

SERFF Tracking Number: FARM-125631390 State: Arkansas  
First Filing Company: Farmers Insurance Company, Inc., ... State Tracking Number:  
Company Tracking Number: HAR0803-102610, HAR202610  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: H-AR-2008-HO-F  
Project Name/Number: AR ID Theft J6502 final pages as new filing per Reviewer's request/

## Filing at a Glance

Companies: Farmers Insurance Company, Inc., Farmers Insurance Exchange

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

SERFF Tr Num: FARM-125631390 State: Arkansas

TOI: 04.0 Homeowners

SERFF Status: Closed

State Tr Num:

Sub-TOI: 04.0000 Homeowners Sub-TOI

Co Tr Num: HAR0803-102610,

State Status: Fees verified and

Combinations

HAR202610

received

Filing Type: Rate/Rule

Co Status:

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

Authors: Anahit Bekarian, Jeanette Disposition Date: 05/09/2008

Campion, Gayane Rupchian, Mina

Villegas, Chris SalvaCruz, Edmond

Balaian, Karen Lacy

Date Submitted: 05/01/2008

Disposition Status: Accepted For  
Informational Purposes

Effective Date Requested (New): 05/01/2008

Effective Date (New):

Effective Date Requested (Renewal): 05/01/2008

Effective Date (Renewal):

State Filing Description:

No fee required.

## General Information

Project Name: AR ID Theft J6502 final pages as new filing per  
Reviewer's request

Status of Filing in Domicile: Not Filed

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 05/09/2008

State Status Changed: 05/09/2008

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

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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

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## Filing Fees

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Farmers Insurance Company, Inc.	\$0.00	05/01/2008	
Farmers Insurance Exchange	\$0.00	05/01/2008	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Becky Harrington Informational Purposes		05/09/2008	05/09/2008

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## Disposition

Disposition Date: 05/09/2008

Effective Date (New):

Effective Date (Renewal):

Status: Accepted For Informational Purposes

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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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	Accepted for Informational Purposes	Yes
Supporting Document	Cover memo	Accepted for Informational Purposes	Yes
Rate	Final printed pages	Accepted for Informational Purposes	Yes

*SERFF Tracking Number:* FARM-125631390 *State:* Arkansas  
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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:
Accepted for Informational Purposes	Final printed pages	Pages 67, 1807	Replacement	Final page 67.pdf Final page 1807.pdf

**HOMEOWNERS PACKAGE  
FARMERS INSURANCE COMPANY  
FARMERS INSURANCE EXCHANGE**

**OPTIONAL COVERAGES — SECTION I — PROPERTY**

**COURSE OF CONSTRUCTION — THEFT BUYBACK — E6032  
(No Longer Available on New Business)**

The Homeowners policy form excludes theft of contents while the dwelling is under construction. Coverage for theft of building materials up to \$2,000 is available via this buyback endorsement.

All eligible discounts/surcharges are available.

**INCREASED SPECIAL LIMITS ON CERTAIN PERSONAL PROPERTY — J6143**

Increased special limits on the following types of personal property can be purchased. The classes of property covered and their limits include:

Money, bank notes, medals, coins, bullion, platinum, gold and silver other than goldware and silverware, and collections of all such property. There is no minimum per article limit. Coverage may be purchased in \$100 increments up to \$500.

Securities, accounts, deeds, evidences of debt, letter of credit, notes other than bank notes, manuscripts, passports, tickets and stamp collections. There is no minimum per article limit. Coverage may be purchased in \$100 increments up to \$10,000.

Jewelry, watches, precious and semi-precious stones and furs including articles for which fur represents the principal value. There is no minimum per article limit. The maximum per article limit is \$2,500. Coverage may be purchased in \$500 increments up to \$10,000.

Silverware, goldware and pewterware, including articles for which such metal represents the principal value. There is no minimum per article limit. The maximum per article limit is \$2,500. Coverage may be purchased in \$500 increments up to \$10,000.

Firearms (guns). There is no minimum per article limit. The maximum per article limit is \$2,500. Coverage may be purchased in \$500 increments up to \$10,000.

Electronic Data Processing (EDP) equipment including recording or storage media used with such equipment. There is no minimum per article limit. Coverage may be purchased in \$1,000 increments up to \$10,000.

The upper limit maximum for each of the items listed above is a total of the underlying property policy limit and the increased coverage amount. For example, if there is \$100 coverage provided for money, bank, notes, etc. under the Homeowners policy, the limit can be increased only \$400 more to reach the \$500 maximum limit.

An appraisal of the item(s) covered under this endorsement will not be required.

The Increased Limits Endorsement (J6143) cannot be used in conjunction with the Unscheduled Personal Articles Floater Endorsement (J6194) if coverage is being provided for the **same item(s)** under each endorsement.

**IDENTITY FRAUD EXPENSE COVERAGE — H4140**

For an additional premium, coverage will be provided for expenses incurred as the result of fraudulent use of the Insured's identity by a third party. Maximum limit of liability per identity fraud loss is \$15,000. A \$100 deductible is applicable per loss.

★ **IDENTITY MANAGEMENT SERVICES AND IDENTITY FRAUD EXPENSE COVERAGE — J6502**

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.

This endorsement also provides coverage for expenses incurred as a result of fraudulent use of the insured's identity by a third person. The total aggregate limit for Identity Fraud Expense coverage during any one policy period is \$28,500.

This endorsement is available for an additional charge.

**HOMEOWNERS PACKAGE  
FARMERS INSURANCE COMPANY  
FARMERS INSURANCE EXCHANGE**

**OPTIONAL COVERAGES — SECTION I — PROPERTY**

**UNSCHEDULED PERSONAL ARTICLES ENDORSEMENT — J6194  
(Farmers Insurance Company Only)**

**All Forms**

**Jewelry Articles**

Amount of coverage	Rate per \$100	
	Territory 1	Territory 2
\$1,000 (min.) - \$5,000	\$ 1.40	\$ 1.40
over \$5,000	\$ 1.40	\$ 1.40
over \$10,000	\$ 1.40	\$ 1.40

Territory 1 - Entire Pulaski County

Territory 2 - Balance of State

For base policy deductibles \$250 or above, apply 0.80 factor to above rate and round to the nearest cent.

For base policy deductibles lower than \$250, apply 0.80 factor and the appropriate Homeowners deductible factor to above rate and round to the nearest cent.

Note:

The limit of insurance is subject to the policy deductible shown in the Declarations or \$250, whichever is less. Coverage must be purchased in increments of \$100.00 only.

The value of an individual item must be less than \$2,500. The minimum aggregate coverage amount is \$1,000.

	Territory 1		
	Example 1	Example 2	Example 3
Base Policy Deductible	\$100	\$250	\$500
Type of Policy	Special Form	Protector Plus	Renters
(A) Amount of coverage	\$ 4,300	\$ 5,200	\$12,000
(B) Rate per \$100	\$1.40	\$1.40	\$1.40
(C) Deductible Factor	0.80	0.80	0.80
(D) Homeowners Ded. Factor	1.30	1.00	1.00
Total Premium = (A/100)*(B)*(C)*(D)	\$62.61	\$58.24	\$ 134.40

**\* IDENTITY FRAUD EXPENSE COVERAGE — H4140**

Annual Premium	\$25.00
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\$100 deductible applicable per loss.

**\* IDENTITY MANAGEMENT SERVICES AND IDENTITY FRAUD EXPENSE COVERAGE — J6502**

Annual Premium: \$65.00

\$0.00 deductible applicable per loss.

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## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-  
Property & Casualty

**Review Status:** Accepted for Informational 05/09/2008  
Purposes

**Comments:**

**Attachment:**

P&C transmittal.pdf

**Satisfied -Name:** Cover memo

**Review Status:** Accepted for Informational 05/09/2008  
Purposes

**Comments:**

**Attachment:**

Cover memo.pdf

## Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b> 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: 60%; 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> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

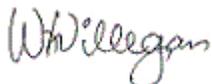
<b>3. Group Name</b>	<b>Group NAIC #</b>
Farmers Insurance Group of Companies	0212

4. Company Name(s)	Domicile	NAIC #	FEIN #		NAIC #
Farmers Insurance Exchange	CA	21652	95-2575893		0212
Farmers Insurance Company, Inc	KS	21628	48-0609012		0212

<b>5. Company Tracking Number</b>	HAR0803-102610, HAR0803-202610
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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
	Brian Sniegowski 4700 Wilshire Blvd. Los Angeles, CA 90010	Product Manager	(323) 964-8036	(323) 932-3161	

7. Signature of authorized filer	
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8. Please print name of authorized filer	Mina Villegas
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**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]	04.0 / 04.0000
12. Company Program Title (Marketing title)	Final printed pages
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: 5/1/2008      Renewal: 5/1/2008
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	May 1, 2008
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

**Property & Casualty Transmittal Document—**

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	HAR0803-102610, HAR0803-202610
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<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Filing final printed pages as new.

<b>22.</b>	<b>Filing Fees</b> (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: Not applicable**  
**Amount: N/A**

**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**

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

[www.farmersinsurance.com](http://www.farmersinsurance.com)

May 1, 2008

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

Attn.: Ms. Becky Harrington  
Property & Casualty

**Subject:** Final Printed Pages

**HOMEOWNERS MANUAL RATE & RULE REVISION – ID Fraud J6502**

COMPANY	Reference Number	NAIC No.	GROUP No.
Farmers Insurance Exchange	HAR0803-102610	21652	0212
Farmers Insurance Company, Inc.	HAR0803-202610	21625	0212

**Final pages for SERFF # FARM-125425412 approved on 1/22/2008  
Submitting as new filing per Reviewer's request**

Dear Ms. Harrington:

We respectfully submit final printed pages for the above-captioned filing approved by your Department on 1/22/2008.

Please replace the temporary pages submitted initially on 1/16/2008.

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

Very truly yours,  
FARMERS INSURANCE GROUP OF COMPANIES

Brian Sniegowski  
Product Manager