

State: California **Filing Company:** Farmers Direct Property and Casualty Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: HOMEOWNERS
Project Name/Number: PROGRAM WITHDRAWAL/

Filing at a Glance

Company: Farmers Direct Property and Casualty Insurance Company
Product Name: HOMEOWNERS
State: California
TOI: 04.0 Homeowners
Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Filing Type: Rate/Rule/Form
Date Submitted: 10/16/2023
SERFF Tr Num: FAIG-133852991
SERFF Status: Pending State Action
State Tr Num: 23-3168
State Status: Accepted
Co Tr Num: CA11H121723RRF
Effective Date: 12/17/2023
Requested (New):
Effective Date
Requested (Renewal):
Author(s): Dawn Kelly, Dawn Kelly
Reviewer(s): Beverly Bautista (primary)
Disposition Date:
Disposition Status:
Effective Date (New):
Effective Date (Renewal):

State: California **Filing Company:** Farmers Direct Property and Casualty Insurance Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: HOMEOWNERS

Project Name/Number: PROGRAM WITHDRAWAL/

General Information

Project Name: PROGRAM WITHDRAWAL Status of Filing in Domicile:

Project Number: Domicile Status Comments:

Reference Organization: Reference Number:

Reference Title: Advisory Org. Circular:

Filing Status Changed: 10/20/2023

State Status Changed: 11/01/2023 Deemer Date: 01/02/2024

Created By: Dawn Kelly Submitted By: Dawn Kelly

Corresponding Filing Tracking Number:

Filing Description:
Please see the attached Explanatory Memo.

Company and Contact

Filing Contact Information

Dawn Kelly, Personal Lines Contract dawn.kelly@farmersinsurance.com
Specialist
700 Quaker Lane 302-416-8497 [Phone]
Warwick, RI 02887

Filing Company Information

Farmers Direct Property and Casualty Insurance Company	CoCode: 25321	State of Domicile: Rhode Island
700 Quaker Lane	Group Code: 69	Company Type: Property and Casualty
Warwick, RI 02817	Group Name: Farmers	State ID Number:
(401) 524-3343 ext. [Phone]	FEIN Number: 23-1903575	

State: California

Filing Company: Farmers Direct Property and Casualty Insurance Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: HOMEOWNERS

Project Name/Number: PROGRAM WITHDRAWAL/

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State Specific

Variance Requested? (Yes/No): NO

SERFF Tracking #:

FAIG-133852991

State Tracking #:

23-3168

Company Tracking #:

CA11H121723RRF

State:

California

Filing Company:

Farmers Direct Property and Casualty Insurance Company

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

HOMEOWNERS

Project Name/Number:

PROGRAM WITHDRAWAL/

Correspondence Summary

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Respond immediately	Bea Mariano	10/20/2023	10/20/2023

Response Letters

Responded By	Created On	Date Submitted
Dawn Kelly	10/20/2023	10/20/2023

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Affidavit clarification	Note To Filer	Bea Mariano	10/20/2023	10/20/2023
Affidavit	Note To Reviewer	Dawn Kelly	10/20/2023	10/20/2023

State: California **Filing Company:** Farmers Direct Property and Casualty Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: HOMEOWNERS
Project Name/Number: PROGRAM WITHDRAWAL/

Objection Letter

Objection Letter Status	Respond immediately
Objection Letter Date	10/20/2023
Submitted Date	10/20/2023
Respond By Date	10/27/2023

Dear Dawn Kelly,

Introduction:

Thank you for your application. However, to meet basic compliance for this filing, please respond to the objection(s) below.

Objection 1

Comments: In order to continue our review of your withdrawal program submission., it will be necessary for you to provide the following documents:

1. Complete Page 1 & 3 of the Prior Approval Rate Application.

*Filing Type: Form/Rate/Rule with 0% rate change. Please answer Y to questions 3, 4 & 5 on Page 3. By doing that, the Form/Rate/Rule box on page 1 will be checked off. Please disregard the list of required documents/exhibits in the checklist.

*Program Name on Page 1 should show " Name of Program Withdraw Program"

2. Affidavit

3. Filing memorandum

You do not need to submit any of the information listed under the Filing Checklist and you can disregard the ERROR message in the field for % Change on page 1 if it appears. Thank you for your cooperation.

Objection 2

- New Prior Approval Rate Application (Supporting Document)

Comments: Submit also page 3 of the Application PDF version.

Conclusion:

Sincerely,
Bea Mariano

State:

California

Filing Company:

Farmers Direct Property and Casualty Insurance Company

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

HOMEOWNERS

Project Name/Number:

PROGRAM WITHDRAWAL/

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/20/2023
Submitted Date	10/20/2023

Dear Beverly Bautista,

Introduction:

Hello Bea:

Thank you for getting back to me.

Response 1**Comments:**

Please see attached.

Related Objection 1

Comments: In order to continue our review of your withdrawal program submission., it will be necessary for you to provide the following documents:

1. Complete Page 1 & 3 of the Prior Approval Rate Application.

*Filing Type: Form/Rate/Rule with 0% rate change. Please answer Y to questions 3, 4 & 5 on Page 3. By doing that, the Form/Rate/Rule box on page 1 will be checked off. Please disregard the list of required documents/exhibits in the checklist.

*Program Name on Page 1 should show " Name of Program Withdraw Program"

2. Affidavit

3. Filing memorandum

You do not need to submit any of the information listed under the Filing Checklist and you can disregard the ERROR message in the field for % Change on page 1 if it appears. Thank you for your cooperation.

Changed Items:

No Form Schedule items changed.

SERFF Tracking #:

FAIG-133852991

State Tracking #:

23-3168

Company Tracking #:

CA11H121723RRF

State: California

Filing Company:

Farmers Direct Property and Casualty Insurance Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: HOMEOWNERS

Project Name/Number: PROGRAM WITHDRAWAL/

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	New Prior Approval Rate Application
Comments:	
Attachment(s):	FWSAffidavit_HOME.pdf PriorAppRateAPL --revised.pdf PriorAppRateAPL--revised.xlsm
<i>Previous Version</i>	
Satisfied - Item:	<i>New Prior Approval Rate Application</i>
Comments:	
Attachment(s):	<i>PriorAppRateAPL.pdf PriorAppRateAPL.xlsm FWSAffidavit_HOME.pdf</i>

Response 2

Comments:

Please see attached.

Related Objection 2

Applies To:

- New Prior Approval Rate Application (Supporting Document)

Comments: Submit also page 3 of the Application PDF version.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:

FAIG-133852991

State Tracking #:

23-3168

Company Tracking #:

CA11H121723RRF

State:

California

Filing Company:

Farmers Direct Property and Casualty Insurance Company

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

HOMEOWNERS

Project Name/Number:

PROGRAM WITHDRAWAL/

Supporting Document Schedule Item Changes

Satisfied - Item:	New Prior Approval Rate Application
Comments:	
Attachment(s):	FWSAffidavit_HOME.pdf PriorAppRateAPL --revised.pdf PriorAppRateAPL--revised.xlsm
<i>Previous Version</i>	
Satisfied - Item:	<i>New Prior Approval Rate Application</i>
Comments:	
Attachment(s):	<i>PriorAppRateAPL.pdf PriorAppRateAPL.xlsm FWSAffidavit_HOME.pdf</i>

Conclusion:

Please let me know if this is correct. Thank you.

Sincerely,

Dawn Kelly

State: California **Filing Company:** Farmers Direct Property and Casualty Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: HOMEOWNERS
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Note To Filer

Created By:

Bea Mariano on 10/20/2023 03:45 PM

Last Edited By:

Bea Mariano

Submitted On:

10/20/2023 03:46 PM

Subject:

Affidavit clarification

Comments:

The submitted Affidavit and Filing Memo are fine. No need to do anything on it. Thank you.

State: California

Filing Company: Farmers Direct Property and Casualty Insurance Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: HOMEOWNERS

Project Name/Number: PROGRAM WITHDRAWAL/

Note To Reviewer

Created By:

Dawn Kelly on 10/20/2023 02:56 PM

Last Edited By:

Dawn Kelly

Submitted On:

10/20/2023 02:57 PM

Subject:

Affidavit

Comments:

Hello,

Could you clarify what needs to be done with the affidavit and Filing memo. Thanks!!

SERFF Tracking #:

FAIG-133852991

State Tracking #:

23-3168

Company Tracking #:

CA11H121723RRF

State:

California

Filing Company:

Farmers Direct Property and Casualty Insurance Company

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

HOMEOWNERS

Project Name/Number:

PROGRAM WITHDRAWAL/

Supporting Document Schedules

Satisfied - Item:	New Prior Approval Rate Application
Comments:	
Attachment(s):	FWSAffidavit_HOME.pdf PriorAppRateAPL --revised.pdf PriorAppRateAPL--revised.xlsm
Item Status:	
Status Date:	

Satisfied - Item:	FILING MEMOS
Comments:	
Attachment(s):	FilingMemo_Landlord.pdf FilingMemo_Home_v2.pdf
Item Status:	
Status Date:	

Satisfied - Item:	NONRENEWAL NOTICE
Comments:	
Attachment(s):	CA FDIR Home NR Example.pdf
Item Status:	
Status Date:	

Satisfied - Item:	EXHIBIT 1
Comments:	N/A
Attachment(s):	Exhibit 1 - Filing History CA HOME.pdf Exhibit 1 - Filing History CA HOME.xlsx
Item Status:	
Status Date:	

Satisfied - Item:	WITHDRAWAL LETTERS
Comments:	
Attachment(s):	WithdrawalLetter_Landlord.pdf WithdrawalLetter_Home_v2.pdf
Item Status:	
Status Date:	

SERFF Tracking #:

FAIG-133852991

State Tracking #:

23-3168

Company Tracking #:

CA11H121723RRF

State:

California

Filing Company:

Farmers Direct Property and Casualty Insurance Company

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

HOMEOWNERS

Project Name/Number:

PROGRAM WITHDRAWAL/

Attachment PriorAppRateAPL--revised.xlsm is not a PDF document and cannot be reproduced here.

Attachment Exhibit 1 - Filing History CA HOME.xlsx is not a PDF document and cannot be reproduced here.

Affidavit

Company Tracking Number¹: CA11H121723RRF

Application Type: Prior Approval Rate Application 

Company Name²: Farmers Direct Property and Casualty Insurance Company

Group Name: Farmers Insurance Group, Inc.

Title of Declarant: Personal Lines Product Manager

Name of Declarant: Drew Norman

Telephone # of Declarant: 216-446-4652

As set forth above, I am employed with the above-referenced group, and I am authorized to execute this Affidavit on its behalf. I have made reasonable efforts to review the information filed in the above-referenced application as well as relevant documents, records, and information possessed by or known to the group. Based on such review, I declare under penalty of perjury under the laws of the State of California, that the information filed in the above referenced application is true, complete, and accurate, and that no form of price optimization, whether in a model or by any methodology, has been used in the development of the filed rates for any segment of the filed rating plan.

Authorized Electronic Signature: Drew
Norman

Digitally signed by Drew
Norman
Date: 2023.10.16
11:45:33 -04'00'

Date: 10/16/23

¹ "Company Tracking Number" is the "Co Tr Num" listed on SERFF to identify the application.

² For applications in which multiple companies are included (group filings), provide the first listed company on the application.

PRIOR APPROVAL RATE APPLICATION FOR PROPERTY & LIABILITY LINES GENERAL INFORMATION

Completed by:

Date:

Your File #:
(15 Character Maximum)

Filing Characteristics

Does this filing include a variance request? (Page 11 hidden)

If yes,

Is this a variance request submitted after the prior approval application to which it applies?

Provide the applicable CDI File #:

Is this a group filing? If yes, complete Page 2. (Page 2 hidden)

Is this a specialty filing as per CIC §2642.7?

Line Type:

General Line :

Subline:

Program:

Provide the most recent applicable CDI file # in this line, subtitle and/or program:

Identify the number of models used in the development of this program.

Company Information

Company Name:

Group Name:

NAIC Company Code:

NAIC Group Code:

Organized under the laws of the State of:

Home Office:

Contact Name/Title:

Toll Free Phone #: Fax #:

Email Address:

Mailing Address:

DEPARTMENT USE ONLY	
CDI File #:	<input type="text"/>
SERFF #:	<input type="text"/>
Filed Date:	<input type="text"/>
Compliance Date:	<input type="text"/>
Public Notice Date:	<input type="text"/>
Deemer Date:	<input type="text"/>
Intake Analyst:	<input type="text"/>
Bureau/Senior:	<input type="text" value="LA2 / BAUTISTA"/>
Group Filing?:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
X-Reference #:	<input type="text"/>
Filing Type:	<input checked="" type="checkbox"/> Rate <input checked="" type="checkbox"/> Rule <input checked="" type="checkbox"/> Form <input type="checkbox"/> Variance <input type="checkbox"/> New Program <input type="checkbox"/> Transferred Program
% Change:	<input type="text" value="Error"/>

Refer to CDI website below for the most current rate template and prior approval factors:

<http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/>

FILING TYPE

Complete the following questions in order to generate the filing checklist:

- | | |
|--|---|
| 1. Is this a New Program filing? | N |
| 2. Is this a Transferred Program filing? | N |
| 3. Is this a Rate filing? | Y |
| 4. Does this filing propose new Rule(s) or any changes to Rule(s)? | Y |
| 4.a. Do the Rule change(s) have a rate impact? | Y |
| 5. Does this filing propose new Form(s) or any changes to Form(s)? | Y |
| 5.a. Do the Form change(s) have a rate impact? | N |
| 6. Does this filing include a variance request? (as per '1.General') | N |

Question 4: Rule change(s) include new rule(s) and changes to existing rule(s).

Question 5: Form change(s) include new, withdrawn or replacement form(s).

FILING CHECKLIST

Use this checklist to indicate submission of ALL items listed in the format(s) required (either PDF, or Excel and PDF).



Farmer's Direct Property and Casualty Insurance Company

Line of Business: Landlord Program

RATE REVISION FILING MEMORANDUM

In accordance with the California Department of Insurance, Farmer's Direct is formally submitting a withdrawal filing for its California Landlord Program. Farmer's Direct is one of the companies that farmers acquired from MetLife in 2021.

Farmers Direct stopped issuing new policies on September 15th, 2023, the day in which its Certificate of Authority was surrendered. Additionally, Farmers Direct began sending notices of non-renewal on existing policies. Consistent with the statutory notice requirements of §674.6, the effective date for the first nonrenewal will be at least sixty (60) days after the submission of the Application for Withdraw. Non-renewal effective dates will begin on December 17, 2023. Farmers Direct will continue to service existing policies.

Below are the complete filing exhibits:

Prior Approval Rate Application:

The latest rate filings are identified. This would be a Form/Rate/Rule 0.0% rate change.

Exhibit 1: Filing History

Listed are the previously-approved CDI filing numbers for the last three years.

Withdrawal Letter

Non-renewal Notice



Farmer's Direct Property and Casualty Insurance Company

Line of Business: Homeowners/Residential Property Program

RATE REVISION FILING MEMORANDUM

In accordance with the California Department of Insurance, Farmer's Direct is formally submitting a withdrawal filing for its California Homeowners/Residential Property Program. This includes Renters, Condominium, Landlord Dwelling, and the Landlord Condominium programs as well. Farmer's Direct is one of the companies that farmers acquired from MetLife in 2021.

Farmers Direct stopped issuing new policies on September 15th, 2023, the day in which its Certificate of Authority was surrendered. Additionally, Farmers Direct began sending notices of non-renewal on existing policies. Consistent with the statutory notice requirements of §674.6, the effective date for the first nonrenewal will be at least sixty (60) days after the submission of the Application for Withdraw. Non-renewal effective dates will begin on December 17, 2023. Farmers Direct will continue to service existing policies.

Below are the complete filing exhibits:

Prior Approval Rate Application:

The latest rate filings are identified. This would be a Form/Rate/Rule 0.0% rate change.

Exhibit 1: Filing History

Listed are the previously-approved CDI filing numbers for the last three years.

Withdrawal Letter

Non-renewal Notice



FARMERS
9797 SPRINGBORO PIKE, SUITE 300
DAYTON OH 45448-0001



Farmers

Farmers Direct Property and Casualty Insurance Company

**FARMERS**
INSURANCE

Policy Number: H

Mail Date:†

Property Located at:

Date of Nonrenewal:

Dear |**Why we're contacting you**

We have carefully reviewed your file and regret that we are unable to continue to insure you. We are, therefore, required to inform you that your Homeowners insurance policy is nonrenewed effective _____, 12:01 A.M. Standard Time with Farmers Direct Property and Casualty Insurance Company. The reason for our decision is based on the following:

THIS INSURER NO LONGER OFFERS INSURANCE IN CALIFORNIA.

What you need to know

If this notice does not set forth the reason(s) for nonrenewal, then upon your written request, made not later than one month following the expiration of the policy period, or delivered to us, we will provide notice to you in writing, within 20 days of your request, of the reason(s) for the nonrenewal.

You have the right to know the specific items of information that support the reasons given for this decision and the identity of that source of information. You also have the right to see and obtain copies of documents relating to this decision. If you ask us to correct, amend or delete any information about you in our files and we refuse to do so, you have the right to give us a concise statement of what you believe is the correct information. We will put your statement in our file so that anyone reviewing our file will see it. If you would like additional information concerning this action, please submit a written request to us prior to the effective date of the proposed termination. Your request for additional information does not stay the proposed action. Please send your request to, Attention: Services, Farmers, P.O. Box 6060, Scranton, PA 18505-6060.

Farmers
9797 Springboro Pike, Suite 300
Dayton OH 45448

3190178

U0H75CA (0623)

CA



Farmers

Farmers Direct Property and Casualty Insurance Company

Policy Number: H

What you need to know - continued

Although we are not able to cover your Homeowners insurance needs at this time, we urge you to make arrangements for other insurance protection immediately.

The California Department of Insurance has developed the California Home Insurance Finder, an online tool that can assist you in obtaining insurance for your home. You may access the California Home Insurance Finder tool using the following web address: homeinsurancefinder.insurance.ca.gov. The Finder contains names, addresses, phone numbers, and internet website links of licensed insurance agents, brokers, and insurance companies that may be able to sell insurance to you. The Finder is organized by ZIP Code and the languages in which the agent, broker, or insurance company sells insurance.

The California FAIR Plan (FAIR Plan) provides basic property insurance as the "insurer of last resort" if you cannot find insurance coverage for your property in the normal (voluntary) insurance market. The FAIR Plan provides basic property insurance coverage for residential structures, as well as personal property coverage for residential and business occupancies. However, FAIR Plan policies may not cover liability, theft, or water damage, among other things. There are also optional coverages available for both residential properties. Applications can be made directly with the FAIR Plan (cfpnet.com), although the FAIR Plan strongly encourages use of a licensed agent or broker for assistance in preparing and obtaining a quote. There is no additional cost for using an agent or broker for purchasing a FAIR Plan policy.

California law requires an agent or broker to assist a person seeking a FAIR Plan policy by (1) submitting a coverage application to the FAIR Plan on behalf of the consumer, (2) providing the consumer the FAIR Plan's website address and toll-free telephone number, or (3) obtaining a policy for the consumer through an admitted or nonadmitted insurer.

To supplement a FAIR Plan policy, a Difference in Conditions (DIC) policy should be considered. A DIC policy is sold by some private insurers, and provides coverage for things not covered by the basic property insurance policy provided by the FAIR Plan. A consumer who wants broader coverage than that provided by the FAIR Plan policy should contact an agent, broker, or insurance company that offers a DIC policy to obtain this additional coverage. The Department of Insurance maintains a list of insurance companies that sell DIC policies on its internet website (insurance.ca.gov). Additional assistance may be obtained by contacting an agent or broker listed with the department's online agent locator.

The following are addresses and phone numbers for the California Fair Plan Association:

Mailing Address: PO Box 76924
Los Angeles, CA 90076-0924

Street Address: 3435 Wilshire Blvd - Suite #1203
Los Angeles, CA 90010

Phone Numbers: 1-800-339-4099 or
213-487-0111

Web Address: www.cfpnet.com

If you have any questions, your Farmers representative or any licensed agent can provide you with details.

As a result of this termination, you may be eligible for a refund. If so, the refund will be sent to you shortly.



Farmers

Farmers Direct Property and Casualty Insurance Company

Policy Number: H

We're here to help

We are available to assist you with any questions you may have about this decision. For assistance, call 1-800-438-6381. If you prefer, you can send your inquiries to:

Attention: Services
Farmers
PO Box 6060
Scranton, PA 18505-6060

If you contact us to discuss this nonrenewal but remain unsatisfied, you may contact the California Department of Insurance, Consumer Services Division. You may contact the department by calling 1-800-927-HELP (4357); visiting the department's website online at www.insurance.ca.gov; or you may write to: Consumer Services Division, 300 South Spring Street, Los Angeles, CA 90013.

Sincerely,

Farmers
Underwriting Department

Farmers Direct Property and Casualty Insurance Company

State of California

Line of Business: HOMEOWNERS
Subline: All Forms Combined

Filing History
(Last Three Years)

CDI Filing Number	Disposition Date	Subject
SERFF Tr Num: METX-132243417 State Tr Num: 20-450 Co Tr Num: CA05H093021RR	3/24/2021	RATE REVISION

Farmer's Direct Property and Casualty Insurance Company

Landlord Program

California

On September 15th, 2023, Farmers Direct Property and Casualty Insurance Company (NAIC# 25321) submitted an Application to Withdraw and surrender its Certificate of Authority in the state of California. In accordance with the California Department of Insurance, Farmer's Direct is formally submitting a withdrawal filing for its California Landlord Dwelling and Landlord Condominium Program. Farmer's Direct is one of the companies that farmers acquired from MetLife in 2021. The number of policies currently insured in Farmers Landlord Program is shown below:

Policies in Force and Direct Written Premium (year-to-date June 30, 2023)					
	Renters	Landlord Dwelling	Landlord Condominium	Specialty Products (Rec Vehicles)	Boat
Policies in Force	9,537	2,172	492	132	296
Direct Written Premium	\$1,216,084	\$1,141,588	\$193,513	\$29,744	\$70,896

Farmers Direct stopped issuing new policies on September 15th, 2023, the day in which its Certificate of Authority was surrendered. Additionally, Farmers Direct began sending notices of non-renewal on existing policies. Consistent with the statutory notice requirements of §674.6, the effective date for the first nonrenewal will be at least sixty (60) days after the submission of the Application for Withdraw. Non-renewal effective dates will begin on December 17, 2023. Farmers Direct will continue to service existing policies.

Farmer's Direct Property and Casualty Insurance Company
California Residential Property Program

On September 15th, 2023, Farmers Direct Property and Casualty Insurance Company (NAIC# 25321) submitted an Application to Withdraw and surrender its Certificate of Authority in the state of California. In accordance with the California Department of Insurance, "Farmer's Direct" is formally submitting a withdrawal filing for its California Residential Property program. This includes Renters, Condominium, Landlord Dwelling, and the Landlord Condominium programs as well. Farmer's Direct is one of the companies that farmers acquired from MetLife in 2021. The number of policies currently insured in Farmers Direct Homeowners Program is shown below:

Policies in Force and Direct Written Premium (year-to-date June 30, 2023)				
	Auto (including motorcycle and motorhome)	Home	Umbrella	Condominium
Policies in Force	57,938	19,778	5,548	7,421
Direct Written Premium	\$67,449,708	\$16,007,194	\$488,834	\$2,718,265

Policies in Force and Direct Written Premium (year-to-date June 30, 2023)					
	Renters	Landlord Dwelling	Landlord Condominium	Specialty Products (Rec Vehicles)	Boat
Policies in Force	9,537	2,172	492	132	296
Direct Written Premium	\$1,216,084	\$1,141,588	\$193,513	\$29,744	\$70,896

Farmers Direct stopped issuing new policies on September 15th, 2023, the day in which its Certificate of Authority was surrendered. Additionally, Farmers Direct began sending notices of non-renewal on existing policies. Consistent with the statutory notice requirements of §674.6, the effective date for the first nonrenewal will be at least sixty (60) days after the submission of the Application for Withdraw. Non-renewal effective dates will begin on December 17, 2023. Farmers Direct will continue to service existing policies.

SERFF Tracking #:

FAIG-133852991

State Tracking #:

23-3168

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State:

California

Filing Company:

Farmers Direct Property and Casualty Insurance Company

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

HOMEOWNERS

Project Name/Number:

PROGRAM WITHDRAWAL/

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
10/13/2023		Supporting Document	New Prior Approval Rate Application	10/20/2023	PriorAppRateAPL.pdf (Superseded) PriorAppRateAPL.xlsm (Superseded) FWSAffidavit_HOME.pdf

SERFF Tracking #: FAIG-133852991 **State Tracking #:** 23-3168 **Company Tracking #:** CA11H121723RRF

State: California **Filing Company:** Farmers Direct Property and Casualty Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: HOMEOWNERS
Project Name/Number: PROGRAM WITHDRAWAL/

Attachment PriorAppRateAPL.xlsm is not a PDF document and cannot be reproduced here.

PRIOR APPROVAL RATE APPLICATION FOR PROPERTY & LIABILITY LINES GENERAL INFORMATION

Completed by:

Date:

Your File #:
(15 Character Maximum)

Filing Characteristics

Does this filing include a variance request? (Page 11 hidden)

If yes,

Is this a variance request submitted after the prior approval application to which it applies?

Provide the applicable CDI File #:

Is this a group filing? If yes, complete Page 2. (Page 2 hidden)

Is this a specialty filing as per CIC §2642.7?

Line Type:

General Line :

Subline:

Program:

Provide the most recent applicable CDI file # in this line, subline and/or program:

Identify the number of models used in the development of this program.

Company Information

Company Name:

Group Name:

NAIC Company Code:

NAIC Group Code:

Organized under the laws of the State of:

Home Office:

Contact Name/Title:

Toll Free Phone #: Fax #:

Email Address:

Mailing Address:

DEPARTMENT USE ONLY	
CDI File #:	<input type="text"/>
SERFF #:	<input type="text"/>
Filed Date:	<input type="text"/>
Compliance Date:	<input type="text"/>
Public Notice Date:	<input type="text"/>
Deemer Date:	<input type="text"/>
Intake Analyst:	<input type="text"/>
Bureau/Senior:	<input type="text" value="LA2 / BAUTISTA"/>
Group Filing?:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
X-Reference #:	<input type="text"/>
Filing Type:	<input type="checkbox"/> Rate <input type="checkbox"/> Rule <input type="checkbox"/> Form <input type="checkbox"/> Variance <input type="checkbox"/> New Program <input type="checkbox"/> Transferred Program
% Change:	<input type="text"/>

Refer to CDI website below for the most current rate template and prior approval factors:

<http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/>