

SERFF Tracking Number: FARM-125582297 State: Arkansas
Filing Company: Farmers Insurance Exchange State Tracking Number: #? \$100
Company Tracking Number: HAR0803-101990
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: H-AR-2008-HO-F
Project Name/Number: AR NGHO Identity Theft Shield rates - J6501/F-07-104

Filing at a Glance

Company: Farmers Insurance Exchange

Product Name: H-AR-2008-HO-F

TOI: 04.0 Homeowners

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Filing Type: Rate/Rule

SERFF Tr Num: FARM-125582297 State: Arkansas

SERFF Status: Closed

State Tr Num: #? \$100

Co Tr Num: HAR0803-101990

State Status: Fees verified

Co Status:

Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding

Authors: Anahit Bekarian, Jeanette Disposition Date: 03/31/2008

Campion, Gayane Rupchian, Mina

Villegas, Chris SalvaCruz, Edmond

Balaian, Karen Lacy

Date Submitted: 03/28/2008

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):

08/01/2008

State Filing Description:

General Information

Project Name: AR NGHO Identity Theft Shield rates - J6501

Project Number: F-07-104

Reference Organization:

Reference Title:

Filing Status Changed: 03/31/2008

State Status Changed: 03/31/2008

Corresponding Filing Tracking Number:

Filing Description:

Cover memo is attached as separate item in Supporting Document header

Status of Filing in Domicile: Authorized

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

SERFF Tracking Number: FARM-125582297 State: Arkansas
 Filing Company: Farmers Insurance Exchange State Tracking Number: #? \$100
 Company Tracking Number: HAR0803-101990
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: H-AR-2008-HO-F
 Project Name/Number: AR NGHO Identity Theft Shield rates - J6501/F-07-104

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 Exchange CoCode: 21652 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: 95-2575893

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$100.00 is the required filing fee amount for this submission for FIE.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Farmers Insurance Exchange	\$0.00	03/28/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
3010691973	\$100.00	02/26/2008

SERFF Tracking Number: FARM-125582297 State: Arkansas
Filing Company: Farmers Insurance Exchange State Tracking Number: #? \$100
Company Tracking Number: HAR0803-101990
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: H-AR-2008-HO-F
Project Name/Number: AR NGHO Identity Theft Shield rates - J6501/F-07-104

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	03/31/2008	03/31/2008

SERFF Tracking Number: FARM-125582297 *State:* Arkansas
Filing Company: Farmers Insurance Exchange *State Tracking Number:* #? \$100
Company Tracking Number: HAR0803-101990
TOI: 04.0 Homeowners *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations
Product Name: H-AR-2008-HO-F
Project Name/Number: AR NGHO Identity Theft Shield rates - J6501/F-07-104

Disposition

Disposition Date: 03/31/2008

Effective Date (New): 08/01/2008

Effective Date (Renewal): 08/01/2008

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: FARM-125582297 State: Arkansas
 Filing Company: Farmers Insurance Exchange State Tracking Number: #? \$100
 Company Tracking Number: HAR0803-101990
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: H-AR-2008-HO-F
 Project Name/Number: AR NGHO Identity Theft Shield rates - J6501/F-07-104

Item Type	Item Name	Item Status	Public Access
Supporting Document	HPCS-Homeowners Premium Comparison Survey		No
Supporting Document	NAIC loss cost data entry document		No
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		No
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Cover memo	Filed	Yes
Supporting Document	Supporting Exhibit	Filed	Yes
Rate	Manual pages	Filed	Yes

SERFF Tracking Number: FARM-125582297 *State:* Arkansas
Filing Company: Farmers Insurance Exchange *State Tracking Number:* #? \$100
Company Tracking Number: HAR0803-101990
TOI: 04.0 Homeowners *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations
Product Name: H-AR-2008-HO-F
Project Name/Number: AR NGHO Identity Theft Shield rates - J6501/F-07-104

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: FARM-125582297 State: Arkansas
 Filing Company: Farmers Insurance Exchange State Tracking Number: #? \$100
 Company Tracking Number: HAR0803-101990
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: H-AR-2008-HO-F
 Project Name/Number: AR NGHO Identity Theft Shield rates - J6501/F-07-104

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Manual pages	502, 2019	New	Manual page 502.pdf Manual page 2019.pdf

FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES

SECTION I – PROPERTY

The following descriptions serve as summaries only. Please see the endorsement for complete information.

COURSE OF CONSTRUCTION – J6253

This endorsement is available to insureds who are building a new home or have sustained a total loss to the dwelling insured on an existing policy and desire to continue coverage during the course of reconstruction.

The endorsement automatically terminates 30 days after a certificate of occupancy or similar document is issued or the dwelling is ready for occupancy.

The endorsement will extend coverage as noted in the endorsement to the premises where the customer temporarily resides during the course of construction if that premises is shown as an additional premises on the Declarations. It is the customer's responsibility to advise us if they move from one premises to another premises.

Coverage C (Personal Property) and Coverage D (Loss of use) is available if limits are shown on the Declarations or renewal notice for these coverages.

Please reference the endorsement for exact language pertaining to Section I – PROPERTY COVERAGE and Section II – LIABILITY EXCLUSIONS.

BASIC EARTHQUAKE COVERAGE – AR007

Covers earthquake damage to dwelling, subject to a specified deductible and the Coverage A stated limit. Also provides \$1,000 coverage for separate structures, \$2,000 for personal property, and \$2,500 for loss of use. If underlying policy includes loss assessment, provides \$1,000 loss assessment coverage. Removes Extended Replacement Cost and Building Ordinance or Law coverages.

This endorsement is available for an additional charge.

IDENTITY MANAGEMENT SERVICES ENDORSEMENT – J6501

This endorsement provides professional services for an insured who has experienced identity fraud, account takeover, the loss of identity or travel documents while traveling, or the loss of specified valuable documents in a covered loss at the residence premises. An advocate will assist an insured with services including, but not limited to, form preparation, calls to financial companies and governmental agencies and direction to resolve their loss event. The advocate does not pay any fees or expenses to or on behalf of the insured. This endorsement provides an insured with the means to track their own credit and public records.

This endorsement is available for an additional charge.

FARMERS INSURANCE EXCHANGE
OPTIONAL COVERAGES — SECTION I — PROPERTY

NO EXTENDED REPLACEMENT COST

When the insured chooses not to have any Extended Replacement Cost coverage, which means the limit is 100% of Coverage A, the following factors that vary by Coverage A Amount apply to the total of Premium Components A, C, D and E.

Limit	Coverage A Amount	Factor
100% of Coverage A	0-100,000	0.9800
100% of Coverage A	101,000 – 150,000	0.9800
100% of Coverage A	151,000 – 200,000	0.9800
100% of Coverage A	201,000 – 300,000	0.9800
100% of Coverage A	301,000 – 500,000	0.9800
100% of Coverage A	501,000 or more	0.9800

IDENTITY MANAGEMENT SERVICES ENDORSEMENT – J6501

Annual Premium: **\$45.00**

\$0.00 deductible applicable per loss.

SERFF Tracking Number: FARM-125582297 State: Arkansas
Filing Company: Farmers Insurance Exchange State Tracking Number: #? \$100
Company Tracking Number: HAR0803-101990
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: H-AR-2008-HO-F
Project Name/Number: AR NGHO Identity Theft Shield rates - J6501/F-07-104

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Filed 03/31/2008

Comments:

Attachment:

P&C transmittal.pdf

Satisfied -Name: Cover memo **Review Status:** Filed 03/31/2008

Comments:

Attachment:

Cover memo.pdf

Satisfied -Name: Supporting Exhibit **Review Status:** Filed 03/31/2008

Comments:

Attachment:

Supporting Exhibit.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: 60%;">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 #	NAIC #
	Farmers Insurance Exchange.	CA	21652	95-2575893	0212

5. Company Tracking Number	HAR0803-101990
-----------------------------------	----------------

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

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Brian Sniegowski 4700 Wilshire Blvd. Los Angeles, CA 90010	Product Manager – Fire Product Management	(323) 964-8036	(323) 932-3950	
7.	Signature of authorized filer				
8.	Please print name of authorized filer		Mina Villegas		

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

9.	Type of Insurance (TOI)	Homeowners
10.	Sub-Type of Insurance (Sub-TOI)	Homeowners Sub-TOI Combinations
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	4.0 / 4.0000
12.	Company Program Title (Marketing title)	J6501 -Identity Theft Shield for NGHO
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 (entire manual pages)
14.	Effective Date(s) Requested	New: 8/1/2008 Renewal: 8/1/2008
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	March 27, 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]

See 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 #: 3010691973
Amount: \$100.00

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



FARMERS

4700 Wilshire Blvd.
Los Angeles, CA 90010
Bus: (323) 964-8036
Fax: (323) 932-3950

www.farmersinsurance.com

March 26, 2008

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

Subject: HOMEOWNERS MANUAL RATE & RULE REVISION

COMPANY	Reference Number	NAIC No.	GROUP No.
Farmers Insurance Exchange	HAR0803-101990	21652	0212

Dear Commissioner:

On behalf of Farmers Insurance Exchange, we respectfully submit for your review and approval a Homeowners rating rule revision for our Farmers Next GenerationSM Homeowners product.

With this submission, we propose the introduction of a rate for a new optional endorsement – “**Identity Management Services and Identity Fraud Expense Coverage**” – J6501, 1st Edition, previously filed with your department.

The selected rate of \$45.00 for this new coverage option is based on an analysis of similar coverages offered by our competitors (see Exhibit 1). The selected rate is on the higher end of what our competitors charge, reflecting the greater coverage provided by this endorsement. Once implemented, the rate will be evaluated and modified as experience deems appropriate.

As this new endorsement is optional, there is no rate impact to existing customers. In addition, any losses paid under this endorsement will be considered non-chargeable under our Experience Rating Plan.

Rate manual pages are included in this filing. Final printed manual pages will be sent upon receipt of your approval.

Our targeted effective date for this proposal is August 1, 2008 for new business and renewals.

If you have any questions, please contact me at (323) 964-8036.

Very truly yours,
FARMERS INSURANCE GROUP OF COMPANIES

A handwritten signature in black ink, reading "Jeff Reinig". The signature is written in a cursive style. To the right of the signature is a vertical red line.

Jeff Reinig, CPCU
Vice-President, Fire Product Management

By: Brian Sniegowski
Product Manager

Exhibit 1

Farmers Insurance Exchange

State of Arkansas

Homeowners Multiple Peril

Next GenerationSM Identity Management Services Endorsement

Coverage and Rate Comparison

			Coverages/Features							
Company	Available	Price Range	Expense Reimbursement	Paid Loss Reimbursement	3rd Party Claims Mgmt	Credit Monitoring	Credit Alerts & Freeze	Public Records Monitoring	Travel Assistance	Document Reconstruction
Farmers	✓	\$45	\$28,500*	\$1,500*	✓	✓	✓	✓	✓	✓
Allstate	✓	\$30 - \$40	\$15,000	\$0	✓					
Nationwide	✓	\$45	\$25,000	✓	✓	✓				
Liberty Mutual	✓	\$25	\$15,000	\$0	✓					
Chubb	✓	Included	✓	✓	✓	✓	✓		✓	✓
Travelers	✓	\$25	\$15,000	\$0						

*included in ID Fraud coverage of base policy.