

**Farmers Property and Casualty Insurance Company
Farmers Casualty Insurance Company**

**New York Private Passenger Automobile
Explanatory Memorandum**

Effective Dates: 04/28/2025 (New Business – App Written)
07/02/2025 (Renewal Business)

This filing is respectfully submitted on behalf of the above captioned Company. The following summarizes the revisions.

I. Rate Change

	<u>Liability</u>	<u>No Fault</u>	<u>Phys. Dam.</u>	<u>Total</u>
Rate Change	+20.4%	+4.9%	+1.1%	+8.7%

II. Summary

1. Base Rates

Base Rates have been revised by coverage and territory.

2. Bodily Injury Increased Limit Factors

Bodily Injury Increased Limit Factors have been revised.