

Pat Moden

Subject: Conference Call W/Texas Farm Bureau
Location: H1-410G

Start: Wed 3/30/2016 9:00 AM
End: Wed 3/30/2016 10:00 AM

Recurrence: (none)

Meeting Status: Meeting organizer

Organizer: Pat Moden

Required Attendees: Pat Moden; Marianne Baker; Marilyn Hamilton; Mark Worman

Optional Attendees: Sheryl Allen; Kara Mace; J'ne Byckovski; Brock Childs

Resources: H1-410G

BOB SIMONS

JOHN STEPHENS, MIKE GEDLIK, BROCK CHILDS
MARTY, TIM MCCARTHY

JNE - NEED RATE FILING FOR DISCOUNT BEFORE APP.
ACT. JUSTIFICATION / REASONED ANALYSIS
QUALITATIVE DISCUSSION

TFB { ALREADY RAISED RATES IN HIDAZGO
DISCOUNT WILL BE EQUIVALENT TO THAT
RATE INCREASE

FILE RATES FOR THIS END ONLY OK

ENDORSEMENT NO. HO-802
Effective
January 1, 2016

SECTION I – MANDATORY MEDIATION-ARBITRATION
ENDORSEMENT

This endorsement changes certain subparts to **SECTION I – CONDITIONS** in your policy. This endorsement also deletes any reference to **SECTION I – CONDITIONS, Subpart 12. Suit Against Us** in endorsement **HO-800 Time Limitations on Presenting a Claim and Conditions for a Suit Against Us Endorsement**. Please read this document carefully and keep it with your policy.

SECTION I – CONDITIONS

Subpart 12. is deleted and replaced by the following:

12. **Suit Against Us.** For a reduction in premium, the insured, and all persons making a claim of any kind under this policy of insurance, agree to the following terms as the exclusive process for resolving any dispute between you and us, arising from, through or by this policy:

If any part of your suit against us is based on a disagreement between you and us as to the value of your claim under this policy, you must first request and participate in the appraisal process set forth in this policy or endorsements thereto.

If any dispute still exists following the conclusion of the appraisal process, the parties agree to first try and settle the dispute by mediation. The mediation will take place under the "Ethical Guidelines for Mediators" adopted by the Texas Supreme Court. The Company shall pay the reasonable costs of the mediation, including the mediator's fee. The mediator will be provided by Conflict Solutions of Texas ("CSOT"). The mediation can occur at any agreed location.

If the parties cannot reach an agreement through mediation, then they further agree that their dispute shall be settled by arbitration.

The arbitration will be managed by CSOT under the Federal Arbitration Act, and judgment on the award issued by the arbitrator may be entered in any court having jurisdiction. Either party may provide notice of arbitration to the other and start an arbitration proceeding by contacting CSOT at:

Conflict Solutions of Texas
6223 IH 10 West
San Antonio, TX 78201
Attn: "Property Claim Resolution"

Or by email at: [REDACTED] 1. Subject line: Property Claim Resolution

Claims shall be heard by a single arbitrator. CSOT will appoint the arbitrator with the information received, and provide notice to you and us of the appointment. We will pay the arbitration expenses billed by CSOT.

The arbitrator shall be experienced in insurance claims. The arbitration will occur in the city with a population of at least 100,000 closest to where the insured property is located, unless the parties can agree to another location.

Discovery shall be limited to the sharing of certain documents. Those documents are expert reports, engineering reports, damage estimates, contents lists, photographs, repair receipts or invoices, the contents of our claim file and any independent adjusting firm's claim file that are not privileged by law, payment logs or proof of payment by us, a copy of the insurance policy, and the contents of the underwriting file that are not privileged. Upon request, the arbitrator can expand discovery if necessary.

Unless required by law, neither party nor the arbitrator may disclose the results of any arbitration without the agreement of both parties.

OK
PTOWN NEW
DISCLOSURE
ANNUAL
SIGNATURE
OF INSURED
OK

No

NEED TO IDENTIFY
STANDARDS FOR
SELECTION OF SERVICE
TPB -
GIVENED THE
OPTION TO PRO
ARBITRATION
OUT OF
LIST OF
CHOICE

COUNTY WHERE
INSURED RESIDES
OK

FOR
HO-803
TOO

If you refuse to participate in the arbitration, we will proceed without you, and an arbitration award will be made by the arbitrator.

Should the arbitrator find that any term of this endorsement is unenforceable; the remaining terms of the endorsement shall remain in force. You and we agree that the arbitrator is authorized to modify any aspect of this endorsement found to be unenforceable in such a way as to express the meaning of the endorsement that you and we intended.

Farm Bureau call

3-30-16

- HO-800 approved.

- HO-803

John Stephens

↳ not complex disputes or big dollars

- Saw Farmers AAA, but ^{talked to} defense counsel

+ AAA is not well-suited for small

personal disputes

- AAA didn't return his calls

- Knew of Conflict Solutions, Texas-based

- Stable of TX atty

- already trying to develop umpire panel

- willing to recruit + train

- seemed like cost-effective + great fit

Marilyn

J'ne

Pat

Kara

Brack Childs

Mike Gerik

John Stepha

Tim McCarthy

Marilyn - could set standards for umpire picker

- independent

- non-profit

I will email AAA contact to Farm Bureau

- HO-802

- will allow ^{optional} pre-dispute binding arbitration

- stds for selection of arbitrator-picker

- venue - city where insured resides (or port of origin?)

- look @ TX statutes that contain arbitration

- FB - if you don't identify an entity, it will end up in another dispute

= list Conflict Solutions

JAMS

AAA

→ insured picks the company

- disclosure

- annual signature

- Discounts

- no rate filing yet

- Tim will select example county (Hidalgo) ^{power}

- they have taken larger rate increases there b/c first party litigation

- discount would bring rate back in line w/ rest of state

- J'ne - might be helpful to have a qualitative discussion

- Mike - would like to do draft rate filing first (Yes)

- Continue form work through SERFF

- Draft + rate filing sent to Pat; final in SERFF

Marianne Baker

From: Marianne Baker
Sent: Wednesday, 30 March, 2016 4:42 PM
To: John Stephens; Mike Gerik
Cc: Marilyn Hamilton
Subject: AAA contact

Thanks for talking with us this morning.

At AAA, I talked with
Neil Curry
213-622-6358

Also, a thought on where arbitration and mediation must occur:
in addition to the county where the insured resides, we would be likely to accept something like *or other location that both parties agree to*.

Regards,
Marianne

Marianne M. Baker, J.D.
Manager, Regulatory Policy Division
Property and Casualty Lines Office
(512) 676-6714 marianne.baker@tdi.texas.gov

Texas Department of Insurance
333 Guadalupe | Austin, TX 78701
(800) 578-4677 | tdi.texas.gov | [@TexasTDI](https://twitter.com/TexasTDI)



Marianne Baker

From: John Stephens
Sent: Wednesday, 30 March, 2016 5:28 PM
To: Marianne Baker
Cc: Mike Gerik; Marilyn Hamilton
Subject: Re: AAA contact

Thanks Marianne.

Sent from my iPhone

John Stephens

Vice President Legal & Compliance
254.751.2290
866.234.6923 (Fax)



7420 Fish Pond Road
Waco, TX 76710

On Mar 30, 2016, at 4:44 PM, Marianne Baker <Marianne.Baker@tdi.texas.gov> wrote:

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At AAA, I talked with
Neil Curry
213-622-6358

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in addition to the county where the insured resides, we would be likely to accept something
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Regards,
Marianne

Marianne M. Baker, J.D.
Manager, Regulatory Policy Division
Property and Casualty Lines Office
(512) 676-6714 marianne.baker@tdi.texas.gov
<image003.jpg>Texas Department of Insurance
333 Guadalupe | Austin, TX 78701
(800) 578-4677 | tdi.texas.gov | @TexasTDI

Grubbs, John Stephens, BJ Donaldson, Marty, Tim McCarthy

Farm Bureau - Huge Departure to allow in personal policies
- Model

Recap -

✓ Approved HO-800 Time Limitations on Presenting
a claim and conditions for suit against us

Pending -

✓ HO-803 Appraisal Condition End.

Issue: Appt. of an umpire -
still occurs
AAA or by independent, non-profit (other
standards)

★ object to Conflict Solutions - do not want to set
a precedent of picking - AAA recognized,
well-respected, independent, non-profit

HO-802 - Mandatory Mediation-Arbitration End.
Conceptually - OK

much broader -
no appeal
final decision
need to work
through the requirements
with FB -
big departure

Issues - mediator selection - questions - why

- ✓ Discounts - Actuarial
- ✓ Method of Arbitration - process
- ✓ Venue - county where the insured resides
- ✓ Disclosure - annual sig.
- ✓ Texas statutes that contain
dispute resolution provisions

Conference Call

John Stephens

HO-803 - Claim disputes (mainly HO) on HO policies
not complex disputes re big \$\$\$ typically

John saw AAA in Farmers

dispute counsel / experience - not very common'd
mainly

well suited for these types of
disputes - more expensive

tried to call AAA - no response

aware of Conflict Solutions - well suited
to try to handle - training of appraisers,
surveyors, etc. cost of

FP will call AAA

HO-802 - Standards in lieu of naming someone -
might beg another dispute - log jam
note → what about listing AAA, Conflict Solutions,

JAMS -

OK - let insured pick - strikes?
independent selector

Discounts - no rate filing yet -

TDI will need a rate filing before
we approve the forms

Tim discussed single county rate filings
based on just-party litigation -
Hidalgo Duval Counties

Pat will be the point of contact -
forms come thru SERFF, draft
rates/discounts can come in just

Marilyn Hamilton

From: John Stephens <
Sent: Wednesday, January 13, 2016 11:27 AM
To: Marilyn Hamilton
Cc: Mike Gerik; bondt@gtlaw.com
Subject: TXFB Arbitration Endorsement Filing
Attachments: TXFB Arbitration Endorsement Filings.01.13.16.pdf; Proposed Discount Amounts for Arbitration Endorsement.pdf

Marilyn,

This is just a heads up that we finally made our decisions about discount rates on the arbitration filing and will be sending TDI the attached information today through the SERFF system. I am also attaching the discount rates by county for your consideration.

With regard to Conflict Solutions of Texas, I would like to facilitate a meeting between their principals, George Brin and Justice Charles Seymore, and TDI. I don't need to be present but could be if you wanted. I know the commissioner may have some questions about the firm, and so I think your meeting with them would help you guys make your decision. Please let me know if I can put you in touch with them.

John

John Stephens

Vice President Legal & Compliance
254.751.2290
866.234.6923 (Fax)



7420 Fish Pond Road
Waco, TX 76710

Re: Amended Filing

New Mandatory Mediation – Arbitration Endorsement for Homeowners Policies
SERFF Tracking No. TXFB-130258387

On behalf of the Texas Farm Bureau Insurance Companies, we respectfully submit for your review and approval an amended version of the new Mandatory Mediation - Arbitration Endorsement for our Homeowners policy forms. This amends our previous filing based on discussions held with you and your staff on October 12th, 2015. The amended version of the filing contains the following changes:

1. The sentence limiting the arbitration award to only what might be owed under the contract has been deleted, thereby allowing the arbitrator to award any damages the insured might prove to be justified under current Texas law.
2. A sentence was added to allow the arbitrator to expand discovery if needed for either party.
3. A savings clause was added to the end giving the arbitrator authority to reform the agreement if any term is found to be unenforceable.
4. The cost sentence was amended to state that we agree to pay all arbitration expenses billed by Conflict Solutions of Texas rather than "all costs".
5. A sentence was added to incorporate the appraisal process as a preliminary step to resolving any conflict arising from a dispute about the value of a claim.

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Attn: "Property Claim Resolution"

Or by email at: _____ Subject line: Property Claim Resolution

Claims shall be heard by a single arbitrator. CSOT will appoint the arbitrator with the information received, and provide notice to you and us of the appointment. We will pay the arbitration expenses billed by CSOT.

The arbitrator shall be experienced in insurance claims. The arbitration will occur in the city with a population of at least 100,000 closest to where the insured property is located, unless the parties can agree to another location.

Discovery shall be limited to the sharing of certain documents. Those documents are expert reports, engineering reports, damage estimates, contents lists, photographs, repair receipts or invoices, the contents of our claim file and any independent adjusting firm's claim file that are not privileged by law, payment logs or proof of payment by us, a copy of the insurance policy, and the contents of the underwriting file that are not privileged. Upon request, the arbitrator can expand discovery if necessary.

~~The arbitration award will be limited to only the amount owed by us under the insurance policy. The arbitrator may not award attorney's fees or any other damages to either party. Unless~~

required by law, neither party nor the arbitrator may disclose the results of any arbitration without the agreement of both parties.

If you refuse to participate in the arbitration, we will proceed without you, and an arbitration award will be made by the arbitrator.

Should the arbitrator find that any term of this endorsement is unenforceable, the remaining terms of the endorsement shall remain in force. You and we agree that the arbitrator is authorized to modify any aspect of this endorsement found to be unenforceable in such a way as to express the meaning of the endorsement that you and we intended.

January 8, 2016

Ms. Marilyn Hamilton
Texas Department of Insurance
Via email: marilyn.hamilton@tdi.texas.gov

Re: **Supplemental Answer to Objection Letter**
New Mandatory Mediation - Arbitration Endorsement for Homeowners Policies
SERFF Tracking No. TXFB-130258387

Dear Ms. Hamilton:

In TDI's objection letter of October 13, 2015, a second question was asked about the filing of manual rules related to this endorsement. The following would be our plans for addressing the rate and discount issues raised.

1. For all new business, and at the first renewal on existing business, the optional arbitration endorsement will be offered in exchange for a premium discount in the following counties: Brooks, Cameron, Duval, Hidalgo, Jim Hogg, Jim Wells, Kenedy, Kleberg, Nueces, Starr, Webb, Willacy, Zavala, and Zapata. The discount amount will vary by county from 10% to 25%.
2. For all new business, and at the first renewal on existing business, the optional arbitration endorsement will also be offered in exchange for a premium discount in the following counties: Aransas, Brazoria, Calhoun, Chambers, Galveston, Jefferson, Matagorda, Refugio, and San Patricio. The discount will be 10 % in these counties.
3. As we discussed in our meeting, the arbitration endorsement will be filed for use statewide. However, the discount rate for the remaining counties will be set at 1 or 2%. We will amend our Agent Manual and Underwriting Guidelines to state that the endorsement may only be offered in the counties specifically listed in paragraphs 1 and 2 above. If future events give us cause to offer the endorsement in other counties, we would file a new rate plan covering the discount amounts offered for the endorsement in the new counties and amend and file our underwriting guidelines to allow our agents to offer the endorsement in those counties.

As indicated in previous communication, we do agree to waive the deemer on this filing.

**Proposed Credits
Arbitration Endorsement**

High Litigation Areas

<u>County</u>	<u>Credit</u>
Brooks	10%
Cameron	10%
Duval	25%
Hidalgo	25%
Jim Hogg	10%
Jim Wells	20%
Kenedy	20%
Kleberg	10%
Nueces	10%
Starr	10%
Webb	10%
Willacy	10%
Zapata	10%

Remainder of Coast

<u>County</u>	<u>Credit</u>
Aransas	10%
Brazoria	10%
Calhoun	10%
Chambers	10%
Galveston	10%
Jefferson	10%
Matagorda	10%
Refugio	10%
San Patricio	10%

John Stephens
 arbitrator
 and
 mediator
 6-6582
 254-751-2290

John -

- Sorry taken so long -

14 counties S. Tex. b.p. prob. had litigation
 new business & renewals - offer and and.

as optional side 10% - 20% range

the right side of the road

the right side of the road

the right side of the road

offer to provide w/wind

new business & renewals

the right side of the road

approach of the state - see a decision

of the rest of the state - 1982 to

limiting to the 3 counties to start

the needed continuing litigation

the needed continuing litigation

★ Commish
 concern -

~~meeting again in San Antonio - want~~

~~to come in to meet w/ TDI to explain~~

Appraise changes - there was to get it back

to the standard language - discussion w/

policyholder atty - but to keep it closer to

current side. lang. better off - Case Pau -

Marilyn Hamilton

From: John Stephens
Sent: Tuesday, October 20, 2015 5:15 PM
To: Marilyn Hamilton
Cc: Mike Gerik; ; Marti R. Johnson (); Marianne Baker; Robert Simons; Pat Moden; Kara Mace; Mark Worman
Subject: RE: TXFB Ins - Mediation/Arbitration Endorsment

Will do. Thanks again.

From: Marilyn Hamilton [mailto:Marilyn.Hamilton@tdi.texas.gov]
Sent: Tuesday, October 20, 2015 4:17 PM
To: John Stephens
Cc: Mike Gerik; Marti R. Johnson; Marianne Baker; Robert Simons; Pat Moden; Kara Mace; Mark Worman
Subject: RE: TXFB Ins - Mediation/Arbitration Endorsment

John,

Thank you for hearing our concerns at the meeting last week and for amending the filing to address some of those concerns. In lieu of waiting for feedback about show stoppers on this one, please go ahead and amend the filing and we will review and respond with initial concerns. As we discussed in the meeting, we will need to take certain issues back to the Commissioner for direction before taking any action on the filings.

Thank you,

Marilyn Hamilton
Director
Regulatory Policy Division – Personal and Commercial Lines Office
(512) 676-6715
Marilyn.hamilton@tdi.texas.gov

Texas Department of Insurance
333 Guadalupe Street | Austin, Texas 78701
(800) 578-4677 | tdi.texas.gov | @TexasTDI

From: John Stephens
Sent: Tuesday, October 20, 2015 9:56 AM
To: Marilyn Hamilton
Cc: Mike Gerik; ; Marti R. Johnson ()
Subject: TXFB Ins - Mediation/Arbitration Endorsment

Marilyn,

I have made some revisions to the Mediation-Arbitration endorsement based on our discussion at your offices last week. The changes are shown on the attached draft. I eliminated the limitation on the insured's remedies/recovery and gave the arbitrator the ability to expand discovery if necessary. This should provide the insured with all of their existing remedies but require them to use the arbitral process instead of the courthouse. I also added a savings clause at the end

which would give the arbitrator the ability to not enforce any one section of the endorsement he or she decided was illegal or unenforceable without voiding the entire agreement.

I would like to make an amended filing on this one as soon as possible, along with our responses to TDI's request regarding underwriting guidelines. Please let me know if your folks see any other absolute show stoppers on this. I understand the commissioner reserves his right to not approve it regardless, but just wanting to be sure I have it in the best possible form.

John

John Stephens

Vice President Legal & Compliance

254.751.2290

866.234.6923 (Fax)



**TEXAS FARM BUREAU
INSURANCE**
FARM • HOME • LIFE

7420 Fish Pond Road
Waco, TX 76710

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If the parties cannot reach an agreement through mediation, then they further agree that their dispute shall be settled by arbitration.

The arbitration will be managed by Conflict Solutions of Texas under the Federal Arbitration Act, and judgment on the award issued by the arbitrator may be entered in any court having jurisdiction. Either party may provide notice of arbitration to the other and start an arbitration proceeding by contacting Conflict Solutions of Texas (www.csoftx.com) at:

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6223 IH 10 West
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Attn: "Property Claim Resolution"

Or by email at: _____ Subject line: Property Claim Resolution

Claims shall be heard by a single arbitrator. Conflict Solutions of Texas will appoint the arbitrator with the information received, and provide notice to you and us of the appointment.

County
of
residence →

The arbitrator shall be experienced in insurance claims. The arbitration will occur in the city with a population of at least 100,000 closest to where the insured property is located, unless the parties can agree to another location. We will pay the cost of the arbitration.

Discovery shall be limited to the sharing of certain documents, unless the arbitrator finds that additional discovery is necessary for either party to fairly present their case. Those documents are expert reports, engineering reports, damage estimates, contents lists, photographs, repair receipts or invoices, the contents of our claim file and any independent adjusting firm's claim file that are not privileged by law, payment logs or proof of payment by us, a copy of the insurance policy, and the contents of the underwriting file that are not privileged.

~~The arbitration award will be limited to only the amount owed by us under the insurance policy. The arbitrator may not award attorney's fees or any other damages to either party. Unless required by law, neither party nor the arbitrator may disclose the results of any arbitration without the agreement of both parties.~~ 2.

If you refuse to participate in the arbitration, we will proceed without you, and an arbitration award will be made by the arbitrator.

Should the arbitrator find that any term of this endorsement is unenforceable; the remaining terms of the endorsement shall remain in force. You and we agree that the arbitrator is authorized to

modify any aspect of this endorsement found to be unenforceable in such a way as to express the meaning of the endorsement that you and we intended.



**TEXAS
FARM
BUREAU
INSURANCE®**
AUTO / HOME / LIFE

*Stephenville haul farm
Erath Co.
City Council ran
4th PMS out -
new regulations*

TEXAS FARM BUREAU MUTUAL INSURANCE COMPANY
TEXAS FARM BUREAU UNDERWRITERS
TEXAS FARM BUREAU CASUALTY INSURANCE COMPANY
FARM BUREAU COUNTY MUTUAL INSURANCE COMPANY OF TEXAS
SOUTHERN FARM BUREAU LIFE INSURANCE COMPANY

September 23, 2015

Honorable David Mattax
Commissioner of Insurance
Texas Department of Insurance
Property and Casualty Intake Unit
Mail Code 104-3B
Tower I, Room 400B
333 Guadalupe Street
Austin, TX 78701

Re: New Mandatory Mediation - Arbitration Endorsement for Homeowners Policies
SERFF Tracking No. TXFB-130258387

Dear Commissioner Mattax:

On behalf of the Texas Farm Bureau Insurance Companies, we respectfully submit for your review and approval a new Mandatory Mediation - Arbitration Endorsement for our Homeowners policy forms. This endorsement would be optional for most of our policy holders, available for them to choose in exchange for a reduced premium. In certain areas, this endorsement may be the only option available from our Companies due to risk exposure. If selected, mediation and arbitration would become the exclusive means for the resolution of any dispute arising out of or related to the insurance policy. The other key features of the endorsement are as follows:

- When a dispute arises that cannot be resolved by direct discussion, the parties first attempt resolution through a mediation process.
- The mediator is chosen by a Texas firm based in San Antonio called Conflict Solutions of Texas (www.csoftx.com).
- Our Company pays the cost of the mediation including the mediator's fee.
- If the mediation fails to resolve the dispute, the parties engage in a binding arbitration conducted by a single arbitrator appointed by Conflict Solutions of Texas.
- The arbitration takes place in the city nearest the location of the Insured property with a population of at least 100,000, or any other location agreed upon by all parties.
- Discovery is limited to a specific list of items related to the claim in dispute.
- Our Company will pay the cost of the arbitration.
- No extra-contractual, consequential, or bodily injury damages may be awarded.

*Optional - reduction in premium
South TX address litigation expense*

*25% discount in certain areas
Wells, Hidalgo, Davalla -
may be mandatory*

certain types of claims

*Common - legality? arbitrator chosen by
To avoid?*

*Standard Farm Bureau Mutual has
arbitration clause in policy - Beaumont
court of appeals
held it to be
enforceable
2013 - TWIA arbitration
and - no reduction
in premium*

*award limited
to what is
due
under
contract
Chap
542
18910 -
Bob's
question
getting
rid of
penalties
is
not
Tufan*

- No attorney's fees may be awarded.
- The arbitration award is limited to the amount determined to be owed under the contract.
- The arbitration award is confidential.
- If the policy holder refuses to participate in the arbitration, the Company is required to proceed independently and provide all information required by the arbitrator. The arbitrator is required to enter an award.

Sincerely,

A handwritten signature in black ink, appearing to read "John A. Stephens", written in a cursive style.

John A. Stephens
Vice President Legal & Compliance
(254) 751-2290

CC: Mike Gerik
Tom Bond

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If you refuse to participate in the arbitration, we will proceed without you, and an arbitration award will be made by the arbitrator.

Kim Zapalac

From: Marilyn Hamilton
Sent: Tuesday, September 29, 2015 8:53 AM
To: Kim Zapalac
Subject: FW: Texas Farm Bureau Insurance
Attachments: HO-800 Time Limitns and Condns for Suit 010116 - Markup.pdf; HO-800 Time Limitns and Condns for Suit 010116 (Final).pdf; Time Limitns and Condns for Suit TDI Filing Memo 092315.pdf; HO-802 Mandatory ADR-Arbitration Endorsement (Final).pdf; Mediation-Arbitration Clause TDI Memo 092315.pdf; HO-803 Appraisal Condition Endorsement (Final).pdf; Appraisal Clause TDI Filing Memo 092315.pdf

Marilyn Hamilton
Director
Regulatory Policy Division – Personal and Commercial Lines Office
(512) 676-6715
Marilyn.hamilton@tdi.texas.gov

Texas Department of Insurance
333 Guadalupe Street | Austin, Texas 78701
(800) 578-4677 | tdi.texas.gov | @TexasTDI

From: Cassie Brown
Sent: Tuesday, September 29, 2015 8:50 AM
To: Marilyn Hamilton; Mark Worman
Subject: FW: Texas Farm Bureau Insurance

Looks like Texas Farm Bureau wants to come in and discuss their filing. From the P&C side, should it be you two and Pat? Anyone else?

From: Sara Waitt
Sent: Monday, September 28, 2015 6:30 PM
To: Cassie Brown; Debra Knight
Cc: Franchetta Alexander
Subject: Fw: Texas Farm Bureau Insurance

This is the pre-dispute binding arbitration issue. Let me know who should attend the meeting.

Franchetta, once we know who, please arrange a meeting.
Sara

From:
Sent: Monday, September 28, 2015 2:13 PM
To: Sara Waitt
Subject: Texas Farm Bureau Insurance

Marilyn Hamilton

From: John Stephens <
Sent: Wednesday, June 01, 2016 3:54 PM
To: Marilyn Hamilton
Cc: bondt@gtlaw.com; Mike Gerik; David Wheelus; Marianne Baker
Subject: RE: Mediation-Arbitration Endorsement Filing; SERFF Tracking #: TXFB-130258387 State Tracking #: S614358
Attachments: TXFB Ltr to TXAG.06.01.16.pdf

Marilyn,

The letter going to the AG tomorrow is attached.

John

From: Marilyn Hamilton [mailto:Marilyn.Hamilton@tdi.texas.gov]
Sent: Wednesday, June 01, 2016 3:42 PM
To: John Stephens
Cc: bondt@gtlaw.com; Mike Gerik; David Wheelus; Marianne Baker
Subject: RE: Mediation-Arbitration Endorsement Filing; SERFF Tracking #: TXFB-130258387 State Tracking #: S614358

John,

You may have told me that you planned to copy TDI with your response to the OAG, but if not, could you please send us a copy of that response?

Many thanks,

Marilyn Hamilton
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From: John Stephens
Sent: Wednesday, June 01, 2016 1:34 PM
To: Marilyn Hamilton
Cc: ; Mike Gerik
Subject: Mediation-Arbitration Endorsement Filing; SERFF Tracking #: TXFB-130258387 State Tracking #: S614358

Marilyn,

This confirms that we will voluntarily withdraw the confidential designation on this endorsement form filing. I will also notify the AG's office.

John

John Stephens

Vice President Legal & Compliance

254.751.2290

866.234.6923 (Fax)



**TEXAS FARM BUREAU
INSURANCE**
Auto / Home / Life

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