

# EXCEED EXPECTATIONS EVERYDAY

1ST QUARTER 2008



## DID YOU KNOW?

- At the start of 2008, Gary Auvil reviewed your year end numbers to create the top 12 commercial producers over the last 3 years. He has changed his visitation focus to concentrate more time on these producers. He will be visiting them 3 times this year and will try to visit each agency at least once. You can be a part of this group by placing more commercial business with FMIC. If you need assistance at any time, Gary will be available to help you either on the phone, in your agency or at the prospects location.
- We need you help. Farmers Mutual has a brief "Agency Questionnaire" available on-line at our website under the "Agency Information Center" page and the "Agency Correspondence" drop down selection item. This questionnaire has three questions we would like for our agency force to respond to. You can then e-mail the questionnaire to David Corsini with the e-mail button on the form. We would like to thank you in advance for taking the time to complete this questionnaire.



David L. Corsini, II

Hopefully everyone is surviving these dreary winter months with the thought that spring is just around the corner. As we prepare to conclude February, the Company is off to a good start for 2008. We will continue our



Falls are the number one cause of injuries to people at church. While most of these injuries involve sprains, strains and bruises, more serious injuries, such as broken bones, concussions and even death, have been caused by falls at church. Most of these falls are related to the condition of the premises. and that is why having a program in place to regularly inspect the church property is so important.

Likewise, fires are a leading

## PRESIDENT'S CORNER

approach of forward thinking with regard to service, technology and financial results as we move through the year. We once again have a significant amount of items on our plate that we expect will enhance all these areas.

In an effort to gain insight as to what our agency force expects, we have included a short questionnaire located under the Agency Information Center in Insko.net. The questionnaire is found under "Agency Correspondence." Please take a few minutes to complete the three question survey. Your input will help us determine future needs of our agency force and provide feedback on the job we do for you and your customers.

Congratulations to those agencies receiving a profit share check for 2007 results. This was by far a record year and not possible without the excellent job our agencies do for us. We thank you for continuing to place quality business with Farmers Mutual.

One additional coverage related item is currently being explored. A program to offer ID Theft Coverage is being reviewed with a possible implementation date of mid 2008. Look for more information on this program over the next couple of months.

As always on behalf of all the employees at Farmers Mutual we thank you for your continued support.

## INSPECTING YOUR CHURCH PREMISES

cause of property damage at church. Many fires, such as those caused by improper storage of combustible materials near heat sources, could be prevented by having a regular inspection program.

Sometimes it can be difficult to decide what types of inspections your church should do. since there are so many different levels. In this tip, we'll look at smaller, more informal inspections.

A couple of quick inspections can be done at the end of each day and at the beginning of each Sunday before worship services begin.

- At the end of each day, you'll want to make sure that the doors and windows are locked, alarms are set, and that no fire hazards

exist in the kitchen, mechanical, or electrical rooms.

- Each Sunday morning, consider having a volunteer walk the premises of the church before people start arriving to make sure that it is in a safe condition.
- Start at the parking lot and look at sidewalks, entryways, stairs, walkways, nursery rooms, and other rooms for tripping or slipping hazards.
- If any hazards exist, have them corrected on the spot; or, if that is not possible, put up warnings, such as cones, or even cordon off the area until a repair can be made. By doing this, you'll help make your church safer on its busiest day of the week.

## MEET

### "UNITED SECURITY AGENCY"



Mike Mason of United Security Agency receiving 2007 Agency Contingency check from David Corsini

United Security Agency is an independent agency dedicated to providing excellent products and superior customer service. Since it's founding over 40 years ago, it's sustained success and growth have made it a trusted source of insurance and financial services in the region.

There are six United Security Agency locations: Bridgeport, Fairmont, Grafton, Morgantown, Parkersburg, and Huntington.

Each location is staffed with quality professionals with the knowledge and experience to properly insure customers, customizing services to fit the exact needs of the customer. The core values of the agency are respect, integrity, communication, professionalism,

enthusiasm, discipline, teamwork and community.

These values allow us to give each account the proper attention and dedication, ensuring properly insured, satisfied customers.

United Security Agency represents more than 100 companies and markets directly or by brokerage agreement. The agency relationship with these companies allows United Security Agency to provide the best coverage and premium terms available.

The agency is recognized within the insurance industry for the quality of accounts insured and the integrity and fairness exemplified in delivering a quality product.



"Our problem, as I see it, is that we're not accomplishing anything."

## AGENCY RECOGNITION DINNER

Farmers Mutual Insurance Company hosted an awards presentation dinner on January 24, 2008. The meeting was hosted at the company's home office. The company invited the following top twenty contingency recipients for 2008 to the awards presentation:



Top Six Contingencies Bonus Agencies For 2007:

- Ritchie County Insurance Agency, Inc. - Ellenboro, WV
- Johnson Insurance Agencies, Inc. - Ripley, WV
- Elkview Insurance Agency - Elkview, WV
- Kniceley Insurance Inc. - Marlinton, WV
- May Insurance Agency - Fairmont, WV
- Saville Insurance Agency - Romney, WV
- Webb insurance Agency - Danville, WV
- Smallwood-Small Insurance - Martinsburg, WV
- Summit Insurance Services, LLC - Moorefield, WV
- United Security Agency II, Inc. - Bridgeport, WV
- Kniceley Insurance Inc. - Sutton, WV
- Timothy B. Close Insurance Agency - Berkeley Springs, WV
- Morgan & Morgan, Inc. - Ronceverte, WV
- Smith Insurance Agency, LLC - Clendenin, WV
- USA II, Inc. - Grafton, WV
- J.L. Massie Insurance Agency - Hinton, WV
- Pleasants County Insurance Agency, Inc. - St. Marys, WV
- Davis & Tarasuk Insurance Corp. - Fairmont, WV
- Betterway Insurance Center, Inc. - Buckhannon, WV
- Performance Achievement Award (presented to the agency receiving the largest contingency profit sharing amount) - Ritchie County Insurance Agency, Inc. Ellenboro WV.
- Renaissance Achievement Award (presented to the agency with the largest percentage change in agency evaluation rating score for the current year) - Morgan & Morgan, Inc., Ronceverte WV.
- Rising Star Achievement Award (presented to an agency appointed in the past five years that has demonstrated growth, profitability and outstanding management skills) - Morris & Associates, LLC, Parkersburg WV.

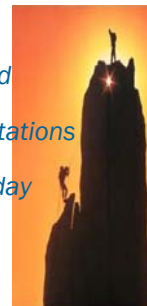
L to R: David May, Mark Young, Jay Kniceley, Roy Hammond, Gary Saville. (Not Pictured Conn Johnson)

Farmers Mutual is very appreciative of the profitability and dedication of all the independent agencies that represent our company. Thanks to all agencies for a job well done in 2007.

If you wish to view or download the WVU Fiesta Bowl 2008 Video - Against All Odds it is available from the "Agency Information Center" under the section labeled "Documents Available For Viewing" and selecting "Agency Correspondence" from the dropdown selection.



Exceed  
Expectations  
Everyday



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In addition to presenting the contingency profit sharing checks to the agencies Farmers Mutual also recognized four agencies for their outstanding performance. The four agencies receiving special recognition were as follows:

- President's Choice Achievement Award (presented to the agency with highest agency evaluation rating score for the past two years) - Saville Insurance Agency, Romney WV.