

Texas★ Heritage



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AUTO / HOME / LIFE

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for Living®

ARE YOU PREPARED?

Know what to do
before, during, and
after severe weather
hits your home

INSIDE:

When the Dust Settles

Trust the people you work with
to rebuild

What's in a Rate?

How your insurance rates are
established



HIGHEST CUSTOMER SATISFACTION AMONG AUTO INSURERS IN TEXAS

This is the third consecutive year that the Texas Farm Bureau Insurance Companies have received an award from J.D. Power for auto insurance customer satisfaction.

Texas Farm Bureau Insurance received the highest numerical score among auto insurance providers in Texas in the proprietary J.D. Power 2012-2014 U.S. Auto Insurance Satisfaction Study™ (Central Region in 2012). 2014 study based on 44,661 total responses measuring 8 providers in Texas and measures opinions of consumers with their auto insurance provider. Proprietary study results are based on experiences and perceptions of consumers surveyed March-April 2014. Your experiences may vary. Visit jdpower.com.



STORM SEASON IN TEXAS

It's a lovely time of year to live in Texas, as new growth and color returns to the trees and wildflowers begin to bloom. Families are busy making plans to attend the many spring festivals throughout the state and the end of the school year is right around the corner.

It's also the time of year when extreme and unpredictable weather conditions in Texas can wreak havoc on homes and our great landscape. Our storm guide on Page 10 includes advice from fellow Texas Farm Bureau Insurance Agents about how to prepare for weather emergencies, what actions to take in the frantic moments right before a storm hits your home, and what to do in the aftermath.

When the dust settles, know that I am always here to help answer questions and walk you through the claims process. My members' best interests and well-being are the top priority for me, so be sure to read "After the Storm" on Page 16 and stay alert to those looking to take advantage of others' misfortunes.

Your roof bears the brunt of a storm in many cases. When it's safe to do so, it's always a good idea to check your roof after the harsh winter months and before spring storms hit for a few signs that indicate that it may need attention. Our article on Page 28 can help guide you through what to look for.

And have you ever wondered how rates are determined for automobile or homeowners insurance? The story found on Page 20 will help answer some of your questions.

Whatever your needs may be this season, I am here to help. Let me know how I can be of assistance to you and your family this year.

Coverage and discounts are subject to qualifications and policy terms and may vary by situation.



Texas Heritage for Living® shares the stories and successes of Texans just like you. Since 1952, the Texas Farm Bureau Insurance Companies have been helping families protect what matters most.

Ranked "Highest Customer Satisfaction Among Auto Insurers in Texas." Three years in a row.



Texas Farm Bureau Insurance received the highest numerical score among auto insurance providers in Texas in the proprietary J.D. Power 2012–2014 U.S. Auto Insurance Satisfaction StudySM (Central Region in 2012). 2014 study based on 44,661 total responses measuring 8 providers in Texas and measures opinions of consumers with their auto insurance provider. Proprietary study results are based on experiences and perceptions of consumers surveyed March–April 2014. Your experiences may vary. Visit jdpower.com.



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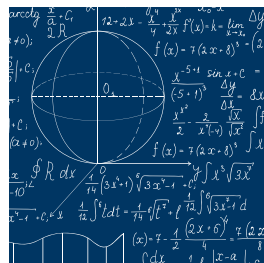
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ROUND★UP

NEWS YOU CAN USE ★ BY CALLIE LEAHY



RECIPE

Balsamic Watermelon and Feta Salad

Bring on the spring with this sweet and tangy salad featuring some of our favorite warm-weather fruit.

INGREDIENTS

1/2 large watermelon
1/2 cup fresh mint leaves
1 1/2 cups crumbled feta cheese
balsamic vinegar

DIRECTIONS

- 1 Using a melon baller, scoop the inside of the watermelon half into uniform spheres.
- 2 Finely chop 1/2 cup of mint leaves.
- 3 Combine crumbled feta cheese and fresh mint leaves in a large serving bowl.
- 4 Combine watermelon and feta cheese/mint mixture, top with balsamic vinegar to taste, and shake thoroughly.

PHOTO BY ELIZABETH LAVIN; STYLING BY BETH MAYA



TAKE COVER

Tornado Safety Outside

On average, Texas experiences more tornadoes per year than any other state. They can happen at any time without warning, and they don't wait for you to seek shelter.

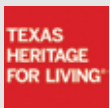
Most Texans have a predesignated room in their home or office building they know to get to when tornadoes are threatening, but what would you do if you are caught outside or in your vehicle?

Watch this video to learn what to do and what not to do if a tornado is nearby and you are away from safe shelter. Simply download the *Texas Heritage for Living*® app and hover your smartphone over this picture.

Knowing what actions to take, no matter where you are, can save your life.

A New Kind of Magazine Experience

Want to see it happen? Download the *Texas Heritage for Living*® iOS or Android app, then follow these simple instructions. Once you have the app downloaded, you'll be able to experience Augmented Reality. The pages of this magazine will literally come to life. Imagine *Texas Heritage For Living*® articles that don't just tell you about loss prevention, the importance of reviews, or life insurance — they show you.



1 DOWNLOAD THE APP

Search and download the *Texas Heritage for Living*® iOS or Android app.



3 HOVER YOUR DEVICE OVER THE PHOTO

With the app launched, hover your device over the accompanying image near the icon.



2 LOOK FOR THE ICON

Augmented Reality pages or images will be flagged with an icon.



4 OOH AND AAH

Watch photos and pages come to life!



AMUSEMENT PARKS

Family Fun

Looking to take the family out for a little fun in the sun? Check out these local and lesser-known amusement parks across the state:

Lubbock's Joyland Amusement Park

Home of the Texas Tech Red Raiders, Lubbock is also home to Joyland, a 30-attraction thrill and water park.

www.joylandpark.com

Austin's Kiddie Acres

For the tiny tots in your family, Kiddie Acres Amusement Park and Miniature Golf is a year-round magic town for children ages 10 and under.

www.kiddieacres.com

Lumberton's Adventure Kingdom

From bumper cars to water wars, this castle-themed entertainment park provides a Renaissance-themed family fun experience for both kids and kids at heart.

www.adventurekingdom.com

To see the full list of local amusement parks, check out our blog at blog.txfb-ins.com.



INSURANCE

Deal or No Deal?

In a storm-prone state like Texas, "hail sale" car promotions can be a tempting way to get a new car at a used-car price, but is it worth the savings?

Mark Mitchell, the State Physical Damage Manager for the Texas Farm Bureau Insurance Companies, says buying a hail-damaged car has pros and cons, depending on the level of damage to the car.

Pros: Reduced sales price — Mitchell says if you can stand living with the dents or have them repaired for a good price, purchasing a hail damaged car is a pro.

Cons: Prior damage — Mitchell advises buyers of hail-damaged cars to have their vehicles inspected by their Texas Farm Bureau Insurance Agent after they are purchased so that any future damage isn't misconstrued as prior damage caused by hail.

For more advice from Mitchell on buying a hail-damaged car, visit blog.txfb-ins.com.

TRIATHLONS

Spring Into Action

Texas triathlon season kicks off in March! Get your running shoes, swimsuit, and bicycle ready for the big race with these tips for race preparation. For more tips and race events, visit www.active.com.



Put on some good tunes

Amp up your workout with FITRadio, a music-streaming app of all genres with custom playlists set to a certain BPM for a steady, high-energy workout. Available for iPhone, Android, and BlackBerry.



Prep a good pre/post meal

Start with a balanced breakfast for an ideal pre-race meal about 24 hours prior to race time and follow up with a carb, electrolyte, and protein meal such as pasta and meat sauce post-race.



Get your gadgets ready

The Hitcase Pro turns your smartphone into a waterproof and shockproof wide-angle camera that rivals the popular outdoor cameras of pro-athletes.

MEMBER BENEFITS

Did You Know?

Being a Texas Farm Bureau member has benefits beyond great service and reliable coverage. From discounted movie tickets to discounts on defensive driving services, check out this list of benefits and services available to you.

→ For more, visit TexasFarmBureau.org/memberbenefits.aspx



Estate planning

Utilize the services of a professional. Read more about this free service on Page 24.



Car rentals and hotel discounts

Take Texas Farm Bureau member benefits on the road, no matter where life takes you.



Eyewear savings

Save on frames, lenses, and exams with the Coast to Coast Vision network.



Ticket discounts

Get discounted entertainment tickets to amusement parks, movie theaters, and more.



Blue Cross Blue Shield coverage

Outstanding health coverage for all of life's bumps.



Magazine subscription

Get 10 percent off your subscription to Dave Campbell's *Texas Football* magazine. For every purchase made, DCTF will donate \$15 to \$30 to the Texas Farm Bureau scholarship fund!



Minor League Baseball Tickets

Hey, batter batter, swing! Hit the mound this spring with Texas Farm Bureau member benefits and your favorite minor league baseball teams across the state. "Like" Texas Farm Bureau Insurance on Facebook for updates on exclusive member-only offers today!

www.facebook.com/texasfarmbureauinsurance

The Payoff on Extended Auto Warranties

MAKE SURE YOU KNOW WHAT YOU'RE GETTING INTO BEFORE YOU ADD THIS COST TO THE BOTTOM LINE OF YOUR NEW RIDE. **BY JENNIFER CHAPPELL SMITH**

The process of buying a car comes with tough decisions — beyond which make and model. One of the toughest? Whether or not to spring for an extended warranty.

An extended warranty, more accurately called a service contract, works almost like an insurance policy. It's a one-time fee tacked on to the financing deal that offers reassurance that you won't get stuck with a huge repair bill after the original factory warranty runs out.

"Extended warranties can be a very prudent way to protect yourself from unexpected and pricey vehicle repair costs," says Karl Brauer, senior director for Kelley Blue Book. "But there are a couple of important factors to keep in mind."

Here's a summary of his top tips:

- Avoid any pressure to buy an extended warranty the day you buy the car. You can always buy one later. Remember, there's no rush.
- Keep in mind how long you plan to own the vehicle. If you're purchasing a car that comes with a three-year/36,000-mile factory warranty and know you will change cars in two to three years,

the factory warranty will probably suffice. "Dealers will happily sell you an extended warranty during the purchase process, but if you switch cars before the factory warranty expires, the extended warranty was a waste of your money," says Brauer.

- Know when the car's factory warranty expires, whether it's new or used. "Even on a used car you're about to purchase, you might already have warranty coverage, because new car warranties can transfer to second or third owners," he says. "Sometimes, an extended warranty has to be purchased before the factory warranty expires." So know when the factory warranty is about to expire or your chance to buy an extended warranty is about to pass.
- Get the factory extended warranty, not a dealership or aftermarket warranty. The difference? "Factory warranties work nationwide and can be used at any dealership that sells your brand of



car. Dealer or aftermarket warranties are often far more restrictive in terms of what they cover and where the repair has to be performed before you are covered," Brauer says.

- Know what's covered and what's not. It's important to know if the service contract covers breakdowns as well as wear and tear. Breakdown warranties cover only those parts that break, not parts that need to be replaced from simply wearing down over time.

Texas Tech University personal finance professor Vickie Hampton says that simply saving for car repairs instead of buying the extended warranty might be



Car Care

Before you hit the open road, visit TexasHeritageForLiving.com for auto maintenance advice, Texas destinations to see, and general safety tips behind the wheel.

a smart financial option. After all, a late 2013 *Consumer Reports* survey of 12,000 subscribers discovered that among those who had purchased an extended auto warranty, only 55 percent ever actually used it. They paid a median price of \$1,200 for the service contract. Many car repairs come in way less than that.

For some, however, the peace of mind of having car repairs prepaid trumps the expense of an extended warranty, Hampton says. If that's the case, she advises a no-rush approach. "Research the transaction like any other purchase," she says.

Coverage and discounts are subject to qualifications and policy terms and may vary by situation. ©2015 Texas Farm Bureau Insurance

Extended warranties can be a very prudent way to protect yourself from unexpected and pricey vehicle repair costs.



Watch for Scams

Third-party companies often try to convince car owners via phone and mail that their factory warranties are almost up and to buy an extended one from them.

To avoid problems with scammers, Edmunds.com recommends that you:

Avoid third-party vendors and stick with the manufacturer's extended warranty.

Check out a third-party company via a Google search for complaints or with the Better Business Bureau at bbb.org.

Purchase an "exclusionary" extended warranty, which spells out what is not covered — for no surprises.

Remain skeptical of unsolicited callers who claim knowledge of your warranty situation.

Keep personal information private during any unsolicited calls.



Are You Water-Wise?

SEVEN WAYS TO PREPARE YOUR LANDSCAPE FOR WARMER-WEATHER WATER RESTRICTIONS. **BY LESLIE F. HALLECK**

The heat in Texas is no joke. Keeping your landscape healthy can be a challenge in the extreme weather, especially with tight watering restrictions in place. Here are seven tips to help you better manage water in your landscape.

2 LESS TLC FOR YOUR LAWN:

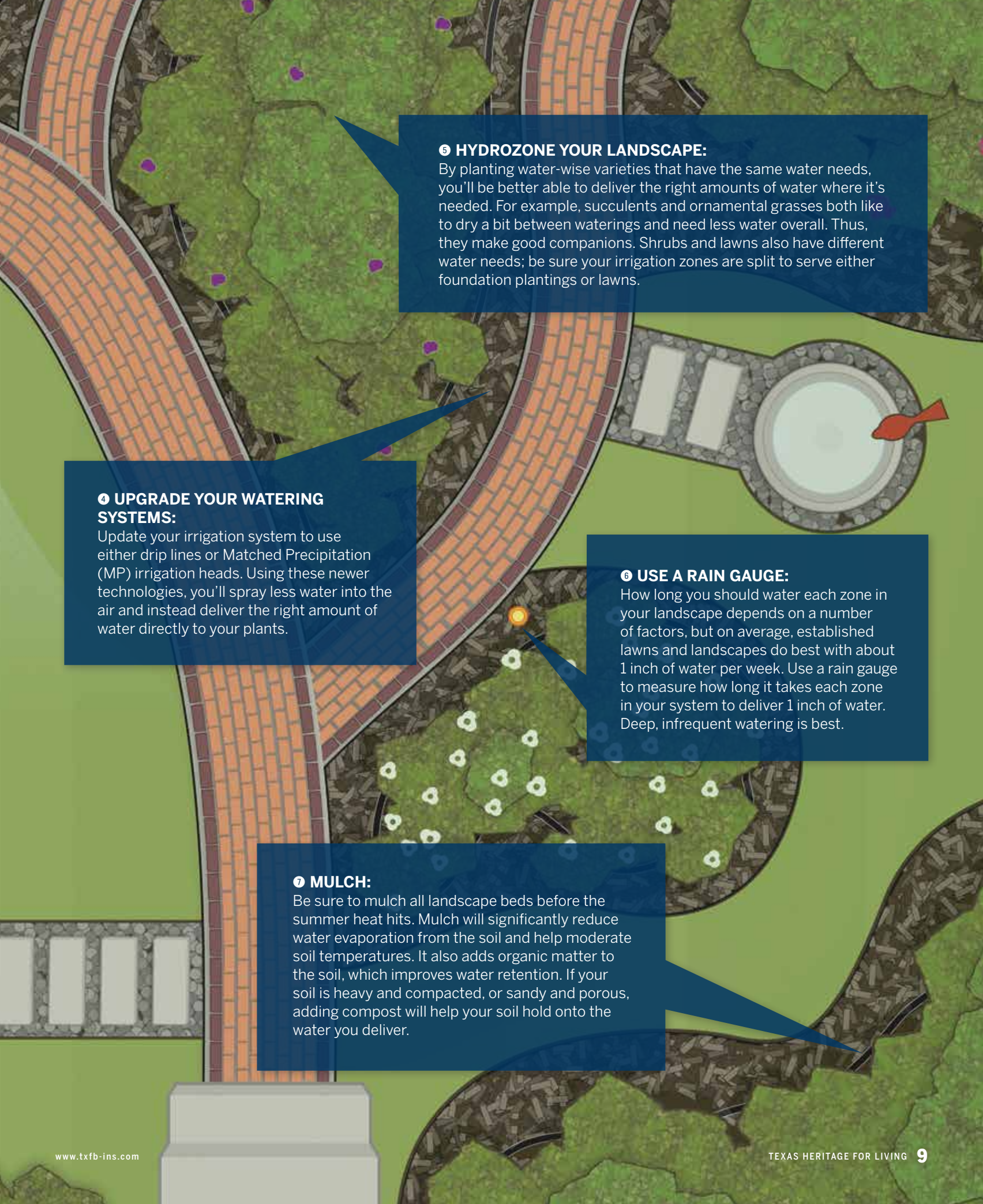
Don't overfertilize or mow too low. Overfertilization makes your lawn grow faster, use more water, and require more frequent mowing. St. Augustine lawns should be left at 3 to 4 inches tall in summer, which will help shade roots and reduce water needs. Tired of mowing? Consider replacing lawns with lower-maintenance shrub beds.

1 INSTALL RAIN BARRELS:

This is a great way to recycle rainwater in your garden during dry periods. Water collected in your rain barrels can be used to supplement watering in your vegetable garden, patio planters, or newly planted specimens. Large cisterns can irrigate entire landscapes.

3 CYCLE AND SOAK:

To avoid runoff waste (a finable offense in some areas), try the "Cycle and Soak" method. Instead of running your system for the desired time all at once, break it up into several cycles. This will allow for water to properly soak in before more water is delivered.



5 HYDROZONE YOUR LANDSCAPE:

By planting water-wise varieties that have the same water needs, you'll be better able to deliver the right amounts of water where it's needed. For example, succulents and ornamental grasses both like to dry a bit between waterings and need less water overall. Thus, they make good companions. Shrubs and lawns also have different water needs; be sure your irrigation zones are split to serve either foundation plantings or lawns.

4 UPGRADE YOUR WATERING SYSTEMS:

Update your irrigation system to use either drip lines or Matched Precipitation (MP) irrigation heads. Using these newer technologies, you'll spray less water into the air and instead deliver the right amount of water directly to your plants.

6 USE A RAIN GAUGE:

How long you should water each zone in your landscape depends on a number of factors, but on average, established lawns and landscapes do best with about 1 inch of water per week. Use a rain gauge to measure how long it takes each zone in your system to deliver 1 inch of water. Deep, infrequent watering is best.

7 MULCH:

Be sure to mulch all landscape beds before the summer heat hits. Mulch will significantly reduce water evaporation from the soil and help moderate soil temperatures. It also adds organic matter to the soil, which improves water retention. If your soil is heavy and compacted, or sandy and porous, adding compost will help your soil hold onto the water you deliver.

2015 STORM GUIDE:

3 Days Before, 3 Minutes Before, 3 Days After

Time is precious before, during, and after a severe storm. Help protect what you love with these tips.

BY LISA MARTIN • PHOTOGRAPHY BY ELIZABETH LAVIN





After losing her three-bedroom house in an F4 tornado on May 15, 2013, 32-year-old Texas Farm Bureau member Briana Monroe of Granbury can offer a word of storm-related advice: “I wished I’d grabbed my purse when I brought my two boys into the bathroom. It was gone along with everything else, but I lost the keys to my work, my ID, and money.”

Although she and her young sons, Nicholas and Grayson (now 10 and 2, respectively), emerged physically unscathed from the terrifying ordeal, Monroe felt staggered to see the scope of the damage.

“I kept wishing I’d had time to prepare, that I’d at least brought a diaper with me,” she says. “It’s hard to describe the feeling you get when everything you have is gone.”



Three Days Out

So what’s the best way to prepare for spring’s often-vicious storms? Roughly three days before the onset of the severe weather, Tammy Brannon, a Texas Farm Bureau Insurance Agent based in Silverton — a town of 700 that is smack-dab in “Tornado Alley” — battens down the hatches and restocks her storm cellar.

“It’s important to secure items like patio furniture and grills that could blow away and become projectiles in the fierce winds,” she explains. “Even if you’re not in the direct path of the tornado, those winds can cause a lot of damage.”

To that end, Brannon recommends that her clients move cars, campers, and RVs into garages or barns. Potted plants, pool and gardening equipment, plus the doghouse, should also come indoors. If time permits, consider trimming trees and shrubbery to prevent branches from falling onto your home.

John Burson, a Texas Farm Bureau Insurance Agent in Big Spring, also encourages his customers to draw up inventories of their various possessions. In addition to written lists, Burson suggests going room by room shooting

video with your smartphone or snapping photos. Don’t forget to do a once-over of the garage, inside closets, and even up in the attic.

“It’s a good idea to gather your key documents, everything from passports and wills to medical records and insurance papers, in one place like a safe deposit box or scan them into your computer and email them to yourself,” Burson adds. “That way, if in the worst-case scenario where your house is gone, you can find your most important papers.”

As the threat of bad weather looms, don’t forget to stock up on nonperishable food and bottled water. The American Red Cross recommends that Texans in storm-prone areas store enough provisions so that every family member can eat and drink for at least three full days. (If you’ve stocked up on canned goods, don’t forget a manual can opener.) And remember that pets need food too.

Stashing backup prescription medication, eyeglasses, baby formula and diapers, pet leashes, and cash could also go a long



way toward easing the trauma if your house, neighborhood, or community sustains a big hit.

For its part, FEMA — the Federal Emergency Management Agency — recommends the following additional actions at least 72 hours before the storm:

- Develop a family communication plan in case your family is separated; this can include selecting a location to meet and assigning out-of-town relatives to each family member to contact after the storm.
- Identify a safe shelter location. A basement is best, followed by interior rooms on the lowest level of the building away from windows.

- Obtain an NOAA Weather Radio to receive alerts about impending severe weather.

Three Minutes Out

As tornado sirens scream and weather radar shows the epicenter of the storm mere minutes away from your property, that's when your prep work pays off.

“At this point in time, all you should be doing is thinking about your life, the lives of your immediate family, and your pets,” says Brannon. “Nothing matters more than getting to safety.”

Brannon hunkers down in an underground storm shelter with both her handbag and a mobile phone in hand, despite the fact



**TEXAS FARM BUREAU
INSURANCE
SEVERE WEATHER ALERTS**

Knowing in advance that severe weather is headed your way is key to properly preparing for the worst. Check with your Texas Farm Bureau Insurance Agent to see if you're eligible to receive Severe Weather Alerts.

most cellular services go down in the event of a storm.

But if, say, the opening to a safe room becomes covered with debris, your phone could serve as a literal lifeline, enabling you to contact help once service is restored.

“Ideally, you’ll be in your basement or another safe space more than three minutes before the tornado hits,” says Billy Stephens, Texas Farm Bureau Insurance agency manager in Lubbock. “The temptation is to keep grabbing things to take with you, which can slow you down and put you at risk at a time when every second counts.”

Go to a predesignated area such as a safe room, basement, storm cellar, or the lowest building level. If there is no basement, go to the center of a small interior room on the lowest level (closet, interior hallway) away from corners, windows, doors, and outside walls. Put as many walls as possible between you and the outside. Get under a sturdy table and use your arms to protect your head and neck. In a high-rise building, go to a small interior room or hallway on the lowest floor possible.

What if, however, you’re caught outside in winds blowing at upward of 200 miles an hour, which was the case with the devastating Moore, Okla., tornado in 2013? If you find yourself outside and away from shelter during a storm, FEMA offers the following safety guidelines:

- If you must use a vehicle for shelter, keep your seatbelt on; cover your head with your arms, blanket, coat, or other cushion; and keep it below the window level.
- Never use an overpass or bridge for shelter.
- If no other shelter is available, lie in a low spot and cover your head, but be alert for water filling the location.

Three Days After

A tree crashed through your roof. The glass from neighboring homes covers your lawn like hailstones. Your mailbox has vanished, but you’ve acquired a landfill’s worth of debris. Even as you begin the arduous task of cleanup, you can have confidence knowing that Texas Farm Bureau Insurance has your back.

Monroe says Texas Farm Bureau Insurance responded very quickly. “As soon as the county told us we were able to get back onto our property, a claims adjuster was out there two hours later.”

“The agent was very helpful in trying to get us to remember the contents. Little things like potholders. My son had *Star Wars* plug-in lights, and they told us to take our time to remember stuff like that, which all counted when they settled our claim,” says Monroe.

“Call us as soon as you’re able, and we’ll start the claims



When all seems lost after the storm, your Texas Farm Bureau Insurance Agent will be there to help pick up the pieces.

process,” says Stephens. “We always tell customers to make their homes as livable as possible and to protect against further damage by putting up tarps or plywood as long as it’s safe to do so.”

Keep your receipts for any post-storm purchases intended to safeguard your property.

Texas Farm Bureau Insurance may reimburse those expenses.

Adds Burson: “Depending on a member’s policy, he or she may be eligible for money to help pay for a hotel if they can’t stay at home. We’ll walk them through their coverage as soon as they get into contact with us.”

Staying safe while cleaning up the wreckage should likewise remain a top priority. The American Red Cross recommends:

- Wearing long pants, a long-sleeved shirt, and sturdy shoes when examining your walls, doors, staircases, and windows for damage.
- Watching out for fallen power lines or broken gas lines and reporting them to the utility company immediately.
- Using battery-powered flashlights, not candles, when examining buildings.
- If you smell gas or hear a blowing or hissing noise, open a window and get everyone out of the building quickly and call the gas company or fire department.

Fortunately, your Texas Farm Bureau Insurance Agent is there to help every step of the way.

“This is what we do,” says Travis Askew, who manages the Granbury office and has worked with a number of customers, including Monroe. “We want our clients to know that we’re there for them before, during, and after a crisis.”

For more information on handling the aftermath of a storm, read the article on Page 16. ★

Coverage and discounts are subject to qualifications and policy terms and may vary by situation.
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AFTER THE STORM

When the dust settles, work with people you trust to rebuild.

BY KAREN J. BANNAN



In the aftermath of Hurricane Ike in 2008, thousands of homes were destroyed, and homeowners and business were left with billions in damages.

WHEN HURRICANE IKE CAME THROUGH IN 2008, HOMEOWNERS AND BUSINESSES WERE LEFT WITH BILLIONS IN DAMAGES.

While the destruction was bad enough, some homeowners faced a second disaster when unscrupulous contractors, storm-chasing adjusters, and people from out of state flooded the area and turned what should have been easy remediation into a nightmare.

“People are going to take advantage of the misfortune of others,” agrees Steve Williams, Vice President of Claims at Texas Farm Bureau Insurance. “It’s one of the dangers of a hailstorm or hurricane that people don’t think about until it happens to them.”

Be on the Lookout

The majority of contractors and suppliers are good people who truly want to help those in need while making an honest profit. As a homeowner, you can do your part to keep the good people employed by watching out for certain red flags that may mean trouble, says Williams.

For instance, one of the archetypes who invariably shows

up during times of disaster is the storm-chasing roofer who is there to do as little as possible while taking as much money as he or she can. In some cases, these people will even create problems where there are none, says Jerry Hagins, a spokesperson at the Texas Department of Insurance. “There are unscrupulous contractors who will go up on the roof and cause damage where there was none,” he says.

Homeowners should be wary of anyone who offers to check their home for potential issues, especially if they just show up uninvited. While they may be a good

contractor, you should do due diligence before you let anyone into your home or on your roof (see sidebar “Checklist for Choosing Your Contractor”). There are some simple rules of thumb, say experts.

Reputable contractors will have references you should check and a good standing with the Better Business Bureau. “In a smaller community, you could also call the police and the chamber of commerce,” suggests Hagins. All workers should be bonded and insured and be willing to show you their certificate of insurance as well.

Consider where tradespeople are based too. Immediately after a storm, there may be people from out of state looking to help with disaster relief. While the majority of these people may be talented workers, it’s worth considering what might happen once the remediation efforts are over and everyone has gone home. How will you get warranty repairs done if something goes wrong with your repair? Another potential problem, says Hagins: Contractors who tell you that they can get your

WATCH FOR PRICE GOUGING

The law of supply and demand means that prices often go up when demand does too. After a disaster, this means tradespeople and those who sell equipment and supplies may raise prices to reflect that demand.

“With a demand surge, everyone is seeking the same repairs, so a piece of Sheetrock might cost \$3.50 a sheet versus \$2.50,” explains Bob Hunter, director of insurance with the Consumer

Federation of America. In addition, an influx of out-of-state workers who need to pay for lodging and food can also push prices up. Insurance companies understand price surges, Hunter says, and build them into your claim.

Price gouging, charging whatever desperate people will pay, is something completely different, says Jerry Hagins, a spokesperson at the Texas Department of Insurance.

“It’s prohibited by the Texas Deceptive Trade Practices Act, which goes into effect in the event that the governor declares a state of disaster,” he explains. The agency that has authority over price gouging is the attorney general’s office. Hagins says if you suspect price gouging is playing into an estimate or price that you’ve been given, call the office’s consumer protection line at 800.337.3928.

deductible back for you or can get you more money for the repair than it will cost. They legally can't, he says.

Finally, consider putting an extra pair of eyes on the contractor even if he or she passes your checks and considerations. "Have an insurance adjuster there while the contractor is doing their inspection," agrees Hagins. If you can't coordinate your adjuster and roofer, Williams says it's worth going up on a ladder yourself — safely, of course — and watching the inspection take place. While contractor-created damage, which is characterized as vandalism, may be covered by your policy, why risk damage and a claim when none is necessary, he says.

Once you hire a contractor or tradesperson, keep in mind that you should never sign over your claim check until all repairs have been completed. "Pay as you go, and always pay with a check so you have a paper trail," says Hagins.

If It Sounds Too Good to Be True

Some homeowners have also been burned by public adjusters who overpromise and underdeliver. Public adjusters are claims specialists who work on behalf of the homeowner to interpret their policy and take a fee or portion of their settlement as payment. Some lawyers will also offer similar services. Both are probably unnecessary and may end up taking money out of the homeowner's pocket, leaving less available for repairs, says Williams.

"You have the right to use an adjuster and an attorney, but before you waste time and money, why not work directly with your insurance company and see what they are going to do for you?" Williams says. Some policyholders rush to hire a third party because they don't understand that claims can be adjusted and insurance companies will offer supplemental payments if additional repairs are needed, he says.

"If an adjuster makes a mistake or the repairperson removes the shingles and finds structural damage, the insurance company is going to pay for that additional work if it's covered," says Williams. "If you have any questions about anything, ask your agent or adjuster."

If you do decide to use an attorney or public adjuster, make sure you get everything in writing before you sign on the dotted line, says Bob Hunter, director of insurance with the Consumer Federation of America. The contract should clearly state how much you will owe once the claim is finalized. "These people are not doing missionary work," he says. "Nothing is for free." ★

Coverage and discounts are subject to qualifications and policy terms and may vary by situation.
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CHECKLIST FOR CHOOSING YOUR CONTRACTOR

- Look for an established, licensed, or bonded roofer or contractor and request references.
- Ask to see certificates of insurance to be sure both liability and workers' compensation insurance coverage are carried and are in force during the time the work is being done.
- Insist on a detailed written estimate clearly stating the quantity of materials needed, labor charges, and work specifications including approximate starting and completion dates, payment procedures, and any necessary building permits that need to be secured.
- Compare your contractor's estimate to the estimate written by the Texas Farm Bureau Insurance adjuster. Contact the Texas Farm Bureau Insurance adjuster if there is an appreciable difference.
- Carefully review and understand any warranty, and watch for conditions that would void it.
- Contact your local Better Business Bureau to check for complaints filed against the contractor.
- When there is a hailstorm or other catastrophic event, it is not uncommon for a roofing contractor, public adjuster, or others to contact you. Be wary of individuals knocking on your door. Find out who they are, who they represent, and get a business card. Do not sign a contract with anyone before checking them out. Insist on a detailed estimate.



To report a claim, call our 24-hour toll-free Claims Hotline at **800.266.5458**.

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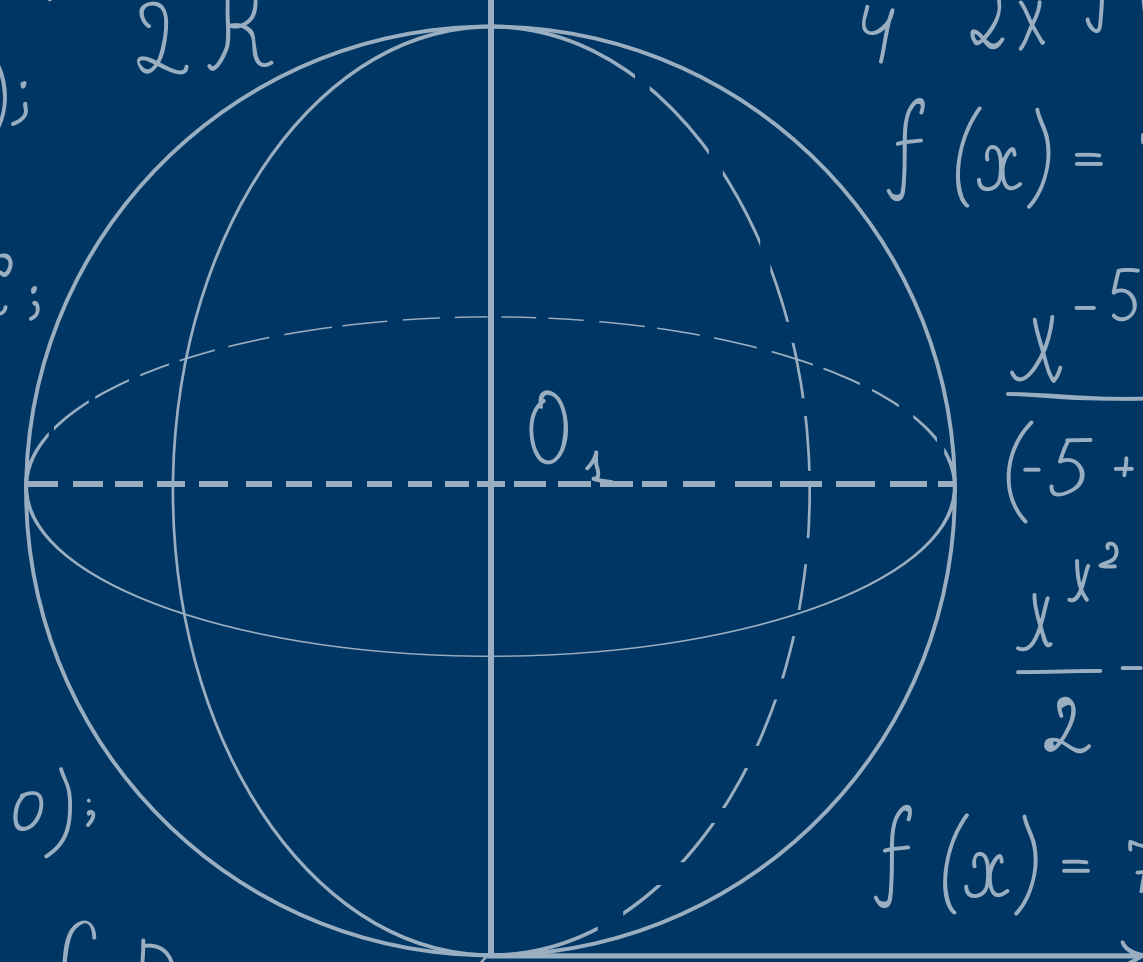
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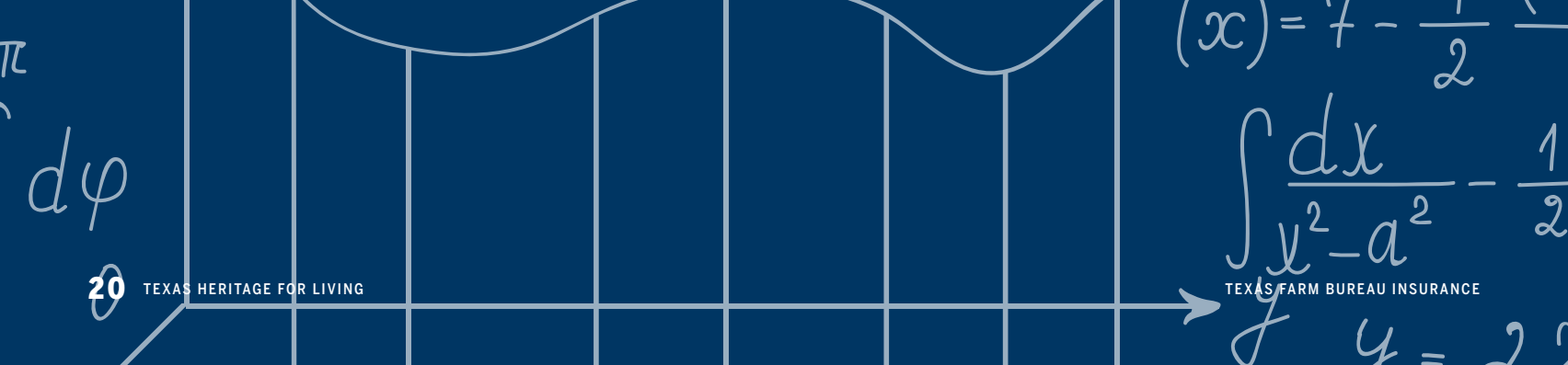
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WHAT'S IN AN INSURANCE RATE?

Understanding how insurance rates are established is easier than you might think.

BY PAULA FELPS

INSURANCE MAY NOT BE AS INEVITABLE AS DEATH AND TAXES, BUT IT CERTAINLY RANKS RIGHT UP THERE WITH THINGS WE NEED TO TAKE SERIOUSLY. UNINSURED HOMEOWNERS AND DRIVERS DON'T JUST PUT OTHERS AT RISK, BUT THEY MAY ALSO FIND THEMSELVES AT A COMPLETE LOSS WHEN DISASTER STRIKES.

The science of how insurance rates are established may seem like a mystery to the outsider, but insurance companies actually rely on a rather simple and straightforward set of factors to determine rates.

“There are a lot of misconceptions and confusion about how insurance rates are calculated,” says B.J. Donaldson, CPCU, Vice President of Underwriting for Texas Farm Bureau Insurance. “In general, whether it’s a policy for the home or auto, the basic rates are arrived at the same way. In any line of insurance, the rates an insurance company charges are affected by the overall claims experienced for that line of business. That’s the bottom line, and then other factors are entered into that.”

Here are a few factors that affect both home and automobile insurance rates.

You Auto Know

The state of Texas has required drivers to be insured since 1981, and in 2005 the state passed Senate Bill 1670 to reduce the rate of uninsured drivers. However, for many consumers, auto insurance is wrapped in mystery — and mythology.

“Some of the biggest misconceptions we hear are around auto insurance,” Donaldson says, adding that many factors that consumers think will affect the price of their rates actually have no impact whatsoever.

“Over the years, the thing we’ve

probably heard the most is that the more expensive the car, the more it costs to insure.”

He says the purchase price of a car doesn’t affect insurance rates nearly as much as the cost to repair the car.

“In fact, some mid-priced cars cost more to insure than higher-end cars because they have a higher loss history or they cost more to repair,” Donaldson explains. “The only way to really know if it’s going to cost more to insure is to check with your insurance agent and get a quote on the premium of each car.”

Two other things that consumers often incorrectly believe will affect their premiums are the color of the car and getting tickets. Contrary to rumor, red cars do not cost any more to insure than blue, white, black, or gray ones. And if tickets are minor, and you have an otherwise clean accident record, they may not significantly affect the price of your premium.

So now that we’ve eliminated the things that won’t affect your premium — what kinds of things will raise your insurance rates?

“There are several things we look at to determine auto rates — some makes and models generally have more claims, and that affects how the rates are established,” Donaldson says. To avoid surprises, check with an insurance agent before buying a car and find out what kind of premium you can expect to pay.

Other factors that have a direct effect on rates are:

- Safety features of the car
- Age/sex of the driver (younger males will pay more)
- Use of the vehicle — is it used in a daily commute to and from work, or does it only go out on the weekends?



➤ Where it is garaged/used (metro-area drivers will generally pay more than those in rural areas)

“All of these elements go into a rate,” Donaldson says. “We take a base rate, which is typically determined by the company’s experience with claims in that area, and then start adding in all these elements. That fills in the final number for us.”

However, there are ways to bring that number down — he recommends asking for discounts, such as the Companion Discount for carrying both home and auto policies with Texas Farm Bureau Insurance and the Good Student Discount, which is offered to underage drivers who maintain certain grades in school.

“Always ask your insurance agent how you can save more,” he advises.

Home Is Where Your Stuff Is

Some of the factors that influence home insurance premiums include geography and the type of materials used for building your home. Homes built from more fire-resistant items like brick, concrete, and stone will be less expensive to insure than those built from more flammable materials like wood. But your geographic location in the state factors in as well.

“Certain parts of the state traditionally have more wind and hail claims just because of the way that weather patterns occur,” he says, adding that wind and hail rate as the top reasons homeowners file insurance claims. Geographic considerations also include living in an area with a high concentration of crime, where claims might be more likely to occur.

“It’s really that simple. The company’s own experience in that area figures into the base rate that they set.”

Mother Nature’s fickle decisions and the luck of the draw can play a role in premiums as well. If an insurance company has a heavy concentration of customers in a certain area that is affected by a catastrophe such as a tornado or other natural disaster, the customers may see a hike in their rates.

“Any company has to cover its loss cost, including expenses, to continue to provide a quality product and service,” Donaldson says. “But from our perspective, we work very hard to make up for it in other ways so members don’t have to help bear all the burden of the company’s losses. We focus on things we can do to keep rates as low as possible.”

WHAT GOES INTO AN AUTO RATE?

1. The safety features of the car.
2. The age and sex of the person driving the car.
3. The way the car will be used (daily commutes or weekends only).
4. Where the car is kept and driven.

Even if your geographic area and home construction dictates that your home gets a higher-cost premium, Donaldson says there are still things that can be done to mitigate the cost.

“Again, you can get a Companion Discount, and there are other things you can do — like having a hail-resistant roof — that will bring down the cost. Setting a higher deductible can lower the rate of your premium, and that’s a key component that members should be aware of.” ★

Coverage and discounts are subject to qualifications and policy terms and may vary by situation.
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SIMPLIFY ESTATE PLANNING

Make a plan now so you — or your loved ones — won't pay later.

BY JENNIFER CHAPPELL SMITH



Today, Molly Baize helps untangle the complex strands of estate planning for Texas Farm Bureau members. She helps organize and secure their financial futures. But years ago, when her youngest daughter was an infant, she and her husband hadn't thought much about their own estate.

As they headed out of town for a trip, leaving a 3-year-old and a 9-week-old in another's care, they handwrote their will on a yellow legal pad. "We got some advice that a handwritten will is legal in Texas," she remembers, laughing. "So we wrote down our wishes."

She remembers how it felt when she and her spouse suddenly had to think about some difficult scenarios: Who would take care of their children should the worst happen to them? Their parents weren't options, so they had to reach out to friends and ask the tough question: Would you take care of our children?

And they asked themselves: How would their assets help their little ones? Who would safeguard their personal effects until their children were old enough to appreciate their meaning?

Since that time, the couple's estate plan has morphed into a much more complex arrangement, involving a family trust and a C corporation for a business endeavor, which provided maximum protection for their heirs. All of their end-of-life documents — from wills to powers of attorney documents — are typed up, backed up, and safely filed away.

Now, in her role as an estate planner with Southern Farm

Bureau® Life Insurance Company serving Texas Farm Bureau members, Baize thrives on helping others get their estates in order too.

Her phone rings from people in lots of different situations. Type A planners who want to dot their i's and cross their t's. Procrastinators calling before a surgery who realize they have no will, no Medical Power of Attorney (a document that appoints a trusted individual to make medical decisions if you're incapacitated). Baize recounts a recent call from a man who had a dying spouse. The couple had all their paperwork in place, but he needed assurance that all their documents and plans would operate as anticipated. "Sometimes, it's a matter of a review," she says.

Here's a look at what you'd do with the help of an estate planner like Baize.

Consider Various Kinds of Trusts

"We want to tell members there's a strategy and methodology for protecting their wealth," Baize says, describing various trusts.

Family trusts, generation skip trusts, special needs trusts.



Protecting Their Future

For more information on special needs trusts for your loved ones, visit www.TexasHeritageForLiving.com.

There's even a life insurance trust that receives funds as a beneficiary before they get distributed to others. "That's so heirs have liquidity to pay estate tax, if necessary, and can avoid selling assets to cover it," Baize says.

Each kind of trust suits a particular scenario. Trusts can even protect inheritances for heirs who need help with money management or controlling spending, with guards such as age limitations and trustees who control funds.

Get Help With Wills

You may have ideas about whom you want to get your land, farmhouse, or china collection. "That's all out the window if you die without making your wishes known," Baize says. Without a will or living trust in Texas, the state decides where your property goes.

Baize and team will make sure that the distribution of an estate follows a member's wishes.

The last thing you want to do — literally, the last action on earth to avoid — is to die intestate, or without a will or living trust. Then someone else will decide where your assets go instead of you.

Take Care of Essential, End-Of-Life Paperwork

Before incapacitation, make sure to establish:

Medical Power of Attorney. Also known as a Durable Power of Attorney for Health Care, this document authorizes a trusted person to make decisions for you if you can't.

Living Will. Called a Directive to Physicians and Family or Surrogates Form in Texas, this document allows you to choose the kind of treatment you want under difficult medical circumstances. For instance, whether you'd like to prolong life via feeding tube.

Financial Power of Attorney. This document allows you to name a trusted ally to make financial choices and decisions when you cannot.

Connect With a Team of Professionals

Baize and other estate planners can help assemble a group to work on behalf of the member: "It ends up being a team — the estate planner; the insurance agent, who is familiar with the insurance on an estate; the estate attorney; and perhaps a Certified Public Accountant for various forms of tax advice."

Baize can refer members to trusted, local estate lawyers. "If you've got a heart problem, you're not going to a podiatrist," she says, encouraging members to go to an estate attorney rather than a favorite barrister down the block.

Even the most well-intentioned lawyer unfamiliar with estate law may make costly mistakes. "I work with people who get a basic will, and when we look at it together and I help them

How This Benefit Works

Estate planning through Southern Farm Bureau Life Insurance Company is a free benefit for any Texas Farm Bureau member.

"All members have to do is contact their local Texas Farm Bureau Insurance Agent and ask about it," says Molly Baize. Members then meet face to face with estate planners, such as Baize.

The adviser will examine your estate, level of liquidity, your retirement plan, and life insurance holdings. Next, he or she will assess the value of your estate. They'll explain the current estate tax laws and establish a game plan customized for you. "Our goal is to maximize protection of the estate and minimize, if not eliminate, estate tax," Baize says.

And it's all for free. Call your Texas Farm Bureau Insurance Agent to learn more.

understand what it means, they say, 'That's not really what I intended.'"

Estate attorneys know to ask all the critical questions, from the composition of the estate to details about the family dynamic, Baize explains.

Get Information on Complex Tax Deductions and Exemptions

The team of experts can help with the tax issues your survivors will possibly face as well. "There are legal strategies to shrink the size of the estate on paper," Baize says. "We can help you get a discount on certain assets on your estate at your death."

Expert planners can help instruct about IRS jargon and implications of complex-sounding concepts such as:

- Unified credit tax exemptions, or the amount of estate that can be passed to heirs without estate tax
- Annual and lifetime gifting limits, or how much you can give to others without taxation
- Unlimited marital deduction, or what gets deducted when you pass all your assets to a spouse

"It's an education," Baize says. "I can't draft all the necessary documents for them, because lawyers need to do that. But I can help them understand and explain strategies to benefit them." ★

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Raising Your Roof

Looking for alternative roofing materials?
Or maybe curious about solar safety?
Check out our blog at blog.txfb-ins.com
for all things roof-related.

Is Your Roof Ready?

ENSURE THAT THE ROOF OVER YOUR HEAD PROTECTS YOUR FAMILY AND POSSESSIONS WHEN SPRING STORMS ROLL IN.

BY LISA MARTIN

While few Texans would admit to feeling much joy at the prospect of spending thousands of dollars on a new roof for their home, the potential pitfalls of ignoring this all-important investment range from dubious to dire. After all, every form of roofing material, from asphalt to wood shingles to clay tile, eventually suffers under the relentless Texas sun. And that's not taking into account the Lone Star State's legendary ice, hail, and tornadoes.

"Winter weather can damage homes in ways that aren't easily visible," says Paul Sullivan, a builder who chairs the nonprofit National Association of Home Builders Remodelers. "Homeowners should protect their investment and hire a professional to repair or replace damaged components before spring storms create more problems."

If your roof has managed to survive more than two decades, it's high time you have a pro take a peek.

"In our part of the state, we have enough hail storms that most of the roofs never last that long," says Kenny Tanner, the Texas Farm Bureau Insurance agency manager in Haskell County, who dispatches adjusters after a claim is reported or goes out himself to take a look at roofs at the request of members.

Tanner also encourages members to eyeball their roofs once or twice a year for damage (particularly after storms) or have an able-bodied family member do so. The Insurance Institute for Business & Home Safety, another nonprofit organization, identifies five warning signs that a roof likely requires some sort of help:

➤ **Wear and tear:** Look for loose, broken, or missing shingle tabs as well as

buckling or curling shingles.

- **Roof penetrations:** Scan for gaps, holes, or signs of missing sealant.
- **Off-ridge or ridge vents:** Make sure they remain properly attached.
- **Leaks:** Water stains on roof decking (including around chimneys, vents, and pipes) indicate leaks. Stains on the ceiling inside the home also reveal trouble.
- **Daylight through roof boards:** This is never a good thing.

Most years, according to the Insurance Information Institute, wind and hail damage alone account for a third to nearly half of all homeowner insurance claims. If you do need a new roof, Tanner says to ask your insurance agent for information about impact-resistant Class 4 roofing materials that have earned the highest impact rating from Underwriters Laboratories. These materials can help protect your home and roof from severe wind and hail storms.

"The bottom line is that you should call your insurance agent," says Tanner. "We're here to help."

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Crime Watch

Our state tops the National Insurance Crime Bureau's list of heavy equipment theft. Everything from copper wiring to heavy equipment attracts thieves, who steal an estimated \$400 million of these types of materials each year. Your roofing materials could be at risk as well.

Ask your contractor to make you aware of when materials will be dropped off. Keep outside lights on any materials left overnight or allow items and equipment to be stored in locked barns, outbuildings, and garages during off-hours. And always call 911 instead of confronting would-be thieves.

Also, be wary of public adjusters who contact you after a storm uninvited (see more information on this in "After the Storm" on Page 16) wanting to evaluate your policy. Work closely with your insurance adjuster and ask questions if you are confused about your policy or the claims process. If something doesn't seem right, contact your Texas Farm Bureau Insurance Agent.



A New Way to Pay

TECHNOLOGY IS CREATING EASIER (AND IN SOME CASES, SAFER) WAYS TO MAKE TRANSACTIONS. HERE'S WHAT YOU NEED TO KNOW. **BY JAMES MAYFIELD**

Technology is amazing. Every day it seems there's an announcement about a new smartphone, app, operating system, or streaming service. The tech boom also looks to be phasing out a once-universal accessory — the wallet.

Most of the items we carry in our billfolds — family photos, cash, business cards, receipts, notes, gift cards — can now all be accessed by the tap of a smartphone. You may have noticed the signs and stickers at retailers telling customers they can use their mobile devices with services such as Google Wallet and Apple Pay to purchase items.

With Google Wallet, users download an app and set up an account on their mobile device. They link this account to a credit or debit card. Then, when they purchase something from a store that accepts that form of payment, they simply enter their passcode or fingerprint for authentication, tap their phone to the cashier's mobile payment device, and the money is taken out of the user's preferred account.

How secure are these transactions? "They're actually safer than using a

physical credit card," says Douglas DoNascimento, a digital marketing expert. "It has its own 24/7 monitoring for fraudulent or unauthorized activity. It can be remotely disabled and monitored."

"You can set up purchase notifications and view transaction records from anywhere," he says. "You can associate the wallet card or app to any credit card and when you buy with it, the vendor does not see your credit card number."

For Apple Pay, users have to have an iPhone 6 or iPhone 6 Plus to use the service. These phones contain a Secure Element (SE) chip that stores financial information.

Apple Pay's security lies in the fact that it uses the device's Touch ID (the fingerprint technology of Apple) to buy an item. Before something can be purchased, users must provide their fingerprint to

complete the transaction.

The SE mentioned earlier also provides added protection as the place where financial information is kept. Since it doesn't make it to a phone's hardware, it's safe from hackers.

Both Apple Pay and Google Wallet use Near Field Communication (NFC) technology to let users "tap" their phones and make payments at checkouts.

What's Next?

Be on the lookout for the Coin and Plastic cards this year. These devices are roughly the size of a standard credit card but offer more. Users can store the information of multiple credit and bank cards onto one card, making the need for carrying a bunch of cards obsolete. There is a cost to purchase these cards, and both companies are still working out details, but they have the potential to be players in the quest for saving space.

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Insurance Access On the Go

The Texas Farm Bureau Insurance Mobile Agent app is part of how the company is "using mobile to take customers to the next level." Here's what Erin Hartgrove, a Texas Farm Bureau Insurance Agent based in Harris County, had to say about the app's features.

My Agent: "If you need to reach your agent while on the go but don't have contact information handy, use Mobile Agent to call or send an email to your agent with a simple tap of the screen."

Report A Claim: "If you run into trouble on the road and

need to report a claim, Mobile Agent allows you to complete a short form and upload pictures of the damage done to your car right over your smartphone."

ID Card: "If you're buying a new car, renting a car, or are ever pulled over by the police, you can just go to your Mobile

Agent and show current ID cards."

Alerts: "With alerts, you'll be able to pull up current Texas Farm Bureau membership benefits as well as the FAQs tab that will tell you step-by-step what to do if you have a claim or what the process involves."

Whether it's a picture of your family on a Texas road trip or a snapshot of your favorite landmark in the Lone Star State, share your favorite vistas with us on:

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VISTAS



DRIPPING SPRINGS

Known as the "Gateway to the Hill Country," scenic Dripping Springs includes rolling hills, lush creeks, and the popular Hamilton Pool Preserve. Numerous art galleries and food establishments will enhance your visit to this gorgeous and relaxing locale.

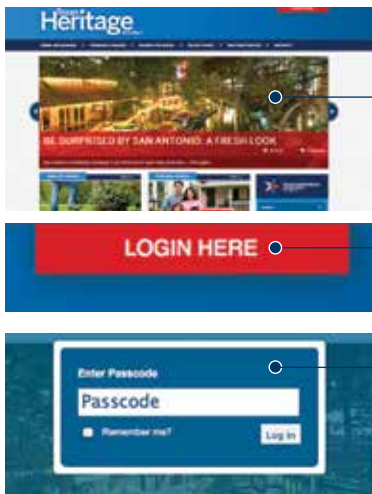
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DID YOU KNOW?

More than half of the total losses paid by Texas property and casualty insurers from 1999 to 2011 have been weather-related*. Spring storms can strike with little warning — make sure you're prepared. Visit www.TexasHeritageForLiving.com.

*According to the Texas Department of Insurance

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