

New On-Demand Rides Provider, Alto, Launches in Dallas Metro Market; Selects Farmers Insurance® to Provide Business Insurance Policy to Meet Unique Needs Innovative Transportation Services Provider to Deliver a Tailored Experience Through a Dedicated Fleet of Vehicles and Employee Drivers

WOODLAND HILLS, Calif., Jan. 23, 2019 /PRNewswire/ -- Farmers Insurance®, one of the nation's largest multiline insurer groups, has been selected to provide commercial automobile insurance coverage to Alto Experience, Inc. (Alto), an innovative new provider of on-demand car services. The Texas-based transportation service start-up has begun offering its unique, members-only experience to rideshare users in Dallas, with plans to expand to new cities.

"The auto insurance landscape continues to shift as technology enables new business models for transportation," said Drew Saad, head of commercial products for Farmers Insurance. "Our affiliation with Alto is the latest example of our ability to understand the unique risks faced by marketplace disruptors and deliver innovative insurance solutions."

"At Alto, we are reimagining the passenger experience. We focus on the customer and that starts with safety and consistency," said Will Coleman, CEO of Alto. "But we take it a step further. Our members don't just order any car, they order their car. We put our customers in control of their experiences – on each ride, customers can set their 'vibe,' from lighting to music and even their conversation level with the driver. The Farmers Business Insurance team understands this distinct experience and created an insurance option for our high standards."

With its launch, Alto is providing Dallas-area members:

- A ride experience designed for personal safety and comfort
- Access to a dedicated fleet of top safety-rated SUVs which are maintained daily, and trained, background-checked employee drivers
- Real-time vehicle telematics and video-based driver monitoring to promote safe driving behaviors
- An app-enabled vehicle identification tool allowing members to light up the car and cue unlocking at the touch of a button

"We believe there is a gap in the marketplace -- room for a disruptor. Research shows women are about half as likely to use a rideshare service as men. By managing our own cars and employing our drivers, we believe we can close that gap," said Alto chief customer officer Alexandra Halbardier.

About Farmers Insurance

"Farmers Insurance®" and "Farmers®" are tradenames for a group of affiliated insurers providing insurance for automobiles, homes and small businesses and a wide range of other insurance and financial services and products. Farmers Insurance is proud to serve more than 10 million households with over 19 million individual policies nationally, through the efforts of more than 48,000 exclusive and independent agents and approximately 21,000 employees. Farmers Insurance Exchange, the largest of the three primary insurance insurers that make up Farmers Insurance, is recognized as one of the largest U.S. companies on the 2018 Fortune 500 list.

For more information about Farmers Insurance, visit [Farmers.com](https://www.farmers.com), Twitter and Instagram, @WeAreFarmers, or [Facebook.com/FarmersInsurance](https://www.facebook.com/FarmersInsurance).

About Alto

Alto is a membership only, on-demand ride service based in Dallas, TX. Alto owns and operates its dedicated fleet of new, safe, and well-maintained vehicles. Each employee driver is carefully vetted and rigorously trained. Alto's features include in-app music and conversation controls, as well as app-enabled vehicle identification, via exterior vehicle lighting. Alto will expand to new cities starting in 2019. To learn more visit www.ridealto.com, @ridealto on Instagram, or Facebook.com/RideAlto

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