



FARMERS[®] *friendly* review

Winter/Spring 2009

We're 'going green' to save you greenbacks

I'm proud that Farmers is committed to bringing eco-friendly initiatives to the insurance options we offer. Check out some ways we're "going green" to help you reduce your carbon footprint on the environment and save money.

- **"Green" light for Auto.** Farmers was the *first* U.S. insurance group to reward environmentally conscious drivers with a discount on their Auto coverage. Contact me and let's see if you qualify for our Alternative Fuel Discount. And, when you insure multiple vehicles through Farmers (not just hybrids), you may qualify for a *multi-vehicle discount* — giving you both economic and "green" benefits.
- **Eco-friendly Homeowners program.** 2009 will see the introduction of our new *Eco-Rebuild Endorsement* to the Farmers Homeowners policy. If your home is damaged, this endorsement will help cover any extra costs to repair, replace or rebuild with eco-friendly materials and methods (up to specified limits). Farmers is among the first insurers to offer homeowners this option.
- **Save while paying bills.** Use our online billing program to save money (no stamps or trips to the post office) and paper (no checks or envelopes to write).

Call me for more information on our affordable eco-friendly products and services. ■

82 percent of survey respondents say companies should implement eco-friendly practices. I'm proud that Farmers is doing just that.



Kevin Hennessy

Safety is important, and you can count on me to provide you with a variety of safety tips in this newsletter. It's part of my commitment to give you best in service, because you deserve it. I also pledge to help you stretch your insurance dollars as far as possible: I can show you several ways you might be able to save money by consolidating your insurance coverage or by taking advantage of one or more Farmers discounts. I hope I've always given you good service and value. If I have, please tell your friends and neighbors, so I can provide them the same top-notch service and value. Just give them this newsletter, or call me and tell me how to reach them. Thanks again for entrusting me with your insurance business.

Kevin Hennessy

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*Farmers is proud to support
the March of Dimes*

march of dimes

INSIDE THIS ISSUE
Count on Farmers
Truths — and myths —
about flooding

Farmers Eco-Rebuild: Repair, replace, rebuild — the 'green' way

California is taking the lead in going green (as our great state has spearheaded so many other important trends). We're reducing greenhouse emissions, and we're becoming a "green tech" state in environmental research. At Farmers, we're also concerned about our environment, and I'm excited to tell you about our innovative program to help California homeowners who make eco-friendly home repairs when their home is damaged.

A new *Eco-Rebuild Endorsement* on your Farmers Homeowners policy will soon be available to help cover any extra costs to rebuild, repair or replace with environmentally friendly materials and methods (up to specified limits). Your policy also will cover the extra cost (up to certain limits) of Energy Star[®]-certified replacement appliances, and it will reimburse you for the costs of recycling debris rather than disposal by other means.

Give me a call to learn more about repairing, replacing or rebuilding your home the "green" way — at an affordable price. ■

Powering up Farmers with solar energy

In addition to offering "green" programs to our customers, Farmers is turning to renewable energy sources to generate electricity in our buildings. We are installing solar panels on the roofs of several of our buildings here in California. These solar panels will generate much of the electricity for lighting, computers and other equipment. Our goal is to reduce the amount of electricity we purchase from utilities and to minimize our carbon footprint. ■



COMING UP

- **Earth Day Food & Wine Festival, April 18, Santa Margarita.** A celebration of earth-friendly cuisine, sustainably produced wines, live entertainment and educational exhibits highlighting innovative products. Unlimited tastings in a historic and festive setting. www.EarthDayFoodandWine.com
- **Fallbrook Avocado Festival, April 19, Fallbrook.** Everything you ever wanted to know about the amazing avocado. World-class guacamole, hundreds of booths and activities including a culinary contest for professionals and amateurs and the Avocado 500, a race using avocados as vehicles. www.fallbrookca.org
- **Gold Nugget Days, April 18-26, Paradise.** Commemorates the 1859 discovery of a 54-pound gold nugget. Features an arts and crafts fair, parade, donkey derby, contended ball and more. www.goldnuggetmuseum.com

Earthquake alert!

Beware of cracks in Homeow

The 1994 Northridge earthquake was the most costly in U.S. history, in terms of insured losses. Southern California has a 97 percent chance, and Northern California a 93 percent chance, of being hit by an earthquake of the same magnitude as Northridge within the next 30 years.



I'm sure you know that we live in the state most But did you know that only 12 percent of Calif earthquake coverage? I hope you're not among t think your Homeowners policy provides covera It doesn't — you need separate Earthquake cov

However, your Homeowners policy *does* provic from a fire caused by an earthquake. Fires that l earthquake often are related to natural gas leaks leaks from igniting a fire can go a long way tow. Depending on the age of your home and our lo you may have either a manual gas shut-off valve automatically shuts off the gas. Unlike a manua valve doesn't require you to be at home to turn c

Good news: To encourage all homeowners to gas shut-off valves, Farmers will give you a d Homeowners policy if you have an automati

While you can't prevent quakes, you can take st damage to your home. For example, if you have

California homeowners:

Count on Farmers when your world turns upside down

When catastrophes hit California, it's reassuring to know that Farmers and I are here to help get you back where you belong. Everyone in the Farmers Family works together to get assistance to you — **fast**. 2008's devastating November wildfires in Southern California offered a good example of how Farmers is there for you when it counts:

- **Farmers' mobile units are among the first to respond.** When wildfires broke out in multiple locations (first in Santa Barbara and Montecito, then in Sylmar and Yorba Linda), did you know that **Farmers was one of the first insurers on the scene to help customers?** Our Mobile Claims Center (MCC) buses and Customer Care Vehicles (CCVs) are rolling customer support centers, and they were dispatched immediately to provide indispensable services to customers — from phone and Internet services, to preparing meals and handling Homeowners claims. Our MCCs have built-in satellite systems and advanced communications technology, so they can get to where they're most needed quickly. Five CCVs (SUVs with towed trailers) are permanently assigned to California and we brought in one more CCV from a neighboring state to help our customers. That's one of the benefits of having your Homeowners coverage with Farmers — we have national resources we can bring in when needed.
- **The Farmers Family is an extended family.** In addition to agents like me, more than 200 Farmers claims adjusters, district managers and employee volunteers were out helping homeowners affected by the wildfires. In all, Farmers handled more than 600 claims from homeowners after the devastating wildfires.

First in, last out. That sums up what you get when you sign up with Farmers and me — we're always among the first on the scene to provide help when needed, and among the last to leave. ■



Farmers staff in the mobile unit.

Homeowners coverage

at risk for earthquakes. Many homeowners have those who mistakenly go for earthquakes coverage.

Home coverage for losses that break out after an earthquake. Preventing such losses and saving your home. Check local building codes, or a newer one that includes a gas shut-off valve, an automatic gas shut-off valve.

Install automatic gas shut-off valve.

Tips to help minimize damage to an older home that

doesn't meet the earthquake standards required of newer homes, look into retrofitting your home's structure. You may already have made simple and inexpensive modifications, such as using brackets to attach entertainment units or bookcases to walls. But have you braced or strapped your water heater, or put safety latches on cabinets to prevent items from falling out? For earthquake preparation tips, go to www.earthquakeauthority.com and click on "Are you prepared" and "Public Information Center." State, federal and other sponsors have created www.daretoprepare.org, which offers valuable earthquake preparation information.

Avoid financial aftershocks

To learn more about separate Earthquake coverage, call me. I can help you get coverage under the California Earthquake Authority, of which Farmers is a participating insurer. ■



Flooding: What's true? What's false?

Here's an eye-opening fact: Over 90 percent of all U.S. natural disasters involve flooding, according to the Federal Emergency Management Agency. That's why I know it's important to explain what's true — or false — about widely held notions regarding floods.

My Homeowners policy covers me for flooding. *True or false?*

False. Many homeowners confuse water damage with flood damage. Your policy covers you for water damage that originates inside your home — for example, if a pipe bursts or your toilet overflows. But rising water coming from outside your home is considered flood damage, and you need a separate Flood policy to be covered.

I don't need Flood coverage because my home isn't near water. *True or false?*

False. As we saw last year, weather systems from storms or hurricanes can cause extensive flooding hundreds of miles inland and miles from rivers and streams. Also, many homeowners don't realize that damage to a home from mudslides (often caused when wildfires denude hillsides) is covered by their Flood — not Homeowners — policy.

Flood damage costs are manageable, so I don't need coverage. *True or false?*

False. The Insurance Information Institute says that the average flood claim in 2007 (latest data available) was almost \$25,000. Could you pay that much out of pocket?

Let's look at your flood risk — you may be surprised at how affordable Flood coverage can be, especially if you're in a low- to moderate-risk flood zone. ■

18. Santa Margherita, Italy. Beautifully produced wines, highlighting innovative festive setting.

19. Brook. Everything you need for a world-class vocado. World-class including a culinary Avocado 500, a race .org

20. Commemorates the 100th anniversary of the World War I ball and more.

Earthquake Beware



California County world

When catastrophe
belong. Everyone
wildfires in South

- **Farmers' mobile**
Santa Barbara a
insurers on the
(CCVs) are rollir
to customers —
have built-in sat
needed quickly.
in one more CC
Homeowners cc
- **The Farmers F**
agents like me,
managers and e
affected by the
claims from hor

First in, last out.
Farmers and me—
provide help whe

Why Farmers? Top 2 reasons

1. **Personal service from me.** I live right here in our community and I know the issues we face, which means you don't have to deal with a faceless Web site or a voice halfway across the country (or around the world). With a free Farmers Friendly Review® of your policies, I can help you get excellent value for your insurance dollars.
2. **The Farmers Family is there when it counts, helping you with problems large and small.** *Small problem:* Is your car battery dead? If you have FarmTow coverage, a quick phone call to Farmers HelpPoint® at (800) 435-7764 sends a service person to give you a jump start. *Big problem:* When a major disaster strikes, we try to be one of the first insurers on the scene to provide the help you need and among the last to leave. (Check out our excellent disaster response record on page 3.) ■



Farmers is here for you

I'm proud to be associated with an organization that's been serving customers for over 80 years — from helping families take care of their loved ones when the unexpected happens, to providing coverage for our customers' homes, vehicles and other valuable assets, to helping small businesses get the specialized coverage they need.

I'm also proud that Farmers' conservative financial, investment and growth decisions over the years are helping us weather today's volatile economic environment. We've all seen the headlines about organizations whose strategy was different, and I want to use this opportunity to assure you that Farmers is here for you — still financially strong and prepared to keep its promises to customers, whether your need is assistance after a minor fender-bender or recovering from a major disaster such as 2008's Hurricane Ike or the California wildfires.



When you choose Farmers, you get the benefits of a solid, reliable organization and my personal service. And that's a winning combination. ■

'Gas up' your IRA

Uncle Sam is giving you the opportunity to put more fuel in your IRA tank. The IRA contribution limit for tax year 2008 increased from \$4,000 to \$5,000 — and the limit is \$6,000 if you're age 50 or older. Remember: You have until April 15, 2009, to make your IRA contribution for the 2008 tax year. Check with your tax advisor to see if you're eligible to deduct your contribution.

If you've already made your contribution for 2008, consider making your 2009 contribution, especially if you're expecting a tax refund from the IRS for your 2008 taxes (the contribution limits for 2009 are the same as 2008). Don't have an IRA yet? I encourage you to contact me to provide the information you need so you can decide if a traditional or Roth IRA is best for you.

What to do when markets gyrate

If you're nervous about the market volatility we've seen in recent months, let's talk. I can help you review your asset allocation so you can see if it matches your current risk tolerance and investing time frame. You may want to rebalance or make some adjustments, although periodic rebalancing doesn't necessarily result in a better-performing portfolio. Or maybe your investments are appropriate for your situation and you'll prefer to ride out today's volatility as a long-term investor. ■

Farmers Financial Solutions, LLC and Farmers Insurance and Financial Service Agents do not provide tax advice. You should consult with your tax professional as to how IRS rules may apply to your own situation. This article is intended for informational purposes only and does not constitute an offer to buy any product.

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FARMERS[®]
"Get your back where you belong."[®]



"The wise course is to think of others when pursuing our own happiness."

— Dalai Lama