



Congratulations to our Presidents Council award winners



Agent of the Year Commercial Agent of the Year

David Clayton, Castro Valley, Calif.

You could say David Clayton is a double threat, earning two of Farmers' most prestigious awards — Commercial Agent of the Year *and* Agent of the Year. With his model agency and balanced book of business, he hit a production milestone: His total all-lines Production Count in 2004 was 43,122 (38,425 coming from Commercial and Workers' Compensation). He also hit a milestone in profitability, with an adjusted all-lines profitability of \$6,204,419 (\$1,508,832 coming from Commercial and Workers' Compensation). With its nine full-time employees, including one who deals solely with claims, his agency is known for its exceptional level of customer service — and last year enjoyed a lapse ratio of only 6.57 percent, new-business issued premium totaling \$5,011,825 and an average of 2.16 PIF per household. Clayton gives his time to other agents, and has spoken at Pocatello Masters. He has made it to Presidents Council eight times, Championship seven times and Topper Club eight times, and has achieved his Blue Vase. He was also Commercial Agent of the Year last year. He's a long-time member of FEAPAC and contributes generously.



District Manager of the Year

Jeffrey Hastings, Houston, Texas

If DMs were baseball players, Jeffrey Hastings would be batting a impossible-to-beat more than 1,000. In 2004, he achieved 24 new reserve agents (double his quota) and 13 new Career appointments (more than triple his quota), for a net gain of six agents. His agents are good, too: They averaged a 163.0 average monthly Production Count. His district's I&P for 2004 was 25.8, with 48.8 percent of his agents actively writing Life and 65 agents opening 162 FFS accounts. His district's adjusted all-lines profit was \$6,940,316, with total production adding 3,931 PIF — an amazing 166.1 percent of quota. Hastings serves on the Texas DM Advisory Council, and this is his fourth Presidents Council. His other honors include Masters (5), Topper Club (5), Championship (3) and Blue Vase.





Personal Lines Agent of the Year

Anthony Kantola, Ann Arbor, Mich.

What does it take to be Personal Lines Agent of the Year in 2005? Mostly, a Personal Lines total Production Count of 8,050 and new-business issued premiums worth \$1,329,166. But Kantola's success extends beyond this: He's generous in his participation in both state and company programs, and he belongs to several committees seeking to improve inter-agent communications. He has taken the responsibility of speaking at division meetings and reserve agent step-up meetings, where he encourages reserve agents to pursue the American dream as a Farmers agent. This is Kantola's second Presidents Council; he has also qualified for Championship (2), Topper Club (6), Life Masters and Blue Vase



Life Agent of the Year

**Yolanda Cruz-Cayabyab,
El Sobrante, Calif.**

You might call Yolanda Cruz-Cayabyab a Life force, with a Life issued and paid total of 285.0 and a net Life production of 19,015. Her 24,176 all-lines Production Count and \$1,127,093 adjusted all-lines profitability make her our top producer in the Bay Area. Cruz-Cayabyab contributes time and funds to various community efforts and headed a fund-raiser after the recent flooding in the Philippines. Her generosity extends both to new agents, whom she consistently helps with Life sales and personal development, and to fellow top Life agents, with whom she shares her successful Life strategies at the Life Club 100 Payoff. This is her third Life Agent of the Year honor; the other two occurred in 2000 and 2004. She's a perennial winner: Presidents Council (10), California Life Agent of the Year (2004), Million Dollar Round Table (10), Million Dollar Round Table Lifetime Member, Life Specialist Award (3), Championship (11), Century Award (3), Life Masters (9) and Blue Vase.



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