

UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

TITLE VIII
CONCILIATION AGREEMENT

between




(Complainants)

and

Fire Insurance Exchange
Farmers Insurance Exchange
Farmers Group, Inc.
(Respondents)

Approved by the FHEO Regional Director on behalf of the United States Department of Housing
and Urban Development

CASE NAME:  v. *Farmers Group, Inc., et al.*
CASE NUMBER: 09-17-7019-8

HUD Date Filed: February 1, 2017

Effective Date of Agreement: 4/6/2017

Expiration Date of Agreement: 4/6/2019

A. PARTIES AND SUBJECT PROPERTY

Complainants

[REDACTED]
Los Angeles, CA 90043

Respondent (as named in subject HUD complaint)

Farmers Insurance Group
4750 Wilshire Boulevard
Los Angeles, CA 90010

Respondents (parties to this Agreement)

Fire Insurance Exchange
6301 Owensmouth Avenue
Woodland Hills, CA 91367

Farmers Insurance Exchange
31051 Agoura Road
Westlake Village, CA 91361.

Farmers Group, Inc.
6301 Owensmouth Avenue
Woodland Hills, CA 91367.

Subject Property

[REDACTED]
Los Angeles, CA 90043

B. STATEMENT OF FACTS

A complaint was filed on February 1, 2017, with the United States Department of Housing and Urban Development (the Department) alleging that Complainants, [REDACTED], a married couple, were injured by discriminatory acts of Respondent Farmers Insurance Group. Complainants allege that Respondent violated §§ 804(a) and 805 of the Fair Housing Act as amended in 1988, 42 U.S.C. 3601 et seq. ("the Act"), on the basis of race and national origin.

The complaint incorrectly names Farmers Insurance Group as the Respondent. The correct Respondents are Fire Insurance Exchange, Farmers Insurance Exchange, and Farmers Group, Inc. Fire Insurance Exchange, Farmers Insurance Exchange, and Farmers Group, Inc. deny all

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allegations of discrimination, but agree to conciliate the complaint by entering into this Conciliation Agreement.

C. TERM OF AGREEMENT

1. This Conciliation Agreement ("Agreement") shall govern the conduct of the parties to it for a period of two (2) years from the effective date of the Agreement.

D. EFFECTIVE DATE

2. The parties expressly agree that this Agreement constitutes neither a binding contract under state or federal law nor a Conciliation Agreement pursuant to the Act, unless and until such time as it is approved by the U.S. Department of Housing and Urban Development, through the FHEO Regional Director, or her designee.
3. This Agreement shall become effective on the date on which it is approved by the FHEO Regional Director, or her designee.

E. GENERAL PROVISIONS

4. The parties acknowledge that this Agreement is a voluntary and full settlement of the disputed complaint. The parties affirm that they have read and fully understand the terms set forth herein. No party has been coerced, intimidated, threatened, or in any way forced to become a party to this Agreement.
5. It is understood that Respondent Farmers Insurance Group is not party to this Agreement, this Agreement resolves the complaint against it, and it will be sent a copy of the Agreement.
6. It is understood that the signature of Diane M. Coe is made with the authority and on behalf of Respondents Fire Insurance Exchange, Farmers Insurance Exchange, and Farmers Group, Inc.
7. Respondents acknowledges that they have an affirmative duty not to discriminate under the Act, and that it is unlawful to retaliate against any person because that person has made a complaint, testified, assisted, or participated in any manner in a proceeding under the Act. Respondents further acknowledge that any subsequent retaliation or discrimination constitutes both a material breach of this Agreement, and a statutory violation of the Act.
8. This Agreement, after it has been approved by the FHEO Regional Director, or her designee, is binding upon Respondents, their employees, heirs, successors and assigns and all others in active concert with them in the ownership or operation of Fire Insurance Exchange or Farmers Group, Inc.

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9. It is understood that, pursuant to Section 810(b)(4) of the Act, upon approval of this Agreement by the FHEO Regional Director, or her designee, it is a public document.
10. This Agreement does not in any way limit or restrict the Department's authority to investigate any other complaint involving Respondents made pursuant to the Fair Housing Act, or any other complaint within the Department's jurisdiction.
11. No amendment to, modification of, or waiver of any provisions of this Agreement shall be effective unless: (a) all signatories or their successors to the Agreement agree in writing to the amendment, modification or waiver; (b) the amendment, modification or waiver is in writing; and (c) the amendment, modification, or waiver is approved and signed by the FHEO Regional Director, or her designee.
12. The parties agree that the execution of this Agreement may be accomplished by separate executions of consent to this Agreement, the original executed signature pages to be attached to the body of the Agreement to constitute one document.
13. Complainants hereby forever waive, release, and covenant not to sue the Department or Respondents, their heirs, executors, assigns, agents, employees or attorneys with regard to any and all claims, damages and injuries of whatever nature whether presently known or unknown, arising out of the subject matter of HUD Case Number 09-17-7019-8, or which could have been filed in any action or suit arising from said subject matter.
14. Respondents hereby forever waive, release, and covenant not to sue the Department or Complainants, their successors, assigns, agents, officers, board members, employees or attorneys with regard to any and all claims, damages and injuries of whatever nature whether presently known or unknown, arising out of the subject matter of HUD Case Number 09-17-7019-8 or which could have been filed in any action or suit arising from said subject matter.

F. RELIEF FOR COMPLAINANT

15. Respondent Farmers Insurance Exchange agrees to pay Complainant \$15,000 within twenty (20) days of the effective date of this Agreement. Payment will be in the form of a certified check or business check made payable to ██████████ and sent via certified mail or trackable courier to ██████████ Los Angeles, CA 90043. Respondents will provide a copy of the check to the Department within twenty five (25) days of the effective date of this Agreement.

G. MONITORING

16. The Department shall determine compliance with the terms of this Agreement. During the term of this Agreement, HUD may review compliance with this Agreement.

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H. REPORTING AND RECORDKEEPING

17. All required certifications and documentation of compliance must be submitted to:

U.S. Department of Housing & Urban Development
Fair Housing Enforcement Center
ATTENTION: COMPLIANCE OFFICER
One Sansome Street, Suite 1200
San Francisco, CA 94104

I. CONSEQUENCES OF BREACH

18. Whenever the Department has reasonable cause to believe that a Respondent has breached this Agreement, the matter shall be referred to the Attorney General of the United States, to commence a civil action in the appropriate U. S. District Court, pursuant to §§ 810(c) and 814(b)(2) of the Act.

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COMPLAINANTS' SIGNATURES

These signatures attest to the approval and acceptance of this Conciliation Agreement.

[Redacted Signature]

3/20/17
Date

(Complainant)

[Redacted Signature]

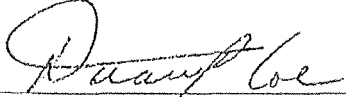
3/20/2007
Date

(Complainant)

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RESPONDENTS' SIGNATURE

This signature attests to the approval and acceptance of this Conciliation Agreement.




4/4/17
Date

Diane M. Coe, Esq.
Litigation Manager
SAE Group
Farmers Insurance Exchange
31051 Agoura Road
Westlake Village, CA 91361

On Behalf of Respondents:
Fire Insurance Exchange
Farmers Insurance Exchange
Farmers Group, Inc.

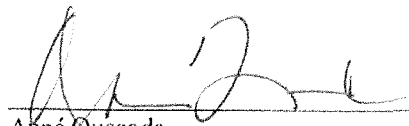
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APPROVAL

This signature attests to the approval and acceptance of this Conciliation Agreement.



4/6/2017

Anné Quesada
Regional Director
Office of Fair Housing and
Equal Opportunity

Date