

ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT

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: Member
 Reference Filing #: N/A

Contact Person: Kathy Popejoy

Signature: 

Subscriber _____ Telephone No.: 309/766-2325
 Proposed Effective Date: November 27, 2006, December 27, 2006 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	-1.1%	-3.1%	N/A	N/A	N/A	N/A	N/A
Medical Payments	-5.6%	-5.7%					
Comprehensive	7.9%	3.2%					
Collision	-7.4%	-9.8%					
Uninsured Motorist	24.8%	9.8%					
Underinsured Motorist	-23.4%	-10.3%					
All Vehicles: TOTAL OVERALL EFFECT	-2.6%	-4.4%					

N/A Apply Loss Cost Factors to Future Filings? (Y or N)
14.5% Estimated Maximum Rate Increase for any Arkansas Insured (%) on 12/27/06 change. See Attached.
-15.7% Estimated Minimum Rate Decrease for any Arkansas Insured (%) on 12/27/06 change. See Attached.

Year	Policy Count	Rate Change History			AR Earned Premium (000)	Losses Incurred (000)	Arkansas Loss Ratio	Companywide Loss Ratio	Selected Provision
		%	Effective Date						
2005	458,952	-1.0%	9/29/2005	294,674	189,509	64.3%	63.4%	A. Total Production Expense	N/A
		-0.7%	3/29/2006					B. General Expense	N/A
2004	446,552	-3.9%	12/1/2004	296,015	187,005	63.2%	59.1%	C. Taxes, License, & Fees	N/A
		-4.1%	4/1/2004					D. Underwriting Profit & Contingencies	1.0%
2003	441,706	1.1%	7/1/2003	295,884	186,026	62.9%	62.7%	E. Other (explain)	33.6% **
		-0.6%	2/1/2003					F. TOTAL	34.6%
2002	448,200	7.0%	8/15/2002	281,007	203,852	72.5%	73.4%		

** - Formula Expense Ratio from filing Exhibit 8, which is our calculation of the projected all coverages expense ratio during the time the proposed rates will be in effect.