



Farmers Class Action Lawsuit FAQ

What is this lawsuit about?

The lawsuit alleges that Farmers is unfairly and illegally discriminating against its existing auto insurance policyholders by intentionally and actively concealing from them lower policy premium rates that are being made available to new customers only. As many as one million existing Farmers customers in Texas may have sustained monetary damages as a result of the discriminatory scheme, which penalizes their loyal customer base by purposefully excluding them from a new insurance program called "Smart Auto."

What exactly is Farmers Insurance being accused of?

Farmers is being accused of violating Texas law, specifically Section 544.052 of the Texas Insurance Code, which prohibits unfair discrimination between individuals of the same class and of essentially the same hazard in regard to the amount of premium, policy fees, or rates charged for a policy or contract of insurance.

What is the next step in the case?

Farmers will be required to respond to the allegations in the lawsuit.

Who is impacted?

Farmers auto insurance policyholders in Texas with an active policy as of January 4, 2016 are potentially affected. At this time, no other policy holders are involved in this class action lawsuit.

How do I find out if I'm included in the class action lawsuit?

Once the Plaintiffs move for certification of the lawsuit as a "class action," if you are included in the certified class, you will receive a notice addressed to you informing your membership in the class. This may take some time and no action on your part is necessary. Please contact Slack & Davis at (512) 795-8686 if you have questions.

What is the next step in the case?

The lawsuit was filed on February 8, 2017 and Farmers will be required to respond to the allegations in the lawsuit. Once Farmers responds, the Plaintiffs will begin gathering evidence for trial in a process called "discovery" and begin examining Farmers' documents and taking deposition testimony from their witnesses.

Do I need to hire a lawyer?

The Plaintiffs and their attorneys will be seeking certification of this lawsuit as a class action with the appointment of Plaintiffs' attorneys as class counsel. This means that no action is required on your part to maintain an interest in this lawsuit. Nevertheless, we always encourage individuals to seek legal advice from experienced and qualified lawyers if they believe their rights have been affected.

Am I going to get money back from Farmers?

The lawsuit requests that Farmers pay money damages and restitution to the class. It is too early to tell what the final outcome will be, but all parties involved will be notified at a later stage.

What is the status of the lawsuit?

The initiating document of the lawsuit, the Complaint, was filed on February 8, 2017. However, a class action lawsuit can take anywhere from a few months to a few years to be resolved, so it's normal not hear anything for a long period of time. If you have questions or would like an update on the status of the litigation, please contact Slack & Davis at (512) 795-8686.

Should I contact my Farmers agent and/or Farmers?

If you think you may have been affected by the lawsuit's allegations, or need some clarification, we encourage you to contact your Farmers agent or Farmers Insurance.

Where can I find more information?

For more information on the case and lawsuit, you can search for *Grigson et al. v. Farmers Group, Inc.*, No. 1:17-cv-00088 (W.D. Tex. filed Feb. 8, 2017). The federal court docket is accessible online at <https://www.pacer.gov/login.html>. Please also contact Slack & Davis directly at (512) 795-8686 for more information.

How do I opt out of the class action lawsuit?

In the event the lawsuit is certified as a class action, you will have the opportunity to opt out after receiving notice of the class action. Until such time, no action is necessary on your part.