

March 2014

Mobile App Updated

Have you downloaded our Mobile App yet? The app allows you to access the "Inquiry" functions of *fami.connect* from your smartphone or tablet. Plus, we've recently made the following improvements to the app:

-More claim information is available, including adjuster contact information, links to claim documents, adjuster comments, and claim payment information.

-The Claims Inquiry page now includes a list of Open Claims and Claims Closed in the past 14 days.

-Sweep Payments for existing policies can now be made from the app.

-We now have a link to ELi's mobile website, including a single sign-on.

-My FAMI Team, with links to email or dial the contact, is now listed.

-Many items have been added to General Documents.

We hope you find these improvements helpful! If you haven't downloaded the app, links to both the Google Store and the Apple iTunes Store are available on *fami.connect*. Simply search for "FAMI."



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News You Can Use: *Dwelling Fire Changes*

We are now LIVE on the COMPASS Policy Processing System for Dwelling Fire policies in Idaho! Dwelling Fire policies were affected starting March 15, 2014. As with Homeowners policies, the Dwelling Dec has a new look to improve communication with your customers. The new Dec shows fewer premiums, but the detailed breakdown can be easily accessed in COMPASS. We've also increased the Dwelling rates slightly, with an overall rate impact of +2.8%. A few other changes are as follows:

- Modifying the Age of Dwelling factors so newer dwellings will see less of an increase than older dwellings
- Introducing a rating factor for log construction at 5% higher than frame construction (hand hewn logs ineligible)
- Revising our premises liability rates

As a reminder, if you need to add a dwelling to a current policy before it converts to COMPASS, you can continue to use the "New Business" button in *fami.connect*. You'll be asked during the quote process to enter the current policy number. When the application is complete, you'll need to submit it by mail.

We're excited to add another line of business to COMPASS, and we appreciate your cooperation during this conversion!

Training Available:

Dwelling rating is very similar to Homeowners, but if you'd like a refresher, there is a recorded Web Seminar available in FC Academy on *fami.connect* (under the Reference menu).

Businessowners (BOP) Changes

As of February 15th, 2014, Businessowner policies have been issued with a new Declarations page. The new Dec provides more policy information to your customers. We've also updated the deductible section of the Dec so that it clearly shows that property deductibles are applied per building and per occurrence. A policyholder notice is included with all renewal policies, as we know this change may affect those policyholders who have multiple buildings insured on a single policy.

If you have questions or would like more information, please refer to the letter dated 02/06/2014 or contact your Underwriter or Marketing Representative.

COMPASS Update

You've heard LOTS about the conversion to our new Policy Processing System. Here's a quick update to let you know our progress for Idaho.

NEW BUSINESS QUOTING & ONLINE SUBMISSION:

Available NOW for Agri-Range, BOP, Dwelling & Homeowners/Country Home. Coming soon for Personal Auto, and next year for Commercial Auto.

WHAT-IF QUOTES & ONLINE ENDORSEMENTS:

Available NOW for Agri-Range, BOP, Dwelling & Homeowners/Country Home. NOTE: This function is available for policies in these lines AFTER the policy converts to COMPASS -- it takes a full year to complete the policy cycle once the conversion begins.

FUN IN '14 "FUNNY"



Fun in '14 with FAMI! It's your chance to be rewarded!



WE'RE SURE YOU'VE HEARD ABOUT ALL THE FUN THAT'S HAPPENING AT FARMERS ALLIANCE RIGHT NOW, BUT HERE'S A RECAP, JUST IN CASE YOU NEED A REFRESHER!

-THIS 14-WEEK INCENTIVE BEGAN ON FEBRUARY 17TH AND RUNS THROUGH MAY 23RD.

-FOR EACH \$100 OF NEW PREMIUM, YOU EARN ONE FAMI BUCK FOR THE LINES OF BUSINESS LISTED IN THE BOX TO THE RIGHT.

- * NEW AGRI-RANGE
- * NEW BOP OR BOP COVERALL
- * NEW COMMERCIAL AUTO
- * NEW PERSONAL AUTO
- * NEW UMBRELLA (PERSONAL, FARM OR COMMERCIAL)
- * NEW BONDS

-WE KEEP TRACK FOR YOU WITH OUR NEW BUSINESS REPORTS! AFTER MAY 23RD, WE'LL FINALIZE THE NUMBERS AND E-MAIL YOU YOUR PRIZE OPTIONS.

-A MINIMUM OF \$50 IS NEEDED TO REDEEM YOUR "BUCKS," BUT THERE IS NO CAP TO WHAT YOU CAN EARN!

-YOUR FAMI BUCKS CAN BE USED ON FARMERS ALLIANCE MERCHANDISE, OR A GIFT CARD OF YOUR CHOICE. (WE'RE OPEN TO OTHER OPTIONS IF YOU LET US KNOW WHAT YOU'D LIKE!)

IF YOU HAVE QUESTIONS, TALK TO YOUR MARKETING REP OR CALL THE HOME OFFICE MARKETING STAFF AT 800.362.1075.



ANOTHER CHANCE TO WIN!

SEVERAL OF OUR AGENTS HAVE SENT US A PICTURE OF SOMEONE IN THEIR OFFICE SPORTING THEIR 2014 GLASSES THAT WERE SENT IN THE VALENTINE'S DAY MAILING. WE WANT YOU TO GET CREATIVE AND POST A PHOTO TO THE FARMERS ALLIANCE FACEBOOK PAGE! THE PHOTO CAN BE OF WHATEVER YOU WANT, AS LONG AS THE GLASSES ARE IN IT. EVERYONE WHO SHARES A PHOTO WILL BE ENTERED IN A DRAWING FOR A \$50 GIFT CARD, AND THE MOST CREATIVE PHOTO GETS AN EXTRA 5 ENTRIES IN THE DRAWING! THE DEADLINE TO POST A PHOTO IS TUESDAY, APRIL 1ST.

VISIT OUR PAGE AT facebook.com/FARMERSAlliance, AND BE SURE TO "LIKE" US!

Who's Who: Getting to Know Higgins & Rutledge Insurance

Farmers Alliance began a partnership with Higgins & Rutledge Insurance at the start of 2014. The agency, located in Boise, has been in business for well over 60 years. Prior to becoming Higgins & Rutledge, the agency was originally the W.C. Robinson Company, a small loan business founded by William Colburn "June" Robinson, Jr. in the early 1940s. When he began financing aircraft, the need arose to provide insurance to protect his growing investment, so he contacted the Royal Insurance Company in San Francisco, which provided authorization to write aircraft insurance policies in his office.



Seeing enormous opportunity, Robinson hired Bert Higgins in 1946 as the primary insurance agent and began offering coverage to meet the needs of a growing community. Upon his retirement, Robinson sold the agency to Higgins in 1951. By that time, the company had evolved into a respected insurance agency and continued to expand under its new name – the Bert Higgins Agency. The agency was operated by Bert and his wife Ruth, who did the accounting for the office while learning the insurance business. Ruth served as Office Manager for many years and remains active in the business on a daily basis.

Bill Rutledge was invited to join the firm in 1970, and Higgins celebrated the alliance by renaming the agency Higgins & Rutledge Insurance. Rutledge retired in 1988.

Rod Higgins joined the agency working part-time with his father while attending Boise State University. Upon graduating in 1971, he became a licensed insurance agent and was named president in 1989. With its rich family history and under Rod's continued guidance, the agency has grown to 28 employees and is one of the most celebrated, premier Independent Agencies in the Northwestern United States.

Welcome to the FAMI-ly!

Reminder: Policy Delivery Changes

Our guidelines for policy delivery changed at the end of 2013. Many of you had requested these changes so you could save on postage expense, and we hope this has improved efficiency for your operations.

Though this process is new, you can still provide the great service you always have. Just because the policy itself isn't mailed to your office doesn't mean you can't still meet with your customer in person and present them with other materials they can put with their policy. We're sure you've had a good system for this, and we don't want this change to affect that! Be sure to check out the article on the front page regarding Marketing Materials to see if some of these items might be helpful for your visits with customers.

For more information on the policy delivery changes, please refer to the letter that was sent on 12/18/2013.

IDAHO AGENTS COUNCIL MEMBERS

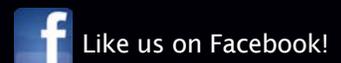
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Wanna know who's on your IDAHO TEAM?



Click this button on fami.connect's homepage.



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