



EXCEED EXPECTATIONS EVERYDAY

2ND QUARTER 2008

PRESIDENT'S CORNER

PROMPT CLAIM REPORTING = PROMPT CLAIM SERVICE

DID YOU KNOW?

- With your support, Farmers Mutual was the leading contributor to the Marion County United Way "Lock-Up" with over \$3,500 raised. Farmers Mutual would like to thank all of the agents who contributed to this cause and your support is greatly appreciated. Farmers Mutual would also like to thank Kandy Corley for the work that she put into this project with contacting the various agents and getting their support.
- Identity Recovery coverage will be available on all personal lines business and farmowners policies beginning in the July. The endorsement will be automatically attached to all renewals. The cost of the endorsement will be \$23 and the insured must request for the endorsement to removed. The endorsement will also be attached to all personal lines and farmowners new business policies unless specifically requested not to be attached.
- Farmers Mutual has begun preparation for this year's "Fall Harvest". We are looking at dates in September and we are planning on holding the event at Stonewall Jackson Resort. The agencies that qualify for this event should be receiving notice early in the 3rd quarter. We hope that everyone will be able to attend.



David L. Corsini, II

Finally summer and warm days are hopefully within reach. A fairly mild winter other than two storms with wind helped produce a profitable 1st quarter for the company. The month of May appears to have been very good as well and gets us off to an excellent start to the second quarter.

As most of you know Ted Richards retired at the end of April. We appreciate all Ted accomplished during his tenure with the

company. Sam Castellana has very effectively assumed the duties of Director of Claims/Agency Relations and continues to get up to speed on all aspects of the job. His plan is to eventually visit all our agencies and get acquainted with you and your staff.

In the last month I sent correspondence to each of our agencies announcing the implementation of Identity Theft Coverage on our Personal Lines Programs. We believe this program offers protection to our customers at a very affordable premium. Currently we are in the final stages of the planning and programming process and will be rolling this out in the next several weeks.

New business for 2008 is on track and currently meeting our goals. We continue to push service in all areas of the business and as always appreciate any feedback you may wish to provide. If you have not already done so please take a minute to fill out our short questionnaire located under the Agency Information Center on InscDotNet. Your comments and suggestions are greatly appreciated.

Enjoy your summer and as always thanks for your support.

CHURCH CRIME PREVENTION



Research shows that one in five churches will experience a theft, burglary, or act of vandalism this year. While there is some wonderful technology, such as keyless door entry, security alarm systems, and surveillance cameras, we recognize that such systems are not in every church's budget. Still, there are some basic, low-cost measures that every church can take to guard against property crime. We call them the **Five Ls** of crime prevention:

- 1.Lock Up** - At the end of the day, make sure that all doors and windows are locked. Also, make sure that equipment, such as ladders and tools are secured away from the exterior of the building. Also secure all combustible materials, such as gasoline, solvents and cleaners.
- 2.Lighting** - Make sure that your church has sufficient exterior lighting,

especially in the parking lot and around building entrances. You also may want to consider leaving an interior light on in the building overnight to help act as a deterrent to burglars.

3.Landscaping - Keep bushes and trees trimmed by windows and doors to eliminate hiding places for would-be criminals. Keep combustible materials away from the building, and clean up loose trash or papers around the premises.

4.Look Out - Consider developing a "church watch" program similar to a neighborhood watch program in which members who live close to the church building agree to drive through the property at odd hours while they are out on other business during the week. Likewise, consider asking neighbors to watch for any suspicious or criminal activity; and ask them to report anything suspicious to either church leaders or police.

5.Law Enforcement - Develop positive relationships with local police. Invite them to patrol the property during overnight hours and encourage them to write their reports while parked at your facility. Their presence can be a great deterrent to would-be criminals.

Farmers Mutual Insurance Company takes great pride in providing outstanding claim service to its policyholders. The policyholder pays their hard earned money in return for a promise that we will take care of a covered loss. The perception can be that the policy is just a piece of paper, or money out of their pocket until a loss occurs. At that point, the promise is turned into action.

Our claim staff cannot begin the process of making our Insured whole until we are made aware of the loss. The most efficient way to report a loss is via our website.



www.farmersmutual.com. Simply log on to the web site, go to Agency Information Center, then use the drop down menu to select Claim Forms Available For Agents. This will bring you to a choice of Property Loss Notice or General Liability Loss Notice. Select the proper form, and make sure all the requested information is included, then hit the submit email button. It's that easy, and the claim notice is on it's way to us, and the Insured's claim is on track for a prompt and fair settlement.

Once we have the loss notice, the claim can be set up and the adjuster assigned. The adjuster can then make contact with the Insured and determine if any emergency services are needed, the severity of the damage, provide any necessary authorization for temporary repairs, and answer any policyholder questions.

It is imperative that losses be reported to us when you receive them. Holding a loss notice for estimates or just to see if it meets the deductible slows down the claims process, and can cause dissatisfaction with the company and your agency. Policyholders have an expectation of prompt service when there is a loss, and holding a loss notice slows that service considerably.

We would ask that you help us to continue to provide the outstanding claim service Farmers Mutual is known for by getting the loss notices to us as quickly as possible. The customer will be satisfied with your service, and we can handle their claim in a timely, fair, courteous and accurate manner.

MEET

"TIMOTHY B. CLOSE INSURANCE AGENCY"



L to R: Aaron Close, Amy Stull, Maritza Miller and Tim Close

In June 1995 the Timothy B Close Insurance Agency, an independent insurance agency located in Hancock, MD expanded it's operation by opening an office in Berkeley Springs, WV. In the State of WV, the agency represented Allstate, State Auto, and Progressive. Seeking a good farm mutual company to represent we contracted with Farmers Mutual Insurance Company in 1996, and since then have a very rewarding relationship, both personally and professionally with Farmers Mutual.

Since contracting with Farmers Mutual, the agency has added People's Mutual Fire Insurance Company in 2001 and Erie Insurance Company in 2006 to it's list of company representation.

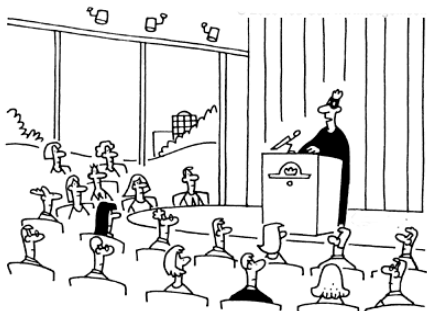
Our Berkeley Springs office is staffed by Tim Close who has been in the insurance business for 22 years, Maritza Miller who joined the agency in 1996, Aaron Close, Tim's son, who began his insurance career in 2005, and Amy Stull who came to the Close Agency in 2006. All four are licensed in Property and Casualty, and Tim and Aaron also licensed in Life and Health as well as Property and Casualty.

Also in the office is Tim's wife, Ruth Ann, (does the word

nepotism come to mind?) who does the accounting for the agency and People's Mutual.

On the personal side, you can find Tim on the golf course whenever possible, and he also pastor's a small congregation at Cedar Grove Christian Church in Dott, PA. Maritza keeps busy with her family of three daughters and two granddaughters as well as her husband, Steve. Aaron travels a great deal since his wife of just 2 years, Jessica is completing an internship at Ruby Memorial in Morgantown. She plans to be an OBGYN once the internship is finished. Amy and her husband Pete, find their spare time taken up with the activities of their two children. And of course Ruth Ann has her hands full taking care of her husband of 30 years.

Our agency is honored to represent such a fine company as Farmers Mutual. It is truly a joy to work with such knowledgeable and friendly professionals that make up the personal of Farmers Mutual. We look forward to working together with them as we serve the insurance needs of our mutual customers.



"I'm from the Internet. I'm here to review your wallets and purses. Please pass them all to the front of the room."

TOP 10 IDENTITY THEFT TIPS FOR 2008

1. Beware the Word "Prevent"

No person and no product can prevent identity theft. As long as criminals can benefit from stealing, there will be theft. Sensitive personal information (SPI) is everywhere, housed and archived in a mind-boggling variety of ways. Individuals and companies can reduce access to SPI and improve safeguards around it by working to change how we share, collect, store and dispose of information.

2. There Are No Guarantees

This mantra holds true for a lot of things in life and dealing with identity theft is no exception. While a number of instances of fraud can be restored to pre-theft status, some identity dilemmas simply can't be fixed. If you're on the 'no fly list' thanks to an imposter or an error, you'll stay there. A third-party solution cannot deliver a remedy.

3. Watch for "Shoulder Surfers" and "Skimmers"

Shield the entry of personal identification numbers (PINs), and be aware of people standing entirely too close by when using your credit or debit card in public. Especially with the advent of cell phone cameras, a sneaky, shoulder surfing thief can get your private information pretty easily, if you're not careful. It's also advisable to use teller machines that are familiar to you, so you are in a better position to identify when the equipment looks different or doesn't "feel right." Your increased awareness may reveal a skimmer's attempt to steal PINs and banking details at that site.

4. Keep Your Social Security Card Safe at Home

Unless you're on your way to fill out a job application, there are very few reasons to carry around the crown jewel of SPI. At lunch a few weeks ago, the woman beside me opened her wallet for a credit card and there was her Social Security card, too. Remember, ID theft and fraud are not exclusively credit-related - thieves can use a clean Social Security number to construct a whole new life.

5. Destroy Before You Dump That Old Computer

Erasing data just enables the computer to write over that space again; it doesn't actually eliminate the original bits and bytes. Physically remove the hard-drive to ensure you're not tossing out or passing along your personal details. Our company is often called upon to recover data from an erased or damaged drive; we're very good at it - and so are some professional thieves.

You could also consider using a software tool like [Eraser](#) to do a complete wipe of your drive. If you physically remove your drive, smash the drive with a hammer (find someone strong) before throwing it in the trash.

6. Choose "Forget Me" Instead of "Remember Me"

How many Web sites do you frequent that invite you to enable an automatic log on the next time you visit? Don't check that box! When convenience trumps confidentiality, you're asking for trouble. The harder you make it for hackers to follow your trail into an online store or bank account, the better.

This is absolutely necessary when using public computers. In fact, you should avoid accessing any secure sites from a public computer (like a library, internet cafe) or when using a public wireless network or wifi hotspot.

7. Don't Rely On Fraud Alerts Or Credit Freezes Alone

Fraud alerts are meant to stop an identity thief from opening new accounts in your name. Credit freezes let you restrict access to your credit report, which would also make it hard for someone else to open new accounts. But, neither one will stop a thief from trading your SPI for cash, or using it for tax fraud or in any of the countless other ways fraudsters exploit stolen identities.

8. Practice Prudent Posting

Social networking sites on the internet enable individuals around the world to chat, share photos, recruit employees, date, post resumes, auction property, and more. Because the Web makes it possible for any posted document to link with another, any data you put out online have the potential to stay there for what amounts to electronic eternity.

Creating usernames or an email address that don't contain your name or anything traceable to you, whenever possible. You also might consider using different usernames on different sites. This makes sense because if someone is able to determine that you use "CatLuvr55" on one site, it's an easy search to track down "CatLuvr55" on any other sites where you have a profile.

9. Keep That Key

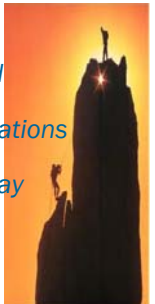
When you check out of a hotel where you were issued a card-key to unlock the door to your room, don't leave the card-key behind. Hold on to it until you're safely home and can shred or otherwise discard it safely. Some say it's an urban myth that the card-keys hold vital details like credit card numbers, while others report having tested and confirmed the presence of private data coded into the magnetic strip. Even if there's no definitive answer, why risk it?

10. What's In Your Wallet?

Make photocopies of the personal material in your wallet: Driver's license, credit cards, insurance cards, all of it - front and back. Should your wallet be lost or stolen, you won't be left wondering what was actually taken, and you'll be able to quickly notify the appropriate agencies about what has taken place.



Exceed
Expectations
Everyday



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