

**FARMERS' MUTUAL
FIRE INSURANCE
COMPANY
OF
DUG HILL**



Home Office located at
3215 Main Street
Manchester, Maryland 21102

(410) 239-8822
(410) 374-4700
FAX (410) 239-6383



COMPANY HISTORY

A small group of farmers met on the 28th day of July 1870 and pledged \$10,000.00 to the treasurer in order to get the company started. The company started business in 1870. There is a hill north of Manchester known as Dug Hill, so the group decided to use the name of THE FARMERS' MUTUAL FIRE INSURANCE COMPANY OF DUG HILL. In the beginning, when the company needed money to pay claims and operating costs, they would assess the policy-holders. However, in later years this method was changed to billing policy-holders each year at the rate approved by the Insurance Department of Maryland.

The officers of the Company are a President, a Vice-President, a Secretary-Treasurer, an Assistant Secretary-Treasurer and a Board of Directors composed of not less than nine Directors.

There shall be four regular meetings of the Board of Directors held at the company's home office, namely the third Tuesdays in March, June, September and the annual meeting held on the third Saturday in December which day an election is held. Policy-holders are members of the company and are eligible to vote at this meeting.

The company writes all NON-ASSESSABLE policies.

PROPERTY/CASUALTY COVERAGES

Homeowners Insurance

Dwelling Insurance

Farmowner/Ranchowner Insurance

Commercial Packages

Business Owners Packages

Comprehensive General Liability

Umbrella Coverages

Inland Marine Coverages

LOSSES

The company handles most claims internally and the office employees have been noted for their prompt service in settling claims. The company reserves the right to secure and employ the services of an independent adjusting agency for the purpose of adjusting any large claims.