594	563	491	407	305	211
Travel	2	27,001 - 29,000	18	635	601	526	436	327	226
Travel	2	29,001 - 31,000	19	675	640	560	466	349	242
Travel	2	31,001 - 33,000	20	716	679	595	495	371	257
Travel	2	33,001 - 37,000	21 - 22	767	727	638	531	399	276
Travel	2	37,001 - 41,000	23 - 24	818	776	681	567	427	296
Travel	2	41,001 - 45,000	25 - 26	868	824	724	604	454	315
Travel	2	45,001 - 49,000	27 - 28	920	873	767	640	482	335
Travel	2	49,001 - 53,000	29 - 30	966	917	806	673	507	352
Travel	2	53,001 - 57,000	31 - 32	1011	960	845	706	532	370
Travel	2	57,001 - 61,000	33 - 34	1056	1004	884	739	557	387
Travel	2	61,001 - 65,000	35 - 36	1102	1048	923	771	582	405
Travel	2	65,001 - 69,000	37 - 38	1148	1091	961	804	607	422
Travel	2	69,001 - 73,000	39 - 40	1194	1135	1000	837	632	439
Travel	2	73,001 - 77,000	41 - 42	1240	1178	1039	869	657	457
Travel	2	77,001 - 81,000	43 - 44	1286	1222	1078	902	682	474

SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP (Including Equipment)	IRG	Deductible					
				50	100	250	500	1000	2000
Travel	3	0 - 750	1	30	28	22	17	N/A	N/A
Travel	3	751 - 1,500	2	45	41	33	25	N/A	N/A
Travel	3	1,501 - 2,250	3	61	55	44	33	22	N/A
Travel	3	2,251 - 3,000	4	76	69	55	41	28	17

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SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP (Including Equipment)	IRG	Deductible					
				50	100	250	500	1000	2000
Travel	3	3,001 - 4,500	5	101	92	74	55	37	23
Travel	3	4,501 - 6,000	6	139	129	106	83	58	38
Travel	3	6,001 - 7,500	7	178	165	139	110	79	52
Travel	3	7,501 - 9,000	8	216	202	171	138	100	67
Travel	3	9,001 - 11,000	9	255	239	204	165	121	82
Travel	3	11,001 - 13,000	10	293	276	237	193	142	97
Travel	3	13,001 - 15,000	11	333	312	270	221	163	111
Travel	3	15,001 - 17,000	12	371	349	302	248	184	126
Travel	3	17,001 - 19,000	13	409	386	335	276	205	141
Travel	3	19,001 - 21,000	14	448	423	368	303	226	155
Travel	3	21,001 - 23,000	15	486	459	400	331	247	170
Travel	3	23,001 - 25,000	16	525	496	433	358	268	185
Travel	3	25,001 - 27,000	17	563	533	465	386	289	199
Travel	3	27,001 - 29,000	18	601	570	498	414	310	214
Travel	3	29,001 - 31,000	19	640	606	531	441	331	229
Travel	3	31,001 - 33,000	20	678	643	564	469	352	244
Travel	3	33,001 - 37,000	21 - 22	727	689	604	503	378	262
Travel	3	37,001 - 41,000	23 - 24	775	735	645	538	404	280
Travel	3	41,001 - 45,000	25 - 26	823	781	686	572	430	299
Travel	3	45,001 - 49,000	27 - 28	871	827	727	606	457	317
Travel	3	49,001 - 53,000	29 - 30	915	868	764	637	480	334
Travel	3	53,001 - 57,000	31 - 32	958	910	801	669	504	350
Travel	3	57,001 - 61,000	33 - 34	1001	951	837	700	528	367
Travel	3	61,001 - 65,000	35 - 36	1044	992	874	731	551	383
Travel	3	65,001 - 69,000	37 - 38	1088	1034	911	761	575	400
Travel	3	69,001 - 73,000	39 - 40	1131	1075	948	793	599	416
Travel	3	73,001 - 77,000	41 - 42	1175	1116	984	824	622	433
Travel	3	77,001 - 81,000	43 - 44	1218	1158	1021	855	646	449

SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP (Including Equipment)	IRG	Deductible					
				50	100	250	500	1000	2000
Travel	4	0 - 750	1	29	26	21	16	N/A	N/A
Travel	4	751 - 1,500	2	43	39	31	23	N/A	N/A
Travel	4	1,501 - 2,250	3	57	52	42	31	21	N/A

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SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP (Including Equipment)	IRG	Deductible					
				50	100	250	500	1000	2000
Travel	4	2,251 - 3,000	4	72	65	52	39	26	16
Travel	4	3,001 - 4,500	5	95	87	69	52	35	22
Travel	4	4,501 - 6,000	6	132	121	100	78	55	36
Travel	4	6,001 - 7,500	7	168	156	131	104	74	49
Travel	4	7,501 - 9,000	8	204	191	162	130	94	63
Travel	4	9,001 - 11,000	9	241	226	193	156	114	77
Travel	4	11,001 - 13,000	10	277	260	224	182	134	91
Travel	4	13,001 - 15,000	11	314	295	255	208	154	105
Travel	4	15,001 - 17,000	12	350	330	285	234	174	119
Travel	4	17,001 - 19,000	13	387	364	317	260	193	133
Travel	4	19,001 - 21,000	14	423	399	347	286	213	147
Travel	4	21,001 - 23,000	15	459	434	378	312	233	161
Travel	4	23,001 - 25,000	16	495	469	409	338	253	174
Travel	4	25,001 - 27,000	17	532	503	439	364	273	188
Travel	4	27,001 - 29,000	18	568	538	471	391	293	202
Travel	4	29,001 - 31,000	19	604	573	501	417	312	216
Travel	4	31,001 - 33,000	20	641	607	533	443	332	230
Travel	4	33,001 - 37,000	21 - 22	686	651	571	475	357	247
Travel	4	37,001 - 41,000	23 - 24	732	694	610	508	382	265
Travel	4	41,001 - 45,000	25 - 26	777	738	648	540	407	282
Travel	4	45,001 - 49,000	27 - 28	823	781	687	573	431	299
Travel	4	49,001 - 53,000	29 - 30	864	820	721	602	454	315
Travel	4	53,001 - 57,000	31 - 32	905	859	756	632	476	331
Travel	4	57,001 - 61,000	33 - 34	945	898	791	661	498	346
Travel	4	61,001 - 65,000	35 - 36	986	937	826	690	521	362
Travel	4	65,001 - 69,000	37 - 38	1027	976	860	719	543	378
Travel	4	69,001 - 73,000	39 - 40	1068	1015	895	749	565	393
Travel	4	73,001 - 77,000	41 - 42	1109	1054	930	778	588	409
Travel	4	77,001 - 81,000	43 - 44	1150	1093	964	807	610	424

SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP (Including Equipment)	IRG	Deductible					
				50	100	250	500	1000	2000
Travel	5	0 - 750	1	27	25	20	15	N/A	N/A
Travel	5	751 - 1,500	2	40	37	29	22	N/A	N/A

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SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP (Including Equipment)	IRG	Deductible					
				50	100	250	500	1000	2000
Travel	5	1,501 - 2,250	3	54	49	39	29	20	N/A
Travel	5	2,251 - 3,000	4	67	61	49	37	25	15
Travel	5	3,001 - 4,500	5	90	82	65	49	33	20
Travel	5	4,501 - 6,000	6	124	114	94	74	51	33
Travel	5	6,001 - 7,500	7	158	147	124	98	70	47
Travel	5	7,501 - 9,000	8	192	180	152	123	89	60
Travel	5	9,001 - 11,000	9	226	212	182	147	107	73
Travel	5	11,001 - 13,000	10	261	245	210	172	126	86
Travel	5	13,001 - 15,000	11	296	278	240	196	145	99
Travel	5	15,001 - 17,000	12	330	310	269	221	163	112
Travel	5	17,001 - 19,000	13	364	343	298	245	182	125
Travel	5	19,001 - 21,000	14	398	376	327	270	201	138
Travel	5	21,001 - 23,000	15	432	408	355	294	219	151
Travel	5	23,001 - 25,000	16	466	441	385	319	238	164
Travel	5	25,001 - 27,000	17	500	474	414	343	257	177
Travel	5	27,001 - 29,000	18	535	506	443	368	275	190
Travel	5	29,001 - 31,000	19	569	539	472	392	294	203
Travel	5	31,001 - 33,000	20	603	572	501	417	313	216
Travel	5	33,001 - 37,000	21 - 22	646	613	537	447	336	233
Travel	5	37,001 - 41,000	23 - 24	689	653	574	478	359	249
Travel	5	41,001 - 45,000	25 - 26	731	694	610	509	383	266
Travel	5	45,001 - 49,000	27 - 28	774	735	646	539	406	282
Travel	5	49,001 - 53,000	29 - 30	813	772	679	567	427	297
Travel	5	53,001 - 57,000	31 - 32	852	809	712	594	448	311
Travel	5	57,001 - 61,000	33 - 34	889	845	744	622	469	326
Travel	5	61,001 - 65,000	35 - 36	928	882	777	649	490	341
Travel	5	65,001 - 69,000	37 - 38	967	919	810	677	511	355
Travel	5	69,001 - 73,000	39 - 40	1005	956	842	705	532	370
Travel	5	73,001 - 77,000	41 - 42	1044	992	875	732	553	385
Travel	5	77,001 - 81,000	43 - 44	1083	1029	908	760	574	399

SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP (Including Equipment)	IRG	Deductible					
				50	100	250	500	1000	2000
Camping	1	0 - 750	1	29	26	21	16	N/A	N/A

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SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP (Including Equipment)	IRG	Deductible					
				50	100	250	500	1000	2000
Camping	1	751 - 1,500	2	43	39	31	23	N/A	N/A
Camping	1	1,501 - 2,250	3	57	52	42	31	21	N/A
Camping	1	2,251 - 3,000	4	72	65	52	39	26	16
Camping	1	3,001 - 4,500	5	95	87	69	52	35	22
Camping	1	4,501 - 6,000	6	132	122	100	78	55	36
Camping	1	6,001 - 7,500	7	168	156	131	104	74	49
Camping	1	7,501 - 9,000	8	204	191	162	130	94	63
Camping	1	9,001 - 11,000	9	241	226	193	156	114	77
Camping	1	11,001 - 13,000	10	277	260	224	182	134	91
Camping	1	13,001 - 15,000	11	314	295	255	208	154	105
Camping	1	15,001 - 17,000	12	350	330	285	234	174	119
Camping	1	17,001 - 19,000	13	387	365	317	260	193	133
Camping	1	19,001 - 21,000	14	423	399	347	286	213	147
Camping	1	21,001 - 23,000	15	459	434	378	312	233	161
Camping	1	23,001 - 25,000	16	495	469	409	338	253	174
Camping	1	25,001 - 27,000	17	532	503	439	364	273	188
Camping	1	27,001 - 29,000	18	568	538	471	391	293	202
Camping	1	29,001 - 31,000	19	604	573	501	417	312	216
Camping	1	31,001 - 33,000	20	641	608	533	443	332	230
Camping	1	33,001 - 37,000	21 - 22	686	651	571	475	357	247
Camping	1	37,001 - 41,000	23 - 24	732	694	610	508	382	265
Camping	1	41,001 - 45,000	25 - 26	777	738	648	540	407	282
Camping	1	45,001 - 49,000	27 - 28	823	781	687	573	432	299
Camping	1	49,001 - 53,000	29 - 30	864	820	721	602	454	315
Camping	1	53,001 - 57,000	31 - 32	905	859	756	632	476	331
Camping	1	57,001 - 61,000	33 - 34	945	898	791	661	499	346
Camping	1	61,001 - 65,000	35 - 36	986	937	826	690	521	362
Camping	1	65,001 - 69,000	37 - 38	1027	976	860	719	543	378
Camping	1	69,001 - 73,000	39 - 40	1068	1015	895	749	566	393
Camping	1	73,001 - 77,000	41 - 42	1109	1055	930	778	588	409
Camping	1	77,001 - 81,000	43 - 44	1150	1094	964	807	610	424

OTHER MISCELLANEOUS VEHICLE RATES

SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP (Including Equipment)	IRG	Deductible					
				50	100	250	500	1000	2000
Camping	2	0 - 750	1	27	25	20	15	N/A	N/A
Camping	2	751 - 1,500	2	41	37	30	22	N/A	N/A
Camping	2	1,501 - 2,250	3	54	49	40	30	20	N/A
Camping	2	2,251 - 3,000	4	68	62	49	37	25	15
Camping	2	3,001 - 4,500	5	91	82	66	49	33	21
Camping	2	4,501 - 6,000	6	125	115	95	74	52	34
Camping	2	6,001 - 7,500	7	160	148	125	99	71	47
Camping	2	7,501 - 9,000	8	194	181	154	124	89	60
Camping	2	9,001 - 11,000	9	229	214	183	148	109	73
Camping	2	11,001 - 13,000	10	263	247	212	173	127	87
Camping	2	13,001 - 15,000	11	298	280	242	198	146	100
Camping	2	15,001 - 17,000	12	333	313	271	223	165	113
Camping	2	17,001 - 19,000	13	367	346	301	247	184	126
Camping	2	19,001 - 21,000	14	402	379	330	272	203	139
Camping	2	21,001 - 23,000	15	436	412	359	297	221	153
Camping	2	23,001 - 25,000	16	471	445	388	322	240	166
Camping	2	25,001 - 27,000	17	505	478	418	346	259	179
Camping	2	27,001 - 29,000	18	540	511	447	371	278	192
Camping	2	29,001 - 31,000	19	574	544	476	396	297	205
Camping	2	31,001 - 33,000	20	609	577	506	420	316	219
Camping	2	33,001 - 37,000	21 - 22	652	618	542	452	339	235
Camping	2	37,001 - 41,000	23 - 24	696	660	579	482	363	252
Camping	2	41,001 - 45,000	25 - 26	738	701	615	513	386	268
Camping	2	45,001 - 49,000	27 - 28	782	742	652	544	410	284
Camping	2	49,001 - 53,000	29 - 30	821	779	685	572	431	299
Camping	2	53,001 - 57,000	31 - 32	860	816	718	600	452	314
Camping	2	57,001 - 61,000	33 - 34	898	853	751	628	474	329
Camping	2	61,001 - 65,000	35 - 36	937	890	784	655	495	344
Camping	2	65,001 - 69,000	37 - 38	976	928	817	683	516	359
Camping	2	69,001 - 73,000	39 - 40	1015	965	850	711	537	374
Camping	2	73,001 - 77,000	41 - 42	1054	1002	883	739	558	388
Camping	2	77,001 - 81,000	43 - 44	1093	1039	916	767	580	403

OTHER MISCELLANEOUS VEHICLE RATES

SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP (Including Equipment)	IRG	Deductible					
				50	100	250	500	1000	2000
Camping	3	0 - 750	1	26	23	19	14	N/A	N/A
Camping	3	751 - 1,500	2	39	35	28	21	N/A	N/A
Camping	3	1,501 - 2,250	3	52	47	37	28	19	N/A
Camping	3	2,251 - 3,000	4	64	59	47	35	23	15
Camping	3	3,001 - 4,500	5	86	78	62	47	31	20
Camping	3	4,501 - 6,000	6	119	109	90	70	49	32
Camping	3	6,001 - 7,500	7	151	141	118	94	67	45
Camping	3	7,501 - 9,000	8	184	172	146	117	85	57
Camping	3	9,001 - 11,000	9	217	203	174	141	103	70
Camping	3	11,001 - 13,000	10	249	234	201	164	121	82
Camping	3	13,001 - 15,000	11	283	266	229	187	138	95
Camping	3	15,001 - 17,000	12	315	297	257	211	156	107
Camping	3	17,001 - 19,000	13	348	328	285	234	174	120
Camping	3	19,001 - 21,000	14	381	359	312	258	192	132
Camping	3	21,001 - 23,000	15	413	391	340	281	210	145
Camping	3	23,001 - 25,000	16	446	422	368	305	228	157
Camping	3	25,001 - 27,000	17	479	453	396	328	246	170
Camping	3	27,001 - 29,000	18	511	484	424	351	263	182
Camping	3	29,001 - 31,000	19	544	516	451	375	281	195
Camping	3	31,001 - 33,000	20	577	547	479	398	299	207
Camping	3	33,001 - 37,000	21 - 22	618	586	514	428	322	223
Camping	3	37,001 - 41,000	23 - 24	659	625	549	457	344	238
Camping	3	41,001 - 45,000	25 - 26	699	664	583	486	366	254
Camping	3	45,001 - 49,000	27 - 28	741	703	618	515	388	270
Camping	3	49,001 - 53,000	29 - 30	778	738	649	542	408	284
Camping	3	53,001 - 57,000	31 - 32	815	773	680	568	428	298
Camping	3	57,001 - 61,000	33 - 34	851	808	712	595	449	312
Camping	3	61,001 - 65,000	35 - 36	888	844	743	621	469	326
Camping	3	65,001 - 69,000	37 - 38	925	879	774	647	489	340
Camping	3	69,001 - 73,000	39 - 40	961	914	805	674	509	354
Camping	3	73,001 - 77,000	41 - 42	998	949	837	700	529	368
Camping	3	77,001 - 81,000	43 - 44	1035	984	868	726	549	382

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OTHER MISCELLANEOUS VEHICLE RATES

SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP (Including Equipment)	IRG	Deductible					
				50	100	250	500	1000	2000
Camping	4	0 - 750	1	24	22	18	13	N/A	N/A
Camping	4	751 - 1,500	2	37	33	27	20	N/A	N/A
Camping	4	1,501 - 2,250	3	49	44	35	27	18	N/A
Camping	4	2,251 - 3,000	4	61	55	44	33	22	14
Camping	4	3,001 - 4,500	5	81	74	59	44	30	18
Camping	4	4,501 - 6,000	6	112	103	85	66	46	30
Camping	4	6,001 - 7,500	7	143	133	112	89	63	42
Camping	4	7,501 - 9,000	8	174	162	138	111	80	54
Camping	4	9,001 - 11,000	9	204	192	164	133	97	66
Camping	4	11,001 - 13,000	10	235	221	190	155	114	77
Camping	4	13,001 - 15,000	11	267	251	217	177	131	89
Camping	4	15,001 - 17,000	12	298	280	243	199	148	101
Camping	4	17,001 - 19,000	13	329	310	269	221	164	113
Camping	4	19,001 - 21,000	14	359	339	295	243	181	125
Camping	4	21,001 - 23,000	15	390	369	321	266	198	136
Camping	4	23,001 - 25,000	16	421	398	348	288	215	148
Camping	4	25,001 - 27,000	17	452	428	374	310	232	160
Camping	4	27,001 - 29,000	18	483	457	400	332	249	172
Camping	4	29,001 - 31,000	19	514	487	426	354	266	184
Camping	4	31,001 - 33,000	20	545	516	453	376	282	196
Camping	4	33,001 - 37,000	21 - 22	583	553	485	404	304	210
Camping	4	37,001 - 41,000	23 - 24	622	590	518	432	325	225
Camping	4	41,001 - 45,000	25 - 26	661	627	551	459	346	240
Camping	4	45,001 - 49,000	27 - 28	700	664	584	487	367	255
Camping	4	49,001 - 53,000	29 - 30	734	697	613	512	386	268
Camping	4	53,001 - 57,000	31 - 32	769	730	643	537	405	281
Camping	4	57,001 - 61,000	33 - 34	803	764	672	562	424	294
Camping	4	61,001 - 65,000	35 - 36	838	797	702	586	443	308
Camping	4	65,001 - 69,000	37 - 38	873	830	731	611	462	321
Camping	4	69,001 - 73,000	39 - 40	908	863	761	636	481	334
Camping	4	73,001 - 77,000	41 - 42	943	896	790	661	500	348
Camping	4	77,001 - 81,000	43 - 44	978	930	820	686	519	361

OTHER MISCELLANEOUS VEHICLE RATES

SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP (Including Equipment)	IRG	Deductible					
				50	100	250	500	1000	2000
Camping	5	0 - 750	1	23	21	17	12	N/A	N/A
Camping	5	751 - 1,500	2	34	31	25	19	N/A	N/A
Camping	5	1,501 - 2,250	3	46	42	33	25	17	N/A
Camping	5	2,251 - 3,000	4	57	52	42	31	21	13
Camping	5	3,001 - 4,500	5	76	69	56	42	28	17
Camping	5	4,501 - 6,000	6	105	97	80	62	44	28
Camping	5	6,001 - 7,500	7	134	125	105	83	59	40
Camping	5	7,501 - 9,000	8	163	153	129	104	75	51
Camping	5	9,001 - 11,000	9	192	181	154	125	91	62
Camping	5	11,001 - 13,000	10	221	208	179	146	107	73
Camping	5	13,001 - 15,000	11	251	236	204	167	123	84
Camping	5	15,001 - 17,000	12	280	264	228	187	139	95
Camping	5	17,001 - 19,000	13	309	292	253	208	155	106
Camping	5	19,001 - 21,000	14	338	319	278	229	171	117
Camping	5	21,001 - 23,000	15	367	347	302	250	186	128
Camping	5	23,001 - 25,000	16	396	375	327	271	202	140
Camping	5	25,001 - 27,000	17	425	403	352	292	218	151
Camping	5	27,001 - 29,000	18	454	430	377	312	234	162
Camping	5	29,001 - 31,000	19	483	458	401	333	250	173
Camping	5	31,001 - 33,000	20	512	486	426	354	266	184
Camping	5	33,001 - 37,000	21 - 22	549	521	457	380	286	198
Camping	5	37,001 - 41,000	23 - 24	586	555	488	406	306	212
Camping	5	41,001 - 45,000	25 - 26	622	590	518	432	325	226
Camping	5	45,001 - 49,000	27 - 28	658	625	549	458	345	240
Camping	5	49,001 - 53,000	29 - 30	691	656	577	482	363	252
Camping	5	53,001 - 57,000	31 - 32	724	687	605	505	381	265
Camping	5	57,001 - 61,000	33 - 34	756	719	633	529	399	277
Camping	5	61,001 - 65,000	35 - 36	789	750	660	552	417	290
Camping	5	65,001 - 69,000	37 - 38	822	781	688	575	434	302
Camping	5	69,001 - 73,000	39 - 40	855	812	716	599	452	315
Camping	5	73,001 - 77,000	41 - 42	887	844	744	622	470	327
Camping	5	77,001 - 81,000	43 - 44	920	875	772	646	488	340

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OTHER MISCELLANEOUS VEHICLE RATES

Increase the IRG 44 premium by the percentage shown below for each \$4,000, or fraction thereof, by which the MSRP exceeds \$81,000, rounding to the nearest dollar. For each \$2,000 increment, or fraction thereof, by which the MSRP exceeds \$81,000 increase the IRG by one.

3%

*SFM Renewal or Transfer of Coverage Only

NON-OWNED VEHICLE RATES

NAMED NON-OWNER

Semiannual premiums per individual named in Named Non-Owner Policy

See Rule 502

Round to the nearest penny after each sequence step

BIPD Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits (BI + PD)	*
04. Financial Responsibility Certification	*
05. Experience Rated Fleet	*
06. Named Non-Owner Percentage (See Below)	*
07. Private Passenger Territory	*
08. Policy Term (Rule 102, Rule 801C)	*
09. Fleet Modification	*

MPC Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits	*
04. Experience Rated Fleet	*
05. Named Non-Owner Percentage (See Below)	*
06. Private Passenger Territory	*
07. Policy Term (Rule 102, Rule 801C)	*
08. Fleet Modification	*

Notes:

- A. No-Fault Death Indemnity, Dismemberment, and Loss of Sight and No-Fault Total Disability Coverages may be written at regular rates on a Named Non-Owner Policy insuring a Class A risk.
- B. The above sequence applies only to Classes A, B and C.

Named Non-Owner Percentage		
Schedule	Class of Non-Owned Cars	Percentage
I	A	50%

NON-OWNED VEHICLE RATES

Named Non-Owner Percentage		
Schedule	Class of Non-Owned Cars	Percentage
I	B	100%
I	C	100%
I	D (refer to Company for acceptance; applicable to the vehicle customarily operated)	100%
II	A	155%
II	B	190%
II	C	190%
II	D (refer to Company for acceptance; applicable to the vehicle customarily operated)	200%

NON-OWNED VEHICLE RATES

USE OF NON-OWNED CARS COVERAGES

Semiannual premiums per individual named in Use of Non-Owned Cars Endorsement

Round to the nearest penny after each sequence step

Private Passenger	
BIPD Sequence Policy Limits (Limited Form and Broad Form Class A)	Operation
01. Base Rate (See Below)	
02. Policy Term (Rule 102, Rule 801C)	*
03. Fleet Modification	*

Private Passenger	
BIPD Sequence (Broad Form Classes B and C)	Operation
01. Private Passenger Base Rate	
02. STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits (BI + PD)	*
04. Private Passenger UNOC Percent (See Below)	*
05. Private Passenger Territory	*
06. Policy Term (Rule 102, Rule 801C)	*
07. Fleet Modification	*

Private Passenger	
MPC Sequence	Operation
01. Base Rate (See Below)	
02. Policy Term (Rule 102, Rule 801C)	*
03. Fleet Modification	*

Private Passenger	
Physical Damage Sequence	Operation
01. Base Rate (See Below)	
02. Policy Term (Rule 102, Rule 801C)	*
03. Fleet Modification	*

NON-OWNED VEHICLE RATES

Commercial Limited Form (Rule 501)	
BIPD Sequence	Operation
01. Base Rate (See Below)	
02. Policy Term (Rule 102, Rule 801C)	*
03. Fleet Modification	*

Motor Home, Truck or Van Campers	
BIPD Sequence Policy Limits (Limited Form and Broad Form Class A)	Operation
01. Private Passenger Base Rate (See Below)	
02. Fleet Modification	*

Motor Home, Truck or Van Campers	
BIPD Sequence (Broad Form Classes B and C)	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits (BI + PD)	*
04. Private Passenger UNOC Percent (See Below)	*
05. Private Passenger Territory	*
06. Fleet Modification	*

Motor Home, Truck or Van Camper	
MPC Sequence	Operation
01. Private Passenger Base Rate (See Below)	
02. Fleet Modification	*

Note: The above sequences apply only to Classes A, B and C.

Private Passenger (BIPD)				
Form	Vehicle Type	Class	SFM	SFF&C
Broad Form (Rule 502)	Farm	A	\$4.60	\$8.00

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NON-OWNED VEHICLE RATES

Private Passenger (BIPD)				
Form	Vehicle Type	Class	SFM	SFF&C
Broad Form (Rule 502)	Non-Farm	A	\$5.00	\$8.80
Limited Form (Rule 501)	Farm	All	\$1.10	\$1.90
Limited Form (Rule 501)	Non-Farm	All	\$1.20	\$2.10

Private Passenger (BIPD)			
Form	Vehicle Type	Class	Percent
Broad Form (Rule 502)	All	B	25%
Broad Form (Rule 502)	All	C	75%
Broad Form (Rule 502)	All	D (refer to Company for acceptance; applicable to the vehicle customarily operated)	50%

Private Passenger (MPC)				
Form	Vehicle Type	Class	SFM	SFF&C
Broad Form (Rule 502)	Farm	A	\$1.80	\$3.20
Broad Form (Rule 502)	Non-Farm	A	\$2.00	\$3.50
Broad Form (Rule 502)	All	B	\$2.00	\$3.50
Broad Form (Rule 502)	All	C	\$2.00	\$3.50
Broad Form (Rule 502)	All	D (refer to Company for acceptance; applicable to the vehicle customarily operated)	\$2.00	\$3.50

Private Passenger Physical Damage Coverage Endorsement See Rule 506	
SFM	SFF&C
25.00	43.80

Commercial Farm Use Limited Form (Rule 501)		
Coverage	SFM	SFF&C
BIPD	1.20	2.10

TERRITORY DEFINITIONS

A. Commercial Automobiles:

The territory is that of principal garaging or, if the vehicle is not predominately used in such territory, the territory in which the vehicle is principally used.

B. All Other Vehicles:

The territory is that in which the residence of the insured is located.

Exception: Salespeople, solicitors and others with similar duties requiring operation of the automobile in more than one rating territory shall be assigned to the territory as determined by the residential address of the operator, or if such residential address cannot be determined, then by the business address of the operator's employer.

TERRITORY DEFINITIONS

Territory 1

Little Rock - The following zip codes in Pulaski County:

ZIP Codes				
72114	72201	72202	72204	72205
72206	72209			

Territory 2

The remainder of Pulaski County not included in Territory 1.

Territory 3

Fort Smith - Entire cities of Fort Smith and Van Buren and all of Crawford and Sebastian Counties.

Territory 4

All of White County.

Territory 5

All of Faulkner County.

Territory 6

Texarkana - All of Miller County.

Territory 8

Fayetteville - All of Benton and Washington Counties.

Territory 9

Hot Springs - All of Garland County.

Territory 11

All territory within the following counties:

Counties		
Crittenden	Mississippi	Saint Francis

Territory 12

Pine Bluff - All of Jefferson County.

Territory 13

All of Phillips County.

Territory 14

All territory within the following northeastern counties:

Counties				
Cleburne	Fulton	Independence	Izard	Sharp
Stone				

Territory 15

All territory within the following northwestern counties:

Counties				
Baxter	Boone	Carroll	Conway	Franklin
Johnson	Logan	Madison	Marion	Newton
Pope	Scott	Searcy		

Territory 16

All territory within the following southern counties:

TERRITORIES

Counties				
Bradley	Calhoun	Chicot	Cleveland	Columbia
Dallas	Hempstead	Nevada	Ouachita	Pike
Sevier				

Territory 17

All territory within the following counties:

Counties				
Clark	Hot Springs	Howard	Little River	Montgomery
Polk				

Territory 18

All of Craighead County.

Territory 19

All of Greene County.

Territory 20

All of Saline County.

Territory 51

All of Lonoke County.

Territory 56

All of Grant County.

Territory 76

All of Union County.

Territory 113

All of Lee County.

Territory 123

All of Lincoln County.

Territory 136

All territory within the following counties:

Counties		
Ashley	Desha	Drew

Territory 141

All territory within the following counties:

Counties				
Arkansas	Clay	Cross	Jackson	Lawrence
Monroe	Poinsett	Prairie	Randolph	Woodruff

Territory 154

All of Van Buren County.

Territory 155

All of Perry County.

Territory 157

All of Yell County.

Territory 166

All of Lafayette County.

LIMITED DISTRIBUTION

The rules, rates and premiums in this section are available only to the Home Office and Zone Offices.

ADDITIONAL LIMITS

For limits other than those shown in this section, submit to Corporate Underwriting.

Private Passenger Bodily Injury Liability Limits (Per Person/Per Accident)	
Limits (000)	Factor
1000/2000	1.66
1500/2000	1.73
2000/2000	1.80

Private Passenger Property Damage Liability Limit (Add Factor to BI Limit Factor)	
Limit (000)	Factor
2000	0.27

Private Passenger Bodily Injury and Property Damage Inclusive Liability Limits	
Limit (000)	Factor
500	1.51
750	1.63
1,000	1.71
2,000	1.97
3,000 (SFM non-fleet policies insuring Private Passenger Automobiles only)	2.23

Private Passenger Uninsured Motor Vehicle Coverage	
Limits (000)	Factor
1000/2000	3.47
2000/2000	4.03

Private Passenger Uninsured Motor Vehicle Coverage	
Limits (000)	Factor
3000/3000 (SFM Only)	4.90

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

Private Passenger UPD		
Limit (000)	Without Collision	With Collision
2000	44.41	1.00
3000 (SFM Only)	64.41	1.00

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

Private Passenger Underinsured Motor Vehicle Coverage	
Limits (000)	Factor
1000/2000	18.25
2000/2000	21.89
3000/3000 (SFM Only)	28.06

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

Commercial Bodily Injury Liability Limits (Per Person/Per Accident)	
Limits (000)	Factor
1000/2000	1.74
1500/2000	1.83
2000/2000	1.93

Commercial Property Damage Liability Limit (Add Factor to BI Limit Factor)	
Limit (000)	Factor
2000	0.25

Commercial Bodily Injury and Property Damage Inclusive Liability Limits	
Limit (000)	Factor
500	1.49
750	1.60
1,000	1.67
2,000	2.07

Commercial Uninsured Motor Vehicle Coverage	
Limits (000)	Factor
1000/2000	3.47
2000/2000	4.03

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

Commercial UPD		
Limit (000)	Without Collision	With Collision
2000	44.41	1.00

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

LIMITED DISTRIBUTION

Commercial Underinsured Motor Vehicle Coverage	
Limits (000)	Factor
1000/2000	18.25
2000/2000	21.89

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

RULE 207. AUTOMOBILES 1970 AND PRIOR MODEL YEARS

For 1970 and prior model year Avanti, Corvette, Lotus, and TVR models with Current Value in excess of \$44,000, use the following Insurance Rating Group assignments:

Current Value*	IRG	Current Value*	IRG	Current Value*	IRG
\$44,001 - \$46,000	32	\$89,001 - \$91,000	50	\$134,001 - \$136,000	68
46,001 - 49,000	33	91,001 - 94,000	51	136,001 - 139,000	69
49,001 - 51,000	34	94,001 - 96,000	52	139,001 - 141,000	70
51,001 - 54,000	35	96,001 - 99,000	53	141,001 - 144,000	71
54,001 - 56,000	36	99,001 - 101,000	54	144,001 - 146,000	72
56,001 - 59,000	37	101,001 - 104,000	55	146,001 - 149,000	73
59,001 - 61,000	38	104,001 - 106,000	56	149,001 - 151,000	74
61,001 - 64,000	39	106,001 - 109,000	57	151,001 - 154,000	75
64,001 - 66,000	40	109,001 - 111,000	58	154,001 - 156,000	76
66,001 - 69,000	41	111,001 - 114,000	59	156,001 - 159,000	77
69,001 - 71,000	42	114,001 - 116,000	60	159,001 - 161,000	78
71,001 - 74,000	43	116,001 - 119,000	61	161,001 - 164,000	79
74,001 - 76,000	44	119,001 - 121,000	62	164,001 - 166,000	80
76,001 - 79,000	45	121,001 - 124,000	63	166,001 - 169,000	81
79,001 - 81,000	46	124,001 - 126,000	64	169,001 - 171,000	82
81,001 - 84,000	47	126,001 - 129,000	65	171,001 - 174,000	83
84,001 - 86,000	48	129,001 - 131,000	66	174,001 - 176,000	84
86,001 - 89,000	49	131,001 - 134,000	67	176,001 - 179,000	85
Increase the IRG by one for each additional \$2,000 (or fractional) increment in Current Value above \$179,000.					

*Value of the vehicle at time of initial rating or latest subsequent renewal of coverage under this rule.

RULE 413. KIT CARS AND REPLICA AUTOMOBILES - REGULAR USE

For vehicles with an Original Cost New in excess of \$32,000, use the following Insurance Rating Group assignments:

Original Cost New	IRG	Original Cost New	IRG	Original Cost New	IRG
\$32,001 - \$34,000	29	\$69,001 - \$72,000	44	\$107,001 - \$109,000	59
34,001 - 37,000	30	72,001 - 74,000	45	109,001 - 112,000	60
37,001 - 39,000	31	74,001 - 77,000	46	112,001 - 114,000	61
39,001 - 42,000	32	77,001 - 79,000	47	114,001 - 117,000	62
42,001 - 44,000	33	79,001 - 82,000	48	117,001 - 119,000	63
44,001 - 47,000	34	82,001 - 84,000	49	119,001 - 122,000	64
47,001 - 49,000	35	84,001 - 87,000	50	122,001 - 124,000	65
49,001 - 52,000	36	87,001 - 89,000	51	124,001 - 127,000	66
52,001 - 54,000	37	89,001 - 92,000	52	127,001 - 129,000	67
54,001 - 57,000	38	92,001 - 94,000	53	129,001 - 132,000	68
57,001 - 59,000	39	94,001 - 97,000	54	132,001 - 134,000	69
59,001 - 62,000	40	97,001 - 99,000	55	134,001 - 137,000	70
62,001 - 64,000	41	99,001 - 102,000	56	137,001 - 139,000	71
64,001 - 67,000	42	102,001 - 104,000	57	139,001 - 142,000	72
67,001 - 69,000	43	104,001 - 107,000	58	Increase the IRG by one for each additional \$2,000 (or fractional) increment in Original Cost New above \$142,000.	

OVERSIZE OR OVERWEIGHT VEHICLES

See Rule 703

Semiannual Additional Charge

BI and PD Liability Limits	SFM	SFF&C
Single Trip Permit	\$10.00	\$17.50
Permit Not Limited to a Single Trip	\$25.00	\$43.80

HOME OFFICE ONLY

The rules, rates and premiums in this section are available to the Home Office only.

ADDITIONAL COMBINED SINGLE LIMITS

Bodily Injury and Property Damage Liability Inclusive Limits SFM Only
To determine the Bodily Injury and Property Damage Liability premium for an inclusive limit of amount A, discount the otherwise applicable premium for multiple limits of A/A/A by 5%

APARTMENT HOUSE, MOTEL OR HOTEL BUS (SFM Only)

An apartment house, motel or hotel bus is an automobile of any type used for transportation of passengers between a named apartment house, motel or hotel and airports, railroad stations, docks or other passenger stations.

Rate at the private passenger class 1H single automobile classification for all coverages. The bodily injury and property damage liability and medical payments base premiums shall be

Seating Capacity Excluding the Driver	Percentage
8 or Less	105%
Over 8	140%

of those otherwise applicable.

Except for Passive Restraint Discount, Vehicle Safety Discount, and Liability Rating Group, Rate Section Rules do not apply. Age Adjustment Factors do not apply (Rule 210 - Age Adjustment Factors For Private Passenger Type Automobiles).

ACTUARIAL RESTRICTED

The rules, rates and premiums in this section are available to the Home Office Actuarial Department only.

FOR ACTUARIAL DEPARTMENT USE ONLY

COMPANY CAR FLEETS AND AUTOMOBILE SCHEDULE RATING PLAN (SFM Only)

A company car fleet is defined as any number of self-propelled vehicles owned by or under the direct control of State Farm Insurance Companies. All such policies containing the same expiration date and coverage limits shall be combined for the purposes of experience rating under Rule 851 - Experience Rating Plan.

All such fleets are eligible for a rate modification reflecting specific characteristics of the fleet, in accordance with the "Automobile Schedule Rating Table", to the extent that such characteristics are not reflected in any experience modification otherwise applicable.

The modification shall apply to the total premium for all coverages.

The maximum modification shall be 25%.

Automobile Schedule Rating Table		
	Limit of Modification	
	Credit	Debit
	%	%
A. Management and Type of Business:		
1. Cooperative Attitude	-4	+4
2. Financial Stability	-4	+4
3. Area of Operations	-4	+4
4. Products Hauled	-4	+4
B. Employees:		
1. Driver Employment Practices	-4	+4
2. Average Age of Driver	-4	+4
3. Driver's Pay	-4	+4
4. Driver Supervision and Training	-4	+4
5. Average Length of Driver Employment	-4	+4
C. Equipment:		
1. Condition	-4	+4
2. Repair and Servicing Program	-4	+4
3. Safety Equipment	-4	+4
D. Safety Organization:		
1. Safety Policy	-4	+4
2. Safety Program	-4	+4

SERFF Tracking Number: SFMA-127719541 State: Arkansas
 Filing Company: State Farm Mutual Automobile Insurance State Tracking Number:
 Company Tracking Number: PV-28282M
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: PV-28282m
 Project Name/Number: PV-28282m/PV-28282m

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	11/17/2011

Comments:
Please see Filing Memorandum and Exhibits

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	11/17/2011

Comments:
Attachment:
SFM APCS.pdf

		Item Status:	Status Date:
Bypassed - Item:	NAIC loss cost data entry document	Filed	11/17/2011
Bypass Reason:	N/A		

Comments:

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	11/17/2011
Bypass Reason:	N/A		

Comments:

		Item Status:	Status Date:
Satisfied - Item:	Filing Memorandum and Exhibits	Filed	11/17/2011

Comments:

SERFF Tracking Number: SFMA-127719541 State: Arkansas
Filing Company: State Farm Mutual Automobile Insurance State Tracking Number:
Company Tracking Number: PV-28282M
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: PV-28282m
Project Name/Number: PV-28282m/PV-28282m

Attachments:

AR SFM Filing Packet.pdf
Auto Cost Containment Exhibit 2011.pdf

	Item Status:	Status
Satisfied - Item: RF-1	Filed	Date: 11/17/2011
Comments:		
Attachment:		
AR RF-1 Filing Exhibits (SFM).pdf		

	Item Status:	Status
Satisfied - Item: Response to 11/08 Inquiry	Filed	Date: 11/17/2011
Comments:		
Attachment:		
SFM Response.pdf		

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 25178
 Company Name: State Farm Mutual Automobile Insurance Co
 Contact Person: Steve Harr
 Telephone No.: (309)766-3568
 Email Address: steve.harr.bb5b@statefarm.com
 Effective Date: March 19, 2012

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	10-40	%
AUTO/HOMEOWNERS	17	%
GOOD STUDENT	10-25	%
ANTI-THEFT DEVICE	0	%
Over 55 Defensive Driver Discount	5	%
\$250/\$500 Deductible Comp./Coll.	25.9	%

Assumptions to Use:

- 1 Liability -Minimum: \$25,000 per person
- 2 Bodily Injury \$50,000 per accident
\$25,000 per accident
- 3 Property Damage \$100 deductible per accident
- 4 Comprehensive & Collision \$250 deductible per accident
- 5 The insured has elected to accept:
Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
- 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental
- 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
 Email as an attachment insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

Vehicle	Coverages	Gender Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
			18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$481	\$627	\$213	\$194	\$517	\$672	\$226	\$206	\$570	\$748	\$248	\$225	\$447	\$581	\$200	\$182	\$599	\$782	\$260	\$233
	Minimum Liability with Comprehensive and Collision		\$872	\$1,147	\$371	\$333	\$992	\$1,304	\$427	\$382	\$1,018	\$1,344	\$427	\$383	\$994	\$1,308	\$442	\$393	\$1,096	\$1,444	\$469	\$417
	100/300/50 Liability with Comprehensive and Collision		\$976	\$1,278	\$425	\$384	\$1,103	\$1,444	\$484	\$436	\$1,140	\$1,499	\$488	\$441	\$1,091	\$1,429	\$493	\$442	\$1,221	\$1,602	\$532	\$475
2003 Ford Explorer "XL" 2WD, 4 door	Minimum Liability		\$528	\$688	\$233	\$212	\$567	\$739	\$248	\$225	\$627	\$820	\$271	\$246	\$492	\$639	\$219	\$200	\$659	\$860	\$286	\$259
	Minimum Liability with Comprehensive and Collision		\$1,047	\$1,380	\$441	\$396	\$1,192	\$1,571	\$509	\$455	\$1,224	\$1,615	\$508	\$456	\$1,204	\$1,585	\$530	\$472	\$1,314	\$1,732	\$559	\$500
	100/300/50 Liability with Comprehensive and Collision		\$1,158	\$1,520	\$498	\$449	\$1,311	\$1,722	\$569	\$511	\$1,354	\$1,781	\$572	\$516	\$1,308	\$1,715	\$583	\$522	\$1,447	\$1,902	\$624	\$561
2003 Honda Odyssey "EX"	Minimum Liability		\$477	\$621	\$212	\$193	\$512	\$667	\$225	\$205	\$567	\$740	\$247	\$224	\$445	\$577	\$200	\$182	\$594	\$775	\$260	\$236
	Minimum Liability with Comprehensive and Collision		\$964	\$1,269	\$407	\$365	\$1,097	\$1,446	\$469	\$420	\$1,126	\$1,485	\$468	\$420	\$1,111	\$1,462	\$489	\$436	\$1,208	\$1,592	\$514	\$460
	100/300/50 Liability with Comprehensive and Collision		\$1,066	\$1,397	\$460	\$416	\$1,207	\$1,584	\$526	\$473	\$1,245	\$1,637	\$528	\$477	\$1,206	\$1,581	\$540	\$484	\$1,330	\$1,747	\$576	\$517
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$551	\$718	\$243	\$221	\$591	\$771	\$259	\$235	\$654	\$854	\$283	\$256	\$514	\$668	\$230	\$209	\$689	\$899	\$300	\$272
	Minimum Liability with Comprehensive and Collision		\$1,088	\$1,433	\$457	\$411	\$1,235	\$1,627	\$525	\$470	\$1,272	\$1,678	\$526	\$473	\$1,243	\$1,637	\$544	\$485	\$1,364	\$1,797	\$578	\$517
	100/300/50 Liability with Comprehensive and Collision		\$1,202	\$1,577	\$515	\$465	\$1,356	\$1,781	\$586	\$527	\$1,405	\$1,848	\$592	\$534	\$1,349	\$1,769	\$599	\$536	\$1,500	\$1,971	\$645	\$579
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$528	\$688	\$233	\$212	\$567	\$739	\$248	\$225	\$627	\$820	\$271	\$246	\$492	\$639	\$219	\$200	\$659	\$860	\$286	\$259
	Minimum Liability with Comprehensive and Collision		\$1,417	\$1,871	\$593	\$531	\$1,639	\$2,165	\$700	\$624	\$1,647	\$2,177	\$679	\$608	\$1,717	\$2,265	\$758	\$672	\$1,782	\$2,353	\$758	\$675
	100/300/50 Liability with Comprehensive and Collision		\$1,528	\$2,011	\$650	\$584	\$1,758	\$2,315	\$760	\$680	\$1,778	\$2,344	\$743	\$668	\$1,820	\$2,394	\$811	\$722	\$1,916	\$2,523	\$823	\$736
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$480	\$624	\$214	\$195	\$515	\$670	\$227	\$207	\$569	\$742	\$249	\$226	\$448	\$581	\$202	\$184	\$598	\$778	\$263	\$238
	Minimum Liability with Comprehensive and Collision		\$823	\$1,081	\$353	\$317	\$933	\$1,226	\$404	\$362	\$961	\$1,265	\$405	\$354	\$930	\$1,222	\$416	\$371	\$1,036	\$1,360	\$447	\$400
	100/300/50 Liability with Comprehensive and Collision		\$925	\$1,209	\$406	\$368	\$1,041	\$1,363	\$460	\$415	\$1,080	\$1,416	\$465	\$392	\$1,025	\$1,340	\$466	\$418	\$1,157	\$1,514	\$508	\$457

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
ARKANSAS AUTO INSURANCE PROGRAM
 Filing Memorandum

We propose an increase of 0.1% to our premium income level. The changes by coverage are summarized in the table below:

Coverage	Type of Vehicle	% Change
BIPD Liability	Private Passenger	1.5%
Medical Payments	Private Passenger	2.1
Comprehensive	Private Passenger	4.0
Collision	Private Passenger	-3.5
Uninsured Motor Vehicles	Private Passenger	3.3
Underinsured Motor Vehicles	Private Passenger	-9.7
All Coverages	Private Passenger	0.1
	Miscellaneous	-0.5
	All Types	0.1%

INDICATED RATE LEVEL CHANGES

The enclosed Exhibits 1-10 set forth the actuarial calculation of the indicated private passenger rate level change for each of the major coverages, as well as for all coverages, all types of vehicles combined. As shown in Exhibit 10, the data for voluntary risks indicates the need for an overall increase of 2.0%.

The indicated rate changes in this filing are based upon the projected experience for the year centered around December 19, 2012. To develop the projected underwriting experience, we used the 2009 through 2011-06 months underwriting experience as a database. The loss levels are projected based upon evaluations of the future claim costs and claim frequency levels. The experience before and after dividends is displayed in Exhibits 1 and 2.

Exhibit 3 displays the adjustments made to the actual underwriting experience. We adjusted the incurred losses and underwriting expenses to account for reserve changes. We have also adjusted the experience to remove certain non-recurring expenses. In addition, we adjusted the comprehensive coverage incurred losses to reflect an expected provision for catastrophic loss. The latest year of catastrophic losses is given 10% weight and the prior catastrophe provision is given 90% weight. Exhibit 4 displays the adjusted underwriting experience.

Another necessary adjustment to our experience is to reflect the current rate level in the earned premium. Exhibit 5 explains the current rate level adjustments in detail. Exhibit 6 shows average paid claim costs occurring in Arkansas, as well as the frequency with which claims are occurring on the respective coverages. The trends are developed by fitting the "least squares line of best fit" to the 12 most recent quarterly points by coverage (each point represents the average paid claims cost of the year ended at that point).

The selected cost and frequency trends were used to calculate the projected incurred losses. A detailed description of this procedure is provided in Exhibit 7.

Exhibits 8 and 9 outline the calculation of the projected underwriting expense ratios and the projected underwriting experience using the expense ratios. Using this projected underwriting experience, we then develop the rate change indications shown in Exhibit 10.

The 2.0% allowance for underwriting profit and contingencies in the rate need calculation reflects the total financial needs of the State Farm Mutual Automobile Insurance Company during the time the revised rates will be in effect. In calculating the combined provision for underwriting profit and contingencies, we have reflected our anticipated investment income from all sources. For a more detailed explanation, please refer to enclosed Exhibit 12.

PRIVATE PASSENGER RATES AND RATING FACTORS

We are proposing changes to private passenger base rates and rating factors. The effects of these changes are included in the income effects as shown above for the applicable coverages.

1. Base Rates – We propose base rate changes that, in combination with the effects of the foregoing factor changes, produce the income level changes by coverage shown on Page 1. Exhibit 13 shows these proposed base rate changes.
2. Territory Rating Factors – As detailed in Exhibit 14, we propose revising the territory rating factors based upon a study of our pure premium indications. We have reflected in our derivations of these rate levels a “flattening” of general expenses by territory.
3. Class Plan and Class Rating Factors – We propose changing many driver classification and age factors. Exhibit 15 shows average changes by class and coverage that are estimated to result from the combined effect of base rate changes and rating factor changes proposed in this filing. The actual proposed class and age factors are shown in the enclosed rate manual pages.
4. Limit Factors – As shown in Exhibit 16, we propose changing some bodily injury and BIPD liability limit factors.
5. Model Year Rating Factors – We propose changes to the model year factors for BIPD, medical payments, comprehensive, and collision coverages as shown in Exhibit 17. We have also adjusted our base model year to 2011.
6. IRG and Deductible Rating Factors – We propose revising the Insurance Rating Group (IRG) and physical damage deductible factors. Exhibit 18, Page 1 reflects the present and proposed deductible rating factors and the percent of change. The present and proposed IRG factors and percent of change are also shown in Exhibit 18, Pages 2-16.
7. Customer Rating Index – We currently utilize a Customer Rating Index (CRI) based on insurance risk models to determine a CRI rating factor which is then applied to BIPD, medical payments, comprehensive, and collision coverages. A CRI stabilization element is included which mitigates fluctuation in rates for individual policies. With this change, we are making adjustments to our CRI stabilization.

The CRI for a policy can range from 1000 to 1999. The CRI rating factor that corresponds to each CRI is determined by the formula $1.003^{(1600-CRI)}$, subject to a minimum factor that varies by rating segment. With this rate change, we propose revising the minimum CRI rating factors as shown below:

Segment	Minimum CRI Factor	
	Present	Revised
10 Year Accident Free Discount	0.76	0.71
6 Year Accident Free Discount	0.73	0.69
3 Year Accident Free Discount	0.70	0.68
Good Driving Discount	0.67	0.67
Mutual Base	0.67	0.67

MOTORCYCLES

We are proposing changes to motorcycle base rates and rating factors. We propose a decrease of 4.0% to our motorcycle premium income level.

Coverage	% Change
BIPD	-8.9%
Medical Payments	0.0
Comprehensive	0.0
Collision	- 8.8
Uninsured Motor Vehicles	-0.4
Underinsured Motor Vehicles	6.2
All Coverages	- 4.0%

1. Base Rates – The proposed base rate changes were made to reach the percent changes in the table above.
2. Age Rating Factors – We propose revising the age rating factors for BIPD, medical payments, comprehensive, and collision coverages by class toward the guidelines. The overall rate effects by class are detailed in Exhibit 19.
3. Model Year Rating Factors – We propose moving model year rating factors toward the indicated rate for BIPD, medical payments, comprehensive, and collision coverages. We have also adjusted our base model year to 2011.
4. Deductible Rating Factors – We propose changing the physical damage deductible factors.

MISCELLANEOUS VEHICLES

We propose the following income level changes for a number of miscellaneous types of vehicles:

Antiques	2.6%
Classics	2.3%
Motor Homes	4.6%

RULES

We propose making changes to the Section 700 rules of the auto rate manual. Some of the proposed rule changes include increasing a flat charge or rating percent. These changes affect few policies in Arkansas and have a negligible effect. The Summary of Revisions included in the rate manual contains more details on these changes.

SUMMARY

The changes in this filing will produce an overall increase of 0.1% in our Arkansas premium income level. The 0.1% increase is less than the indicated rate level change in order to respond to a competitive auto insurance marketplace in Arkansas. We will continue to closely monitor our underwriting results.

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

ARKANSAS

INDEX OF EXHIBITS

Private Passenger Filing

Exhibit and Description

- 1 Actual Underwriting Experience After Policyholder Dividends
- 2 Actual Underwriting Experience Before Policyholder Dividends
- 3 Adjustments to Actual Experience
- 4 Adjusted Underwriting Experience
- 5 Current Rate Level Adjustments
- 6 Average Claim Cost and Claim Frequency Data
- 7 Loss Projection Factors
- 8 Calculation of Projected Underwriting Expense Ratios
- 9 Projected Underwriting Experience
- 10 Indicated Rate Level Change
- 11 Uninsured and Underinsured Indications
- 12 Provision For Underwriting Profit and Contingencies
- 13 Private Passenger Base Rates
- 14 Private Passenger Territorial Rating Factor Changes
- 15 Average Percent Change by Class
- 16 Limit Factors
- 17 Model Year Factors
- 18 Deductible and Insurance Rating Group (IRG) Factors
- 19 Motorcycle Effects by Coverage
- 20 Arkansas Underwriting Expenses
- 21 Arkansas Incurred But Not Reported Reserves
- 22 Rate and Regulation 23 Memorandum
- 23 Rate Filing Abstract (Form AID RF-1)
- 24 Private Passenger Automobile Abstract (Form AID A-1)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ACTUAL VOLUNTARY UNDERWRITING EXPERIENCE AFTER POLICYHOLDER DIVIDENDS

PRIVATE PASSENGER VEHICLES											
CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES		BODILY INJURY AND PROPERTY DAMAGE		MEDICAL		COMPREHENSIVE		COLLISION	
		ALL COVERAGES	%	LIABILITY	%	PAYMENTS	%		%		%
2009	E. P.	\$ 317,507,383		\$ 121,355,147		\$ 16,744,465		\$ 46,176,683		\$ 85,740,079	
	IL/AE	209,953,033	66.1	74,259,731	61.2	11,732,454	70.1	40,865,608	88.5	58,135,376	67.8
	U. E.	105,624,049	33.3	41,378,325	34.1	5,874,186	35.1	15,462,557	33.5	27,973,476	32.6
	G/L	1,930,301	0.6	5,717,091	4.7	-862,175	-5.1	-10,151,482	-22.0	-368,773	-0.4
2010	E. P.	\$ 324,493,941		\$ 120,593,001		\$ 17,726,189		\$ 50,440,506		\$ 87,510,218	
	IL/AE	204,003,678	62.9	80,308,256	66.6	11,907,522	67.2	30,026,840	59.5	58,819,767	67.2
	U. E.	104,796,420	32.3	40,692,338	33.7	5,811,700	32.8	15,839,449	31.4	27,936,531	31.9
	G/L	15,693,843	4.8	-407,593	-0.3	6,967	0.0	4,574,217	9.1	753,920	0.9
2011 6 MOS	E. P.	\$ 162,739,515		\$ 60,024,215		\$ 8,799,806		\$ 25,504,138		\$ 44,334,211	
	IL/AE	127,434,284	78.3	38,797,167	64.6	5,845,757	66.4	36,653,228	143.7	31,243,178	70.5
	U. E.	56,207,229	34.5	21,498,625	35.8	3,038,431	34.5	8,482,330	33.3	15,120,772	34.1
	DIV.	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
G/L	-20,901,998	-12.8	-271,577	-0.5	-84,382	-1.0	-19,631,420	-77.0	-2,029,739	-4.6	
TOTAL	E. P.	\$ 804,740,839		\$ 301,972,363		\$ 43,270,460		\$ 122,121,327		\$ 217,584,508	
	IL/AE	541,390,995	67.3	193,365,154	64.0	29,485,733	68.1	107,545,676	88.1	148,198,321	68.1
	U. E.	266,627,698	33.1	103,569,288	34.3	14,724,317	34.0	39,784,336	32.6	71,030,779	32.6
	DIV.	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
G/L	-3,277,854	-0.4	5,037,921	1.7	-939,590	-2.2	-25,208,685	-20.6	-1,644,592	-0.8	

E. P. = EARNED PREMIUM

IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES

U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES

DIV. = POLICYHOLDER DIVIDENDS

G/L = UNDERWRITING GAIN OR LOSS

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ACTUAL VOLUNTARY UNDERWRITING EXPERIENCE BEFORE POLICYHOLDER DIVIDENDS

PRIVATE PASSENGER VEHICLES

CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES		BODILY INJURY AND PROPERTY DAMAGE LIABILITY		MEDICAL PAYMENTS		COMPREHENSIVE		COLLISION	
		ALL COVERAGES	%		%		%		%		%
2009	E. P.	\$ 317,507,383		\$ 121,355,147		\$ 16,744,465		\$ 46,176,683		\$ 85,740,079	
	IL/AE	209,953,033	66.1	74,259,731	61.2	11,732,454	70.1	40,865,608	88.5	58,135,376	67.8
	U. E.	105,624,049	33.3	41,378,325	34.1	5,874,186	35.1	15,462,557	33.5	27,973,476	32.6
	G/L	1,930,301	0.6	5,717,091	4.7	-862,175	-5.1	-10,151,482	-22.0	-368,773	-0.4
2010	E. P.	\$ 324,493,941		\$ 120,593,001		\$ 17,726,189		\$ 50,440,506		\$ 87,510,218	
	IL/AE	204,003,678	62.9	80,308,256	66.6	11,907,522	67.2	30,026,840	59.5	58,819,767	67.2
	U. E.	104,796,420	32.3	40,692,338	33.7	5,811,700	32.8	15,839,449	31.4	27,936,531	31.9
	G/L	15,693,843	4.8	-407,593	-0.3	6,967	0.0	4,574,217	9.1	753,920	0.9
2011 6 MOS	E. P.	\$ 162,739,515		\$ 60,024,215		\$ 8,799,806		\$ 25,504,138		\$ 44,334,211	
	IL/AE	127,434,284	78.3	38,797,167	64.6	5,845,757	66.4	36,653,228	143.7	31,243,178	70.5
	U. E.	56,207,229	34.5	21,498,625	35.8	3,038,431	34.5	8,482,330	33.3	15,120,772	34.1
	G/L	-20,901,998	-12.8	-271,577	-0.5	-84,382	-1.0	-19,631,420	-77.0	-2,029,739	-4.6
TOTAL	E. P.	\$ 804,740,839		\$ 301,972,363		\$ 43,270,460		\$ 122,121,327		\$ 217,584,508	
	IL/AE	541,390,995	67.3	193,365,154	64.0	29,485,733	68.1	107,545,676	88.1	148,198,321	68.1
	U. E.	266,627,698	33.1	103,569,288	34.3	14,724,317	34.0	39,784,336	32.6	71,030,779	32.6
	G/L	-3,277,854	-0.4	5,037,921	1.7	-939,590	-2.2	-25,208,685	-20.6	-1,644,592	-0.8

E. P. = EARNED PREMIUM
 IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES
 U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES
 G/L = UNDERWRITING GAIN OR LOSS

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ADJUSTMENTS TO ACTUAL VOLUNTARY UNDERWRITING EXPERIENCE

1. ADJUSTMENTS TO INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES TO REFLECT EFFECTS OF LIABILITY RESERVE CHANGES

CHANGES IN PRIOR ACCIDENT YEAR INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES ARE REMOVED FROM THE CALENDAR YEAR EXPERIENCE PERIODS. (I.E., A CHANGE IN ACCIDENT YEAR 2009 INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES DURING 2010 IS SUBTRACTED FROM CALENDAR YEAR 2010).

CALENDAR PERIOD	ADJUSTMENTS TO INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES				
	(1) BODILY INJURY	(2) PROPERTY DAMAGE	(3) BODILY INJURY & PROPERTY DAMAGE (1) + (2)	(4) UNINSURED MOTORIST	(5) TOTAL (3) + (4)
2009	\$ 5,485,245	\$ -198,835	\$ 5,286,410	\$ 1,421,674	\$ 6,708,084
2010	-1,363,108	169,264	-1,193,844	2,736,082	1,542,238
2011 6 MOS	410,104	1,311,565	1,721,669	717,294	2,438,963
TOTAL	\$ 4,532,241	\$ 1,281,994	\$ 5,814,235	\$ 4,875,050	\$ 10,689,285

2. ADJUSTMENTS TO UNDERWRITING EXPENSES FOR NON-RECURRING EXPENSES:

NONE DURING THE TIME PERIOD USED FOR THIS FILING.

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ADJUSTMENTS TO ACTUAL VOLUNTARY UNDERWRITING EXPERIENCE (CONT.)

3. ADJUSTMENTS TO INCURRED LOSSES TO REFLECT THE INCLUSION OF THE CATASTROPHE HAZARD FACTOR

ACTUAL CATASTROPHE LOSSES ARE REMOVED FROM EACH CALENDAR YEAR EXPERIENCE PERIOD AND REPLACED BY AVERAGE CATASTROPHE LOSSES, AS CALCULATED BELOW:

(6)	(7)	(8)	(9)	(10)	(11)
2009 INDICATED CATASTROPHE HAZARD FACTOR	2010 COMPREHENSIVE INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES	2010 CATASTROPHE LOSSES INCLUDING ALLOCATED ADJUSTMENT EXPENSES	2010 NON-CATASTROPHE INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES COL (7) - COL (8)	2010 CATASTROPHE % COL (8) DIVIDED BY COL (9)	2010 INDICATED CATASTROPHE HAZARD FACTOR [COL (10) x .10] + [COL (6) x .90]
0.335	33,223,110	2,771,702	30,451,408	0.091	0.311

PREVIOUS YEAR CATASTROPHE HAZARD FACTOR: 0.335
 CURRENT YEAR INDICATED CATASTROPHE HAZARD FACTOR (COL (11)): 0.311
 PROPOSED CATASTROPHE HAZARD FACTOR*: 0.311

* THE CHANGE IN THE CATASTROPHE HAZARD FACTOR IS LIMITED TO ±.10 FROM THE PREVIOUS YEAR'S CATASTROPHE HAZARD FACTOR.

CALENDAR PERIOD	(12) PRIVATE PASSENGER COMPREHENSIVE INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES (EXHIBIT 2)	(13) CATASTROPHE LOSSES	(14) COL (12) EXCLUDING CATASTROPHE LOSSES COL (12) - COL (13)	(15) CATASTROPHE HAZARD FACTOR TIMES COL (14)	(16) CATASTROPHE ADJUSTMENT COL (15) - COL (13)
2009	\$ 40,865,608	\$ 11,733,608	\$ 29,132,000	\$ 9,060,052	\$ -2,673,556
2010	30,026,840	2,533,631	27,493,209	8,550,388	6,016,757
2011 6 MOS	36,653,228	20,082,689	16,570,539	5,153,437	-14,929,252
TOTAL	\$ 107,545,676	\$ 34,349,929	\$ 73,195,747	\$ 22,763,877	\$ -11,586,051

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ADJUSTED VOLUNTARY UNDERWRITING EXPERIENCE

THE ACTUAL UNDERWRITING EXPERIENCE FROM EXHIBIT 2 IS MODIFIED TO REFLECT THE VARIOUS ADJUSTMENTS SET FORTH IN EXHIBIT 3.

PRIVATE PASSENGER VEHICLES																
CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES		BODILY INJURY AND PROPERTY DAMAGE LIABILITY		MEDICAL PAYMENTS		COMPREHENSIVE		COLLISION						
			%		%		%		%		%					
2009	E. P.	\$	317,507,383		\$	121,355,147		\$	16,744,465		\$	46,176,683		\$	85,740,079	
	IL/AE		213,942,103	67.4		79,546,141	65.5		11,732,454	70.1		38,192,052	82.7		58,135,376	67.8
	U. E.		105,624,049	33.3		41,378,325	34.1		5,874,186	35.1		15,462,557	33.5		27,973,476	32.6
	G/L		-2,058,769	-0.6		430,681	0.4		-862,175	-5.1		-7,477,926	-16.2		-368,773	-0.4
2010	E. P.	\$	324,493,941		\$	120,593,001		\$	17,726,189		\$	50,440,506		\$	87,510,218	
	IL/AE		212,244,602	65.4		79,114,412	65.6		11,907,522	67.2		36,043,597	71.5		58,819,767	67.2
	U. E.		104,796,420	32.3		40,692,338	33.7		5,811,700	32.8		15,839,449	31.4		27,936,531	31.9
	G/L		7,452,919	2.3		786,251	0.7		6,967	0.0		-1,442,540	-2.9		753,920	0.9
2011 6 MOS	E. P.	\$	162,739,515		\$	60,024,215		\$	8,799,806		\$	25,504,138		\$	44,334,211	
	IL/AE		114,243,839	70.2		40,518,836	67.5		5,845,757	66.4		21,723,976	85.2		31,243,178	70.5
	U. E.		56,207,229	34.5		21,498,625	35.8		3,038,431	34.5		8,482,330	33.3		15,120,772	34.1
	G/L		-7,711,553	-4.7		-1,993,246	-3.3		-84,382	-1.0		-4,702,168	-18.4		-2,029,739	-4.6
TOTAL	E. P.	\$	804,740,839		\$	301,972,363		\$	43,270,460		\$	122,121,327		\$	217,584,508	
	IL/AE		540,430,544	67.2		199,179,389	66.0		29,485,733	68.1		95,959,625	78.6		148,198,321	68.1
	U. E.		266,627,698	33.1		103,569,288	34.3		14,724,317	34.0		39,784,336	32.6		71,030,779	32.6
	G/L		-2,317,403	-0.3		-776,314	-0.3		-939,590	-2.2		-13,622,634	-11.2		-1,644,592	-0.8

E. P. = EARNED PREMIUM

IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES

U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES

G/L = UNDERWRITING GAIN OR LOSS

ARKANSAS

VOLUNTARY CURRENT RATE LEVEL ADJUSTMENTS

1. THE EXPERIENCE PERIOD IS AFFECTED BY THE FOLLOWING RATE CHANGES.

PRIVATE PASSENGER VEHICLES					
DATE	ALL TYPE VEHICLES ALL COVERAGES	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	MEDICAL PAYMENTS	COMPREHENSIVE	COLLISION
01/05/2009	+4.0 %	+1.5 %	+12.3 %	+12.3 %	+1.5 %
11/16/2009	+1.5	0.0	+7.0	+8.1	0.0
05/17/2010	-0.1	0.0	0.0	0.0	0.0

2. THE CURRENT RATE LEVEL ADJUSTMENTS ALSO INCLUDE THE EFFECT FROM THE MODEL YEAR RATING PROGRAM, IRG SHIFT AND DEDUCTIBLE SHIFT EXPECTED TO BE REALIZED DURING THE PROJECTED EXPERIENCE PERIOD.

CALENDAR PERIOD	ALL TYPE VEHICLES ALL COVERAGES	COMPREHENSIVE	COLLISION
01/01/2009 TO 01/01/2010	+1.5 %	+1.9 %	+4.5 %
01/01/2010 TO 01/01/2011	+1.4	+1.9	+4.3
01/01/2011 TO 01/01/2012	+1.5	+1.9	+4.3
01/01/2012 TO 01/01/2013	+1.5	+1.9	+4.3
01/01/2013 TO 03/19/2013	0.0	+0.4	+0.9

3. THE EARNED PREMIUMS FROM EXHIBIT 4, ADJUSTED TO THE CURRENT RATE LEVEL, REFLECTING THE RATE LEVEL CHANGES LISTED IN THE SECTIONS ABOVE, ARE AS FOLLOWS:

CALENDAR PERIOD	COVERAGE	(1) EARNED PREMIUM (EXHIBIT 4)	(2) CURRENT LEVEL EARNED PREMIUM
2009	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	\$ 121,355,147	\$ 121,822,068
	MEDICAL PAYMENTS COVERAGE	16,744,465	18,424,418
	COMPREHENSIVE	46,176,683	54,727,775
	COLLISION	85,740,079	99,532,869
	ALL COVERAGES	317,507,383	340,876,240

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

VOLUNTARY CURRENT RATE LEVEL ADJUSTMENTS (CONT.)

3. THE EARNED PREMIUMS FROM EXHIBIT 4, ADJUSTED TO THE CURRENT RATE LEVEL, REFLECTING THE RATE LEVEL CHANGES LISTED IN THE SECTIONS ABOVE, ARE AS FOLLOWS:

CALENDAR PERIOD	COVERAGE	(1) EARNED PREMIUM (EXHIBIT 4)	(2) CURRENT LEVEL EARNED PREMIUM
2010	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	\$ 120,593,001	\$ 120,593,001
	MEDICAL PAYMENTS COVERAGE	17,726,189	17,894,047
	COMPREHENSIVE	50,440,506	53,374,113
	COLLISION	87,510,218	96,992,700
	ALL COVERAGES	324,493,941	335,960,623
2011 6 MOS	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	\$ 60,024,215	\$ 60,024,215
	MEDICAL PAYMENTS COVERAGE	8,799,806	8,799,806
	COMPREHENSIVE	25,504,138	26,312,619
	COLLISION	44,334,211	47,597,209
	ALL COVERAGES	162,739,515	166,401,154
TOTAL	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	\$ 301,972,363	\$ 302,439,284
	MEDICAL PAYMENTS COVERAGE	43,270,460	45,118,271
	COMPREHENSIVE	122,121,327	134,414,507
	COLLISION	217,584,508	244,122,778
	ALL COVERAGES	804,740,839	843,238,017

4. A PORTION OF THE UNDERWRITING EXPENSES (SERVICE COMPENSATION AND PREMIUM TAXES) VARIES DIRECTLY WITH PREMIUMS. THE ALL COVERAGES ADJUSTED UNDERWRITING EXPENSES, REFLECTING 13.7% OF THE PREMIUM CHANGE GENERATED BY THE CURRENT LEVEL CALCULATION ARE SHOWN BELOW.

CALENDAR PERIOD	(3) UNDERWRITING EXPENSES (EXHIBIT 4)	(4) CHANGE IN EARNED PREMIUM COL (2) - COL (1)	(5) UNDERWRITING EXPENSES ADJUSTED TO CURRENT LEVEL COL (3) + 0.137 X COL (4)
2009	\$ 105,624,049	\$ 23,368,857	\$ 108,825,582
2010	104,796,420	11,466,682	106,367,355
2011 6 MOS	56,207,229	3,661,639	56,708,874
TOTAL	\$ 266,627,698	\$ 38,497,178	\$ 271,901,811

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

VOLUNTARY

TREND DATA - BODILY INJURY LIABILITY

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

PERIOD	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	NUMBER PAID CLAIMS		NUMBER OUTSTANDING CLAIMS	NUMBER INCURRED CLAIMS	AMOUNT PAID		AVERAGE PAID CLAIM (6) / (2)	COVERAGES IN FORCE	INCURRED FREQ PER 1000 CIF (4) / (8)	COST X FREQUENCY (7) X (9)
	YEAR TO DATE	YEAR ENDING			YEAR TO DATE	YEAR ENDING				
2008 3	2,645	3,518	2,618	3,307	\$ 29,652,294	\$ 38,637,718	\$ 10,982.86	476,874	6.93	\$ 76.11
2008 4	3,526	3,526	2,669	3,296	37,992,849	37,992,849	10,775.06	479,770	6.87	74.02
2009 1	819	3,473	2,597	3,277	7,234,371	35,002,889	10,078.57	482,300	6.79	68.43
2009 2	1,631	3,399	2,661	3,336	15,978,481	33,608,672	9,887.81	484,247	6.89	68.13
2009 3	2,473	3,354	2,653	3,389	24,352,366	32,692,921	9,747.44	485,444	6.98	68.04
2009 4	3,314	3,314	2,730	3,375	32,486,787	32,486,787	9,802.89	486,100	6.94	68.03
2010 1	718	3,213	2,799	3,415	7,310,088	32,562,504	10,134.61	486,636	7.02	71.14
2010 2	1,561	3,244	2,800	3,383	16,694,849	33,203,155	10,235.25	487,429	6.94	71.03
2010 3	2,406	3,247	2,850	3,444	25,873,292	34,007,713	10,473.58	488,455	7.05	73.84
2010 4	3,229	3,229	2,886	3,385	35,108,177	35,108,177	10,872.77	489,655	6.91	75.13
2011 1	846	3,357	2,771	3,329	8,791,595	36,589,684	10,899.52	490,956	6.78	73.90
2011 2	1,628	3,296	2,854	3,350	17,205,736	35,619,064	10,806.75	492,127	6.81	73.59
ANNUALIZED 2011 2	1,628		2,854	1,596	17,205,736		10,568.63	492,921	6.48	68.48
		(11)	(12)	(13)	(14)	(15)	(16)	(17)		
		AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*		
AVERAGE PAID CLAIM INCURRED FREQUENCY		\$132.40 -0.01	\$10,573.47 6.90	1.3 % -0.1	3,296	55 %	1.0 % 2.6	1.2 % 1.1		

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

VOLUNTARY

TREND DATA - PROPERTY DAMAGE LIABILITY

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

PERIOD	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	NUMBER PAID CLAIMS		NUMBER OUTSTANDING CLAIMS	NUMBER INCURRED CLAIMS	AMOUNT PAID		AVERAGE PAID CLAIM (6) / (2)	COVERAGES IN FORCE	INCURRED FREQ PER 1000 CIF (4) / (8)	COST X FREQUENCY (7) X (9)
	YEAR TO DATE	YEAR ENDING			YEAR TO DATE	YEAR ENDING				
2008 3	10,565	14,259	1,392	13,976	\$ 29,442,186	\$ 39,881,643	\$ 2,796.95	476,874	29.31	\$ 81.98
2008 4	13,985	13,985	1,469	13,749	39,258,028	39,258,028	2,807.15	479,770	28.66	80.45
2009 1	3,454	13,825	1,307	13,612	9,772,277	38,963,237	2,818.32	482,300	28.22	79.53
2009 2	7,068	13,954	1,422	13,941	19,830,416	39,346,335	2,819.72	484,247	28.79	81.18
2009 3	10,542	13,962	1,399	13,969	30,304,446	40,120,288	2,873.53	485,444	28.78	82.70
2009 4	14,047	14,047	1,525	14,103	41,537,809	41,537,809	2,957.06	486,100	29.01	85.78
2010 1	3,505	14,098	1,324	14,115	10,062,217	41,827,749	2,966.93	486,636	29.01	86.07
2010 2	7,046	14,025	1,520	14,123	20,354,730	42,062,123	2,999.08	487,429	28.97	86.88
2010 3	10,506	14,011	1,564	14,176	30,873,307	42,106,670	3,005.26	488,455	29.02	87.21
2010 4	13,916	13,916	1,656	14,047	41,030,356	41,030,356	2,948.43	489,655	28.69	84.59
2011 1	3,318	13,729	1,550	13,955	10,275,473	41,243,612	3,004.12	490,956	28.42	85.38
2011 2	6,537	13,407	1,880	13,767	19,930,651	40,606,277	3,028.74	492,127	27.97	84.71
ANNUALIZED 2011 2	6,537		1,880	6,761	19,930,651		3,048.90	492,921	27.43	83.63
		(11)	(12)	(13)	(14)	(15)	(16)	(17)		
		AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*		
AVERAGE PAID CLAIM INCURRED FREQUENCY	\$91.57 -0.17	\$3,044.69 28.51	3.0 % -0.6	13,407	100 %	0.7 % -0.3	3.0 % -0.6			

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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TREND DATA - MEDICAL PAYMENTS COVERAGE

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

PERIOD	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	NUMBER PAID CLAIMS		NUMBER OUTSTANDING CLAIMS	NUMBER INCURRED CLAIMS	AMOUNT PAID		AVERAGE PAID CLAIM (6) / (2)	COVERAGES IN FORCE	INCURRED FREQ PER 1000 CIF (4) / (8)	COST X FREQUENCY (7) X (9)
	YEAR TO DATE	YEAR ENDING			YEAR TO DATE	YEAR ENDING				
2008 3	3,274	4,197	2,167	4,113	\$ 10,239,865	\$ 12,652,214	\$ 3,014.59	407,517	10.09	\$ 30.42
2008 4	4,345	4,345	2,191	4,453	13,124,804	13,124,804	3,020.67	410,141	10.86	32.80
2009 1	1,104	4,511	2,037	4,025	2,954,426	13,078,739	2,899.30	412,009	9.77	28.33
2009 2	2,137	4,573	2,019	4,175	6,057,922	12,901,477	2,821.23	413,090	10.11	28.52
2009 3	2,982	4,053	2,178	4,064	8,597,770	11,482,709	2,833.14	413,378	9.83	27.85
2009 4	3,903	3,903	2,387	4,099	11,233,723	11,233,723	2,878.23	413,094	9.92	28.55
2010 1	909	3,708	2,384	4,055	3,370,202	11,649,499	3,141.72	412,610	9.83	30.88
2010 2	1,706	3,472	2,511	3,964	6,250,610	11,426,411	3,291.02	412,294	9.61	31.63
2010 3	2,804	3,725	2,324	3,871	9,274,274	11,910,227	3,197.38	412,215	9.39	30.02
2010 4	4,009	4,009	2,126	3,748	12,390,376	12,390,376	3,090.64	412,361	9.09	28.09
2011 1	1,205	4,305	1,841	3,762	3,208,449	12,228,623	2,840.56	412,669	9.12	25.91
2011 2	2,237	4,540	1,870	3,899	6,378,616	12,518,382	2,757.35	412,962	9.44	26.03
ANNUALIZED 2011 2	2,237		1,870	1,981	6,378,616		2,851.42	413,028	9.59	27.35
		(11)	(12)	(13)	(14)	(15)	(16)	(17)		
		AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*		
AVERAGE PAID CLAIM INCURRED FREQUENCY		\$5.69 -0.45	\$2,989.97 9.14	0.2 % -4.9	4,540	65 %	2.2 % -2.2	0.9 % -4.0		

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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TREND DATA - COMPREHENSIVE

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
PERIOD	NUMBER PAID CLAIMS		NUMBER OUTSTANDING CLAIMS	NUMBER INCURRED CLAIMS	AMOUNT PAID		AVERAGE PAID CLAIM (6) / (2)	COVERAGES IN FORCE	INCURRED FREQ PER 1000 CIF (4) / (8)	COST X FREQUENCY (7) X (9)
	YEAR TO DATE	YEAR ENDING			YEAR TO DATE	YEAR ENDING				
2008 3	16,213	21,399	640	21,454	\$ 21,982,002	\$ 29,456,779	\$ 1,376.55	387,897	55.31	\$ 76.14
2008 4	21,312	21,312	715	21,317	29,991,425	29,991,425	1,407.26	389,875	54.68	76.95
2009 1	5,181	21,222	598	21,069	7,255,910	29,890,792	1,408.48	391,456	53.82	75.80
2009 2	10,580	21,065	703	21,032	14,302,197	29,510,953	1,400.95	392,481	53.59	75.08
2009 3	16,071	21,170	607	21,137	21,621,299	29,630,722	1,399.66	392,879	53.80	75.30
2009 4	21,460	21,460	851	21,596	31,305,010	31,305,010	1,458.76	392,759	54.99	80.22
2010 1	5,281	21,560	686	21,648	7,486,414	31,535,514	1,462.69	392,443	55.16	80.68
2010 2	11,181	22,061	673	22,031	15,191,305	32,194,118	1,459.32	392,287	56.16	81.96
2010 3	16,416	21,805	678	21,876	21,595,603	31,279,314	1,434.50	392,367	55.75	79.97
2010 4	21,369	21,369	827	21,345	29,944,010	29,944,010	1,401.28	392,668	54.36	76.17
2011 1	4,881	20,969	967	21,250	6,547,163	29,004,759	1,383.22	393,195	54.04	74.75
2011 2	11,171	21,359	1,015	21,701	17,066,857	31,819,562	1,489.75	393,870	55.10	82.09
ANNUALIZED										
2011 2	11,171		1,015	11,359	17,066,857		1,527.78	394,417	57.60	88.00
		(11)	(12)	(13)	(14)	(15)	(16)	(17)		
		AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*		
AVERAGE PAID CLAIM		\$18.59	\$1,449.09	1.3 %	21,359	80 %	-2.2 %	0.6 %		
INCURRED FREQUENCY		0.19	54.99	0.3			0.3	0.3		

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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TREND DATA - COLLISION

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

PERIOD	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	NUMBER PAID CLAIMS		NUMBER OUTSTANDING CLAIMS	NUMBER INCURRED CLAIMS	AMOUNT PAID		AVERAGE PAID CLAIM (6) / (2)	COVERAGES IN FORCE	INCURRED FREQ PER 1000 CIF (4) / (8)	COST X FREQUENCY (7) X (9)
	YEAR TO DATE	YEAR ENDING			YEAR TO DATE	YEAR ENDING				
2008 3	15,104	19,927	1,874	19,836	\$ 46,004,263	\$ 60,310,436	\$ 3,026.57	378,288	52.44	\$ 158.71
2008 4	19,869	19,869	2,169	19,917	61,083,581	61,083,581	3,074.32	380,227	52.38	161.03
2009 1	5,069	19,872	1,933	19,811	15,530,526	60,248,573	3,031.83	381,740	51.90	157.35
2009 2	10,076	19,953	2,094	20,097	30,491,127	60,305,095	3,022.36	382,702	52.51	158.70
2009 3	15,287	20,052	1,925	20,103	45,623,219	60,702,537	3,027.26	383,062	52.48	158.87
2009 4	20,198	20,198	2,061	20,090	60,411,550	60,411,550	2,990.97	382,913	52.47	156.94
2010 1	5,112	20,241	1,831	20,139	16,432,545	61,313,569	3,029.18	382,569	52.64	159.46
2010 2	10,005	20,127	2,050	20,083	30,534,577	60,455,000	3,003.68	382,398	52.52	157.75
2010 3	14,990	19,901	2,121	20,097	45,249,594	60,037,925	3,016.83	382,455	52.55	158.53
2010 4	19,709	19,709	2,079	19,727	60,201,192	60,201,192	3,054.50	382,718	51.54	157.43
2011 1	4,844	19,441	2,086	19,696	16,534,997	60,303,644	3,101.88	383,195	51.40	159.44
2011 2	9,649	19,353	2,369	19,672	31,542,897	61,209,512	3,162.79	383,779	51.26	162.12
ANNUALIZED 2011 2	9,649		2,369	9,939	31,542,897		3,269.03	384,161	51.74	169.14
		(11)	(12)	(13)	(14)	(15)	(16)	(17)		
		AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*		
AVERAGE PAID CLAIM INCURRED FREQUENCY	\$25.80 -0.33	\$3,080.66 51.72	0.8 % -0.6	19,353	100 %	1.1 % -2.3	0.8 % -0.6			

* (17) = (13) X (15) + (1.00 - (15)) X (16)

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CALCULATION OF PROJECTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES AND PROJECTED UNDERWRITING EXPENSES

1. LOSS PROJECTION FACTORS: THE TABLE BELOW SUMMARIZES THE PROJECTED COST AND FREQUENCY AND THE CALCULATION OF FACTORS TO APPLY TO THE ADJUSTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES. EXPERIENCE IS PROJECTED TO THE YEAR CENTERED AROUND 12/19/2012. THE PROJECTED COST X FREQUENCY IS CALCULATED AS THE PRODUCT OF THE PROJECTED COST AND PROJECTED FREQUENCY, AND THE FACTORS TO APPLY TO THE ADJUSTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES ARE THE QUOTIENTS OF THE PROJECTED COST X FREQUENCY AND THE COST X FREQUENCY PRODUCTS FOR 2009 , 2010 AND 2011 6 MOS (ANNUALIZED).

COVERAGE	ITEM	(1) 2009	(2) AVERAGE CLAIM COST AND FREQUENCY (EXHIBIT 6 COL (7), (9), (10))			(4) ANNUALIZED	(5) PROJECTED ANNUAL TREND	(6) PROJECTED CLAIM COST & FREQUENCY (COL (3) X (1.000 + COL (5) X 1.9667))	(7) LOSS PROJECTION FACTORS*			(10) PAID LOSS DISTRIBUTION		
			(3) 2010	(3) 2011 6 MOS	(3) 2011 6 MOS				(8) 2009	(8) 2010	(9) 2011 6 MOS	(10) 2009	(10) 2010	(11) 2011 6 MOS
BODILY INJURY LIABILITY	COST	\$ 9,802.89	10,872.77	10,806.75	10,568.63	1.2%	\$ 11,061.79							
	FREQ PER 1000	6.94	6.91	6.81	6.48	0.0%	6.81							
	COST X FREQ.	\$ 68.03	75.13	73.59	68.48		\$ 75.33							
PROPERTY DAMAGE LIABILITY	COST	\$ 2,957.06	2,948.43	3,028.74	3,048.90	3.0%	\$ 3,207.44							
	FREQ PER 1000	29.01	28.69	27.97	27.43	0.0%	27.97							
	COST X FREQ.	\$ 85.78	84.59	84.71	83.63		\$ 89.71							
BODILY INJURY AND PROPERTY DAMAGE LIABILITY	COST X FREQ.	\$ 153.81	159.72	158.30	152.11		\$ 165.04	1.0730	1.0333	1.0850	0.419	0.426	0.404	
MEDICAL PAYMENTS	COST	\$ 2,878.23	3,090.64	2,757.35	2,851.42	5.0%	\$ 3,028.49							
	FREQ PER 1000	9.92	9.09	9.44	9.59	0.0%	9.44							
	COST X FREQ.	\$ 28.55	28.09	26.03	27.35		\$ 28.59	1.0014	1.0178	1.0453	0.063	0.069	0.069	
COMPREHENSIVE	COST	\$ 1,458.76	1,401.28	1,489.75	1,527.78	0.6%	\$ 1,507.33							
	FREQ PER 1000	54.99	54.36	55.10	57.60	0.0%	55.10							
	COST X FREQ.	\$ 80.22	76.17	82.09	88.00		\$ 83.05	1.0353	1.0903	0.9438	0.177	0.168	0.185	
COLLISION	COST	\$ 2,990.97	3,054.50	3,162.79	3,269.03	0.8%	\$ 3,212.55							
	FREQ PER 1000	52.47	51.54	51.26	51.74	0.0%	51.26							
	COST X FREQ.	\$ 156.94	157.43	162.12	169.14		\$ 164.68	1.0493	1.0461	0.9736	0.341	0.337	0.342	
ALL COVERAGES								1.0537	1.0461	1.0180				

* THE ALL COVERAGES LOSS PROJECTION FACTORS ARE THE AVERAGE OF INDIVIDUAL COVERAGES' LOSS PROJECTION FACTORS, WEIGHTED WITH THE PAID LOSS DISTRIBUTION.

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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VOLUNTARY PROJECTED INCURRED LOSSES, ALLOCATED ADJUSTMENT EXPENSES AND UNDERWRITING EXPENSES (CONT.)

2. PROJECTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES:

CALENDAR PERIOD	COVERAGE	(13) LOSS PROJECTION FACTORS COLS (7 TO 9) ABOVE	(14) ADJUSTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES (EXHIBIT 4)	(15) PROJECTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES COL (13) X COL (14)
2009	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	1.0730	\$ 79,546,141	\$ 85,353,009
	MEDICAL PAYMENTS COVERAGE	1.0014	11,732,454	11,748,879
	COMPREHENSIVE	1.0353	38,192,052	39,540,231
	COLLISION	1.0493	58,135,376	61,001,450
	ALL COVERAGES	1.0537	213,942,103	225,430,794
2010	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	1.0333	\$ 79,114,412	\$ 81,748,922
	MEDICAL PAYMENTS COVERAGE	1.0178	11,907,522	12,119,476
	COMPREHENSIVE	1.0903	36,043,597	39,298,334
	COLLISION	1.0461	58,819,767	61,531,358
	ALL COVERAGES	1.0461	212,244,602	222,029,078
2011 6 MOS	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	1.0850	\$ 40,518,836	\$ 43,962,937
	MEDICAL PAYMENTS COVERAGE	1.0453	5,845,757	6,110,570
	COMPREHENSIVE	0.9438	21,723,976	20,503,089
	COLLISION	0.9736	31,243,178	30,418,358
	ALL COVERAGES	1.0180	114,243,839	116,300,228

3. EXPENSE PROJECTION FACTORS: BASED ON COUNTRYWIDE DATA, UNDERWRITING EXPENSES GENERATE AN ANNUAL TREND OF +0.5%. THE PROJECTION FACTORS FOR 2009, 2010, AND 2011 6 MOS ARE 1.0173, 1.0123, AND 1.0086.

4. PROJECTED ALL COVERAGES UNDERWRITING EXPENSES:

CALENDAR PERIOD	(16) EXPENSE PROJECTION FACTORS (SECTION 3)	(17) UNDERWRITING EXPENSES ADJUSTED TO CURRENT LEVEL (EXHIBIT 5)	(18) PROJECTED UNDERWRITING EXPENSES COL (16) X COL (17)
2009	1.0173	\$ 108,825,582	\$ 110,708,265
2010	1.0123	106,367,355	107,675,673
2011 6 MOS	1.0086	56,708,874	57,196,570
TOTAL		\$ 271,901,811	\$ 275,580,508

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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CALCULATION OF PROJECTED VOLUNTARY UNDERWRITING EXPENSE RATIOS

WHILE OUR RATING FORMULA UTILIZES THE FAMILIAR LOSS RATIO TEST, IT IS NECESSARY TO MODIFY SUCH TEST FOR OUR PURPOSES SINCE THE UNDERWRITING EXPENSES INCLUDE ITEMS WHICH DO NOT VARY DIRECTLY WITH PREMIUMS. "FORMULA EXPENSE RATIOS" ARE DEFINED AS THE EXPENSE RATIOS THAT WOULD EXIST IF THE RATE LEVELS WERE EXACTLY ADEQUATE AND ARE DEVELOPED AS FOLLOWS:

1. THE ALL COVERAGES INDICATED RATE CHANGE IS DERIVED BY SOLVING THE FOLLOWING EQUATION:

$$(1.000 - .137) \times I.C. + G' = G \times (1.000 + I.C.)$$

WHERE, I.C. = INDICATED RATE LEVEL CHANGE
 G' = PROJECTED UNDERWRITING GAIN OR LOSS RATIO
 G = ALLOWANCE FOR UNDERWRITING GAIN AND CONTINGENCIES
 1.000 INDICATES EARNED PREMIUM
 .137 INDICATES THAT 13.7% OF THE RATE CHANGE IS ALLOCATED TO EXPENSES

THIS EQUATION REDUCES TO: $I.C. = \frac{G - G'}{.863 - G}$

2. THE ALL COVERAGES FORMULA EXPENSE RATIO IS: $F.E.R. = \frac{E + (I.C. \times .137)}{1.000 + I.C.}$

WHERE F.E.R. = FORMULA EXPENSE RATIO
 E = PROJECTED UNDERWRITING EXPENSE RATIO

SUBSTITUTING $\frac{G - G'}{.863 - G}$ FOR I.C., THIS EQUATION REDUCES TO: $F.E.R. = E - \frac{(G - G') \times (E - .137)}{.863 - G'}$

3. THE ALL COVERAGES PROJECTED EXPERIENCE IS:

	2009	%	2010	%	2011 6 MOS	%
CURRENT LEVEL E.P. *	\$ 340,876,240		\$ 335,960,623		\$ 166,401,154	
PROJECTED IL/AE **	225,430,794	66.1	222,029,078	66.1	116,300,228	69.9
PROJECTED U. E. **	110,708,265	32.5	107,675,673	32.1	57,196,570	34.4
PROJECTED G/L	4,737,181	1.4	6,255,872	1.9	-7,095,644	-4.3

4. THE FORMULA DERIVED IN SECTION 2 ABOVE, WHEN APPLIED TO THE ALL COVERAGES PROJECTED EXPERIENCE PROVIDED IN SECTION 3 ABOVE, PRODUCES THE FOLLOWING:

	2009	2010	2011 6 MOS
E	32.5 %	32.1 %	34.4 %
G'	1.4	1.9	-4.3
G	2.0	2.0	2.0
F.E.R.	32.4	32.1	33.0

* TAKEN FROM EXHIBIT 5

** TAKEN FROM EXHIBIT 7

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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CALCULATION OF PROJECTED VOLUNTARY UNDERWRITING EXPENSE RATIOS (CONT.)

5. INDIVIDUAL COVERAGE "FORMULA EXPENSE RATIOS" ARE DETERMINED BY APPLICATION OF FACTOR RELATIONSHIPS TO THE ALL COVERAGES FORMULA EXPENSE RATIO, WITH THE FACTORS DEVELOPED FROM THE UNDERWRITING EXPENSE RATIOS FROM EXHIBIT 4.

CALENDAR PERIOD	COVERAGE	(1) UNDERWRITING EXPENSE RATIO (EXHIBIT 4)	(2) COLUMN (1) DIVIDED BY ALL COVERAGES RATIO IN COLUMN (1)	(3) ALL COVERAGES FORMULA EXPENSE RATIO SECT. 4, EXHIBIT 8	(4) FORMULA EXPENSE RATIO (2) X (3)
2009	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	34.1 %	1.024		33.2 %
	MEDICAL PAYMENTS COVERAGE	35.1	1.054		34.1
	COMPREHENSIVE	33.5	1.006		32.6
	COLLISION	32.6	0.979		31.7
	ALL COVERAGES	33.3	1.000	32.4 %	32.4
2010	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	33.7 %	1.043		33.5 %
	MEDICAL PAYMENTS COVERAGE	32.8	1.015		32.6
	COMPREHENSIVE	31.4	0.972		31.2
	COLLISION	31.9	0.988		31.7
	ALL COVERAGES	32.3	1.000	32.1 %	32.1
2011 6 MOS	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	35.8 %	1.038		34.3 %
	MEDICAL PAYMENTS COVERAGE	34.5	1.000		33.0
	COMPREHENSIVE	33.3	0.965		31.8
	COLLISION	34.1	0.988		32.6
	ALL COVERAGES	34.5	1.000	33.0 %	33.0

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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PROJECTED VOLUNTARY UNDERWRITING EXPERIENCE WITH FORMULA EXPENSE RATIOS

PRIVATE PASSENGER VEHICLES																
CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES		BODILY INJURY AND PROPERTY DAMAGE LIABILITY		MEDICAL PAYMENTS		COMPREHENSIVE		COLLISION						
			%		%		%		%		%					
2009	E. P.	\$	340,876,240		\$	121,822,068		\$	18,424,418		\$	54,727,775		\$	99,532,869	
	IL/AE		225,430,794	66.1		85,353,009	70.1		11,748,879	63.8		39,540,231	72.2		61,001,450	61.3
	U. E.		110,443,902	32.4		40,444,927	33.2		6,282,727	34.1		17,841,255	32.6		31,551,919	31.7
2010	E. P.	\$	335,960,623		\$	120,593,001		\$	17,894,047		\$	53,374,113		\$	96,992,700	
	IL/AE		222,029,078	66.1		81,748,922	67.8		12,119,476	67.7		39,298,334	73.6		61,531,358	63.4
	U. E.		107,843,360	32.1		40,398,655	33.5		5,833,459	32.6		16,652,723	31.2		30,746,686	31.7
2011 6 MOS	E. P.	\$	166,401,154		\$	60,024,215		\$	8,799,806		\$	26,312,619		\$	47,597,209	
	IL/AE		116,300,228	69.9		43,962,937	73.2		6,110,570	69.4		20,503,089	77.9		30,418,358	63.9
	U. E.		54,912,381	33.0		20,588,306	34.3		2,903,936	33.0		8,367,413	31.8		15,516,690	32.6
TOTAL	E. P.	\$	843,238,017		\$	302,439,284		\$	45,118,271		\$	134,414,507		\$	244,122,778	
	IL/AE		563,760,100	66.9		211,064,868	69.8		29,978,925	66.4		99,341,654	73.9		152,951,166	62.7
	U. E.		273,199,643	32.4		101,431,888	33.5		15,020,122	33.3		42,861,391	31.9		77,815,295	31.9

E. P. = EARNED PREMIUM (FROM EXHIBIT 5)
 IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES (FROM EXHIBIT 7)
 U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES (FROM EXHIBIT 8)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

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CALCULATION OF VOLUNTARY RATE CHANGE INDICATIONS

1. THE INDICATED RATE CHANGES ARE DERIVED BY SOLVING THE FOLLOWING EQUATIONS (LOSS RATIO TEST):

$$1.000 + I.C. = \frac{A.L.R.}{P.L.R.}, \quad \text{AND} \quad P.L.R. = 1.000 - F.E.R. - G$$

WHERE, I.C. = INDICATED RATE LEVEL CHANGE (LOSS RATIO TEST)
 A.L.R. = PROJECTED LOSS RATIO (EXHIBIT 9)
 P.L.R. = PERMISSIBLE LOSS RATIO
 F.E.R. = FORMULA EXPENSE RATIO (EXHIBIT 9)
 G = ALLOWANCE FOR UNDERWRITING GAIN AND CONTINGENCIES

SOLVING THESE EQUATIONS YIELDS: $I.C. = \frac{A.L.R.}{1.000 - F.E.R. - G} - 1.000$

2. THIS FORMULA WHEN APPLIED TO THE DATA PROVIDED IN EXHIBIT 9, PRODUCES THE FOLLOWING INDICATED RATE LEVEL CHANGES:

BODILY INJURY AND PROPERTY DAMAGE LIABILITY:

$$\frac{69.8}{100.0 - 33.5 - 2.0} - 1.000 = \frac{69.8}{64.5} - 1.000 = 0.082, \text{ OR } +8.2\% \text{ INDICATED}$$

MEDICAL PAYMENTS COVERAGE:

$$\frac{66.4}{100.0 - 33.3 - 2.0} - 1.000 = \frac{66.4}{64.7} - 1.000 = 0.026, \text{ OR } +2.6\% \text{ INDICATED}$$

COMPREHENSIVE:

$$\frac{73.9}{100.0 - 31.9 - 2.0} - 1.000 = \frac{73.9}{66.1} - 1.000 = 0.118, \text{ OR } +11.8\% \text{ INDICATED}$$

COLLISION:

$$\frac{62.7}{100.0 - 31.9 - 2.0} - 1.000 = \frac{62.7}{66.1} - 1.000 = -0.051, \text{ OR } -5.1\% \text{ INDICATED}$$

ALL COVERAGES:

$$\frac{66.9}{100.0 - 32.4 - 2.0} - 1.000 = \frac{66.9}{65.6} - 1.000 = 0.020, \text{ OR } +2.0\% \text{ INDICATED}$$

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

ARKANSAS

Uninsured Motor Vehicle Coverage

	Item	2009		2010		2011 - 6 months		Total	
		Amount	% E.P.	Amount	% E.P.	Amount	% E.P.	Amount	% E.P.
Actual Voluntary	E.P.	11,636,081	100.0%	12,142,902	100.0%	6,140,617	100.0%	29,919,600	100.0%
Underwriting	IL/AE	6,703,404	57.6%	8,768,975	72.2%	4,640,285	75.6%	20,112,664	67.2%
Experience	U.E.	3,743,455	32.2%	3,858,253	31.8%	2,034,319	33.1%	9,636,027	32.2%
	G/L	1,189,222	10.2%	-484,326	-4.0%	-533,987	-8.7%	170,909	0.6%
Adjusted Voluntary	E.P.	11,636,081	100.0%	12,142,902	100.0%	6,140,617	100.0%	29,919,600	100.0%
Underwriting	IL/AE	7,764,651	66.7%	9,032,861	74.4%	5,154,816	83.9%	21,952,328	73.4%
Experience	U.E.	3,743,455	32.2%	3,858,253	31.8%	2,034,319	33.1%	9,636,027	32.2%
	G/L	127,975	1.1%	-748,212	-6.2%	-1,048,518	-17.1%	-1,668,755	-5.6%
Projected Voluntary	E.P.	12,016,057	100.0%	12,142,902	100.0%	6,140,617	100.0%	30,299,576	100.0%
Underwriting	IL/AE	8,249,165	68.7%	9,433,920	77.7%	5,314,100	86.5%	22,997,185	75.9%
Experience	U.E.	3,761,026	31.3%	3,837,157	31.6%	1,940,435	31.6%	9,538,618	31.5%
(with formula expense ratios)									

- E.P. - Earned Premium
- IL/AE - Incurred Losses and Paid Allocated Loss Adjustment Expenses
- U.E. - Underwriting Expenses
- G/L - Gain or Loss

Indicated Rate Level Change:

$$\frac{75.90}{100.0 - 31.5 - 2.0} - 1 = \frac{75.9}{66.5} - 1 = 14.1\%$$

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

ARKANSAS

Underinsured Motor Vehicle Coverage

	<u>Item</u>	<u>2009</u>		<u>2010</u>		<u>2011 - 6 months</u>		<u>Total</u>	
		<u>Amount</u>	<u>% E.P.</u>	<u>Amount</u>	<u>% E.P.</u>	<u>Amount</u>	<u>% E.P.</u>	<u>Amount</u>	<u>% E.P.</u>
Actual Voluntary	E.P.	12,714,102	100.0%	13,092,775	100.0%	6,649,193	100.0%	32,456,070	100.0%
Underwriting	IL/AE	5,396,889	42.4%	2,872,815	21.9%	2,777,897	41.8%	11,047,601	34.0%
Experience	U.E.	3,938,423	31.0%	3,562,126	27.2%	2,110,944	31.7%	9,611,493	29.6%
	G/L	3,378,790	26.6%	6,657,834	50.9%	1,760,352	26.5%	11,796,976	36.3%
Adjusted Voluntary	E.P.	12,714,102	100.0%	13,092,775	100.0%	6,649,193	100.0%	32,456,070	100.0%
Underwriting	IL/AE	5,757,316	45.3%	5,345,011	40.8%	2,980,660	44.8%	14,082,987	43.4%
Experience	U.E.	3,938,423	31.0%	3,562,126	27.2%	2,110,944	31.7%	9,611,493	29.6%
	G/L	3,018,363	23.7%	4,185,638	32.0%	1,557,589	23.4%	8,761,590	27.0%
Projected Voluntary	E.P.	12,891,851	100.0%	13,092,775	100.0%	6,649,193	100.0%	32,633,819	100.0%
Underwriting	IL/AE	5,997,396	46.5%	5,503,758	42.0%	3,042,062	45.8%	14,543,216	44.6%
Experience	U.E.	3,893,339	30.2%	3,535,049	27.0%	2,014,705	30.3%	9,443,093	28.9%
(with formula expense ratios)									

- E.P. - Earned Premium
- IL/AE - Incurred Losses and Paid Allocated Loss Adjustment Expenses
- U.E. - Underwriting Expenses
- G/L - Gain or Loss

Indicated Rate Level Change:

$$\frac{44.60}{100.0 - 28.9 - 2.0} - 1 = \frac{44.6}{69.1} - 1 = -35.5\%$$

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

PROVISION FOR UNDERWRITING PROFIT AND CONTINGENCIES

AUTOMOBILE INSURANCE OPERATIONS

The following analysis demonstrates that the use of a 2% combined provision for underwriting profit and contingencies, together with expected investment income, will produce an expected total return after tax for State Farm which is reasonable when compared to that earned by other industries. This will enable the company to serve the insurance needs of its policyholders and meet its obligations in a growing market. These earnings provide the only source of funds for its Policyholder Protection Fund (Surplus), which is essential to State Farm's continued growth and financial strength.

Total Financial Needs Analysis

- A. Auto insurance rates traditionally include provisions for expected losses and expenses (including an estimate of expected catastrophe losses) and a combined provision for underwriting profit and contingencies. The contingency provision reflects an allowance in the rates for losses and expenses arising from events which cannot be reasonably foreseen or predicted. It thus represents an allowance for adverse fluctuations from the otherwise expected results. The underwriting profit provision reflects the expected difference between earned premiums and incurred losses, expenses and contingencies. The need for a contingency element in the rates is generally accepted actuarially and recognized in nearly all rating laws. Over the long-term, the contingency provision will not be actually realized as an underwriting profit, but will be offset by unanticipated losses and expenses.

State Farm's underwriting profit from automobile operations, before federal taxes, has averaged -7.2% (see Page 4, Column 2) during the last 12 years. These results were generated during a period when the filed rates generally included a combined provision averaging 0.3% for underwriting profit and contingencies. Thus the contingency element has been averaging in excess of 2.0% of earned premium.

It is therefore reasonable to expect that a 2% combined provision for underwriting profit and contingencies will produce an actual underwriting result of approximately 0%.

- B. As a percent of mean invested assets, net investment income (interest, dividends and real estate income) averaged 3.8% over the past 12 years and 3.8% over the past 6 years (Page 5, Column 1). Based on the analysis of these results, it is reasonable to expect a return of 4.0% on invested assets during the time the rates will be in effect.

Capital gains have fluctuated between -12.6% and 7.2% of mean invested assets over the past 12 years (Page 5, Column 2). The latest 12-year average is 0.2%, the prior 12-year average is 5.1%, and the 24-year average is 2.6%. The expected contribution of capital gains during the period rates will be in effect is 2.5% of invested assets.

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
(Continued)

The sum of the net investment income and capital gains as a percent of mean invested assets is expected to be 6.5% during the time the rates will be in effect.

- C. Other income, largely service charges for premium installment plans, has averaged 0.5% of earned premium during the past 12 years (Page 4, Column 3). These charges were increased in 2003, and as a result the expected income during that time the rates will be in effect is 0.7%.
- D. All of these income sources combine to yield an expected insurance operating profit of 5.3%, before tax, on earned premiums, as summarized in the table on the following page. This includes the expected investment income attributable to the unearned and advance premiums, loss, and loss adjustment expense reserves, as well as the expected underwriting results.
- E. In order to demonstrate that this profit provision is reasonable in comparison to the total after-tax return for other industries, a 2:1 premium-to-surplus ratio is used for this ratemaking analysis. A 2:1 ratio is a general measure of minimum necessary surplus that is often used for automobile insurers, without taking into account the specific risks and needs of a particular insurer. It is also generally recognized that it is prudent to maintain a larger level of surplus and that surplus needs vary from insurer to insurer. The 2:1 ratio is used in this ratemaking analysis to illustrate that even at this low level of capitalization, the rate of return is reasonable in comparison to other industries. Although a 2:1 ratio is used in this ratemaking analysis, considering the multiplicity, nature and magnitude of risks and needs to which State Farm is exposed, State Farm's surplus is and should be significantly larger to provide the financial strength that is adequate and appropriate for its policyholders today and in the future.

At a 2:1 premium-to-surplus ratio, the 5.3% operating profit would produce an expected total return, after tax, of 13.5%, as a percent of surplus.

Taking into account the equity in the unearned and advance premium reserve, the expected total return is approximately 11.4% on a GAAP adjusted basis. An expected total return in the 8% to 19% range is reasonable in comparison to the current returns of other industries. Recent returns reported in Business Week and Fortune magazines are in this range, with an average of about 11%, on a GAAP adjusted basis.

Based on the foregoing, a 2.0% combined provision for underwriting profit and contingencies can be expected to produce a reasonable total return during the time the projected rates are to be in effect. If the contingency provision is actually realized as a profit in any year, the expected total return increases to 13.5%. Such a result would still be reasonable and not excessive. If the actual premium-to-surplus ratio were used in this calculation, a lower total rate of return would result.

State Farm Mutual Automobile Insurance Company

Expected Total Return

<u>Item</u>	<u>Expected Contribution to Net Income</u>
Premium = \$100	
1) Expected Contribution from a 2 % Provision for Underwriting Profit and Contingencies; (Page 1, Item A)	\$ 0.00
2) Investment Income on Unearned & Advance Premium Reserves \$100 x (Page 6, Line 7)	\$ 0.56
3) Investment Income on Loss and Loss Adjustment Expense Reserves \$100 x (Page 7, Line 6)	\$ 4.00
4) Other Income; \$100 x .007 (Page 2, Item C)	\$ 0.70 -----
5) Expected Insurance Operating Profit, Before Tax	\$ 5.26
6) Investment Income on Surplus (at a 2:1 premium-to-surplus ratio) \$50 x (Page 5 Selected Yield)	\$ 3.25
7) Federal Income Tax equals the greater of: (Lines 1+4)x.35 + (Lines 2+3+6) x (Page 8 Reg Tax Rate) (Lines 1+4)x.20 + (Lines 2+3+6) x (Page 8 AMT Tax Rate)	\$ -1.75 -----
8) Expected Total Return	\$ 6.76
9) Expected Total Return as a Percent of Surplus Line 8 / \$50	13.5%
10) GAAP Adjusted Return Line 9/ (GAAP Adjustment factor derived on Page 9)	11.4%

Based on the foregoing, a 2.0% combined provision for underwriting profit and contingencies can be expected to produce a reasonable total return during the time the projected rates will be in effect.

State Farm Mutual Automobile Insurance Company

Companywide Automobile Insurance Operations

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>Year</u>	<u>Underwriting</u> <u>Gain or Loss</u>	<u>Other</u> <u>Income</u>	<u>Net</u> <u>Investment</u> <u>Income</u>	<u>Net Realized</u> <u>Capital Gains</u> <u>or Losses</u>	<u>Net Income</u> <u>Before Tax</u>	<u>Net Income</u> <u>After Tax</u>	<u>Net Unrealized</u> <u>Capital Gains</u> <u>or Losses</u> <u>After Tax</u>	<u>Net Income</u> <u>plus Unrealized</u> <u>Gains or Losses</u> <u>After Tax</u>
1999	-8.6%	0.2%	9.9%	2.8%	4.3%	3.2%	10.0%	13.2%
2000	-19.7%	0.2%	9.5%	12.4%	2.4%	1.1%	-8.4%	-7.3%
2001	-21.3%	0.2%	8.3%	0.6%	-12.2%	-11.9%	-12.7%	-24.6%
2002	-15.3%	0.2%	7.0%	-3.2%	-11.3%	-7.5%	-14.9%	-22.4%
2003	-0.8%	0.5%	6.5%	0.1%	6.3%	5.3%	12.5%	17.8%
2004	5.0%	0.6%	7.6%	1.5%	14.7%	11.0%	-2.4%	8.6%
2005	1.7%	0.7%	8.2%	0.2%	10.8%	11.0%	1.0%	12.0%
2006	-1.1%	0.6%	8.6%	0.5%	8.6%	6.9%	9.7%	16.6%
2007	-1.9%	0.7%	9.1%	1.5%	9.4%	8.9%	6.6%	15.5%
2008	-7.6%	0.7%	8.6%	0.2%	1.9%	2.4%	-28.1%	-25.7%
2009	-8.0%	0.7%	7.8%	-0.7%	-0.2%	0.2%	10.8%	11.0%
2010	-9.1%	0.6%	7.8%	0.5%	-0.2%	0.4%	4.9%	5.3%
Mean	-7.2%	0.5%	8.2%	1.4%	2.9%	2.6%	-0.9%	1.7%
Std. Dev.	8.3%	0.2%	1.0%	3.8%	8.2%	7.0%	12.7%	17.0%

Notes: Columns (2) & (3) are percentages of auto only earned premiums. Columns (4) , (5) , (8) and the Federal Tax calculation shown in Column (7) are percentages of all lines earned premiums.

All columns are before federal taxes, except columns 7-9.

Column 2 equals net all auto underwriting gain or loss from the I.E.E., less dividends to policyholders, and adjusted for prepaid expenses.

Column 3 equals miscellaneous all auto income related to insurance operations from the I.E.E., excluding insurance department fines and penalties.

Column 4 derived from Annual Statement, pages 4 and 12.

Column 5 derived from Annual Statement, pages 4 and 12.

Column 6 equals the sum of columns 2, 3, 4, and 5.

Column 7 equals column 6 less the sum of federal income taxes incurred, including the estimated tax on prepaid expenses.

Column 8 derived from Annual Statement, pages 3 and 4.

Column 9 equals the sum of columns 7 and 8

State Farm Mutual Automobile Insurance Company

**Net Investment Income As A Percent
Of Mean Invested Assets**

<u>Year</u>	(1) Net Investment Income	(2) Capital Gain/Loss
1999	3.9%	7.2%
2000	3.7%	-0.2%
2001	3.6%	-5.3%
2002	3.8%	-9.9%
2003	3.7%	7.2%
2004	4.0%	-0.5%
2005	4.1%	0.6%
2006	4.0%	4.8%
2007	3.9%	3.5%
2008	3.9%	-12.6%
2009	3.7%	4.8%
2010	3.4%	2.4%
Latest 12 Year Average	3.8%	Latest 12 Year Average 0.2%
Latest 6 Year Average	3.8%	Prior 12 Year Average 5.1%
Latest 3 Year Average	3.7%	Latest 24 Year Average 2.6%
Selected for 2011	4.0%	2.5%

Source: Annual Statement, Pages 2 and 6 for years 2001 and prior,
and Pages 2, 3, 4, and 12 for years 2002 through 2010.

State Farm Mutual Automobile Insurance Company
Estimated Investment Income
From Reserves For Unearned & Advance Premiums

		<u>All Auto</u>
1) Mean Reserve for Unearned & Advance Premiums,	2008	0.2633
as a ratio to Earned Premium	2009	0.2652
	2010	0.2639
	Average	0.2641
2) Delayed Remission of Premiums		
Ratio of Agents' Balances or		
Uncollected Premiums to		
Unearned & Advance Premiums		45.3%
3) Expenses Incurred at the Beginning of the		
Policy Term (% to Written Premium)		
a) Commissions & Other Acquisition		18.7%
b) 50% of General Expenses		1.4%
c) Taxes		2.1%
d) Total		22.2%
4) Mean Unearned & Advance Premium Reserve Ratio		
Adjusted for Agents' Balances, Uncollected		0.0858
Premiums, and Prepaid Expenses		
(1) x (1.00- (2) - (3d))		
5) Adjustment for Tax on Prepaid Expenses		0.0854
(4) - ((1) x 0.02 x .20 x .35)		
6) Investment Yield, Before Tax		6.5%
7) Investment Income as a Percent		
of Earned Premiums (5) x (6)		0.56%

DATA SOURCES:

Note: Advance Premiums from Page 3, line 10 of the AS have been allocated by ASLN and included with the unearned premium reserve.

Item 1- Insurance Expense Exhibits 2008-2010, Part II

Item 2- Insurance Expense Exhibits 2008-2010, Part II
(three year average of the mean ratios)

Item 3- Insurance Expense Exhibits 2008-2010, Part II
(three year average of the mean ratios)

Item 5-The unearned premium reserves are expected to increase at a growth rate of 2%; 20% is the IRS prepaid expenses factor, 35% is the current effective tax rate on underwriting income.

Item 6 - Page 5, Selected Yield

State Farm Mutual Automobile Insurance Company

**Estimated Investment Income From Reserves
For Losses and Loss Adjustment Expenses**

		<u>All Auto</u>
1) Mean Reserve for Losses and Loss Adjustment Expenses, as a Ratio to Incurred Losses and Loss Adjustment Expenses	2008 2009 2010 Average	0.7538 0.8004 0.8650 0.8064
2) Expected Loss and Loss Adjustment Expense Ratio		76.4%
3) Mean Reserves for Losses and Loss Adjustment Expenses as a Ratio to Earned Premiums (1) x (2)		0.6161
4) Adjusted for Tax on Discounted Reserves (3) - ((3) x 0.05 x 0.05 x .35)		0.6156
5) Investment Yield, Before Tax		6.5%
6) Investment Income as a Percent of Needed Earned Premiums (4) x (5)		4.00%

DATA SOURCES:

Item 1- Insurance Expense Exhibit, 2008-2010, Part II

Item 2- 1.000 minus the provision for expenses and underwriting profit
Expense provision is the latest three year average of commissions, other acquisition, general expenses, and taxes, licenses, and fees from the Insurance Expense Exhibits, 2008-2010.

Item 4- The reserves are expected to increase at a growth rate of 5%,
5% is the estimated reserve discount as a ratio to reserves,
35% is the current effective tax rate on underwriting income.

Item 5- Page 5, Selected Yield

State Farm Mutual Automobile Insurance Company

Average Federal Tax Rate on Investment Income

	<u>Investment Income (1)</u> <u>2008-2010</u>	<u>Distribution</u>	<u>Current Tax Rates</u> <u>Regular (2)</u>	<u>AMT(3)</u>
Bonds (Taxable)	\$ 2,061,330,433	23.9%	35.0%	20.0%
Bonds (Tax Exempt)	\$ 2,763,522,237	32.0%	5.3%	15.8%
Stocks (Unaffiliated)	\$ 2,573,755,175	29.8%	14.2%	17.0%
Other (Net of Depreciation)	\$ 1,243,152,695	14.4%	35.0%	20.0%
Total	\$ 8,641,760,540		19.3%	17.8%

(1) Annual Statement, Page 12 for years 2008-2010.

(2) Under the Tax Laws, 15% of formerly tax-exempt income from securities purchased after August 7, 1986 is now taxable. Thirty percent of stock dividends are taxed at 35% and seventy percent are taxed at 15% of 35%. Thus, the estimated tax rates are:

Ordinary Income	35.0%
Tax Exempt Bonds	5.3% = .15 x 35%
Stock Dividends	14.2% = (.30 + (.70 x .15)) x 35%

(3) Under the Alternative Minimum Tax (AMT), a rate of 20% applies to the sum of regular taxable income and 75% of tax exempt income. The estimated effective AMT rates are:

Ordinary Income	20.0%
Tax Exempt Bonds	15.8% = (.15 + (.85 x .75)) x 20%
Stock Dividends	17.0% = (.30 + .70 x (.15 + (.85 x .75))) x 20%

State Farm Mutual Automobile Insurance Company

All Lines Combined

Expected Total Return - Adjustment to GAAP

	Amount (,000's)	Source (Annual Statement)
(1) 12/31/2010 Policyholder Protection Fund (Based on \$.50 Ratio to Net Written Premium)	\$ 16,263,779	Page 6, Part 1, Line 35, Column 1
(2) Provision for Reinsurance	-	Page 3, Line 16, Column 1
(3) Non-Admitted Assets	914,555	Page 13, Lines 15 to 25, Column 1 minus Page 97, Line 2506, Column 2
(4) Equity in the Unearned & Advance Premium Reserves	2,041,853	(h)
(5) Total Adjustments	2,956,408	(2) + (3) + (4)
(6) GAAP Surplus Adjustment Factor	1.1818	((5) + (1)) / (1)

Calculation of Equity in the Unearned & Advance Premium Reserves

	Amount (,000's)	Source (Annual Statement)
(a) Commissions and Brokerage Expense Incurred	3,641,550	IEE, Part I, Line 2.8 plus Line 3 Column 2
(b) Taxes, License & Fees Incurred	677,886	IEE, Part I, Line 20.5, Column 4
(c) Other Acquisition Expenses Incurred	2,197,895	IEE, Part I, Line 19 plus Line 24 minus Line 3, Column 2
(d) General Expenses Incurred	878,556	IEE, Part I, Line 25, Column 3
(e) Total	6,956,609	(a) + (b) + (c) + 1/2 (d)
(f) 2010 Written Premium	32,527,559	Page 6, Line 35, Column 1
(g) 2010 Ending Unearned & Advance Premium Reserves	9,547,249	Page 3, Lines 9 & 10
(h) Equity in the Unearned & Advance Premium Reserves	2,041,853	(g) * ((e) / (f))

**State Farm Mutual Automobile Insurance Company
Arkansas**

Exhibit 13

Proposed Private Passenger Base Rates
Effective March 19, 2012

Coverage	Base Rate Description	Present Rate	Revised Rate	Base Rate % Change	Total % Change
BIPD Liability	25/50/25	160.10	165.80	3.6%	1.5%
MPC	\$5,000	36.20	38.40	6.1%	2.1%
Comprehensive	MY 2011, \$0 Ded, IRG 15	109.40	114.50	4.7%	4.0%
Collision	MY 2011, \$500 Ded, IRG 15	209.70	201.70	-3.8%	-3.5%
	Total Private Passenger				0.1%

ARKANSAS

TERRITORIAL RATING FACTORS

Bodily Injury and Property Damage Liability

<u>Territory</u>	<u>Territory Rating Factor (TRF)</u>		<u>Percent Change</u>
	<u>Present</u>	<u>Proposed</u>	
1	1.354	1.415	4.5%
2	1.177	1.174	-0.3%
3	0.965	1.009	4.6%
4	1.004	0.950	-5.4%
5	1.035	1.018	-1.6%
6	1.131	1.112	-1.7%
8	0.965	0.961	-0.4%
9	1.137	1.173	3.2%
11	1.104	1.045	-5.3%
12	1.153	1.204	4.4%
13	1.120	1.171	4.6%
14	1.026	0.971	-5.4%
15	0.755	0.774	2.5%
16	0.871	0.874	0.3%
17	0.775	0.810	4.5%
18	1.125	1.122	-0.3%
19	1.125	1.155	2.7%
20	1.022	1.068	4.5%
51	1.106	1.047	-5.3%
56	0.980	0.927	-5.4%
76	0.906	0.874	-3.5%
113	1.120	1.171	4.6%
123	0.970	1.014	4.5%
136	0.909	0.874	-3.9%
141	1.104	1.045	-5.3%
154	0.953	0.902	-5.4%
155	0.953	0.996	4.5%
157	0.775	0.810	4.5%
166	0.970	1.014	4.5%

ARKANSAS

TERRITORIAL RATING FACTORS

Medical Payments Coverage

<u>Territory</u>	<u>Territory Rating Factor (TRF)</u>		<u>Percent Change</u>
	<u>Present</u>	<u>Proposed</u>	
1	1.348	1.415	5.0%
2	0.942	0.987	4.8%
3	0.770	0.808	4.9%
4	0.963	1.007	4.6%
5	0.912	0.867	-4.9%
6	1.302	1.237	-5.0%
8	0.948	0.955	0.7%
9	1.141	1.084	-5.0%
11	0.971	0.958	-1.3%
12	1.314	1.290	-1.8%
13	1.463	1.516	3.6%
14	1.164	1.106	-5.0%
15	0.796	0.834	4.8%
16	1.064	1.011	-5.0%
17	1.109	1.054	-5.0%
18	0.951	0.969	1.9%
19	1.207	1.267	5.0%
20	0.974	1.012	3.9%
51	0.971	0.958	-1.3%
56	1.070	1.017	-5.0%
76	1.092	1.038	-4.9%
113	1.091	1.145	4.9%
123	1.156	1.213	4.9%
136	1.092	1.038	-4.9%
141	0.971	0.958	-1.3%
154	1.090	1.036	-5.0%
155	0.912	0.867	-4.9%
157	1.090	1.036	-5.0%
166	1.156	1.099	-4.9%

ARKANSAS

TERRITORIAL RATING FACTORS

Comprehensive

<u>Territory</u>	<u>Territory Rating Factor (TRF)</u>		<u>Percent Change</u>
	<u>Present</u>	<u>Proposed</u>	
1	0.836	0.861	3.0%
2	0.718	0.695	-3.2%
3	0.674	0.647	-4.0%
4	1.016	1.046	3.0%
5	0.911	0.876	-3.8%
6	1.269	1.218	-4.0%
8	0.669	0.689	3.0%
9	0.867	0.893	3.0%
11	1.053	1.085	3.0%
12	1.144	1.098	-4.0%
13	1.867	1.792	-4.0%
14	1.405	1.447	3.0%
15	1.060	1.040	-1.9%
16	1.569	1.564	-0.3%
17	1.344	1.355	0.8%
18	0.982	0.942	-4.1%
19	1.081	1.037	-4.1%
20	0.820	0.844	2.9%
51	1.053	1.085	3.0%
56	1.116	1.149	3.0%
76	1.569	1.564	-0.3%
113	1.419	1.462	3.0%
123	1.866	1.791	-4.0%
136	1.569	1.564	-0.3%
141	1.053	1.085	3.0%
154	1.168	1.203	3.0%
155	0.911	0.876	-3.8%
157	1.168	1.203	3.0%
166	1.304	1.252	-4.0%

ARKANSAS

TERRITORIAL RATING FACTORS

Collision

<u>Territory</u>	<u>Territory Rating Factor (TRF)</u>		<u>Percent Change</u>
	<u>Present</u>	<u>Proposed</u>	
1	1.225	1.283	4.7%
2	1.021	1.070	4.8%
3	0.883	0.870	-1.5%
4	0.957	0.927	-3.1%
5	0.999	1.007	0.8%
6	1.041	1.044	0.3%
8	0.926	0.903	-2.5%
9	1.087	1.117	2.8%
11	1.015	0.996	-1.9%
12	1.062	1.057	-0.5%
13	1.117	1.082	-3.1%
14	1.084	1.050	-3.1%
15	0.897	0.910	1.4%
16	1.027	1.018	-0.9%
17	1.010	1.058	4.8%
18	1.082	1.048	-3.1%
19	1.102	1.073	-2.6%
20	1.021	1.029	0.8%
51	1.015	0.996	-1.9%
56	1.027	1.018	-0.9%
76	1.027	1.018	-0.9%
113	1.117	1.082	-3.1%
123	1.117	1.082	-3.1%
136	1.027	1.018	-0.9%
141	1.015	0.996	-1.9%
154	1.084	1.050	-3.1%
155	0.999	1.007	0.8%
157	1.010	1.058	4.8%
166	1.041	1.044	0.3%

State Farm Mutual Automobile Insurance Company
Arkansas
Effective March 19, 2012

Exhibit 15

Class	Description	Average BIPD % change	Average MPC % change	Average COMP % change	Average COLL % change	Average All Cov. % change
1	Principal operator under 50	0.5%	4.9%	8.0%	-5.1%	0.0%
2	Principal operator 75 and over	8.1%	3.0%	-3.0%	1.6%	3.0%
3	Principal operator single male 25-29	-1.0%	2.0%	5.0%	-4.9%	-1.3%
4	Occasional unmarried female < 21	2.2%	-1.6%	-19.6%	-2.3%	-2.7%
5	Principal unmarried female < 25	2.3%	-9.5%	-15.1%	-0.9%	-1.9%
6	Principal operator 50-74	1.5%	4.7%	5.0%	-3.2%	0.4%
7	Married male under 25	0.3%	-1.8%	3.7%	-4.1%	-0.8%
8	Occasional unmarried male < 21	2.9%	-18.8%	-19.2%	-3.0%	-3.0%
9	Principal unmarried male < 25	-0.1%	-18.5%	-14.0%	-1.2%	-3.2%
Total		1.5%	2.1%	4.0%	-3.5%	0.1%

* Classes with a small distribution may reflect results which are more volatile

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
ARKANSAS
LIMITS FACTORS
Bodily Injury

<u>Limit</u>	<u>Present Factors</u>	<u>Proposed Factors</u>	<u>Percent Change</u>
25/50	1.00	1.00	0.0%
25/100	1.05	1.05	0.0%
30/70	1.03	1.03	0.0%
30/100	1.06	1.06	0.0%
50/50	1.05	1.05	0.0%
50/100	1.08	1.08	0.0%
50/200	1.11	1.11	0.0%
50/500	1.17	1.16	-0.9%
100/100	1.13	1.12	-0.9%
100/200	1.16	1.15	-0.9%
100/300	1.18	1.17	-0.8%
100/500	1.22	1.21	-0.8%
150/250	1.21	1.20	-0.8%
150/300	1.22	1.21	-0.8%
150/400	1.24	1.23	-0.8%
200/200	1.23	1.22	-0.8%
200/300	1.25	1.24	-0.8%
200/400	1.27	1.26	-0.8%
200/500	1.29	1.28	-0.8%
250/250	1.28	1.27	-0.8%
250/300	1.29	1.28	-0.8%
250/400	1.31	1.30	-0.8%
250/500	1.32	1.31	-0.8%
300/300	1.31	1.30	-0.8%
300/500	1.36	1.34	-1.5%
300/750	1.39	1.37	-1.4%
400/400	1.38	1.36	-1.4%
500/500	1.46	1.44	-1.4%
500/1000	1.51	1.49	-1.3%
750/750	1.54	1.52	-1.3%
750/1000	1.57	1.54	-1.9%
1000/1000	1.61	1.58	-1.9%
1000/2000	1.69	1.66	-1.8%
1500/2000	1.77	1.73	-2.3%
2000/2000	1.87	1.80	-3.7%

Bodily Injury and Property Damage

<u>Limit</u>	<u>Present Factors</u>	<u>Proposed Factors</u>	<u>Percent Change</u>
500000	1.53	1.51	-1.3%
750000	1.64	1.63	-0.6%
1000000	1.73	1.71	-1.2%
2000000	2.00	1.97	-1.5%
3000000	2.26	2.23	-1.3%

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
ARKANSAS
LIMITS FACTORS
Property Damage

<u>Limit</u>	<u>Present Factors</u>	<u>Proposed Factors</u>	<u>Percent Change</u>
25000	0.00	0.00	0.0%
50000	0.03	0.03	0.0%
100000	0.05	0.05	0.0%
150000	0.07	0.07	0.0%
200000	0.09	0.08	-0.9%
250000	0.10	0.10	0.0%
300000	0.12	0.12	0.0%
500000	0.15	0.15	0.0%
750000	0.18	0.20	1.7%
1000000	0.20	0.22	1.7%
2000000	0.25	0.27	1.6%

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
ARKANSAS

MODEL YEAR FACTORS
Bodily Injury and Property Damage

	Present		
	Factors	Proposed	Percent
<u>Model Year</u>	<u>at New Base</u>	<u>Factors</u>	<u>Change</u>
2015	1.000	1.00	0.0%
2014	1.000	1.00	0.0%
2013	1.000	1.00	0.0%
2012	1.000	1.00	0.0%
2011	1.000	1.00	0.0%
2010	1.000	1.02	2.0%
2009	1.020	1.04	2.0%
2008	1.040	1.05	1.0%
2007	1.050	1.05	0.0%
2006	1.050	1.05	0.0%
2005	1.050	1.05	0.0%
2004	1.050	1.04	-1.0%
2003	1.040	1.02	-1.9%
2002	1.030	1.00	-2.9%
2001	1.020	0.98	-3.9%
2000	1.000	0.96	-4.0%
1999	0.980	0.94	-4.1%
1998	0.950	0.91	-4.2%
1997	0.920	0.88	-4.3%
1996	0.900	0.86	-4.4%
1995	0.900	0.86	-4.4%
1994	0.900	0.86	-4.4%
1993	0.900	0.86	-4.4%
1992	0.900	0.86	-4.4%

Last Model Year listed corresponds to that Model Year and Prior

**STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
ARKANSAS**

**MODEL YEAR FACTORS
Medical Payments**

	Present		
	Factors	Proposed	Percent
<u>Model Year</u>	<u>at New Base</u>	<u>Factors</u>	<u>Change</u>
2015	1.000	1.00	0.0%
2014	1.000	1.00	0.0%
2013	1.000	1.00	0.0%
2012	1.000	1.00	0.0%
2011	1.000	1.00	0.0%
2010	1.000	1.03	3.0%
2009	1.030	1.04	1.0%
2008	1.040	1.05	1.0%
2007	1.050	1.05	0.0%
2006	1.050	1.05	0.0%
2005	1.050	1.03	-1.9%
2004	1.020	1.00	-2.0%
2003	0.990	0.98	-1.0%
2002	0.950	0.96	1.1%
2001	0.920	0.93	1.1%
2000	0.900	0.90	0.0%
1999	0.900	0.87	-3.3%
1998	0.900	0.86	-4.4%
1997	0.900	0.86	-4.4%
1996	0.900	0.86	-4.4%
1995	0.900	0.86	-4.4%
1994	0.900	0.86	-4.4%
1993	0.900	0.86	-4.4%
1992	0.900	0.86	-4.4%

Last Model Year listed corresponds to that Model Year and Prior

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
ARKANSAS
MODEL YEAR FACTORS
Comprehensive

	Present		
	Factors	Proposed	Percent
<u>Model Year</u>	<u>at New Base</u>	<u>Factors</u>	<u>Change</u>
2015	1.126	1.12	-0.5%
2014	1.097	1.09	-0.6%
2013	1.058	1.06	0.2%
2012	1.029	1.03	0.1%
2011	1.000	1.00	0.0%
2010	0.971	0.97	-0.1%
2009	0.951	0.95	-0.1%
2008	0.932	0.93	-0.2%
2007	0.913	0.91	-0.3%
2006	0.893	0.89	-0.3%
2005	0.874	0.87	-0.5%
2004	0.854	0.85	-0.5%
2003	0.835	0.83	-0.6%
2002	0.816	0.81	-0.7%
2001	0.796	0.79	-0.8%
2000	0.777	0.77	-0.9%
1999	0.757	0.75	-0.9%
1998	0.738	0.73	-1.1%
1997	0.718	0.71	-1.1%
1996	0.699	0.69	-1.3%
1995	0.680	0.68	0.0%
1994	0.670	0.68	1.5%
1993	0.670	0.68	1.5%
1992	0.670	0.68	1.5%

Last Model Year listed corresponds to that Model Year and Prior

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
ARKANSAS
MODEL YEAR FACTORS
Collision

<u>Model Year</u>	<u>Present Factors at New Base</u>	<u>Proposed Factors</u>	<u>Percent Change</u>
2015	1.219	1.22	0.1%
2014	1.162	1.16	-0.2%
2013	1.105	1.10	-0.5%
2012	1.048	1.05	0.2%
2011	1.000	1.00	0.0%
2010	0.952	0.96	0.8%
2009	0.914	0.92	0.7%
2008	0.876	0.88	0.5%
2007	0.838	0.84	0.2%
2006	0.800	0.80	0.0%
2005	0.762	0.76	-0.3%
2004	0.724	0.72	-0.6%
2003	0.686	0.68	-0.9%
2002	0.648	0.64	-1.2%
2001	0.610	0.60	-1.6%
2000	0.571	0.56	-1.9%
1999	0.533	0.53	-0.6%
1998	0.514	0.50	-2.7%
1997	0.495	0.48	-3.0%
1996	0.476	0.47	-1.3%
1995	0.457	0.46	0.7%
1994	0.438	0.46	5.0%
1993	0.438	0.46	5.0%
1992	0.438	0.46	5.0%

Last Model Year listed corresponds to that Model Year and Prior

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
ARKANSAS
DEDUCTIBLE FACTORS
Comprehensive

<u>Deductible</u>	<u>Present Factors</u>	<u>Proposed Factors</u>	<u>Percent Change</u>
FULL	1.000	1.000	0.0%
50	0.950	0.950	0.0%
100	0.900	0.900	0.0%
200	0.800	0.810	1.3%
250	0.750	0.770	2.7%
500	0.560	0.577	3.0%
1000	0.400	0.412	3.0%
2000	0.250	0.257	2.8%

Collision

<u>Deductible</u>	<u>Present Factors</u>	<u>Proposed Factors</u>	<u>Percent Change</u>
50	1.170	1.180	0.9%
100	1.150	1.150	0.0%
200	1.110	1.110	0.0%
250	1.090	1.090	0.0%
500	1.000	1.000	0.0%
1000	0.840	0.840	0.0%
2000	0.610	0.610	0.0%

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
ARKANSAS
IRG FACTORS
Comprehensive

<u>IRG</u>	<u>Deductible</u>	<u>Present Factors</u>	<u>Proposed Factors</u>	<u>Percent Change</u>
001	FULL	0.230	0.241	4.8%
002	FULL	0.270	0.283	4.8%
003	FULL	0.330	0.330	0.0%
004	FULL	0.330	0.330	0.0%
005	FULL	0.370	0.380	2.7%
006	FULL	0.420	0.430	2.4%
007	FULL	0.480	0.490	2.1%
008	FULL	0.540	0.540	0.0%
009	FULL	0.600	0.600	0.0%
010	FULL	0.650	0.650	0.0%
011	FULL	0.700	0.700	0.0%
012	FULL	0.770	0.770	0.0%
013	FULL	0.860	0.860	0.0%
014	FULL	0.930	0.930	0.0%
015	FULL	1.000	1.000	0.0%
016	FULL	1.070	1.070	0.0%
017	FULL	1.130	1.130	0.0%
018	FULL	1.200	1.200	0.0%
019	FULL	1.270	1.260	-0.8%
020	FULL	1.330	1.320	-0.8%
021	FULL	1.410	1.390	-1.4%
022	FULL	1.490	1.470	-1.3%
023	FULL	1.600	1.580	-1.3%
024	FULL	1.710	1.680	-1.8%
025	FULL	1.820	1.790	-1.6%
026	FULL	1.910	1.880	-1.6%
027	FULL	2.000	1.970	-1.5%
028	FULL	2.090	2.060	-1.4%
029	FULL	2.180	2.150	-1.4%
030	FULL	2.270	2.240	-1.3%
031	FULL	2.360	2.330	-1.3%
032	FULL	2.450	2.420	-1.2%
033	FULL	2.540	2.500	-1.6%
034	FULL	2.630	2.590	-1.5%
035	FULL	2.720	2.680	-1.5%

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
ARKANSAS
IRG FACTORS
Comprehensive

<u>IRG</u>	<u>Deductible</u>	<u>Present Factors</u>	<u>Proposed Factors</u>	<u>Percent Change</u>
001	50	0.168	0.176	4.8%
002	50	0.221	0.232	5.0%
003	50	0.284	0.298	4.9%
004	50	0.305	0.310	1.6%
005	50	0.347	0.360	3.7%
006	50	0.411	0.420	2.2%
007	50	0.474	0.480	1.3%
008	50	0.526	0.530	0.8%
009	50	0.589	0.590	0.2%
010	50	0.642	0.640	-0.3%
011	50	0.695	0.690	-0.7%
012	50	0.758	0.760	0.3%
013	50	0.863	0.860	-0.3%
014	50	0.926	0.930	0.4%
015	50	1.000	1.000	0.0%
016	50	1.074	1.070	-0.4%
017	50	1.126	1.130	0.4%
018	50	1.211	1.210	-0.1%
019	50	1.284	1.270	-1.1%
020	50	1.337	1.330	-0.5%
021	50	1.421	1.400	-1.5%
022	50	1.505	1.480	-1.7%
023	50	1.621	1.590	-1.9%
024	50	1.726	1.700	-1.5%
025	50	1.842	1.810	-1.7%
026	50	1.937	1.900	-1.9%
027	50	2.032	1.990	-2.1%
028	50	2.126	2.090	-1.7%
029	50	2.221	2.180	-1.8%
030	50	2.316	2.270	-2.0%
031	50	2.411	2.360	-2.1%
032	50	2.505	2.460	-1.8%
033	50	2.600	2.540	-2.3%
034	50	2.695	2.630	-2.4%
035	50	2.789	2.720	-2.5%

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
ARKANSAS
IRG FACTORS
Comprehensive

<u>IRG</u>	<u>Deductible</u>	<u>Present Factors</u>	<u>Proposed Factors</u>	<u>Percent Change</u>
001	100	0.156	0.163	4.5%
002	100	0.200	0.210	5.0%
003	100	0.289	0.290	0.3%
004	100	0.289	0.290	0.3%
005	100	0.344	0.350	1.7%
006	100	0.389	0.400	2.8%
007	100	0.456	0.460	0.9%
008	100	0.522	0.520	-0.4%
009	100	0.578	0.580	0.3%
010	100	0.633	0.630	-0.5%
011	100	0.678	0.680	0.3%
012	100	0.756	0.760	0.5%
013	100	0.856	0.850	-0.7%
014	100	0.933	0.930	-0.3%
015	100	1.000	1.000	0.0%
016	100	1.067	1.070	0.3%
017	100	1.144	1.140	-0.3%
018	100	1.211	1.210	-0.1%
019	100	1.278	1.270	-0.6%
020	100	1.356	1.340	-1.2%
021	100	1.433	1.410	-1.6%
022	100	1.522	1.490	-2.1%
023	100	1.633	1.610	-1.4%
024	100	1.756	1.720	-2.1%
025	100	1.856	1.830	-1.4%
026	100	1.944	1.930	-0.7%
027	100	2.033	2.020	-0.6%
028	100	2.122	2.120	-0.1%
029	100	2.211	2.210	0.0%
030	100	2.300	2.310	0.4%
031	100	2.389	2.400	0.5%
032	100	2.478	2.490	0.5%
033	100	2.567	2.580	0.5%
034	100	2.656	2.670	0.5%
035	100	2.744	2.770	0.9%

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
ARKANSAS
IRG FACTORS
Comprehensive

<u>IRG</u>	<u>Deductible</u>	<u>Present Factors</u>	<u>Proposed Factors</u>	<u>Percent Change</u>
001	200	0.150	0.156	4.0%
002	200	0.175	0.181	3.4%
003	200	0.237	0.246	3.8%
004	200	0.262	0.260	-0.8%
005	200	0.287	0.298	3.8%
006	200	0.350	0.363	3.7%
007	200	0.425	0.440	3.5%
008	200	0.487	0.490	0.6%
009	200	0.550	0.560	1.8%
010	200	0.600	0.610	1.7%
011	200	0.675	0.670	-0.7%
012	200	0.737	0.750	1.8%
013	200	0.838	0.850	1.4%
014	200	0.925	0.920	-0.5%
015	200	1.000	1.000	0.0%
016	200	1.075	1.080	0.5%
017	200	1.138	1.140	0.2%
018	200	1.225	1.220	-0.4%
019	200	1.300	1.290	-0.8%
020	200	1.375	1.350	-1.8%
021	200	1.462	1.430	-2.2%
022	200	1.538	1.520	-1.2%
023	200	1.650	1.640	-0.6%
024	200	1.750	1.750	0.0%
025	200	1.850	1.870	1.1%
026	200	1.937	1.970	1.7%
027	200	2.025	2.070	2.2%
028	200	2.112	2.170	2.7%
029	200	2.200	2.270	3.2%
030	200	2.287	2.370	3.6%
031	200	2.375	2.463	3.7%
032	200	2.463	2.554	3.7%
033	200	2.550	2.644	3.7%
034	200	2.637	2.735	3.7%
035	200	2.725	2.826	3.7%

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
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<u>IRG</u>	<u>Deductible</u>	<u>Present Factors</u>	<u>Proposed Factors</u>	<u>Percent Change</u>
001	250	0.147	0.150	2.0%
002	250	0.187	0.187	0.0%
003	250	0.227	0.232	2.2%
004	250	0.240	0.240	0.0%
005	250	0.280	0.286	2.1%
006	250	0.333	0.341	2.4%
007	250	0.400	0.409	2.3%
008	250	0.467	0.478	2.4%
009	250	0.533	0.545	2.3%
010	250	0.587	0.600	2.2%
011	250	0.653	0.660	1.1%
012	250	0.733	0.740	1.0%
013	250	0.840	0.840	0.0%
014	250	0.920	0.920	0.0%
015	250	1.000	1.000	0.0%
016	250	1.080	1.080	0.0%
017	250	1.147	1.150	0.3%
018	250	1.227	1.230	0.2%
019	250	1.307	1.290	-1.3%
020	250	1.387	1.360	-1.9%
021	250	1.467	1.440	-1.8%
022	250	1.560	1.530	-1.9%
023	250	1.667	1.660	-0.4%
024	250	1.773	1.770	-0.2%
025	250	1.867	1.890	1.2%
026	250	1.960	1.990	1.5%
027	250	2.053	2.100	2.3%
028	250	2.147	2.196	2.3%
029	250	2.240	2.291	2.3%
030	250	2.333	2.386	2.3%
031	250	2.427	2.482	2.3%
032	250	2.520	2.577	2.3%
033	250	2.613	2.672	2.3%
034	250	2.707	2.769	2.3%
035	250	2.800	2.864	2.3%

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
ARKANSAS
IRG FACTORS
Comprehensive

<u>IRG</u>	<u>Deductible</u>	<u>Present Factors</u>	<u>Proposed Factors</u>	<u>Percent Change</u>
001	500	0.143	0.150	4.9%
002	500	0.179	0.180	0.6%
003	500	0.214	0.210	-1.9%
004	500	0.232	0.236	1.7%
005	500	0.268	0.270	0.7%
006	500	0.304	0.300	-1.3%
007	500	0.357	0.350	-2.0%
008	500	0.411	0.419	1.9%
009	500	0.482	0.490	1.7%
010	500	0.554	0.560	1.1%
011	500	0.625	0.620	-0.8%
012	500	0.714	0.710	-0.6%
013	500	0.821	0.820	-0.1%
014	500	0.911	0.910	-0.1%
015	500	1.000	1.000	0.0%
016	500	1.089	1.090	0.1%
017	500	1.179	1.160	-1.6%
018	500	1.250	1.250	0.0%
019	500	1.321	1.330	0.7%
020	500	1.411	1.410	-0.1%
021	500	1.500	1.490	-0.7%
022	500	1.589	1.600	0.7%
023	500	1.696	1.728	1.9%
024	500	1.804	1.838	1.9%
025	500	1.911	1.947	1.9%
026	500	2.000	2.038	1.9%
027	500	2.089	2.129	1.9%
028	500	2.179	2.221	1.9%
029	500	2.268	2.311	1.9%
030	500	2.357	2.402	1.9%
031	500	2.446	2.493	1.9%
032	500	2.536	2.584	1.9%
033	500	2.625	2.675	1.9%
034	500	2.714	2.766	1.9%
035	500	2.804	2.857	1.9%

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
ARKANSAS
IRG FACTORS
Comprehensive

<u>IRG</u>	<u>Deductible</u>	<u>Present Factors</u>	<u>Proposed Factors</u>	<u>Percent Change</u>
001	1000	0.150	0.150	0.0%
002	1000	0.175	0.180	2.9%
003	1000	0.200	0.210	5.0%
004	1000	0.250	0.240	-4.0%
005	1000	0.275	0.270	-1.8%
006	1000	0.300	0.300	0.0%
007	1000	0.350	0.331	-5.4%
008	1000	0.400	0.380	-5.0%
009	1000	0.475	0.452	-4.8%
010	1000	0.525	0.500	-4.8%
011	1000	0.575	0.580	0.9%
012	1000	0.650	0.663	2.0%
013	1000	0.800	0.800	0.0%
014	1000	0.900	0.900	0.0%
015	1000	1.000	1.000	0.0%
016	1000	1.100	1.100	0.0%
017	1000	1.175	1.180	0.4%
018	1000	1.300	1.280	-1.5%
019	1000	1.350	1.370	1.5%
020	1000	1.450	1.450	0.0%
021	1000	1.550	1.550	0.0%
022	1000	1.625	1.657	2.0%
023	1000	1.775	1.809	1.9%
024	1000	1.975	1.960	-0.8%
025	1000	2.150	2.120	-1.4%
026	1000	2.250	2.250	0.0%
027	1000	2.350	2.370	0.9%
028	1000	2.450	2.498	2.0%
029	1000	2.550	2.600	2.0%
030	1000	2.650	2.701	1.9%
031	1000	2.750	2.803	1.9%
032	1000	2.850	2.905	1.9%
033	1000	2.950	3.007	1.9%
034	1000	3.050	3.109	1.9%
035	1000	3.150	3.211	1.9%

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<u>IRG</u>	<u>Deductible</u>	<u>Present Factors</u>	<u>Proposed Factors</u>	<u>Percent Change</u>
001	2000	0.160	0.151	-5.6%
002	2000	0.200	0.186	-7.0%
003	2000	0.200	0.204	2.0%
004	2000	0.240	0.240	0.0%
005	2000	0.280	0.270	-3.6%
006	2000	0.320	0.301	-5.9%
007	2000	0.360	0.334	-7.2%
008	2000	0.400	0.371	-7.3%
009	2000	0.480	0.445	-7.3%
010	2000	0.520	0.482	-7.3%
011	2000	0.600	0.555	-7.5%
012	2000	0.640	0.630	-1.6%
013	2000	0.800	0.780	-2.5%
014	2000	0.920	0.890	-3.3%
015	2000	1.000	1.000	0.0%
016	2000	1.120	1.110	-0.9%
017	2000	1.200	1.210	0.8%
018	2000	1.320	1.320	0.0%
019	2000	1.440	1.410	-2.1%
020	2000	1.520	1.510	-0.7%
021	2000	1.680	1.620	-3.6%
022	2000	1.800	1.750	-2.8%
023	2000	1.960	1.920	-2.0%
024	2000	2.160	2.100	-2.8%
025	2000	2.320	2.260	-2.6%
026	2000	2.440	2.400	-1.6%
027	2000	2.560	2.540	-0.8%
028	2000	2.680	2.690	0.4%
029	2000	2.800	2.830	1.1%
030	2000	2.920	2.970	1.7%
031	2000	3.040	3.105	2.1%
032	2000	3.160	3.228	2.2%
033	2000	3.280	3.350	2.1%
034	2000	3.400	3.473	2.1%
035	2000	3.520	3.595	2.1%

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<u>IRG</u>	<u>Deductible</u>	<u>Present Factors</u>	<u>Proposed Factors</u>	<u>Percent Change</u>
001	50	0.368	0.383	4.1%
002	50	0.393	0.409	4.1%
003	50	0.410	0.427	4.1%
004	50	0.453	0.470	3.8%
005	50	0.479	0.499	4.2%
006	50	0.521	0.540	3.6%
007	50	0.564	0.570	1.1%
008	50	0.590	0.600	1.7%
009	50	0.632	0.630	-0.3%
010	50	0.684	0.680	-0.6%
011	50	0.718	0.720	0.3%
012	50	0.786	0.790	0.5%
013	50	0.872	0.870	-0.2%
014	50	0.940	0.940	0.0%
015	50	1.000	1.000	0.0%
016	50	1.060	1.060	0.0%
017	50	1.120	1.110	-0.9%
018	50	1.179	1.170	-0.8%
019	50	1.231	1.220	-0.9%
020	50	1.291	1.280	-0.9%
021	50	1.359	1.350	-0.7%
022	50	1.436	1.430	-0.4%
023	50	1.538	1.540	0.1%
024	50	1.667	1.670	0.2%
025	50	1.769	1.770	0.1%
026	50	1.855	1.850	-0.3%
027	50	1.940	1.940	0.0%
028	50	2.026	2.030	0.2%
029	50	2.111	2.110	0.0%
030	50	2.197	2.190	-0.3%
031	50	2.282	2.280	-0.1%
032	50	2.368	2.360	-0.3%
033	50	2.453	2.450	-0.1%
034	50	2.538	2.530	-0.3%
035	50	2.624	2.610	-0.5%

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
ARKANSAS
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Collision

<u>IRG</u>	<u>Deductible</u>	<u>Present Factors</u>	<u>Proposed Factors</u>	<u>Percent Change</u>
001	100	0.348	0.365	4.9%
002	100	0.383	0.402	5.0%
003	100	0.400	0.420	5.0%
004	100	0.443	0.460	3.8%
005	100	0.478	0.500	4.6%
006	100	0.522	0.530	1.5%
007	100	0.548	0.560	2.2%
008	100	0.591	0.590	-0.2%
009	100	0.626	0.630	0.6%
010	100	0.670	0.670	0.0%
011	100	0.722	0.720	-0.3%
012	100	0.791	0.790	-0.1%
013	100	0.870	0.870	0.0%
014	100	0.930	0.930	0.0%
015	100	1.000	1.000	0.0%
016	100	1.070	1.060	-0.9%
017	100	1.122	1.110	-1.1%
018	100	1.183	1.170	-1.1%
019	100	1.226	1.220	-0.5%
020	100	1.287	1.280	-0.5%
021	100	1.357	1.350	-0.5%
022	100	1.452	1.440	-0.8%
023	100	1.548	1.550	0.1%
024	100	1.678	1.680	0.1%
025	100	1.783	1.780	-0.2%
026	100	1.870	1.870	0.0%
027	100	1.957	1.950	-0.4%
028	100	2.043	2.040	-0.1%
029	100	2.130	2.130	0.0%
030	100	2.217	2.210	-0.3%
031	100	2.304	2.290	-0.6%
032	100	2.391	2.380	-0.5%
033	100	2.478	2.470	-0.3%
034	100	2.565	2.550	-0.6%
035	100	2.652	2.640	-0.5%

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
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Exhibit 18
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<u>IRG</u>	<u>Deductible</u>	<u>Present Factors</u>	<u>Proposed Factors</u>	<u>Percent Change</u>
001	200	0.360	0.373	3.6%
002	200	0.369	0.387	4.9%
003	200	0.387	0.406	4.9%
004	200	0.432	0.450	4.2%
005	200	0.468	0.490	4.7%
006	200	0.514	0.530	3.1%
007	200	0.550	0.550	0.0%
008	200	0.577	0.580	0.5%
009	200	0.622	0.620	-0.3%
010	200	0.667	0.670	0.4%
011	200	0.721	0.720	-0.1%
012	200	0.784	0.780	-0.5%
013	200	0.874	0.870	-0.5%
014	200	0.928	0.930	0.2%
015	200	1.000	1.000	0.0%
016	200	1.072	1.060	-1.1%
017	200	1.117	1.110	-0.6%
018	200	1.180	1.170	-0.8%
019	200	1.243	1.230	-1.0%
020	200	1.288	1.280	-0.6%
021	200	1.369	1.360	-0.7%
022	200	1.450	1.450	0.0%
023	200	1.559	1.560	0.1%
024	200	1.694	1.690	-0.2%
025	200	1.802	1.800	-0.1%
026	200	1.892	1.880	-0.6%
027	200	1.982	1.970	-0.6%
028	200	2.072	2.060	-0.6%
029	200	2.162	2.150	-0.6%
030	200	2.252	2.230	-1.0%
031	200	2.342	2.320	-0.9%
032	200	2.432	2.400	-1.3%
033	200	2.523	2.500	-0.9%
034	200	2.613	2.580	-1.3%
035	200	2.703	2.670	-1.2%

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
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<u>IRG</u>	<u>Deductible</u>	<u>Present Factors</u>	<u>Proposed Factors</u>	<u>Percent Change</u>
001	250	0.358	0.371	3.6%
002	250	0.376	0.389	3.5%
003	250	0.394	0.407	3.3%
004	250	0.431	0.440	2.1%
005	250	0.459	0.482	5.0%
006	250	0.505	0.520	3.0%
007	250	0.541	0.550	1.7%
008	250	0.578	0.580	0.3%
009	250	0.624	0.620	-0.6%
010	250	0.670	0.670	0.0%
011	250	0.706	0.710	0.6%
012	250	0.780	0.780	0.0%
013	250	0.872	0.870	-0.2%
014	250	0.927	0.930	0.3%
015	250	1.000	1.000	0.0%
016	250	1.073	1.060	-1.2%
017	250	1.119	1.110	-0.8%
018	250	1.183	1.170	-1.1%
019	250	1.239	1.230	-0.7%
020	250	1.303	1.290	-1.0%
021	250	1.367	1.360	-0.5%
022	250	1.459	1.450	-0.6%
023	250	1.560	1.560	0.0%
024	250	1.697	1.700	0.2%
025	250	1.798	1.800	0.1%
026	250	1.890	1.890	0.0%
027	250	1.982	1.980	-0.1%
028	250	2.073	2.070	-0.1%
029	250	2.165	2.160	-0.2%
030	250	2.257	2.240	-0.8%
031	250	2.349	2.330	-0.8%
032	250	2.440	2.420	-0.8%
033	250	2.532	2.510	-0.9%
034	250	2.624	2.600	-0.9%
035	250	2.716	2.680	-1.3%

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<u>IRG</u>	<u>Deductible</u>	<u>Present Factors</u>	<u>Proposed Factors</u>	<u>Percent Change</u>
001	500	0.340	0.357	5.0%
002	500	0.360	0.378	5.0%
003	500	0.380	0.399	5.0%
004	500	0.400	0.420	5.0%
005	500	0.440	0.462	5.0%
006	500	0.480	0.500	4.2%
007	500	0.520	0.530	1.9%
008	500	0.560	0.560	0.0%
009	500	0.600	0.600	0.0%
010	500	0.650	0.650	0.0%
011	500	0.700	0.700	0.0%
012	500	0.770	0.770	0.0%
013	500	0.860	0.860	0.0%
014	500	0.930	0.930	0.0%
015	500	1.000	1.000	0.0%
016	500	1.070	1.060	-0.9%
017	500	1.130	1.120	-0.9%
018	500	1.190	1.180	-0.8%
019	500	1.250	1.240	-0.8%
020	500	1.310	1.300	-0.8%
021	500	1.390	1.380	-0.7%
022	500	1.480	1.470	-0.7%
023	500	1.590	1.590	0.0%
024	500	1.730	1.730	0.0%
025	500	1.840	1.840	0.0%
026	500	1.930	1.930	0.0%
027	500	2.020	2.020	0.0%
028	500	2.110	2.120	0.5%
029	500	2.200	2.210	0.5%
030	500	2.290	2.300	0.4%
031	500	2.380	2.390	0.4%
032	500	2.470	2.480	0.4%
033	500	2.560	2.580	0.8%
034	500	2.650	2.670	0.8%
035	500	2.740	2.760	0.7%

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<u>IRG</u>	<u>Deductible</u>	<u>Present Factors</u>	<u>Proposed Factors</u>	<u>Percent Change</u>
001	1000	0.250	0.262	4.8%
002	1000	0.274	0.287	4.7%
003	1000	0.298	0.313	5.0%
004	1000	0.333	0.349	4.8%
005	1000	0.393	0.412	4.8%
006	1000	0.429	0.450	4.9%
007	1000	0.476	0.490	2.9%
008	1000	0.512	0.520	1.6%
009	1000	0.560	0.570	1.8%
010	1000	0.607	0.620	2.1%
011	1000	0.667	0.670	0.4%
012	1000	0.750	0.750	0.0%
013	1000	0.845	0.850	0.6%
014	1000	0.917	0.920	0.3%
015	1000	1.000	1.000	0.0%
016	1000	1.083	1.070	-1.2%
017	1000	1.143	1.130	-1.1%
018	1000	1.214	1.200	-1.2%
019	1000	1.274	1.260	-1.1%
020	1000	1.345	1.330	-1.1%
021	1000	1.417	1.410	-0.5%
022	1000	1.524	1.510	-0.9%
023	1000	1.643	1.640	-0.2%
024	1000	1.786	1.790	0.2%
025	1000	1.905	1.910	0.3%
026	1000	2.000	2.010	0.5%
027	1000	2.095	2.110	0.7%
028	1000	2.190	2.220	1.4%
029	1000	2.286	2.320	1.5%
030	1000	2.381	2.410	1.2%
031	1000	2.476	2.510	1.4%
032	1000	2.571	2.610	1.5%
033	1000	2.667	2.720	2.0%
034	1000	2.762	2.820	2.1%
035	1000	2.857	2.910	1.9%

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
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<u>IRG</u>	<u>Deductible</u>	<u>Present Factors</u>	<u>Proposed Factors</u>	<u>Percent Change</u>
001	2000	0.230	0.219	-4.8%
002	2000	0.246	0.234	-4.9%
003	2000	0.262	0.250	-4.6%
004	2000	0.295	0.281	-4.7%
005	2000	0.328	0.330	0.6%
006	2000	0.393	0.380	-3.3%
007	2000	0.443	0.421	-5.0%
008	2000	0.508	0.483	-4.9%
009	2000	0.557	0.529	-5.0%
010	2000	0.590	0.570	-3.4%
011	2000	0.639	0.630	-1.4%
012	2000	0.705	0.710	0.7%
013	2000	0.836	0.830	-0.7%
014	2000	0.918	0.910	-0.9%
015	2000	1.000	1.000	0.0%
016	2000	1.082	1.070	-1.1%
017	2000	1.164	1.150	-1.2%
018	2000	1.246	1.220	-2.1%
019	2000	1.311	1.300	-0.8%
020	2000	1.393	1.370	-1.7%
021	2000	1.475	1.470	-0.3%
022	2000	1.607	1.580	-1.7%
023	2000	1.738	1.730	-0.5%
024	2000	1.918	1.910	-0.4%
025	2000	2.033	2.040	0.3%
026	2000	2.131	2.160	1.4%
027	2000	2.230	2.270	1.8%
028	2000	2.328	2.390	2.7%
029	2000	2.426	2.500	3.1%
030	2000	2.525	2.610	3.4%
031	2000	2.623	2.730	4.1%
032	2000	2.721	2.840	4.4%
033	2000	2.820	2.960	5.0%
034	2000	2.918	3.064	5.0%
035	2000	3.016	3.167	5.0%

Arkansas
Motorcycle Average Effects by Coverage
 Effective March 19, 2012

Exhibit 19

State Farm Mutual Automobile Insurance Company

<u>Coverages</u>	<u>Adult Class 1B0S Avg % Change</u>	<u>Youthful Class 1B0T Avg % Change</u>	<u>Youthful Class 1B0U Avg % Change</u>	<u>Total Avg % Change</u>
BIPD Liability	-8.7%	-10.6%	-15.0%	-8.9%
Medical Payments Coverage	-0.3%	6.2%	6.9%	0.0%
Comprehensive	-0.1%	3.6%	1.9%	0.0%
Collision	-8.9%	-5.0%	3.0%	-8.8%
Uninsured Motorist	-0.4%	-0.3%	-0.3%	-0.4%
Underinsured Motorist	6.2%	6.2%	6.2%	6.2%
All Coverages	-4.1%	-2.8%	-6.3%	-4.0%

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

Arkansas

Underwriting Expenses - All Types Direct Voluntary

	<u>All Liability (000)</u>							
	<u>2010</u>	<u>%</u>	<u>2009</u>	<u>%</u>	<u>2008</u>	<u>%</u>	<u>2007</u>	<u>%</u>
1. Premiums Earned	171,852	100.0%	170,882	100.0%	162,627	100.0%	160,143	100.0%
2. Loss Adjustment Expenses Incurred	17,877	10.4%	18,170	10.6%	19,947	12.3%	19,896	12.4%
3. Commissions & Brokerage Incurred	16,341	9.5%	16,443	9.6%	15,610	9.6%	12,440	7.8%
4. Other Acquisition, Field Supervision & Collection Expenses Incurred	16,182	9.4%	16,474	9.6%	17,037	10.5%	14,450	9.0%
5. General Expenses Incurred	4,877	2.8%	5,046	3.0%	5,093	3.1%	5,113	3.2%
6. Taxes, Licenses, & Fees Incurred	4,938	2.9%	4,948	2.9%	4,719	2.9%	4,355	2.7%
7. Total Expenses Incurred (2, 3, 4, 5, & 6)	60,215	35.0%	61,082	35.7%	62,407	38.4%	56,253	35.1%

	<u>All Physical Damage (000)</u>							
	<u>2010</u>	<u>%</u>	<u>2009</u>	<u>%</u>	<u>2008</u>	<u>%</u>	<u>2007</u>	<u>%</u>
1. Premiums Earned	152,642	100.0%	146,626	100.0%	139,555	100.0%	136,878	100.0%
2. Loss Adjustment Expenses Incurred	12,534	8.2%	12,982	8.9%	13,075	9.4%	15,036	11.0%
3. Commissions & Brokerage Incurred	13,879	9.1%	13,501	9.2%	12,675	9.1%	10,385	7.6%
4. Other Acquisition, Field Supervision & Collection Expenses Incurred	13,747	9.0%	13,517	9.2%	13,829	9.9%	12,066	8.8%
5. General Expenses Incurred	4,137	2.7%	4,140	2.8%	4,139	3.0%	4,274	3.1%
6. Taxes, Licenses, & Fees Incurred	4,194	2.7%	4,062	2.8%	3,831	2.7%	3,635	2.7%
7. Total Expenses Incurred (2, 3, 4, 5, & 6)	48,490	31.8%	48,203	32.9%	47,549	34.1%	45,396	33.2%

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

ARKANSAS

**RESERVE FOR INCURRED BUT NOT REPORTED CLAIMS
BY CALENDER YEAR FOR VOLUNTARY, ALL TYPES OF VEHICLES**

<u>IBNR as of</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Medical Payments</u>	<u>Comprehensive</u>	<u>Collision</u>	<u>Balance *</u>	<u>All Coverages</u>
12/31/2001	14,605,345	2,745,270	2,785,169	2,504,135	2,393,687	12,131,542	37,165,148
12/31/2002	16,870,776	4,090,487	3,338,230	2,435,008	2,295,674	11,820,247	40,850,422
12/31/2003	13,909,608	2,562,523	2,989,479	2,163,479	1,883,478	12,311,997	35,820,564
12/31/2004	16,535,961	1,669,174	2,108,248	1,599,640	1,549,645	10,630,463	34,093,131
12/31/2005	16,998,229	3,393,293	1,826,326	1,485,374	1,263,308	10,453,945	35,420,475
12/31/2006	15,727,901	3,382,675	1,788,613	1,569,342	1,641,362	10,695,163	34,805,056
12/31/2007	14,780,441	3,679,762	1,747,168	1,540,107	1,580,149	11,343,077	34,670,704
12/31/2008	15,450,307	3,732,000	1,689,417	1,655,884	1,671,722	14,699,965	38,899,295
12/31/2009	12,749,270	3,625,269	1,830,705	1,723,918	1,695,074	13,120,569	34,744,805
12/31/2010	13,700,577	3,733,002	1,827,454	1,797,539	1,584,135	10,188,005	32,830,712
<u>Change in IBNR for Calendar Year</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Medical Payments</u>	<u>Comprehensive</u>	<u>Collision</u>	<u>Balance *</u>	<u>All Coverages</u>
2002	2,265,431	1,345,217	553,061	-69,127	-98,013	-311,295	3,685,274
2003	-2,961,168	-1,527,964	-348,751	-271,529	-412,196	491,750	-5,029,858
2004	2,626,353	-893,349	-881,231	-563,839	-333,833	-1,681,534	-1,727,433
2005	462,268	1,724,119	-281,922	-114,266	-286,337	-176,518	1,327,344
2006	-1,270,328	-10,618	-37,713	83,968	378,054	241,218	-615,419
2007	-947,460	297,087	-41,445	-29,235	-61,213	647,914	-134,352
2008	669,866	52,238	-57,751	115,777	91,573	3,356,888	4,228,591
2009	-2,701,037	-106,731	141,288	68,034	23,352	-1,579,396	-4,154,490
2010	951,307	107,733	-3,251	73,621	-110,939	-2,932,564	-1,914,093

* Uninsured Motor Vehicle, Underinsured Motor Vehicle, Death and Disability, Emergency Road Service, Car Rental, out of state Personal Injury Protection

**STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
ARKANSAS**

Regulation 23, Section 7

Answers to the several enumerated items of Regulation 23, Section 7(A)(2) are as follows:

- (a) The Rate Filing Abstract (Form RF-1), Private Passenger Automobile Abstract (Form A-1) and the Automobile Premium Comparison Survey (Form APCS) are included with this filing.
- (b) Calendar year loss information is used. See Exhibits 1-12.

Exhibit 3, page 1, sets forth the adjustments made to calendar year losses to eliminate the effects of changes in prior accident year incurred losses and allocated loss adjustment expenses.

Exhibit 21 provides a listing of calendar year IBNR reserves for Arkansas by coverage and by year. Also shown is the change in IBNR reserve by calendar year.

- (c) This filing includes no changes in rate making methodology from our last submission. The methodology used in Arkansas follows our standard countrywide procedure.
- (d) The treatment of catastrophe losses is covered in Exhibit 3, page 2.
- (e) Investment income on net unearned premiums and loss reserves is shown in Exhibit 12, pages 6 and 7.
- (f) The calculation of our 2.0% provision for underwriting profit and contingencies is shown in Exhibit 12.
- (g) Arkansas underwriting expenses by Annual Statement expense category are shown in Exhibit 20 of the State Farm Mutual filing.

In developing our indicated rate change, the actual 2009 through 2011 2nd quarter underwriting expenses for Arkansas, shown in Exhibit 1, were adjusted to remove the non-recurring expenses, as shown in Exhibits 3 and 4. When the premium is adjusted to the current rate level, the expenses are also adjusted since a portion of the underwriting expenses (i.e., agents' service compensation and premium taxes) varies directly with premiums, as shown in Exhibit 5, page 2. Since some of the expenses do not vary directly with premium, the projected expense ratio cannot be used in the familiar loss ratio test. The formula to recognize the distinction between expenses that vary directly with premium and those that do not vary is detailed in Exhibit 8.

- (h) State Farm continues to support extensive initiatives that encourage safer vehicles and roads, fight crime and fraud, assure quality and cost-effective health care and vehicle repairs, and maintain efficiency and appropriate internal expense controls while providing quality service. The following lists a few of these efforts:

1. Supporting the Insurance Institute for Highway Safety, a scientific organization devoted to reducing human and economic loss from vehicle crashes.

2. Researching factors that contribute to child injuries in crashes through support of a seven-year project with the Children's Hospital of Philadelphia and sponsoring Child Safety Seat check-ups.
3. Providing grants for a new program, Project Ignition '05, in partnership with the National Youth Leadership Council (NYLC). High school students and teachers submit ideas for a school or community public awareness campaign on the subject of Teen Driver Safety. Selected ideas receive a grant to implement the projects.
4. Advising the National Highway Traffic Safety Administration on such issues as passive restraints and seat belts, bumper standards, highway design, speed limits, large truck safety and drunk driving.
5. Supporting the Inter-Industry Conference on Auto Collision Repairs, a non-profit, educational organization of auto manufacturers, collision repair shops, insurance companies and others dedicated to improving the quality, safety and efficiency of auto collision repairs.
6. Partnering with the Advocates for Highway and Auto Safety, the National Safety Council and others to promote primary seatbelt legislation and booster seat legislation on federal and state levels as well as supporting laws to control chemically-impaired driving.
7. Partnering with Meharry Medical College, a Historically Black College and University (HBCU) to address the disparity of seat belt usage in the African American community.
8. Supporting the Insurance Research Council (IRC), an organization that conducts research on a broad range of insurance topics.
9. Supporting the National Insurance Crime Bureau (NICB), an organization that fights insurance fraud and vehicle theft. NICB looks for patterns of fraud and theft and assists insurance companies and law enforcement in solving insurance crimes and eliminating fraudulent claims.
10. Training State Farm claim representatives to use a computer application called "frequency tracking" that detects patterns symptomatic of fraud.
11. Supporting state and federal legislation to combat auto theft and fraud, including support for state anti-fraud bureaus.
12. Helping State Farm claims representatives determine crash damage due to defective auto parts. Claims Research Auto Support Hotline (CRASH) provides a method for tracking auto trends that may influence automakers to take action on defective parts and issue automobile recalls. This also leads to increased subrogation.
13. Encouraging auto manufacturers to design cars that are more damage- and theft-resistant and easier and less costly to repair.
14. Using alternative dispute resolution whenever possible as a more efficient and timesaving alternative to lawsuits in disputed claims.

15. Establishing internal programs that promote efficient claims handling. For example, expenses are reduced when agents can service certain claims directly.
 16. Effectively managing expenses by efficiently using the services State Farm purchases and by regularly auditing telephone bills.
 17. Effectively managing expenses by purchasing data processing and office equipment through a competitive bidding process.
 18. Reviewing and reorganizing departments and areas in regional offices and at Corporate Headquarters in the ongoing effort to streamline processes, eliminate duplication and provide continued quality service.
 19. Providing convenient, cost effective, 24 hour service 365 days a year through our Customer Response Centers.
 20. Using the Internet to efficiently communicate with both current and prospective policyholders.
- (i) The trending components of this filing are described in the State Farm Mutual filing letter on page 1.
- (j) With approximately 500,000 automobile insurance policies in force, we believe that our underwriting experience for the state is fully credible. In reviewing the historical claim cost and frequency trends for Arkansas, we have credibility weighted the Arkansas trends with the corresponding companywide trends when the number of claims were less than 10,000 claims, using the typical square root credibility formula.
- (k) No classes are grouped together for ratemaking purposes.

ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT

Contact Person: Steve Harr

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:
Reference Filing #: N/A

Signature: 

Member _____
Proposed Effective Date: March 19, 2012

Subscriber _____

Telephone No.: 309/766-3568
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	8.2%	1.5%					
Medical Payments	2.6%	2.1%					
Comprehensive	11.8%	4.0%	N/A	N/A	N/A	N/A	N/A
Collision	-5.1%	-3.5%					
Uninsured Motorist	14.1%	3.3%					
Underinsured Motorist	-35.5%	-9.7%					
All Vehicles: TOTAL OVERALL EFFECT	2.0%	0.1%					

<u>N/A</u>	Apply Loss Cost Factors to Future Filings? (Y or N)
<u>24.6%</u>	Estimated Maximum Rate Increase for any Arkansas Insured (%) on 3/14/11 change. Private Pass Auto policy for a 43-year-old policyholder in territory 8 with only comprehensive coverage. (Actual dollar increase is less than \$1)
<u>-28.3%</u>	Estimated Minimum Rate Decrease for any Arkansas Insured (%) on 3/14/11 change. Private Pass Auto policy for a 24-year-old policyholder in territory 56 with only BIPD coverage.

Year	Policy Count	Rate Change History			AR Earned Premium (000)	Losses Incurred (000)	Arkansas Loss Ratio	Companywide Loss Ratio	Selected Provision
		%	Effective Date						
2010	492,475	-0.1%	05/17/2010	320,415	198,567	62.0%	76.0%	A. Total Production Expense	N/A
2009	472,730	1.5%	11/16/2009	313,301	204,737	65.3%	73.2%	B. General Expense	N/A
		4.0%	01/05/2009					C. Taxes, License, & Fees	N/A
2008	468,567	1.7%	04/07/2008	297,898	236,330	79.3%	71.0%	D. Underwriting Profit & Contingencies	2.0%
2007	457,005	-2.8%	03/12/2007	292,721	190,699	65.1%	66.4%	E. Other (explain)	32.4% **
2006	467,530	-4.4%	12/27/2006	289,199	186,961	64.6%	60.7%	F. TOTAL	34.4%
		-0.7%	03/29/2006						

** - Formula Expense Ratio from filing Exhibit 9, which is our calculation of the projected all coverages expense ratio during the time the proposed rates will be in effect.

Rev. 4/98

**ARKANSAS INSURANCE DEPARTMENT
PRIVATE PASSENGER AUTOMOBILE ABSTRACT**

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent automobile rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name State Farm Mutual Automobile Insurance Company

NAIC No. 25178 Group No. 176

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
No

2. Do you furnish a market for young drivers? Yes
Over age 65 drivers? Yes

3. Do you require collateral business to support a youthful driver risk? See Attached

4. Do you insure drivers with an international or foreign driver's license?
No, except those with a Canadian license.

5. Specify the percentage you allow in credit or discounts for the following: (Discounts apply to BIPD, MPC, COMP, and COLL, except where noted)

(a) Driver Over 55	<u>(See Attached)</u>
(b) Good Student Discount	<u>10% or 25% (varies by class)</u>
(c) Multi-car Discount	<u>(See Attached)</u>
(d) Accident Free Discount*	<u>15, 20, or 25% on BIPD, MPC, & Coll</u>
*Please specify qualifications for discount (see attached)	
(e) Anti-theft Discount	<u>N/A</u>
(f) Other (specify)	
<u>Driver Training Discount</u>	<u>10%</u>
<u>Passive Restraint Discount</u>	<u>10-40% on MPC</u>
<u>Vehicle Safety Discount</u>	<u>10-40% on MPC</u>
<u>Multiple Line Discount</u>	<u>(See Attached)</u>
<u>Defensive Driving Course Discount</u>	<u>5%</u>
<u>Good Driving Discount</u>	<u>10% on BIPD, MPC, & Coll.</u>
<u>Steer Clear Discount</u>	<u>Up to 15%</u>

6. Do you have an installment payment plan for automobile insurance? Yes
If so, what is the fee for installment payments? See Attached.

7. Does your company utilize a tiered rating plan? Yes If so, list the programs and percentage differences.
The CRI formula is $1.003^{(1600-CRI)}$ and the CRI factor is subject to a minimum that varies by rating segment.

State the current volume for each program.
We consider our volume of business in each program to be proprietary information and do not want to share this information with our competitors. Therefore, we respectfully request that the Department agree to keep this information confidential prior to our providing that information.

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Steve Harr

Signature

Actuary & Assistant Secretary/Treasurer

Title

309/766-3568

Telephone Number

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
ARKANSAS

Response to Item 3

There is not a requirement linked to age. There is a requirement for an applicant licensed less than 3 years to be submitted with collateral business.

Response to Item 5a

1. Most class factors for drivers age 50-74 (first position of Class Code 6) are lower than the comparable adult classes (first position of Class Code 1). The amount of discount varies by age of operator and use of the vehicle.
2. There is an additional 5% discount for drivers over age 55 who have completed a Defensive Driving Course within the last three years.

Response to Item 5c

The Multi-Car Discount is:

5 to 20 points based on class (percentage varies by class) on BIPD, MPC, Comprehensive, & Collision coverages
10% on Uninsured and Underinsured Motor Vehicle coverages

Response to Item 5d

The base premiums for bodily injury and property damage liability, medical payments, and collision coverages are reduced if the policy has been in force without any chargeable accidents as follows:

15% - for policy in force 3 years without a chargeable accident
20% - for policy in force 6 years without a chargeable accident
25% - for policy in force 10 years without a chargeable accident

Response to Item 5f

The Multiple Line Discount is the following percent for the following qualifying State Farm policies:

5% - on life policies
5% - on health policies
10% - on manufactured home policies
10% - on renter's policies
15% - on manufactured home and PLUP policies
15% - on renter's and PLUP policies
17% - on condominium policies
17% - on homeowners or farm/ranch policies
22% - on homeowners or farm/ranch and PLUP policies
22% - on condominium and PLUP policies

The minimum face value of a life insurance policy that can qualify for this discount is \$5,000.

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
ARKANSAS

Response to Item 6

State Farm Monthly Payment Plan – The monthly service charge is \$3.00 per month regardless of the amount of the monthly premium payment or the number of policies on the account. If an insured elects to pay the monthly premium charge by preauthorized check, a form of Electronic Funds Transfer, the monthly service charge is reduced to \$2.00 per month if a monthly printed bill notice is requested, or \$1.00 per month if no printed notice is requested.

50-50 Payment on Auto Policy - \$2.00 service charge.

STATE FARM INSURANCE COMPANIES

Safety, Anti-Fraud, Quality, and Expense Control Initiatives

State Farm continues to support extensive initiatives that encourage safer vehicles and roads, fight crime and fraud, assure quality and cost-effective health care and vehicle repairs, and maintain efficiency and appropriate internal expense controls while providing quality service. The following lists a few of these efforts:

1. Supporting the Insurance Institute for Highway Safety, a scientific organization devoted to reducing human and economic loss from vehicle crashes.
2. Working with The Children's Hospital of Philadelphia to research the number one killer of teens – automobile crashes – with a goal of developing effective, evidence based interventions aimed at saving young lives.
3. Researching factors that contribute to child injuries in crashes through support of The Center for Child Injury Prevention Studies, a National Science Foundation Industry-University Cooperative Research Center.
4. Provide annual grants for Project Ignition in partnership with the National Youth Leadership Council. High school students and teachers submit ideas for a school or community public awareness campaign on the subject of Teen Driver Safety. Selected ideas receive a grant to implement the projects.
5. Advising the National Highway Traffic Safety Administration on such issues as passive restraints and seat belts, bumper standards, highway design, speed limits, large truck safety and drunk driving.
6. Supporting the Inter-Industry Conference on Auto Collision Repairs, a non-profit, educational organization of auto manufacturers, collision repair shops, insurance companies and others dedicated to improving the quality, safety and efficiency of auto collision repairs.
7. Partnering with the Advocates for Highway and Auto Safety, the National Safety Council and others to promote primary enforcement seatbelt legislation and booster seat legislation on federal and state levels as well as supporting Graduated Driver Licensing laws and laws designed to control chemically-impaired driving.
8. Partnering with Meharry Medical College, a Historically Black College and University to address the disparity of seat belt usage in the African American community and to promote enhanced Graduated Driving License laws.
9. Supporting the Insurance Research Council, an organization that conducts research on a broad range of insurance topics.
10. Supporting the National Insurance Crime Bureau (NICB), an organization that fights insurance fraud and vehicle theft. NICB looks for patterns of fraud and theft and assists insurance companies and law enforcement in solving insurance crimes and eliminating fraudulent claims.
11. Training State Farm claim representatives to use a computer application called “frequency tracking” that detects patterns symptomatic of fraud.

STATE FARM INSURANCE COMPANIES

Safety, Anti-Fraud, Quality, and Expense Control Initiatives

12. Supporting state and federal legislation to combat auto theft and fraud, including support for state anti-fraud bureaus.
13. Helping State Farm claims representatives determine crash damage due to defective auto parts. Claims Research Auto Support Hotline (CRASH) provides a method for tracking auto trends that may influence automakers to take action on defective parts and issue automobile recalls. This also leads to increased subrogation.
14. Encouraging auto manufacturers to design cars that are more damage- and theft-resistant and easier and less costly to repair.
15. Using alternative dispute resolution whenever possible as a more efficient and timesaving alternative to lawsuits in disputed claims.
16. Establishing internal programs that promote efficient claims handling. For example, expenses are reduced when agents can service certain claims directly.
17. Effectively managing expenses by efficiently using the services State Farm purchases and by regularly auditing telephone bills.
18. Effectively managing expenses by purchasing data processing and office equipment through a competitive bidding process.
19. Reviewing and reorganizing departments and areas in regional offices and at Corporate Headquarters in the ongoing effort to streamline processes, eliminate duplication and provide continued quality service.
20. Providing convenient, cost effective, 24 hour service 365 days a year through our Customer Response Centers.
21. Using the Internet to efficiently communicate with both current and prospective policyholders.
22. Sponsoring child safety seat checks in communities across the nation.
23. Annually conducting a media outreach communicating the magnitude of damage produced each year in the United States by deer-vehicle collisions and offering tips on how drivers can improve their chances of avoiding such collisions.

ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT

Contact Person: Steve Harr

Insurer Name: State Farm Mutual Automobile Insurance Company
 NAIC Number: 25178
 Name of Advisory Organization Whose Filing You are Referencing: N/A
 Co. Affiliation to Advisory Organization:
 Reference Filing #: N/A

Member _____
 Proposed Effective Date: March 19, 2012

Subscriber _____

Signature: 
 Telephone No.: 309/766-3568
 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	8.2%	1.5%					
Medical Payments	2.6%	2.1%					
Comprehensive	11.8%	4.0%	N/A	N/A	N/A	N/A	N/A
Collision	-5.1%	-3.5%					
Uninsured Motorist	14.1%	3.3%					
Underinsured Motorist	-35.5%	-9.7%					
All Vehicles: TOTAL OVERALL EFFECT	2.0%	0.1%					

<u>N/A</u>	Apply Loss Cost Factors to Future Filings? (Y or N)
<u>24.6%</u>	Estimated Maximum Rate Increase for any Arkansas Insured (%) on 3/14/11 change. Private Pass Auto policy for a 43-year-old policyholder in territory 8 with only comprehensive coverage. (Actual dollar increase is less than \$1)
<u>-28.3%</u>	Estimated Minimum Rate Decrease for any Arkansas Insured (%) on 3/14/11 change. Private Pass Auto policy for a 24-year-old policyholder in territory 56 with only BIPD coverage.

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		%	Effective Date						
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		4.0%	01/05/2009					C. Taxes, License, & Fees	N/A
2008	468,567	1.7%	04/07/2008	297,898	236,330	79.3%	71.0%	D. Underwriting Profit & Contingencies	2.0%
2007	457,005	-2.8%	03/12/2007	292,721	190,699	65.1%	66.4%	E. Other (explain)	32.4% **
2006	467,530	-4.4%	12/27/2006	289,199	186,961	64.6%	60.7%	F. TOTAL	34.4%
		-0.7%	03/29/2006						

** - Formula Expense Ratio from filing Exhibit 9, which is our calculation of the projected all coverages expense ratio during the time the proposed rates will be in effect.

In response to your objection letter, we are providing additional information in support of the proposed changes.

The table below lists the 14 policies receiving an increase over 20%. As mentioned in our previous response, these are all private passenger policies that carry only comprehensive coverage. While these policies are receiving a larger percentage increase (maximum of 24.6%), the total premium increase for these policies is \$3 on average, with no increase larger than \$10.

Policy	Total Premium Change		Main Factors Driving the Premium Increase
	\$ Change	% Change	
Policy 1	\$0.79	24.6%	Comp Base Rate Increase, IRG/Ded Factor Increase, Territory Rating Factor Increase
Policy 2	\$0.86	24.3%	Comp Base Rate Increase, IRG/Ded Factor Increase, Class and Age Factor Increase
Policy 3	\$0.40	24.2%	Comp Base Rate Increase, IRG/Ded Factor Increase, Territory Rating Factor Increase
Policy 4	\$0.99	23.8%	Comp Base Rate Increase, IRG/Ded Factor Increase, Class and Age Factor Increase
Policy 5	\$0.85	23.7%	Comp Base Rate Increase, IRG/Ded Factor Increase, Class and Age Factor Increase
Policy 6	\$1.23	22.1%	Comp Base Rate Increase, IRG/Ded Factor Increase, Class and Age Factor Increase
Policy 7	\$0.72	21.4%	Comp Base Rate Increase, IRG/Ded Factor Increase, Territory Rating Factor Increase
Policy 8	\$0.78	21.3%	Comp Base Rate Increase, IRG/Ded Factor Increase, Territory Rating Factor Increase
Policy 9	\$7.41	21.1%	Comp Base Rate Increase, IRG/Ded Factor Increase, Class and Age Factor Increase
Policy 10	\$3.57	20.9%	Comp Base Rate Increase, IRG/Ded Factor Increase, Class and Age Factor Increase
Policy 11	\$6.60	20.5%	Comp Base Rate Increase, IRG/Ded Factor Increase, Class and Age Factor Increase
Policy 12	\$9.56	20.5%	Comp Base Rate Increase, IRG/Ded Factor Increase, Class and Age Factor Increase
Policy 13	\$6.59	20.5%	Comp Base Rate Increase, IRG/Ded Factor Increase, Class and Age Factor Increase
Policy 14	\$1.63	20.3%	Comp Base Rate Increase, IRG/Ded Factor Increase, Class and Age Factor Increase

We are also resubmitting the APCS as you requested with the appropriate 5 digit NAIC number.

With this additional information, we respectfully request your approval of this filing.

SERFF Tracking Number: SFMA-127719541 State: Arkansas
 Filing Company: State Farm Mutual Automobile Insurance State Tracking Number:
 Company Tracking Number: PV-28282M
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: PV-28282m
 Project Name/Number: PV-28282m/PV-28282m

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
11/10/2011	Supporting Document	APCS-Auto Premium Comparison Survey	11/16/2011	SFM - PPA Survey FORM APCS.xls (Superceded)
10/14/2011	Supporting Document	APCS-Auto Premium Comparison Survey	11/10/2011	SFM - PPA Survey FORM APCS.xls (Superceded)

SERFF Tracking Number: SFMA-127719541 *State:* Arkansas
Filing Company: State Farm Mutual Automobile Insurance *State Tracking Number:*
Company Tracking Number: PV-28282M
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: PV-28282m
Project Name/Number: PV-28282m/PV-28282m

Attachment "SFM - PPA Survey FORM APCS.xls" is not a PDF document and cannot be reproduced here.

SERFF Tracking Number: SFMA-127719541 *State:* Arkansas
Filing Company: State Farm Mutual Automobile Insurance *State Tracking Number:*
Company Tracking Number: PV-28282M
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: PV-28282m
Project Name/Number: PV-28282m/PV-28282m

Attachment "SFM - PPA Survey FORM APCS.xls" is not a PDF document and cannot be reproduced here.