

SERFF Tracking Number: FARM-125488650 State: Arkansas  
First Filing Company: Farmers Insurance Company, Inc., ... State Tracking Number: #2 CKS \$200  
Company Tracking Number: AAR0801-200960, AAR0801-400960  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: A-AR-2008-PA-F  
Project Name/Number: AR Bristol West Affinity/B-07-116

## Filing at a Glance

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

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

SERFF Tr Num: FARM-125488650 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: AAR0801-200960, AAR0801-400960

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: 02/26/2008

Campion, Gayane Rupchian, Mina

Villegas, Chris SalvaCruz, Edmond

Balaian, Karen Lacy

Date Submitted: 02/18/2008

Disposition Status: Filed

Effective Date Requested (New): 06/01/2008

Effective Date (New): 06/01/2008

Effective Date Requested (Renewal): 06/01/2008

Effective Date (Renewal):

State Filing Description:

#3010689157 \$100

#3040008801 \$100

## General Information

Project Name: AR Bristol West Affinity

Status of Filing in Domicile: Authorized

Project Number: B-07-116

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 02/26/2008

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-125488650 State: Arkansas  
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 Project Name/Number: AR Bristol West Affinity/B-07-116

## 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 of the filing company -- FICI & Mid-Cendury.  
 Checks will be mailed to DOI via DHL on Monday, 2/18/2008.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Farmers Insurance Company, Inc.	\$0.00	02/18/2008	
Mid-Century Insurance Company	\$0.00	02/18/2008	

<i>SERFF Tracking Number:</i>	<i>FARM-125488650</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>AAR0801-200960, AAR0801-400960</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 Bristol West Affinity/B-07-116</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Alexa Grissom	02/26/2008	02/26/2008

### Objection Letters and Response Letters

<b>Objection Letters</b>				<b>Response Letters</b>		
<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>	<b>Responded By</b>	<b>Created On</b>	<b>Date Submitted</b>
Pending Industry Response	Alexa Grissom	02/25/2008	02/25/2008	Mina Villegas	02/25/2008	02/25/2008
Pending Industry Response	Alexa Grissom	02/25/2008	02/25/2008	Mina Villegas	02/25/2008	02/25/2008

SERFF Tracking Number: FARM-125488650 State: Arkansas  
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## Disposition

Disposition Date: 02/26/2008  
Effective Date (New): 06/01/2008  
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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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	A-1 Private Passenger Auto Abstract	Filed	Yes
<b>Supporting Document</b>	APCS-Auto Premium Comparison Survey	Filed	Yes
<b>Supporting Document</b>	NAIC loss cost data entry document	Filed	Yes
<b>Supporting Document</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
<b>Supporting Document</b>	Uniform Transmittal Document-Property & Casualty	Filed	Yes
<b>Supporting Document</b>	Cover memo	Filed	Yes
<b>Rate</b>	Marked-up pages and inserts	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:

Response to objection letter dated

### 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 with airbill # 63022451446. The check numbers are 3010689157 for \$100 and 3040008801 for \$100 for a total of \$200.00

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.



SERFF Tracking Number: FARM-125488650 State: Arkansas  
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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 once 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'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 under airbill # 63022451446. The check #s are 3010689157 for \$100 and 3040008801 for \$ 100 for a total of \$200.00.

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*Product Name:* A-AR-2008-PA-F  
*Project Name/Number:* AR Bristol West Affinity/B-07-116

## **Rate Information**

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>FARM-125488650</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>AAR0801-200960, AAR0801-400960</i>		
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<i>Product Name:</i>	<i>A-AR-2008-PA-F</i>		
<i>Project Name/Number:</i>	<i>AR Bristol West Affinity/B-07-116</i>		

## Rate/Rule Schedule

<b>Review Status:</b>	<b>Exhibit Name:</b>	<b>Rule # or Page #:</b>	<b>Rate Action</b>	<b>Previous State Filing Attachments Number:</b>
Filed	Marked-up pages and inserts	Pages 506, 507, New 508, 808-810		Marked-up pages 506, 507, 508.pdf Paragraph to insert on page 506.pdf Marked-up page 808-810.pdf

replace this page and following 2 pages with attachment below.

## FARMERS INSURANCE GROUP (FARMERS AND MID-CENTURY)

### \* AFFINITY DISCOUNT

#### BUSINESS AND PROFESSIONAL GROUPS

This discount applies to Bodily Injury, Property Damage, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Medical, Personal Injury Protection, Guaranteed Benefits, Comprehensive and Collision coverages, provided the Insured, spouse or household family member provides proof of eligibility as an Educator, Engineer, Physician/Surgeon, Scientist, Firefighter, Registered Nurse, or Police Officer/Law Enforcement Officer. Detailed in the table below are the specific requirements by occupation group.

The discount applies to both Farmers and Mid-Century policies.

The discount does not apply to Motorhome Plus policies, Motorcycles, Antique Automobiles, Campers or Trailers, Dune Buggies, Farm Trailers, Farm Equipment/Machinery and Premium Determination (both Normal and Restricted Use).

Only one Business and Professional Group Discount can be applied to each policy.

Foreign degrees and transcripts are acceptable for membership verification, but they must be accompanied by a certified translation of the document.

#### ELIGIBILITY

Business and Professional Group	Eligibility Guidelines	Acceptable Documentation	Notes
<b>Educators</b>	<ul style="list-style-type: none"> <li>Persons currently credentialed as K-12 teachers, principals, and superintendents.</li> <li>Full-time College or University Professors and instructors.</li> <li>Retired educators are not eligible.</li> </ul>	<ol style="list-style-type: none"> <li>Certificate from the State Commission on Teacher Credentialing, or</li> <li>Verification from a school or college of full time employment as an instructor, principal or superintendent.</li> </ol>	
<b>Engineers</b>	<ul style="list-style-type: none"> <li>Persons with a Bachelor degree, Masters degree or Ph.D. degree in engineering.</li> <li>Persons with a license to practice as an engineer.</li> </ul>	<ol style="list-style-type: none"> <li>Bachelors, Masters, or Ph.D. degree in Engineering from a four year university, or</li> <li>Current license to practice as an engineer.</li> </ol>	Verification may be available online at the State Engineering Licensing Board's web site.
<b>Physicians Surgeons</b>	<ul style="list-style-type: none"> <li>Persons currently licensed to practice as a Pharmacist, Physician, Psychiatrist, Psychologist or Surgeon.</li> <li>Current members of a state Medical Association.</li> </ul>	<ol style="list-style-type: none"> <li>Current license to practice as a pharmacist, physician, psychiatrist, psychologist or surgeon.</li> <li>Verification of membership in a state Medical Association.</li> </ol>	Chiropractors do not qualify. Podiatrists and osteopaths do qualify. Verification may be available online at <a href="http://www.DocBoard.org">www.DocBoard.org</a>

# FARMERS INSURANCE GROUP (FARMERS AND MID-CENTURY)

**\* AFFINITY DISCOUNT (Continued)  
ELIGIBILITY (Continued)**

<b>Scientists</b>	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 a 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.
<b>Firefighters</b>	<ul style="list-style-type: none"> <li>• Full-time, currently active Firefighters commissioned by a city, county, or state, or</li> <li>• Recognized Federal fire-fighting agency.</li> </ul>	<ol style="list-style-type: none"> <li>1. Current identification badge showing job and employer (copy of front and back), or</li> <li>2. Verification from qualifying employer showing current full-time employment as a firefighter.</li> </ol>	Volunteer, Reserve and retired firefighters do not qualify. EMTs and Paramedics do not qualify.
<b>Registered Nurses</b>	<ul style="list-style-type: none"> <li>• Persons licensed to practice as a registered nurse with the state Nurses Board, or</li> <li>• Members of the Registered Nurses Association.</li> </ul>	<ol style="list-style-type: none"> <li>1. Current license to practice as a registered nurse, or</li> <li>2. Verification from the state Registered Nurses Association.</li> </ol>	Licensed Registered Nurses only. Verification may be available online at the State Board of Nursing web site.
<b>Police Officers/Law Enforcement Officers</b>	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"> <li>1. Current identification badge indicating full time sworn peace officer (copy of front and back), or</li> <li>2. Verification of same from employing agency.</li> </ol>	Volunteer, Reserve and retired peace officers do not qualify.

All named insureds 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)

★ **AFFINITY DISCOUNT (Continued)**

Business and Professional Group	Eligibility Guidelines	Acceptable Documentation	Notes
<b>Agents</b>	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.
<b>Employees of Farmers, Foremost and Zurich.</b>	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.
<b>Military Personnel</b>	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.
<b>★Retirees of an Eligible Business and Professional Group</b>	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).

PARAGRAPH TO INSERT ON PAGE 506

**FARMERS INSURANCE GROUP**  
**(FARMERS AND MID-CENTURY)**

★ **AFFINITY DISCOUNT**

**BUSINESS AND PROFESSIONAL GROUPS**

This discount applies to Bodily Injury, Property Damage, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Medical, Guaranteed Benefits, Comprehensive and Collision coverages provided the Insured, spouse or household family member provides proof of eligibility as an

**Arkansas Affinity**

Educators  
Engineers  
Firefighters  
Physicians/Surgeons  
Police Officers/Law Enforcement Officers  
Scientists  
Agents  
Employees of Farmers, Foremost, Bristol West and Zurich  
Registered Nurses  
Military Personnel  
Retirees of an eligible Business and Professional Group

The Discount applies to both Farmers and Mid-Century policies.

The Discount does not apply to Motor Home Plus policies, Motorcycles, Antique Automobiles, Campers or Trailers, Dune Buggies, Farm Trailers, Farm Equipment/Machinery and Premium Determination (both Normal and Restricted Use).

Only one Business and Professional Group discount can be applied to each policy.

Foreign degrees and transcripts are acceptable for membership verification, but they must be accompanied by a certified translation of the document.

Refer to the Agency Dashboard for Affinity Discount Eligibility

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).

## 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	SGJ	0.95	0.95	0.95	0.95	0.95	0.95	0.95
PHYSICIANS & SURGEONS & RETIREES	SE	0.95	0.95	0.95	0.95	0.95	0.95	0.95
POLICE/LAW ENFORCEMENT OFFICE & 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	SG7	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

Bristol West Employees I3 0.90 0.90 0.90 0.90 0.90 0.90 0.90  
& RETIREES

C3) OCTOBER 22, 2007

(2) May 1, 2007

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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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## Supporting Document Schedules

<b>Bypassed -Name:</b>	A-1 Private Passenger Auto Abstract	<b>Review Status:</b>	Filed	02/26/2008
<b>Bypass Reason:</b>	Not applicable			
<b>Comments:</b>				
<b>Bypassed -Name:</b>	APCS-Auto Premium Comparison Survey	<b>Review Status:</b>	Filed	02/26/2008
<b>Bypass Reason:</b>	Not applicable			
<b>Comments:</b>				
<b>Bypassed -Name:</b>	NAIC loss cost data entry document	<b>Review Status:</b>	Filed	02/26/2008
<b>Bypass Reason:</b>	Not applicable			
<b>Comments:</b>				
<b>Bypassed -Name:</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	<b>Review Status:</b>	Filed	02/26/2008
<b>Bypass Reason:</b>	Not applicable			
<b>Comments:</b>				
<b>Satisfied -Name:</b>	Uniform Transmittal Document- Property & Casualty	<b>Review Status:</b>	Filed	02/26/2008
<b>Comments:</b>				
<b>Attachment:</b>	P & C transmittal.pdf			
<b>Satisfied -Name:</b>	Cover memo	<b>Review Status:</b>	Filed	02/26/2008

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**Comments:**

**Attachment:**

Cover memo.pdf



### Property & Casualty Transmittal Document

<p><b>1. Reserved for Insurance Dept. Use Only</b></p>	<p><b>2. Insurance Department Use only</b></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 style="width: 50%;"></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					

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

<b>5. Company Tracking Number</b>	AAR0801-200960, AAR0801-400960
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**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

<b>6.</b>	<b>Name and address</b>	<b>Title</b>	<b>Telephone #s</b>	<b>FAX #</b>	<b>e-mail</b>
	Yuan Li 4700 Wilshire Blvd. L.A. CA 90010	Manager -- Auto Product Management	(323) 932-7699	(323) 932-3161	
<b>7.</b>	Signature of authorized filer				
<b>8.</b>	Please print name of authorized filer		Mina A. Villegas		

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

<b>9.</b>	<b>Type of Insurance (TOI)</b>	19.0 Personal Auto
<b>10.</b>	<b>Sub-Type of Insurance (Sub-TOI)</b>	19.0001 Private Passenger Auto
<b>11.</b>	<b>State Specific Product code(s)(if applicable)[See State Specific Requirements]</b>	19.0 / 19.0001
<b>12.</b>	<b>Company Program Title</b> (Marketing title)	Private Passenger Auto Bristol West Affinity
<b>13.</b>	<b>Filing Type</b>	<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)
<b>14.</b>	<b>Effective Date(s) Requested</b>	New: 08/1/2008      Renewal: 08/1/2008
<b>15.</b>	<b>Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>16.</b>	<b>Reference Organization (if applicable)</b>	
<b>17.</b>	<b>Reference Organization # &amp; Title</b>	
<b>18.</b>	<b>Company's Date of Filing</b>	2/15/2008
<b>19.</b>	<b>Status of filing in domicile</b>	<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]

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 -- 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.)

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FARMERS

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February 14, 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 06/01/2008**

Company	Reference No.	NAIC No.	Group No.
Farmers Insurance Company, Inc	AAR0801-200960	21628	0212
Mid-Century Insurance Company	AAR0801-400960	21687	0212

Dear Commissioner Bowman:

We respectfully submit for filing revisions to our Private Passenger Automobile Program currently written in the Farmers Insurance Company, Inc and Mid-Century Insurance Company. In this submission, we are proposing the expansion of our current affinity Discount to include Bristol West employees.

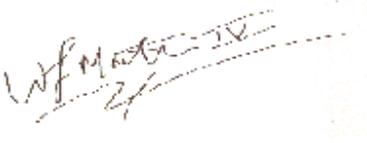
Affinity Discount Expansion:

Current Affinity groups include Zurich Employees, Farmers Employees, and Foremost Employees. As Bristol West joined Zurich Group in 2007, we propose to include Bristol West in the current employee discount Program.

Meanwhile, we propose to change the format of Affinity Discount in the manual. Please refer the attached manual pages for proposed change.

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.

Bill Martin, CPCU  
Vice President – Auto Product Management

By: Yuan Li

BM:YL:BS