

Re: **Amended Filing**

New Mandatory Mediation – Arbitration Endorsement for Homeowners Policies
SERFF Tracking No. TXFB-130258387

On behalf of the Texas Farm Bureau Insurance Companies, we respectfully submit for your review and approval an amended version of the new Mandatory Mediation - Arbitration Endorsement for our Homeowners policy forms. This amends our previous filing based on discussions held with you and your staff on October 12th, 2015. The amended version of the filing contains the following changes:

1. The sentence limiting the arbitration award to only what might be owed under the contract has been deleted, thereby allowing the arbitrator to award any damages the insured might prove to be justified under current Texas law.
2. A sentence was added to allow the arbitrator to expand discovery if needed for either party.
3. A savings clause was added to the end giving the arbitrator authority to reform the agreement if any term is found to be unenforceable.
4. The cost sentence was amended to state that we agree to pay all arbitration expenses billed by Conflict Solutions of Texas rather than "all costs".
5. A sentence was added to incorporate the appraisal process as a preliminary step to resolving any conflict arising from a dispute about the value of a claim.