

Table of Contents

User Usage Agreement Attachments

Usage Agreement	Usage Agreement.pdf
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Rate-Rule Attachments

Rates	(ex. Document Name	Attachment Name)
		IL A360 Home FDIR 02 15 22_Rate Pages.pdf

Rule Manual		IL FARMERS DIRECT HOMEOWNERS MANUAL-Proposed-02-2022.pdf
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Supporting Document Attachments

Explanatory Memorandum	(ex. Supporting Document Name	Attachment Name)
		IL H FDIR 02 15 22_Revision Introduction.pdf

Manual		MARK UP - IL FARMERS DIRECT HOMEOWNERS MANUAL-02-2022.pdf
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Manual		Marked Up - IL A360 Home FDIR 02 15 22_Rate Pages.pdf
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Filing at a Glance

Company:	Farmers Direct Property and Casualty Insurance Company
Product Name:	Homeowners
State:	Illinois
TOI:	04.0 Homeowners
Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Filing Type:	Rate/Rule
Date Submitted:	01/28/2022
SERFF Tr Num:	FAIG-133129432
SERFF Status:	Closed-Filed
State Tr Num:	
State Status:	
Co Tr Num:	IL11HR2021522RR
Effective Date	02/15/2022
Requested (New):	
Effective Date	04/26/2022
Requested (Renewal):	
Author(s):	Julie Kowalik, Kristine Letarte
Reviewer(s):	Denice Baldin (primary)
Disposition Date:	03/01/2022
Disposition Status:	Filed
Effective Date (New):	02/15/2022
Effective Date (Renewal):	04/26/2022

General Information

Project Name: Homeowners
Project Number: IL11HR2021522RR
Reference Organization:
Reference Title:
Filing Status Changed: 03/01/2022
State Status Changed:
Created By: Kristine Letarte
Corresponding Filing Tracking Number:

Status of Filing in Domicile:
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Kristine Letarte

Filing Description:

Please see our attached introduction for complete details.

Company and Contact

Filing Contact Information

Kristine Letarte, Senior Personal Lines Contract Specialist 700 Quaker Laner Warwick, RI 02817	kristine.letarte@farmersinsurance.com 401-524-3343 [Phone]
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Filing Company Information

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

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State Specific

Refer to our checklists prior to submitting filing: http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/Prop-Cas-Checklist.html:

Acknowledged

Refer to our updated (06/08/2015) SERFF General Instructions prior to submitting filing. They have been updated to clarify what rates and rules are required to be filed as well as what rates and rules are not required to be filed. Also, the "Product Name" is the Filing Title and not the Project Number.: Acknowledged

NO RATES and/or RULES ARE REQUIRED TO BE FILED FOR LINES OF COVERAGE SUCH AS LIQUOR LIABILITY, COMMERCIAL AUTO (except taxicabs), BURGLARY AND THEFT, GLASS, FIDELITY, SURETY, COMMERCIAL GENERAL LIABILITY, CROP HAIL, COMMERCIAL PROPERTY, DIRECTORS AND OFFICERS, ERRORS AND OMISSIONS, COMMERCIAL MULTI PERIL just to mention a few. Please refer to the State Specific Field below for what rates/rules are required to be filed and to our checklists for specific statutes, regulations, etc. :

http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/Prop-Cas-Checklist.html: Acknowledged

The only rates and/or rules that are required to be filed are Homeowners, Mobile Homeowners, Dwelling Fire and Allied Lines, Workers' Compensation, Medical Malpractice, Private Passenger Automobiles, Taxicabs, Motorcycles and Group Inland Marine Insurance which only applies to insurance involving personal property owned by, being purchased by or pledged as collateral by individuals, and not used in any business, trade or profession per Regulation Part 2302 which says in part, "each company shall file with the Director of Insurance each rate, rule and minimum premium before it is used in the State of Illinois.":

Acknowledged

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Denice Baldin	03/01/2022	03/01/2022

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Denice Baldin	02/28/2022	02/28/2022

Response Letters

Responded By	Created On	Date Submitted
Kristine Letarte	03/01/2022	03/01/2022

Disposition

Disposition Date: 03/01/2022
Effective Date (New): 02/15/2022
Effective Date (Renewal): 04/26/2022
Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Farmers Direct Property and Casualty Insurance Company	0.000%	0.900%	\$245,510	24,934	\$27,278,901	7.600%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Rates	Filed	Yes
Rate	Rule Manual	Filed	Yes
Supporting Document	Explanatory Memorandum	Filed	Yes
Supporting Document	Request to Maintain Data as Trade Secret Information	Filed	Yes
Supporting Document (revised)	Manual	Filed	Yes
Supporting Document	Manual	Withdrawn	Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	02/28/2022
Submitted Date	02/28/2022
Respond By Date	03/04/2022

Dear Kristine Letarte,

Introduction:

This is to acknowledge receipt of your filing. Your submission is not acceptable for filing in Illinois due to the following reasons:

Objection 1

Comments: Please provide the Department with marked pages of your changes

Thank You.

Conclusion:

Please refer to the appropriate Property Casualty IS3 Review Requirements Checklist before submitting any filing. The checklists are available at the Department's Web site or at the following link:

http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/Prop-Cas-Checklist.html.

Please submit compliant form(s) no later than the date shown above or the entire filing may be disapproved. Please be advised that when the Director disapproves the form(s) you must immediately cease using the form(s) in Illinois.

Please give this matter your immediate attention. If you have any question regarding this filing, please feel free to contact me.

Sincerely,

Denice Baldin

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/01/2022
Submitted Date	03/01/2022

Dear Denice Baldin,

Introduction:

This is in response to your 2/28/22 objection letter.

Response 1

Comments:

I have attached the marked-up pages of the rate and rule manual as requested.

Related Objection 1

Comments: Please provide the Department with marked pages of your changes

Thank You.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Manual
Comments:	
Attachment(s):	MARK UP - IL FARMERS DIRECT HOMEOWNERS MANUAL-02-2022.pdf Marked Up - IL A360 Home FDIR 02 15 22_Rate Pages.pdf
<i>Previous Version</i>	
Bypassed - Item:	<i>Manual</i>
Bypass Reason:	<i>N/A</i>
Attachment(s):	

Conclusion:

If you have any further questions or concerns, please let me know.

Thank you.

Sincerely,

Kristine Letarte

Rate Information

Rate data applies to filing.

Filing Method:	Use & File
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	0.200%
Effective Date of Last Rate Revision:	12/17/2021
Filing Method of Last Filing:	Use & File
SERFF Tracking Number of Last Filing:	FAIG-133087261

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Farmers Direct Property and Casualty Insurance Company	0.000%	0.900%	\$245,510	24,934	\$27,278,901	7.600%	0.000%

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 03/01/2022	Rates	Rate Pages 1 - 1719	Replacement	FAIG-133087261	IL A360 Home FDIR 02 15 22_Rate Pages.pdf
2	Filed 03/01/2022	Rule Manual	Rule Pages Index, 1-90	Replacement	METX-132932473	IL FARMERS DIRECT HOMEOWNERS MANUAL-Proposed-02-2022.pdf

Supporting Document Schedules

Satisfied - Item:	Explanatory Memorandum
Comments:	
Attachment(s):	IL H FDIR 02 15 22_Revision Introduction.pdf
Item Status:	Filed
Status Date:	03/01/2022

Bypassed - Item:	Request to Maintain Data as Trade Secret Information
Bypass Reason:	N/A
Attachment(s):	
Item Status:	Filed
Status Date:	03/01/2022

Satisfied - Item:	Manual
Comments:	
Attachment(s):	MARK UP - IL FARMERS DIRECT HOMEOWNERS MANUAL-02-2022.pdf Marked Up - IL A360 Home FDIR 02 15 22_Rate Pages.pdf
Item Status:	Filed
Status Date:	03/01/2022

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)
01/28/2022	Withdrawn 03/01/2022	Supporting Document	Manual	03/01/2022	