

BACK TO THE BASICS

4TH QUARTER 2006

PRESIDENT'S CORNER

SEVEN WAYS TO SELL MORE INSURANCE WHILE WEARING A GOLF SWEATER

DID YOU KNOW?

- Our underwriters are available for field underwriting of risks. Simply contact your underwriter to schedule an appointment and they will more than happily to assist you with your risk.
- You now have on-line access to Policy Renewals, Installment Bills, Final Reminder Notices, Cancellation Notices, Reinstatement Notices, New Business Policy Declarations and Modified Policy Declarations. All these items can be viewed under the "Document Viewer" option in our Agency Support Center. The items are available upon review and release by Farmers Mutual Insurance Company staff. If you haven't tried this feature, please give it a try because we are certain you will find it very useful.
- Microsoft has introduced a new version of internet explorer. The new version is I.E. 7.0. Certain features in our Agency Support Center **WILL NOT WORK** with I.E. 7.0 so if you do not absolutely have to install it please do not because it does cause some problems with our program. We believe that the issues will be resolved when we implement a technology upgrade in mid to late summer of 2007.



David L. Corsini, II

As the year draws to a close we reflect on all that has taken place throughout the year not just with Farmers Mutual but with the industry in general. We have seen significant changes from a technology standpoint and how we process our business. Tort reform in the State has made West Virginia a more attractive place to do business. A soft market, more companies, rate roll back and less litigation has impacted us all to some degree.

With all the change, our segment of the market in West Virginia remains vibrant and competitive. Our goal is to react to our ever changing market conditions. We believe our vision which includes the latest technology available will allow us to accomplish that end. We look forward to 2007 as several enhancements to our program will be available to our agency force.

We thank you for what appears to be another profitable year. Without the support of our agencies this would not be possible. Look for increased presence in your office as we just finished our new marketing plan for 2007. Our goal is to increase our exposure as well as assisting you in writing accounts.

We hope you enjoy the holidays and once again thanks for your support.

Dave Corsini
President/CEO



You can tell a lot about a person by the way he or she plays golf. A match is a mirror into the person's attitude, ethics and behavior. It is why many agents and company people host the game to entertain, impress and learn.

Serious business is frequently conducted on the links, at the 19th hole and at the inevitable post-game meal. Myriad metaphors are expounded by sales experts about the game of golf and selling skills. Hackneyed expressions such as "keep your head down" and "the low score only counts in golf" abound. Fortunately, this column is above all of that. It blends the dual arts of playing golf and selling insurance as skillfully as Phil Michelson played the final hole at the 2006 U.S. Open.

Here are seven flippant formulas to improve your sales swing.

Counting

While replacing high numbers with lower ones on a new business or renewal quote is good for sales, doing it on a golf scorecard is not exactly the same thing. Golf is a matter of trust, especially if you are the one who records the scores for your foursome. And trust is what selling insurance is all about. Besides, you cannot afford to lose an account just because you whiffed your fairway wood. However, if your guest lowballs his or her score for the hole, that's OK. At least you will learn that he or she has bad short-term memory, cannot count beyond par, or most likely that you probably should not have bet on the game.

Betting

Insurance is about taking risks. So it is not unexpected that there will be some money on the game. The conclusion of the 18th hole tells a lot about the losing golfer if he or she instantly remits what is owed. If you lose, it indicates that you willingly pay small claims, even under questionable circumstances. Besides, it is better for business than running back toward the course claiming that you left your wallet at the third hole.

Cursing

When things go bad on the links, it is common for an irate golfer to express dissatisfaction. Agents who are in this position have the opportunity to demonstrate to an insured how well they handle an unexpected disaster. You can either express your hope to recover at the next hole or curse loudly at your bad fortune. If the latter slips out, state that you were just preparing for carrier negotiations on your guest's upcoming renewal.

Dropping

Failing to locate a playable shot is a frustration that is nearly unequalled. Still, promptly accepting your penalty for the lost ball reassures your companion that you are a true sportsman who is worthy of writing their policy. Your guest is mercifully relieved of the burden of searching on your behalf. As a result he or she recognizes that you have a high character, which bodes well for future business, and an even higher score, which bodes well for the win. Besides, it is embarrassing for a man to get caught trying to replace his missing Titleist with his wife's Pink Lady because that's all he had left in his bag.

Drinking

Being in high spirits while playing golf with a policyholder makes you an enjoyable playing partner. It relaxes everyone and sets the tone for a pleasant time and future business discussions. However, liquid spirits impact your game and gamesmanship. Moreover, sharing a golf cart with an inebriated playing partner isn't exactly a dream day. Well then again, maybe it is if your guest has a crush on the drink cart driver.

Seasoning

Winter rules allow you to move your ball from a non-maintained location on the fairway to a nearby one that is. They are handy when you want to improve an insured's lie without looking like you are throwing the game. Helping your guest to better his or her score improves the person's mood and opens his or her wallet. But claiming this rule in the middle of the summer is a bit too obvious. So from now on, never take a client out unless it is 32 degrees or less.

Clubbing

Tossing a club after a poor shot is a sign of bad sportsmanship. It indicates that the throwing party has a fiery temper and a real disregard for the physical well-being of others. Most people expect their insurance agent to maintain their cool, especially in a stressful situation. Showing otherwise by tossing a few clubs indicates that you don't believe in stereotypes and that you think outside of the box. And that's exactly where your client should stand when it's your turn -- well away from the tee.

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MEET

"BETTERWAY INSURANCE CENTER"



Seated: Rita Wamsley

Standing left to right: Sharon Roush, Lisa Steiding

Betterway Insurance Center was incorporated in 1996 when Rita moved the former agency from Elkins to Buckhannon. With the help of Sharon Roush a 10 year employee, and Lisa Steiding a 4 year employee Betterway is a multi-line insurance agency representing several companies providing various lines of coverage for the people of Upshur and surrounding counties.

Rita has been a licensed insurance agent since 1971. Taking a part-time summer job with an insurance company

while attending college, this job turned into a 35 year career in the insurance industry. Selling health and life insurance until 1985 then entering the property and casualty field, Farmers Mutual was the first property company to offer Rita a contract in July 1987.

Rita has been married to her husband Ben for 12 years. Ben is a real

estate appraiser working in the same office, and provides support for the insurance agency. She has 2 step-children, Sarah a grad student at WVU and Bryan an undergrad student at WVU. Rita and Ben are active members of Broad Street United Methodist Church, and Buckhannon Rotary Club. In Rita's spare time she enjoys reading, golf, fishing, and quilting.

Rita says she has been very blessed by God throughout her life and career.



"How much do you think we should put down for contents?"

AGENCY SUPPORT CENTER COMING FEATURES FOR 1ST QUARTER 2007

The next major features to be introduced by Farmers Mutual Insurance Company in the "Agency Support Center" will be:

- Agency entry and submission of new business.
- Agency entry non premium endorsements thru the web site.
- On-line audio/video training instructions and on-line tutorials for the Agency Support Center.

We will be introducing in early 1st quarter 2007 the capability for agent to enter the entire new business application on-line. Upon completion of the new business entry you will be able to e-mail your underwriter with notification of the new business item and you can attach photos and any other pertinent information to the e-mail. If this is a high priority item it can be noted in the e-mail and our underwriters will give the application the proper attention.

The agency will be able to print an "Unapproved Policy Declaration" that will be watermarked as "Unapproved" for their own review. They will also be able to print a application that can be signed by the insured and maintained by the agency that will need to be available for company review if requested.

The agent will also be able to process and submit for approval non-premium bearing endorsements. These will include mortgagee changes, insured name and address changes. Upon completion of the change the agency will notify Farmers Mutual of the pending endorsement change by e-mail and attach any pertinent information to the e-mail. The endorsement change will be reviewed by Farmers Mutual personal and released if approved.

Farmers Mutual also will be producing on-line audio/video training and on-line tutorials for Agency Support Center. The training tools will walk you through each feature of the Agency Support Center. We will explain and show you how to use the

feature. We will walk you thru different examples of the system and highlight the various features and operation of the module we are demonstrating. The training aids will be assessable from a help screen that will list all the training videos available. Within each training video there are sub-menus that allow you select what specific feature you may want to view.

We will also use audio/video films for new features to the system and for instructions on major revisions or major releases. The new feature button will be on the "Agency Home Page" after system log-in.

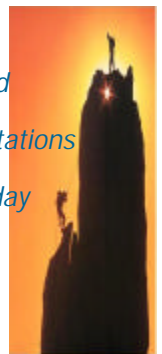
In the mid to late summer we will be introducing a "New Version of the Agency Support Center". This new version will take advantage of the latest technology available and with this latest technology it should enhance the stability of the product and improve product performance. We will also be revising some of the user screens to make them more user friendly.

We at Farmers Mutual are excited about the "Agency Support Center" and new enhancements we plan on introducing in 2007.

We want to be your preferred Farm Mutual company and we are working hard everyday to earn your trust.



Exceed
Expectations
Everyday



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