

SERFF Tracking Number: FARM-125244230 State: Arkansas
Filing Company: Farmers Insurance Exchange State Tracking Number: AR-PC-07-025727
Company Tracking Number: HAR0705-102610
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
Product Name: H-AR-2007-PU-F
Project Name/Number: AR Personal Umbrella Attachment Point/

Filing at a Glance

Company: Farmers Insurance Exchange

Product Name: H-AR-2007-PU-F

TOI: 17.0 Other Liability - Claims
Made/Occurrence

Sub-TOI: 17.0020 Commercial Umbrella &
Excess

Filing Type: Rate

SERFF Tr Num: FARM-125244230 State: Arkansas

SERFF Status: Closed

State Tr Num: AR-PC-07-025727

Co Tr Num: HAR0705-102610

State Status:

Co Status:

Reviewer(s): Becky Harrington,
Betty Montesi, Brittany Yielding

Authors: Vivian Alarcon, Anahit
Bekarian, Jeanette Campion,
Gayane Rupchian, Mina Villegas,
Chris SalvaCruz, Edmond Balaian

Disposition Date: 10/10/2007

Date Submitted: 08/07/2007

Disposition Status: Filed

Effective Date Requested (New): 10/22/2007

Effective Date (New):

Effective Date Requested (Renewal): 01/01/2008

Effective Date (Renewal):

General Information

Project Name: AR Personal Umbrella Attachment Point

Status of Filing in Domicile: Pending

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 10/10/2007

State Status Changed: 08/07/2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We respectfully submit for your review a new attachment point credit for those households whose auto liability limits exceed \$500,000 per occurrence. Examples of auto liability limits that would qualify are: 500/1,000 (\$500,000 per person/\$1,000,000 per occurrence), or \$1,000 CSL (\$1,000,000 combined single limit). In addition, we are also adding attachment point credit options for households carrying NonAuto liability limits (e.g., Homeowners Liability) exceeding the minimum of \$300,000 aggregate annual limit. Since there are new options, there is no premium effect on our current policyholders.

SERFF Tracking Number: FARM-125244230 State: Arkansas
 Filing Company: Farmers Insurance Exchange State Tracking Number: AR-PC-07-025727
 Company Tracking Number: HAR0705-102610
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
 Product Name: H-AR-2007-PU-F
 Project Name/Number: AR Personal Umbrella Attachment Point/

This credit applies to Base Premium + Additional Vehicles (including credit for less than 2 vehicles) + Drivers under 25 + UM/UIM.

Company and Contact

Filing Contact Information

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

Filing Company Information

Farmers Insurance Exchange CoCode: 21652 State of Domicile: California
 4680 Wilshire Blvd. Group Code: 212 Company Type:
 Los Angeles, CA 90010 Group Name: State ID Number:
 (323) 932-3056 ext. [Phone] FEIN Number: 95-2575893

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50.00 is the required filing fee for AR rate filing. Check will be mailed via DHL to DOI on 08-6-2007.
 Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
3010604097	\$50.00	04/20/2007

SERFF Tracking Number: FARM-125244230 State: Arkansas
 Filing Company: Farmers Insurance Exchange State Tracking Number: AR-PC-07-025727
 Company Tracking Number: HAR0705-102610
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
 Product Name: H-AR-2007-PU-F
 Project Name/Number: AR Personal Umbrella Attachment Point/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	10/10/2007	10/10/2007
Filed	Becky Harrington	08/24/2007	08/24/2007

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	08/15/2007	08/15/2007	Mina Villegas	08/22/2007	08/22/2007

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Corrected manual page & explanatory cover memo	Supporting Document	Mina Villegas	10/09/2007	10/10/2007

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Re-opened	Note To Filer	Becky Harrington	10/05/2007	10/05/2007
Request for filing to be reopened	Note To Reviewer	Mina Villegas	10/04/2007	10/04/2007
Correcting company name	Note To Reviewer	Mina Villegas	08/20/2007	08/22/2007

SERFF Tracking Number: FARM-125244230 *State:* Arkansas
Filing Company: Farmers Insurance Exchange *State Tracking Number:* AR-PC-07-025727
Company Tracking Number: HAR0705-102610
TOI: 17.0 Other Liability - Claims Made/Occurrence *Sub-TOI:* 17.0020 Commercial Umbrella & Excess
Product Name: H-AR-2007-PU-F
Project Name/Number: AR Personal Umbrella Attachment Point/

SERFF Tracking Number: FARM-125244230 State: Arkansas
 Filing Company: Farmers Insurance Exchange State Tracking Number: AR-PC-07-025727
 Company Tracking Number: HAR0705-102610
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
 Product Name: H-AR-2007-PU-F
 Project Name/Number: AR Personal Umbrella Attachment Point/

Disposition

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

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Farmers Insurance Exchange	0.000%	\$563,807	1,593	\$0	0.000%	0.000%	0.000%

SERFF Tracking Number: FARM-125244230 State: Arkansas
 Filing Company: Farmers Insurance Exchange State Tracking Number: AR-PC-07-025727
 Company Tracking Number: HAR0705-102610
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
 Product Name: H-AR-2007-PU-F
 Project Name/Number: AR Personal Umbrella Attachment Point/

Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover memo	Filed	Yes
Supporting Document	P & C transmittal	Filed	Yes
Supporting Document	Response to objection letter dated 8-15-2007	Filed	Yes
Supporting Document	Response to objection letter dated 08-15-2007	Filed	Yes
Supporting Document	Corrected manual page & explanatory cover memo	Filed	Yes
Rate	Manual pages	Filed	Yes

SERFF Tracking Number: FARM-125244230 State: Arkansas
 Filing Company: Farmers Insurance Exchange State Tracking Number: AR-PC-07-025727
 Company Tracking Number: HAR0705-102610
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
 Product Name: H-AR-2007-PU-F
 Project Name/Number: AR Personal Umbrella Attachment Point/

Disposition

Disposition Date: 08/24/2007
 Effective Date (New): 10/22/2007
 Effective Date (Renewal): 01/01/2008
 Status: Filed
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Farmers Insurance Exchange	0.000%	\$563,807	1,593	\$0	0.000%	0.000%	0.000%

SERFF Tracking Number: FARM-125244230 State: Arkansas
 Filing Company: Farmers Insurance Exchange State Tracking Number: AR-PC-07-025727
 Company Tracking Number: HAR0705-102610
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
 Product Name: H-AR-2007-PU-F
 Project Name/Number: AR Personal Umbrella Attachment Point/

Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover memo	Filed	Yes
Supporting Document	P & C transmittal	Filed	Yes
Supporting Document	Response to objection letter dated 8-15-2007	Filed	Yes
Supporting Document	Response to objection letter dated 08-15-2007	Filed	Yes
Supporting Document	Corrected manual page & explanatory cover memo	Filed	Yes
Rate	Manual pages	Filed	Yes

SERFF Tracking Number: FARM-125244230 State: Arkansas
Filing Company: Farmers Insurance Exchange State Tracking Number: AR-PC-07-025727
Company Tracking Number: HAR0705-102610
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
Product Name: H-AR-2007-PU-F
Project Name/Number: AR Personal Umbrella Attachment Point/

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 08/15/2007

Submitted Date 08/15/2007

Respond By Date

Dear Feliksa Barran,

This will acknowledge receipt of the captioned filing.

Objection 1

- P & C transmittal (Supporting Document)

Comment: The transmittal and general information tab have two different effective dates for new business. Please confirm the correct date.

Objection 2

- Manual pages (Rate)

Comment: Provide statistical support for the attachment point credits.

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.

Please feel free to contact me if you have questions.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State

Response Letter Date 08/22/2007

Submitted Date 08/22/2007

Dear Becky Harrington,

Comments:

We have attached our response to objection letter dated 08-15-2007

SERFF Tracking Number: FARM-125244230 State: Arkansas
Filing Company: Farmers Insurance Exchange State Tracking Number: AR-PC-07-025727
Company Tracking Number: HAR0705-102610
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
Product Name: H-AR-2007-PU-F
Project Name/Number: AR Personal Umbrella Attachment Point/

Response 1

Comments: Response to objection letter

Related Objection 1

Applies To:

- P & C transmittal (Supporting Document)

Comment:

The transmittal and general information tab have two different effective dates for new business. Please confirm the correct date.

Related Objection 2

Applies To:

- Manual pages (Rate)

Comment:

Provide statistical support for the attachment point credits.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments: We have attached the cover memo as response to objection letter dated 8-15-2007.

Related Objection 1

Applies To:

- P & C transmittal (Supporting Document)

Comment:

The transmittal and general information tab have two different effective dates for new business. Please confirm the correct date.

Related Objection 2

Applies To:

- Manual pages (Rate)

Comment:

SERFF Tracking Number: FARM-125244230 State: Arkansas
Filing Company: Farmers Insurance Exchange State Tracking Number: AR-PC-07-025727
Company Tracking Number: HAR0705-102610
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
Product Name: H-AR-2007-PU-F
Project Name/Number: AR Personal Umbrella Attachment Point/

Provide statistical support for the attachment point credits.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Response to objection letter dated 8-15-2007

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments: Attached are cover memo and corrected P&C transmittal doc as response to objection letter dated 8-15-2007.

Related Objection 1

Applies To:

- P & C transmittal (Supporting Document)

Comment:

The transmittal and general information tab have two different effective dates for new business. Please confirm the correct date.

Related Objection 2

Applies To:

- Manual pages (Rate)

Comment:

Provide statistical support for the attachment point credits.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Response to objection letter dated 08-15-2007

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking Number: FARM-125244230 *State:* Arkansas
Filing Company: Farmers Insurance Exchange *State Tracking Number:* AR-PC-07-025727
Company Tracking Number: HAR0705-102610
TOI: 17.0 Other Liability - Claims Made/Occurrence *Sub-TOI:* 17.0020 Commercial Umbrella & Excess
Product Name: H-AR-2007-PU-F
Project Name/Number: AR Personal Umbrella Attachment Point/

Response to objection letter dated 8-15-2007

Sincerely,

Anahit Bekarian, Chris SalvaCruz, Edmond Balaian, Gayane Rupchian, Jeanette Campion, Mina Villegas, Vivian Alarcon

SERFF Tracking Number: FARM-125244230 State: Arkansas
Filing Company: Farmers Insurance Exchange State Tracking Number: AR-PC-07-025727
Company Tracking Number: HAR0705-102610
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
Product Name: H-AR-2007-PU-F
Project Name/Number: AR Personal Umbrella Attachment Point/

Amendment Letter

Amendment Date:

Submitted Date: 10/10/2007

Comments:

Dear Ms. Harrington:

Thank you for reopening this filing. I have attached in the Schedule Item field the corrected manual page and the explanatory cover memo as well .

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Corrected manual page & explanatory cover memo

Comment: Attached are the corrected manual page 6005 and cover letter.

Cover memo.pdf

Manual page 6005.pdf

SERFF Tracking Number: FARM-125244230 *State:* Arkansas
Filing Company: Farmers Insurance Exchange *State Tracking Number:* AR-PC-07-025727
Company Tracking Number: HAR0705-102610
TOI: 17.0 Other Liability - Claims Made/Occurrence *Sub-TOI:* 17.0020 Commercial Umbrella & Excess
Product Name: H-AR-2007-PU-F
Project Name/Number: AR Personal Umbrella Attachment Point/

Note To Filer

Created By:

Becky Harrington on 10/05/2007 10:34 AM

Subject:

Re-opened

Comments:

per your request.

SERFF Tracking Number: FARM-125244230 *State:* Arkansas
Filing Company: Farmers Insurance Exchange *State Tracking Number:* AR-PC-07-025727
Company Tracking Number: HAR0705-102610
TOI: 17.0 Other Liability - Claims Made/Occurrence *Sub-TOI:* 17.0020 Commercial Umbrella & Excess
Product Name: H-AR-2007-PU-F
Project Name/Number: AR Personal Umbrella Attachment Point/

Note To Reviewer

Created By:

Mina Villegas on 10/04/2007 12:53 PM

Subject:

Request for filing to be reopened

Comments:

Dear Ms. Harrington:

I am requesting for this filing to be reopened. I need to correct a typographical error on the manual page and attach the printed page as well. Let me know your thoughts. Thank you and hoping to hear from you.

SERFF Tracking Number: FARM-125244230 *State:* Arkansas
Filing Company: Farmers Insurance Exchange *State Tracking Number:* AR-PC-07-025727
Company Tracking Number: HAR0705-102610
TOI: 17.0 Other Liability - Claims Made/Occurrence *Sub-TOI:* 17.0020 Commercial Umbrella & Excess
Product Name: H-AR-2007-PU-F
Project Name/Number: AR Personal Umbrella Attachment Point/

Note To Reviewer

Created By:

Mina Villegas on 08/20/2007 06:47 PM

Subject:

Correcting company name

Comments:

Dear Ms. Harrington,

I inadvertently put Farmers Insurance Exchange for filing company information. The correct company name is Farmers Insurance Company, Inc. I apologize for the inconvenience this may have caused.

SERFF Tracking Number: FARM-125244230 State: Arkansas
 Filing Company: Farmers Insurance Exchange State Tracking Number: AR-PC-07-025727
 Company Tracking Number: HAR0705-102610
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
 Product Name: H-AR-2007-PU-F
 Project Name/Number: AR Personal Umbrella Attachment Point/

Rate Information

Rate data applies to filing.

Filing Method: Modified File & Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 8.200%
Effective Date of Last Rate Revision: 01/01/2006
Filing Method of Last Filing: Modified File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Farmers Insurance Exchange	0.000%	0.000%	\$563,807	1,593	\$0	0.000%	0.000%

SERFF Tracking Number: FARM-125244230 State: Arkansas
 Filing Company: Farmers Insurance Exchange State Tracking Number: AR-PC-07-025727
 Company Tracking Number: HAR0705-102610
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
 Product Name: H-AR-2007-PU-F
 Project Name/Number: AR Personal Umbrella Attachment Point/

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Manual pages	6005, 6009, 6010	Replacement	Page 6005.pdf Page 6009.pdf Page 6010.pdf

FARMERS PERSONAL UMBRELLA

The Farmers Special Personal Umbrella is written in the Farmers Insurance Exchange.

RATING

The **basic premium** includes one owner-occupied residence, 2 motorized vehicles*, all sailboats under 26 feet, all powerboats 50 h.p. or less, vacant land 50 acres or less and self-insured retention exposures.

The following is the schedule of Farmers Special Personal Umbrella rates for the first \$1 million of coverage written:

Note: UM/UIM coverage is available up to \$1 million only.

Territory 13: Entire State

	250/500 <u>Unsupported</u>	250/500 Farmers Household <u>Discount</u>	100/300*** Farmers Household <u>Discount</u>
Basic Premium:	\$238	\$190	\$269
Each Additional motorized vehicle over 2*	\$ 55	\$ 44	\$ 62
Each driver under age 25	\$143	\$ 114	\$161
Each vehicle for UM/UIM (E0111)**	\$155	\$ 124	\$175
Credit for less than 2 motorized vehicle*	- \$ 24	- \$ 19	- \$ 27

A household that has all known underlying exposures insured in a company of the Farmers Insurance Group of Companies, including Foremost, will qualify for Farmers Household Discount rates.

A household with at least one scheduled underlying auto policy insured in a company of the Farmers Insurance Group of Companies, including Foremost, will qualify for unsupported rates.

★ ATTACHMENT POINT CREDIT

In cases where the insured has underlying auto liability above the minimum required for all motorized vehicles, and underlying liability (CPL) for all non-auto exposures, they can qualify for **attachment point credit** (New Business and In-Force Business). If UM/UIM coverage is scheduled on Personal Umbrella policy, all motorized vehicles must have UM/UIM underlying limits equivalent to those for auto liability to qualify for the credit.

NOTE: Availability of higher liability and UM/UIM limits for the state and/or company should be verified before binding. Limits must be in place prior to submission of application.

To calculate the credit, subtotal the Basic premium, additional motorized vehicles, drivers under 25, UM/UIM, and credit for less than 2 motorized vehicles, including any applicable Point Surcharges. Multiply sub-total by the factor indicated by the table below to develop a Section I total. (Rates for all additional exposures are added to this sub-total to develop the total 1st Million Premium. The attachment credit only applies to the charges described above.)

Attachment Point Credit Factor		Auto Bodily Injury Limits (UM/UIM if applicable)		
		250/500 or 300CSL	500/500 or 500CSL	500/1000 or 1000CSL
Non-Auto Liability Limits	300,000	1.00	0.75	0.60
	500,000 or 600,000	0.99	0.74	0.59
	1,000,000	0.98	0.73	0.58

* Motorized vehicle includes all automobiles, trucks, motor homes, motorcycles, licensed recreational vehicles and Broad Form Use of Other Car (B.D.O.C.). Each of these motorized vehicles will incur a charge.

** See Endorsement Section.

*** Not Available on Personal Umbrella New Business

Policy Rating Variables in Sample below:

Territory	13	Rental Dwellings (# Units rented to others)	#
Underlying Motor Vehicle Limit (100/300*,250/500,500/500,Higher)	250/500	Additional Residences (Seasonal/Secondary)	#
Underlying NonAuto Limit	300K,500K,1M	Sailboats 26' to 50'	#
Underlying Supported? Limit (\$Million)	Yes/No #	Inboard and Inboard/Outboard	#
Licensed Motorized Vehicles	#	Outboards > 50mph	#
UM/UIM	Yes/No	Personal Watercraft (Jet Ski/Sled)	#
Chargeable Household Accidents	#	Incidental Office, On or Off Premises	#
Chargeable Household Minor Convictions	#	Insured as an Employee	Yes/No
Drivers Under 25	#	Teachers Liability	#
Unlicensed Recreational Vehicles	#	Farmowner Liability	Yes/No
		Vacant Land (Total Number of Acres)	#
		Childcare Liability	Yes/No

Auto Coverages: First \$1 Million Layer

For this section, use rates that correspond to the Territory/Supported/Underlying Limit Combination. Use 250/500 Underlying Limit for 500/500 or higher.	(Quantity) x (Rate Per) = (Premium)		
	Quantity	Rate Per	Premium
1. Base Rate			
2. Motorized Vehicles. Only one of (a) or (b) applies, not both.			
a. Additional Vehicles, over 2			
b. Credit for less than 2 vehicles			
3. Drivers Under 25			
4. Points Base Subtotal, before Points Surcharge [Sum of (1) through (3)]			
5. Point Surcharge: Determine number of Household Points.			
6. Multiply (4) * (5)			
7. UM/UIM per Vehicle			
8. Auto Coverages Subtotal 1 [(4) + (6) + (7)]			
9. Attachment Point Credit (for 500/500 or Higher Underlying Limit)			
10. Multiply (8) * (9)			
11. Auto Coverages Premium (Round to nearest dollar). [(10)]			

Supplemental Coverages: First \$1 Million Layer

	Quantity	Rate Per	Premium
12. Unlicensed Recreational Vehicles			
13. Watercraft			
14. Incidental Office, On or Off Premises			
15. Insured as an Employee			
16. Teachers Liability			
17. Farmowner Liability			
18. Vacant Land <i>Incl in Base: 0 Max Charge: 250</i>			
19. Rental Dwelling Units			
20. Additional Residences, Seasonal or Secondary			
21. Child Care Liability			
22. Supplemental Coverages Premium (Sum of 12 through 21)			
23. Total Premium for First \$1Million Layer [(11) + (22)]			

Increased Limits Layers

24. Total Premium for First \$1Million Layer [(23)]					
25. UM/UIM Premium for First \$1 Million Layer [(7) * (9)]					
26. P = Total Premium for First \$1 Million Layer, excluding UM/UIM [(24) - (25)]					
Layer	27. 2nd Million	28. 3rd Million	29. 4th Million	30. 5th Million	
a. Factor					
b. Multiply [(26) * (a)]					
c. Minimum Premium for Layer					
d. Total Premium for Layer: Maximum [(b), (c)]					
31. Total Increased Limits Premium (Sum of 27d through 30d)					
32. Total Premium for Umbrella Policy [(23) + (31)]					

* 100/300 Attachment Point is not available on New Business

Policy Rating Variables in Sample below:

Territory	13	Rental Dwellings (# Units rented to others)	1
Underlying Motor Vehicle Limit (100/300*,250/500,500/500,Higher)	250/500	Additional Residences (Seasonal/Secondary)	0
Underlying NonAuto Limit	300K	Sailboats 26' to 50'	1
Underlying Supported? Limit (\$Million)	Yes 3	Inboard and Inboard/Outboard	0
Licensed Motorized Vehicles	3	Outboards > 50mph	0
UM/UIM	Yes	Personal Watercraft (Jet Ski/Sled)	0
Chargeable Household Accidents	0	Incidental Office, On or Off Premises	0
Chargeable Household Minor Convictions	1	Insured as an Employee	No
Drivers Under 25	0	Teachers Liability	0
Unlicensed Recreational Vehicles	0	Farmowner Liability	No
		Vacant Land (Total Number of Acres)	0
		Childcare Liability	No

Auto Coverages: First \$1 Million Layer

For this section, use rates that correspond to the Territory/Supported/Underlying Limit Combination. Use 250/500 Underlying Limit for 500/500 or higher.	(Quantity) x (Rate Per) = (Premium)		
	Quantity	Rate Per	Premium
1. Base Rate		190	190
2. Motorized Vehicles. Only one of (a) or (b) applies, not both.			
a. Additional Vehicles, over 2	1	44	44
b. Credit for less than 2 vehicles			
3. Drivers Under 25	0	114	0
4. Points Base Subtotal, before Points Surcharge [Sum of (1) through (3)]			234
5. Point Surcharge: Determine number of Household Points.	1	0.10	0.10
6. Multiply (4) * (5)			23
7. UM/UIM per Vehicle	3	124	372
8. Auto Coverages Subtotal 1 [(4) + (6) + (7)]			629
9. Attachment Point Credit (for 500/500 or Higher Underlying Limit)			1.00
10. Multiply (8) * (9)			629
11. Auto Coverages Premium (Round to nearest dollar). [(10)]			629

Supplemental Coverages: First \$1 Million Layer

	Quantity	Rate Per	Premium
12. Unlicensed Recreational Vehicles	0	15	0
13. Watercraft, including jet ski/sled.	1	50	50
14. Incidental Office, On or Off Premises	0	15	0
15. Insured as an Employee	0	75	0
16. Teachers Liability	0	50	0
17. Farmowner Liability		40	0
18. Vacant Land <i>Incl in Base: 0 Max Charge: 250</i>	0	1	0
19. Rental Dwelling Units	1	25	25
20. Additional Residences, Seasonal or Secondary	0	25	0
21. Child Care Liability		75	0
22. Supplemental Coverages Premium (Sum of 12 through 21)			75
23. Total Premium for First \$1Million Layer [(11) + (22)]			704

Increased Limits Layers

24. Total Premium for First \$1Million Layer [(23)]						704
25. UM/UIM Premium for First \$1 Million Layer [(7) * (9)]						372
26. P = Total Premium for First \$1 Million Layer, excluding UM/UIM [(24) - (25)]						332
Layer	27. 2nd Million	28. 3rd Million	29. 4th Million	30. 5th Million		
a. Factor	0.70	0.60	0.00	0.00		
b. Multiply [(26) * (a)]	232	199	0	0		
c. Minimum Premium for Layer	0	200	0	0		
d. Total Premium for Layer: Maximum [(b), (c)]	232	200	0	0		
31. Total Increased Limits Premium (Sum of 27d through 30d)						432
32. Total Premium for Umbrella Policy [(23) + (31)]						1,136

* 100/300 Attachment Point is not available on New Business

SERFF Tracking Number: FARM-125244230 State: Arkansas
 Filing Company: Farmers Insurance Exchange State Tracking Number: AR-PC-07-025727
 Company Tracking Number: HAR0705-102610
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
 Product Name: H-AR-2007-PU-F
 Project Name/Number: AR Personal Umbrella Attachment Point/

Supporting Document Schedules

Satisfied -Name: Cover memo **Review Status:** Filed 08/24/2007
Comments:
Attachment:
 Cover memo.pdf

Satisfied -Name: P & C transmittal **Review Status:** Filed 08/24/2007
Comments:
Attachment:
 P & C transmittal.pdf

Satisfied -Name: Response to objection letter dated 8-15-2007 **Review Status:** Filed 08/24/2007
Comments:
Attachment:
 Response cover memo.pdf

Satisfied -Name: Response to objection letter dated 08-15-2007 **Review Status:** Filed 08/24/2007
Comments:
Attachments:
 Response cover memo.pdf
 P & C transmittal.pdf

Satisfied -Name: Corrected manual page & explanatory cover memo **Review Status:** Filed 10/10/2007
Comments:
 Attached are the corrected manual page 6005 and cover letter.
Attachments:

SERFF Tracking Number: FARM-125244230 *State:* Arkansas
Filing Company: Farmers Insurance Exchange *State Tracking Number:* AR-PC-07-025727
Company Tracking Number: HAR0705-102610
TOI: 17.0 Other Liability - Claims Made/Occurrence *Sub-TOI:* 17.0020 Commercial Umbrella & Excess
Product Name: H-AR-2007-PU-F
Project Name/Number: AR Personal Umbrella Attachment Point/

Cover memo.pdf

Manual page 6005.pdf



FARMERS

Contact:
Fran Sarrel
4700 Wilshire Blvd, A1-3
Los Angeles, CA 90010
Bus. (323) 932-3873
Fax (323) 932-3161

August 3, 2007

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

SUBJECT: Rule Filing: Personal Umbrella (Other Liability)

Table with 4 columns: Company Name, NAIC #, Group #, Reference Number. Row 1: Farmers Insurance Exchange, 21652, 0212, HAR0705-102610

Dear Commissioner:

We respectfully submit for your review a new attachment point credit for those households whose auto liability limits exceed \$500,000 per occurrence. Examples of auto liability limits that would qualify are: 500/1,000 (\$500,000 per person/\$1,000,000 per occurrence), or \$1,000 CSL (\$1,000,000 combined single limit). In addition, we are also adding attachment point credit options for households carrying NonAuto liability limits (e.g., Homeowners Liability) exceeding the minimum of \$300,000 aggregate annual limit. Since there are new options, there is no premium effect on our current policyholders.

This credit applies to Base Premium + Additional Vehicles (including credit for less than 2 vehicles) + Drivers under 25 + UM/UIM. The table below shows the new attachment point options:

Table with 4 columns: Attachment Point Credit Factor, Auto Bodily Injury Limits (UM/UIM if applicable) - 250/500 or 300CSL, 500/500 or 500CSL, 500/1000 or 1000CSL. Rows for Non-Auto Liability Limits: 300,000, 500,000 or 600,000, 1,000,000

As required, we have attached the following transmittal documents:

Form PC-TD
Form PC-RRFS

Our proposed effective date for this filing is October 22, 2007 for New Business and January 1, 2008 for Renewals.

Please indicate our reference numbers listed when replying to this submission.

Personal Umbrella Rate and Rule Filing
Arkansas

Your early consideration and approval of this filing will be greatly appreciated. If you have any questions on this material or require further information for your analysis, feel free to contact me at (323) 932-3873.

Very truly yours,
FARMERS INSURANCE GROUP OF COMPANIES

Frances Sarrel, FCAS, MAAA
Assistant Actuary

FS: TA

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only
	a. Date the filing is received:
	b. Analyst:
	c. Disposition:
	d. Date of disposition of the filing:
	e. Effective date of filing:
	New Business
	Renewal Business
	f. State Filing #:
	g. SERFF Filing #:
	h. Subject Codes

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

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Farmers Insurance Exchange	CA	21652	95-2575893	

5. Company Tracking Number	HAR0705-102610
-----------------------------------	-----------------------

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

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Fran Sarrel, FCAS, MAAA 4700 Wilshire Blvd, A1-3 Los Angeles, CA 90010	Assistant Actuary	323-932-3873	323-932-3161	fran_sarrel@farmersin surance.com

7. Signature of authorized filer	
8. Please print name of authorized filer	

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	Other Liability
10. Sub-Type of Insurance (Sub-TOI)	Personal Umbrella/Excess
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	17.0021
12. Company Program Title (Marketing title)	Farmers Personal Umbrella
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 11/19/2007 Renewal: 02/01/2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	August 7, 2007
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	HAR0705-102610
-----	-------------------------------------------------------	----------------

21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
-----	------------------------------------------------------------------------------------------------------------------------

Please see filing memorandum

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
-----	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Check #: 3010604097
Amount: \$25.00

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

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

PC TD-1 pg 2 of 2



FARMERS

Contact:
Fran Sarrel
4700 Wilshire Blvd, A1-3
Los Angeles, CA 90010
Bus. (323) 932-3873
Fax (323) 932-3161

August 22, 2007

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

ATTN: Becky Harrington
Property & Casualty

SUBJECT: Response to objection letter dated 8-15-2007
Rule Filing: Personal Umbrella (Other Liability)

Table with 4 columns: Company Name, NAIC #, Group #, Reference Number. Row 1: Farmers Insurance Exchange, 21652, 0212, HAR0705-102610

Dear Ms. Harrington:

This is in response to your objection letter of August 15, 2007 that was received through SERFF. For your convenience, I have repeated your objections here:

Objection 1

- P & C transmittal (Supporting Document)

Comment: The transmittal and general information tab have two different effective dates for new business. Please confirm the correct date.

This was a typographical error on our part. We regret any confusion this may have caused. The correct effective date for New Business is October 22, 2007.

Objection 2

- Manual pages (Rate)

Comment: Provide statistical support for the attachment point credits.

The new attachment point credit options are for auto limits that are not yet in production. As such, we have no statistical support. These factors were selected by judgment. We will be monitoring and adjusting these factors as necessary.

As indicated in prior correspondence, our proposed effective date for this filing is October 22, 2007 for New Business and January 1, 2008 for Renewals.

Please indicate our reference numbers listed when replying to this submission.

Personal Umbrella Rate and Rule Filing
Arkansas

Your early consideration and approval of this filing will be greatly appreciated. If you have any questions on this material or require further information for your analysis, feel free to contact me at (323) 932-3873.

Very truly yours,
FARMERS INSURANCE GROUP OF COMPANIES

Frances Sarrel, FCAS, MAAA
Assistant Actuary

FS: TA



FARMERS

Contact:
Fran Sarrel
4700 Wilshire Blvd, A1-3
Los Angeles, CA 90010
Bus. (323) 932-3873
Fax (323) 932-3161

August 22, 2007

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

ATTN: Becky Harrington
Property & Casualty

SUBJECT: Response to objection letter dated 8-15-2007
Rule Filing: Personal Umbrella (Other Liability)

Table with 4 columns: Company Name, NAIC #, Group #, Reference Number. Row 1: Farmers Insurance Exchange, 21652, 0212, HAR0705-102610

Dear Ms. Harrington:

This is in response to your objection letter of August 15, 2007 that was received through SERFF. For your convenience, I have repeated your objections here:

Objection 1

- P & C transmittal (Supporting Document)

Comment: The transmittal and general information tab have two different effective dates for new business. Please confirm the correct date.

This was a typographical error on our part. We regret any confusion this may have caused. The correct effective date for New Business is October 22, 2007.

Objection 2

- Manual pages (Rate)

Comment: Provide statistical support for the attachment point credits.

The new attachment point credit options are for auto limits that are not yet in production. As such, we have no statistical support. These factors were selected by judgment. We will be monitoring and adjusting these factors as necessary.

As indicated in prior correspondence, our proposed effective date for this filing is October 22, 2007 for New Business and January 1, 2008 for Renewals.

Please indicate our reference numbers listed when replying to this submission.

Personal Umbrella Rate and Rule Filing
Arkansas

Your early consideration and approval of this filing will be greatly appreciated. If you have any questions on this material or require further information for your analysis, feel free to contact me at (323) 932-3873.

Very truly yours,
FARMERS INSURANCE GROUP OF COMPANIES

Frances Sarrel, FCAS, MAAA
Assistant Actuary

FS: TA

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only				
	a. Date the filing is received:				
	b. Analyst:				
	c. Disposition:				
	d. Date of disposition of the filing:				
	e. Effective date of filing:				
	<table style="width: 100%; border: none;"> <tr> <td style="width: 60%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table>	New Business		Renewal Business	
New Business					
Renewal Business					
	f. State Filing #:				
	g. SERFF Filing #:				
	h. Subject Codes				

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

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Farmers Insurance Company, Inc.	CA	21628	48-0609012	

5. Company Tracking Number	HAR0705-102610
-----------------------------------	-----------------------

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

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Fran Sarrel 4700 Wilshire Blvd, A1-3 Los Angeles, CA 90010	Assistant Actuary	323-932-3873	323-932-3161	

7. Signature of authorized filer	
8. Please print name of authorized filer	Mina Villegas

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	Other Liability
10. Sub-Type of Insurance (Sub-TOI)	Personal Umbrella/Excess
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	17.0021
12. Company Program Title (Marketing title)	Farmers Personal umbrella
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 10/22/2007 Renewal: 1/1/2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	April 13, 2007
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	HAR0705-102610
------------	--------------------------------------------------------------	-----------------------

21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
------------	------------------------------------------------------------------------------------------------------------------------

Please see filing memorandum

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
Check #: 3010604097 Amount: \$25.00	
Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.	

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



FARMERS

Fran Sarrel
4700 Wilshire Blvd, A1-3
Los Angeles, CA 90010
Bus. (323) 932-3873
Fax (323) 932-3161

October 10, 2007

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

Attn: Ms. Becky Harrington
Property & Casualty

SUBJECT: Manual Page Correction: Personal Umbrella (Other Liability)

Company Name	NAIC #	Group #	Reference Number
Farmers Insurance Exchange	21652	0212	HAR0705-102610

Dear Commissioner:

We respectfully submit for your review a manual page correction. We recently filed for a new attachment point credit (reference number listed above). Regretfully, we found a typographical error on the manual pages for the attachment point factors. The table below shows the correct attachment point factors:

Attachment Point Credit Factor		Auto Bodily Injury Limits (UM/UIM if applicable)		
		250/500 or 300CSL	500/500 or 500CSL	500/1000 or 1000CSL
Non-Auto Liability Limits	300,000	1.00	0.75	0.65
	500,000 or 600,000	0.99	0.74	0.64
	1,000,000	0.98	0.73	0.63

Your early consideration and approval of this filing will be greatly appreciated. If you have any questions on this material or require further information for your analysis, feel free to contact me at (323) 932-3873.

Very truly yours,
FARMERS INSURANCE GROUP OF COMPANIES

Frances Sarrel, FCAS, MAAA
Assistant Actuary

FS: TA

FARMERS PERSONAL UMBRELLA

The Farmers Special Personal Umbrella is written in the Farmers Insurance Exchange.

RATING

The **basic premium** includes one owner-occupied residence, 2 motorized vehicles*, all sailboats under 26 feet, all powerboats 50 h.p. or less, vacant land 50 acres or less and self-insured retention exposures.

The following is the schedule of Farmers Special Personal Umbrella rates for the first \$1 million of coverage written:

Note: UM/UIM coverage is available up to \$1 million only.

Territory 13: Entire State

	250/500 <u>Unsupported</u>	250/500 Farmers Household <u>Discount</u>	100/300*** Farmers Household <u>Discount</u>
Basic Premium:	\$238	\$190	\$269
Each Additional motorized vehicle over 2*	\$ 55	\$ 44	\$ 62
Each driver under age 25	\$143	\$ 114	\$161
Each vehicle for UM/UIM (E0111)**	\$155	\$ 124	\$175
Credit for less than 2 motorized vehicle*	- \$ 24	- \$ 19	- \$ 27

A household that has all known underlying exposures insured in a company of the Farmers Insurance Group of Companies, including Foremost, will qualify for Farmers Household Discount rates.

A household with at least one scheduled underlying auto policy insured in a company of the Farmers Insurance Group of Companies, including Foremost, will qualify for unsupported rates.

★ ATTACHMENT POINT CREDIT

In cases where the insured has underlying auto liability above the minimum required for all motorized vehicles, and underlying liability (CPL) for all non-auto exposures, they can qualify for **attachment point credit** (New Business and In-Force Business). If UM/UIM coverage is scheduled on Personal Umbrella policy, all motorized vehicles must have UM/UIM underlying limits equivalent to those for auto liability to qualify for the credit.

NOTE: Availability of higher liability and UM/UIM limits for the state and/or company should be verified before binding. Limits must be in place prior to submission of application.

To calculate the credit, subtotal the Basic premium, additional motorized vehicles, drivers under 25, UM/UIM, and credit for less than 2 motorized vehicles, including any applicable Point Surcharges. Multiply sub-total by the factor indicated by the table below to develop a Section I total. (Rates for all additional exposures are added to this sub-total to develop the total 1st Million Premium. The attachment credit only applies to the charges described above.)

Attachment Point Credit Factor		Auto Bodily Injury Limits (UM/UIM if applicable)		
		250/500 or 300CSL	500/500 or 500CSL	500/1000 or 1000CSL
Non-Auto Liability Limits	300,000	1.00	0.75	0.65
	500,000 or 600,000	0.99	0.74	0.64
	1,000,000	0.98	0.73	0.63

* Motorized vehicle includes all automobiles, trucks, motor homes, motorcycles, licensed recreational vehicles and Broad Form Use of Other Car (B.D.O.C.). Each of these motorized vehicles will incur a charge.

** See Endorsement Section.

*** Not Available on Personal Umbrella New Business