



OFFICE OF
INSURANCE COMMISSIONER

In the Matter of)

No. 15-142

The Financial Examination of)
FARMERS INSURANCE COMPANY OF)
WASHINGTON)

FINDINGS, CONCLUSIONS,
AND ORDER ADOPTING REPORT
OF FINANCIAL EXAMINATION

A Domestic Insurer.

BACKGROUND

An examination of the financial condition of **FARMERS INSURANCE COMPANY OF WASHINGTON**, (the Company) as of December 31, 2013, was conducted by examiners of the Washington State Office of the Insurance Commissioner (OIC). The Company holds a Washington certificate of authority as a stock insurer. This examination was conducted in compliance with the laws and regulations of the state of Washington and in accordance with the procedures promulgated by the National Association of Insurance Commissioners and the OIC.

The examination report with the findings, instructions, and recommendations (see Exhibit A) was transmitted to the Company for its comments on June 3, 2015. The Company's response to the report is attached to this order (see Exhibit B) only for the purpose of a more convenient review of the response.

The Commissioner or a designee has considered the report, the relevant portions of the examiners' work papers, and the submissions by the Company.

Subject to the right of the Company to demand a hearing pursuant to Chapters 48.04 and 34.05 RCW, the Commissioner adopts the following findings, conclusions, and order.

FINDINGS

Findings in Examination Report. The Commissioner adopts as findings the findings of the examiners as contained in pages 1 through 12 of the report.



CONCLUSIONS

It is appropriate and in accordance with law to adopt the attached examination report as the final report of the financial examination of **FARMERS INSURANCE COMPANY OF WASHINGTON**.

ORDER

The examination report as filed, attached hereto as Exhibit A, and incorporated by reference, is hereby **ADOPTED** as the final examination report.

ENTERED at Olympia, Washington, this 26th day of June, 2015.

A handwritten signature in black ink, appearing to read "Mike Kreidler", is written over the printed name.

MIKE KREIDLER
Insurance Commissioner



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June 19, 2015

Mr. James T. Odiorne, CPA, JD
Chief Deputy Insurance Commissioner
Company Supervision Division
Office of Insurance Commissioner
State of Washington
5000 Capitol Blvd
Tumwater, WA 98501

RECEIVED

JUN 25 2015

Insurance Commissioner
Company Supervision

**RE: 2013 Washington Department of Insurance Financial Examination of:
Farmers Insurance of Company of Washington ("FICO WA")**

Dear Mr. Odiorne,

We have received and reviewed the examination report for the above Washington domiciled company as of December 31, 2013 and wish to compliment the Department and the examiner on their thoroughness and cooperation. We have carefully reviewed the report and have no objections to the conclusion reached in the report.

As always, we thank the department for its understanding and professionalism during the duration of this exam and for bringing this financial exam to a successful conclusion in a timely manner.

Sincerely,

Joseph Hammond
Director, P&C Accounting

Cc: K. Cummins R. Myhan S. Ballew N. Pryor T. Henschel

Order No. 15-142
Farmers Insurance Company of Washington
Exhibit B