



# EXCEED EXPECTATIONS EVERYDAY

4TH QUARTER 2009

## PRESIDENT'S CORNER

### HIGHER LIMITS TO BE AVAILABLE FOR PREFERRED DOUBLE WIDE

#### DID YOU KNOW?

- Agency sweep payment is now available and approximately 9.2% of November payment transactions were processed thru the agency sweep facility.
- Vineet is now available to conduct training if you are having any issues with our system. You can contact Vineet from the employee dropdown list available in the top right hand corner of the "Agency Dashboard". Then select his name from the employee list. His name is the last name in the list.
- 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".
- Insured direct bank payment and insured credit card payment should be available in the early part of the 1st quarter of 2010.



David L. Corsini, II

As we wind down 2009 I wanted to update you on the year Farmers Mutual is having. Based on year to date results the company is poised to cross the \$6,000,000 threshold regarding our surplus position. We are currently operating on a direct writings to surplus ratio of 0.88: 1, which far exceeds industry standards for this ratio. November will be another profitable month and if the same holds true for December, the company will finish with a trade combined ratio of less than 90%.

Despite continuing economic woes we have seen a slight uptick of submitted new business over the last three months. We appreciate you thinking of us to fulfill your customer's insurance needs. We continue to strive to meet both you and your customer's expectations by providing a high level of service.

For those of you who qualified for the Fall Harvest at Stonewall Resort, it was another successful and fun packed outing. Congratulations once again to those who qualified. If you have not made this trip, feel free to contact your underwriter who can assist you in increasing your agency score and meeting our eligibility requirements.

From all of us at Farmers Mutual, we wish you and yours a happy and prosperous holiday season and offer our many thanks for your continued support.

We are pleased to announce that in the near future, we will be accepting Preferred Doublewide (MH3) applications at coverage levels up to \$125,000. That is a 25% increase in our coverage levels from the current \$100,000 available.

With the increases in retail costs for these units, we expect that you have seen or will see requests for coverage levels above our current limit of \$100,000 and you will soon be able to provide coverage for them.

As part of our underwriting, it will be important to obtain a copy of the sales contract to substantiate the value, when the unit is new or we will accept the sales contract for units up to three model years old.

We are glad to be able to provide you with these increase coverage levels and we appreciate the loyalty our agents has shown us over the past several years.

## FARMERS MUTUAL HOSTS 2009 FALL HARVEST

Farmers Mutual Insurance Company hosted their 3rd annual Fall Harvest, a two day outing at the Stonewall Resort State Park. The outing was to honor our Tier 4 Elite Agencies. Tier 4 Elite Agencies consists of agencies that have attained a one year average agency evaluation rating of 65 or greater.

A reception, dinner and dance were held on Sunday October 4th. On Monday a putting contest, golf outing and boat cruise was held followed by a patio luncheon.

The Sunday evening dinner was held at Lightburn's restaurant and provided a breathtaking view of the resort. The food was exceptional

and everyone had a marvelous time. A magician entertained during the dinner and was a huge success.

Mike Mason won the putting contest by sinking the difficult putt. The first time that the putt has been made in the putting competition. Brian Johnson won the closest to the pin, Herman Kesner won the longest drive and Cathy Jones won the longest putt prize.



L To R: Bill Deadrick, John Conaway, Cathy Jones, Bob Jones

John Conaway, Bill Deadrick, Bob Jones and Cathy Jones team won the golf tournament.

## MEET

### "J.W. POTTS INSURANCE AGENCY"



Back row: L to R Angel Hickman, Sondra Sapp, Natalie Barnes, Betsy Thomas, Bethany Davis, Ruth Ellison not pictured; Elizabeth Hartman Seated: L to R: Jason Potts, Jim Potts, Jennifer Potts

J.W. Potts Insurance Agency opened its doors in 1996 with blind ambition and a dream. It is wonderful to look back at the beginning and remember starting from policy one. Like a lot of scratch agents we began cutting our household paycheck in half, which is pressure that can create diamonds. In our humble first office which a family friend rented to us for \$100 per month to start, one of the very first companies we added was Farmers Mutual.

My father who was a State Farm Agent was often frustrated with not having a home for good clients and friends who either could not be written or prices that were not cost effective. I knew after managing his office for four years prior, I needed a good high quality insurer for these markets. After researching them all, we chose only Farmers Mutual.

Jim and Jennifer grew the agency from just the two of them with their daughter in the office watching Barney to a multi-location agency with ten co-workers. We accomplish our goals together. Whether is exceeding production marks or customer satisfaction everyone really grasps the team concept and with ten people on the team, we need everyone. Jennifer is ultra-organized and detail oriented. I am production oriented and creative.

It's funny but none of us in the



"I'm sorry. We're not accepting any more forms at this time."

agency are real similar but everyone is very complimentary. We take care of business but we are also family. Betsy Thomas and Angel Hickman will celebrate ten years on board in 2010. In January Liz Hartman our comptroller will retire after nine years. Jim's brother Jason left teaching to join the Parkersburg venture along with Bethany Davis.

When Jim is not in the agency he has spent a lot of time working with youth. A former Youth Pastor and multi-sport coach he also currently hold a world record in the bench press (644 lbs is best lift) and a 3-time member of Team USA that earned gold medals in 2007 and 2009. He also takes a few weeks per year to travel the country with the Stand Strength Team talking in schools about anti-drug/alcohol and academic excellence. The titles and feats of strength (snapping bats, smashing concrete, tearing phonebooks) grab the kids attention then we give them hopefully life changing encouragement about making right choices.

It has been a fantastic journey. We give God the glory for all our successes. We are really a bunch of B+ students who when joined together produce A+ results. The agency is still growing and every company we have has been profitable the majority of years since we opened.

One of the great things about Farmers Mutual is the size and being able to really know the folks in day to day interactions and some as long term friends. Although Harvard Business School might suggest an alternative route, we find the relationship refreshing and unique. Its also encouraging to see the company's financials get stronger and stronger during recessionary times.

## FIRE EXTINGUISHERS ARE A HOT TOPIC

Members of a congregation are busy preparing the sanctuary for an evening worship service. One member has been assigned the duty of lighting candles in the sanctuary and soon completes that assignment, tossing the used matches in the trash. Not a minute later, there's a shout: "Fire!" Using her instincts, she hurries to the nearest fire extinguisher and manages to put out the small fire. All is well, and no one has been harmed.

But what if she hadn't known where the extinguisher was located or how to use it? Or what might have happened if the extinguisher failed to work because it wasn't charged?

Small fires can be contained and extinguished if the members of your congregation, especially volunteer leaders, are aware of the equipment and know how to use it. It is also imperative that the equipment is properly maintained.

### Know your equipment

A fire extinguisher is a basic tool for fighting small fires. However, one kind of fire extinguisher might not be right for putting out every type of fire. If the wrong extinguisher is used, the flames could actually spread and intensify the fire. To prevent this from happening, choose the type of fire extinguisher most suitable for your worship center's needs.



Most likely, a multipurpose fire extinguisher (ABC) will be sufficient for the protection of most of your facility. If you have a kitchen or cooking area, you also need to have a Type K extinguisher for defense against combustible cooking media fires.

### Preventing a quick spread

The first step of your preparedness is learning where the extinguishers in your facility are located. There should be at least one extinguisher for every 2,500 square feet of the building and a minimum of one extinguisher on each level of the building. In case of a fire, a person should not have to travel more than 50 feet to reach an extinguisher. Your fire extinguishers should be conspicuously placed where they will be easy to locate and reach when needed. If you choose to store a fire extinguisher in a cabinet or closed area, mark the location so others know that the extinguisher is there.

If a fire occurs in your facility, combine these actions with your own good judgment to handle the situation safely. The moment you notice the fire, have someone alert everyone else in the building and call 911. While avoiding putting yourself or others at risk, begin to fight the small fire if:

- Your instincts tell you its okay.
- The fire is small (in its earliest stage) and contained, and you know what is burning.
- You are not in a confined space and have a means of escape at your back.

### Remember PASS

If these criteria are met, stand 8 to 10 feet away and fight the small fire using PASS:

- Pull the pin.
- Aim the extinguisher nozzle or hose at the base of the fire.
- Squeeze the handle on the extinguisher.
- Sweep the nozzle or hose from side to side. As the fire diminishes, move closer and around the base until the flames are completely out. Watch the area for a few minutes afterward—in case of reignition.

### Regular maintenance goes a long way

Keeping your facility's fire extinguisher well maintained is just as important as knowing how to use it. A good maintenance schedule includes a quick checkup every 30 days in which you should ask yourself: Is the extinguisher in the correct location? Is it visible and accessible? Does the gauge or pressure indicator show the correct pressure? If you have a carbon dioxide extinguisher, have a professional weigh it for pressure accuracy during this part of your checkup. If your extinguisher needs to be refilled, contact a local fire equipment professional to service the fire extinguisher.

In addition to these checkups, your extinguisher needs to be serviced annually by a fire equipment professional. A tag showing the date of each inspection and the initials of the person who performed the inspection should be attached to all fire extinguishers.



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Expectations  
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