

Approved Shop Access Program

In several of our markets, FUI has implemented our Approved Shop Access Program (ASAP) which enables us to offer our policyholders a timely, convenient and guaranteed method of having their damaged vehicles repaired by a high-quality auto body shop. ASAP allows you to visit one of our agent-referred repair shops to obtain an estimate that is quality-controlled by our expert material damage staff. During this visit you can schedule a repair appointment and the shop can order parts and make all the necessary arrangements to move the repair process along as quickly and conveniently as possible. We provide our agents with an up-to-date roster of participating shops in their areas.

Prompt Payments

We recognize the importance of paying covered losses quickly. That is why we have developed internal standards which far exceed those imposed by state legislatures and insurance departments. Our goal is prompt inspections and timely payments on the amount of a covered loss, and receiving the necessary documentation.

This payment goal is important for you when there is widespread damage from a major disaster. Local body shops and restoration companies can become backlogged. The sooner you have payment the sooner you get your repairs scheduled and completed. We can also arrange to make payment directly to our ASAP repair shops.

Catastrophe Teams are on call and can be deployed immediately to travel to a disaster site to help service our policyholders. In addition to our specialized catastrophe teams, our employees countrywide are mobilized to ensure that our policyholders get the help they need as quickly as possible.

866-NFU-LOSS

"Farmers Union Insurance appraisers were much more knowledgeable regarding repair processes. We were better equipped to meet our customer's needs and were more professional in appearance as well as conduct. Our average claim handling took approximately 30 minutes from the time the insured arrived at the drive in to the point they were walking out of the door with a claim check. The competition took more than twice as long and their insureds were not generally paid on site."

- Physical Damage Supervisor at Akron, Colo., drive-in site

National Farmers Union Property
and Casualty Company

5619 DTC Parkway, Suite 300
Greenwood Village, CO 80111-3136
(800) 347-1961

www.nfuic.com

This brochure is informational only and is neither an offer to insure nor a contract of insurance. It is intended to provide a brief, general description of our claims services.

Farmers Union Insurance



Member of the QBE Insurance Group

Claims Service - What You Need, When You Need It!



FUI Claims Services *Fast Facts*

- Local offices and staff adjusters who know your area
- Toll-free claims reporting available 24 hours a day, 7 days a week, 52 weeks a year.
- Call 800-760-3088 to schedule an appointment with a high quality, guaranteed auto glass shop. For auto glass claims. Call 866-NFU-LOSS (866-638-5677) for all other claims.
- Over 225 auto repair facilities authorized to begin a guaranteed repair of your car immediately.
- Over 80 employees who are on a mission to provide exceptional "Can Do" customer service support.
- When a loss occurs, our local adjuster is already there to begin claims resolution immediately.
- Our local adjuster in many cases can help refer and arrange repair services.
- You get things back to normal and get on with your life faster.

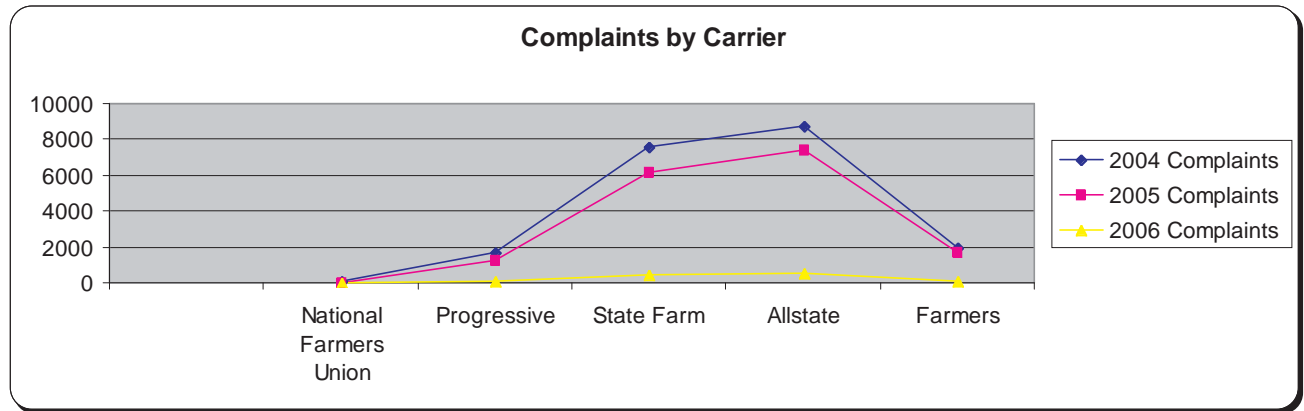
What Can I Expect From FUI's Claims Process?

From the minute you report your loss to its conclusion, our highly-trained claims employees are poised to provide you with professional assistance. We feel it is the personal attention, speed and accuracy of our claims service that sets us apart from other insurance companies.

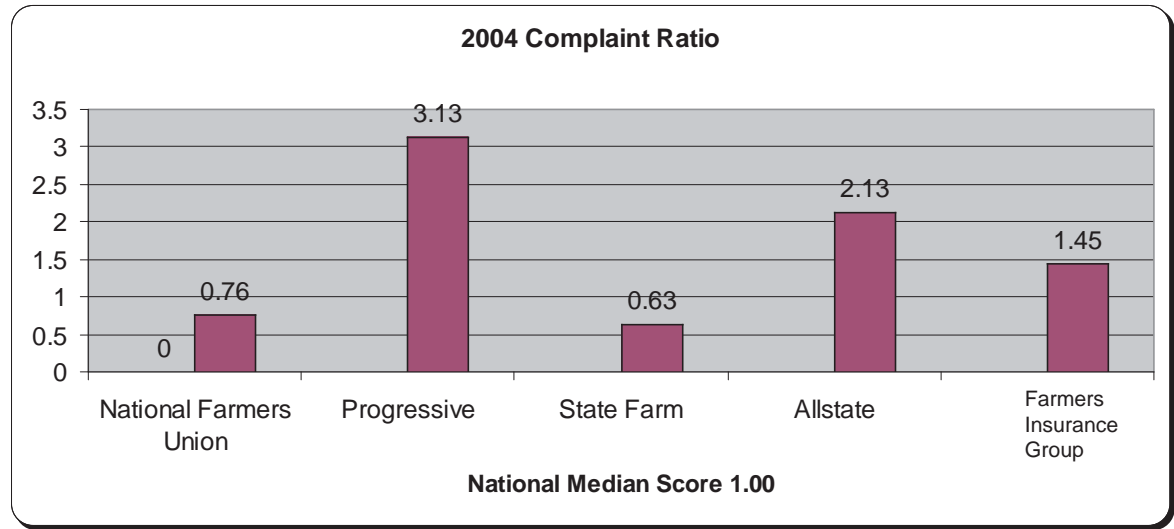


It is when you need us most that we have the opportunity to show you the value of our fast, caring service and our ability to settle your claim fairly and accurately.

These charts were compiled from data published by the National Association of Insurance Commissioners, an independent organization of insurance regulators from the 50 states, District of Columbia and the four U.S. Territories.



This chart shows the complaints against Farmers Union Insurance are extremely low compared to four major competitors.



Date of report: Feb. 2006

Provided by NAIC

This chart shows Farmers Union Insurance well below the national median for complaints.