



FARMERS ARS FEE FILING MEMO

This filing is respectfully submitted on behalf of Farmers. Farmers has not made any material changes to the billing practices for these Companies in over ten years. In August 2025, Farmers submitted a request through the A360 program to update several billing fees, with the goal of better aligning our fees with the associated billing and payment processing costs across various pay plans and payment methods. All proposed changes were approved, and we are now seeking to implement the same updates within the ARS program. Please note, no pay plans are being changed as a result of this filing; however, some payment plan titles have been updated for clarity.

We request that this filing become effective February 1, 2026, or after, for new business and renewal business for all states and writing companies in the ARS program.

The changes include:

Return payment fees (non-sufficient funds):

- Increasing to \$25

Installment fees:

- Changing the paper bill installment fee (responsive bill) to \$7
- Introducing a new fee of \$2 for autopay bank payment plans
- Introducing a new fee of \$5 for autopay credit card payment plans

Additional notes:

- The Late Payment Fee is not changing.
- Installment fees are not charged on 1-pay plans or at new business/downpayment.

In support of this filing please find a copy of the ARS payment plans with the fee changes noted above.

Sincerely,
FARMERS