MISSION STATEMENT

The mission of Fairmont Farmers Mutual Insurance Company is to be responsive to the needs of our policyholders and the market conditions in which we operate. We provide quality insurance products at a fair price while maintaining the profitability of the company.

BUSINESS PHILOSOPHY

We provide quality insurance products to our policyholders at a reasonable price. Quality customer service is delivered to our policyholders. We handle all of our business relationships in a professional, responsive and ethical manner at all times.

Management decisions are made in light of their effect on our policyholders, while striving to protect and increase our financial strength at all times.

We are a responsible employer. All employees are treated with the utmost dignity and respect at all times. Employees are free to offer their suggestions to management for the operation of the company.

We provide and maintain a dedicated professional staff and directors who are committed to the mutual philosophy, and we strive to do our best for the successful and perpetual operation of the company.

Our reputation, based on honesty and integrity, is a history which we are proud of. We continue to do our best to earn this continued reputation in the coming years. We commit ourselves to strive for excellence today and tomorrow for the benefit of our policyholders.

Notes or Questions:

FOR MORE INFORMATION:

FAIRMONT FARMERS MUTUAL

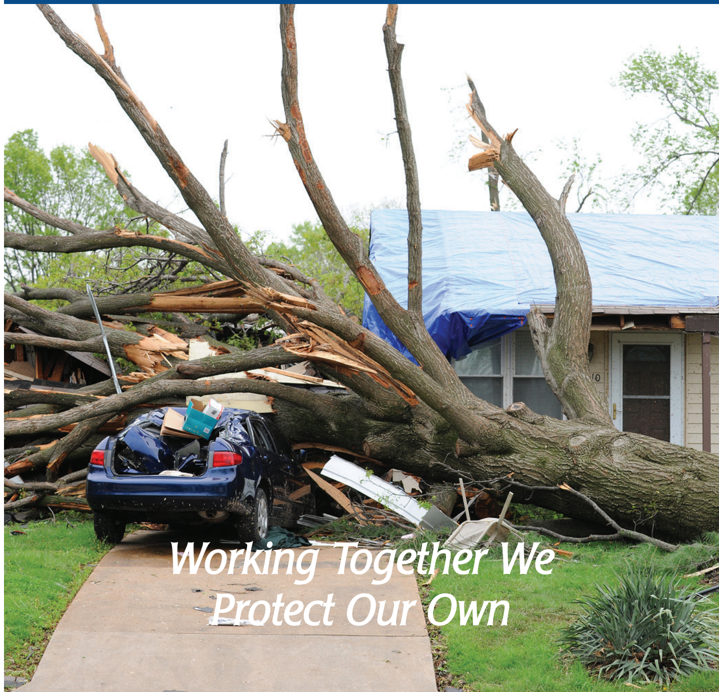
118 Downtown Plaza
Fairmont, MN 56031

Phone: (507) 235-9476

www.fairmontfarmersmutual.net

FAIRMONT FARMERS MUTUAL
insurance co.

THINGS TO KNOW ABOUT MY PERSONAL PROPERTY CLAIM



WHEN YOU HAVE A COVERED CLAIM TO YOUR PROPERTY, PLEASE BE AWARE OF THE FOLLOWING:

- We want you to receive quality repair work to restore your property.
- We will work with you to determine a proper scope of damage and cost of repair. Should the contractor you select have questions concerning our scope or estimate, they should address it with you and may contact your claim adjuster directly.
- There may be building codes, ordinances, laws, or regulations that affect the repairs of your property. These items may or may not be covered by your policy. Please contact your claim adjuster if you have any questions regarding coverage which may be available under your policy.
- The estimate is what we expect to be the reasonable cost to repair/replace the damaged property. If you wish, you may repair or replace with higher quality items; however you will be responsible for any increased costs. Final payments will not exceed actual cost to repair/replace damaged items.
- Please present the estimate to a contractor or repair facility of your choice BEFORE you authorize the start of the repairs. If any additional damage or costs are identified, for which you believe Fairmont Farmers Mutual Insurance Company should be responsible, they must be approved by a representative of the Company prior to having the additional work done. If you select a contractor whose estimate is the same as or lower than our estimate, based on the same scope of damages, we will pay based upon their estimate.
- Fairmont Farmers Mutual cannot authorize any contractor to proceed with work on your property. Repairs should proceed only with your authorization.
- Fairmont Farmers Mutual does not guarantee the quality of the workmanship of any contractor or guarantee that the work will be accomplished within any specific time frame.
- It is understood that the contractor is hired by you, our insured, and that they work for you - not Fairmont Farmers Mutual.
- All payments will be made to you and any/all applicable mortgage companies and/or loss payees.
- It is illegal for a contractor to reimburse you for your deductible or compensate you in some other manner. e.g. The contractor pays you to have a sign in your yard.

If you have any questions or need additional information regarding your claim, please contact your claim adjuster immediately.

TIPS FOR HIRING A CONTRACTOR

Before you hire a contractor, the Department of Labor and Industry suggests the following:

- ask for the contractor's license number and contact the Department of Labor and Industry at (651) 284-5069 or 1-800-342-5354 to verify the builder is currently licensed and to find out if they have a disciplinary history; (The status of a contractor's license can also be verified by using DLI's Licensing/Certificate search.)
- ask the contractor how long and where they have been in business;
- ask for references and check with former customers to see if they were satisfied with the work;
- ask for a Minnesota business address other than a post office box;
- ask for a local phone number where the contractor can be reached during normal business hours;
- check the contractor's litigation history on the state court system's website at http://pa.courts.state.mn.us/default.aspx.

Before you sign a contract, make sure it includes:

- a detailed summary of the work to be done;
- a description of materials;
- the total contract price or how the price will be calculated; and
- specific timelines and provisions that address what will happen if the contractor fails to meet the contractual deadlines;

Avoid contractors that:

- arrive in an unmarked truck or van;
- ask you to sign an estimate or authorization before you have decided to actually hire them;
- appear to be willing to do the job at an unusually low price;
- offer to pay your deductible or offer you discounts or other compensation for hiring them;
- only provide a post office box for their business address;
- require full or substantial payment before work begins;
- refuse to provide you with a written estimate or contract;
- refuse to provide you with a license number issued by the state of Minnesota;
- refuse to provide you with references;
- show up at your door unsolicited; or
- use high-pressure sales tactics.

Regulation is in place to protect homeowners entering into contracts with roofers. With certain restrictions, homeowners are allowed to cancel a roofing contract if their insurance company denies the claim.

For additional information please visit the Department of Labor and Industry's website at: http://www.dli.mn.gov/workers/homeowners/tips-hiring-contractor.