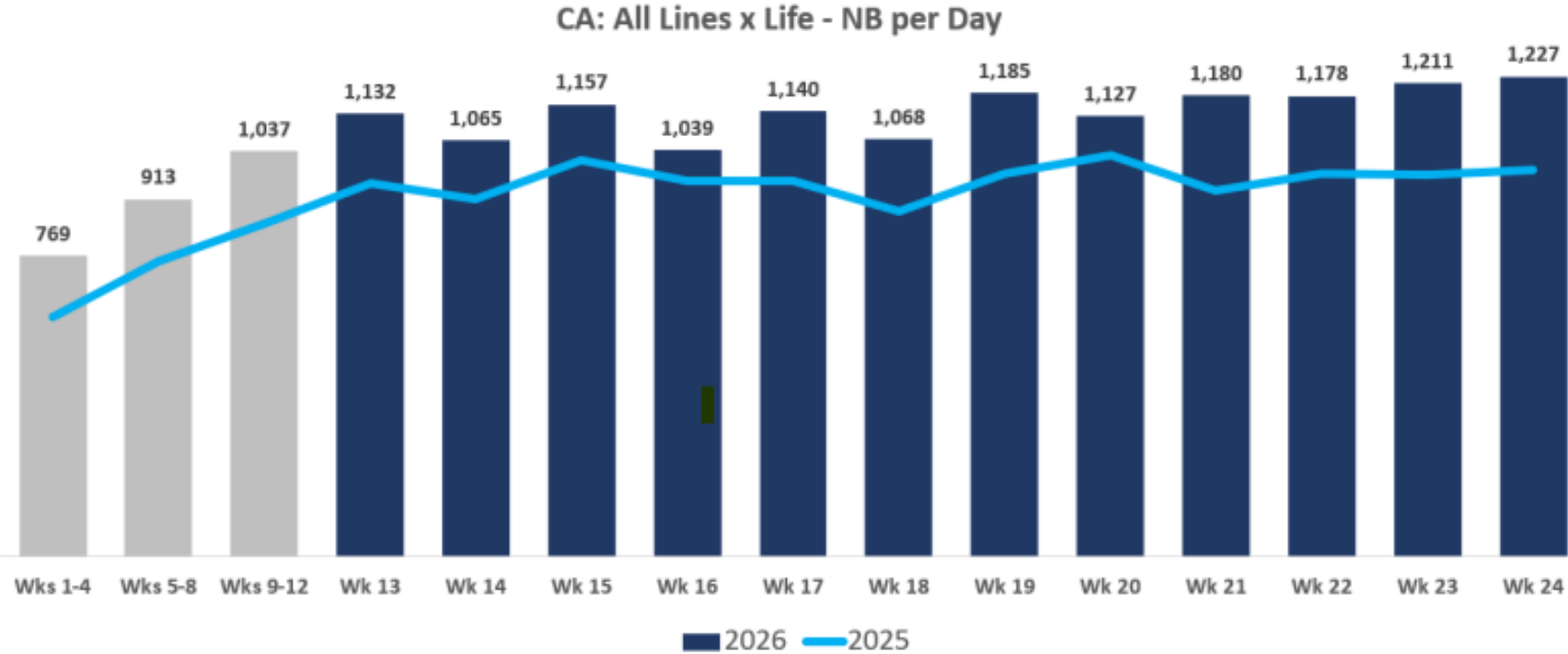




Virtual District Meeting

June 24, 2026

CA NB Per Day| Weekly Trend (as of 6/5)



Personal Lines Updates

Claudia Flores

California Road Map for Growth

- Opening all ZIP Codes for Renters/Condo

- Move Umbrella application and Subscription Agreement from pre- to post-bind

- E-sign for dwelling feature contingency
- Expand Enhanced Fast Track (FT) criteria
- VIP functionality for CEA

- Provide ~300K leads for customers in distressed areas
- Open mono-line Condo for NB
- Lower deductible requirement for multi-line high-value homes (HVH) from \$1–\$1.5M

- Release UW Opportunity Concentration resource (3/13)
- Mileage enhancements, including removing service record requests and moving contingencies to post-bind for Fast Track (3/14)
- Change ACV requirement from 15 to 30 years (3/14)
- Fully allow credit card payments on CEA policies (3/14)
- Move additional segments out of non-Fast Track (3/27)
- Remove one-pay restriction for multi-line households with non-good drivers (3/27)
- Launch of Farmers® Choice (3/31)
- Expand eligibility for non-Good Drivers (4/11)
- Simplify mileage validation for FT – one form per policy, attestation with no odometer photo (4/11)
- Move roof replacement contingency to eSign and print with pre-filled year (4/11)
- Improvements to HVH deductible & dwelling feature contingency (4/11)
- Umbrella eligibility loosening (4/11)
- Simplify dwelling feature contingency – only require affidavits and 2 photos (4/24)
- Allow 1 non-chargeable loss for non-GD quotes (5/2)
- Allow non-GDs with 1 at-fault accident involving injury and look at payment amount for non-chargeable loss eligibility (5/23)

- Deductible opt-out available for NB water shut-off requirements (6/13)
- Update protected Home contingency due date logic (6/13)
- Launch of Alta (7/1)
- Farmers Auto product refresh (symbols, territory, etc.) (7/1)
- Increase in Auto multi-line and clean driving discounts (7/1)
- Increased Home multi-line discount and lower pricing on new homes (9/15)
- UI changes intended to improve agent experience and reduce operational friction
- Allow advance bind with scheduled down payments for Enhanced FT
- Lower threshold for dwelling feature contingency for multi-story homes

Jan
2026

Feb
2026

Mar to
May 2026

Summer
2026

CA Auto New Business Eligibility Updates

Effective April 11, 2026 | Farmers Smart Plan Auto



We have expanded our eligibility for submissions that include a Non-Good Driver.

More flexibility = More Auto opportunities!

Must include at least 1 Good Rated Driver and NO Major Violations

- **Max 1** non-chargeable loss with a payout more than \$1,000 (*for the entire submission*)
- **Max 2** non-chargeable claims with a payout up to \$1,000

Non-Good Drivers with 3+ Years Experience

Eligible if:

0 minor incidents and **1 bodily injury at-fault** accident

OR

2 minor incidents, **NO bodily injury at-fault** accidents

Non-Good Drivers with < 3 Years Experience

Eligible if:

0 minor incidents and **1 bodily injury at-fault** accident

OR

1 minor incident **NO bodily injury at-fault** accidents



CA Auto New Business Eligibility Updates

Effective April 11, 2026 | Farmers Smart Plan Auto

Example 1:



Driver 1 is a **California Good Driver**. **Driver 2** is a **Non-Good Driver** with **3+** years of driving experience and **2 speeding tickets** in the last 36 months. **Driver 1 (California Good Driver)** had 1 Not-At-Fault claim with a payout of \$1,200 and 2 roadside assistance claims with Payouts of \$150 each.

ELIGIBLE!

Example 2:



Driver 1 is a **California Good Driver**. **Driver 2** is a **Non-Good Driver** with **3+** years of driving experience and **2 speeding tickets** in the last 36 months. **Driver 1 (California Good Driver)** had 1 Not-At-Fault claim with a payout of \$1,200. **Driver 2** also had a separate Not-At-Fault claim with a payout of \$1,500.

**NOT
ELIGIBLE!**

Good Driver = 3 yrs driving experience and no more than 1 minor traffic violation or at fault accident (accident must not involve bodily injury)

Major Violation =(ex: DUI, reckless driving, etc.)

Minor Incidents = speeding tickets and signal and turn violations

Non-Chargeable Loss = Not At-Fault Claims (ex: hit and run, comprehensive) and Roadside Assistance



Helpful Links

▼ ☆ My Favorite Links ⓘ

>  Agency Compensation

>  Agency Reports

>  Agency Resources

>  Claims

>  Customer Payments

>  Product Platforms

>  Training & Resources

▼ ➡ Other Links

☆ [DNCQuickcheck®](#)

☆ [Op. Enhancement Form](#)

☆ [Recycle Bin](#)

☆ [Silversky Archive](#)

New Deductible Options on Farmers Smart Plan Home® New Business

For quotes initiated on or after 6/13

BNB 26-0474

- Allow minimum split water peril deductible option in lieu of water detection device
 - 92% of new business subject to water detection device rules will be eligible for the minimum deductible option

We should continue to encourage installation of water detection devices!

Win for customer – sizeable discount; manage loss risk

Win for Farmers – keep loss ratio down; reduce rate need

Coverage A Dwelling Amount	Prior Water Loss (within last 5 years)	Non-Prior Water Loss	
		Monoline	Cross-Sold Farmers® Auto
Less than \$1.5 million	Water Detection Device Required	Water Detection Device <u>or</u> 5% Water Deductible	Water Detection Device <u>or</u> 2% Water Deductible
\$1.5 million and up			

- Quotes subject to the water detection device rules will default to the minimum deductible
 - Select the water detection device checkbox to enable a lower deductible
- No change to the customer segments subject to the water device rules
 - If not required to get the device today, that will not change, and the minimum split water peril deductible is not required

BNB 26-0521: Process for Requesting Reversal of Non-Renewal of Certain Policies Subject to Water Detection Device Rules:

What's Changing?

Recently, [BNB 26-0474](#) communicated the availability of a minimum deductible option for certain California Farmers Smart Plan Home® (FSPH) and Farmers Next Generation® Homeowners (Next Gen) new business policies with a quote initiation date of June 13, 2026 or later.

We are currently working on a process to address the availability of the minimum deductible option for policies bound with a quote initiation date prior to June 13, 2026. At this time, we can announce one part of the process pertaining to a particular subset of policies.

Beginning June 22, 2026, reversal of a non-renewal may be requested by contacting Customer & Agent Solutions (CAS) if all of the following conditions are met:

- The notice of non-renewal has already been generated and sent to the customer
 - Note: The Pre-Renewal Direction (PRD) in PolicyCenter™ alone is not sufficient
- The effective date of the non-renewal is June 13, 2026 or later
- The request is made to CAS before, on, or no more than 30 days after the effective date of the non-renewal
- The non-renewal is due solely to not meeting the water detection device requirement
- The water detection device requirement was not triggered due to a prior non-weather water loss at the time new business was bound
- The customer is willing to accept a minimum split water peril deductible in accordance with the criteria laid out in [BNB 26-0474](#)

The preferred method for contacting CAS is via **Chat**, as this method will generally lead to faster resolution of the request compared to other contact methods.

California Specialty Update:

Effective 5/1/2026

BNB 26-0280: Reopened Dwelling Fire Landlord, Vacation rental and Vacant Programs for Homes **70 Years or Older in California** (\$2,500 minimum deductible or higher)

Effective 6/1/2026

BNB 26-0155: Reopened Foremost Choice® Condo program for new business in California, now available for **vacation rental and vacant use-type condos** (\$2,500 minimum deductible or higher).

Effective 6/1/2026

BNB 26-0463: Dwelling Fire Landlord and Vacant Programs Increased Coverage A Limit to **\$1.5M**

Farmers Auto Flex

LIVE July 1st, 2026

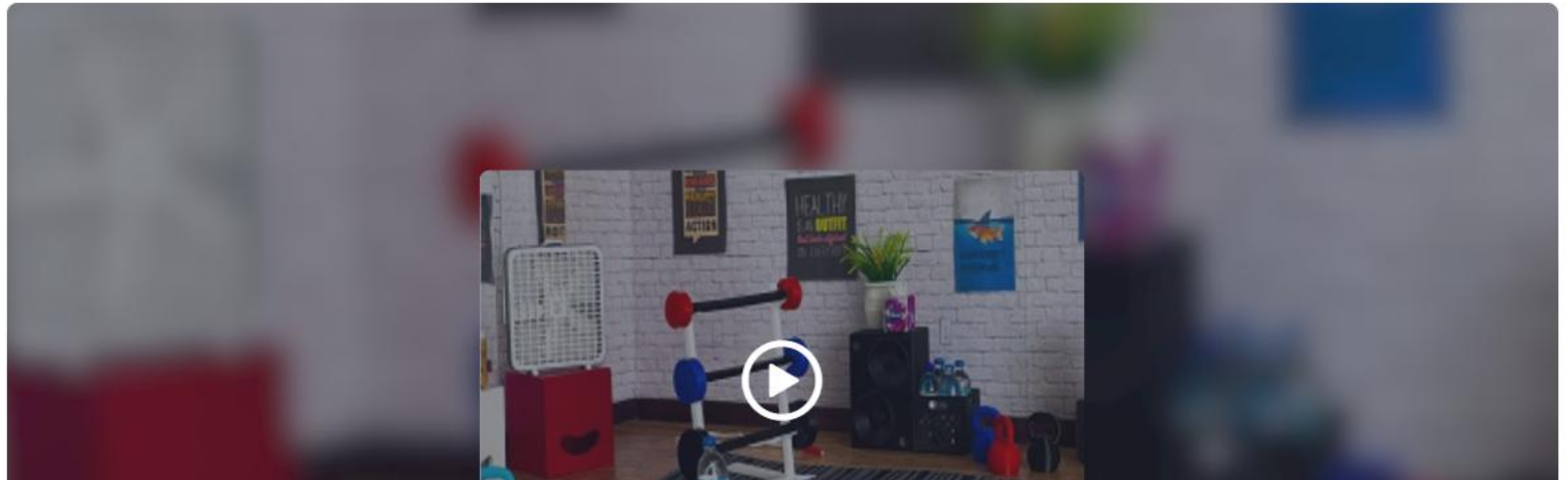


REFRESH OVERVIEW

- The **Farmers® Smart Plan Auto (FSPA)** product has been refreshed with many updates based on our Farmers Flex® Personal Auto product features which have been introduced in other states.
- The refreshed product will be branded **CA Farmers Flex Personal Auto** and has been developed based on a variety of factors, including the latest CA data, consumer feedback, consumer demand analyses, and agent

California Farmers Flex® Personal Auto

U of F - Distribution | 20 May 2026



after 7/1/2026



Proprietary 05/26

Farmers Flex- notable changes

DRIVER ASSIGNMENT & PREMIUM CHANGES



DRIVER ASSIGNMENT

- **Automated Assignment:** Driver assignment is now handled automatically – no manual adjustments permitted
- **Optimized for Lower Premiums:** The system pairs higher-rated drivers with lower-rated vehicles, which generally leads to better overall premium for customers
- **Household-Level Approach:** Assignments are done across the entire household, looking at all the driver and vehicles rather than one policy
- **Working as Expected**



PREMIUM CHANGES



- Majority of customers are expected to see rate decreases
 - Revenue-neutral revision
 - Rates have been fully refreshed and are accurate
- Premium increases tend to follow 3 common themes:
 - Certain vehicle makes, specifically BMW and Infinity
 - Customers with incidents
 - Monoline policies

Good Driver Discount

Good Driver Discount

- With the CA Farmers Flex Personal Auto refresh, the Good Driver discount will now be applied at the policy level, rather than the individual driver level. Two different levels of discount are also being introduced. Because this is now a policy-based discount, the system will review the driving record of all active drivers and apply the lowest discount amount to all vehicles on the policy.
 - **Policy contains Non-Good Drivers with accidents and/or violations:** No discount
 - **Good Driver Discount Level 1:** About 14%
 - This would apply when the policy contains drivers with clean driving records, but not enough years of driving experience to satisfy the legal Good Driver definition in California
 - **Good Driver Discount Level 2:** About 32%
 - This would apply to the policy when all rated drivers meet the legal Good Driver definition in California
- Guidewire PolicyCenter's Quote screen will reflect the appropriate discount level, if the policy qualifies for one.
- Here is an example of how this discount is applied – a policy has two drivers eligible for the Level 2 discount, and a youthful driver eligible for the Level 1 discount. In this scenario, the Level 1 discount is applied to the policy.

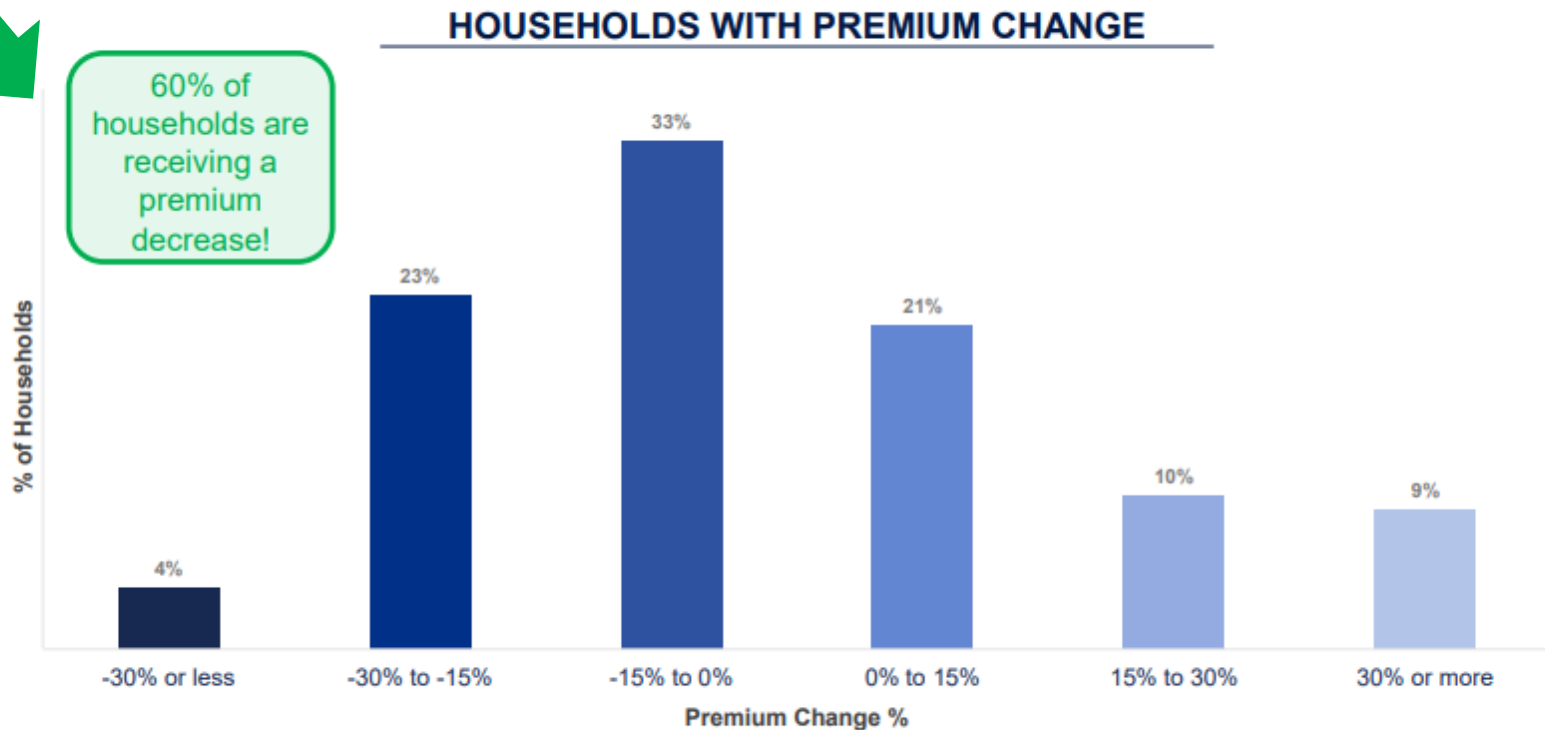
Safe Driving Discount

Safe Driving Discount

- The Safe Driving discount has been updated to apply when a driver does not have any at fault accidents, major violations, or minor violations. This will continue to apply at the driver level. A new level of Safe Driving discount is being introduced. The levels and discounts are as follows:
 - Clean Record of 5-6 years: About 9%
 - Clean Record of at least 7 years: About 25%
- This discount will also appear on Guidewire PolicyCenter's Quote screen, if applicable to the driver.
- Eligible customers can benefit from both the Good Driver and Safe Driving discounts and receive a combined discount ranging from about 26% up to about 49%.



CUSTOMER PREMIUM INCREASES/DECREASES



Farmers Flex Auto- Biggest Opportunities





Auto Insurance A Key growth Opportunity:

Easy Conversation Starter!

Auto insurance is often the first insurance product consumers shop for and purchase.

Align with Farmers Appetite- **We are competitive!**

Multi-policy households typically have **higher retention rates.**

Less opportunity for competitors to interact with clients.

Capturing the auto insurance product helps drive growth across all lines of business



Own the auto insurance relationship within EVERY household we serve!!!



Farmers Auto Strategy

Farmers Auto Flex

Most Price
Competitive

Low Auto Risk

Less Price
Competitive

Moderate Auto Risk

Declined

High Auto Risk

Plan B Alternatives

N/A

Plan
B

Mercury
Progressive

Plan
B

Bristol West
National General

Segments Expected To Yield Higher Conversion Rates:

 Zip3 (First 3 digits of the Zip)	County (as a Zip alternative)	 Vehicle Make	Prior Carrier	Other Characteristics:
• 918 • 941 • 911 • 908 • 947 • 902 • 944 • 931 • 927 • 940 • 948 • 951 • 917 • 951 • 921 • 954	• Imperial • San Francisco • Yolo • San Mateo • Napa • San Luis Obispo • Santa Cruz • Alameda • Mendocino • Stanislaus • Santa Clara • Sonoma	• Porsche • Cadillac • Land Rover • Mini • Subaru • Ford Truck • Volvo • Chrysler Truck • Mercedes Benz • Lincoln • Jaguar • Lexus • GMC Truck • Dodge Truck	 Driving Record: • Infinity • Nationwide • Allstate • CSAA • State Farm • 7 or more Years of driving experience • No at-fault accidents • No violations	• Homeowner (SPH/SPC prospect) • Married PNI • Has Toys • Affinity Occupations • Multicar is discounted, but single car still has a very high success rate • Seniors/ retired customers and low vehicle usage (new pricing for ultra low mileage)

CA FLEX AUTO CALL TO ACTION | STANDARDS OF SUCCESS



Target Customers

- Refreshed Auto Product designed to attract Preferred Risk, **Multi-line customers.**
- Update Filters and campaigns to target **Multi-line prospects.**
- Focus on customers who benefit most from **bundled pricing.**



Review Renewals

- Utilize APEX to proactively manage customers.
- **Reach out** during the **7-day preview window** before offer goes to customers.
- **Identify Cross-sell Opportunities** for customers experiencing increases.



Quote More!

- **Quote Auto** with Confidence with competitive new rates effective **July 1st!**
- Deeper discounts make **bundled quotes more compelling than ever!**



Cross-Sell Bundling

- **Cross-selling existing mono-line homes.**
- Target Auto prospects with insurance **needs in multiple LOBs.**
- **Multi-line customers stay 3x-5x Longer!**

Proof in the numbers: Farmers Auto Quote example

Farmers Smart Plan Auto:

VS

Farmers Flex Auto:

Farmers Value Insurance Package®

Preliminary Estimate

Insurance Package Summary

Coverage	Proposal 1
 Automobile Coverages (Per Unit)	Vehicle Count : 2
Bodily Injury/ Property Damage Liability (1000s)	250/500/100
Permissive User Limit of Liability	Full
Uninsured Motorist (1000s)	250/500
Uninsured Motorist Property Damage (1000s)	Included
Comprehensive Deductible	1,000
Collision Deductible	1,000
Glass Deductible Buyback	Included
Towing & Road Service	Included
▶ Six Month Premium	\$2,562.00

Farmers Value Insurance Package®

Preliminary Estimate

Insurance Package Summary

Coverage	Proposal 1
 Automobile Coverages (Per Unit)	Vehicle Count : 2
Bodily Injury/ Property Damage Liability (1000s)	250/500/100
Permissive User Limit of Liability	Full
Uninsured Motorist (1000s)	250/500
Uninsured Motorist Property Damage (1000s)	Included
Comprehensive Deductible	1,000
Collision Deductible	1,000
Towing & Road Service	Included
\$100 Glass Deductible	Included
▶ Six Month Premium	\$1,571.00

\$991 premium difference!!!



“Change brings
opportunity.”

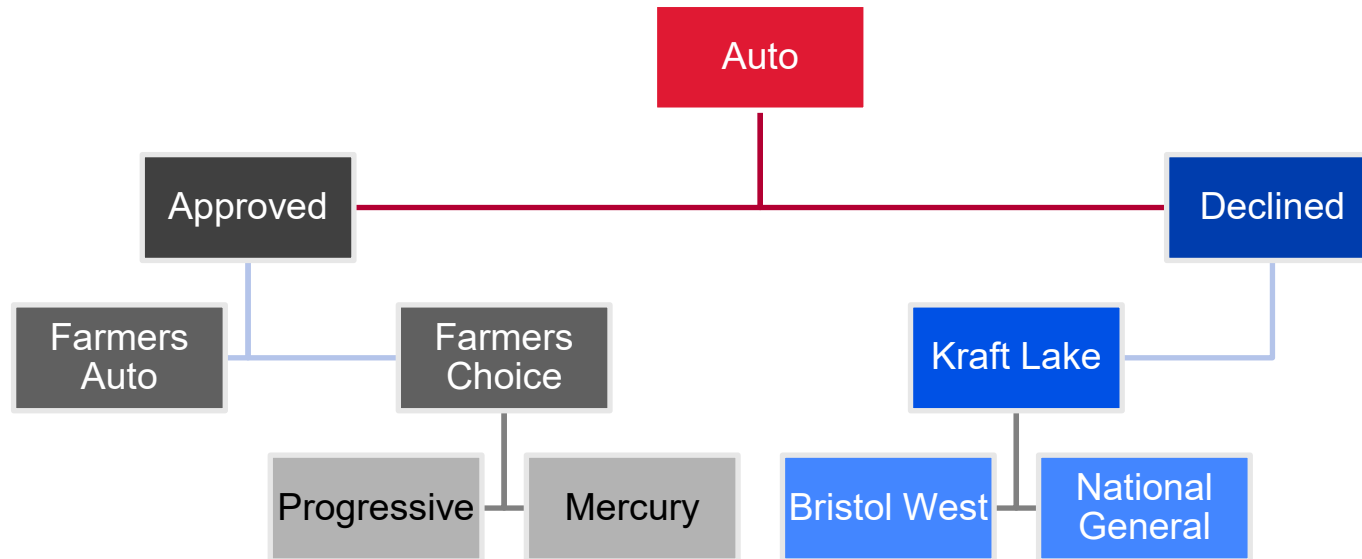
-Nido Qubein

Anai Gonzalez

Alta Is Coming LIVE July 1



Auto Choices:



Farmers Choice:

- Available for selected agents
- Serve as a retention tool
- Must be less than 50% of ALL NB bound

Kraft Lake Choices:

- Must be declined by Farmers prior to offering
- This includes Bristol West

6 Day countdown!!!

LIVE July 1st

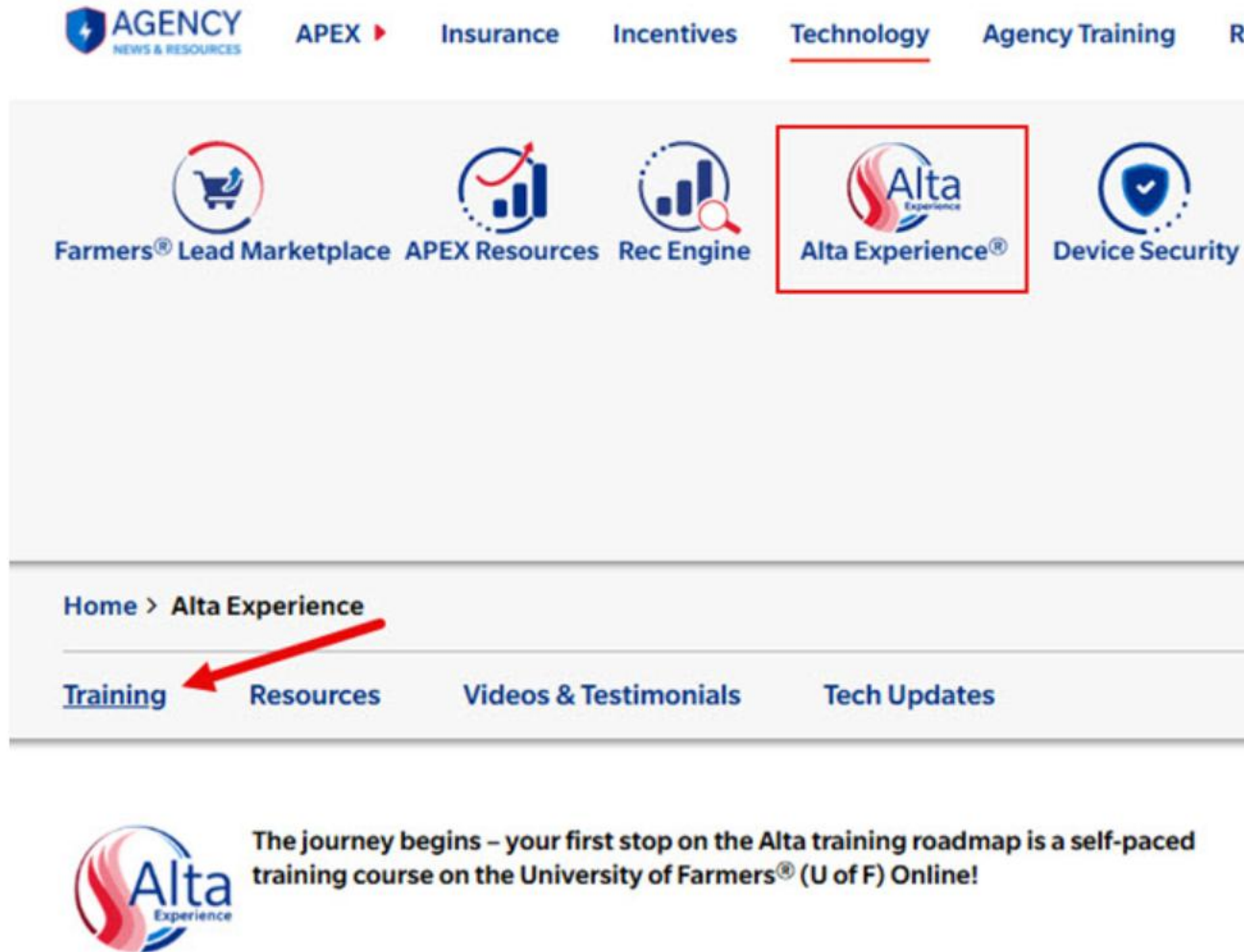


The screenshot displays the Alta Experience website interface. On the left is a navigation menu with the following items: Customer info, ADPF/Pre-fill, Drivers, Vehicles, Auto coverages, Auto bind, Rates summary (highlighted), Compare rates, and Auto reports. The main content area shows a quote for Farmers Insurance. At the top, there's a "Duplicate quote" button and a "Current rates" section. Below this, a message states: "You can save up to 3 quote options for this profile. Choice quotes cannot be saved." The quote details for Farmers Insurance are as follows:

Carrier	Policy Details	Rate	Pay Plan	Action
Farmers	1 Vehicles, 2 Drivers, 500,000/500,000/100,000. \$1,000 Comp / \$1,000 Coll deductibles, 4 discounts. Details	\$1,845/6-mo term	Monthly EFT	Validate quote
Complete a bundled Farmers quote				Start Renters
Bristol West	1 Vehicles, 2 Drivers, 250,000/500,000/100,000. \$1,000 Comp / \$1,000 Coll deductibles, 3 discounts. Details	\$2,622/6-mo term	Monthly EFT	Validate quote

Below the quotes, a note states: "Rickey may be eligible for quotes from other carriers". At the bottom, there is a "Review Auto Choice" button.

Get your ALTA training ON!



The screenshot displays the Farmers Agency website interface. At the top, a navigation bar includes links for AGENCY NEWS & RESOURCES, APEX, Insurance, Incentives, Technology (highlighted with a red underline), Agency Training, and a partially visible 'Re' link. Below this, a row of service icons is shown: Farmers® Lead Marketplace, APEX Resources, Rec Engine, Alta Experience® (enclosed in a red rectangular box), and Device Security. A breadcrumb trail below the icons reads 'Home > Alta Experience'. Underneath the breadcrumb, a horizontal menu contains the links 'Training', 'Resources', 'Videos & Testimonials', and 'Tech Updates'. A red arrow points from the 'Training' link to the 'Alta Experience' icon in the row above. At the bottom of the page, the Alta Experience logo is positioned to the left of a text block that reads: 'The journey begins – your first stop on the Alta training roadmap is a self-paced training course on the University of Farmers® (U of F) Online!'.

ALTA

Available Training

On Demand Training:

- Alta & Farmers® Choice Program Launch (1hr, 25 min)

LIVE Webinar:

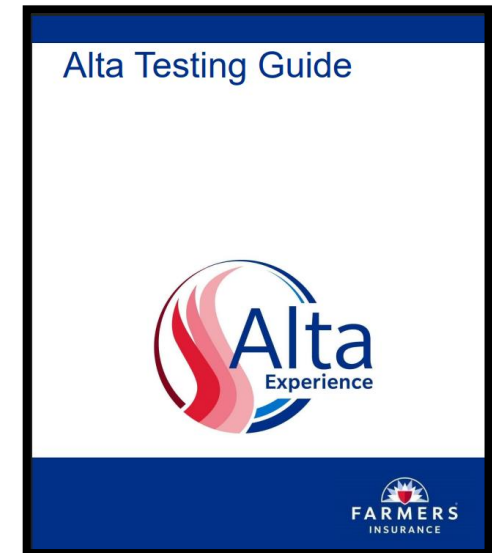
- Alta Quote Demos
 - June 30 @ 1pm
 - July 8 @ 10am

District In Person Training:

- Tuesday, June 30 @ 10am-12pm

Play in the Sandbox:

- Follow the Testing Guide workbook Instructions
- Open in Chrome
- Open tab incognito mode
- LINK: : <https://farmers.okta.com/>
- Use appropriate sandbox logins
- Use pre-created customer scenarios



User ID	Password
morr306tr	Welcome@123
digi420tr	Welcome@123
kell642tr	Welcome@123

Practice Customer Scenarios:

Sandbox Environment Data

Only use the last names provided below. You can use any first name.

Last Name	PNI Information	Known Data for the Customer
Oliver	Single PNI	1 prior loss
Brannon	Single PNI	1 prior loss
Jenkins	PNI + SNI	No prior losses
Collins	n/a	Ineligible for Farmers®
Sura	PNI + SNI + 1 driver	1 chargeable loss, 2 Comprehensive claims
Ruiz	PNI + SNI + 1 driver	1 prior loss
Hammon	Single PNI	1 prior loss, 1 citation
Chen	Single PNI	1 prior loss

ALTA

Available Training

Personal Lines Quote for Sam Oliver

Single

Bundle

Policy Type

Personal Auto + Homeowners

Agent

Jeffrey Kehoe (972281)

Series

3

* Effective Date

7/2/2026

Date of Birth

01/10/1980

Format: 12/31/2024

Address

Residence Address

☒ 2340 Clay St
San Francisco, California 94115-1932
United States

☐ Enter New Address ?

Household

☒ New Household

Check eligibility requirements

Cancel

Continue

Media Alpha

The Facts:

- Roughly 7 out of 10 insurance shoppers begin their buying journey online, but many still want guidance from an agent before making a final decision.
- Speed heavily influences conversion. People want “amazon-like” experiences
- Price gets attention, but trust closes the sale.
- Shoppers commonly compare only a few options (3 options)
- Reviews and social proof matter
- Bundling influences decisions. Perceived simplicity and convenience.
- Internet leads are one of the most scalable ways to build a prospect database, allowing agents to nurture and follow up with potential customers for years to come.

How the Farmers® Lead Marketplace Works



*Leads can easily be returned in the FLM

Lower CPP Goal (Conservative)

- Less Volume
- Lower Average Lead Cost
- Higher Efficiency

$$\text{Example: } \$300 \times 3\% = \$9$$

Cost Per Policy Goal Conversion Rate Average Lead Cost

Origin	
Lead Marketplace	
Lead Marketplace Source	
Marketing Source	
Quotelab	
Marketing Initiative	
Home Premier (Farmers)	
Business Owner	

83%

2 star & 3 star NB in
FLM

vs

76%

2 star & 3 star NB from
other lead vendors

Coming Soon:

- Business insurance leads
- Marketing & Sales Automation
- Life leads
- Medicare leads
- Recommendation engine opportunities → external CRMs

Sign Up Made Simple

2 Paths to Join



1. ANR

Farmers® Lead Marketplace: Join an Introductory Webinar on Thursday, March 19 to Learn More!

Mar 16, 2025 1 Minute Read

We've heard your feedback that obtaining quality leads can be a challenging process, and we're excited to have a powerful new lead platform available to help you grow your business!



The Farmers® Lead Marketplace provides a centralized solution to access high-quality, high-converting leads with transparency and efficiency. The platform uses advanced targeting, real-time campaign optimization, and transparent analytics to help you connect with high-intent consumers. This platform can help both new and experienced agents to ramp up faster, build sustainable business, and drive significant revenue growth.

Register Now: Join an Introductory Webinar on Thursday, March 19 from 2:30 - 3:30 p.m.
Central Time: You're invited to an introductory webinar designed exclusively for agents.

During the session, you'll have an opportunity to:

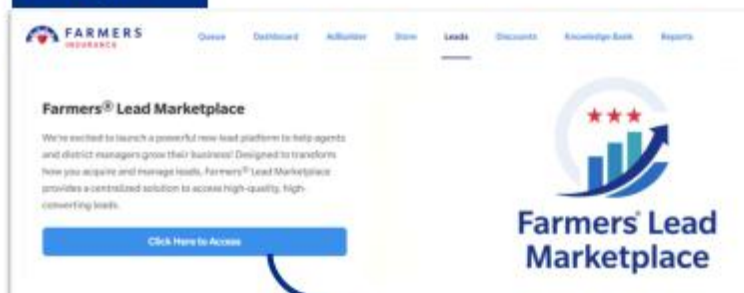
- Learn more about the Farmers Lead Marketplace platform
- See a live demo of its features
- Participate in a Q&A with the vendor and subject matter experts

Learn more!

[FARMERS® LEAD MARKETPLACE](#)

Bookmark "agents@farmers.com" for direct web and mobile access to AMR.

2. AGP



High-Quality Insurance Leads

Connect with consumers actively shopping for auto and home insurance

Introducing the Lead Marketplace – an advanced lead buying platform powered by MediaAlpha. Agents will have access to a custom bidding model to pay the price they want and help them win more business. You'll also have access to a Client Success Team to provide platform support. This Lead Marketplace is designed to give agents a competitive edge.

Contact Us:

Email: farmersagents@mediaalpha.com

[Agent Login](#)

Connect with a lead specialist

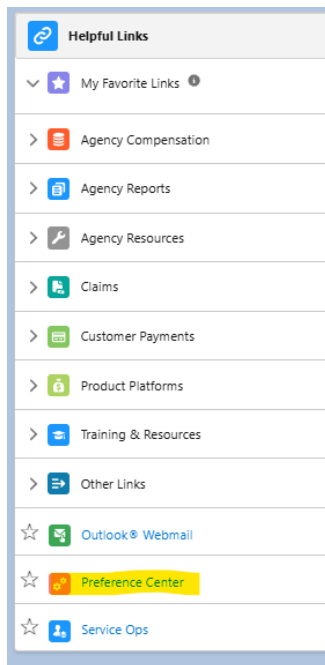
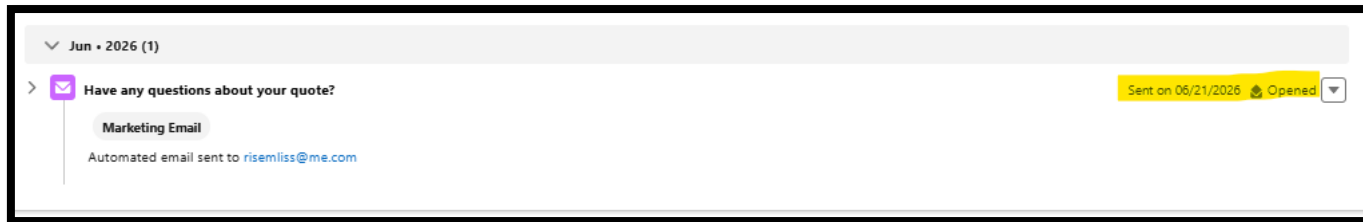
First Name* Last Name*
Email* ZIP Code*
Phone* Company*

I'm interested in:

☐ Auto Leads ☐ Home Leads

By entering and submitting a phone number, email and other information and clicking "Submit" below, you represent that you are at least 18 years old, you agree to our [Terms of Use](#), and you expressly consent to your information being used and disclosed as described in our [Privacy Policy](#). You also provide your EEO/AAE signature and authorize Farmers, LLC (d/b/a MediaAlpha) to contact you for

Ensure your Quote Follow up Journey is Activated in APEX!



•Turn on/off journeys:

- Go to the Preference Center.
- You can turn on/off quote follow-up, x-date, or recommendation engine Journey
- This will immediately activate those journeys globally for consumers.

Overview

AgencyZoom is a sales and service automation platform that helps agencies streamline lead management, follow-up, and customer communication so opportunities don't fall through the cracks. Built to support agency growth and efficiency, it helps agents stay organized, respond faster, and create a more consistent customer experience.

Key Details

-  30% off Essential, Growth, or Pro Packages with an annual plan. Annual plan users get a discount at renewal; monthly plan users can convert to an annual plan to qualify for a discount
-  Use only a @farmersagent.com or @farmersagency.com email address to enroll
-  Leads Bucks & Prime Bucks are eligible at 100%
-  Access to 1:1 training & weekly webinars is included
-  Seamless integration with the Farmers® Lead Marketplace

Getting Started

We highly encourage scheduling a demo first to see how AgencyZoom works and determine if it's the right fit for your agency.



Schedule a Demo



Sign Up



Contact AgencyZoom

1-800-444-4813



AgencyZoom

AgencyZoom Sale

Located in Agency Growth Store



SALE- 30% off Annual Subscription:

Essential	Growth	Pro
• Avg. \$104/mo • Prospecting • Lead Management	• Avg. \$139/mo • Prospecting • Lead Management • Renewal automation • Google Review automation • 2 way email • 2 way texting	• Avg. \$244/mo • Prospecting • Lead Management\ • Renewal Automation • Google Review automation • 2 way email • 2 way texting • Service Center • AgencyHR • Activity Tracker

Recommendation Engine

 Recommendation Engine			
27	Win Back	30	Cross-Sell
32	Retention	1	Quotes Not Closed

- FREE opportunities
- Cross-sell potential
- Timed for success
- High Propensity to Buy
- High-quality leads
- Integrated in APEX



Target= 75% of Leads Worked

Q: How does Farmers define “worked” lead?

A: Out of “New” Stage OR Activity Logged

Recommendation Engine Algorithm

RECOMMENDATION ENGINE OPPORTUNITY TYPES



Win Back Opportunities

- No active Farmers® policies
- Left within the last 3 years
- Approx. 45 days prior to former policy cancellation



Cross-Sell Opportunities

- Current customer
- Have a likelihood of needing insurance for another LOB



Farmers Auto Retention Opportunities

- Active Auto customers
- At risk for cancelling in the next 90 days
- Retention indicators could include downloading declaration pages, removing auto pay, or other disengagement signals



QNC – State-Specific Pilot*

- Identifies prior Home or Auto quotes not closed that would likely have a premium decrease if rerated today given recent rate changes



Cross-Sell Recovery

- Previously cancelled LOB
- Approx. 45 days prior to former policy cancellation date



Auto Cross-Sell

- Policyholders without an Auto policy in force
- Have a combination of Home, Life, Umbrella, and specialty products



Foremost Choice Marine

- Limited States: AZ, CA, MN, TX, WA
- High likelihood of boat ownership identified using aerial imagery data with Farmers® in-force policy insights



Specialty Travel Trailer Cross-Sell

- Travel trailer endorsements over \$100
- Units less than 25 years old
- Actual Cash Value (ACV) of endorsed trailer greater than \$5,000
- Approximately 45 days prior to the Auto policy renewal



Home Cross-Sell

- Policyholders without a Home (primary residence) policy in force
- Have a combination of Auto, Life, Umbrella, and specialty products



Life Cross-Sell

- An active mortgage
- Multiple LOBs
- Household member(s) ages 30-59
- Approx. 60 days prior to Home policy renewal



Umbrella Cross-Sell

- Auto and Home customers that have coverage limits to qualify for Umbrella
- Approx. 45 days prior to Home policy renewal



Orphaned QNC

- Personal Lines quotes that:
 - Were started in the past but were never bound and
 - Are no longer associated with the original agency (e.g., due to agency termination).

Proprietary 04/2026

*Auto QNC Pilot – AR, AZ, CA, CO, IA, ID, IL, IN, KS, MI, MN, MT, NM, OH, TX, WA, WY

*Home QNC Pilot – AZ, ID, NM, UT, WI

Activate Marketing in Bulk

Opportunities

Open Rec Engine: Win Back Opportunities

Printable View **Bulk Actions** Share Delete Shared List View Export Opportunities

9 items selected

Search this list...

	☒	C... ↑	Opportunity Name	Account Name	P...	Stage	Ass...	N..	Line o...	Created ...	C...	Estimate...	H...	Job Category
1	☒	6/29/20...				Need An...			Life	5/16/2025 3:4...		\$0 - \$250000		Health Care Clerical/White Collar Medical Professional
2	☒	6/29/20...				Need An...			Umbrella	5/16/2025 3:4...		\$0 - \$250000		Health Care Clerical/White Collar Medical Professional

* Please select the action you want to perform

- ☐ Close Opportunities
 ☐ Create Tasks
- ☒ Initiate Marketing Activities
 ☐ Update Assigned To

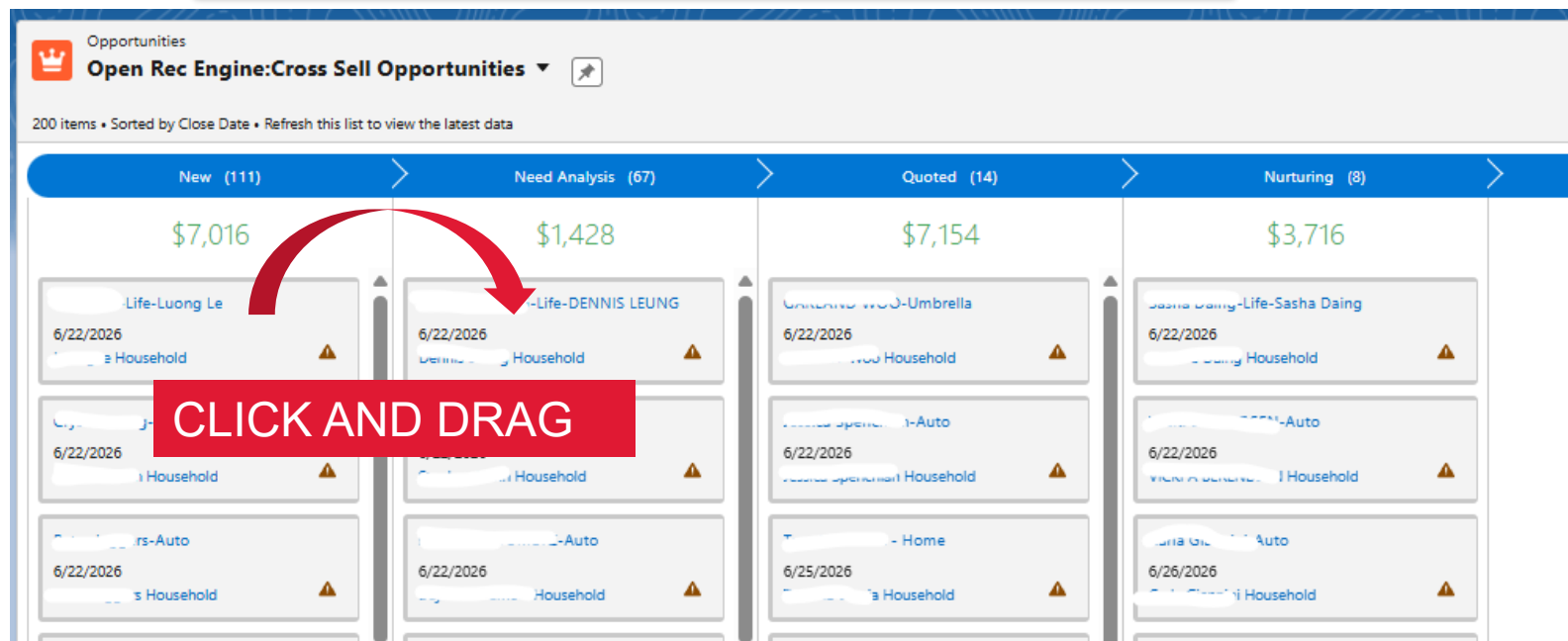
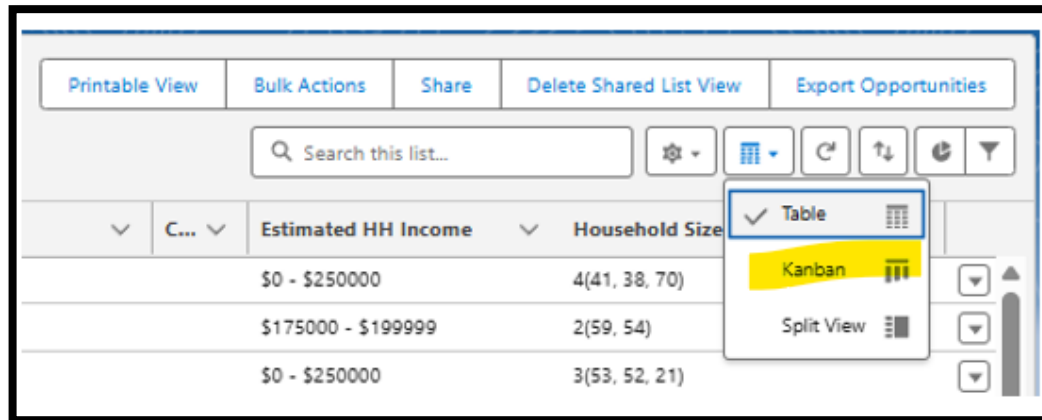
What type of Marketing Activity do you want to send?

- ☐ Custom Template
☐ Sell a Product
☐ Special Occasion
☐ Life Insurance
☐ **Win Back a Customer**

What type of Marketing Activity do you want to send?

- ☐ Acquired Customer Correspondence
☐ **Cross-Sell**
☐ Custom Template
☐ Customer Service Communications
☐ Farmers Friendly Review® (FFR) Offer
☐ Life Insurance
☐ Medicare
☐ Special Occasion

Update Status Efficiently



Recommendation Engine

Make it a Daily Habit:

Step 1: Review Lead

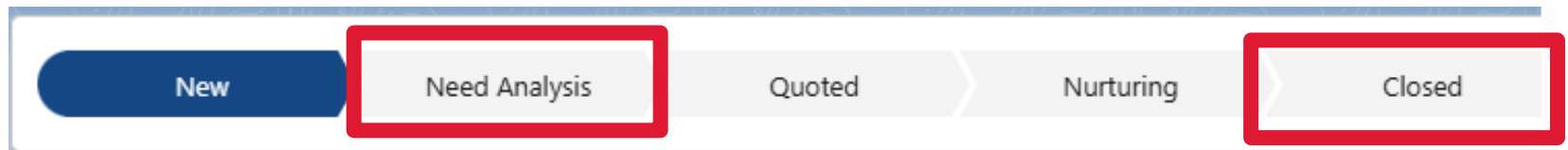
- Preview New Leads
- Conduct Initial Research
- Activate Marketing Journey

Step 2: Take Action

- Contact Lead
- Quote Leads
- Document Activity In LogBook

Step 3: Keep Up

- Follow Up Tasks
- Adjust Opportunity Status Bar



Identify WHY they are on the list

Look at Description Box:

The screenshot shows a web form for an insurance opportunity. On the left, there's a sidebar with fields like 'Account Name', 'Line of Business Specialty', and 'Next Task'. Below this is a 'Details' tab with a 'New' button. The main content area is divided into sections: 'Opportunity Information' and 'Enrichment Data'. The 'Opportunity Information' section includes fields for 'Opportunity Name', 'Line of Business' (with 'Specialty' highlighted in yellow), 'Line of Business Subtype' (with 'Marine' highlighted in yellow), 'Type', 'Cross-Sell', 'Amount', 'Priority', and 'Next Step'. The 'Enrichment Data' section is partially visible. Three callout boxes are overlaid on the right side of the form, each containing a 'Description' and 'Opportunity Reasons'.

Callout Box 1 (Top):
Description ⓘ
Opportunity Reasons: Existing 1 of 1 Endorsed Trailer(s) - 2017 ROCKWOOD 2104S | VIN [redacted] | ACV: \$25,000.0 | Purchase Date: 2017-03-26 | Garaging ZIP: 94536

Callout Box 2 (Middle):
Description ⓘ
Opportunity Reasons: Aerial imagery suggests the presence of a boat at this property.
The household has an in-force property policy but no Marine policy with Farmers.

Callout Box 3 (Bottom):
Description ⓘ
Opportunity Reasons: Auto Coverage BI Limit >= 250k/500k, PD Limit >= 100K
Home Coverage Personal Liability >= 300K
No At-Fault Accident in the Past 5 Years

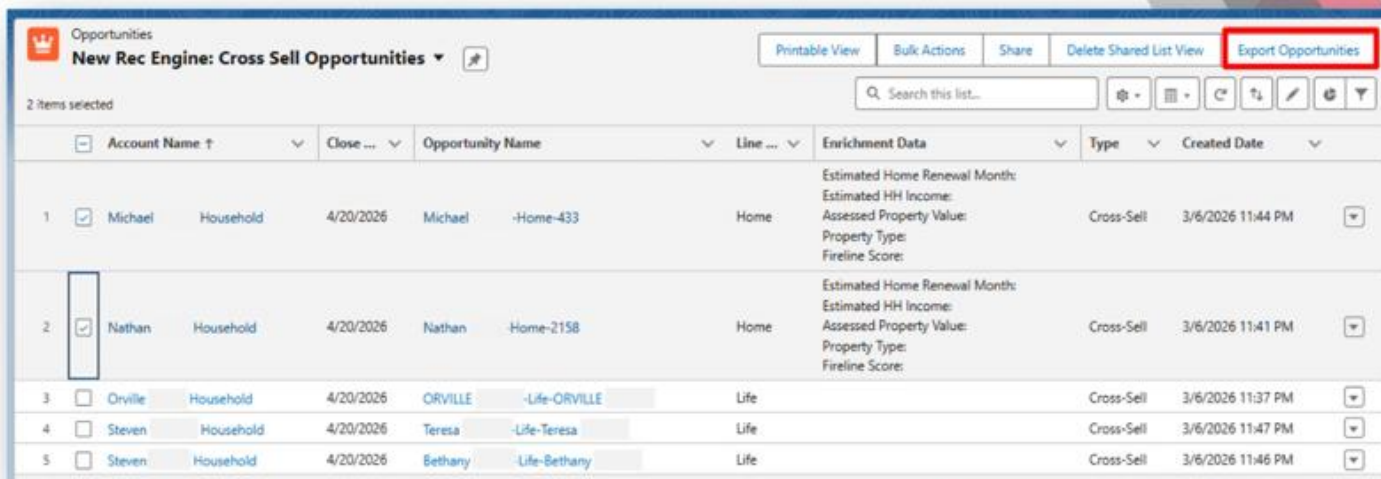
Callout Box 4 (Left, Yellow Highlight):
Description ⓘ
Opportunity Reasons: Aerial imagery suggests the presence of a boat at this property.
The household has an in-force property policy but no Marine policy with Farmers.

Callout Box 5 (Bottom Right):
Description ⓘ
Opportunity Reasons: Multi-line household in force without Life policy
Household has mortgage
1 or more policyholders age 30 to 59

Recommendation Engine:

RECOMMENDATION ENGINE EXPORT OF NEW OPPORTUNITIES

New Rec Engine Opportunities lists can be exported.



Opportunities

New Rec Engine: Cross Sell Opportunities

Printable View Bulk Actions Share Delete Shared List View **Export Opportunities**

2 items selected

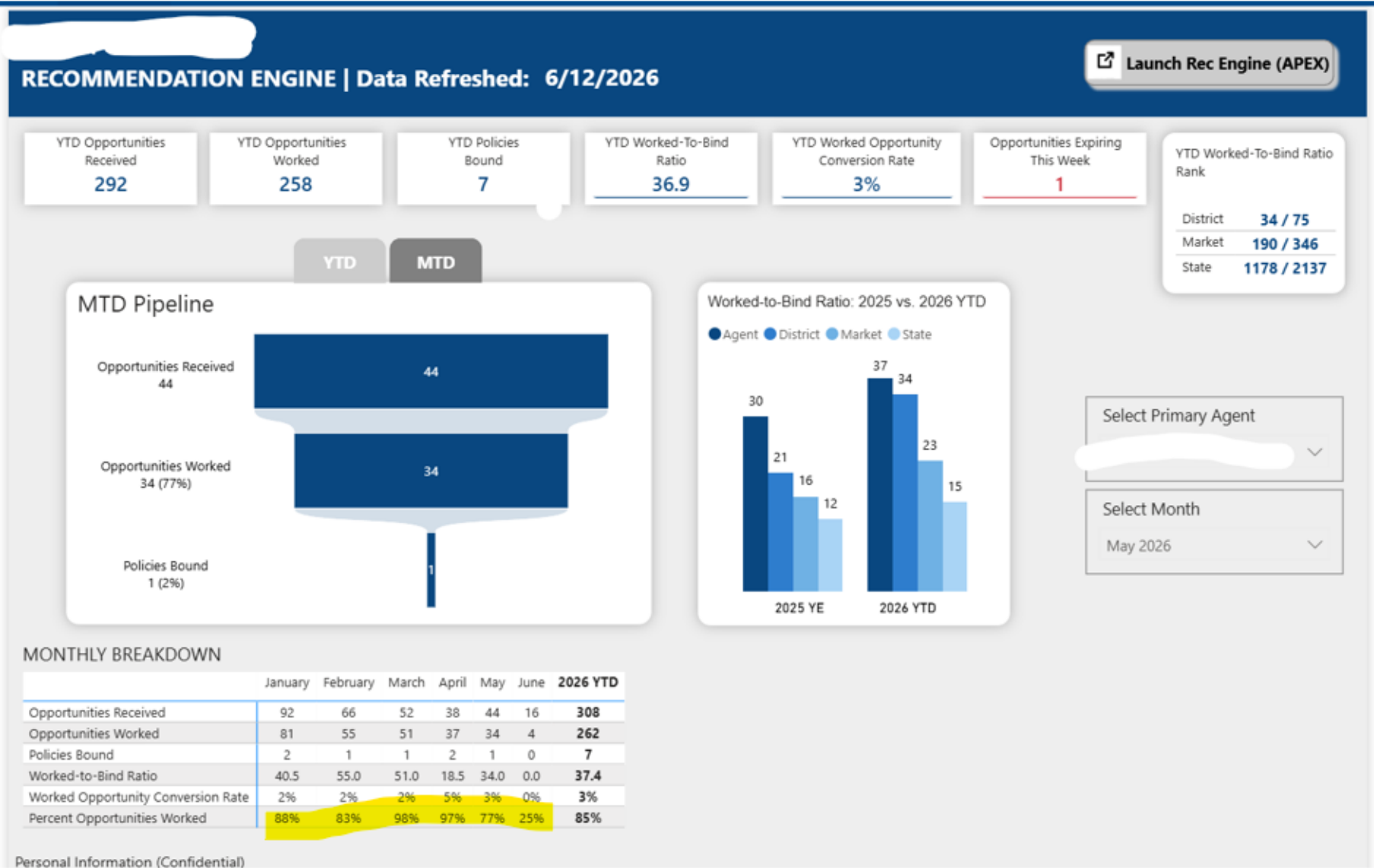
Search this list...

	Account Name	Close	Opportunity Name	Line	Enrichment Data	Type	Created Date
1	☒ Michael Household	4/20/2026	Michael -Home-433	Home	Estimated Home Renewal Month: Estimated HH Income: Assessed Property Value: Property Type: Fireline Score:	Cross-Sell	3/6/2026 11:44 PM
2	☒ Nathan Household	4/20/2026	Nathan -Home-2158	Home	Estimated Home Renewal Month: Estimated HH Income: Assessed Property Value: Property Type: Fireline Score:	Cross-Sell	3/6/2026 11:41 PM
3	☐ Orville Household	4/20/2026	ORVILLE -Life-ORVILLE	Life		Cross-Sell	3/6/2026 11:37 PM
4	☐ Steven Household	4/20/2026	Teresa -Life-Teresa	Life		Cross-Sell	3/6/2026 11:47 PM
5	☐ Steven Household	4/20/2026	Bethany -Life-Bethany	Life		Cross-Sell	3/6/2026 11:46 PM

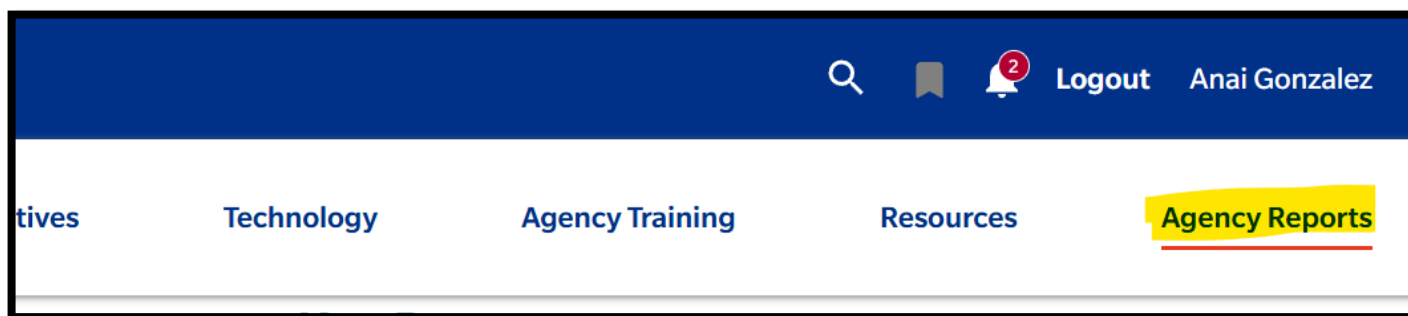
Export Opportunities

Export is only available for New Recommendation Engine lists.

Recommendation Tracker:



Where to locate your Recommendation Engine Insight Report



Recommendation Engine Insights Dashboard: The Recommendation Engine Insights Dashboard provides a single, streamlined analytics hub that puts actionable, up-to-date insights at your fingertips.

- [Recommendation Engine Insights Dashboard \(Agency and District\)](#)

Subscribe to get weekly updates emailed to you and your staff

Export

Explore

Subscribe

Set alert

RECOMMENDATION ENGINE Data Refreshed: 6/12/2026

YTD Percent Opportunities Worked

YTD Agents Working <= 5 Percent

YTD Agents Working 70 Percent

YTD Worked Opportunity Conversion Rate

YTD Pipeline

Opportunities Received 10,901

Opportunities Worked 4,864 (45%)

Policies Bound 140 (1%)

Worked-to-Bind Ratio: 2025 vs. 2026

2025 YE

2026 YTD

MONTHLY BREAKDOWN

	January	February	March	April	May	June	2026 YTD
Opportunities Received							
Opportunities Worked							
Policies Bound							
Worked-to-Bind Ratio							
Worked Opportunity Conversion Rate							
Percent Opportunities Worked							
Percent Opportunities Worked Target							
Gap to Target							

Subscriptions

Keep track of your data by subscribing to this report.

The sensitivity label on this report does not appear in emails.

Manage all

As a viewer, you can't subscribe others.

Recommendation Engine District Report

Subscription name *

Recommendation Engine District Report

Attach full report

PDF (.pdf)

Send to *

Email

Scheduled date and time

Start date *

6/12/2026

End date

6/12/2027

Repeat *

Weekly

On

S

M

T

W

T

F

S

Scheduled time *

9

00

AM

Time zone *

Save

New subscription

Recommendation Engine- TOP Agents

THANK YOU!!!

Agent Name	% Opportunities Worked
9601AN - Zarina Makisheva	100%
960184 - Billy Huang	99%
96017A - Stephen Murphy	98%
96017C - Jay Schmidt	98%
96011L - Ricardo Molina	95%
96011H - Toby Lee	95%
960133 - Steven Tong	94%
96014A - Peter Chen	89%
960179 - Jong Lee	88%
9601A7 - Sang Rowand	88%
96014T - William Beyer	86%
9601N1 - Ana Alvarez	85%
96013T - Juanita Lopez	84%
960183 - Carol Yee	76%

Recommendation Engine- Agencies with TOP opportunities

Agent Name	Percent Opp. Worked
960166 - Clarence Castillo	25%
96015W - Lena Wong	25%
9601AW - Stephanie Elizondo	23%
960162 - Justin Choy	22%
96015R - Nicole Tan	17%
960189 - Angela Lee	16%
9601AR - Jennifer Raya-Gonzalez	15%
96011R - Kenneth Correa	15%
96015L - Sharon Li	13%
96015N - Ej Paje	11%
96018K - Igor Braginsky	10%
96011T - Edder Barcenaz-Cortez	6%
960120 - Julie Hoang	4%
9601AC - Maria Paz Salomonis	3%
96016H - Allen Lin	2%
960110 - David Sok	2%
96018N - David Olson	2%
9601H2 - Johanna Arroliga	2%
960109 - Craig Dellinges	2%
96016A - Kathryn Larsen	2%
960154 - Jerry Wu	2%
960186 - Dennis Dellinges	1%
96018G - Nancy Hu	0%
960127 - Allan Chan	0%
960142 - Corinna Lee	0%
96015P - Constance Joseph	0%
96015X - Michael Mcfarlin	0%
96016E - Salvador Castillo	0%
96016G - Siamak Bagheri	0%
96016P - Maria Jaimesdesaran	0%
96017N - Sandra Valdivia	0%
96017P - David Velez	0%
960195 - Alice Hung	0%
9601AH - Alexander Castillo	0%
9601CA - Victoria Casey	0%

Moving Kraft Lake Book to Farmers

- Pull copy of Kraft Lake Book of Business in Folio
 - Kraft Lake policies under **eFolio > MISC > and downloading them on the right.**
 - If they write through Compare, they can see policy details on the platform.
- Move over eligible Auto, Home and Commercial Business's



Keep Your Agency in Good Standing

LOW Auto Cross-Sell activity on Home Quotes:

Beginning June 1, 2026, agencies with low Auto cross-sell activity on Home quotes may face a 15-day restriction on binding new monoline Home policies. Eligibility is based on Home/Auto discount utilization, and restrictions are removed immediately once an Auto policy is bound.

- Agency status emailed every Thursday

Review Period	Home/Auto Discount Utilization	Agent Notification	Binding Restriction Begins
04/18- 05/19	37%	5/25	6/1
5/20-6/18	42%	6/25	7/1
6/19-7/17	47%	7/27	8/1

Keep Your Agency in Good Standing

LOW Auto Cross-Sell activity on Home Quotes:

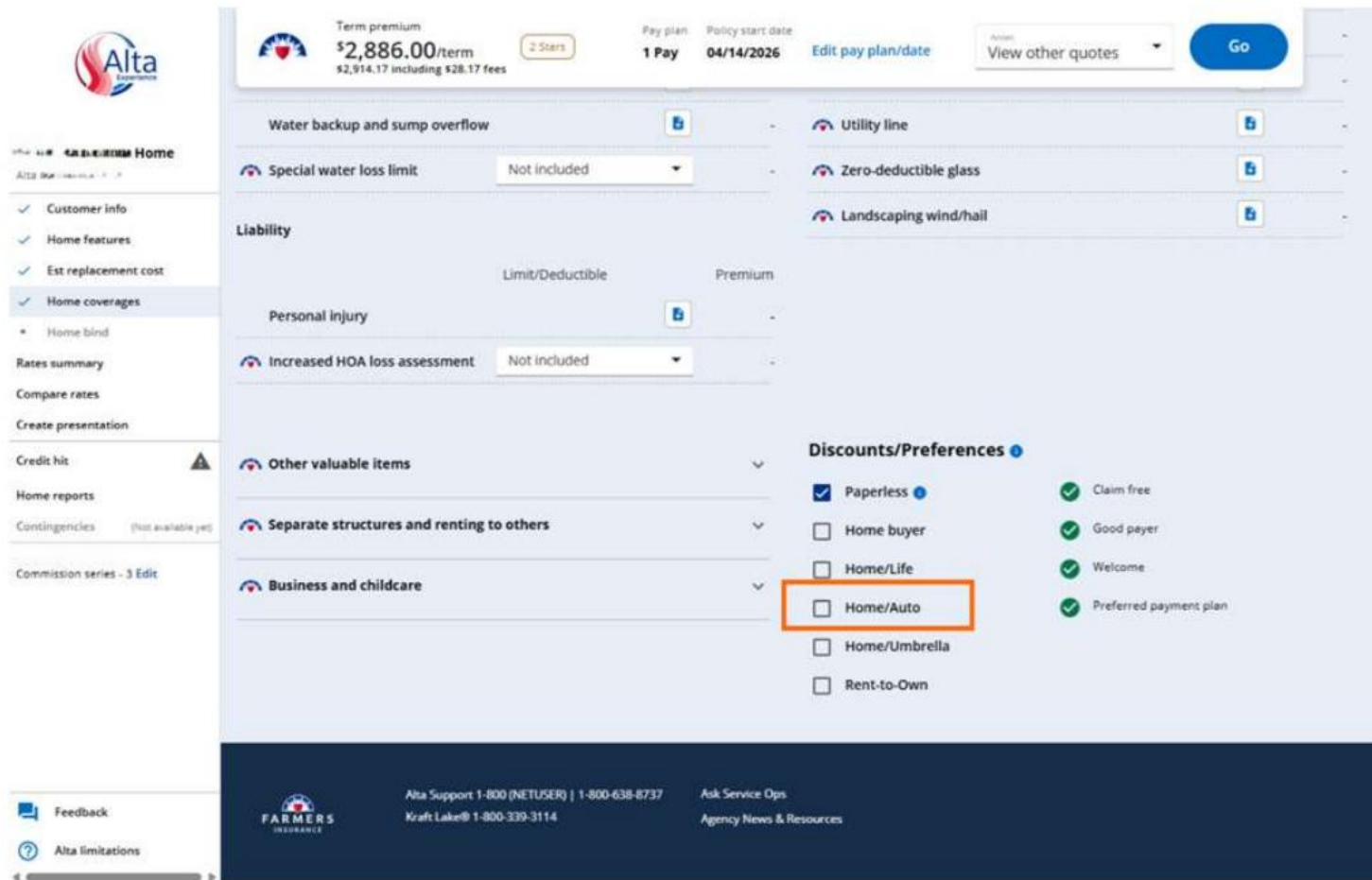
To get credit on the discount utilization report, a quote will only be counted if the agent selects the Quote button and the quote is completed without an error.

Any version of a Home quote with the Auto discount attached will be counted toward the agent's Home/Auto discount utilization score.

- Based off quote creation date

Policy Level Discounts				
Selected	Type	Carrier	Policy Number	Validated
☒	Auto	Farmers		
☐	Life	21st century/AIG		
☐	Umbrella	Bristol West		
☐	Rent to Own	Farmers		
		Signature/GroupSelect		

Keep Your Agency in Good Standing



Alta
Experiences

Term premium
\$2,886.00/term
\$2,914.17 including \$28.17 fees

2 Stars

Pay plan
1 Pay

Policy start date
04/14/2026

[Edit pay plan/date](#)

Account
[View other quotes](#)

Go

Water backup and sump overflow

Special water loss limit Not included

Liability

Personal Injury

Increased HOA loss assessment Not included

Other valuable items

Separate structures and renting to others

Business and childcare

Utility line

Zero-deductible glass

Landscaping wind/hail

Discounts/Preferences

- ☒ Paperless
- ☐ Home buyer
- ☐ Home/Life
- ☐ Home/Auto
- ☐ Home/Umbrella
- ☐ Rent-to-Own

☒ Claim free

☒ Good payer

☒ Welcome

☒ Preferred payment plan

Feedback

Alta limitations

FARMERS
INSURANCE

Alta Support 1-800 (NETUSER) | 1-800-638-8737
Kraft Label® 1-800-339-3114

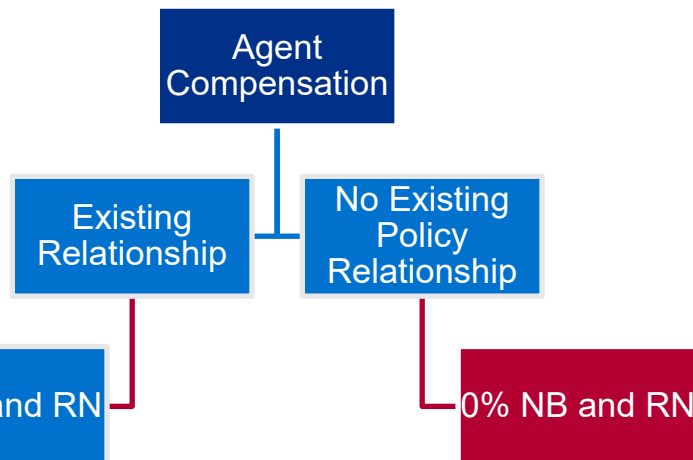
Ask Service Ops
Agency News & Resources

Keep Your Agency in Good Standing

Customer Outreach Program:

For agencies with **fewer than six new business policies per month during March to April 2026**, Farmers will target customer via an outreach program.

WHY? Every customer deserves the full Farmers value proposition—and right now, there are significant unrealized opportunities where education about additional coverage options is not occurring regularly.



Engagement Strategy:
Email and Text Outreach designed to re-engage interest and educate

- Identify Opportunities:
- Cross-Sell
 - Win-backs
 - Quotes Not Closed
 - Farmers Auto & Home, Foremost Specialty

Keep Your Agency in Good Standing



Accelerated Contingency Reviews & Digital Signature Updates

Effective March 31, 2025 | Farmers Personal Lines (Auto, Home, Umbrella – GWPC)



Accelerated Contingency Reviews

What's Changed?

Most contingency documents reviewed in **real time**

Faster policy issuance process

Elimination of manual review wait times

Reduced need for approval calls/chats

Agent Action Required

Continue submitting required contingency documentation as normal

⚠️ **Compliance Alert**

Documents must fully support contingency requirements. If documentation is insufficient, the policy may be **re-rated following review**.

Keep Your Agency in Good Standing



Accelerated Contingency Reviews & Digital Signature Updates

Effective March 31, 2025 | Farmers Personal Lines (Auto, Home, Umbrella – GWPC)



Agency DocuSign Usage

What's was New?

Agents may use **Agency DocuSign accounts** for most signatures

Greater flexibility in signature collection process

Requirements

Follow approved guidelines and formats

Upload the **Certificate of Completion**

⚠️ **Compliance Alert**

Only **DocuSign** is currently approved for electronic signatures. Other e-signature methods are **not acceptable** (examples: Adobe Sign, Jotform, etc.).

Conditional System Access Request process

Effective June 5, 2026, eligible agency staff may be granted conditional system access prior to completion of background check. **Staff must complete background check within 7 days of conditional access approval to keep access.**

Licensed agents will be able to sign appointment agreement and bind business, while background check is being completed.

- Shorten turnaround times.
- Simplify the applicant experience.
- Reduce incomplete or inconsistent disclosures.

Review Outcomes:

Approved	Under Review	Declined
• An agent candidate or agency staff member receives a background check link via email and proceeds under conditional access.	• A Farmers® representative will contact the submitter to request additional information or documentation	• The agent candidate or agency staff member does not meet eligibility guidelines and cannot proceed.

Chat with the Hub!



APEX ▶

Insurance

Reports

Distribution Updates



Latest News

Jun 15, 2026 | Tech Updates | Multistate

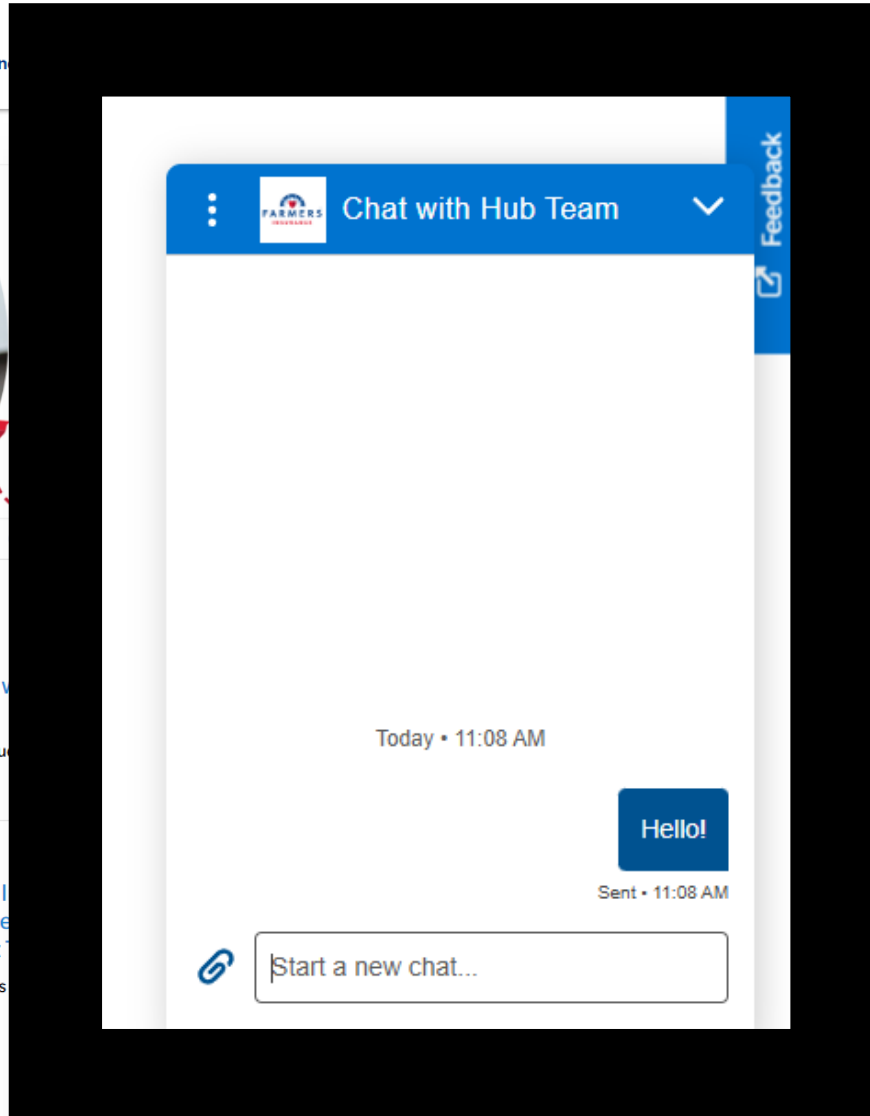
System Alert: Intermittent Issues with Auto Quotes

We are currently experiencing intermittent issues with auto quotes in Alta.

Jun 15, 2026 | Product | All States

Message from David Hernandez, Life Sales Manager at Farmers® New World Life: New Regional Life Sales for the Central and Eastern United States

I am pleased to announce that Jim Kontopoulos, newly named Regional Field Director, Life Sales.



Feedback



Quote Promo

DISTRICT 01

QUOTE FOR CASH

06/22/2026 - 07/26/2026

Earn \$25 for every 25 qualifying Personal Lines quotes submitted each week! This promotion is open to all agents and staff, with performance tracked individually by user.

Ex: \$25 for 25 Quotes, \$50 for 50 quotes, etc.

**\$100 WEEKLY BONUS AWARDED TO
TOP AGENT/STAFF**

**\$100 WEEKLY RAFFLE:
ALL QUALIFYING AGENTS/STAFF
AUTOMATICALLY ENTERED**

Eligibility requirements:

- Only NBNH/NLOB quotes qualify for payout (duplicates will be removed)
- Tracking will be managed internally — no worksheets required

Eligible Lines:

Farmers Auto
Farmers Home/Renters/Condo
Farmers Umbrella
Foremost Casualty
Foremost Specialty Property



All rules, changes, and interpretations are
at the sole discretion of Frankie Flores



Closing Comments

Frankie Flores



FARMERSSM
INSURANCE