

## Toggle(SM) Expansion Delivers Reimagined Insurance Brand Built for Digitally-Powered Consumers to Nine New Markets

**Expansion into new states will serve new consumers with a customizable renters insurance brand starting at \$5 a month, with unique add-ons like credit-building and side hustle coverage**

WOODLAND HILLS, Calif., March 18, 2019 /PRNewswire/ -- Toggle<sup>SM</sup>, an innovative, insurance brand aimed at today's consumer, and backed by Farmers Insurance<sup>®</sup>, has expanded its affordable, customizable renters insurance to nine additional states: Colorado, Indiana, Iowa, Kansas, Minnesota, Missouri, Ohio, Utah and Virginia.

"We're thrilled with the way consumers in our first two states of Illinois and Wisconsin have embraced Toggle and that has driven our team to begin implementing the next phase of our plan to bring our brand to nine new markets," said Stephanie Lloyd, head of Toggle. "We look forward to bringing Toggle to consumers in additional states and to continue to build momentum in the marketplace."

The insurance ninjas at Toggle are intent on changing the way today's consumers view insurance with a dynamic, digital platform and a uniquely customized experience. Toggle tossed out the industry standard renters' insurance product and replaced it with a shorter, easier-to-understand policy that still includes coverage for things like flood and earthquake, which are typically excluded.

With Toggle, renters can choose an insurance subscription that is unique to them by toggling different coverage elements up, down, on or off, and choosing from optional add-on features designed to simplify and help them solve for their needs.

The foundation of the service is three subscription levels – basic, standard and premium – starting as low as \$5 per month. While the policy is based on an annual coverage period, customers have the opportunity to make changes or cancel at any time. All subscriptions carry a minimum of \$100,000 in liability coverage, at least \$1,000 in blanket contents coverage, and offer the ability to increase coverage as needed to cover additional belongings.

Toggle also offers optional add-on coverages designed to support customers through their life's journey, including:

- **Credit Lift<sup>SM</sup>**, powered by **RentTrack<sup>®</sup>**, which reports on-time rent payments to all three major credit card bureaus to help build their credit score. On average, users see their credit scores increase by 29 points after just 2 months.
- **Always On Portability** means belongings are covered at home, on the road, during a move, or anywhere in between.
- **Pet Parent<sup>SM</sup>** offers protection for injuries caused by their pet to another person, boarding costs if a covered loss or damage makes their residence unfit to live in, and damage to their residence caused by their pet.
- **Side Hustle<sup>SM</sup>** covers the things customers use to make extra money on the side, like the camera for a food blogger, or the laptop and sound equipment for a DJ. It even covers personal injury for social influencers and lost wages due to a covered loss.
- **Identity Protector** provides instant identity alerts, allowing the customer to take action in real time, to help protect their identity.

Toggle is backed by the financial strength and experience of Farmers Insurance<sup>®</sup>, giving it a foundation of 90

years of industry-leading product development and first-rate customer service.

Toggle is now available in eleven states across the country, including: Colorado, Illinois, Indiana, Iowa, Kansas, Minnesota, Missouri, Ohio, Utah, Virginia, and Wisconsin. Additional state rollouts are expected throughout 2019.

"The insurance marketplace is changing and our team of inspired disruptors – our Toggle brainiacs – also happen to be experienced insurance professionals, so when we are developing new products and services, we're able to start much higher on the development curve," said Lloyd. "We're excited about the future and we're excited about our role in bringing innovative leadership to our industry."

For more information, or to subscribe to Toggle<sup>SM</sup>, visit <https://www.gettoggle.com>.

### **About Toggle<sup>SM</sup>**

Toggle is a brand name of Farmers®. Insurance is underwritten by 21st Century Assurance Company or 21st Century Premier Insurance Company, members of the Farmers Insurance Group of Companies®. Coverage is currently available in Illinois, Wisconsin, Colorado, Indiana, Iowa, Kansas, Minnesota, Missouri, Ohio, Utah and Virginia. Policy issuance is subject to underwriting review and approval. Whether a specific loss is covered depends on the coverage purchased and the specific facts, policy exclusions and conditions, and the limits of insurance purchased.

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