



The Agents News

Integrity • Security • Stability • Service

July/August 2005

Indiana Farmers Mutual Insurance Company

Joint Task Force Meeting Focuses on Quality

On June 28, Indiana Farmers Mutual held a Joint Task Force meeting with all seven of our Agency/Company Task Forces. This meeting focused on the quality of the service we provide – turnaround time, accuracy, tone, and attitude.

After an afternoon of intense dialog, task force members were treated to dinner at

Below: Task Force members and Company employees sing Happy Birthday to Michelle Hodges, Gaslin Ins. during dinner at the zoo.



the newly renovated Dolphin Pavilion at the Indianapolis Zoo. The evening concluded with a private dolphin show.

In the 30 days since the meeting, the Company assembled Action Teams to diagnose some of the issues identified. These Action Teams have also been designing corrective actions to improve the quality of our service – both turnaround time as well as accuracy. We are now prepared to deliver those corrective actions to you.

The feature story on the Web site, under Agency Support Tools, lists all of the feedback we received in the group setting. Under each item is the diagnosed response. We appreciate the time and the engagement of the Task Force members in assisting us with this process.

Below: Raquel Johnson, wife of Chris Johnson, (Johnson & Malott Ins.) experiences the Dolphin Show close up. Raquel was chosen to become part of the show and pet a dolphin.



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Upcoming Events

Solheim Cup

Sept. 6 - 11

Career Improvement Seminar

Oct. 18 - 20

Agency Staff Drawing Winners

for June and July

Territory 1

Betty Ellis, Smith Insurance
Deborah Trent-Caudill,
Weninger Insurance Agency

Territory 2

Forst Dunnuck, Hoch Insurance
Lorie Asfour, J & J Insurance

Territory 3

Cindy Berkey, Hoosier Assoc.
Beverly Wyatt, Dunaway Ins.

Territory 4

Michelle Keppler, Ritchie Ins.
Cathy Crabtree, Ameriana Ins.

Territory 5

Sharon Ramage-Drone,
Dale State Agency
Linda Fill, Wilbur Kahle Agency

Territory 6

Bruce Murray, Friendship Ins.
Corrina Lay, Stanley Jones
Agency

New Producer Orientation

Indiana Farmers Mutual conducted its first New Producer Orientation at the Home Office. Nine producers from different agencies throughout the state were present.

Over the course of a day and a half, the class covered a host of topics including claims, personal, farm and commercial underwriting, billing, sales, rating, and the Web site.

Roger Jones, Vice President of Marketing, stated, "For the Company it was a great opportunity to get to know and train some very energetic and enthusiastic producers who were eager to learn. This was our first, but certainly not last, New Producer Orientation school. We received a lot

of great feedback from the attendees and will incorporate their ideas into future classes."

Overall, producers were pleased with the program. Mark Coleman, Tanner Insurance, stated, "I thoroughly enjoyed my visit to the Home Office and the opportunity to interact with all those who were involved in the orientation. It says a lot about a company when they are willing to take some time out of their busy schedules and devote it to an event such as this one."

Indiana Farmers Mutual intends to host this event again. We strongly urge producers who are new to Indiana Farmers Mutual to attend.



Back Row: Andy Barker, Morrow Insurance Agency; Mark Coleman, Tanner Insurance; Rick Wilgus, Home Mutual; David Neal, German Mutual Insurance. Front Row: Kenda Skibinski, Michiana Insurance; Mike Flowers, Leakey Insurance Agency; Daniel Springer, Springer-Strauss Insurance; Joe Cassidy, Cates & Assoc.; not pictured Chuck Harrell, Southeastern Insurance.

New Agencies

Indiana Farmers Mutual would like to welcome our recently appointed agencies:

Valparaiso First Insurance, Inc.
Valparaiso

Bonham Insurance Agency, Inc.
Hartford City

Country Corner Insurance Market
Tipton

ET Insurance, Inc.
Salem

Fearrin Insurance Agency
Carmel

Fisher-Hunter & Assoc. Ins.
Noblesville

The Brown Insurance Agency
Anderson & Alexandria

The Hensen Agency
Brownsburg

Maverick Insurance
Batesville

Reminder

Please remember to attach your business card to new applications in order to be eligible for the agency staff drawing!

Agency Spotlight

Blake Insurance Agency

Blake Insurance Agency, located in LaPorte, was founded in 1984 from “scratch.” According to Debbie Blake, president of Blake Insurance Agency, the business was built on hard work, persistency, and a no-pressure sales tactic.

“The Blake Agency has a great success story,” said Neal Williams, Indiana Farmers Mutual Field Marketing Manager, “It’s a pleasure to work with an agency that knows what they are doing and do it so well.”

Debbie explained that growing a successful agency has stemmed from the ability to ask prospects to let them quote their insurance - “to see if what they are currently paying is within reason. We then ask if they would consider changing if they like the price. I also make it a habit to give a separate monoline auto quote, which is always more money, and then quote both the auto and home to show the difference - demonstrating why it’s best to have both lines of business with the same company.”

The Blake Agency makes it a standard process to cross sell. “If a client only has the auto with us, we approach him/her annually about writing both lines. We use Indiana Farmers Mutual’s Web site tools to run lists of clients that have auto and not home and vice versa in order to cross sell,” said Debbie.

The agency focuses on the “personal touch” when communicating with clients and prospects. Debbie explained, “We always have a ‘live person’ answer the phone and route calls. Also, phone calls **must** be

returned the very same day - usually within the hour.”

Part of the process of building relationships with customers is respecting their privacy. “Discussing clients’ personal needs in front of everyone at the front desk does not happen at our agency. It is a **must** that they meet with clients in their offices,” said Debbie.

The agency continually develops their business relationships by sending “thank you” cards to let clients know how much their business is appreciated. They also provide extra value to their clients by offering Indiana Farmers Mutual’s Defensive Driving Course. They send renewal letters with suggestions of where to increase coverages, where to consider higher deductibles, as well as information about purchasing additional coverages such as an umbrella policy or jewelry rider.

According to Debbie the relationship between the agency and the company is crucial. She explained, “It is important to be involved with your companies to see the direction they are headed and if they are changing their philosophy. We try to infuse our staff with positive energy to head in the same direction. My CSR staff is highly trained and educated by utilizing both Indiana Farmers Mutual’s Career Improvement Seminar and taking classes with IIAI.”

Debbie emphasizes the importance of following the client’s claim all the way through the process. She uses the Web site to e-mail Field Claims Representatives and track claims.

The Blake Insurance Agency also highly recommends the new approved body shop and contractor firm claims program. Debbie said, “We explain to the insured if they have a loss that they can go to any body shop/collision repair facility that they would like. However, if they use Indiana Farmers Mutual’s approved body shop program, all they have to do is go to the collision repair facility, which will write the estimate, schedule the appointment for repairs, and then the body shop will contact Indiana Farmers Mutual and handle the rest. The program minimizes the repair cost, turn around time and rental car expense, therefore minimizing the agency’s cost which affects our contingency.”

The agency has used many different types of advertising strategies, including Indiana Farmers Mutual’s Co-op ad slicks, an Indiana Farmers Mutual logo on a cement truck, display ads at grocery stores, ads at local high school athletic events and more. The agency also utilizes a Web site with direct quoting capability and direct mail campaigns to reach prospects.

Roger Jones, Vice President of Marketing with Indiana Farmers Mutual stated, “The key element of success for Blake Insurance Agency is focus on growth, while still taking care of their current customers. Educating their clients, following through with communication and showing clients the benefits of the multi-line policy discounts have certainly paid off for this agency. They are growing **profitably** - which earned them a spot in the 2005 Cooper Club.”



Web Site Update

Go to www.indianafarmers.com and check out the following new features on the Web site:

- **Cancellations in Process** is found under the My Agency section within the Payment Information. This Web page is an easy way to see which policies will be canceling at the end of the current day.
- **Rating Worksheets** for Motorcycles, Personal Inland Marine, Personal Umbrellas (non-Farm), and Dwelling Fire Rating Worksheets are available. Agents can either download the Excel spreadsheets to quote or they can use the new online calculator that also provides a printer friendly version of the quote. The Excel worksheets are located under Agents Only/Agent Support Tools/Forms and

Manuals. For the online calculator, go to Agents Only/Agent Support Tools. Then click on the Rating Worksheets and Calculators located in the column to the right.

- **Set up and maintain accounts.** The account set-up screen is located on the My Agency section under Account Information in the right column. Once an account is set up, all related policies can be viewed from one Web page. Billing and claims information are also available at the policy level for every policy within the account. This allows a snapshot of the total account for the agents and underwriters.

These are just a few features on the Web site - check back often to find out what else is new!

Customer Service Quote

Kindness and consideration are always first. We are here to help our clients understand insurance, which most people know nothing about.

Submitted by Shannon Gose,
Burpo-Gose Agency

Indiana Farmers Mutual's Top 10 Leader List

Below are the top ten leaders in Year-to-Date Retention, Year-to-Date Net Policy Count Increase, and 31-month Loss Ratio. Our Web site also lists top tens by territory.

Year-to-Date Retention

- Leakey Insurance Agency
Knightstown
- Pemberton Insurance Agency
Haubstadt
- Wilbur Kahle Agency, Inc.
Holland
- Watson Insurance, Inc.
Princeton
- Kozlowski & Assoc.
Highland
- D.E. Brown, Inc.
Corydon
- Kentuckiana Insurance
Sellersburg
- Insurers, Inc.
Ferdinand
- The Purcifull Agency, Inc.
Frankfort
- Bill Baker Insurance Agency
Hagerstown

Year-to-Date Net Policy Count Increase

- Parker Group
Bedford
- Madison Insurance Agency
Madison
- McLain Insurance
Cayuga
- Dale State Agency, Inc.
Dale
- Knapp-Miller-Brown Insurance
Salem
- Peoples Insurance Services
Boonville
- Insurance Designers
Franklin
- Rosemeyer Agency
Ft. Branch
- McGowan Insurance Group
Indianapolis
- Fleming, Bates & Barber Ins.
Crown Point

31-Month Loss Ratio

(With at least \$100,000 in earned premium year-to-date)

- The Purcifull Agency, Inc.
Frankfort
- Hall & Marose Agency, Inc.
Warsaw
- Kozlowski & Assoc.
Highland
- Howe Insurance Agency
Monon
- Perry Morton & Assoc.
Warsaw
- Security First Insurance Services
Indianapolis
- Franklin Insurance Agency
Franklin
- Servies Insurance, Inc.
Crawfordsville
- Lewsader-Clingan Ins.
Covington
- Fleming, Bates & Barber Ins.
Crown Point

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