



FARMERS<sup>®</sup>  
*friendly*  
review  
Summer 2008

**Life insurance: New trends = good news for families**

Try this quick quiz to see whether you know where Life insurance trends are heading — and use what you learn to make informed decisions on providing for your loved ones.

- 1 Are insurers now offering more or fewer choices in Life insurance?  more  fewer
- 2 Are Term Life policies more or less affordable nowadays?  more  less
- 3 Is it easier now or more difficult to obtain coverage?  easier  more difficult

Life insurance is more affordable and easier to get than ever.

According to the non-profit LIFE Foundation (an organization dedicated to addressing the public's need for information about Life insurance), the answers are:

- 1 Insurance providers are now offering **more** choices and features in Life insurance. For example, with the new Farmers<sup>®</sup> EssentialLife<sup>SM</sup> Universal Life, you can adjust how much you pay (within certain limits) as your financial situation changes.
- 2 Term policies are generally **more** affordable now, thanks to longer life expectancy rates.
- 3 It's **easier** than ever to obtain Life insurance coverage. For example, with Farmers Simple Term Life, the electronic application takes just minutes to complete, and you'll know whether you've been approved on the same day. And no medical examinations or lab tests are required.

Give me a call — let's check out ways for you to provide for your loved ones in case the unexpected happens. ■



**Kevin Hennessy**

This is the time of year that many of us are focused on our summer vacation plans. In fact, I read recently that many people actually spend more time planning for their vacations than for their retirement. Now, if your retirement is years in the future, you might think that's OK, but consider this: If you don't prepare today, that "permanent vacation" called retirement may not be as comfortable as you'd like. I can show you several ways to save and invest for your retirement — an IRA for instance. Whether your retirement is right around the corner or far in the future, I want to help you be prepared for it. Call me today.

*Kevin Hennessy*

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**INSIDE THIS ISSUE**  
VIP: Maximum value  
for your insurance dollars



### Identity theft:

## California ranks among Top 3

*Sometimes it isn't an honor to be among the leaders:* I wasn't thrilled to see a recent Federal Trade Commission Report showing that California ranks among the top three states in the number of identity theft victims.

In the unfortunate event that *you* become a victim of identity theft, the California Attorney General's office provides guidelines to help minimize the damage. For example, report the ID theft to the major credit bureaus ([www.experian.com](http://www.experian.com), [www.equifax.com](http://www.equifax.com), [www.transunion.com](http://www.transunion.com)) and get a fraud alert placed on your file. Also, file a police report with our local station (or where the ID theft occurred), and contact all creditors immediately. For more guidelines, go to [www.caag.state.ca.us](http://www.caag.state.ca.us); under "Criminal Justice," click "Identity Theft."

### Shield your identity

Farmers Identity Shield<sup>SM</sup> is a new option to help our customers deal with ID theft. This endorsement to your Farmers<sup>®</sup> Homeowners policy provides:

- **Insurance** — up to \$30,000 in coverage
- **Proactive monitoring services** — tools to review and monitor your credit and public records for members of your household
- **Identity resolution services** — knowledgeable representatives to guide you through the ID recovery process and to provide multiple services, such as preparing all correspondence to notify credit bureaus and financial institutions, and placing fraud alerts and security freezes with credit bureaus
- **Travel assistance and document replacement** — 24/7 help in canceling and replacing lost or stolen documents, from passports and visas to airline tickets and driver's licenses
- **Proactive consumer education** — valuable information online and via newsletters and e-mail updates

In the unfortunate event that your good name falls into bad hands, having Farmers Identity Shield in place may offer one option to what can become a high-priority problem. Contact me to find out more about this attractive industry-leading coverage. ■



## COMING UP

- **Mainly Mozart Festival**, June 10-22, San Diego. All-star orchestra and soloists, chamber ensembles and recitals. [www.mainlymozart.org](http://www.mainlymozart.org)
- **Huck Finn's Jubilee**, June 13-15, Victorville. Raft-building, country and bluegrass music, hayrides, circus, and the state Arm Wrestling Championships. [www.huckfinn.com](http://www.huckfinn.com)
- **San Francisco Silent Film Festival**, July 11-13. A festival devoted to the unique art form of the silent film. [www.silentfilm.org](http://www.silentfilm.org)

## Did you know?

*California's insurance commissioner estimates that 90% of those affected by the 2007 wildfires were underinsured.*



California homeowners:

# Ready, set, prep for

I hope this year's wildfire season in California is nothing like last year, and I hope you will, too. Here are a couple of important issues to

## Prepare for wildfires

California adopted stricter building and fire codes at the start of this year. But these apply primarily to new construction, so you may want to take more than the usual wildfire precautions. For example, in addition to creating the required 100-foot defensible space around your house, you could take prevention a step further by "firescaping" your yard. Check out fire-resistant plants, such as ice plants and white rockrose, and consider rock gardens and stone/brick walls and walkways. Was your home built before code changes required ignition-resistant and non-combustible roofs? If so, you may want to replace your roof.

Contact me and I'll send you information on wildfire and home fire safety. In the meantime, check out online sources such as [www.fire.ca.gov/communications/communications\\_factsheets.php](http://www.fire.ca.gov/communications/communications_factsheets.php) and scroll down to "Before, During and After a Wildfire."

## Get organized: Review your insurance coverage

In case any disaster (not just wildfires) damages or destroys your home, I want to focus on two other important steps:



### When disaster strikes:

## The Farmers Family is there for you

When your world turns upside down, you can count on more than me to help get you back where you belong. When wildfires scorched so many homes last year, many California customers learned that they also could depend on other important resources offered by Farmers.<sup>®</sup> Here are just two examples:

• **Catastrophe bus first to respond.** Did you know that Farmers' Mobile Claims Center (MCC) bus was the first insurance mobile unit on the scene? The MCC is a rolling customer support center that's speedily dispatched to help in handling claims and provides indispensable services to customers after a major disaster. It's the first in the insurance industry to incorporate a built-in satellite system and advanced communication technology — which means that it can get there in a hurry and provide much-needed help. For example, at the Qualcomm Stadium evacuation site in San Diego the MCC provided phone and Internet services to many who had lost their homes, and Farmers volunteers fed more than 1,500 evacuees, as well as firefighters and other emergency personnel.

• **The Farmers Family goes above and beyond.** In addition to agents like me, more than 250 Farmers claims adjusters were out helping homeowners at the height of the devastation. Armed with laptops, measuring tapes and a commitment to help customers recover from their losses, our claims adjusters worked countless hours during the wildfires. In addition to their knowledge and experience, many of my colleagues brought with them another quality that's indispensable in our business: compassion for customers facing heartbreak. In all, Farmers handled 10,300 claims following the wildfires.

When you choose me as your agent, isn't it good to know you also get the benefits of many other members of the Farmers Family? ■



# wildfire season

like last year's — but I intend to prepare myself consider:

① **Take a home inventory.** Imagine trying to do a home inventory of your valuables after a disaster, when your world is turned upside down. That's why it's important to have such a list already prepared. Contact me and I'll send you a Household Contents Inventory Record booklet.

② **Review the "Make sure you're not underinsured" message that accompanies your Farmers® Homeowners policy renewal.** This information is customized to your home and is the basis for calculating its reconstruction cost estimate. If you remodeled your home recently, it's important to update your coverage to avoid being underinsured. Let's look into Extended Replacement Cost coverage which provides additional coverage above your insured amount in some instances.

Give me a call to review your Homeowners coverage. I'm here to provide information that can help you choose coverage for your home. ■

Take steps now  
to be prepared  
for wildfire season.

## **Problem: How to get maximum value for your insurance dollars**

### **Solution: VIP**

When it comes to insurance, getting good value for money often means more than getting a good price. It means getting the **maximum benefits and coverage** for the premium dollars you're spending. Thanks to Farmers® new Value Insurance Package (VIP) program, I can help you do just that.

I'll create a personalized VIP presentation just for you. This easy-to-read, single-page format can help you to:

- **Maximize your discounts.** The VIP presentation shows how you might qualify for multiple-line discounts if you hold more than one policy through Farmers. You'll be able to compare your current portfolio of coverage with the proposed VIP coverage that takes advantage of all the potential discounts you may qualify for. Packaging your coverage may help you get better coverage for very little or no additional out-of-pocket costs.
- **Consolidate your coverage.** This offers several advantages: 1) It's easier and more convenient to get a comprehensive overview of your insurance coverage if it's consolidated with one provider — instead of broken up among different companies. 2) It's easier to see how you may qualify for potential discounts by consolidating your coverage.

Give me a call soon and let's see how you can get maximum value for your insurance dollars. ■



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## The year(s) of living dangerously: How to manage risk

*Risk — the chance of injury, damage or loss (Webster's Dictionary)*

Risk applies to everything and everybody. Vehicles and homes are always at risk of damage from fires or storms. Even families are at risk if something happens to the breadwinner. Since it's not possible to avoid risk entirely, the smart strategy is to try to manage it and seek ways to mitigate it.

As your insurance agent, I can provide information to help you evaluate your risks and make informed decisions. Please contact me and I'll create a personalized Value Insurance Package to show you how you can get good value when insuring what's important in your life. For example, let's see whether you qualify for multiple-line discounts if you have two or more policies with Farmers.<sup>®</sup> Or you may find that choosing a higher deductible on your Auto or Homeowners policy may free up extra resources to provide coverage for your family in case you can't be there for them. Be sure to check inside this newsletter for more on the benefits of our new Value Insurance Package. ■



Life insurance issued by  
Farmers Life, Mercer Island,  
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When disaster

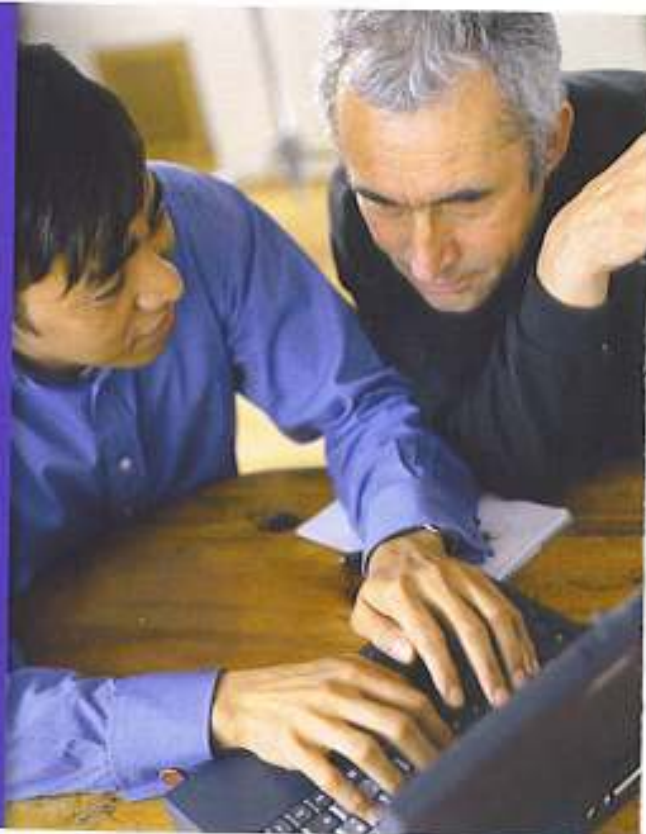
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### 80 years serving America

The technology  
of insurance has  
changed, but the  
Farmers commitment  
to serving our customers  
is the same today  
as it was when our  
organization was  
founded in 1928.



## Driving a hybrid? Saving fuel is a 'gas'

*Average price of gas in 1997: just over \$1 per gallon. Today: over \$3 per gallon.*

With gas prices three times higher than 10 years ago, I'm not surprised that many drivers are looking at fuel-efficient vehicles, such as hybrids, both to save money and to help reduce carbon emissions. Auto manufacturers are rolling out more hybrid choices to serve this expanding market. Last year alone, sales of hybrid vehicles jumped more than 34 percent.

Did you know that Farmers® was the *first* U.S. insurance company to reward environmentally conscious drivers of hybrid vehicles with a discount on their Auto coverage? A report by Farmers research analysts crossed my desk recently. It shows that more than 55,000 of our customers have purchased hybrid vehicles and taken advantage of our alternative-fuel vehicle discount. I like working with an organization that offers innovative programs to benefit our customers, our communities and our environment.

If you drive a gas/electric hybrid or a vehicle powered by electric, natural gas, ethanol, methanol or propane, please contact me to see whether you qualify for our Alternative Fuel discount. When you combine (1) fuel efficiency, (2) an Auto insurance discount and (3) a smaller "carbon footprint," you get a winning combination that's hard to beat.

Let's check to see whether you qualify for other discounts, too, such as Auto/Life or Auto/Home, which reward you for having more than one policy with Farmers. I'd also be glad to show you how our Value Insurance Package (VIP) can help you get maximum value for your insurance dollars. Check inside for more on VIP. ■



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Gets you back where you belong.  
**FARMERS**  
In Your Service. Always.



"Fear less, hope more;  
Whine less, breathe more;  
Talk less, say more;  
Hate less, love more;  
And all good things are yours."

— Swedish proverb

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