



Indiana Farmers
Insurance™





We are a member service company.
We only exist to serve you.



Indiana Farmers Insurance is a mutual insurance company and exists only to serve our customers. We have no stockholders who expect a return on their investment. We focus exclusively on the financial protection of our policyholders and are not burdened by the expectations of the financial markets.

All this means that when you buy a policy from Indiana Farmers Insurance, your premiums only go to pay for losses and to operate the company.





We are Midwesterners.

Indiana Farmers Insurance knows insurance, but just as important we know the Midwest. We know its values - they're the same by which we run our company.

To us, people and relationships really matter, and there's a certain respect and appreciation that everyone in the company feels for each other, our agents, and you.



Our goal is to create the ultimate customer experience for you.

We want insurance to work for you. So, we invest in listening to you to understand your expectations; to make everything simple and easy; to put your experience first and foremost.

"Indiana Farmers Insurance has taken care of our insurance needs for many years to our complete satisfaction. No problems."

~ Rex S., Middletown, Indiana





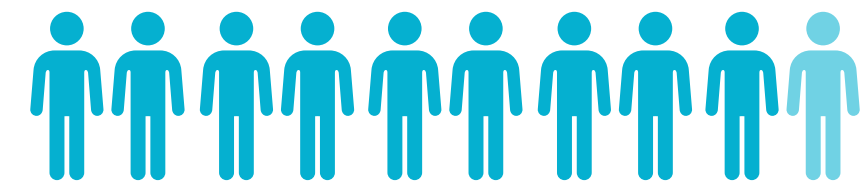
We partner with only the best agents.

Insurance can be complicated so it is important to have a trusted expert who will guide you through your insurance experience. We partner with only the best agents, and like us, most of our agencies have been serving customers for generations.



You can expect the highest level of service from us.

We will respond with urgency and attentiveness if you need assistance or have a claim.



84%

of members who make a claim rate us 9 or 10 (on a 0 to 10 point scale).





Since 1877

We've been insuring Midwesterners for more than 140 years. While this doesn't necessarily make us better, our longevity comes from sticking to a set of solid core values and sound business principles.

"I would recommend Indiana Farmers Insurance to everybody. I appreciate their honesty."

~ John R., Terre Haute, Indiana

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Strength, Stability

Our core business objective is to be there when you need us most. We work hard to maintain the financial strength and stability to pay claims now and for years to come. You can rest easy knowing that A.M. Best, the financial rating company that evaluates insurance company performance, continues to give Indiana Farmers an "A" (Excellent) rating.

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Your Business

Managing risk can be the difference between a growing business and going out of business. Together with your expert insurance agent, we can help you manage risks so you can manage your bottom line.

Every business is unique. We can help with insurance solutions tailored specifically for your needs with coverage for your building, signs, vehicles, office equipment, your employees, and all the other things that keep you up at night.

Your Protection

A **Business Owners Policy** (known simply as a BOP) offers businesses a streamlined insurance program. The BOP bundles “bread-and-butter” insurance coverages into one package. You get broad protection and you’re able to save money.

If you are a larger company with greater risks, the **Commercial Package Policy** (CPP) may be right for you. Complex risks, such as manufacturing and specialized contracting, are better suited and eligible for a CPP.

So think of a BOP as a pre-packaged insurance program, and the CPP as more of a cafeteria-style package where you assemble the parts. With the CPP, you pick and choose what you need.



Your Employees

If you have employees (even if they are family members), you need **workers compensation*** insurance. It pays for medical bills, recovery costs, and lost wages to employees for on-the-job injuries and illnesses.

Employment Practices Liability Insurance provides coverage to protect you from lawsuits brought against you by one of your employees.

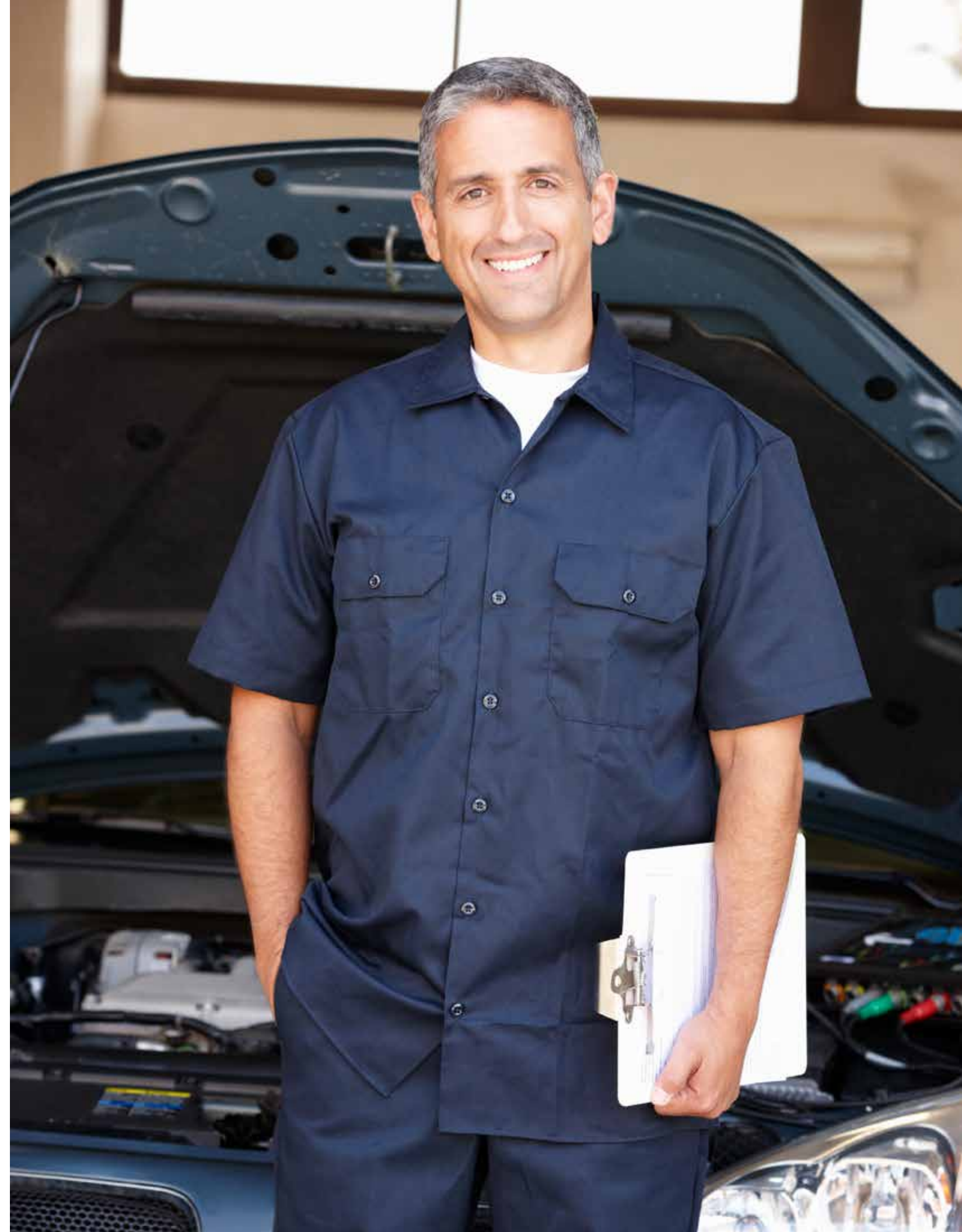
**Available in Indiana, Illinois, and Kentucky*

Your Vehicles

Most businesses should have some type of **Commercial Auto** insurance. You can easily customize the policy to provide you with exactly what's needed to cover your company's specific risks, including bodily injury and property damage liability, medical payments, and more.

Your Property on the Move

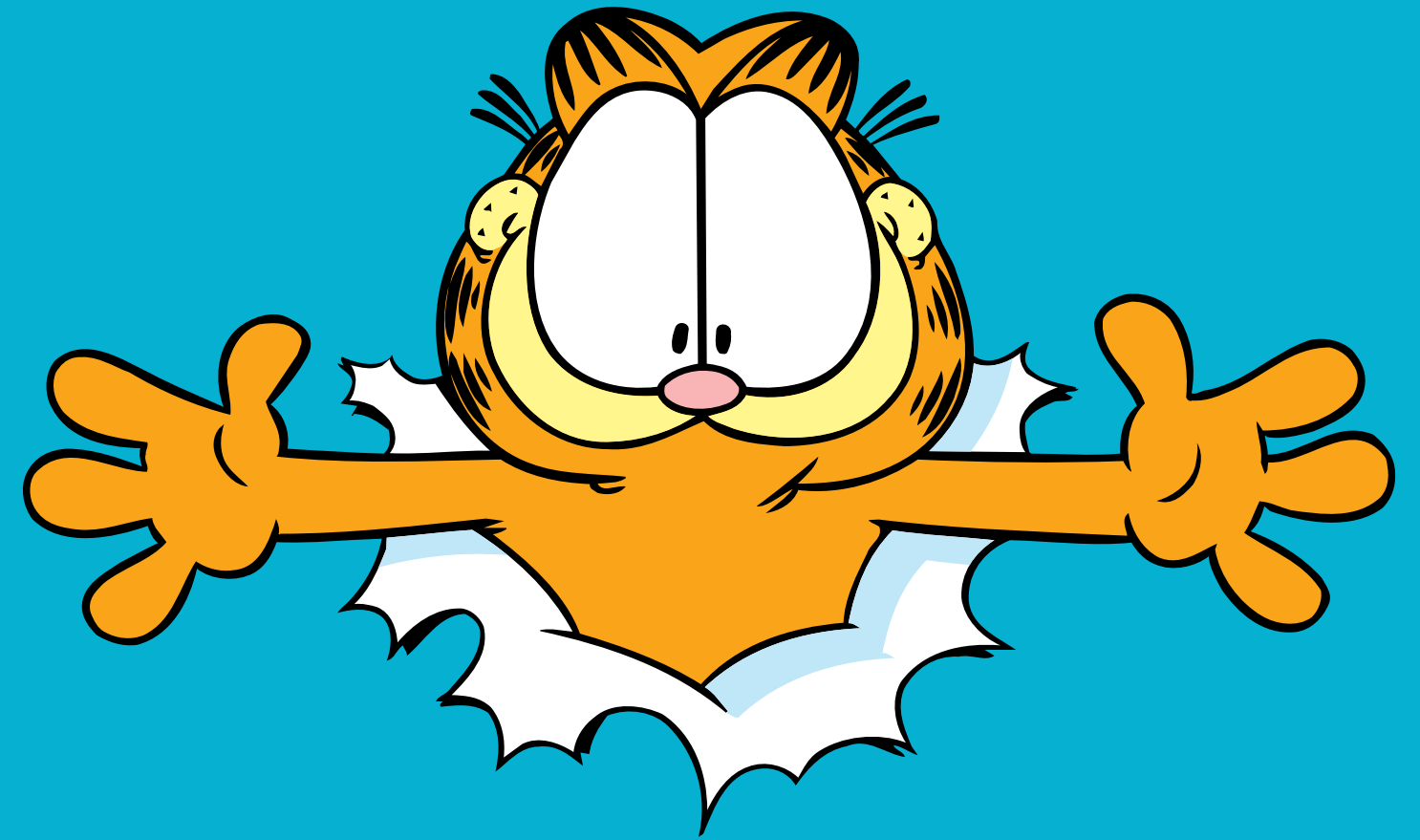
You protect your business furnishings, equipment and inventory from damage or theft with property coverage under a Business Owners Policy or Commercial Package Policy. But what about equipment, tools and other items that go off premises? They can be easily damaged while you're working off site or while in transit. We offer a number of **Inland Marine** options covering property that moves around, in transit and in your temporary care as well as unique or valuable property.





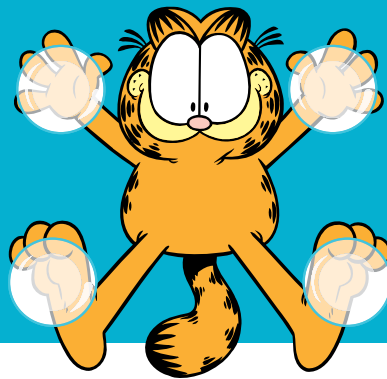
Your Options

Beyond the basics, we have many other coverages available to match your needs. Your Indiana Farmers Insurance agent is a pro and can tailor just the right coverages for your business.



Insurance products are subject to terms, conditions and exclusions not described in this publication. The information in this publication concerning insurance policies and other products is intended to give you an overview of the policies and products offered by Indiana Farmers Insurance. None of the information—including any policy or product description—constitutes an insurance policy. The policy contains the specific details of the coverages, terms, conditions and exclusions. Coverages and their availability may vary by state.

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