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K A N S A S   S A M P L E R   F O U N D A T I O N

February 27, 1995

Hi Grassroots Solution Finders,

One thing I have learned to admire most about many of you in the We Kan! network is that you are determined to find solutions that will help many towns, not just your own town. The support you show for one another is remarkable. If we can find a solution for the issue of high liability premiums because of this determination and regard for each other it will be a great accomplishment. Please read this.

The issue is how high liability premiums have forced many of us to alter plans, cancel events, or turn-off a dream. We were hoping that an agency like TIAK could be a group insurer and then we could purchase policies from that master policy at a reduced rate. That doesn't seem to be working out. However, we have kept looking for a solution and may have a plan here.

The degree of success of this plan depends totally on the participation of each of us. This has to be a group effort. I have found an insurance agent and insurance company willing to devote time and effort into helping us find a solution. The agent is Roger Anderson from Inman. Roger represents Farm Bureau Insurance.

The idea is that if many, many of us go through one company for our liability policies the premiums could be reduced because of volume of similiar types of risks. It's simply a matter of volume purchasing resulting in discount premiums. How much would the discount be? The more people who participate the lower we could drive the premiums.

In order for Roger to make a proposal to his company he needs some information from you. We are sending this letter to 200 representatives of events. We need a 100% return rate. We must find a solution about liability and the ONLY way in this case, at least at this point, is to rely on the volume of the group.

Now, there are many insurance agents in the We Kan! network and in small towns that support rural development. I know many events are insured through your local agent, as is ours. I'm not sure what to do about that except that in this case it is essential to create a volume to be able to reduce premiums. Are there better ideas out there?

Please respond within a week. Many events are just around the corner and there is really no reason why this plan couldn't go into effect quickly. Send your response to: Kansas Sampler Foundation, 978 Arapaho Road, Inman, KS 67546.

Determined,

Marci Penner  
Believer in Grassroots Solutions