

Rebuttal to Farmers Insurance Group's Claim Denial Explanation

From: Pamela Jane Nye

Retired UCLA Nurse | 25-Year Farmers Insurance Policyholder

To: Raul Vargas, President, Farmers Insurance Group

Cc: California Insurance Commissioner, Media Outlets, and Legislative Representatives

Subject: Rebuttal to the attached copy of Farmers Insurance Group's Wildfire Claim Denial.

Date: June 11, 2025

I have reviewed Farmers Insurance Group's explanations regarding the denial of my wildfire claim. With due respect, I find their characterization of the circumstances to be misleading, their reliance on small-print endorsements to be disingenuous, disregarding wrongful acts by Farmers Insurance Agents, and Farmers Insurance Group's handling of my claim to be both ethically and contractually deficient.

Key Points of Rebuttal:

1. Undisclosed Policy Endorsement: Farmers Insurance agent, Michael Rey, obtained and inserted a third-party California Fair Plan "supplemental" policy endorsement without disclosing this would materially alter my core coverage with Farmers. At no time did he explain that it would add an endorsement that could (and later did) nullify critical coverage. My 2024-2025 policy was upgraded and with an endorsement for a California Fair Plan policy that did not exist. Neither was I provided with a copy of my 2023-2023 or 2024-2025 insurance policy until after I filed my Palisades wildfire insurance claim.
2. Failure of Fiduciary Duty: Both agents, first Rey and then Patrick Prendiville, and Farmers Insurance Group failed to uphold their legally mandated fiduciary responsibilities.

Specifically:

- Rey never disclosed his commission or the legal implications of the FAIR Plan policy.
 - Prendiville renewed my policy at higher rates without indicating that the FAIR Plan policy had lapsed—a lapse of which I was never informed.
 - Neither agent confirmed that the required "linked" policy was in effect before issuing or renewing coverage, which set me up for subsequent denial.
3. Misrepresentation of Policy Continuity: Their claims team asserted that my policy was technically invalid due to a lapsed California Fair Plan policy; yet, they simultaneously accepted my renewal premium without flagging any issues.
 4. Denial of Fair Review and Appeal: I was denied the chance to meet with a Farmers executive or present an appeal — despite clear evidence of agent error and systemic failure.

5. Damage to Trust and Goodwill: For 25 years, I paid for what I believed was complete, continuous coverage. I trusted their company, brand, and agents. That trust has been broken by their refusal to take responsibility.

My Position:

This is not simply a contractual misunderstanding. This is a case of Farmer's misrepresentation, agent negligence, lack of disclosure, and ultimate bad-faith denial by Farmer's claims team.

If Farmers Insurance Group sincerely believes in transparency, ethical conduct, and customer protection, then I respectfully request the following:

- Immediate reconsideration of my claim, with full benefit restoration as identified within Declaration pages 1-7 of my 2024– 2025 insurance policy.
- Formal acknowledgment and an apology for the mishandling by their agents and the system failures that led to the lapse.
- Reimbursement for temporary lodging, items and service purchases.
- Engagement with me directly or through an independent review body.

Until such a resolution is reached, my existence requires I continue my efforts — publicly, legally, and legislatively — to expose how this situation was allowed to happen and to advocate for reforms that protect other consumers from similar treatment.

A timely response will help me determine how best to proceed.

Sincerely,

A black rectangular redaction box covering the signature of Pamela Jane Nye. Faint handwritten letters "D A L S" are visible above the box, and a small "U" is visible below it.

Pamela Jane Nye