

NIXA INFO-LINK

5th Edition

July 2007

HOW TIME FLIES!

It was only a year ago in May that Old Missouri Mutual began a new phase with Nixa Farmers taking over management. Since that time a lot of questions have been asked and answered and changes implemented. It is the consensus of all concerned that this was, and has been a very positive move for Nixa Farmers and Old Missouri Mutual.

The change enabled Nixa Farmers to market their preferred underwriting and policies, with Old Missouri Mutual complementing them in writing the sub-standard risks.

In being able to utilize both companies, agents are reaping the benefits. If a risk does not qualify for a preferred rating with Nixa Farmers they can then look to Old Missouri Mutual for placement.

Linda Meyer is the person to call for your Old Missouri Mutual's business. Linda is a very detailed worker and an individual whom we know you will enjoy working with.

Linda would like to thank all of her Old Missouri agents for their patience during her learning process. She hopes to continue to grow a great working relationship with each one of you.

CONTINUING ED

Mark your calendars! We will be holding our fall meeting October 18, 2007 here in Nixa. We have applied for 6 hours of FREE continuing education credits. Watch your mail for details on lodging and our info-packed agenda. We look forward to seeing each of you there!!!

Be careful about reading health books.....you may die from a misprint. - Mark Twain

AGENCY OF THE OZARKS

We at Nixa Farmers and Old Missouri Mutual hope we have gained the reputation of "listening" to our agents and their needs. Keeping this in mind, many conversations led us to the same question, "what can we do to give our agents access to other markets that would assist them in writing risks that do not qualify with us?"

You asked, and now we are happy to announce we are able to respond with the forming of "Agency of The Ozarks, LLC." The agency is a separate entity from Nixa Farmers and Old Missouri, and will allow our agents the capability to place business with other companies. The agency will offer markets for personal lines (auto and high valued homes) commercial, general liability, earthquake, flood and life and health.

We feel this project is a step in the right direction in proving to our agency force that we do listen to your requests and will always do our best to provide solutions if at all possible.

We plan to have a meeting in September to discuss the agency at length. Reps from each solicited company will be present. We encourage each agency to have representation so you may take advantage of the new lines offered to you.

Agents who already have contracts with the companies direct - your contract will not be affected or changed in anyway. The agencies who may have a problem in meeting minimum premium volume will be the ones who will gain the most from the agency. Full access to major companies has the potential to be a major boost to your agency's production capability.

Contact Keith Rollings or Peggy McDaniel should you have comments or questions.

UNDERWRITING

In the past newsletters we have addressed pictures, completing applications and where to place modular and double-wide homes. In this edition we want to focus on ***“other structure coverage.”*** Our quoting software enables agents to list other structures on the application. We would “encourage” you to do so on each application. While the insured may state to you they have only one “insurable” outbuilding, you can rest assured should an outbuilding be destroyed, it is the one that was insured. To alleviate problems at the time of loss we would appreciate the following on new applications and endorsement requests:

1. List each outbuilding
2. Assign a description, dimensions and a value (such as: Garage 24x32 \$15,000)
3. Package Policies - List structures that are to be included in “Other Structure Coverage” - for instance if the automatic coverage is \$20,000 list the structures (\$15,000 Garage 24x24; \$3,000 Storage Building 10x10; \$2,000 Well House 6x6)
4. Provide Pictures
5. Exclude outbuildings that do not merit coverage. If the insured does not want coverage on an outbuilding or outbuildings, please, note and exclude.

In providing this information with the application or endorsement request, we will be able to process without interrupting your valuable time at the office.

CLAIMS HINTS

We are in the midst of summer vacations and what appears to be our rainy season. With these come the threat of water claims. Our claims department would like to remind you, in the event of a water claim please turn the claim into our office as soon as possible and instruct the insured to do the following:

Water Claim Do’s

- * Remove as much excess water as possible by mopping or blotting
- *Wipe excess water from wood furniture after removal of lamps and table top items
- *Remove and prop up wet upholstery cushions

- *Place aluminum foil or wood blocks between floor legs and wet carpeting
- *Turn air conditioning on for maximum drying in summer; open windows to speed drying in the winter
- *Remove rugs from wall to wall carpeting
- *Move valuables to a safe place

Water Claim Don’t:

- *Do not leave wet fabrics in place. They must be dried as soon as possible.
- *Do not leave books, magazines or other colored items on wet carpets or floors.
- *Do not use a household vacuum to remove water
- *Do not use TV’s or other appliances while standing on wet carpets or floors
- *Do not turn on ceiling fixtures if ceiling is wet
- *Keep out of rooms where ceilings are sagging from retained water.

These are just a few of the items that we try to address at the time of a water loss. Our clean up authorities are very good to work our losses in a very remarkable time frame, but in doing some of the above, it can mean saving a valued piece of furniture or keepsake.

While it appears we escaped the storms usually associated with the springtime, we are in contact with adjusting firms ready to assist should the need arise.

Our adjusting staff is doing random inspections. If an insured contacts your office stating someone from the company has been to their property, please rest assured- we will identify ourselves and if they are not home, leave our business card. Inspections will not be discussed in detail with the insured.

We appreciate those of you who are using the online claim form. For those of you who haven’t, please do so. We think you will like the ease of transmitting the information to us via the web.

Laughter is a smile ----With the volume turned up!!!

WEBSITE NEWS

We are proud you are utilizing our website features and we appreciate those of you who have contacted us to update an address or phone number. Our agent list is developed with each of you in mind, so please review your listing and let us know if corrections are needed.

Our website has taken a different look adding features for online change request, cancellations and claims submissions. When submitting, "cc" yourself to make sure the transaction was completed. A lot of agents are utilizing this as an easy way to calendar a follow-up if necessary.

While our online quoting system is working out great, it is not fool proof. Applications have been submitted for dwellings that do not meet underwriting requirements for the requested policy. The quoting software WILL ALLOW you to quote, even though the dwelling may NOT meet the requirements. It is the agents responsibility to refer to the manual and check the appropriate policy type box on the software and ***Please include your agent number and producer name on submitted applications.*** Should additional information be needed, it is much easier to send an e-mail or telephone the agent directly. This would assist greatly in our processing.

Recently we updated to the new version of Rural Computer Processing Software. We would appreciate your assistance in checking printouts to make sure all necessary information is being processed. Should you have a problem, please let us know.

RENEWAL BILLINGS

With each renewal billing we are enclosing a postcard of do's and don'ts that will assist insureds in keeping their family safe and instructions on how to save on utility bills. New Nixa business is receiving a personal property inventory form to encourage insured's to take inventory of their belongings.

We want to keep your customers advised of what they can do to assist us in providing them with the best

possible coverage and how to safeguard their most valued possessions. When visiting with your customer, please encourage them to review their coverages and take steps to protect themselves in the event of a loss by completing our inventory or making a video and storing it in a safe place off premises.

MARKETING

It is my pleasure to call on your agency and visit with each of you. The number one comment that I hear is how you enjoy working with our staff. I thought this might be a good time to give background information on each employee and their tenure with Nixa Farmers:

- *Keith (15 years) started as an adjuster; within 2 years was appointed company manager
- *Jeff (7 years) adjuster/inspector
- *Julie (4 years) adjuster/inspector
- *Adrienne (5 years) first claims, transferred to underwriting and is now back in claims
- *Buffey (7 years) began in underwriting/accounting and is now managing our technology
- *Shannon (4 years) was hired as an adjuster and is now the underwriting manager
- *Missy (5 years) underwriter for Nixa Farmers
- *Linda (4 years) began as the "go to" office assistant and is now Old Missouri underwriter
- *Darlene (1 year) retired English teacher who assists in all office duties
- *Judy (22 years) office, renewals, endorsements
- *Peggy (1 year) 20 years with Old Missouri Mutual now Agency Relations and Marketing

Each employee has a background that assists them in their daily duties. We are very proud of our staff and their abilities and we are glad you are too!!!

I would encourage you to go to our website and check out the new features Buffey has incorporated. You can refer to past newsletters, pull up e-forms and we will be including memos of updates and changes in the very near future. It is our goal to have a website where you can go, retrieve information, and do so in a time efficient manner.

The bad news is.....time flies

The good news is.....you're the pilot

