

all about Farmers Alliance



insuring rural America since 1888

Farmers Alliance

Insuring Rural America Since 1888



A commissioned sculpture graces the Farmers Alliance Pavilion in McPherson's Wall Park. E.C. and Julia Mingenback represent the history and development of McPherson, as well as the foundation of Farmers Alliance.

Who we are and What we do:

Farmers Alliance Mutual Insurance Company is the parent company of the **Farmers Alliance Companies**, which also includes the Alliance Insurance Company, Inc., and Alliance Indemnity Company. These companies operate in eight states: Kansas, Colorado, Idaho, Montana, Nebraska, North Dakota, Oklahoma and South Dakota. Our three regional insurance companies provide property and casualty insurance for homes, autos, businesses and farms -- specifically designed to meet the needs of individuals, families and businesses in rural America.

Farm insurance products target the wide range of agri-business exposures, including farm and ranch homes and personal property, as well as other structures and equipment. There is also coverage to address the associated liability risks for farm owners. Through our premier **Agri-Range** package, farm customers can have all coverages included in a convenient package, with combined, flexible billing. Our unique **Country Home** policy also provides specialized coverage for those who choose to live in "the country", but are not full-time farmers or ranchers.

Personal Lines products include coverages that individuals or families might need -- protection for homes of all types, personal property, vehicles, and personal liability.

Finally, **Commercial Lines** products are designed to protect typical businesses in rural America, including restaurants, convenience stores, offices, garages, and mini-storage facilities, just to name a few. Farmers Alliance can also provide a wide range of surety and fidelity bonds, designed to meet the needs of our customers in rural America.

The Farmers Alliance Companies have more than 100,000 policyholders in nine states, with premiums in excess of \$130 million.

Our Vision:

At the Farmers Alliance Companies, we combine the best of rural American culture with advanced technology to provide excellent products and services to our policyholders and independent agents.



Superior Claims Service

Claims service makes the difference

So, what makes Farmers Alliance's Claims service better than larger competitors, who have many more resources to allocate to claims? The answer is simple: at Farmers Alliance, each claim is handled as though it is the only claim we have, and therefore the most important claim we have. Our adjusters are professionally trained, then constantly reminded of the important part they play in meeting customers needs -- they are the ones who will make good on the promise we've made to each customer. We strive not only to be fast, but to be fair in the amount of the settlement. It is commonly known that some larger insurers use "expert" automated claims handling systems. These systems calculate what a claim payment amount statistically should be, based on past experience. Sometimes it is the right amount, but sometimes it is too low for the facts in that particular claim. With Farmers Alliance, you can be confident that each claim is going to be adjusted on its individual merit.

Technology Helps to Provide Information

For Policyholders:

Resources for policyholders are found at www.fami.com. Through this public website, customers can make electronic premium payments, learn about Identity Theft and how it can be prevented, plus more ways to save on insurance premiums by preventing losses. Printable brochures are available regarding Identity Theft, Preventing Fire and Water Loss and Avoiding Theft. Resources are updated periodically.

For Agents:

Agents will find a wide range of functions through our agent website, linked from www.fami.com. Following a secure login, agents can prepare quotes for all lines of business, make changes to auto policies, and find comprehensive reference materials in the Electronic Library. Rates, rules, forms and other helpful documents are all accessible in a searchable format. Additional resources are also available, including Marketing materials, Claims reference information and other educational items.

Your key to
information:
www.fami.com

Need more information about Farmers Alliance products?

Ask your Agent for copies of our latest product brochures, or find electronic versions at www.fami.com. You'll find information about policy coverages that you'll want to discuss with your agent, plus other helpful information to keep your premiums low and to help prevent losses to your property.

We're here to help!

Committed to Independent Agents

Why doesn't Farmers Alliance sell insurance products over the phone, or on the Internet, or through our own traveling sales force? We could, but we choose to utilize the most professional sale force available -- Independent Insurance Agents -- who can provide the highest levels of customer service and insurance expertise right in your hometown.

With a Farmers Alliance policy, you can SAVE!

Property Discounts (Agri-Range, Homeowners, Country Home policies):

- New Home (15 years or newer)
- Protective Device (fire alarm, smoke detectors, etc.)
- Renewal (save by staying with us!)
- Multi-Policy (with your personal or commercial auto coverage, too)
- Hail-Resistive Roof
- Non-smoker
- No Wood Burning Fireplace or Supplemental Heating Device
- Empty Nest

Dwelling Fire Discounts:

- New Home (through 14 years)
- Renewal
- Hail-Resistive Roof Surfacing

Auto Discounts:

- Anti-Lock Brakes
- Defensive Driving
- Driver Training
- Good Student
- Higher Deductibles
- Passive Restraint



"The best part was the way our claim was handled -- your adjuster was terrific. Thank you." **Eugene, Colorado**

"You people are Great!"
Jerry & Denise, Montana

"Farmers Alliance should have their claims service department give classes to other insurance companies!"

Gary & Judith, Kansas



"The prompt communication from the the adjuster was the best thing about our claim experience. I can't think of anything that could have been better!"

Lawrence & Jill, Kansas

"Knowledgeable and professional. You guys did a great

job completing my claim." **Rocky & Cheryl, Colorado**

"The best part of our experience was the adjuster's promptness and honesty. It couldn't have been better - keep doing it!"

Richard and Lois, Colorado



Why Choose Farmers Alliance?

We could provide a lengthy list of reasons to choose Farmers Alliance as your insurance company, but one of our policyholders provides the best reason of all.

Here is Faye's story...

May 4th of 2007 will be marked forever on calendars in western and central Kansas. That evening a category F5 tornado ripped through much of the area, particularly devastating the community of Greensburg, while affecting many, many others on the storm's path through Kansas, Nebraska and South Dakota. Such a devastating event right through Farmers Alliance territory created many challenges for our company, but also presented the opportunity to demonstrate our commitment to our policyholders. Faye Hargadine needed us!

Faye survived the Greensburg tornado, in her home, by covering her body with a recliner for protection. Faye strongly feels that the Lord's hand was on her shoulder, as large sheets of metal roofing were found slashed through the bathroom area where she had originally planned to take cover. Faye's home was totally destroyed, yet she feels blessed in that several special pieces of jewelry, including her wedding rings, and pieces of her Angel figurines were found in the debris.



Farmers Alliance's claims staff and the area agents did their jobs well during the catastrophe, and have received many compliments from customers. Faye, though, wanted to do just a little more. As her new home was nearing completion and she prepared for an Open House celebration, Faye contacted her Farmers Alliance agent, asking for permission to display a "This Property is Protected by Farmers Alliance" sign in her yard at her new home. What a testimony to the impact our superb claims handling has had on

our customers during their most challenging of situations. We were happy to provide Faye with her sign!

There is much rebuilding yet to be done in Greensburg, but Faye is rebuilding her life, just as she was able to rebuild her home. Best wishes to Faye on her new home, which Farmers Alliance is happy to protect!

Did you know. . .

- . . . identity theft is the fastest growing crime in the US?
- . . . without professional assistance, victims are often forced to spend more than 20 work days recovering?
- . . . national losses from identity theft were over 3 times greater than aggregate losses from burglary, larceny theft, and motor vehicle theft?

That's why Farmers Alliance has not only brought highly experienced resolution experts on board, but is providing you with proactive resources and ongoing education at no additional cost. With our Identity Theft Resolution Services, you can let the experts do the work for you, so you can move on with your life.

The identity theft policy provides preventative services and one on one expert victim assistance until your identity is fully restored. For more information on additional services offered please refer to your identity theft brochure or see more at www.fami.com.

About Farmers Alliance

Farmers Alliance began in 1888 in the small, rural community of McPherson, Kansas. Started as a fire insurance company to share the mutual exposures of local farmers in the county, Farmers Alliance has grown to an organization that writes more than \$130 million of premium across an eight-state region. Insurance products are oriented to a predominately rural market, and more than 50% of the total business is written in the farm insurance area. A wide range of personal and commercial products are offered as well. As a regional insurer, Farmers Alliance is represented by more than 600 Independent Insurance Agencies in the following states: Colorado, Idaho, Kansas, Montana, Nebraska, North Dakota, Oklahoma, South Dakota.

The success of the Farmers Alliance Companies would not have been possible without solid financial strength through the years. A.M. Best, the foremost independent insurance company analyst in the United States, has consistently awarded Farmers Alliance Companies a superior rating. Capital resources have provided consistent growth, and the companies' financial ratios continue to exceed acceptable industry standards.

NO COVERAGE IS PROVIDED BY THIS BROCHURE, NOR IS IT A BINDING CONTRACT. This summary is for marketing purposes only. Refer to the policy for coverages provided and pricing. If there is any conflict between the policy and this brochure, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

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