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July 12, 2016

Dave Edwards
Chief, Claim Services Bureau Division
Department of Insurance, Consumer Services & Market Conduct Branch
Claim Services Bureau
300 South Spring Street
Los Angeles, CA 90013

Dear Mr. Edwards:

Enclosed please find the attached Farmers Insurance Exchange and 21st Century Insurance Company Labor Rate submission for District 28 which consist of the cities of: Campbell, Los Gatos, and Cupertino, California. We are submitting to you for filing as required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations.

We have adjusted the body shop labor rate for the following zip codes in District 28: 95008, 95009, 95011, 95030, 95031, 95032, 95033, 95014 and 95015 based upon the data provided by the facilities in these areas. We have attempted to survey all of the repair facilities in each of the zip codes. If Direct Repair Program facilities were included in the survey, they provided us with their door rate.

The prevailing rate for each area was determined by taking the mode of all of rates reported by the shops in that specific area. The mode was utilized as the prevailing rate when there was sufficient data to generate the value.

Please contact me if you have any additional questions.

Farmers Insurance Exchange
Sincerely,

A handwritten signature in cursive script that reads "Michelle Lyons".

Michelle Lyons
Director of California Auto Claims

LABOR RATE DATA

AREA: District 28 (95008, 95009, 95011, 95030, 95031, 95032, 95033, 95014 and 95015)

BODY RATE: \$90
 REFINISH RATE: \$90
 PAINT MATERIAL: \$40
 STRUCTURAL: \$95
 MECHANICAL: \$95
 FRAME: \$95
 ALUMINUM (STRUCTURAL): \$100

NUMBER OF KNOWN SHOPS SURVEYED – 25 with 15 replying.

NUMBER OF SHOPS THAT DID NOT RESPOND – 10

NUMBER OF SHOPS THAT DECLINED SURVEY – 0

BODY SHOP NAME	ADDRESS	CITY	STATE	ZIP
Concours Auto Body	1460 White Oaks Road	Campbell	Ca	95008
Cupertino Body Shop	3016 Winchester Blvd	Campbell	Ca	95008
Shiro's Collision Center	175 Cristich Lane	Campbell	Ca	95008
South Bay Auto Body	627 University Ave	Los Gatos	Ca	95030
The Preferred Image, inc	663 Industrial Way	Los Gatos	Ca	95030
White Oaks Collision Center, LLC	1436 White Oaks Road Suite 11	Campbell	Ca	95008
Nor Cal Autoworks	180 E Sunnyoaks Ave	Campbell	Ca	95008
House of Miracles	21680 Lomita Ave	Cupertino	Ca	95014
M & S Collision	10071 E Estates Dr	Cupertino	Ca	95014
Elite Collision Center	1386 White Oaks Rd	Campbell	Ca	95008
Modern Bench Operation	665 McGlinchey Lane	Campbell	Ca	95008
Prestige Auto Body	3303 S Winchester Blvd Units 6 7 8	Campbell	Ca	95008
Camden Autobody	60 E Sunny Oaks	Campbell	Ca	95008
Campbell Collision Center Inc	70 Cristich Lane	Campbell	Ca	95008
Car Care Autobody & Refinishing	1111 Dell Ave #c	Campbell	Ca	95008