

SERFF Tracking Number: FARM-125816993 State: Arkansas  
First Filing Company: Farmers Insurance Company, Inc., ... State Tracking Number: EFT \$200  
Company Tracking Number: HAR0896-107100, HAR0896-207100  
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0000 CMP Sub-TOI Combinations  
Liability  
Product Name: H-AR-2008-ML-F  
Project Name/Number: AR LLP Interior Inspection Modification/F-08-062

## Filing at a Glance

Companies: Farmers Insurance Company, Inc., Farmers Insurance Exchange  
Product Name: H-AR-2008-ML-F SERFF Tr Num: FARM-125816993 State: Arkansas  
TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability SERFF Status: Closed State Tr Num: EFT \$200  
Sub-TOI: 05.0000 CMP Sub-TOI Combinations Co Tr Num: HAR0896-107100, HAR0896-207100 State Status: Fees verified and received  
Filing Type: Rate/Rule Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins  
Authors: Anahit Bekarian, Jeanette Campion, Gayane Rupchian, Mina Villegas, Chris SalvaCruz, Edmond Balaian, Karen Lacy Disposition Date: 09/22/2008  
Date Submitted: 09/19/2008 Disposition Status: Exempt from Review  
Effective Date Requested (New): 01/01/2009 Effective Date (New): 01/01/2009  
Effective Date Requested (Renewal): 01/01/2009 Effective Date (Renewal): 01/01/2009

State Filing Description:

## General Information

Project Name: AR LLP Interior Inspection Modification Status of Filing in Domicile: Authorized  
Project Number: F-08-062 Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 09/22/2008 Deemer Date:  
State Status Changed: 09/22/2008  
Corresponding Filing Tracking Number:  
Filing Description:

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On behalf of Farmers Insurance Company, Inc. and Farmers Insurance Exchange, we respectfully submit for your review and approval a rating rule revision to our Landlord's Protector Product. The interior inspection discount filed with the Arkansas Insurance Department in filing HAR0596-102600 and HAR0596-202600 effective 9/24/2005, provided a discount to policyholders that have a qualifying inspection performed on the interior of the property insured.

With this submission, we propose to discontinue offering the interior inspection discount currently available on new business and renewals for our Landlord Protector policy. Under this proposal, policies that have qualified for the discount prior to the proposed effective date will continue to receive the discount for the remaining duration of the three-year schedule; therefore, there is no premium impact to our existing policyholders.

We are discontinuing the availability of this discount because vendor service levels of interior inspections have not met our expectations.

This submission also includes final printed manual pages reflecting the above revisions.

Our targeted effective date for this proposal is 01/01/2009.

Very truly yours,  
FARMERS INSURANCE EXCHANGE  
FARMERS INSURANCE COMPANY, INC.

By: Brian Sniegowski  
Product Manager  
Home Product Management

## Company and Contact

### Filing Contact Information

Feliksa Barran, Manager - Business  
Implementation  
4700 Wilshire Blvd.

Feliksa\_Barran@farmersinsurance.com  
(323) 932-3056 [Phone]

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Los Angeles, CA 90010

**Filing Company Information**

Farmers Insurance Company, Inc.  
10850 Lowell Avenue  
Overland Park, KS 66210-1667  
(323) 932-3056 ext. [Phone]

CoCode: 21628  
Group Code: 212  
Group Name:  
FEIN Number: 48-0609012  
-----

State of Domicile: Kansas  
Company Type:  
State ID Number:

Farmers Insurance Exchange  
4680 Wilshire Blvd.  
Los Angeles, CA 90010  
(323) 932-3056 ext. [Phone]

CoCode: 21652  
Group Code: 212  
Group Name:  
FEIN Number: 95-2575893  
-----

State of Domicile: California  
Company Type:  
State ID Number:



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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	09/22/2008	09/22/2008

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## Disposition

Disposition Date: 09/22/2008

Effective Date (New): 01/01/2009

Effective Date (Renewal): 01/01/2009

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate/rule filing and review requirements.

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Farmers Insurance Company, Inc.	0.000%	\$0	558	\$283,037	0.000%	0.000%	0.000%
Farmers Insurance Exchange	0.000%	\$0	8,227	\$4,836,610	0.000%	0.000%	0.000%

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing

0.000%

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<b>Overall Percentage Rate Impact For This Filing</b>	0.000%
<b>Effect of Rate Filing-Written Premium Change For This Program</b>	\$0
<b>Effect of Rate Filing - Number of Policyholders Affected</b>	8,785



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Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover memo	Accepted for Informational Purposes	Yes
Supporting Document	P&C transmittal	Accepted for Informational Purposes	Yes
Rate	Manual pages	Accepted for Informational Purposes	Yes

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## Rate Information

Rate data applies to filing.

**Filing Method:** File & Use  
**Rate Change Type:** Neutral  
**Overall Percentage of Last Rate Revision:** 27.500%  
**Effective Date of Last Rate Revision:** 04/16/2008  
**Filing Method of Last Filing:** File & Use

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Farmers Insurance Company, Inc.	0.000%	0.000%	\$0	558	\$283,037	0.000%	0.000%
Farmers Insurance Exchange	0.000%	0.000%	\$0	8,227	\$4,836,610	0.000%	0.000%

## Overall Rate Information for Multiple Company Filings

**Overall % Rate Indicated:**  
**Overall Percentage Rate Impact For This Filing:**  
**Effect of Rate Filing - Written Premium Change For This Program:** \$0

*SERFF Tracking Number:* FARM-125816993 *State:* Arkansas  
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*Product Name:* H-AR-2008-ML-F  
*Project Name/Number:* AR LLP Interior Inspection Modification/F-08-062

**Effect of Rate Filing - Number of Policyholders Affected:** 8785



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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	Manual pages	Page 3133	New	Manual page 3133.pdf

**LANDLORDS PROTECTOR  
FARMERS INSURANCE COMPANY  
FARMERS INSURANCE EXCHANGE  
RATING RULES**

**INTERIOR INSPECTION DISCOUNT**

- ★ Effective 01/01/2009, the Interior Inspection Discount will not be offered on New Business or Renewals. Policies that have qualified for the discount prior to 01/01/ 2009 will continue to receive the discount for the duration of their eligibility.

Dwellings which have an interior inspection completed are eligible for the interior inspection discount based on the criteria listed below:

**New Business**

The applicant agrees to an interior inspection at the time of the application.

The interior inspection is completed by the Farmers vendor and returned to Underwriting.

If the interior inspection cannot be completed, the vendor will complete an exterior inspection and the discount will be removed.

**In Force Policies**

The customer may provide a completed interior inspection from either the Farmers vendor or an independent inspector who is a member of one of the following associations:

- American Institute of Inspectors (AII)
- American Home Inspectors Training Institute (AHIT)
- American Society of Home Inspectors (ASHI)
- National Associations of Home Inspectors, Inc. (NAHI)

The customer must submit to Underwriting an original Property Inspection Report (SRN 51-1039) or the submitted inspection report must provide the same information as requested in the Property Inspection Report.

The interior inspection is no more than 90 days old at the time of submission.

The discount is applied on renewal only. (It cannot be added midterm.)

Policy Period	Discount Code	Factor
1	I1	0.90
2	I2	0.93
3	I3	0.97

**NEW HOUSEHOLD CREDIT:**

New policies are eligible for the New Business credit of 8% provided they meet the following criteria:

1. The Insured has no existing auto or Landlords policies with a Farmers Insurance Group company.
2. An auto policy is written in Farmers Insurance Company or Farmers Insurance Exchange on the same effective date as the homeowner policy.
3. The Landlords policy is not also receiving the Interior Inspection discount for the policy period.

Policies written on an effective other than the initial effective date of the household do not qualify for the credit.

The credit will only be applied for the initial policy period.

The credit applies to all policies in the household with a new business date that is the same as a qualifying policy.

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## Supporting Document Schedules

**Satisfied -Name:** Cover memo **Review Status:** Accepted for Informational Purposes 09/22/2008

**Comments:**

**Attachment:**

Cover memo.pdf

**Satisfied -Name:** P&C transmittal **Review Status:** Accepted for Informational Purposes 09/22/2008

**Comments:**

**Attachment:**

P&C transmittal.pdf



**FARMERS**

Bian Sniekowski  
4700 Wilshire Blvd., A1-3  
Los Angeles, CA 90010  
Bus. (323) 964-8036  
Fax (323) 932-3950  
www.farmersinsurance.com

September 9, 2008

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

Attention: Ms. Becky Harrington  
Certified Analyst  
Property & Casualty Division

Subject: LANDLORD'S RATING RULE REVISION

COMPANY	Reference Number	NAIC No.	GROUP No.
Farmers Insurance Exchange	HAR0896-107100	21679	0212
Farmers Insurance Company, Inc	HAR0896-207100	21652	0212

Dear Commissioner:

On behalf of Farmers Insurance Company, Inc. and Farmers Insurance Exchange, we respectfully submit for your review and approval a rating rule revision to our Landlord's Protector Product. The interior inspection discount filed with the Arkansas Insurance Department in filing HAR0596-102600 and HAR0596-202600 effective 9/24/2005, provided a discount to policyholders that have a qualifying inspection performed on the interior of the property insured.

With this submission, we propose to discontinue offering the interior inspection discount currently available on new business and renewals for our Landlord Protector policy. Under this proposal, policies that have qualified for the discount prior to the proposed effective date will continue to receive the discount for the remaining duration of the three-year schedule; therefore, there is no premium impact to our existing policyholders.

We are discontinuing the availability of this discount because vendor service levels of interior inspections have not met our expectations.

This submission also includes final printed manual pages reflecting the above revisions.

*Our targeted effective date for this proposal is 01/01/2009.*

Very truly yours,  
FARMERS INSURANCE EXCHANGE  
FARMERS INSURANCE COMPANY, INC.

By: Brian Sniegowski  
Product Manager  
Home Product Management

## 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 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> 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 #	
Farmers Insurance Exchange	CA	21652	95-2575893	0212
Farmers Insurance Company, Inc.	KS	21628	48-0609012	0212

<b>5. Company Tracking Number</b>	HAR0896-107100, HAR0896-207100
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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	
----------------------------------	--

8. Please print name of authorized filer	Mina Villegas
--	---------------

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

9. Type of Insurance (TOI)	CMP – Liability & Non-Liability
10. Sub-Type of Insurance (Sub-TOI)	CMP Sub TOI combinations
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	5.0 / 5.0000
12. Company Program Title (Marketing title)	Interior Inspection Discount Modification - LLP
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: 1/1/2009      Renewal: 1/1/2009
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	September 16, 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—

**20. This filing transmittal is part of Company Tracking #** HAR0803-107110, HAR0803-207110

**21. Filing Description** [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

On behalf of Farmers Insurance Company, Inc. and Farmers Insurance Exchange, we respectfully submit for your review and approval a rating rule revision to our Landlord's Protector Product. The interior inspection discount filed with the Arkansas Insurance Department in filing HAR0596-102600 and HAR0596-202600 effective 9/24/2005, provided a discount to policyholders that have a qualifying inspection performed on the interior of the property insured.

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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]

**Check: Not available yet**  
**Amount: \$100.00 per filing company – FIE & FICO**

**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.)**