

SPECIAL POINTS OF INTEREST:

- Email Quotes and Reports. On-Line Quoting coming soon.
- Access our Website Make a secure on-line Credit Card payment.
- Agent's Login for Information, File a Claim, Make a Policy Change and check payments.
- CMIC Mission Statement.

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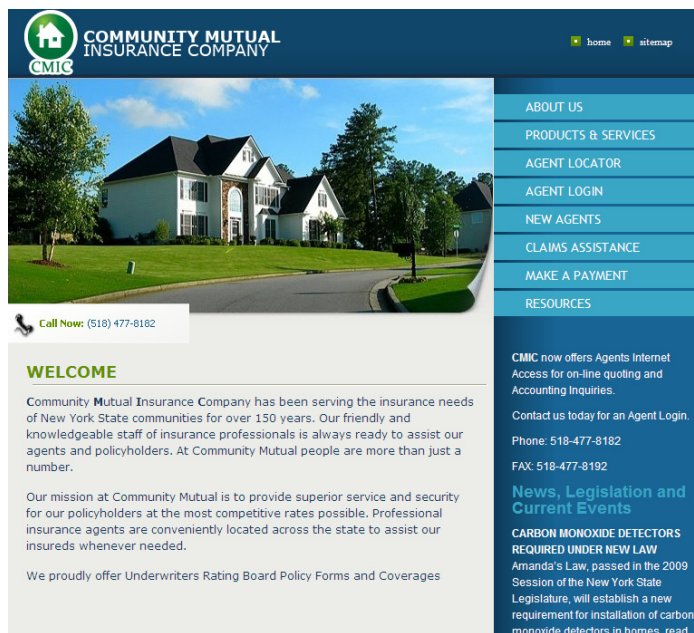
CMIC Upgrades Technology

Community Mutual has been working to provide tools for our Agents ease in doing business and better serving our Insureds.

2010 is an exciting year! We have begun accepting email requests for quotes and emailing the quotes back to our Agents within 24 hours. Agent Experience reports may be sent by email as well.

We are further pleased to announce and invite you to visit and use our new website. This newsletter will introduce our website and it's usefulness to you.

CMIC insured's can now make secure on-line credit card payments for their policies. Direct them to the website and click on Make A Payment.



Contact **CMIC** for an Agent's Login name and password today!

CMIC Welcomes You to:
www.communitymutual.com

CMIC Mission

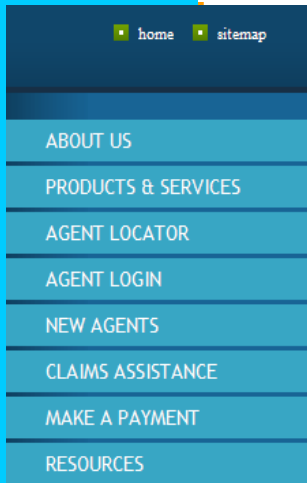
Our mission at Community Mutual is to provide superior service and security for our policyholders at the most competitive rates possible. Professional insurance agents are conveniently located across

the state to assist our Insureds whenever needed.

In the event of a loss, our mission is to assess damages, determine coverage and reimburse the insured as quickly as reasonably

possible abiding by the terms and conditions of the policy. We will also advise the insured of non-covered damages and vigorously pursue fraudulently reported claims as required by Regulation.

CMIC Home Page



Everything you need may be accessed with a simple click of the desired button.

“Contact us for your User Name and Password. Agents find it to be user friendly.”

www.comunitymutual.com

Welcomes Agents and **CMIC** Insured's to **Community Mutual Insurance Company**.

ABOUT US gives a complete history of Community Mutual. Address, Phone Numbers, Extensions, Email Addresses, Staff, Board of Directors and Officers of the Company are listed.

PRODUCTS & SERVICES lists the available Lines of Business and a brief description of each Policy Type.

AGENT LOCATOR gives a complete listing of all licensed **CMIC** Agencies with address and phone number. Agents may be selected by county.

AGENT LOGIN is reserved for Agents Use only and is further explained below.

NEW AGENTS allows any agent interested in representing **CMIC** to contact us for further information.

CLAIMS ASSISTANCE explains what to do in the event of a loss.

MAKE A PAYMENT allows Insureds and Agents to make a secure on-line credit card payment anytime.

RESOURCES is a list of useful links for the Insurance Industry and **CMIC** associates.

NEWS, LEGISLATION AND CURRENT EVENTS informs of any new changes pertinent to Insurance Policies such as the Carbon Monoxide Detectors Requirement.

PRIVACY STATEMENT displays our Privacy Notice.

CMIC Agent's Login

All **CMIC** Agents are welcome and invited to use the new Agent's Login. Contact us for your user name and password. To date, Agents who are using the website find it to be user friendly .

AGENT'S GENERAL INFORMATION Contains Underwriting Guidelines, Binding Authority and other useful information for Agents.

AGENT'S CLAIM RESPONSIBILITY includes after hours phone numbers to reach our President in an emergency claim situation.

FILE A CLAIM gives you the availability to file a claim on-line and submit it directly to our Claims Department.

MAKE A POLICY CHANGE is available for Personal and Commercial

Lines and submits the change directly to the appropriate Underwriter.

QUOTE A POLICY - CHECK A PAYMENT will be available later this month to allow Agent on-line access directly into our system.

REPLACEMENT COST ESTIMATOR gives the availability to complete and submit an RC Estimator on-line.

CMIC Gives Agents the tools Needed for Ease in Doing business.



CMIC Agent's Tools

Email capability, along with the **CMIC** website is just the beginning.

We will be adding new options to our website this year based on your feedback. Be on look out for our on-line applications next.

Ease of doing business and the

best possible service for our Agents and insureds is our goal.

Community Mutual offers a friendly, experienced staff to assist you in placing business.

We are committed to working with you and your staff. Let us know how can help you best!

CMIC On-Line Quoting and Check Payments

Mode: Change Policy No: 6671 Name: GOODRISK-IMA Line: HOMEOWNERS

Form: [Dropdown] Deductible: 250 Zone: 1 Construction: [Dropdown]

Protection: [Dropdown] Occupancy: Owner Prem Group: 2

Number of Families: 1 Year of Construction: 9999 Inflation Guard: Location Zip: 12205 Number Of Acres: .00

A: \$100,000 B: \$10,000 C: \$50,000 D: \$20,000 L: \$100,000 M: \$500

Coverage Premiums: \$341 Premium Tax: \$1.00 Total Premium: \$351

Buttons: Rate Print/Save Exit

Policy No: 3953880 HOMEOWNERS Eff/Exp Date: 10/01/2009 10/01/2010 Amount Billed: \$207.95

Insured: GOODRISK-IMA Payment Plan: 40-30-30 Amount Unpaid: \$207.95

Mail Add: 1A GOODRISK RD Agent No: 19 SCHODACK HOME OFFICE

Location: GOODRISK, NY 12205 Claim No: 10/01/2009 Active No Escrow

Unpaid	Line	Original Amt	EFF Date	Bill Amount	Status	Status Date	Due	Misc	+
	RENEWAL	676.50	4/01/10	202.95	BILLED	2/23/10	4/01/10		
	INSTALLMEN	5.00	4/01/10	5.00	BILLED	2/23/10	4/01/10		
	EXPIRATION DATE TOTAL		10/01/10	207.95					
PAID THRU: 06/13/2010									
	UNPAID TOTALS	681.50		207.95					

Payments	Line	Comm Rate	Date Received	Amount Paid	Check Number	History	Misc	+
	RECEIPT-PR		12/29/09	207.95				
	RECEIPT-PR		8/12/09	270.60				
	EXPIRATION DATE TOTAL		10/01/10	478.55				
	RECEIPT-PR		3/27/09	201.26				
	RECEIPT-PR		12/11/08	201.27				
	RECEIPT-PR		9/10/08	261.69				

Buttons: (F4) Go To Supplemental (F5) Go To Diary (F6) Go To Coverage (F7) Go To Premium (F8) Exit (F9) Payment Report

CMIC On-Line Quoting and Check Payments will be available later this month. We will schedule Agency Visits for training beginning in April.

CMIC Further Enhancements

Community Mutual is pleased to announce that we will be installing a paperless environment during the week of March 22nd. Optical Image Technology DocFinity will work with us to install Imaging and Document Management software.

This is another big step in technology and realizing our goal of providing better service to our Agents and Policyholders.

Once the new Document Management System is in place we will be able to setup up new Underwriting and Claim files in PDF format. These files can be accessed by all the appropriate personnel and thus improve service.

On-line Applications, Policy Changes, Photos, Estimators and Claim Forms will allow Agents to send us everything via our website,

email or entry directly into our system.

CMIC will be able to send you whatever you need via email, including: Declarations, Invoices, Copies of Claim Photos and Reports.

Agents will be able to print copies as needed or store the electronic data files as desired. Agency Contract Addendums and training will be coming soon.

“This is another big step in technology and realizing our goal of providing better service to our Agents and Policyholders.”

CMIC President’s Message

Community Mutual Insurance Company is about people working with people to help people.

Our friendly and knowledgeable staff of Insurance Professionals is always ready to assist our Agents and Insureds. Professional Insurance Agents are conveniently located across the state to assist our Insureds.

Superior service and security for our policyholders is the result!

Our Board of Directors at our annual meeting on March 9th affirmed our Mission Statement and decision to upgrade our technology to meet the needs of our Agency Plant and Policyholders.

We recognize that we must change and grow with technology.

Although technology is an integral part of doing business, please do not hesitate to pick up the telephone and speak personally with us.

We value our business relationships and look forward to working with you more in 2010.

Tom White and the staff at CMIC are here to assist you.



Community Mutual Insurance Company

Business Address:
1610 Columbia Turnpike
Castleton, NY 12033

Mailing Address:
PO Box 325
East Schodack, NY 12063-0325

Phone: 518-477-8182
Fax: 518-477-8192
E-mail: jhughes@communitymutual.com

CMIC - where people are more than just a number.

CMIC can help you with some hard to place exposures.

CMIC Personal Lines covers:

- **Unsupported Secondary Homeowners**
- **Unsupported Landlord Package Policies**

We recognize that for Personal Lines Automobile Account purposes that the Primary Homeowners account may not be available or may be out of state.

CMIC Commercial Lines covers:

- **Apartments**
- **Restaurants w/UL 300 Wet Ansul System**
- **Laundromats w/Full Time Attendants**
- **Self Storage Units**



CMIC Marketing Rep's Message

I am back! Thanks to Tom White and the Board of Directors at Community Mutual, I am back in the Insurance Industry working with the fine Agents of New York State.

It is a pleasure to again work with the friendly staff at **CMIC** and renew my relationships with Agencies that I have worked with in the past and to meet many new Agency Personnel.

Some of you may remember me from Travelers where I worked as Personal Lines Underwriter in the late 1980's. I had the pleasure of working with many of you at Capital Mutual and Community Mutual from 1990 through 2000 as a Personal Lines, Commercial Lines and Automobile Underwriter.

I worked with Insurance Companies for Town and Country Computer Services from 2000 through Dec 2009.

2010 is a very exciting year for me. I now have the pleasure of working with you to provide the tools you need for ease of doing business with Community Mutual.

Working with our **INS PRO** Insurance Processing System gives us the ability to provide email quotes and reports as well as Agent's on-line access.

Designing the **CMIC** website is especially rewarding. It allows us to give a 24/7 access to Community Mutual for our Insureds and Agents.

Special Thank you to Guy and Johna at Anatriello Agency for their input and testing the **CMIC** website. All agents further comments and input will be appreciated as well.

Feel free to call or email me with your thoughts, suggestions or ques-

tions. I look forward to working with all of you and visiting your agencies in the near future!



Joe Hughes representing CMIC in the 2010 MDA Schenectady Lockup to raise donations for Muscular Dystrophy. Thanks to all of you who posted my bail. We raised \$860 to help Jerry's Kids!