

SERFF Tracking Number: FARM-125224837 State: Arkansas
First Filing Company: Farmers Insurance Company, Inc., ... State Tracking Number: AR-PC-07-025429
Company Tracking Number: AAR0701-204790, AAR0701-404790
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: A-AR-2007-PA-F
Project Name/Number: Affinity Discount/A-06-188

Filing at a Glance

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

Product Name: A-AR-2007-PA-F

SERFF Tr Num: FARM-125224837 State: Arkansas

TOI: 19.0 Personal Auto

SERFF Status: Closed

State Tr Num: AR-PC-07-025429

Sub-TOI: 19.0001 Private Passenger Auto
(PPA)

Co Tr Num: AAR0701-204790,
AAR0701-404790

State Status:

Filing Type: Rule

Co Status:

Reviewer(s): Alexa Grissom, Betty
Montesi, Brittany Yielding

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

Disposition Date: 01/31/2008

Date Submitted: 07/11/2007

Disposition Status: Filed

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

Effective Date (New): 10/22/2007

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

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Affinity Discount

Status of Filing in Domicile: Pending

Project Number: A-06-188

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 01/31/2008

State Status Changed: 07/12/2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We respectfully submit for filing a revision to our Personal Automobile Program. In this submission, we are proposing the expansion of our current Affinity Discount to include retirees.

Affinity Discount Expansion:

We believe that retirees associated with the current affinity professional groups are a risk identical to those who are

| | | | |
|---------------------------------|---|-------------------------------|---|
| <i>SERFF Tracking Number:</i> | <i>FARM-125224837</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>First Filing Company:</i> | <i>Farmers Insurance Company, Inc., ...</i> | <i>State Tracking Number:</i> | <i>AR-PC-07-025429</i> |
| <i>Company Tracking Number:</i> | <i>AAR0701-204790, AAR0701-404790</i> | | |
| <i>TOI:</i> | <i>19.0 Personal Auto</i> | <i>Sub-TOI:</i> | <i>19.0001 Private Passenger Auto (PPA)</i> |
| <i>Product Name:</i> | <i>A-AR-2007-PA-F</i> | | |
| <i>Project Name/Number:</i> | <i>Affinity Discount/A-06-188</i> | | |

currently associated with the affinity professional groups. Therefore, we propose to modify the underwriting eligibility rules to include retirees as part of the Affinity Discount program. Exhibit 1 shows the loss experience for retirees that are part of the Affinity professional groups. Because the expansion of the discount to include retirees has only recently been implemented into several other states, the loss experience is not fully developed. We will continue to monitor this program and adjust the discount accordingly.

Company and Contact

Filing Contact Information

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

Filing Company Information

| | | |
|---|---|--|
| Farmers Insurance Company, Inc. 10850 Lowell Avenue Overland Park, KS 66210-1667 (323) 932-3056 ext. [Phone] | CoCode: 21628 Group Code: 212 Group Name: FEIN Number: 48-0609012 ----- | State of Domicile: Kansas Company Type: State ID Number: |
|---|---|--|

| | | |
|--|---|--|
| Mid-Century Insurance Company 4680 Wilshire Blvd. Los Angeles, CA 90010 (323) 932-3056 ext. [Phone] | CoCode: 21687 Group Code: 212 Group Name: FEIN Number: 95-6016640 ----- | State of Domicile: California Company Type: State ID Number: |
|--|---|--|

Filing Fees

| | |
|------------------|--|
| Fee Required? | Yes |
| Fee Amount: | \$25.00 |
| Retaliatory? | No |
| Fee Explanation: | \$25.00 is the filing fee amount for each of the filing companies for this filing namely FICI & Mid-Century for a total of \$50.00. The checks will be sent via DHL on 07-12-2007. |
| Per Company: | No |

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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: A-AR-2007-PA-F
Project Name/Number: Affinity Discount/A-06-188

| CHECK NUMBER | CHECK AMOUNT | CHECK DATE |
|--------------|--------------|------------|
| 3040007827 | \$25.00 | 07/11/2007 |
| 2532 | \$25.00 | 07/09/2007 |

SERFF Tracking Number: FARM-125224837 State: Arkansas
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 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: A-AR-2007-PA-F
 Project Name/Number: Affinity Discount/A-06-188

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------|---------------|------------|----------------|
| Filed | Alexa Grissom | 01/31/2008 | 01/31/2008 |
| Filed | Alexa Grissom | 07/12/2007 | 07/12/2007 |

Amendments

| Item | Schedule | Created By | Created On | Date Submitted |
|---------------------|---------------------|---------------|------------|----------------|
| Final printed pages | Supporting Document | Mina Villegas | 01/29/2008 | 01/29/2008 |

Filing Notes

| Subject | Note Type | Created By | Created On | Date Submitted |
|--------------------------------------|------------------|---------------|------------|----------------|
| Requesting for filing to be reopened | Note To Reviewer | Mina Villegas | 01/22/2008 | 01/22/2008 |
| Request for filing to be reopened | Note To Reviewer | Mina Villegas | 09/26/2007 | 09/26/2007 |

SERFF Tracking Number: FARM-125224837 State: Arkansas
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 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: A-AR-2007-PA-F
 Project Name/Number: Affinity Discount/A-06-188

Disposition

Disposition Date: 01/31/2008
 Effective Date (New): 10/22/2007
 Effective Date (Renewal):
 Status: Filed
 Comment:

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

Overall Rate Information for Multiple Company Filings

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

SERFF Tracking Number: FARM-125224837 State: Arkansas
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 Company Tracking Number: AAR0701-204790, AAR0701-404790
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: A-AR-2007-PA-F
 Project Name/Number: Affinity Discount/A-06-188

| Item Type | Item Name | Item Status | Public Access |
|---------------------|---|-------------|---------------|
| Supporting Document | Uniform Transmittal Document-Property & Casualty | Filed | Yes |
| Supporting Document | NAIC Loss Cost Filing Document for OTHER than Workers' Comp | Filed | Yes |
| Supporting Document | NAIC loss cost data entry document | Filed | Yes |
| Supporting Document | Cover memo | Filed | Yes |
| Supporting Document | Exhibit, mock manual pages & paragraph to insert | Filed | Yes |
| Supporting Document | Final printed pages | Filed | Yes |

SERFF Tracking Number: FARM-125224837 *State:* Arkansas
First Filing Company: Farmers Insurance Company, Inc., ... *State Tracking Number:* AR-PC-07-025429
Company Tracking Number: AAR0701-204790, AAR0701-404790
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: A-AR-2007-PA-F
Project Name/Number: Affinity Discount/A-06-188

Disposition

Disposition Date: 07/12/2007

Effective Date (New): 10/22/2007

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: FARM-125224837 State: Arkansas
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 Company Tracking Number: AAR0701-204790, AAR0701-404790
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 Product Name: A-AR-2007-PA-F
 Project Name/Number: Affinity Discount/A-06-188

| Item Type | Item Name | Item Status | Public Access |
|---------------------|---|-------------|---------------|
| Supporting Document | Uniform Transmittal Document-Property & Casualty | Filed | Yes |
| Supporting Document | NAIC Loss Cost Filing Document for OTHER than Workers' Comp | Filed | Yes |
| Supporting Document | NAIC loss cost data entry document | Filed | Yes |
| Supporting Document | Cover memo | Filed | Yes |
| Supporting Document | Exhibit, mock manual pages & paragraph to insert | Filed | Yes |
| Supporting Document | Final printed pages | Filed | Yes |

SERFF Tracking Number: FARM-125224837 State: Arkansas
First Filing Company: Farmers Insurance Company, Inc., ... State Tracking Number: AR-PC-07-025429
Company Tracking Number: AAR0701-204790, AAR0701-404790
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: A-AR-2007-PA-F
Project Name/Number: Affinity Discount/A-06-188

Amendment Letter

Amendment Date:
Submitted Date: 01/29/2008

Comments:

Dear Ms. Grissom:

Thank you for reopening this filing. I really appreciate it. I have attached the final printed pages.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Final printed pages

Comment: Attached are final printed pages for this filing effective 10-22-2007.

Final page 507.pdf

Final page 508.pdf

Page 508a.pdf

Page 508b.pdf

Final page 808-810.pdf

SERFF Tracking Number: FARM-125224837
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 TOI: 19.0 Personal Auto
 Product Name: A-AR-2007-PA-F
 Project Name/Number: Affinity Discount/A-06-188

State: Arkansas
 State Tracking Number: AR-PC-07-025429
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Rate Information

Rate data applies to filing.

Filing Method: Modified File & Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 2.400%
Effective Date of Last Rate Revision: 08/01/2007
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 Company, Inc. | 0.000% | 0.000% | \$0 | 0 | \$0 | 0.000% | 0.000% |
| Mid-Century Insurance Company | 0.000% | 0.000% | \$0 | 0 | \$0 | 0.000% | 0.000% |

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated: 0.000%
Overall Percentage Rate Impact For This Filing: 0.000%
Effect of Rate Filing - Written Premium Change For This Program: \$0

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TOI: 19.0 Personal Auto
Product Name: A-AR-2007-PA-F
Project Name/Number: Affinity Discount/A-06-188

State: Arkansas
State Tracking Number: AR-PC-07-025429
Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Effect of Rate Filing - Number of Policyholders Affected:

0

SERFF Tracking Number: FARM-125224837 State: Arkansas
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 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: A-AR-2007-PA-F
 Project Name/Number: Affinity Discount/A-06-188

Supporting Document Schedules

| | |
|--|---|
| <p>Satisfied -Name: Uniform Transmittal Document-Property & Casualty</p> <p>Comments:</p> <p>Attachment: P&C transmittal.pdf</p> | <p>Review Status: Filed 07/12/2007</p> |
| <p>Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp</p> <p>Bypass Reason: Not applciable</p> <p>Comments:</p> | <p>Review Status: Filed 07/12/2007</p> |
| <p>Bypassed -Name: NAIC loss cost data entry document</p> <p>Bypass Reason: Not applicable</p> <p>Comments:</p> | <p>Review Status: Filed 07/12/2007</p> |
| <p>Satisfied -Name: Cover memo</p> <p>Comments:</p> <p>Attachment: cover memo.pdf</p> | <p>Review Status: Filed 07/12/2007</p> |
| <p>Satisfied -Name: Exhibit, mock manual pages & paragraph to insert</p> <p>Comments:</p> <p>Attachments: Affinity Filing Exhibit 1.pdf Mock pgs 508, 808-810 & paragraph to insert.pdf</p> | <p>Review Status: Filed 07/12/2007</p> |

SERFF Tracking Number: FARM-125224837 State: Arkansas
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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: A-AR-2007-PA-F
Project Name/Number: Affinity Discount/A-06-188

Review Status:

Satisfied -Name: Final printed pages

Filed

01/31/2008

Comments:

Attached are final printed pages for this filing effective 10-22-2007.

Attachments:

Final page 507.pdf

Final page 508.pdf

Page 508a.pdf

Page 508b.pdf

Final page 808-810.pdf

Property & Casualty Transmittal Document (Revised 1/1/06)

1. Reserved for Insurance Dept. Use Only

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|--|
| |
|--|

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: Farmers Insurance Group | Group NAIC # 0212 |
|--|-----------------------------|

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

| | |
|-----------------------------------|--------------------------------|
| 5. Company Tracking Number | AAR0701-204790, AAR0701-404790 |
|-----------------------------------|--------------------------------|

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

| 6. | Name and address | Title | Telephone #s | Fax # | e-mail |
|----|--|-----------------|--------------|--------------|-----------------------------------|
| | Maria Liskay 4700 Wilshire Blvd. Los Angeles, CA 90010 | Product Manager | 323-932-8203 | 323-932-3161 | maria_liskay@farmersinsurance.com |
| | | | | | |

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

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

| | |
|--|---|
| 9. Type of Insurance (TOI) | 19.0 Personal Auto |
| 10. Sub-Type of Insurance (Sub-TOI) | 19.0001 Private Passenger Auto |
| 11. State Specific Product code(s)(if applicable)[See State Specific Requirements] | 19.0/19.0001 |
| 12. Company Program Title (Marketing title) | AR Affinity Discount for Retirees |
| 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 |
| 14. Effective Date(s) Requested | New: 10/22/2007 Renewal: 10/22/2007 |
| 15. Reference Filing? | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| 16. Reference Organization (if applicable) | N/A |
| 17. Reference Organization # & Title | N/A |
| 18. Company's Date of Filing | 7/7/2007 |
| 19. Status of filing in domicile | <input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved |

Effective January 1, 2006

Property & Casualty Transmittal Document---

| | | |
|------------|--|--------------------------------|
| 20. | This filing transmittal is part of Company Tracking # | AAR0701-204790, AAR0701-404790 |
|------------|--|--------------------------------|

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

Please see attached cover memo.

| | |
|--|---|
| 22. | Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below] |
| Check#: Amount: \$25.00 from each filing company – FICI & Mid-Century – for a total of \$50.00 | |
| Refer to each state's checklist for additional state specific requirements or instructions on calculating fees. | |

***Refer to 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

Effective January 1, 2006



FARMERS

Farmers Insurance Company, Inc.
Mid-Century Insurance Company
P. O. Box 2478
Los Angeles, CA 90099-4715
(323) 932-3200
www.farmersinsurance.com

July 5, 2007

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

Future correspondence regarding
this filing should be directed to:

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

Attention: [Property and Casualty](#)

SUBJECT: Farmers Insurance Company, Inc.: AAR0701-204790
Mid-Century Insurance Company: AAR0701-404790
Private Passenger Auto Rate and Rule Revision
Effective Date: 10/22/2007

Dear Commissioner Bowman:

We respectfully submit for filing a revision to our Personal Automobile Program. In this submission, we are proposing the expansion of our current Affinity Discount to include retirees.

Affinity Discount Expansion:

We believe that retirees associated with the current affinity professional groups are a risk identical to those who are currently associated with the affinity professional groups. Therefore, we propose to modify the underwriting eligibility rules to include retirees as part of the Affinity Discount program. Exhibit 1 shows the loss experience for retirees that are part of the Affinity professional groups. Because the expansion of the discount to include retirees has only recently been implemented into several other states, the loss experience is not fully developed. We will continue to monitor this program and adjust the discount accordingly.

If you have any questions on this material or require further information, please contact Maria Liskay, Product Manager, at (323) 964-8203 or Derek Chin, Actuarial Analyst, at (323) 964-8993.

Very truly yours,

Bill Martin, CPCU
Vice-President, Auto Product Management

Maria Liskay
Product Manager

Farmers Insurance & Mid Century Insurance Company

| | Number of PIF | Loss Ratio Relativity |
|-----------------------------|----------------------|------------------------------|
| No Affinity Discount | 7,384,894 | 1 |
| Retiree with Affinity Group | 9,657 | 0.64 |

| | | | |
|---|---|---|--|
| <p>Retirees of an Eligible Business and Professional Group</p> | <p>Persons previously employed within another Arkansas Business and Professional Group.</p> | <p>1. A retirement letter from the person's former employer. The retirement letter must be written by the former employer's human resources representative. It must be clearly legible, provided on a company letterhead, and show the name, mailing address and phone number of the writer. or 2. A pay stub from a pension plan. The pay stub from a pension plan must be less than 90 days old, and have the former employee's legible name and address.</p> | <p>If the driver is 62 years of age, we will accept proof of having qualified for one of our Affinity categories. If the driver is 61 years old or less, then proof of retirement will still be required.</p> |
|---|---|---|--|

PARAGRAPH TO INSERT ON PAGES 508 & 808-810

FARMERS INSURANCE GROUP (FARMERS AND MID-CENTURY)

★ AFFINITY DISCOUNT (Continued)

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

Insert following text.

EFT Discount

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

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

★ PAID IN FULL DISCOUNT:

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

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

10/22/07

ARKANSAS

★ DISCOUNT FACTORS

AFFINITY DISCOUNT

Oct 22, 2007

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

Include Retirees

FARMERS INSURANCE GROUP

(FARMERS AND MID-CENTURY)

AFFINITY DISCOUNT (Continued)

ELIGIBILITY (Continued)

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

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FARMERS INSURANCE GROUP (FARMERS AND MID-CENTURY)

★ **AFFINITY DISCOUNT (Continued)**

| Business and Professional Group | Eligibility Guidelines | Acceptable Documentation | Notes |
|---|---|--|---|
| Agents | A licensed Farmers Agent or person (s) currently employed by a licensed agent representing Farmers. | Copy of recent pay stub showing employees's name, agency name, and pay period. Agent Application Form- SRN # 25-3912. Employee Application Form – SRN # 25-3913 (located on the dashboard) must also be submitted with the above documentation. | Part-time agents, reserve agents, part time- employees of agents and district Managers do not qualify. |
| Employees of Farmers, Foremost and Zurich. | Agents of Farmers Insurance and of Foremost and Zurich Employees. | Current identification badge showing department and employer (copy of both), or Verification from qualifying employer (copy of portion of recent | Part-time employees do not qualify. |
| Military Personnel | Active Military Personnel Activated (Fulltime) Reserves | Current identification card showing active military status, or A Personnel action form stating active position within the military. | Inactive Reserves are not eligible. |
| ★Retirees of an Eligible Business and Professional Group | Persons previously employed within another Indiana Business and Professional Group. | A retirement letter from the person's former employer. The retirement letter must be written by the former employer's human resources representative. It must be clearly legible, provided on a company letterhead, and show the name, mailing address and phone number of the writer. or A pay stub from a pension plan. The pay stub from a pension plan must be less than 90 days old, and have the formers employee's legible name and address. | If the driver is 62 years of age, we will accept proof of having qualified for one of our Affinity categories. If the driver is 61 years old or less, then proof of retirement will still be required. |

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

FARMERS INSURANCE GROUP

(FARMERS AND MID-CENTURY)

★ DISCOUNTS AND SURCHARGES (Continued)

★ EFT Discount

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

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

★ PAID IN FULL DISCOUNT:

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

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

FARMERS INSURANCE GROUP
(FARMERS AND MID-CENTURY)

RESERVED FOR FUTURE USE

ARKANSAS

DISCOUNT FACTORS

★ AFFINITY DISCOUNT

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