

SERFF Tracking Number: FARM-125592729 State: Arkansas
Filing Company: Farmers Insurance Exchange State Tracking Number: #310000010 \$100
Company Tracking Number: HAR0805-102010
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0021 Personal Umbrella and Excess
Product Name: H-AR-2008-PU-F
Project Name/Number: AR Personal Umbrella Household Discount Clarification/

Filing at a Glance

Company: Farmers Insurance Exchange

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

TOI: 17.0 Other Liability - Claims
Made/Occurrence

Sub-TOI: 17.0021 Personal Umbrella and
Excess

Filing Type: Rule

SERFF Tr Num: FARM-125592729 State: Arkansas

SERFF Status: Closed State Tr Num: #310000010 \$100

Co Tr Num: HAR0805-102010

State Status: Fees verified and
received

Co Status:

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

Authors: Anahit Bekarian, Jeanette
Disposition Date: 04/18/2008

Campion, Gayane Rupchian, Mina

Villegas, Chris SalvaCruz, Edmond

Balaian, Karen Lacy

Date Submitted: 04/03/2008

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):

06/01/2008

State Filing Description:

Received from ER on 4/17;

General Information

Project Name: AR Personal Umbrella Household Discount Clarification Status of Filing in Domicile: Not Filed

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 04/18/2008

State Status Changed: 04/18/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Cover memo 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 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 FIE only
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Farmers Insurance Exchange	\$0.00	04/03/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
3100000010	\$100.00	02/25/2008

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	04/18/2008	04/18/2008

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Disposition

Disposition Date: 04/18/2008

Effective Date (New): 06/01/2008

Effective Date (Renewal): 06/01/2008

Status: Filed

Comment:

Rate data does NOT apply to filing.

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

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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Manual page	Page 6005	Replacement	Manual page 6005.pdf

FARMERS PERSONAL UMBRELLA

The Farmers Special Personal Umbrella is written in the Farmers Insurance Exchange.

RATING

The **basic premium** includes one owner-occupied residence, 2 motorized vehicles*, all sailboats under 26 feet, all powerboats 50 h.p. or less, vacant land 50 acres or less and self-insured retention exposures.

The following is the schedule of Farmers Special Personal Umbrella rates for the first \$1 million of coverage written:

Note: UM/UIM coverage is available up to \$1 million only.

Territory 13: Entire State

	<u>250/500 Unsupported</u>	<u>250/500 Farmers Household Discount</u>	<u>100/300*** Farmers Household Discount</u>
Basic Premium:	\$238	\$190	\$269
Each Additional motorized vehicle over 2*	\$ 55	\$ 44	\$ 62
Each driver under age 25	\$143	\$ 114	\$161
Each vehicle for UM/UIM (E0111)**	\$155	\$ 124	\$175
Credit for less than 2 motorized vehicle*	- \$ 24	- \$ 19	- \$ 27

- ★ A household that has all known underlying exposures insured in a company of the Farmers Insurance Group of Companies, excluding Bristol West, will qualify for Farmers Household Discount rates.
- ★ A household with at least one scheduled underlying auto policy insured in a company of the Farmers Insurance Group of Companies will qualify for unsupported rates.

ATTACHMENT POINT CREDIT

In cases where the insured has underlying auto liability above the minimum required for all motorized vehicles, and underlying liability (CPL) for all non-auto exposures, they can qualify for **attachment point credit** (New Business and In-Force Business). If UM/UIM coverage is scheduled on Personal Umbrella policy, all motorized vehicles must have UM/UIM underlying limits equivalent to those for auto liability to qualify for the credit.

NOTE: Availability of higher liability and UM/UIM limits for the state and/or company should be verified before binding. Limits must be in place prior to submission of application.

To calculate the credit, subtotal the Basic premium, additional motorized vehicles, drivers under 25, UM/UIM, and credit for less than 2 motorized vehicles, including any applicable Point Surcharges. Multiply sub-total by the factor indicated by the table below to develop a Section I total. (Rates for all additional exposures are added to this sub-total to develop the total 1st Million Premium. The attachment credit only applies to the charges described above.)

Attachment Point Credit Factor		Auto Bodily Injury Limits (UM/UIM if applicable)		
		250/500 or 300CSL	500/500 or 500CSL	500/1000 or 1000CSL
Non-Auto Liability Limits	300,000	1.00	0.75	0.65
	500,000 or 600,000	0.99	0.74	0.64
	1,000,000	0.98	0.73	0.63

* Motorized vehicle includes all automobiles, trucks, motor homes, motorcycles, licensed recreational vehicles and Broad Form Use of Other Car (B.D.O.C.). Each of these motorized vehicles will incur a charge.

** See Endorsement Section.

*** Not Available on Personal Umbrella New Business

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status:
Filed 04/18/2008

Comments:

Attachment:

P & C transmittal.pdf

Satisfied -Name: Cover memo

Review Status:
Filed 04/18/2008

Comments:

Attachment:

Cover memo.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only				
	a. Date the filing is received:				
	b. Analyst:				
	c. Disposition:				
	d. Date of disposition of the filing:				
	e. Effective date of filing:				
	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table>	New Business		Renewal Business	
New Business					
Renewal Business					
	f. State Filing #:				
	g. SERFF Filing #:				
	h. Subject Codes				

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	HAR0805-102010
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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
	Fran Sarrel 4700 Wilshire Blvd. Los Angeles, CA 90010	Assistant Actuary Personal Umbrella	(323)932-3873	(323)932-3161	
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)	Other Liability – Occurrence Only
10.	Sub-Type of Insurance (Sub-TOI)	Personal Umbrella & Excess
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	17.0 / 17.0021
12.	Company Program Title (Marketing title)	Household Discount Clarification
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input 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: 6/1/2008 Renewal: 6/1/2008
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	April 3, 2008

19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved
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PC TD-1 pg 1 of 2

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	HAR0805-102010
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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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We respectfully submit for your review a rule clarification for our Farmers Household Discount.

Our proposed effective date for this filing is June 1, 2008 for New Business and Renewals.

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 #: 3100000010 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

Fran Sarrel
4700 Wilshire Blvd.
Los Angeles, CA 90010
Bus: (323) 932-3873
Fax: (323) 932-3161

www.farmersinsurance.com

March 26, 2008

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, Arkansas 72201-1904

Subject: Household Discount Clarification: Personal Umbrella (Other Liability)

COMPANY	Reference Number	NAIC No.	GROUP No.
Farmers Insurance Exchange	HAR0805-102010	21652	0212

Dear Commissioner:

We respectfully submit for your review a rule clarification for our Farmers Household Discount.

As required, we have attached the following transmittal documents:

Form PC-TD

Our proposed effective ate for this filing is June 1, 2008 for New Business and Renewals.

Your early consideration and approval of this correction will be greatly appreciated. If you have any questions, feel free to contact me at (323) 932-3873.

Very truly yours,
FARMERS INSURANCE GROUP

By: Frances Sarrel, FCAS, MAAA
Assistant Actuary