

# FAMI-ly Connection


## Catastrophes -- what to do!

Though we hope it NEVER happens to your town, we want you to be prepared in the event of a large storm loss. Our updated guide, "Procedures for Reporting Catastrophic Losses", is available in FAMI.connect (Reference, Claims Information). This outlines information needed for the Claims Manager to determine how many adjusters to send to the area. There's also a "Quick Guide to Catastrophic Losses" that could be a helpful tool as well.

Reporting losses on storm claims is DIFFERENT than reporting other claims. For storm losses, we need the Declarations page, with the Insured's phone number and date of loss on it. The guide and procedures will help you know the BEST way to help your customers through this tough situation.

We suggest you print these documents from FAMI.connect and keep them in a place where you can find them in an emergency. And then we hope you NEVER need them!

If you have any questions, contact your Regional Claims Manager. We are here to help!

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## News You Can Use: *Reminders & Helpful Hints!*

Here's a list of "reminders" and tips -- kinda like a spring cleaning checklist:

### Discounts!!

- U Early Quote Discount (Personal Auto) saves you 10%!
- U New Business Discount for Agri-Range, Commercial Auto & BOP
- U Multi-Policy Discounts (when you add the auto with property) -- amounts vary by line of business and by state, but these can really add up!

### Technology Tips:

- U Make policy changes ONLINE in COMPASS
- U The FAMI Agent Mobile App can help when you're on the go!
- U Visit the Farmers Alliance Facebook page for great information you can share with your clients!

### Underwriting Guide & Procedure Changes:

- U Saddles & Tack - no longer require schedule for values up to \$50,000
- U Hauling for Hire - did you know we'll now consider SOME cases of hauling for others? Criteria include: 1) we insure the farming operation, 2) the hauling for others is incidental to the farming operation, 3) a radius of 100 miles or less, 4) hauling farm commodities, and several other possible factors. Visit with your Underwriter if you have a risk that applies!
- U Package Requirement Lifted (most of) Kansas (email 3/14)
- U Agri-Range Renewal Questionnaires implemented (email 12/18)

## AGRI-RANGE QUOTING: How to get the be\$ price

We've made many changes to our Agri-Range program in recent months, including coverages, rates, available discounts and commission. Most of these changes are integrated into our COMPASS processing system, and you see the results immediately on your quote. So, what do you do if the price still isn't quite where you need it to be? Let us help!

If you have a new business quote or renewal that you'd like reviewed, please give us a chance to go over it with you. All you need to do is e-mail or call your Underwriter, let them know the client name or quote number, and we will review your account to be sure all applicable discounts have been applied, evaluate it for any additional pricing adjustments, and assist you in selecting coverages at appropriate levels. Unfortunately, there are some evaluations that an automated system can't make. Fortunately, we have expert Underwriters ready to help you!

And don't forget, you'll earn 16% commission on your NEW Agri-Range business, which can include the property, liability, auto and Umbrella liability.

If you have any questions, contact your Underwriter or your Marketing Representative.

### One more tip: ADD AUTO!

Want the best price? Be sure the AUTO is included - personal and farm/commercial auto!

Multi-policy Discounts apply to the autos AND the farm property, and there's a New Business Discount, too.

Plus, we all know that cross-selling additional coverages strengthens the long-term relationship with your client!

# 2015 results are in -- what a great year!

2015 was a great year for Farmers Alliance, and YOU are a big part of our success. We've made many changes in the past several years, some of which have been challenging for you and your policyholders. We really appreciate you working with us to improve our results. Four years ago, we had a 107% combined ratio. Each year since then, we have seen a gradual improvement.

The chart to the right shows our results for 2015 for each state. The advantage of a good geographic spread of business is that the overall results can still be good, even if one or two states are having a rough time. In 2014, it was Nebraska and Colorado, and as you can see, the weather in Montana was pretty rough for us in 2015. Even though these results are only for one year, we are pleased to see this trend of good results continuing for our company.

Another indicator of our success is the payment of Contingent Commission to our agents. In January we paid **\$1,940,335** to 171 agencies, an increase of 18% over last year! That's a lot of really great work being done across our territory -- **thank you all, and Congratulations!**

2015 Combined Ratio	
Colorado	97.31%
Idaho	71.48%
Kansas	97.61%
Montana	106.94%
Nebraska	86.89%
North Dakota	79.15%
Oklahoma	86.14%
South Dakota	93.44%
<b>FAMI</b>	<b>94.09%</b>



## Have you met TAMI? She's very photogenic

We hope you've all met TAMI, the FAMI stress cow. We sent her to your agency along with your Valentine treats (what a way to travel!).

The photo contest is almost over, and we have some AWESOME pics to share with you next month. Don't miss out -- get your entry to us by April 1st (no foolin'!).

See the Recent News section in FAMI.connect for the details, or contact Tyler in Marketing ([tyler-bruton@fami.com](mailto:tyler-bruton@fami.com)).

**Coming Soon: BIG changes for FAMI.connect** Watch for more information next month, as we'll need your help to make the transition to the new site. Improved security and flexibility are just two of the MANY advantages! More to come!!

## Who's Who: *Larry Dietz is Agent of the Year*

Larry Dietz, owner of TWI & Dietz, Inc. in WaKeeney, was named Agent of the Year Oct. 8 during a statewide awards banquet at the Wichita Marriott. The award, presented by the Kansas Association of Insurance Agents, recognizes one agent among more than 2,500 independent agents statewide who has demonstrated exceptional service to the industry, his clients and his community.

Dietz has been a licensed insurance agent for nearly 48 years. He graduated from Fort Hays State University and taught social studies for three years. In 1968, Dietz was recruited to the insurance industry. He worked 10 years for a bank agency in WaKeeney and Goodland before joining with a partner to launch their own insurance agency, TWI & Dietz. In 1991, Dietz purchased the agency and became sole owner.

Dietz and his wife Kathy live in WaKeeney. They have three children and six grandchildren. Dietz was nominated for the award by Cristi Werth, an agent with TWI & Dietz.

When asked to share this recognition in the FAMI-ly Connection, Larry said, "I have been pleased to have an association with Farmers Alliance for quite some time during my career. My experience with Farmers Alliance has been facilitated by Underwriters and Field Personnel that have been knowledgeable, courteous and willing to help agency employees."

Congratulations, Larry, from all of us at Farmers Alliance. We're proud to have you as part of our FAMI-ly!



SueAnn Schultz, KAIA Immediate Past President, Dusty Davis, KAIA President, Cristi Werth, TWI & Dietz agent, and Larry Dietz

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### Wanna know who's on your WESTERN KANSAS TEAM?



Click this button on *fami.connect's* homepage.

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