



“Why Not Us”
Mikel Nelson,
MAFMIC Chairman

When I started my year as the Chairman of the Board for MAFMIC, I announced that my theme would be “WHY NOT US?” To date, no one has given me a good reason “WHY NOT US”. Frankly, knowing our membership as I do, I have my doubts that anyone will give me a valid reason to not do business with our companies and with our Association.

On June 13 and 14, The MAFMIC Board of Directors met with Bob Harris. Mr. Harris is a consultant from Tallahassee, Florida who met with us to work on, and improve our Strategic Plan, Mission and Vision Statements. It was an excellent meeting with numerous great ideas and proposals put forth. You can be proud of all the members of the board, they are truly committed to making MAFMIC better.

One of Mr. Harris’ comments to us was that we are an excellent association. We are financially sound, we have 100% membership of all eligible companies, and we have excellent staff. Apparently that is not the case in all associations that he works with.

Out of these meetings we have produced new Mission and Vision Statements. These new statements, which will be released soon, will identify who we are and what we are about with no uncertainty.

In the first week of June, 10 members of MAFMIC flew to Washington, DC on the annual NAMIC Congressional Contact Program (CCP). While this year did not bring with it the urgency that other years have held, we had 3 issues that we worked on; the downplaying of the Federal Insurance Office (FIO), Drones, and Autonomous Automobiles. MAFMIC and NAMIC both fully support and advocate for state based regulation of our industry, hence the idea to curtail the powers that the FIO have grabbed in their few short years of existence.

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To submit an article to be published in the Mutual Link please send them to Mutual Link, PO Box 880, St. Joseph, MN 56374 or email them to info@mafmic.org.

Continued from front page.... "Why Not Us" Mikel Nelson, MAFMIC Chairman

Drones and autonomous vehicles are at the cutting edge of current technology. Drones are here to stay in our industry both before and after claims as tools for us, but also as toys and tools for homeowners and business owners. We need to react to rules that the FAA has created to re-create private airspace at our own homes. Look for an article from James Doke about Drones in this edition of the Mutual Link.

Self-driving cars will continue to evolve and it is our contention that the insurance industry needs to be involved, not in the manufacturing, but rather in the safety facet.

Thank you for your continued support of MAFMIC!

WHY NOT US?

Mikel Nelson

MAFMIC CHAIRMAN, 2018-1019



Member Profile ~ Comstock Farmers Mutual



Comstock Farmers Mutual was founded May 1st, 1896. It was formed by local farmers and property owners. The 1st year Comstock Farmers Mutual had 66 policies with \$186 in written premium and \$94,540 of insurance in force. Net income on the first year was \$0.47!

We write the fire lines for home and farm package policies.

We have 3 employees and we partner with 16 agencies with approximately 50 agents

Our mission is to provide a competitive insurance policy for customers in the region. We focus on the ability to be able to customize and to be flexible enough to fit our agents and customer needs. We strive to provide timely and fair claims adjusting with a focus on customer service.

In the next five years we look forward to continued premium growth and policy growth. Our goal is to continue to be a strong, financially stable company.

Our biggest challenge in our region, as is in many others, is that the small family farms are either combining and or getting purchased by larger farms. Our farms are getting larger but at the same time there are fewer of them. The current trend seems to be continuing and our exposure on these large risks continues to grow. We need to stay ahead of the trend so we have the capacity to write these risks.

We are involved in our community by supporting our local schools and organizations through donations. As individual employees we are all involved in different local organizations in which we volunteer our time and money

It is difficult to describe Comstock Farmers Mutual Insurance Company in one word, but if we have to it would be: **RELIABLE**.



Manager, Jim Huesman

June 12, 2018 Board Meeting Synopsis *Greg Parent, Secretary-Treasurer*

The MAFMIC Board of Directors held their second quarter meeting on the afternoon of June 12 at the Hyatt Place in downtown St. Paul. In addition to routine items like the financial and management reports, district updates, and committee reports, the board discussed several items and took action on a few of them requiring approval.

Office Manager/Event Coordinator Dani Hennen provided an update on the recent Convention, Spring Agents Meetings, Managers Workshop and a look ahead at the Managers & Directors Seminar and Short Course. President/CEO Aaron Cocking provided a recap of the Minnesota legislative session and several related items.

The board discussed the current MAFMIC vehicle and approved that President/CEO Aaron Cocking and Secretary-Treasurer Greg Parent move forward with the process of purchasing a new vehicle within the next several weeks or months. The current MAFMIC vehicle is approaching five years old and needs some upcoming work, so it is a good time to check on purchasing a new one and trading the old one in.

The board approved a new Associate Membership application for Ottertail Adjusting.

Aaron Cocking commented on the upcoming Strategic Plan meeting the following day with Bob Harris. The board then met on Wednesday June 13 and part of the morning on Thursday June 14 to revise and development a new MAFMIC Strategic Plan. The meeting was very productive with several good exchanges of ideas and discussions regarding the mission and vision statements along with the three core areas of advocacy, education and member services. Bob Harris also discussed board responsibilities with the MAFMIC officers and directors.

The third quarter board meeting will be held at the MAFMIC office on September 12-13. The September meeting will see the annual Employee Performance Reviews conducted by the Executive Committee and brought forth to the board for review and action regarding salaries and benefits. Members are encouraged to contact their MAFMIC District Directors with any concerns or issues that may need to come before the board.

Greg Parent
MAFMIC Secretary-Treasurer

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It is our pleasure to serve MAFMIC members and we look forward to supporting the Minnesota farm mutual industry for years to come.

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Commercial Drone Operations in the Insurance Industry: Rules and Regulations

James Doke, Priority Data

When personal drones initially hit the market, there were very few regulations in place, but since 2016 the FAA has stepped up and applied regulations for personal and commercial operations of drones.

In the early days of personal and commercial drone use, there were no official regulations in place, however, [a court case that involved a drone operator](#) initiated the process for the FAA to be the de-facto governing body for drones. Shortly after the court ruling the FAA had granted several official licenses to industries to explore the use of [drones for business](#), however, unofficially, some businesses took the risk of being possibly fined by the FAA since there were no exact rules saying the FAA needed to grant licenses or enforce existing rules. That changed in November 2014 when the National Transportation Board made a ruling that the [FAA can enforce rules on drones](#).

Even though regulations were expected in late 2015, nothing was announced and continued speculation of stringent rules was hinted at by the [Wall Street Journal](#) and other news sources.

Finally in [June 2016, the FAA and DOT announced regulations](#) for personal and commercial drone usage. The final details of the laws paved pathways for both personal operators and commercial pilots, applying strict but fair rules for each. The basic information for personal and commercial operators are listed below:

Personal Operation (Section 336)	Commercial Operation (Part 107)
<ul style="list-style-type: none">• Fly for hobby or recreation ONLY• Register your model aircraft• Follow community-based safety guidelines and fly within the programming of a nation-wide community-based organization• Fly a model aircraft under 55 lbs. unless certified by a community-based organization• Fly within visual line-of-sight• Never fly near other aircraft• Notify the airport and air traffic control tower prior to flying within 5 miles of an airport• Never fly near emergency response efforts	<ul style="list-style-type: none">• Fly for recreational OR commercial use• Register your drone• Get a Remote Pilot Certificate from the FAA• Fly a drone under 55 lbs.• Fly within visual-line-of-sight*• Don't fly near other aircraft or over people*• Don't fly in controlled airspace near airports without FAA permission*• Fly only during daylight or civil twilight, at or below 400 feet*• * These rules are subject to waiver.
For more information, see: Fly under the Special Rule for Model Aircraft	For more information, see: Fly under the Small UAS Rule

Many of the commercial regulations are subject to an FAA waiver, meaning the FAA is open to bending the rules in specific cases. Recently the [DOT has announced plans for looking into increased drone flights](#) DOT has announced plans for looking into increased drone flights in select areas. Many of these areas are remote and would allow for inspections or controlling insect populations.

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Commercial Drone Operations in the Insurance Industry: Rules and Regulations

If [Amazon](#) is the largest company looking into commercial drone operations, the Property & Casualty Insurance industry, as a whole, may be a very close second. From basic home inspections, to monitoring crops, and damage assessments in natural disasters, the P&C industry has been waiting for the opportunity to commercially operate drones. In terms of rules regulating operations, they may vary from state to state, however, some basic guidelines to follow would include:

- Get Permission: Inform anyone in the vicinity know that you'll be piloting a drone with a camera and that image might be captured on video.
- Privacy: Never deliberately take video or pictures of anyone without their permission. Don't harass anyone or any animals with the drone.
- Stick to the flight plan: Don't fly over someone else's private property.
- Personal Data: Only gather personal data if it's necessary for the job, and discard it as soon as you can. If some data must be kept, keep it secure.
- Be Polite: Be reasonable in discussing privacy and safety concerns with others. Delete data, photos, or video if the subject of the images and data asks you to.

While there may be existing regulations for commercial operations for drones, there are still questions that need to be answered and in time they will, however, the best we can all do is to use our best judgment when operating drones.

For more on what we do know about drone regulations, click to view the following links:

[States With Drone Regulations](#)

[FAA – Unmanned Aircraft Systems](#)

[FAA Drone Zone](#)

To read the full article on Priority Data's website, click [here](#).
<http://www.prioritydata.com/commercial-drone-operations-in-the-insurance-industry/>

MAFMIC Members:

We are excited to announce that we will be having a MAFMIC choir at the 2019 convention.

If interested, please inform me of what part you sing and if you can play an instrument. Once we obtain this info, we will then send out the music to you ahead of time, so you can practice your part.

On Sunday (Feb 10th) we will meet to practice together. Bright and early Monday morning (Feb 11th) we will get everyone fired up, by leading the singing for the prayer breakfast.

More details to come as the convention gets closer.

Please contact me if you are interested!

Thank you and have a wonderful summer!



Brenda Derickson
blderickson@gmail.com
(507) 221-0172

How the New Tax Law Could Impact Your Insurance Company

By Jim Williams, Abdo, Eick & Meyers

How the New Tax Law Could Impact Your Insurance Company

Much to do has been made about the Tax Cuts and Jobs Act (TCJA) since it was signed into law late last year. At first glance, it sure does sound like the promise of great things for the insurance industry. But the new tax-code changes will affect each company based on its particular tax situation.

Many of the TCJA's individual and business tax changes are effective for the 2018 tax year; some will phase out by 2025 and others will be permanent. As you begin to understand how each will affect your company, keep in mind that some will be beneficial, while others may prompt you to consider a new tax strategy for 2018 and beyond. Here's a quick summary of the tax reform changes most likely to impact MAFMIC members.

What's changed?

One of the most significant changes ushered in by the TCJA is that corporate tax rates have shifted from graduated rates ranging from 15 to 35 percent to a flat 21 percent. If your corporate income was previously subject to the 15 percent tax rate, you will likely experience a modest tax rate increase in 2018. However, if your income reached the higher end of graduated rates, you can now expect a significant tax decrease.

Another major tax reform change: 100 percent bonus depreciation has been extended to phase out through 2026. Furthermore, Section 179 limits have been increased to \$1 million through 2025. When bonus depreciation is not claimed, passenger autos now have an increased first-year deduction of \$10,000.

Alternative minimum tax for corporations has been repealed.

Like-kind exchange treatment is now only available for real property transactions. Unfortunately, the benefit of deferring recapture tax on trading in a vehicle or other tangible personal property and equipment no longer exists.

What hasn't changed?

The IRC Section 831(b) "investment method" election is still in place—and it still has the potential to provide savings to companies that are good candidates.

Tax-exempt investment income on certain municipal securities is still available.

Carryback and carryover of net operating losses (NOLs) continues to be fully available to property and casualty insurance companies. This is a major exception and benefit that was afforded to the insurance industry.

How will the TCJA impact your 2018 tax planning?

If you haven't already, you could recalculate your estimated payments for 2018. Estimated tax payments are computed based on prior year total tax. So, if you were in the 34 percent bracket in 2017, you could explore reducing your 2018 estimated payments based on the lower tax rate. There is one caveat to this strategy: the only way to prevent paying a bit of interest would be to pay an amount equal to the prior year total tax. Your tax advisor can help you determine whether or not this would be a beneficial strategy for you. This would mostly apply to underwriting method taxpayers.

The new flat rate of 21 percent and a proration percentage of 25 percent should be used for taxable equivalent yield on tax-exempt municipal bonds. Make sure your financial advisors are aware of this change.

If you are considering the 831(b) election, your tax advisor may need to conduct some additional analysis to determine if it's the right fit for you. In many cases, the benefits can significantly outweigh the costs.

Finally, when selling a vehicle, compare the trade-in value with the open-market value, and go with the highest number. There is no longer a tax benefit associated with trading in a vehicle.

Consult with a qualified tax advisor.

This summary is meant to give you an idea of how the TCJA could impact you—it's not intended to be tax advice. The year is going by quickly, which means it's important to talk to a qualified tax advisor as soon as possible to better understand how the TCJA could affect you. With their guidance, you can establish a tax strategy that will benefit your business for years to come.

MAFMIC 2018 SCHOLARSHIP RECIPIENTS



Mark Nelson, manager, Norwegian Mutual, presents Lauren Jessen her MAFMIC Scholarship



Ben Nemitz, Dan Hennen, Jeff Van Dyke and Chris Nemitz, Nemitz Insurance & Hope Mutual, Present Jacob Crowser his scholarship



Vicki Hongerholt, manager, Mound Prairie Mutual, presents Ethan Papenfuss his MAFMIC Scholarship

Perry Pearson, manager, Hallock Farmers Mutual, will Present Maddie Stewart with the MAFMIC Scholarship
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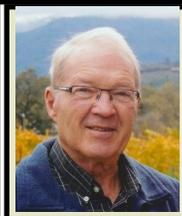


Dean Delroy Evenson, 81, passed away on May 18, 2018. He was born June 17, 1936 on the family farm in rural Benson, the youngest of 12 children to Edwin and Emilie (Gilsrud) Evenson.

Upon his parents retirement in 1958, he purchased the livestock and continued the farm operation until the spring of 1963. On May 4, 1963 he married the love of his life, Shirley Schulz at St. John's Lutheran Church, Wood Lake, Mn. Dean purchased the family farm and farmed the land until he retired in 2014.

Through the years of farming he served on many boards, which he enjoyed working with other board members – Swenoda Township Treasurer, **director for Kerkhoven Hayes Mutual, 1982-present**, Glacial Plains Co-Op, Farm Bureau Board, and several church boards – church council, Trust Fund, Property Board and Cemetery Board.

Dean is survived by his wife, Shirley Evenson of Benson; children: Kent (Cindy) Evenson of Benson, Holly (Shawn) Rodahl of Benson, Kalin (Wanique) Evenson of Montevideo and 10 grandchildren.



Kenneth Bernard Nelson, 78, passed away on May 25, 2018. He was born on June 15, 1939, in Renville County, Franklin, MN. He was the son of Bernhard and Marian (U'Ren) Nelson.

Before leaving to serve in the Army National Guard, Ken worked with his father and extended family at the family business, Nelson Yards. Later he farmed in Camp and Palmyra Townships. Following retirement, Ken was also a groundskeeper for Heartland Corn Products in Winthrop, MN. His work and service also extended to the **Palmyra Farmers Mutual board**.

On September 10, 1972, Ken and Deborah Anderson were married in Fairfax, MN. The couple raised two sons, Thor and Carl.

On August 31, 2017 he was moved to Prairie enior Cottages of New Ulm, there he passed away on May 25th, in the presence of family and friends.

He is survived by his wife, Deborah of Fairfax, his two sons; Thor and Carl, two grandchildren; Myles and Amelia of Nicollet. As well as three sisters, nieces and nephews.

He was preceded in death by his parents, sister Barbara (Nelson) Lehar and brother-in-law George Munsey.

2018 CALENDAR OF EVENTS

- July 11** Manager & Directors Seminar, Holiday Inn & Suites, St. Cloud, MN
- July 12** MAFMIC Golf Outing Little Crow Resort, Spicer, MN
- Aug 13-15** Leadership Development Workshop (NAMIC) – Chicago, IL
- Sept. 5** PIA, Education Day & Trade Show Mystic Lake, Prior Lake, MN
- Sept 23-26** NAMIC 123rd Annual Convention San Antonio, TX
- Nov 14-15** MAFMIC Short Course Arrowwood Resort, Alexandria, MN

MAFMIC wishes to express its sincerest condolences to family and friends of Dean, Kenneth and Marlene



Marlene Ramey, 86, of Redwood Falls passed away, Wednesday, June 13, 2018. Marlene Joyce (Summers) Ramey was born December 16, 1931 to Ray and Hulda (Bartness) Summers in Fergus Falls, Minnesota.

On August 8, 1955, Marlene and Norman Ramey were united in marriage in Elbow Lake. They spent their first years of marriage at Gilfillan, where Norm was employed as the Gilfillan Farm Manager.

Marlene is mother to Karl Ramey, Redwood County Mutual, board of directors. Marlene was involved with the MAFMIC Auxiliary and a past president. Her husband Norman Ramey passed away 4 years ago, **Norman was a past President of Redwood County's Board of Director.** Marlene was very involved with the auxiliary when Norman was on our board.

Marlene is survived by her children: Glen of Phoenix, AZ, Ann, and Karl (Karin) both of Rural Redwood Falls; daughter-in-law Davie of Surprise, AZ; three granddaughters: Crystal, Nicole and Karsyn; four great-grandchildren: Nikita, Caleb, Elliott, and Victoria; sister Marcella.



IN SYMPATHY



Luvern Axness, 89, died Sunday, June 24, 2018 at Minnesota Veterans Home in Fergus Falls, Minnesota. Luvern was born May 6, 1929 north of Rothsay, MN, to Benhard and Mae (Olson) Axness.

On July 27, 1951 Luvern was united in marriage with Verna AOs. From November of 1951 to August of 1953, during the Korean War, Luvern served in the United States Army. Luvern managed the Lawndale elevator. Luvern was an accountant for the Barnesville and Moorhead Elevators. Verna died on September 10, 1978. Luvern spent much of his time raising his children too. From 1984 to 2008 Luvern was an agent, later became **manager, and then served on the board for Oscar/Parke Mutual Insurance in Rothsay, MN.** In 1981 Luvern was united in marriage with Dalcyce Jongeward and lived on the farm until 2013, when they moved to Pelican Rapids.

He is survived by his children, Barb (Tom) LeClaire, Woodbury, MN, Janis (Bob) Perrin, Pelican Rapids, MN, **Lori (Greg) Anderson, Barnesville, MN, (Manager of Oscar/Parke Mutual Insurance),** Dan (Karen) Jongeward, Hawley, MN; grandchildren: Tyler, Angie, Andrea, Brittany, Dana, Nick, Alecia, Allie, Zachary, and Catarina; and 15 great-grandchildren.

Luvern is preceded in death by his parents; wives, Verna and Dalcyce; son, David Jongeward; brother: Morris and his wife, Lillian, brother, Harvey Axness.



Raymond Alexander "Pete" Park, 83, died Sunday, June 24, 2018 at the Northland Village Assisted Living Facility in Hoyt Lakes.

He was born on March 10, 1935 to Elmer and Helen (Roehrborn) Park in Ladysmith, WI. **Raymond is Father to**

Chris Adams, manager of Palo Mutual, Aurora, MN. Following high school, he worked on road construction with his father. Pete moved to the Iron Range to build the railroad. He worked for Reserve Mining Company for a short time before his employment as a locomotive crane operator at Erie Mining Company. Pete retired in 1999 after 42 years of service. Pete was united in marriage to Virginia White on December 17, 1979. The couple owned and operated Leb Talian Concessions.

Survivors include his wife, Virginia; children: Jacqueline Schumacher of Hibbing, **Christine (Ronald) Adams of Makinen,** Tammy Langfeld of Hibbing, Patrick (Dianne) Park of Longmont, CO, Cynthia (Jeffrey) Hancock of Hibbing, Kelly (Jill) Park of Baxter, Ginger Crews of Winston-Salem, NC, Wilfred (Stephenie Stieler) White of Reedsport OR, Kimberly (John) Schick of Stillwater, Kenneth White of Cook, and Richard (Tracee) White of Stillwater; and many grandchildren.

He was preceded in death by his siblings: Helen, Dorothy, Ralph, Patricia, and Robert; two sons-in-law: Lee Schumacher and Jim Crews; and his parents.



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MAFMIC wishes to express its sincerest condolences to family and friends of Luvern and Raymond



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