

Insurance

The attorneys-in-fact for subscribers of reciprocal insurance exchanges may be sued by the subscribers in order to recover allegedly excessive fees the attorneys-in-fact had collected in breach of their fiduciary duty to the subscribers; neither *Walker v. Allstate Indemnity Co.*, 77 Cal. App. 4th 750 (2000), Insurance Code Sec. 1060.1, nor the filed rate doctrine apply because the attorneys-in-fact are entities distinct from the exchanges and have fiduciary relationships with each of the subscribers.

Fogel v. Farmers Group - filed March 18, 2008, Second District, Div. Four

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