



EXCEED EXPECTATIONS EVERYDAY

3RD QUARTER 2009

PRESIDENT'S CORNER



David L. Corsini, II

On Friday September 4th, Sam Castellana and I participated in the Gathering of Mountain Eagles Golf Outing at Stonewall Resort. This organization provides opportunities for combat wounded America Military service personnel to participate in activities geared towards relaxation and therapy. In our group was Kevin, a marine who served in Iraq and Scott who also was in Iraq as Army military police.

Kevin was injured by an IED as his unit was patrolling a very dangerous area. He suffered a traumatic closed head injury primarily from the pressure of the blast. The frontal lobe of his brain was damaged and he has undergone extensive rehabilitation over the past two years. Growing up in Iowa, he talked about his passion for hunting and his new found love of golf. Kevin is just 27 years old and was 22 when he was injured.

Scott born and raised in Clay County West Virginia was in Iraq only 45 days when he was "blown up" also by an IED. He suffered numerous injuries the

most serious requiring a hip replacement. Today in his mid thirties he requires a cane and is in constant pain.

Both indicated the golf was extremely fun. Scott was only able to participate on a few holes but told me that "this is the most fun I've had in a long time". He enjoyed driving Sam around in the golf cart. Kevin asked me to give him a lesson on hitting from a sand trap. On the first try he hit the ball three feet from the hole and had the biggest smile on his face. I was over whelmed by the stories of death and injury while these brave men and women defend our freedom and the freedom of others. I was sad when our game came to an end and came away with a truly rewarding feeling. I was asked by several if we would participate next year and said we would not miss it for the world.

For those of you who attended the WVU/Liberty football game these individuals were recognized at half time. For more information on the organization you can log on their website at:

www.mountaineagles.org.



Sam Castellana, Scott, Kevin, Dave Corsini

PROVIDING COMPLETE INFORMATION LEADS TO MORE ACCURATE VALUES

We are regularly asked for assistance in providing "Book Value" for Mobile Homes, so that we can help you to insure them for an appropriate amount of coverage. The greater the amount of information we have to input, the greater degree of accuracy of the answer we obtain. In addition to the name of the manufacturer name and size, one of the factors we can select, is model name. Frequently we do not have this piece of information and it would help us and help you to pinpoint the value more precisely if we had it. We believe we can provide a very accurate valuation for you, with the use of manufacturer, size and model name, wherever possible.

IDENTITY RECOVERY COVERAGE SELECTION

It is our policy to provide Identity Recovery coverage on every policy we issue as new business, unless it has been rejected by the Insured at the time the application is completed. Please help us issue policies correctly for you, by specifically making reference to the Insured rejecting coverage on the signed application. In the absence of a statement to this effect, we will assume coverage is desired and issue the policy with it included.

Thank you for your help.

DID YOU KNOW?

- Twenty-eight agencies qualified for this year's "Fall Harvest" to be hosted at the Stonewall Resort October 4th and 5th.
- Farmers Mutual implemented an increase in our personal lines liability rates effective October 1st for both new business and renewals. This was the first liability rate increase that the company has taken in over 20 years.
- If you have upgraded to Internet Explorer Version 8 you will need to set the compatibility view setting. This option can be found under the "Tools" menu option in IE 8. After selecting the "Tools" option then select "Compatibility View Settings". From this option you can enter specific web sites to enable compatibility mode or you can choose "Display all websites in Compatibility View".
- Farmers Mutual is currently testing the "Sweep Account" processing in a couple of agencies. We hope that this feature will be available to all agencies early in the 4th quarter of this year.

MEET

“PLEASANTS COUNTY INSURANCE AGENCY, INC.”



Left to Right: Frank Ennis, Melissa Ennis, Kathy Tustin and Rick McCullough.

Established in 1981 by Willie Curfman. The agency is a full service insurance agency as well as a license and title service.

In 1995 we opened Tyler Insurance and License

Service in Middlebourne, WV.

We now have five employees; Rick McCullough, Frank Ennis, Melissa Ennis, Sandy Thomas and Kathy Tustin.

HOW FARMERS MUTUAL INSTALLMENT BILLING AMOUNTS ARE CALCULATED

Farmers Mutual billing is based upon how much earned premium needs to be paid to take the policy to the next billing date. For example an October 15th policy would have tentative billing dates of January 15th, April 15th and July 15th.

At renewal bill we determine how many days are between January 15th and October 15th (92 days), April 15th and January 15th (90 days non leap year, 91 days leap year), July 15th and April 15th (91 days), October 15th and July 15th (92 days). We can see that the number of days billed varies from one quarter to the next so the quarterly billing amount is not the annual premium divided by 4.

The different number of days in the billing cycle creates minor

difference in the amount due from quarter to quarter.

We also have a \$3.00 service charge (processing fee) for each time an installment bill is processed after the initial renewal billing. This fees covers the cost of processing and mailing of the installment notices.

If an insured has paid too little of too much on a quarterly payment the next quarterly billing will be adjusted by that amount of overpayment or underpayment.

We have placed an example of the billing on our “Agency Support Center” under “Agency Correspondence” in the section “Documents Available For Viewing”.



“Sukie Hamilton, a third grader from Washington Elementary School, just ran in giggling and said our network is insecure.”

ELECTRICITY: POWERFUL TOOL—LETHAL HAZARD

Many people have the notion that the condition of a building’s electrical system will never change and do not realize that electrical systems require maintenance. Building usage changes over time as well as the need and location for electricity.

Older buildings were not designed for the myriad of power demands that we currently take for granted, such as air conditioners, computers, copiers and sophisticated sound equipment. In extremely old systems, especially those with fuses, overloading is a common problem. The National Fire Protection Association estimates that there is an electrically caused fire in the United States every five minutes.

Each year, many churches experience a fire as a result of faulty wiring, electrical arcs, overloaded circuits or improperly grounded equipment.

Identifying your electrical hazards

The first step is to have an inspection of the building and grounds that includes testing and servicing of equipment. Electrical connections can loosen, wires can fray, panels can deteriorate and equipment parts can wear.

What can staff and members do?

There are several areas that can be easily checked by custodians or safety members during the monthly electrical and lighting inspection of the building. Start with the electrical fixtures, wall outlets and switches. Verify they are working and free of cracks, breaks or other obvious damage. Outlets with poor internal contacts or loose terminals may become overheated or emit sparks.

Confirm that all school-aged rooms have tamper-resistant outlet covers in place. These safety faceplates replace traditional plastic safety inset caps that are often misplaced, leaving an outlet unprotected.

Check that electrical equipment and appliances are sound, with no visible damage, signs of wear or excessive overheating (no burning smell or warm to the touch). Check for abnormal operation, proper connections and appropriate grounding. Verify appliance cords are free of wear and splices and that their coverings are free of cracks, holes or other damage. Also check that sound equipment and computers have plenty of air space, so they will not overheat. Ensure that procedures are in place where appliances are turned off or unplugged when not in use.

Check that electrical circuits are not overloaded with multiple power strips or extension cords in an outlet. Look for proper surge suppressors to be installed on key equipment to reduce the risk of damage from power surges. Don’t expect much from any surge protector that costs less than \$5. Styles and voltage handling capacities may differ, but the cost of a proper multi-outlet surge protector will start at the \$20-\$35 range. Check for the Underwriters Laboratories rating on these cords.

Verify that Ground Fault Circuit Interrupter (GFCI) outlets are installed in bathrooms, kitchens and any area where water may come into contact with electrical products. Test the GFCI outlet monthly. GFCI outlets are

designed to prevent serious injury from shock.

Don’t forget the breaker box. Check that the breaker/fuse box circuits are properly identified and the main circuit breaker is clearly marked. Keep the area around the breaker/fuse box clear for access in emergencies. The breaker/fuse box area needs sufficient clearance from clutter and combustible materials.



What can professionals do?

If your building is more than 15 years old, an electrical inspection is advisable, especially if appliances and lights have been added or upgraded. Professional electricians will know the electrical codes and proper inspection procedures for electrical circuitry and appliances. They can include the use of an infrared scan gun (noncontact thermometer) in their inspections to identify a potentially hazardous condition that may be hidden inside walls or junction boxes.

Advise the licensed electrician about a recent circuit breaker trip, an unexplained fuse failure or dimming lights. Professionals should be alerted to any electrical equipment that causes any degree of shock when touched. These may indicate a larger problem.

A church in Maryland recently experienced a large fire. An investigation found church members performed improper repairs to the service panel. Always have a certified, licensed electrician perform electrical updates and repairs. Have an electrician perform wiring alterations (such as installing additional outlets) and updates (such as replacing old, damaged outlets).

Professionals also can provide regular servicing of equipment to ensure proper working conditions. The added benefits to having an electrical maintenance program are improved equipment efficiency and reduced utility bills.



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