

SERFF Tracking Number: FARM-125485092 State: Arkansas
First Filing Company: Farmers Insurance Company, Inc., ... State Tracking Number: # 2 CKS \$ 200
Company Tracking Number: AAR0801-200950, AAR0801-400950
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: A-AR-2008-PA-F
Project Name/Number: AR Customized Equipment Coverage/A-07-057

Filing at a Glance

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

Product Name: A-AR-2008-PA-F

SERFF Tr Num: FARM-125485092 State: Arkansas

TOI: 19.0 Personal Auto

SERFF Status: Closed

State Tr Num: # 2 CKS \$ 200

Sub-TOI: 19.0001 Private Passenger Auto
(PPA)

Co Tr Num: AAR0801-200950,
AAR0801-400950

State Status: Fees verified and
received

Filing Type: Rate/Rule

Co Status:

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

Authors: Anahit Bekarian, Jeanette Disposition Date: 08/05/2008

Campion, Gayane Rupchian, Mina

Villegas, Chris SalvaCruz, Edmond

Balaian, Karen Lacy

Date Submitted: 02/13/2008

Disposition Status: Filed

Effective Date Requested (New): 08/01/2008

Effective Date (New): 08/01/2008

Effective Date Requested (Renewal): 08/01/2008

Effective Date (Renewal):

State Filing Description:

3010690764 \$100

3040008783 \$100

General Information

Project Name: AR Customized Equipment Coverage

Status of Filing in Domicile: Authorized

Project Number: A-07-057

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 08/05/2008

State Status Changed: 02/26/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Cover memo is attached as separate item in Supporting Document header

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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

Filing Company Information

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

Mid-Century Insurance Company CoCode: 21687 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: 95-6016640

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$100.00 is the required fee amount for this Rate/Rule filing for 2 filing companies -- FICI & Mid-Century. Checks will be mailed to DOI via DHL on 02-15-2008.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Farmers Insurance Company, Inc.	\$0.00	02/13/2008	
Mid-Century Insurance Company	\$0.00	02/13/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
	\$0.00	02/12/2008

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	08/05/2008	08/05/2008
Filed	Alexa Grissom	02/26/2008	02/26/2008

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	Alexa Grissom	02/25/2008	02/25/2008	Mina Villegas	02/25/2008	02/25/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Final page 320	Supporting Document	Mina Villegas	07/29/2008	07/29/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Requesting filing to be reopened	Note To Reviewer	Mina Villegas	07/17/2008	07/17/2008

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Disposition

Disposition Date: 08/05/2008
Effective Date (New): 08/01/2008
Effective Date (Renewal):
Status: Filed
Comment:

Rate data does NOT apply to filing.

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-125485092 State: Arkansas
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 Product Name: A-AR-2008-PA-F
 Project Name/Number: AR Customized Equipment Coverage/A-07-057

Item Type	Item Name	Item Status	Public Access
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Cover memo	Filed	Yes
Supporting Document	Final page 320	Filed	Yes
Rate	Marked-up manual page & paragraph to insert	Filed	Yes

SERFF Tracking Number: FARM-125485092 State: Arkansas
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Disposition

Disposition Date: 02/26/2008
Effective Date (New): 08/01/2008
Effective Date (Renewal):
Status: Filed
Comment:

Rate data does NOT apply to filing.

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-125485092 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Cover memo	Filed	Yes
Supporting Document	Final page 320	Filed	Yes
Rate	Marked-up manual page & paragraph to insert	Filed	Yes

SERFF Tracking Number: FARM-125485092 State: Arkansas
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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
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Project Name/Number: AR Customized Equipment Coverage/A-07-057

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 02/25/2008

Submitted Date 02/25/2008

Respond By Date

Dear Feliksa Barran,

This will acknowledge receipt of the captioned filing. The filing will be reviewed when the filing fees are received.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 02/25/2008

Submitted Date 02/25/2008

Dear Alexa Grissom,

Comments:

Here's our response to objection letter dated 02-25-2008

Response 1

Comments: Response to objection letter dated 02-25-2008

We have submitted to DOI on 02-22-2008 the fees for this filing. The airbill # is 63022451041. The check #s are 3040008783 for \$100 and 3010690764 for \$100 for a total of \$200.00.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

SERFF Tracking Number: FARM-125485092 State: Arkansas
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Amendment Letter

Amendment Date:
Submitted Date: 07/29/2008

Comments:

Dear Ms. Grissom:

Thank you for reopening this filing. Attached is final printed page 320 replacing the marked-up page submitted with the initial filing.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Final page 320

Comment:

Final page 320.pdf

SERFF Tracking Number: FARM-125485092 *State:* Arkansas
First Filing Company: Farmers Insurance Company, Inc., ... *State Tracking Number:* # 2 CKS \$ 200
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Product Name: A-AR-2008-PA-F
Project Name/Number: AR Customized Equipment Coverage/A-07-057

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: FARM-125485092 State: Arkansas
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 Product Name: A-AR-2008-PA-F
 Project Name/Number: AR Customized Equipment Coverage/A-07-057

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Marked-up manual page & paragraph to insert	Page 320	New	Marked-up manual page 320.pdf Paragraph to insert on page 320.pdf

FARMERS INSURANCE GROUP (FARMERS AND MID-CENTURY)

~~VANS, PICKUPS AND PANEL TRUCKS-NON-STANDARD EQUIPMENT AND PAINT (E-1438)~~

~~For Vans, Pickups and Panel Trucks, the policy excludes any Comprehensive or Collision cost of repair or replacement of any of the following custom furnishings, equipment or paint:~~

- ~~Special carpeting, insulation, wall coverings, furniture or bars.~~
- ~~Dining, kitchen, sleeping facilities including enclosures or bathroom facilities.~~
- ~~Height extending roofs.~~
- ~~Murals, special paint and/or methods of painting, decals or graphics.~~

~~The exclusion may be waived and customized equipment coverage afforded only if Comprehensive and/or Collision are carried on the policy. A Customization Report Form (31-0867) must be completed and signed by the Applicant. This coverage is subject to the Comprehensive and/or Collision Deductibles.~~

~~The Comprehensive and Collision premium shall be determined by increasing the price associated with the normally assigned symbol by the dollar amount of customization. Obtain the symbol for the base model from the car symbol pages. Locate the corresponding list price for the base model symbol on the Car Classification pages. Add the amount of customization to the mid-point of the price range corresponding to this symbol. Do not change the car symbol for the base vehicle. The premium for customization is the difference between the premium at the original symbol and the adjusted symbol.~~

~~VANS, PICKUPS AND PANEL TRUCKS – NON-STANDARD EQUIPMENT AND PAINT (E-1138) (Not Available on New Business, Replacement Vehicles or Added Cars Effective after September 1, 1990)~~

~~For Vans, Pickups and Panel Trucks, the policy excludes any increased Comprehensive or Collision costs of repair or replacement any custom furnishings or equipment. This includes, but is not limited to, the following:~~

- ~~Special carpeting, insulation, wall covering, furniture or bars.~~
- ~~Facilities for cooking and sleeping. This includes enclosures or bathroom facilities.~~
- ~~Height extending roofs.~~
- ~~Custom murals, paintings or other decals or graphics.~~

~~The exclusion may be waived and coverage afforded, without a Deductible. The additional premium is based on 100% of the value of customization, in excess of the value for standard equipment. The waiver is available only if Comprehensive and/or Collision coverage is written on the vehicle.~~

~~A vehicle with more than \$10,000 in customization is ineligible for the buyback.~~

Premium

★ Semi-Annual rates for waiver are as follows:

Amount of Coverage	FARMERS		MID-CENTURY	
	Rate Class 2	All Other Rate Classes	Rate Class 2	All Other Rate Classes
\$ 50	\$ 3.00	\$ 1.50	\$ 6.00	\$ 3.00
100	6.00	3.00	12.00	6.00
250	9.00	4.50	18.00	9.00
500	15.00	7.50	30.00	15.00
750	22.60	11.30	45.00	22.50
1,000	30.00	15.00	60.00	30.00
1,500	45.00	22.50	90.00	45.00
2,000	60.00	30.00	120.00	60.00
2,500	75.00	37.50	150.00	75.00
3,000	90.00	45.00	180.00	90.00
3,500	105.00	52.50	210.00	105.00
4,000	120.00	60.00	240.00	120.00
4,500	135.00	67.50	270.00	135.00
5,000	150.00	75.00	300.00	150.00
6,000	180.00	90.00	360.00	180.00
7,000	210.00	105.00	420.00	210.00
8,000	240.00	120.00	480.00	240.00
9,000	270.00	135.00	540.00	270.00
10,000	300.00	150.00	600.00	300.00

For Comprehensive only, use 40% of the above, rounded to the nearest \$0.10.

replaced with attachment below.

FARMERS INSURANCE GROUP

(FARMERS and MID-CENTURY)

INCREASED CUSTOMIZED EQUIPMENT COVERAGE (E-1438)

The policy limits Comprehensive or Collision costs to repair or replace any furnishing, equipment, or paint that is not manufactured by the Original Equipment Manufacturer (OEM) to \$1000. The limit may be increased up to \$10,000 only if Comprehensive and/or Collision are carried on the policy. A Customization Report Form (31-0867) must be completed and signed by the Applicant. This coverage is subject to the Comprehensive and/or Collision deductibles.

The Comprehensive and Collision premium shall be determined by increasing the price associated with the assigned symbol by the dollar amount of the added customized equipment. Obtain the symbol for the base model from the Car Symbol pages. Locate the corresponding list price for the base model symbol on the Car Classification pages. Add the amount of customized equipment to the mid-point of the price range corresponding to this symbol. Do not change the car symbol for the base vehicle. The premium for increased customized equipment is the difference between the premium at the original symbol and the adjusted symbol.

INCREASED CUSTOMIZED EQUIPMENT COVERAGE (E-1138)

(Not Available on New Business, Replacement Vehicles or Added Cars Effective after September 1, 1991)

The policy limits Comprehensive or Collision costs to repair or replace any furnishing, equipment, or paint that is not manufactured by the Original Equipment Manufacturer (OEM) to \$1000. The limit for customized equipment may be increased up to \$10,000. The additional premium is based on 100% of the value of the customized equipment, in excess of the value for standard equipment. The increased coverage is available only if Comprehensive and/or Collision coverages are written on the vehicle. A vehicle with more than \$10,000 in customized equipment is ineligible for the buyback.

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 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: A-AR-2008-PA-F
 Project Name/Number: AR Customized Equipment Coverage/A-07-057

Supporting Document Schedules

Bypassed -Name:	APCS-Auto Premium Comparison Survey	Review Status:	Filed	02/26/2008
Bypass Reason:	Not applicable. Filing is in its initial stage			
Comments:				
Bypassed -Name:	NAIC loss cost data entry document	Review Status:	Filed	02/26/2008
Bypass Reason:	Not applicable			
Comments:				
Bypassed -Name:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Review Status:	Filed	02/26/2008
Bypass Reason:	Not applicable			
Comments:				
Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Filed	02/26/2008
Comments:				
Attachment:	P & C transmittal.pdf			
Satisfied -Name:	Cover memo	Review Status:	Filed	02/26/2008
Comments:				
Attachment:	Cover memo.pdf			
Satisfied -Name:	Final page 320	Review Status:	Filed	08/05/2008

SERFF Tracking Number: FARM-125485092 *State:* Arkansas
First Filing Company: Farmers Insurance Company, Inc., ... *State Tracking Number:* # 2 CKS \$ 200
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TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: A-AR-2008-PA-F
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Comments:

Attachment:

Final page 320.pdf

Property & Casualty Transmittal Document

<p>1. Reserved for Insurance Dept. Use Only</p>	<p>2. Insurance Department Use only</p> <p>a. Date the filing is received:</p> <p>b. Analyst:</p> <p>c. Disposition:</p> <p>d. Date of disposition of the filing:</p> <p>e. Effective date of filing:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">New Business</td> <td></td> </tr> <tr> <td>Renewal Business</td> <td></td> </tr> </table> <p>f. State Filing #:</p> <p>g. SERFF Filing #:</p> <p>h. Subject Codes</p>	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #			
Farmers Insurance Group of Companies	0212			
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Farmers Insurance Company, Inc	KS	21628	48-0609012	0212
Mid-Century Insurance Company	CA	21987	95-6016640	0212

5. Company Tracking Number	AAR0801-200950, AAR0801-400950
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Yuan Li 4700 Wilshire Blvd. L.A. CA 90010	Manager -- Auto Product Management	(323) 932-7699	(323) 932-3161	
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)	Private Passenger Auto Customized Equipment Cov
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 (give description)
14. Effective Date(s) Requested	New: 08/1/2008 Renewal: 08/1/2008
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	2/13/2008
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #

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

We respectfully submit for your approval revisions to our Private Passenger Automobile Program currently written in the Farmers Insurance Company, Inc and Mid-Century Insurance Company. We propose the modification of Non-Standard Equipment coverage in Farmers Insurance Company and Mid Century Company,

Non-Standard Equipment coverage is designed to cover the actual expenses incurred from Comprehensive or Collision loss of the insured car. Non-Standard Equipment coverage shall not exceed \$10,000 due to a loss caused by comprehensive or collision.

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 #: Checks not available yet

Amount: \$100.00 for each filing company – FICI & Mid-Century

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

Yuan Li
4700 Wilshire Blvd.
Los Angeles, CA 90010
Phone: (323) 932-7699
Fax: (323) 932-3161
Yuan.Li@farmersinsurance.com

February 13, 2008

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

Attn: Property and Casualty

**Subject: Private Passenger Auto Rate and Rule Filing
Rates and Rules Revision - Proposed Effective 08/01/08
Farmers Insurance Company, Inc. (0212-21628)
Mid-Century Insurance Company (0212-21687)**

Company	Reference No.	NAIC No.	GROUP No.
Farmers Insurance Company, Inc.	AAR0801-200950	21628	0212
Mid-Century Insurance Company	AAR0801-400950	21687	0212

Dear Commissioner Bowman:

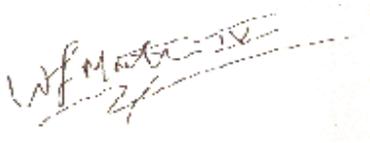
We respectfully submit for your approval revisions to our Private Passenger Automobile Program currently written in the Farmers Insurance Company, Inc and Mid-Century Insurance Company. We propose the modification of Non-Standard Equipment coverage in Farmers Insurance Company and Mid Century Company,

Non-Standard Equipment coverage is designed to cover the actual expenses incurred from Comprehensive or Collision loss of the insured car. Non-Standard Equipment coverage shall not exceed \$10,000 due to a loss caused by comprehensive or collision.

The base policy will cover up to \$1000 for Non-Standard Equipment coverage. The Comprehensive and Collision premium shall be determined by increasing the price associated with the normally assigned symbol by the dollar amount of customization. Obtain the symbol for the base model from the Car Symbol pages. Locate the corresponding list price for the base model symbol on the Car Classification pages. Add the amount of customization to the mid-point of the price range corresponding to this symbol. Do not change the car symbol for the base vehicle. As this is a new coverage, we will monitor the program's performance and adjust the rates in the future as warranted. Please refer the attached manual pages for proposed rates and rules.

If you have any questions on this material or require further information, please contact Yuan Li, Product Manager, at (323) 930-7699.

Very truly yours,
FARMERS INSURANCE COMPANY, INC.
MID-CENTURY INSURANCE COMPANY

A handwritten signature in dark ink, appearing to read "Bill Martin", is written over a horizontal dashed line. The signature is slanted and somewhat cursive.

Bill Martin, CPCU
Vice President, Auto Product Management

By: Yuan Li
Auto Product Management

BM:YL:BS

FARMERS INSURANCE GROUP (FARMERS AND MID-CENTURY)

★ **INCREASED CUSTOMIZED EQUIPMENT COVERAGE (E-1438)**

The policy limits Comprehensive or Collision costs to repair or replace any furnishing, equipment, or paint that is not manufactured by the Original Equipment Manufacturer (OEM) to \$1000. The limit may be increased up to \$10,000 only if Comprehensive and/or Collision are carried on the policy. A Customization Report Form (31-0867) must be completed and signed by the Applicant. This coverage is subject to the Comprehensive and/or Collision deductibles.

The Comprehensive and Collision premium shall be determined by increasing the price associated with the assigned symbol by the dollar amount of the added customized equipment. Obtain the symbol for the base model from the Car Symbol pages. Locate the corresponding list price for the base model symbol on the Car Classification pages. Add the amount of customized equipment to the mid-point of the price range corresponding to this symbol. Do not change the car symbol for the base vehicle. The premium for increased customized equipment is the difference between the premium at the original symbol and the adjusted symbol.

★ **INCREASED CUSTOMIZED EQUIPMENT COVERAGE (E-1138)
(Not Available on New Business, Replacement Vehicles or Added Cars Effective after September 1, 1991)**

The policy limits Comprehensive or Collision costs to repair or replace any furnishing, equipment, or paint that is not manufactured by the Original Equipment Manufacturer (OEM) to \$1000. The limit for customized equipment may be increased up to \$10,000. The additional premium is based on 100% of the value of the customized equipment, in excess of the value for standard equipment. The increased coverage is available only if Comprehensive and/or Collision coverages are written on the vehicle. A vehicle with more than \$10,000 in customized equipment is ineligible for the buyback.

Premium

★ Semi-Annual rates for waiver are as follows:

Amount of Coverage	FARMERS		MID-CENTURY	
	Rate Class 2	All Other Rate Classes	Rate Class 2	All Other Rate Classes
\$ 50	\$ 3.00	\$ 1.50	\$ 6.00	\$ 3.00
100	6.00	3.00	12.00	6.00
250	9.00	4.50	18.00	9.00
500	15.00	7.50	30.00	15.00
750	22.60	11.30	45.00	22.50
1,000	30.00	15.00	60.00	30.00
1,500	45.00	22.50	90.00	45.00
2,000	60.00	30.00	120.00	60.00
2,500	75.00	37.50	150.00	75.00
3,000	90.00	45.00	180.00	90.00
3,500	105.00	52.50	210.00	105.00
4,000	120.00	60.00	240.00	120.00
4,500	135.00	67.50	270.00	135.00
5,000	150.00	75.00	300.00	150.00
6,000	180.00	90.00	360.00	180.00
7,000	210.00	105.00	420.00	210.00
8,000	240.00	120.00	480.00	240.00
9,000	270.00	135.00	540.00	270.00
10,000	300.00	150.00	600.00	300.00

For Comprehensive only, use 40% of the above, rounded to the nearest \$0.10.