

Farmers Insurance: Should I Select Farmers?

At a Glance

Farmers Insurance Group
Headquarters: Woodland Hills, Los Angeles, California
Founded: 1928
Employees: Approximately 21,000
Agencies and Financial Specialists: 48,000+
Revenue: \$11.65 billion (2019)
Key People: Jeffrey J. Dailey (CEO & Director)
Website: farmers.com
Phone: 1 (888) 327-6335

Overview

Farmers Insurance was founded in 1928 with the idea that ranchers and farmers faced fewer risks with their vehicles, and hence, deserved preferred rates. They started off as Farmers Automobile Inter-Insurance Exchange, but the group grew to have three inter-insurance exchanges or reciprocal insurers. Farmers Insurance was one of the few players in the insurance industry that paid customer claims in cash instead of IOUs during the Great Depression. In their over nine decades of experience, the group has diversified its product offerings to include life insurance, auto insurance, home insurance, and more.

Farmers is the third-largest personal lines insurer in the United States of America. The Farmers Insurance Exchange even made it to the Fortune 500 list in 2019. Despite their achievements and status among the top insurers in the nation, you may be wondering, “Is Farmers auto insurance right for *me*?” Read on to find out.

Source: <https://www.farmers.com/about-us/>

Farmers Insurance Reviews

Review Platform	Rating
Clearsurance	3.98/5 – 2,869 reviews
BBB	A+

JD Power	893/1,000
Glassdoor	3.5/5

In general, Farmers Insurance fares well in the consumer satisfaction segment. Clearurance, for instance, ranks Farmers at 3.98 out of 5. Car, renters, and motorcycle segments all scored above four, while their home insurance segment lags behind with a rating below four. The Better Business Bureau rated it an A+ business, which contrasts with some of the customer reviews on their website.

JD Power's 2020 study reported that when it comes to property insurance claims, Farmers ranks third among 19 top insurers operating in the US. In this segment, Farmers is well above the national average of 881 thanks to their particular focus on relationship management with customers and employees.

Employee reviews are often the most honest reviews of a company, and this is no different for Farmers. Glassdoor reported an average employee rating of 3.5 out of 5 – an outcome of mixed reviews with varying degrees of satisfaction.

Just because Farmers is at par with top carriers in the US, it doesn't mean it's the right choice for everyone. Read on to see how much you can save with Farmers and how much it will cost you to stick with them.

How much does Farmers cost?

Okay, so we know Farmers is trustworthy and has the rankings to back it up, but how much will Farmers auto insurance [cost](#)? Several key factors impact the cost. These include your [gender](#), credit rating, age, driving record, [etc](#). Despite various factors playing a role, you can still get an idea of the average cost you'll face with Farmers. Here is the average cost breakdown grouped by factors such as age, gender, driving history, and credit score:

Factor Group		Average Annual Premium
Credit Level	Very Poor 300-579	\$2,633
	Fair 580-699	\$1,736
	Good 670-739	\$1,882
	Very Good 740-799	\$1,459
	Exceptional 800-850	\$1,354
Age	Teen	\$6,518

	20s	\$2,020
	30s	\$2,020
	40s	\$1,511
	50s	\$1,507
	60s	\$1,402
Driving	At-fault accident with damage less than \$1,000	\$2,334
	At-fault accident with damage greater than \$1,000	\$1,699
	Driving under influence	\$3,239
	Reckless driving	\$4,636
	Speeding	\$2,045
Mileage	Annually 6,000 miles	\$1,670.19
	Annually 12,000 miles	\$1,681.97
Gender and Marital Status	25-year-old male Single	\$1,996.14
	25-year-old female Single	\$1,907.90
	35-year-old male Married	\$1,619.40
	35-year-old female Married	\$1,630.54
	60-year-old male Married	\$1,507.00
	60-year-old female Married	\$1,430.82

Source: <https://cars.usnews.com/cars-trucks/car-insurance/farmers-car-insurance-review>

Source: <https://www.thezebra.com/insurance-companies/state-farm-vs-farmers/>

Remember, this table only provides general estimates. As such, the final rates you get with Farmers may vary significantly from what you see here.

Do you want to know exactly how much you'll pay? Find out how exactly how Farmers compares with the top insurers in your state. Just enter your ZIP code to begin!

How much can I save with Farmers?

Just like all other leading carriers in the US, Farmers offers a variety of discounts enabling you to save serious money on premiums. The discounts offered by Farmers can vary from one state to another. Check out your state-specific discounts from the Farmers website. Here is a quick snapshot of the common [discounts](#) you can enjoy with Farmers:

Discount	Savings
Multi-Line Discount	Offers a multi-policy discount if the policyholder has another policy along with their auto coverage
Signal by Farmers	Installing and using the Signal app provides a 5% discount and up to 15% off for policy renewal
Distant Student Discount	If you have a student attending school 100 miles away or more, you get a discount
Multi-Car Discount	If you cover more than one car under a single policy, you will get this discount
Teen Driver Discount	If you add a child or grandchild (under 19) to your existing two-year-old Farmers policy, you will get a discount
Alternative Fuel Discount	Use an alternative fuel source or drive an electric/hybrid car and you'll save money
Electronic Funds Transfer Discount	If you set up automatic electronic funds transfer for your premium payments, Farmers offers money off
Pay in Full Discount	Pay your yearly premiums in one installment and save a ton
Transfer Discount	If you transfer a policy from another insurer to Farmers, you will enjoy a rate discount
Homeowner Discount	If you own a home, you are eligible for this simple discount
Good Student Discount	Add a high school student with "B" average or a college student with minimum 3.0 GPA to your existing policy and save
Mature Driver Discount	Successfully complete a defensive driving course recognized by the state and enjoy this discount
New Home Discount	If your house was built within the last 13 years, you can save

Home Renovation Discount	If you recently renovated the plumbing, electrical, or heating system of your house, you can get this discount
UL Approved Roofing Materials Discount	If the roof of your house is made of materials tested and approved by Underwriting Laboratories, you're eligible for this money off
Protective Devices Discount	If your house has protective devices such as fire alarms, burglar alarms, etc. you will be eligible to save even more
Home Safety Discount	If your home has features such as an automatic gas shutoff valve, whole house water leak detection, or EPA/ENERGY STAR certification, you will get a discount

Source: <https://www.farmers.com/minnesota/>

Where does Farmers offer coverage?

Farmers Insurance offers renters and car insurance in 40 states, motorcycle insurance in 39 states, and homeowners insurance in 38 states. In addition to its direct services, the company also offers the Farmers mobile app so you can access all their services directly from your phone. Using the mobile app, you can pay bills, manage payments, request roadside assistance, report a claim, get a quote, view policy documents, view proof of insurance, and even more.

Is Farmers right for me?

Now that you have a general idea how much Farmers Insurance premiums cost, the available discounts, as well as their overall reputation with customers, the only question left is, "Is Farmers the right carrier for me?"

The answer to this question ultimately depends on a few crucial factors. If you find yourself in any of the following categories, Farmers could be an excellent fit for you:

- You prefer interacting with an insurance agent directly instead of looking online, as Farmers has an extensive network of 48,000+ agents spread across the country.
- You don't mind paying higher premiums for a wide range of coverage options other leading carriers don't offer.
- You want an insurer who offers an extensive range of insurance products, including life, renters, home, car, and more.
- You enjoy being rewarded for good driving habits.

If none of these options sound like you, and you're still on the hunt for adequate coverage, try comparing quotes from more than 60 of the country's top carriers. Just enter your ZIP code to get started. Farmers may not be for everyone, so find your best quote from over 60 of the top insurers.

What else does Farmers offer?

If you're in the market for more than just simple car insurance, Farmers could be right for you, as they offer various other insurance products. They even have insurance plans for those driving for rideshare apps such as Lyft and Uber. Check out the list below to get a comprehensive overview of different products offered by Farmers.

Auto & Vehicle

- [Car](#)
- [Motorcycle](#)
- Snowmobile
- Golf Cart
- Boat
- WaveRunner
- ATV
- Motorhome
- Roadside
- Rideshare

Property

- [Home](#)
- [Renters](#)
- Condo
- Landlord
- [Flood](#)
- Earthquake

Other Insurance

- Life
- Accident
- Disaster
- Identity Theft
- Pet
- Business
- [Umbrella](#)

Finance

- Mutual funds
- Annuities
- IRAs
- College savings plans

Source: <https://www.farmers.com/insurance/>

Farmers FAQs

How do I file a claim with Farmers?

Filing a claim with Farmers is easy. You can do it through their website or via their mobile app. Alternatively, you can call them at (800) 435-7764. You may even contact and meet with your agent directly.

How does Farmers claim process work?

Once you file a claim, a claims representative is assigned to the case and is assisted by claims specialists. The claims representative will get in touch with you and talk you through the handling process. The representative will then evaluate your claim using available documentation, witnesses, photos, samples, and physical inspection if needed. The representative offers an estimate of the repair costs and other associated costs. Once an agreement is reached, you can get your vehicle repaired and get back on the road!

How do I cancel my Farmers policy?

[Canceling](#) your policy is a relatively simple process. You can either contact your local agent or call the customer service at 1-888-327-6335. Call anytime between 7 am and 11 pm Central Time, Monday through Friday, or between 8 am and 8 pm on weekends.

Does Farmers offer coverage in my state?

While Farmers is available in most places, they don't operate in all 50 states. As such, be sure to call customer service to see if your state is serviced or not.

Does Farmers have a mobile app?

Yes, Farmers insurance has mobile apps on both the Google Play Store and Apple App Store. They are free, and once you download and install, you gain complete control of your policy anywhere. Apps are also a great way to ensure you always have your insurance ID with you.

Does Farmers have Spanish offerings?

Yes, Farmers offers quality coverage and customer service to Spanish-speaking customers. When you're searching for an agent online, simply go to <http://www.segurosfarmers.com/>, or call and request an agent who is fluent.

Farmers in the community

To date, Farmers has donated over \$21,300,000 to various charitable causes of which, 3 million dollars has gone toward supporting disaster relief. As a part of their social responsibility, the group has teamed up with four national nonprofit organizations, the National First Responders Fund, Operation BBQ Relief, Team Rubicon, and SBP.

Not only that, but Farmers is also responsible for removing 22,000 pieces of plastic from nature, recycling over 62,000+ K-Cup pods.

You may know Farmers from...

<https://www.youtube.com/watch?v=vK8xdJd67mk>

<https://www.youtube.com/watch?v=SsKlgMtEOu4>

<https://www.youtube.com/watch?v=fBJQVE-MWwY>

Farmers logo and slogan:

The iconic jingle for Farmers is known far and wide. "We are Farmers, ba-ba-da bum-bum-bum-ba". But did you know this memorable little melody was written back in 1971 by none other than Barry Manilow himself. Since then, it's been used by the company in much of their advertising material. Their logo is a distinct red shield surrounded by white and blue designs imitating rays of the rising sun, referencing their start as insurance for blue collar, agricultural workers.

Farmers spokespersons and mascots

Farmers is one of the top 10 insurance providers in the US, running ad campaigns frequently. In all likelihood, you have come across a few of them.

Professor Nathaniel Burke of the University of Farmers

Who doesn't love Professor Nathaniel Burke? Played by actor J.K. Simmons, this ad campaign series featuring Professor Burke in the Hall of Claims of the fictional university caught attention when they first hit the airwaves. Since then, the famous line "*At Farmer's, we know a thing or two because we've seen a thing or two.*" has become the company's most recognizable slogan.

Sesame Street Characters

Featured in the 50th Anniversary Sesame Street Farmers Insurance ads, the Sesame Street Puppets were entertaining, especially Grover with his line, "*Meee? Cause an accident?... Maybe.*"

Farmers on Social Media

Farmers can be found on every popular social media platform, including Twitter, Facebook, LinkedIn, Instagram, YouTube, and more.