



Texas Home School Coalition ASSOCIATION

Dedicated to Serving and Protecting the Home School Community of Texas

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April 7, 2014

Mr. Jody Prevatt
Farmers Insurance District Management
9950 West Park Drive #606
Houston, TX 77063

Dear Mr. Prevatt,

By way of introduction, let me state that the Texas Home School Coalition Association is a statewide advocacy organization for home educators, with almost 60,000 families on our mailing list. As the advocacy organization for the state of Texas, we act as a liaison with state and federal agencies in regard to issues related to home education. In fact, the state department of education, the Texas Education Agency, frequently refers calls received by that agency regarding home education to our organization for verification or resolution.

I am writing in reference to a contact from members of our Association. R_____ and S_____ L_____ are Farmers Insurance policy holders with your company. In the course of renewing their policy for their daughter E_____’s auto coverage, they were told by their local agent, Dan Frickey, of Frickey Insurance, that their application for the Good Student Discount E_____ received previously was not accepted due to the fact that she is home schooled. The reason stated is that Farmers recently changed its policy and no longer offers a discount to home schooled students unless they place in the top 20% on a nationally recognized test. However, private school students need only show the normal A/B grades on a report card or progress report.

Mr. Prevatt, home schools have been determined by the courts of Texas to be private schools. Therefore E_____’s updated report card showing the A/B grades sufficiently satisfies the requirements for a Good Student Discount. When that report card was rejected, the L_____ went above and beyond by submitting an official transcript as well as her straight-A, perfect 4.0 GPA, Dean’s List transcript from Houston Community College, where she is a dual credit student. The L_____ have more than satisfied Farmers Insurance requirements, and I ask that you reinstate the Good Student Discount to the L_____s’ account effective on the February 2014 renewal date.

Please let me know if you have any questions that I may address on this issue.

Sincerely,

Tim Lambert
President, Texas Home School Association
Keeping Texas Families Free

cc: Mr. and Mrs. R_____ L_____; Mr. Dan Frickey, Frickey Insurance; Texas State Senator and Vice Chairman of the Senate Business & Commerce Committee, Larry Taylor; Texas State Representative Greg Bonnen; Texas Department of Insurance Commissioner Julia Rathgeber; Chairman of the House Insurance Committee, Representative John Smithee; Governor Rick Perry; Lt. Governor David Dewhurst

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