



EXCEED EXPECTATIONS EVERYDAY

2ND QUARTER 2009

PRESIDENT'S CORNER



David L. Corsini, II

FARMERS MUTUAL: EASY, EXCELLENT, EXCEPTIONAL

Farmers Mutual Insurance Company is committed to being the easiest company that our agents do business with. We work toward this goal in many ways, including cutting edge technology, personal contact with our agency force, and superior claims service. We strive to exceed expectations every day.

We are proud of our advances in the technology field. Our website allows the agent access to a plethora of information. The dashboard lets the agent see agency production numbers in real time, always giving an accurate picture of where the agency stands. Awareness of production levels greatly assists reaching the goals set by the agency. Loss ratio information is also available on the dashboard, as well as policies in force information and unprocessed new business. The document viewer feature has been one of our most popular, and allows agencies to view every document generated by the company for their customers.

The accessibility of our staff is also a benefit to our agents. Farmers Mutual stresses personal contact and agency visitation from our underwriting staff, as well as visits from the marketing and claims department. This personal contact helps to develop strong business relationships and fosters an atmosphere of trust. Our underwriters are always available for help with quotes, questions about underwriting rules, or even help with an inspection.

With the continuing economic downturn and all the headline news associated with this, Farmers Mutual is happy to report a trade combined ratio of 93% as of month end April 2009. With May virtually over we anticipate a slight improvement based on a very solid loss ratio for the month. The results are most impressive despite incurred losses of \$339,000 for the wind storm that hit our state on February 11th.

I'm sure most agencies have experienced increased visits from our underwriting department over the last several months. Our plan is to be more visible in your office in order to assist you in writing and inspecting accounts, as well as providing personalized training on Inco.Net. Please feel free to call Bill, Sam or Gary if their assistance is needed.

The underwriting staff brings a wealth of experience to the table, and is a valuable resource for our agents.

We believe our claims service is second to none. Our claim staff makes contact within 24 hours on losses, and in many cases the loss is inspected in that time frame. Our computerized estimating system ensures accurate estimates with the latest price updates. Claims are processed in a timely fashion, and customer surveys go out with the check on each claim. We have received 97% positive remarks on surveys completed by the policyholders with claims. Our claim staff also does an updated underwriting inspection on each risk they see in the field, ensuring we have the latest information available on the risk.

Farmers Mutual Insurance Company is grateful to our outstanding agency force. We want to show our appreciation to our agents by excelling in every way. We encourage our agents to provide feedback to us regarding any issues or suggestions. Our focus on being easy to work with, excellent in our products, and exceptional in our performance has made Farmers Mutual a leader in the West Virginia Farm Mutual field. It is our firm commitment to continue to provide the high level of service and performance our agents have come to expect from Farmers Mutual Insurance Company.

We are busy planning our 3rd annual agency outing at Stonewall Resort this fall. If you haven't qualified for this trip I'm sure those that have attended in the past will tell you what an outstanding time it is. If you would like to know where you currently stand as far as eligibility please feel free to call and we will be happy to let you know.

We know you have choices within your agency and all of us at Farmers Mutual thank you for your continued support. Have a great summer!

GOOD BYE FROM CAROLYN MEADOWS

Coming to the fruition of your career puts into prospective the path ahead and the many pathways that brought you to this point in your life.

The thoughts, emotions and actions of my life and those of my peers that I interacted with have all created the dynamic of the environment shaping my life. Each of you were more than names and faces, you became my friends.

So as I journey into the next stage of my life, I hope to leave some of myself behind in each of you. This business we are in is more than just numbers, quotes and claims. It is a network composed of close relationships that last a life time.

I hope for the ongoing success of this company; that it will provide fulfilling days of work for everyone and a necessary service for those we cover.

I am truly thankful and proud to say I have worked for Farmer's Mutual and with each of their agents. My thoughts are with you and may your careers be a successful one.

Sincerely,

DID YOU KNOW?

- Farmers Mutual will be hosting our 3rd annual "Fall Harvest" October 4th and 5th at the Stonewall Resort. Qualifying agencies will be notified in the coming months. Thanks you for another profitable year.
- Friday May 29th was Carolyn Meadows last day with Farmers Mutual. We wish Carolyn the best in her retirement and are appreciative of her years of service to the company.
- Bill Leonard will be handling the agencies previously assigned to Carolyn. If you have any questions or need to contact Bill, you can reach him at 1-800-654-0147 ext. 116.
- The current trend is that most computers are using a screen size of 1024x768 pixels or more. As of January 2009 93% of computer users were using a screen resolution of 1024x768 or higher. Only 4% use 800x600 screen resolution. 36% use 1024x768 screen resolution and 57% use a higher resolution.
- Farmers Mutual has introduced a horizontal main menu bar on our website. Previously we were using a vertical menu bar and it was occupying approximately 22% of the allocated main screen viewing space. This caused many screens to have both vertical and horizontal scroll bars. With the new menu bar the scroll bars are not needed as frequently.

MEET

"SUMMIT INSURANCE SERVICES, LLC"



Sitting: Bruce Kesner V.P Comm/Personal Lines. Standing L to R: Maureen Miller Agent-Personal Lines, Christie Gilhuys CSR/Agent Personal Lines, Teresa Barr CSR/Agent Commercial Lines, Millie Shockey Receptionist/CSR, Ryan Heavner Bookkeeping

Summit Insurance Services, LLC is an independent, full service Insurance agency offering multiple lines of insurance for both personal and business customers. Headquartered in Moorefield, WV, Summit Insurance Services, LLC was formed in March 2004 with the purchase of the Sager Insurance Agency that had been in operation since 1974. In 2007, Summit acquired Kelly Insurance Agency, Inc. an independent insurance agency based in Leesburg, VA which specializes in group coverage benefits. Kelly's team of insurance and financial advisors has more

than 150 years of combined experience.

Summit Insurance Services, LLC has established itself with comprehensive coverage at the most competitive price available. Summit offers a wide range of personal, commercial, life and health insurance benefits and is affiliated with multiple insurance carriers offering a wide range of policy options. Summit Insurance Services has a knowledgeable staff and delivers personal customer service in both our Virginia and West Virginia markets.

FARMERS MUTUAL ARTISAN'S PROGRAM - IT'S AN EASY PROCESS

We're told by the agents who use our Artisan's Program that they like it for reasons that we think you will as well:

- The Application questions are concise. It's easy to qualify a prospect.
- The ability to provide a quote is contained in the application itself.
- Some of the more difficult classes to write are included among our class offerings.
- Property coverage can be ACV or RC. It's the Insured's choice.

• We have the ability to cover BPP away from the premises. There's no need for an additional IM policy.

• The premium is competitive, no matter which class is needed. We don't target only a few selected classes.

Have a question? We're a phone call away.

Using FMIC's Artisan's Program simplifies the process.

We're Pulling Together in 2009.



"Don't worry. I'll make a note of your call."

IS YOUR POTLUCK FARE SAFE?

Guidance to ensure food safety

Potluck suppers are time-honored occasions for fellowship and sharing favorite dishes. However, they can easily become occasions for sharing the pathogens that cause foodborne illnesses.

It's likely that as many as 10 percent of your congregation will contract a food-related illness in the next 12 months. The Centers for Disease Control (CDC) estimates that 76 million people become ill each year from foodborne and beverage-borne illnesses. More than 300,000 must be hospitalized and 5,200 die in the United States.

Foodborne illnesses can pose a serious health risk and are even fatal for some people.

The very old and the very young are at greater risk for contracting foodborne illnesses and having more troubling symptoms. Foodborne illnesses are of particular concern for people with chronic illnesses, especially with compromised immune systems, such as people with HIV, chronic heart disease and those who are undergoing chemotherapy.

Many people never know they have a foodborne illness, believing their symptoms are flu or other ailments. Indeed, nausea, diarrhea, vomiting, fever, aching muscles, fatigue and stomach cramps are found in both illnesses. If the afflicted individual is in a high-risk group or if symptoms persist or become acute, a physician should be contacted.

Preventing foodborne illnesses at your ministry

A flurry of volunteers dodge each other in the high-activity kitchen. Long tables creak under the weight of your members' favorite dishes — a bounty most certainly — and a hazard waiting to happen. Contributing to the problem:

- The various cooking methods used to prepare the food.
- Dishes brought from home and held at room temperature.
- So many hands involved in preparation. Unfortunately, contaminated food often looks and smells quite normal, so it can be hard to tell if it is safe to eat. There are, however, a number of steps that can be taken to prevent contamination.

Hot and cold

Most food-safety practices are rooted in common sense.

Pathogens multiply quickly in the danger zone between 40 degrees and 140 degrees, so food should be either hotter or colder than those temperatures. Steps you can take to prevent pathogens from forming:

- Hold food at room temperature for no longer than two hours, one hour if the temperature is more than 90 degrees.
- Chilled or hot food should be transported in thermal containers to maintain the proper temperature.
- Thaw food in the refrigerator, or in the microwave if it's going to be cooked immediately — never at room temperature.
- When reheating food that has been fully cooked,

SAM MOORE WORKING TOWARD AAI DESIGNATION

We are pleased to report that since our last Newsletter, Sam Moore has completed two sections of the "Accredited Advisor in Insurance" program of the Insurance Institute of America.

She has successfully completed AAI 81 - "Foundations of Insurance Production" and AAI 83 - "Agency Operations and Sales Management."

She is currently preparing to complete the program and receive her AAI Designation, by taking the exam for AAI 82 - "Multiple-Lines Insurance Production."

Congratulations, Sam!

heat to a minimum temperature of 165 degrees.

- Check your oven temperature regularly and maintain accurate food thermometers for those in the kitchen to use. Post charts of the internal temperatures at which specific food items are safely cooked.

Keep it clean

Cross-contamination is a big issue. Pathogens spread between food items — from hands, cutting boards and with the utensils and tools used in preparing food.



• Hands should be thoroughly scrubbed, with warm water and soap, then dried with a clean towel. When should food handlers wash their hands? Before starting food preparation, before leaving the restroom and between handling raw meat and other types of food. Although handwashing is considered one of the best ways to stop the spread of foodborne diseases, studies show most Americans don't wash their hands correctly — if at all — as part of their food-handling routine.

- Don't use the same utensils, platters and cutting boards for different foods, such as poultry and fresh vegetables, without scrubbing and sanitizing them between use.
- Sponges, wash rags and towels are great hosts for harmful bacteria. Wash them frequently in a hot-water washing machine cycle.
- People who are ill and people with coughs or open cuts on their hands should not be allowed in a food-preparation area.

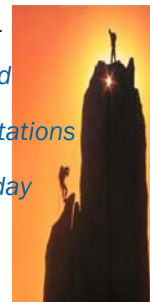
Well done

Cooking methods and the practice of determining "doneness" by sight also are key to food safety. Do not rely on the color of cooked foods "A USDA study found consumers cook and order hamburgers based on the color of the meat. The study showed that only one out of every four burgers that looked well cooked had reached a safe temperature at its center."

- Always use a thermometer to ensure food is cooked to the proper temperature.
- Cook burgers to a temperature of 160 degrees.
- Keep cooked food and raw food separate.
- Discard marinades, batter or breading that has come into contact with raw food.
- Wash raw fruit and vegetables.
- When packing raw items for transport, keep them separate from foods that won't be cooked. For example, don't pack raw hamburger where its juices can drip on tomatoes or buns.



Exceed
Expectations
Everyday



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