



# EXCEED EXPECTATIONS EVERYDAY

2ND QUARTER 2010

## PRESIDENT'S CORNER



David L. Corsini, II

As we enter the summer months I believe all of us are ready for a break from the nasty weather experienced this winter. Despite the losses received our combined trade ration remains very good. Our new business submissions have increased over last year and for that we thank you very much.

We have increased our presence in our agencies as well as providing additional systems training both here at the home office and during the course of our visits. Since the release of policyholders ability to pay online, we are pleased to see an increase in those logging into the website to sign up and pay their premium.

Our annual fall outing will be in September this year and we anticipate another fun packed and well attended event. Look for more info in the coming months for those agencies that qualify.

From all of us at Farmers Mutual we say thank you for your business and the trust you have in allowing us the opportunity to provide your customers with insurance protection. Enjoy your summer!

## INTRODUCTION OF FARMERS MUTUAL INSURANCE COMPANY FORUM

Farmers Mutual is please to introduce our Farmers Mutual Insurance Company Forum interface. This interface will provide a means to keep our agents and employees informed of events, news releases, company correspondence, new features and enhancements, changes related to underwriting and claims and also an area for the agents to post releases of what is going on in regards to their agency.

The forum is broken down into the following categories:

- Company Forum
- INSCO.Net
- Underwriting Forum
- Claims Forum
- Agency Forum
- Miscellaneous

Each category has sub forums. Topics can be posted to these sub forums. Replies can be posted to the various topics.

The following sub forums topics will be posted by Farmers Mutual management and employees:

- Company Forum-News Releases
- Company Forum-Correspondence
- Company Forum-Internal Correspondence
- Company Forum-Did You Know?
- INSCO.Net-New Features and Enhancements
- INSCO.Net-How and Why We Do Some of The Things We Do
- INSCO.Net-Internal New Features and Enhancements
- Underwriting Forum-Correspondence
- Underwriting Forum-Internal Correspondence
- Underwriting Forum-What Farmers Mutual Can Do For You
- Claims Forum-Correspondence
- Claims Forum-Internal Correspondence
- Claims Forum-Major Weather Related Events
- Claims Forum-Is It Covered?

## INSURED ON-LINE PAYMENTS NOW AVAILABLE

In our last quarter newsletter we announced the pending introduction of insured on-line payments. This became available to the insured's in April. We are notifying the insured's on our billing statements about the availability of this service.

With the direct pay ACH payments we allow the insured to input their bank information and we will make a withdrawal from their account within 1 business day of payment input. The payment will be immediately applied to their policy. If there is an issue with the bank information or the insured does not have sufficient funds then the payment will be reversed.

We confirm to the insured via e-mail the account setup information and the amount of payment.

- Agency Forum-Internal Agency Reviews
- Miscellaneous-Miscellaneous Tidbits and Other Things That Just Don't Fit Elsewhere!

The following forum can be posted by our agents:

- Agency Forum-News Releases

Anyone can post topics to the following forums:

- Company Forum-Questions and Suggestions
- INSCO.Net-Technical Support
- Underwriting Forum-Questions and Suggestions
- Claims Forum-Questions and Suggestions

Replies can be posted by anyone to any of the topics posted.

We hope that you will use the forum to stay current on what is going on at Farmers Mutual and we hope that it will provide a means for Farmers Mutual to enhance our service to both agents and employees.

## DID YOU KNOW?

- Pending Letters now available under document viewer.
- Producer dropdown selection has been added for on-line new business submissions.
- Current year new business submission up approximately 36% over prior year.
- Farmers Mutual Insurance Company office will be closed Monday June 21st in celebration of West Virginia Day.
- Farmers Mutual last unprofitable underwriting quarter was the 1st quarter of 2004. We have experienced 24 straight profitable underwriting quarters. Thank you for your help in enabling us to attain these favorable results.
- Weather related claims have accounted for 39.81% of incurred losses for 2010 reported claims. 203 of 305 reported claims for 2010 have been weather related.

## MEET

### "CHANEY INSURANCE AGENCY"



L to R: Kara Campbell, Greg Chaney, Jessica Hypes

Formerly Mountain State Insurance, Chaney Insurance Agency is now a choice for the residents of Montgomery and the rest of the Upper Kanawha Valley. The agency was founded on Front Street in Montgomery in 1925, and has survived the Great Depression, World War II, and A fire that destroyed the original structure in 2000. The agency reopened at 418 Fourth Avenue, Montgomery, offering greater street access and parking for the handicapped.

Greg B. Chaney purchased the Mountain State Agency from Wayne Vickers in 2008. Greg chose Montgomery as a location when he was looking to purchase an agency

because he knew the town and the people so well. Greg is joined at the agency by fellow agents Kara Campbell and Jessica Hypes. Chaney offers a variety of coverages and carriers for their customers. The agency offers one stop shopping for it's customers, and Greg is proud to be an independent agency representing Farmers Mutual. His focus is on growing the agency through expanding his new customer base while continuing to provide outstanding service to his existing customers. Greg is an avid West Virginia Mountaineer fan, and enjoys following all the WVU Action with family and friends.

### PENDING LETTERS AVAILABLE IN DOC VIEW

We are now placing copies of Pending Letters we send to Insured's in your Document Viewer. Pending Letters are used to request information from the Insured we need to complete our file, or to make a recommendation for an improvement. By using the

Document Viewer, we are able to get the letter to you in advance of the Insured receiving their copy by mail. This improvement should provide better communication with all parties.



**"I'm not qualified in any way for this job, but I thought I would apply just in case you're desperate."**

## ENTRANCE MATS HELP PREVENT FALLS

Members, guests and employees expect a safe environment when they enter your facility. Unfortunately, entrance areas are a common area for slips and falls. Almost 20 percent of slips and falls at worship centers are caused by wet or icy surfaces. A small amount of water can present a real slip problem, whether it is from snow and slush during the winter months or rain and mud in the spring, summer and fall.

Walk-off mats at all entrances are an excellent way to keep floors both dry and clean and help prevent falls on slippery surfaces.

### Mats can enhance safety

When the proper mat is used, interior floors can be kept dry, which helps prevent injuries from slipping. Choose a mat design and surface material based on the expected environmental conditions and foot traffic load.

Length is an important piece of mat design. The Green Building Council recommends a minimum of 10-15 feet of mat in entranceways. This length is typically long enough for people to take four to six strides on the mat before stepping off. Geographic areas with snowfall require larger mats.

A vital part of the effectiveness of the entrance mat is keeping the mat in good working condition. Ensure mats remain flat. Anti-slip adhesive tape or grip strips are available to help prevent sponge-backed mats from curling or moving on polished

### PRODUCER REQUIRED FOR ON-LINE APPLICATIONS

A new feature has been added to the General Information page of our on-line application. It is a dropdown selection for the Producer of the policy. Please use this new feature, as it will allow us to know who to contact in the event we need to call or email you and it will be our assurance that the application was produced and submitted to us, by a licensed agent in your office. As agents are added or deleted from the database we maintain, the dropdown will be updated accordingly.

floors. Check for signs of wear. Thinning areas and curling around the corners mean it is time for a new mat.

### Maximizing the effectiveness of your mat

An entrance mat should dissipate water without splashing it back onto the floor. This means cleaning and rotating mats regularly. In high-traffic times, be prepared to change the mat when saturated.

Mats should be used at all public entrances and employee access points. Some other common areas where entrance mats can be found to maintain a clean and safe environment are in lobbies, reception areas and high-traffic areas.

### Additional entrance area safety action items

Display signs warning for changes in elevation and use anti-slip tape on stair treads. Position door catches and doorstops so doors do not close into traffic.

Display signs warning of the risk of slipping when appropriate, such as placing a caution cone in periods of heavy rain or snow or when mopping. Always start mopping with a clean mop. Keep the mop on the floor to avoid splashing the walls, baseboards and mats. Change the mop bucket solution when it becomes soiled.



Exceed  
Expectations  
Everyday



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