

Filing at a Glance

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

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

SERFF Tr Num: FARM-125238584 State: Arkansas

TOI: 19.0 Personal Auto

SERFF Status: Closed

State Tr Num: AR-PC-07-025524

Sub-TOI: 19.0001 Private Passenger Auto
(PPA)

Co Tr Num:

State Status:

Filing Type: Rate

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: 07-26-2007

Date Submitted: 07-20-2007

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):

General Information

Project Name: AR New High Liability Limits

Status of Filing in Domicile: Pending

Project Number: A-06-183

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 07-26-2007

State Status Changed: 07-20-2007

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 introduction of a new Increased Liability Limit options.

Increased Liability Limits

We propose the introduction of two new limit options for BIPD and UM. Please see Exhibit 1 for details. These new limits will be available on policies processed after 10/22/2007.

Company and Contact

Filing Contact Information

Feliksa Barran, Manager - Business
Implementation

Feliksa_Barran@farmersinsurance.com

4700 Wilshire Blvd.

(323) 932-3056 [Phone]

Los Angeles, CA 90010

() -[FAX]

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?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	07-26-2007	07-26-2007

Disposition

Disposition Date: 07-26-2007

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%

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	Mock manual page & insert	Filed	Yes

Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document- Property & Casualty	Review Status: Filed	07-26-2007
Comments:			
Attachment:	P&C transmittal.pdf		
Satisfied -Name:	Cover memo	Review Status: Filed	07-26-2007
Comments:			
Attachment:	Cover memo.pdf		
Satisfied -Name:	Mock manual page & insert	Review Status: Filed	07-26-2007
Comments:			
Attachments:	Mock manual page.pdf Manual page insert.pdf		

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

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: 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	AAR0701-205080, AAR0701-405080
-----------------------------------	--------------------------------

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 New High Liability Limits
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" 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	7/19/2007
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 #	AAR0701-205080, AAR0701-405080
------------	--	--------------------------------

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: \$100.00 from each filing company – FICI & Mid-Century – for a total of \$200.00. Checks will be mailed on 7/23/2007

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 19, 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.: AAR0701-205080
Mid-Century Insurance Company: AAR0701-405080
Private Passenger Auto Rule Revision**

Dear Commissioner Bowman:

We respectfully submit for filing a revision to our Personal Automobile Program. In this submission, we are proposing the introduction of a new Increased Liability Limit options.

Increased Liability Limits

We propose the introduction of two new limit options for BIPD and UM. Please see Exhibit 1 for details. These new limits will be available on policies processed after 10/22/2007.

We will monitor the program's performance and adjust the factors in the future as warranted. Final manual pages will be provided upon receipt of your approval.

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

Very truly yours,

Bill Martin, CPCU
Vice-President, Auto Product Management

By: Maria Liskay
Product Manager

ARKANSAS

New Business: May 1, 2007
Renewals: May 1, 2007

LIMITS and DEDUCTIBLES RATING FACTORS

LIMIT UPCHARGES

BI LIMITS UPCHARGE

LIMIT	Farmers	MCA
25/50	BASE	BASE
30/60	1.00	N/A
35/70	1.05	1.05
50/100	1.10	1.10
100/200	1.16	1.16
100/300	1.19	1.19
250/500	1.29	1.29
500/500	1.37	1.37
500 CSL	1.47	1.47

(ADD BI & PD UPCHARGES)

PD LIMITS UPCHARGE

LIMIT	Farmers	MCA
\$25,000	BASE	BASE
\$40,000	0.01	0.01
\$50,000	0.02	0.02
\$100,000	0.04	0.04
\$500,000	0.08	0.08

BDOC BIPD BASE RATES

LIMIT	Farmers	MCA
25/50	\$4.00	\$6.20

PIP LIMITS UPCHARGE

LIMIT	Farmers	MCA
\$5,000	BASE	BASE

BDOC PIP RATES

LIMIT	Farmers	MCA
\$5,000	\$5.00	\$7.40

UM PD LIMITS UPCHARGE

LIMIT	Farmers	MCA
\$25,000	0.61	0.61
\$40,000	0.71	0.71
\$50,000	0.79	0.79
\$100,000	0.96	0.96
\$500,000	1.65	1.65

DISABILITY INCOME (Weekly)

CAP	Farmers	MCA
\$140	\$4.00	\$7.00
\$200	\$5.50	\$9.50
\$300	\$7.50	\$13.00

UM BI LIMITS UPCHARGE

LIMIT	Farmers	MCA
25/50	BASE	BASE
30/60	1.00	N/A
35/70	1.06	1.06
50/100	1.13	1.13
100/200	1.28	1.28
100/300	1.37	1.37
250/500	1.56	1.56

UIM LIMITS BASE

LIMIT	Farmers	MCA
25/50	\$9.30	\$14.00
30/60	\$9.30	N/A
35/70	\$10.50	\$15.80
50/100	\$11.70	\$17.70
100/200	\$14.50	\$21.90
100/300	\$16.30	\$24.70
250/500	\$19.70	\$29.80

GLASS DEDUCTIBLE BUYBACK (CCD)

DEDUCTIBLE	Farmers	MCA
\$200, \$240, & \$300	1.05	1.05
\$600 & Over	1.10	1.10

DEDUCTIBLES

CCD DEDUCTIBLES FARMERS

Car Symbol	50/60	Full	100	120	150	200	240	300	500	*750	1,000	1,000/10%	*1,250	2,500	5,000
F-P	BASE	1.25	0.87	0.84	0.81	0.6500	0.6200	0.5700	0.50	0.2500	0.2350	0.1600	0.1400	0.0450	0.0300
Q-Y	BASE	1.25	0.87	0.84	0.81	0.6400	0.6100	0.5600	0.50	0.3200	0.3000	0.2500	0.1800	0.0900	0.0450
Z-6	BASE	1.25	0.87	0.84	0.81	0.6300	0.6000	0.5600	0.50	0.3500	0.3400	0.3000	0.3000	0.2100	0.1700
7 & Above	BASE	1.25	0.87	0.84	0.81	0.6200	0.5900	0.5500	0.50	0.3800	0.3600	0.3300	0.3400	0.2500	0.2100

COLLISION DEDUCTIBLES FARMERS

Car Symbol	100/120	50/80	75	160	200	240	300	500	*750	1,000	1,000/10%	*1,250	2,500	5,000
F-P	BASE	1.33	1.15	0.95	0.88	0.86	0.84	0.64	0.3520	0.3328	0.2240	0.1792	0.0640	0.0384
Q-Y	BASE	1.33	1.15	0.95	0.88	0.86	0.84	0.64	0.4096	0.3904	0.3136	0.2304	0.1152	0.0576
Z-6	BASE	1.33	1.15	0.95	0.88	0.86	0.84	0.64	0.4288	0.4096	0.3456	0.3712	0.2496	0.1856
7 & Above	BASE	1.33	1.15	0.95	0.88	0.86	0.84	0.64	0.4608	0.4416	0.4032	0.4224	0.3136	0.2240

CCD DEDUCTIBLES MID-CENTURY

Car Symbol	50/60	Full	100	120	150	200	240	300	500	*750	1,000	1,000/10%	*1,250	2,500	5,000
F-P	BASE	1.25	0.87	0.80	0.80	0.6500	0.6200	0.5700	0.50	0.2900	0.2350	0.1600	0.1400	0.0450	0.0300
Q-Y	BASE	1.25	0.87	0.80	0.80	0.6400	0.6100	0.5600	0.50	0.3600	0.3000	0.2500	0.1800	0.0900	0.0450
Z-6	BASE	1.25	0.87	0.80	0.80	0.6300	0.6000	0.5600	0.50	0.3900	0.3400	0.3000	0.3000	0.2100	0.1700
7 & Above	BASE	1.25	0.87	0.80	0.80	0.6200	0.5900	0.5500	0.50	0.4200	0.3600	0.3300	0.3500	0.2500	0.2100

COLLISION DEDUCTIBLES MID-CENTURY

Symbol	100/120	50/60	75	160	200	240	300	500	*750	1,000	1,000/10%	*1,250	2,500	5,000
F-P	BASE	1.33	0.00	0.00	0.88	0.00	0.84	0.64	0.3904	0.3328	0.2240	0.1792	0.0640	0.0384
Q-Y	BASE	1.33	0.00	0.00	0.88	0.00	0.84	0.64	0.4992	0.3904	0.3136	0.2304	0.1152	0.0576
Z-6	BASE	1.33	0.00	0.00	0.88	0.00	0.84	0.64	0.5120	0.4096	0.3456	0.3712	0.2496	0.1856
7 & Above	BASE	1.33	0.00	0.00	0.88	0.00	0.84	0.64	0.4992	0.4416	0.4032	0.4288	0.3136	0.2240

OTHER COVERAGES

LOSS OF USE (Farmers & MCA)

Policy Type	K-1	K-2	K-3	K-4	K-5
Farmers	\$0.00	150%	20%	250%	500%
Mid-Century	\$0.00	150%	20%	250%	500%

NO FAULT DEATH & DISMEMBERMENT

Limit	\$5,000	\$10,000	\$15,000
Farmers	\$2.50	\$4.50	\$6.50
Mid-Century	\$4.00	\$7.50	\$11.00

TOWING BASE RATES

Farmers	\$4.00
Mid-Century	\$8.70

BI
LIMIT | FAR | MCA
500/1000 | 1.56 | 1.56
1000 CSL | 1.81 | 1.81

UM
LIMIT | FAR | MCA
500/1000 | 1.90 | 1.90
1000 CSL | 2.20 | 2.20

**Farmers Insurance Company & Mid Century Insurance Company
Arkansas**

Manual Page Factors

BI Limits Upcharge

Limit	Farmers	Mid Century
500/1000	1.56	1.56
1000 CSL	1.81	1.81

UM BI Limits Upcharge

Limit	Farmers	Mid Century
500/1000	1.90	1.90
1000 CSL	2.20	2.20