



FARMERS<sup>®</sup>

# friendly review

Fall/Winter 2008

## At this special time of year: Focus on your loved ones

At this time of year, we're giving thanks for our blessings and looking forward to the holidays with our loved ones. I hope you'll be celebrating with your family for years to come, but we all know that misfortune can happen. To better prepare yourself and your family for the future, I urge you to consider the unexpected.

Most of us simply assume that we'll live to old age. But I saw a recent survey by the Life and Health Insurance Foundation for Education that said most of us underestimate the odds. For instance, ask most people age 35 to 44 if they think they might die before age 65, and only 5 percent of them will say yes. Statistics say that the typical 35-year-old male has a nearly 18 percent chance of not reaching retirement age. To make sure your family is provided for in the event that something happens to you, it's important to consider the unexpected.

Many of us do a year-end review of our financial situation. Life insurance could be an important part of your financial picture, so give me a call soon and we can discuss ways to prepare for your family's future needs. I'll show you some innovative Life insurance options, with very affordable rates — and it won't take much time. You can find my contact information at the right on this page. ■

*Life insurance issued by Farmers Life,  
Mercer Island, Wash.*

I want to help you  
be prepared for  
the unexpected.



### Kevin Hennessy

As the holiday season approaches, we often pause to think about what we're grateful for. I want you to know that I'm grateful for you for being my customer. I consider it a privilege to serve you. This has been a challenging year for many people: natural disasters, distressing economic news, maybe even changes in your life. I want you to know that I'm here for you. If your situation has changed, let's get together. I'll be glad to do a Farmers Friendly Review<sup>®</sup> of your insurance coverage, and we can see whether you might be eligible for one of Farmers' numerous discounts. If you don't have time to get together before the holidays, let's do so early in 2009. You'll be pleased we did!

*Kevin Hennessy*

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#### INSIDE THIS ISSUE

How safe is your car?

Eat, drink — and be wary.

## Put the brakes on driving costs

*California drivers usually pay higher and more widely varied gas prices than drivers in other states.* Because of our more stringent standards for clean air, there are few out-of-state supply sources for our unique fuel blend, and when any of our local refineries experience operating problems, it can take a long time for supplies to arrive from out of state or from foreign suppliers. To help you handle these special challenges, here are a couple of strategies you might not be aware of to help reduce your driving costs for gas — and for insurance:

### Gas

**Practice “hypermiling” techniques.** You can change your driving habits in ways that may help you get maximum mileage from a tank of gas. Instead of hitting the gas pedal hard when traffic lights turn green, accelerate slowly. Instead of stomping on the brakes at the last minute to stop, take your foot off the accelerator and coast to a stop. (Think of it as retraining your right foot.) Speeding and driving aggressively can lower your gas mileage by up to 33 percent.

### Insurance

**Let’s talk about insurance value.** Could you qualify for a multi-line discount? By holding several policies with Farmers, you could get great value for your insurance dollars. For example, if you have only Farmers Auto coverage, let’s see whether you can add Farmers Homeowners coverage for an Auto/Home discount. Think of me as your “one-stop resource” for your many insurance needs. We also offer discounts to reward customers who keep their Auto coverage with Farmers, responsible drivers who avoid tickets and accidents, and students who maintain good grades. (See page 3 for information on our Electronic Stability Control discount.) Contact me and let’s look at ways to maximize your insurance value. ■



## COMING UP

- **Festival of Lights, Dec. 7-30, San Diego.** The San Diego Zoo's Wild Animal Park offers more than 100,000 lights, up-close animal encounters and holiday-themed entertainment. [www.sandiegozoo.org](http://www.sandiegozoo.org)
- **Rose Parade and Bowl Game, Jan. 1, Pasadena.** Theme for this 120th year is “Hats Off to Entertainment.” Don't miss the Farmers float, featuring a car that's the same make and model as the first car Farmers ever insured. [www.tournamentofroses.com](http://www.tournamentofroses.com)
- **ZAP Zinfandel Festival, Jan. 28-31, San Francisco.** The premier single-varietal tasting event in the world, featuring the products of up to 300 wineries. [www.zinfandel.org](http://www.zinfandel.org)

## Did you know?

*Renters are at particularly high risk for “party liability” because about two-thirds of them don't carry any Renters insurance.*



California homeowners:

# Cleanup costs for water dan

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The cost to clean up water damage inside homes has doubled in recent years for California homeowners. In fact, water damage is the cause of the largest number of Farmers' Homeowners claims in California. So I want to highlight how a little prevention and maintenance can help reduce the possibility of water-related damage inside *your* home:

- **Water heater.** Check your water heater annually for signs of leakage, particularly around the bottom. Have a qualified plumber address any corrosion and lime buildup on pipes. Also check the walls and floors for deterioration. The average age of water heater failure is around 10 years; if your heater is approaching that, you might want to think about replacing it.
- **Toilets.** Check the water-supply line connection regularly and around the base of the toilet for signs of leakage. Also lift the toilet-tank lid and inspect the fill and flush valves periodically. Here's an easy and inexpensive way to prevent water damage from a toilet: After flushing, remain near the bathroom until the tank and bowl have refilled and check for leaks.
- **Washing machine hoses.** In addition to checking your washer hoses every year for signs of wear, replace them every three to five years and use reinforced braided hoses. Leave a three- to four-inch gap between the back of the machine and the wall to avoid kinking the hose.

## Ho-ho-hosting a holiday party?

# Eat, drink — and be wary

**Food? Check. Drinks? Check. Music? Check.**

**Accident-proof home? The last item might not be on your party-planning checklist — but it should be.**



By now, most hosts know the liability dangers of letting guests drink and drive.

So I hope you take preventive measures such as limiting guests' alcohol intake and

arranging for designated drivers. Here are some other precautions to consider for your party prep list:

- **Have you stored your valuables?** A survey of party hosts finds that only one in four hosts conceals jewelry and sensitive papers from guests. That means three out of four don't! In addition to jewelry and other valuables, take steps to help protect your identity as well: Put away important financial information and turn off your computer(s).
- **Is your home party-proof — and lawsuit-proof?** Inspect your home for "accident generators." For example, to prevent guests from tripping on loose rugs or mats (especially on stairs), remove them or add non-skid backing. Make sure that railings on balconies or stairs are firmly fixed and not shaky. Inspect items that usually are stored but now will be used for the party. (Do any of those seldom-used chairs or folding tables have wobbly legs?) Remember: Your friends might not sue you, but they could bring guests you don't know who *could* sue.
- **Have you checked your insurance coverage?** Whether or not you're planning a party, I encourage you to review your Homeowners coverage with me soon. Do you have Personal Floaters coverage for jewelry and other valuables? What about your Liability coverage? Let me show you how a very affordable Personal Umbrella policy could fill the liability gap where your Homeowners coverage leaves off. ■

# Damage in homes: *a drop in the bucket*

• For a comprehensive list of prevention tips, check the Institute for Business & Home Safety at [www.disastersafety.org](http://www.disastersafety.org). Programs, Maintenance Matters, Water Damage — Reduce Your Risk.

Year-end is a great time for us to conduct a Farmers Friendly Review.® Here are some questions we might want to talk about: *How can I help you get maximum value for your insurance dollars?* For example, if you have only Farmers Homeowners coverage, adding Auto or Life coverage could make you eligible for multi-line discounts. *Have you remodeled your home recently?* Let's make sure your coverage is updated. *Do you have a separate Flood policy?* Your Homeowners policy covers you for water damage from sources such as leaking water heaters or burst washing machine hoses, but generally not for flood damage if a nearby river or lake overflows and rising water enters your home. You need a separate Flood policy to be covered for flood damage. For information on obtaining separate Flood insurance, give me a call. ■

Do preventive maintenance now to help avoid future water damage.



## How safe is your car?

**Question:** *What safety feature has proved to be so effective that the government is requiring auto manufacturers to install it in all cars and light vehicles (less than 10,000 pounds) by 2012?*

**Answer:** *Electronic Stability Control (ESC).*

ESC technology is designed to help you maintain control of your vehicle during high-speed maneuvers or on slippery roads. When the technology detects an unstable situation, it automatically intervenes to stabilize your vehicle by applying brakes to individual wheels. Just a few years ago, only about 30 percent of vehicles had ESC. Now it's available on many more models. I read a recent report from the National Highway Traffic Safety Administration estimating that having ESC on all cars and light vehicles could prevent 71 percent of car rollovers, 84 percent of SUV rollovers and save up to 9,000 lives annually.

5% — the discount you could get on your Collision coverage on vehicles with ESC

**Tip:** If you're looking for a new vehicle, you may find that ESC technology is called by other names, such as *Vehicle Stability Assist*, *StabiliTrak* and *Advance Trac*, depending on the manufacturer.

Farmers wants to reward drivers who choose safer vehicles. Give me a call to find out more about our new 5 percent ESC discount on Collision coverage. ■

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# California Clean



## A tale of two families...

### Family No. 1:

One spouse is the family breadwinner while the other stays home and handles child-care and household responsibilities. Most people understand the importance of having Life Insurance for the breadwinner. But if something happened to the "at-home" spouse, the family probably would have to pay for services such as child care, meal preparation and more. Can they afford it?

### Family No. 2:

Both spouses bring home a substantial portion of the family's financial "bacon." The loss of one income would have a major impact on the family's finances.

Whatever your family profile, let's get together before year-end to consider how your family might be affected if anything happened to one spouse. Dealing with the loss of a family member is emotionally devastating. Having an appropriate Life Insurance program in place could at least help ease the financial impact. ■

*which tale is yours?*

*Life insurance issued by Farmers Life,  
Mercer Island, Wash.*

## Ho-ho-ho Eat, and

**Food? Check. I  
Accident-proof  
your party-pl**

By now, most hos  
So I hope you take  
arranging for desi

- Have you store sensitive papers fr steps to help prot
- Is your home p to prevent guests Make sure that rai now will be used f Your friends might
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## Count on Farmers to help Take away the worry

*Nine in 10 women now participate in or direct the financial decisions for their families.* That's in addition to looking after their families' everyday needs and often working outside the home. It can be a challenge to juggle so many responsibilities and wear so many hats — especially if you're unsure about the financial hat. Studies show that more than 50 percent of women aren't entirely confident about their financial decision-making skills and knowledge. Farmers wants to help — so we've introduced an exciting new resource for you: [www.takeawaytheworry.com](http://www.takeawaytheworry.com).

Whatever your stage in life, this innovative Web site provides easy-to-use, understandable financial information and confidence-building fiscal tools. Just check out the life stage that fits your situation: Are you single with no children or part of a couple without children? Maybe you're a single parent or married with children. Are you an empty nester now that the children are on their own?

I live right here in our community, and you can turn to me at any time for information regarding your insurance coverage. But now you have another resource that you can access 24/7 at your convenience: [www.takeawaytheworry.com](http://www.takeawaytheworry.com). ■



## How to spell Auto coverage: V-A-L-U-E

*May you live in interesting times — old Chinese saying*

When it comes to our pocketbooks and wallets, these are certainly interesting times for many of us. But when it comes to your Auto coverage, you can count on me to help you (and your family and friends) get maximum value for your insurance dollars:

- **Can you save on coverage costs?** Year-end is an excellent time for us to conduct a free Farmers Friendly Review® and look for ways to maximize your coverage dollars. For example, do you have only Auto coverage with Farmers? Let's see if you qualify for any multi-line discounts if you add Homeowners or Life coverage.
- **Do you drive a hybrid vehicle?** Farmers was the first in the United States to reward environmentally conscious drivers with a discount on Auto coverage for hybrid cars. If you're in the market for a more fuel-efficient vehicle (or have one already), give me a call to see if it qualifies for our Alternative Fuel Vehicle (AFV) discount. We also offer discounts for some newer safety features, such as Electronic Stability Control. (See page 3 for more information.)
- **Can I help your family and friends?** Maybe your teen is going to be driving soon. Let's see if your new driver's good grades qualify him or her for a discount. Perhaps another family member or friend is buying a new car. I'm here to help them get value for their Auto coverage, too.

Contact me soon and let's see if I can help you get an early holiday present — better value on your insurance coverage. ■



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Get you back where you belong.  
FARMERS  
10 YEARS SERVING AMERICA



"Reflect on your present blessings,  
of which every man has many; not  
on your past misfortunes of which  
all men have some."

— Charles Dickens