

SERFF Tracking Number: FARM-125487688 State: Arkansas
First Filing Company: Farmers Insurance Company, Inc., ... State Tracking Number: #2 CKS \$200
Company Tracking Number: AAR0801-200970, AAR0801-400970
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: A-AR-2008-PA-F
Project Name/Number: AR Rental Reimbursement/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-125487688 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: AAR0801-200970, AAR0801-400970

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: 02/14/2008

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:

3040008799 \$100

#3010689574 \$100

General Information

Project Name: AR Rental Reimbursement

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

SERFF Tracking Number: FARM-125487688 State: Arkansas
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 Product Name: A-AR-2008-PA-F
 Project Name/Number: AR Rental Reimbursement/A-07-057

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 each filing company -- in this case, FICI & Mid-Century -- for a total of \$200. Checks are not yet available at this time. However, they will be mailed to DOI via DHL on 2-19-2008.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Farmers Insurance Company, Inc.	\$0.00	02/14/2008	
Mid-Century Insurance Company	\$0.00	02/14/2008	

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State: Arkansas
 State Tracking Number: #2 CKS \$200
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

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
Corrected final page 803	Supporting Document	Mina Villegas	08/01/2008	08/01/2008
Final printed pages	Supporting Document	Mina Villegas	07/29/2008	07/30/2008

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

SERFF Tracking Number: FARM-125487688 State: Arkansas
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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

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 Product Name: A-AR-2008-PA-F
 Project Name/Number: AR Rental Reimbursement/A-07-057

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
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 printed pages	Filed	Yes
Supporting Document	Corrected final page 803	Filed	Yes
Rate	Marked-up manual pages	Filed	Yes

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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

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Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
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 printed pages	Filed	Yes
Supporting Document	Corrected final page 803	Filed	Yes
Rate	Marked-up manual pages	Filed	Yes

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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 fee is 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 is our response to objection letter dated 02-25-2008

Response 1

Comments: Response to Objection Letter dated 02-25-2008

Dear Ms. Grissom:

We have submitted to DOI on 02-22-2008 the fees for this filing with airbill # 63022451645. The check #s are 3010689574 for \$100 and 3040008799 for \$100 for a total of \$200.00.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

SERFF Tracking Number: FARM-125487688 *State:* Arkansas
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No Rate/Rule Schedule items changed.

Response to objection letter dated 02-25-2008

Sincerely,

Anahit Bekarian, Chris SalvaCruz, Edmond Balaian, Gayane Rupchian, Jeanette Campion, Karen Lacy, Mina Villegas

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Amendment Letter

Amendment Date:
Submitted Date: 08/01/2008

Comments:

Dear Ms. Grissom:

We are correcting page 803 to replace the previous page sent on 07/29/2008. Please see attached corrected page.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Corrected final page 803

Comment:

Corrected final page 803.pdf

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Amendment Letter

Amendment Date:
Submitted Date: 07/30/2008

Comments:

Dear Ms. Grissom:

Thank you for reopening this filing. We have attached the final pages to replace the marked-up pages submitted with initial filing.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Final printed pages

Comment:

Final page 317a.pdf

Final page 317b.pdf

Final page 803.pdf

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Note To Reviewer

Created By:

Mina Villegas on 07/17/2008 03:06 PM

Subject:

Requesting filing to be reopened

Comments:

Dear Ms. Grissom:

I would like to request that this filing be reopened to enable me to attach final printed pages. Otherwise, let me know how you would prefer the final pages to be sent. Thank you and hoping to hear from you.

Mina A. Villegas
Regulatory Filings Technician
(323) 932-3116

SERFF Tracking Number: FARM-125487688 *State:* Arkansas
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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 Rental Reimbursement/A-07-057

Rate Information

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>FARM-125487688</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Farmers Insurance Company, Inc., ...</i>	<i>State Tracking Number:</i>	<i>#2 CKS \$200</i>
<i>Company Tracking Number:</i>	<i>AAR0801-200970, AAR0801-400970</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-2008-PA-F</i>		
<i>Project Name/Number:</i>	<i>AR Rental Reimbursement/A-07-057</i>		

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Marked-up manual pages	Pages 317 & 803	New	Marked-up page 317 & paragraph to insert.pdf Marked-up page 803 & paragraph to insert.pdf

FARMERS INSURANCE GROUP (FARMERS AND CENTURY)

AUTOMOBILES HIRED UNDER LONG TERM CONTRACT (E-207)

Automobiles hired under a long-term contract (one year or longer) may be insured in exactly the same way as if the lessee (named insured) were the owner of the described automobile.

Be sure to show the name and address of the lessor (the actual owner) under the proper section on the Application.

LOSS OF USE COVERAGE (E-1167)

Collision Plus Coverage is designed to pay to the named insured a flat sum to assist him with expenses incurred following a loss in excess of the deductible arising under Collision and/or Comprehensive coverages.

Collision Plus Coverage may be written only on private passenger automobiles insured in the Company for Collision coverage.

This coverage will pay the named insured either:

\$10 per day or a part thereof while the automobile covered for Collision insurance by this policy is necessarily in the custody of a garage for necessary repairs, subject to a maximum payment, or;

If the automobile is a total loss, the payment will be the maximum limit. A total loss of the automobile occurs when the cost of its replacement, or the estimated cost of repair plus Salvage Value, exceeds the Actual Cash Value of such automobile.

Program options

K1 Coverage

Policy must have Collision Coverage. K1 coverage pays \$10 per day up to \$100 for extra expenses resulting from a Collision loss and no coverage for Comprehensive loss.

K2 Coverage

Policy must have both Collision and Comprehensive coverages. K2 coverage pays \$15 per day up to \$300 for extra expenses resulting from either a Collision or a Comprehensive loss.

This option does not cover total theft of the vehicle.

K3 Coverage

K3 coverage covers car return expenses and may be written in combination with K1, K2 or K4 coverages. If a K1, K2 or K4 loss occurs over 50 miles from home, K3 will pay up to \$200 extra expenses to return the repaired car to its home or destination.

K4 Coverage

Policy must have both Collision and Comprehensive coverages. K4 coverage pays \$25 per day up to \$500 for extra expenses resulting from either a Collision or Comprehensive loss. In the case of a total theft, this coverage will pay \$10 per day up to \$500 in excess of the \$15 per day provided on a standard policy. The maximum amount payable under K4 is \$500.

K5 Coverage

Policy must have both Collision and Comprehensive coverages. K5 coverage pays \$50 per day up to \$1000 for extra expenses resulting from either a Collision or Comprehensive loss. If a loss occurs over 50 miles from home this coverage will pay up to \$500 extra expense to return the repaired car to its home or destination. In the case of the total theft this coverage will pay \$35 per day up to \$1,000 in excess of the \$15 per day provided on standard policy. The maximum amount payable under K5 is \$1,000.

Note: These coverages are effective only if the Collision loss exceeds the deductible amount on the policy.

The premium is considered fully earned when the coverage becomes effective unless the entire policy is cancelled. The Accident Free Discount Plan and the Two or More Automobile Discount will not apply to this coverage.

This coverage may be written for all rate classes. Rate class and age group factors for Collision apply to Loss of Use Coverage. Please refer to Factor Pages for Loss of Use rates.

Insert Attachment Here. →

PARAGRAPH TO INSERT ON PG. 317

* RENTAL REIMBURSEMENT COVERAGE – Owned Vehicle (E-1039)

Rental Reimbursement Coverage is designed to reimburse the named insured for the actual expenses incurred for the daily rental rate and associated taxes resulting from a rental used as a substitute car for the insured car. Expenses for gasoline, maintenance, and Collision Damage Waiver Insurance charges are not covered by this coverage.

Rental Reimbursement coverage may be written only on Private Passenger Automobiles insured in the Company for Collision and Comprehensive Coverage. The loss necessitating the rental must be caused by Collision or a cause of loss covered by Comprehensive Coverage and the insured car must be withdrawn from normal use for more than 24 hours.

The reimbursement for any one loss will not exceed the reasonable amount of rental expense actually incurred. Rental Reimbursement coverage shall be extended for a 30 day period for the per day limit of either \$50 or \$100 designated on the declaration page.

The rate for this coverage shall be charged by multiplying the applicable Rental Reimbursement base rate by the Rate Class and Age factors.

Note: Rental Reimbursement (E1039) may not be purchased if Loss of Use (E-1167) is already on the policy and vice versa.

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
\$500 & 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	50/60	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	0.00	0.00	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	0.00	0.00	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	0.00	0.00	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	0.00	0.00	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

↑ Insert Table attached here

Rental Reimbursement

Limit	Farmers	MCA
\$50	\$23.40	\$39.00
\$100	\$45.90	\$76.50

TABLE TO INSERT ON PAGE 803

<i>SERFF Tracking Number:</i>	<i>FARM-125487688</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Farmers Insurance Company, Inc., ...</i>	<i>State Tracking Number:</i>	<i>#2 CKS \$200</i>
<i>Company Tracking Number:</i>	<i>AAR0801-200970, AAR0801-400970</i>		
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Supporting Document Schedules

Bypassed -Name:	A-1 Private Passenger Auto Abstract	Review Status:	Filed	02/26/2008
Bypass Reason:	Not applicable			
Comments:				
Bypassed -Name:	APCS-Auto Premium Comparison Survey	Review Status:	Filed	02/26/2008
Bypass Reason:	Not applicable. Filing is in its intial 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

SERFF Tracking Number: FARM-125487688 *State:* Arkansas
First Filing Company: Farmers Insurance Company, Inc., ... *State Tracking Number:* #2 CKS \$200
Company Tracking Number: AAR0801-200970, AAR0801-400970
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: A-AR-2008-PA-F
Project Name/Number: AR Rental Reimbursement/A-07-057

Comments:

Attachment:

Cover memo.pdf

SERFF Tracking Number: FARM-125487688
First Filing Company: Farmers Insurance Company, Inc., ...
Company Tracking Number: AAR0801-200970, AAR0801-400970
TOI: 19.0 Personal Auto
Product Name: A-AR-2008-PA-F
Project Name/Number: AR Rental Reimbursement/A-07-057

State: Arkansas
State Tracking Number: #2 CKS \$200
Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Satisfied -Name: Final printed pages
Comments:
Attachments:
Final page 317a.pdf
Final page 317b.pdf
Final page 803.pdf

Review Status:
Filed 08/05/2008

Satisfied -Name: Corrected final page 803
Comments:
Attachment:
Corrected final page 803.pdf

Review Status:
Filed 08/05/2008

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	AAR0801-200970, AAR0801-400970
-----------------------------------	--------------------------------

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 Rental Reimbursement 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	2/14/2008
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 #	
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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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]
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Check #: Checks not available yet

Amount: \$100.00 for each filing company – FICI & Mid-Century -- for a total of \$200.00

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

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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

Company	Reference Number	NAIC No.	Group No.
Farmers Insurance Company, Inc.	AAR0801-200970	21628	0212
Mid-Century Insurance Company	AAR0801-400970	21687	0212

Dear Commissioner Bowman:

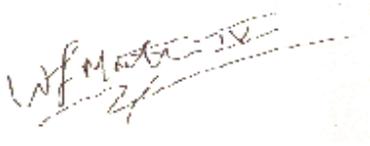
We respectfully submit for your approval revisions to our Private Passenger Automobile Program currently written in the Farmers Insurance Company, Inc. We propose the introduction of a **Rental Reimbursement Coverage** in Farmers Insurance Company and Mid-Century Company,

Rental Reimbursement Coverage is designed to reimburse the named insured for the actual expenses incurred for the daily rental rate and associated taxes resulting from a rental used as a substitute car for the insured car. Rental Reimbursement coverage shall be extended for the 30 day period for the per day limit of either \$50 or \$100 due to a loss caused by comprehensive or collision.

The base rate for the \$50 per day limit is 75% of K5 coverage. The base rate for the \$100 per day limit is the base rate for the \$50 per day limit multiplied by a judgmentally selected relativity. The relativity we have selected is 1.963 and is comparable to the relativity used by Allstate for this same coverage. 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

Handwritten signature of Bill Martin in black ink, written over a dashed line. The signature appears to be "Bill Martin" with a stylized flourish below it.

Bill Martin, CPCU
Vice-President, Auto Product Management

By: Yuan Li
Auto Product Management

BM:YL:BS

FARMERS INSURANCE GROUP

(FARMERS AND CENTURY)

★ RENTAL REIMBURSEMENT COVERAGE - OWNED VEHICLE (E-1039)

Rental Reimbursement coverage is designed to reimburse the named insured for the actual expenses incurred for the daily rental rate and associated taxes resulting from a rental used as a substitute car for the insured car. Expenses for gasoline, maintenance, and collision damage waiver insurance charges are not covered by this coverage.

Rental Reimbursement coverage may be written only on private Passenger Automobiles insured in the Company for Collision and Comprehensive Coverage. The loss necessitating the rental must be caused by Collision or a cause of loss covered by Comprehensive coverage and the insured car must be withdrawn from normal use for more than 24 hours.

The reimbursement for any one loss will not exceed the reasonable amount of rental expense actually incurred. Rental reimbursement coverage shall be extended for a 30 day period for the per day limit of either \$50 or \$100 designated on the declaration page.

The rate for this coverage shall be charged by multiplying the applicable Rental Reimbursement base rate by the Rate Class and Age factors.

NOTE: Rental Reimbursement (E-1039) may not be purchased if Loss of Use (E-1167) is already on the policy and vice versa.

FARMERS INSURANCE GROUP
(FARMERS AND CENTURY)

★ RESERVED FOR FUTURE USE

ARKANSAS

LIMITS and DEDUCTIBLES RATING FACTORS

LIMIT UPCHARGES

JB I 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
500/500	1.68	1.68

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
\$500 & 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%	*1250	2,500	5,000
F-P	BASE	1.25	0.87	0.84	0.81	0.6500	0.6200	0.5700	0.50	0.2600	0.2350	0.1600	0.1500	0.0450	0.0300
Q-Y	BASE	1.25	0.87	0.84	0.81	0.6400	0.6100	0.5600	0.50	0.3300	0.3000	0.2500	0.1900	0.0900	0.0450
Z-6	BASE	1.25	0.87	0.84	0.81	0.6300	0.6000	0.5600	0.50	0.3600	0.3400	0.3000	0.3100	0.2100	0.1700
7 & Above	BASE	1.25	0.87	0.84	0.81	0.6200	0.5900	0.5500	0.50	0.3900	0.3600	0.3300	0.3400	0.2500	0.2100

COLLISION DEDUCTIBLES

FARMERS

Car Symbol	100/120	50/60	75	150	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	0.3584	0.3328	0.2240	0.1920	0.0640	0.0384
Q-Y	BASE	1.33	1.15	0.95	0.88	0.86	0.84	0.64	0.4224	0.3904	0.3136	0.2432	0.1152	0.0576
Z-6	BASE	1.33	1.15	0.95	0.88	0.86	0.84	0.64	0.4416	0.4096	0.3456	0.3776	0.2496	0.1856
7 & Above	BASE	1.33	1.15	0.95	0.88	0.86	0.84	0.64	0.4672	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	0.00	0.00	0.6500	0.6200	0.5700	0.50	0.2900	0.2350	0.1600	0.1500	0.0450	0.0300
Q-Y	BASE	1.25	0.87	0.00	0.00	0.6400	0.6100	0.5600	0.50	0.3600	0.3000	0.2500	0.1900	0.0900	0.0450
Z-6	BASE	1.25	0.87	0.00	0.00	0.6300	0.6000	0.5600	0.50	0.3900	0.3400	0.3000	0.3100	0.2100	0.1700
7 & Above	BASE	1.25	0.87	0.00	0.00	0.6200	0.5900	0.5500	0.50	0.4200	0.3600	0.3300	0.3500	0.2500	0.2100

COLLISION DEDUCTIBLES

MID-CENTURY

Car Symbol	100/120	50/60	75	150	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	0.62	0.84	0.64	0.3904	0.3328	0.2240	0.1920	0.0640	0.0384
Q-Y	BASE	1.33	0.00	0.00	0.88	0.61	0.84	0.64	0.4992	0.3904	0.3136	0.2432	0.1152	0.0576
Z-6	BASE	1.33	0.00	0.00	0.88	0.60	0.84	0.64	0.5120	0.4096	0.3456	0.3776	0.2496	0.1856
7 & Above	BASE	1.33	0.00	0.00	0.88	0.59	0.84	0.64	0.4992	0.4416	0.4032	0.4288	0.3136	0.2240

OTHER COVERAGES

USE (Farmers & MCA)

Policy Type	K-1	K-2	K-3	K-4	K-5
Farmers	\$0.00	150%	0.20	250%	500%
Mid-Century	\$0.00	150%	0.20	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

*** RENTAL REIMBURSEMENT**

Limit	50	100
Farmers	23.40	45.90
Mid-Century	39.00	76.50

LIMITS and DEDUCTIBLES RATING FACTORS

LIMIT UPCHARGES

JBI 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

PIP LIMITS UPCHARGE

LIMIT	Farmers	MCA
\$5,000	BASE	BASE

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
500/500	1.68	1.68

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

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
*500/500	\$19.70	\$31.50

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

DISABILITY INCOME (Weekly)

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

GLASS DEDUCTIBLE BUYBACK (CCD)

DEDUCTIBLE	Farmers	MCA
\$200,\$240,&\$300	1.05	1.05
\$500 & Over	1.10	1.10

BDOC BIPD BASE RATES

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

DEDUCTIBLES

CCD DEDUCTIBLES FARMERS

Car Symbol	50/60	Full	100	120	150	200	240	300	500	*750	1,000	1,000/10%	*1250	2,500	5,000
F-P	BASE	1.25	0.87	0.84	0.81	0.6500	0.6200	0.5700	0.50	0.2600	0.2350	0.1600	0.1500	0.0450	0.0300
Q-Y	BASE	1.25	0.87	0.84	0.81	0.6400	0.6100	0.5600	0.50	0.3300	0.3000	0.2500	0.1900	0.0900	0.0450
Z-6	BASE	1.25	0.87	0.84	0.81	0.6300	0.6000	0.5600	0.50	0.3600	0.3400	0.3000	0.3100	0.2100	0.1700
7 & Above	BASE	1.25	0.87	0.84	0.81	0.6200	0.5900	0.5500	0.50	0.3900	0.3600	0.3300	0.3400	0.2500	0.2100

COLLISION DEDUCTIBLES FARMERS

Car Symbol	100/120	50/60	75	150	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	0.3584	0.3328	0.2240	0.1920	0.0640	0.0384
Q-Y	BASE	1.33	1.15	0.95	0.88	0.86	0.84	0.64	0.4224	0.3904	0.3136	0.2432	0.1152	0.0576
Z-6	BASE	1.33	1.15	0.95	0.88	0.86	0.84	0.64	0.4416	0.4096	0.3456	0.3776	0.2496	0.1856
7 & Above	BASE	1.33	1.15	0.95	0.88	0.86	0.84	0.64	0.4672	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	0.00	0.00	0.6500	0.6200	0.5700	0.50	0.2900	0.2350	0.1600	0.1500	0.0450	0.0300
Q-Y	BASE	1.25	0.87	0.00	0.00	0.6400	0.6100	0.5600	0.50	0.3600	0.3000	0.2500	0.1900	0.0900	0.0450
Z-6	BASE	1.25	0.87	0.00	0.00	0.6300	0.6000	0.5600	0.50	0.3900	0.3400	0.3000	0.3100	0.2100	0.1700
7 & Above	BASE	1.25	0.87	0.00	0.00	0.6200	0.5900	0.5500	0.50	0.4200	0.3600	0.3300	0.3500	0.2500	0.2100

COLLISION DEDUCTIBLES MID-CENTURY

Car	100/120	50/60	75	150	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	0.62	0.84	0.64	0.3904	0.3328	0.2240	0.1920	0.0640	0.0384
Q-Y	BASE	1.33	0.00	0.00	0.88	0.61	0.84	0.64	0.4992	0.3904	0.3136	0.2432	0.1152	0.0576
Z-6	BASE	1.33	0.00	0.00	0.88	0.60	0.84	0.64	0.5120	0.4096	0.3456	0.3776	0.2496	0.1856
7 & Above	BASE	1.33	0.00	0.00	0.88	0.59	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%	0.20	250%	500%
Mid-Century	\$0.00	150%	0.20	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

*** RENTAL REIMBURSEMENT**

Limit	50	100
Farmers	23.40	45.90
Mid-Century	39.00	76.50