

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #		By bharrington at 3:12 pm, 6/28/06	
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number		PROPERTY & CASUALTY ARKANSAS INSURANCE DEPARTMENT	
		Company Name	Company NAIC Number	
3.	A.	Farm Bureau Mutual Insurance Company of Arkansas, Inc.	B.	13757
		Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A.	Homeowners 4.0000	B.	Mobile Homes, Owner Occupied, Tenants 4.0002-4.0004

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
	+ 9.78%	+ 3.00%					
TOTAL OVERALL EFFECT	+ 9.78%	+ 3.00%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2001	137,871	+ 8.41%	12/01/01	66,611	56,012	84.09%	N/A
2002	143,479	+ 11.32%	09/01/02	75,585	56,716	75.04%	N/A
2003	142,423	+ 12.08%	07/01/03	88,031	59,181	67.23%	N/A
2004	141,783	+ 9.05%	07/01/04	98,213	51,202	52.13%	N/A
2005	140,313	- 3.00%	09/01/05	104,148	48,749	46.81%	N/A

7.

Expense Constants	Selected Provisions
A. Total Production Expense	14.80 %
B. General Expense	1.50 %
C. Taxes, License & Fees	3.10 %
D. Underwriting Profit & Contingencies	5.98 %
E. Other (explain)	
F. TOTAL	25.38 %

8. N Apply Lost Cost Factors to Future filings? (Y or N)
 9. + 11.40% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 21
 10. - 5.00% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 22