

FARMERS INSURANCE[®] COVID-19 EFFORTS

Customers

- To reflect the changed driving environment, [Farmers and 21st Century branded auto customers will receive a 25% reduction in April premium](#). As the situation progresses, Farmers will continue to assess ways to support our customers with a data-driven and agile approach.
- Mindful of the pandemic's impact on customers, Farmers made adjustments to allow extra time for insureds to pay Farmers-branded Auto, Home, Umbrella and Specialty policies. The organization temporarily paused cancellations for non-payment, allowing customers more time to pay their premiums until May 1, 2020.
- [Farmers temporarily modified](#) its Farmers-branded Personal Lines Auto and Motorcycle policies to extend a customer's existing insurance coverages when drivers use their personal automobile or motorcycle for the delivery of food, groceries, pharmacy and medical supplies.
- With many small businesses struggling as a result of customers staying home, [Farmers is providing additional relief to more than 115,000 of its Business Insurance customers under its Farmers[®] Cares initiative](#). Business customers in the restaurant, office, retail and service sectors across the country will receive a 20 percent credit on applicable pro-rated monthly premium on their Business Owners Policy (BOP) for the next two months.

Community

- Farmers announced a [\\$525,000 donation to the Los Angeles Fire Department Foundation \(LAFDF\)](#). The funding will be used to help the Los Angeles Fire Department (LAFD) purchase and replenish personal protective equipment, sanitizing solutions and other essential supplies firefighters need when responding to the current COVID-19 crisis and during wildfire season. Together with SBP (formerly the St. Bernard Project), [Farmers](#) also [donated nearly 20,000](#) protective face masks to the LAFDF to help frontline personnel continue to answer emergency calls from the community and manage COVID-19 testing sites.
- Of the \$500,000 Farmers has set aside for local nonprofits in response to COVID-19, approved grants include:
 1. **Children's Hospital Colorado Foundation** – The Grant Committee approved funding \$25,000 for efforts to set up mobile COVID-19 testing sites to provide quick, safe, and convenient testing in their community.
 2. **Hawaii Pacific Health (Kapiolani Health Foundation)** – [Hawaii Pacific Health was funded \\$15,000 to support four drive-up testing sites for COVID-19](#).
 3. **Veterans Community Project** – The VCP was funded \$25,000 to provide support to the homeless community in Kansas City in response to the COVID-19 pandemic. The funding will help go towards food, cleaning supplies, equipment and resources like first-aid tents.
 4. **Spectrum Health System** – A \$25,000 request was approved by the Grant Committee to fund the purchase of PPE supplies, employee wellness support (child care while staff is working to assist patients), and isolation rooms for staff to help limit potential COVID-19 spread to their families.
 5. **Food Share, Inc.** – A \$25,000 grant was provided to support Food Share's efforts related to the COVID-19 crisis. The food bank indicated they are in urgent need of a box truck and have seen a high demand from community members and a decrease in food donations from supermarkets.
 6. **Hope Network Services** – A \$15,000 grant was provided to purchase supplies and technology for their Safety Net Telehealth Initiative and to their Red Bus Relief Fund. Hope Network is transitioning patients to telehealth services. The Red Bus Relief efforts enlist their existing bus fleet to support nonprofits and community partners in response efforts to get food, supplies, etc., to people in need.

Parent Resources

- Farmers has made educational resources available for families looking for ways to engage children staying home from school, including [literacy resources](#) and a [coloring book](#).

Employees

- Due to investment in its IT infrastructure, Farmers[®] was able to successfully transition nearly all of its approximately 19,000 employees to a completely virtual work environment, with the vast majority of employees working from home for the past several weeks with no disruption in serving customers.
- Recognizing the need to communicate with transparency and frequency, Farmers has deployed robust employee communications during this time, including regular video updates from the CEO and other leadership; daily, enterprise-wide email updates; dedicated intranet page with helpful resources.
- For more than eight years, Farmers has operated the Farmers Family Fund, a program designed to provide direct relief to Farmers employees and their families who have suffered a severe financial hardship. The Fund is already providing grants to employees whose families have been economically impacted by the COVID-19 pandemic and donations are growing daily.

Agents

- In order to continue to support communities during the COVID-19 pandemic, Farmers has set aside \$250,000 to support 501(c) (3) nonprofits that are helping directly respond to current community needs. Farmers' agents will be able to apply for a grant up to \$1,500 to support a nonprofit responding to the crisis.
- Farmers is continuing efforts to support its agents as they continue to support customers. In addition to ongoing support from our Service Operations group, this support includes tips for working virtually, leveraging electronic signature options to facilitate social distancing while remaining available for customers, new technology enhancements and resources, and regular webinars and other communications on actions we are taking to support them and customers.
- Farmers is temporarily transitioning all of its University of Farmers[®] training to a virtual format to continue making award-winning training available to all of its agents.