

*Pamela Jane Nye, RN*  
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April 13, 2025

Raul Vargas, Chief Executive Officer  
Farmers Insurance Group  
6301 Owensmouth Avenue  
Woodland Hills, CA 91367

Dear Mr. Vargas,

I am a 77-year-old nurse who, for more than twenty claim-free years, was a loyal Farmers Insurance customer. However, my life changed forever on January 7, 2025, when a wildfire destroyed my home in Pacific Palisades, taking with it everything I owned, including a lifetime collection of irreplaceable and deeply meaningful possessions.



Initially, I found comfort in the belief that my financial loss would be covered by my Farmers homeowner's policy (33667-75-00), which I had obtained and annually renewed for 24 years through my Farmers Insurance agent, Michael Rey. I soon discovered, however, that Michael and his associate, Holly Goldring, were no longer my points of contact at Farmers, and I was subsequently contacted by my new agent, Patrick Prendiville.

Patrick facilitated my 2024-2025 policy and believed I could expedite my relief by meeting with Farmers claims staff at the Santa Monica Boys and Girls Club. Patrick also facilitated my claim (#5034584584) and, after reviewing my policy, assured me that I had adequate coverage.

However, at the relief station, I was shocked to be told that I had no Farmers fire insurance or any Farmers insurance protection whatsoever. Unable to believe this was correct, I called Patrick, who, via speakerphone, firmly argued with the Farmers staff that I did, in fact, have coverage. The conversation ended with Patrick advising me to leave while he investigated the issue further.

After numerous phone calls over the next 91 days, I was ultimately informed by Farmers' pre-litigation specialist, Michael Hogard, that I had "no claim for which Farmers was responsible." On March 12, 2025, the Farmers Insurance Claims website confirmed that my 90+ day investigation was complete and my policy claim was officially closed. Mr. Hogard also assured me there was no higher authority at Farmers to whom I could appeal.

I don't believe that and with Chuck Foster/WCNI News Service assistance, my next step is appealing to you directly.

During the past 90+ days, I have learned that my former Farmers Insurance agent unilaterally arranged for California Fair Plan (CFP) "endorsement" coverage and received a 10% commission. Particularly alarming is this CFP endorsement expired on October 14, 2024, before my 2024-2025 policy was issued, relied upon and paid for. As a result, the nonexistent CFP endorsement on my 2024-2025 Farmers' policy was false, misleading and subsequently damaging.

Adding to my confusion and distress, 2024-2025 policy documents obtained from the Farmers Insurance Claims website explicitly list "Dwelling, Personal Property, Separate Structures, Personal Liability, Medical Payments, and Loss of Use" coverage. Furthermore, the first seven pages of my renewed policy mirror the previous year's coverage, even listing benefit increases—before the CEP endorsement buried deep in the policy's legal language.

In addition of this existing endorsement conundrum, I'm now informed there is legal precedent -- "Haynes vs. Farmers Insurance Group" -- favoring my claim based upon the above facts.

For the above reasons, I respectfully request that you personally review my policy and speak with my agent, Patrick Prendiville. At first glance, I believe you will find the coverage appears sufficient—until you closely examine the legal fine print.

Mr. Vargas, I have spent over three decades as a nurse, mostly working with patients suffering from neurological conditions. As a career nurse, my income allowed me to live comfortably but frugally, as I carefully maintained my home and making thoughtful financial decisions.

During these last twenty-five years, I placed my trust in Farmers and my agent, Michael Rey, to protect my home with the coverage I needed. I continued to believe in Farmers to the extent that I recently paid another premium to maintain my policy.

I now find myself without the protection I was assured I had. I implore you to examine this situation and consider the ethics of what has occurred. I trusted Farmers, and I need to know whether that trust was misplaced.

Sincerely,



Pamela Jane Nye, RN, MS, CNS-BC, FCNS, CNRN