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The Mutual Advantage During Storm Season

Spring storms can be unpredictable, fast moving, and damaging—but one thing you can count on is the strength of your local mutual. Unlike large national carriers, mutual insurance companies are built on a simple idea: neighbors helping neighbors. When severe weather hits, that philosophy becomes more than a slogan—it becomes a real advantage for policyholders.



Because mutuals are rooted in the communities they serve, response times are often faster. Local adjusters know the area, understand the types of damage common to Midwest storms, and can reach policyholders quickly. There's no waiting for a distant call center to "activate" a response team. Your mutual is already here, ready to help.

Mutuals also take a long term view. Instead of focusing on quarterly profits, they focus on stability and fairness for policyholders. That means working with you to prevent losses, offering guidance on repairs, and helping ensure your property is restored properly—not just quickly.

During storm season, communication matters. Mutuals excel at keeping policyholders informed, whether it's through direct calls, local agents, or community updates. And because policyholders are members—not customers—there's a shared commitment to rebuilding stronger.

Storms will always be part of spring in the Midwest. But with Central Illinois Mutual by your side, you're not facing them alone. You're part of a community that looks out for one another, season after season.



For the members and friends of

Central Illinois Mutual Insurance Company



CIMply Safety

ALTHOUGH CONDITIONS CHANGE, CIMICO SUPPORT STAYS STEADY

I have been in this business for over 40 years. I have seen the market forces impact our business in positive and negative ways. We have survived for over 130 years because we adapt to the market conditions. We are coming off the most disruptive market forces that I have ever seen during my career. Unprecedented storm activity, inflation, supply line issues, and cost of reinsurance have affected all carriers in the property and casualty market. The good news is that we feel the market is beginning to stabilize. We are returning to normal, or at least a new normal.

The insurance industry is unique in that we do not know the true cost of our service. A company that makes ball point pens can accurately price their product by controlling their input costs for ink, plastic, marketing, and distribution, etc. We do not know in advance if the premium we charge today will be adequate for unknown claims in the future. Likewise, we do not control the cost of lumber, labor, or shingles. These are input costs that are passed on to the consumer. We do rely on historical data to help us set rates, but it is not an exact science. Mother Nature can be cruel and unforgiving. Some years are profitable and some years unprofitable. That is why it is important to maintain reserves to protect policyholders so we can ride out the highs and lows of our business.

2025 was not a banner year for us, but we did add over \$1.1 million to surplus. Our premium to surplus ratio has never been higher. Surplus at the end of 2025 increased to \$14.3 million. The company is on solid financial ground.

Sincerely,
Mike Godby, MBA, CPCU, CIC
President, Central Illinois Mutual

Our Mission

For more than 130 years, our mission at Central Illinois Mutual Insurance Company has been to protect our policyholders from catastrophic financial loss by providing:

- Quality insurance products through local professional independent agents
- Superior claims service
- Excellent hometown customer service

Don't Wait for Water Damage

A sump pump may sit out of sight, but it becomes the most important device in your home the moment heavy rain hits. When it fails, water can rise quickly, damaging floors, furniture, and stored belongings while creating ideal conditions for mold. Regular maintenance keeps this critical system ready to perform. Inspections help catch early warning signs such as clogged intakes, stuck switches, or weak backup batteries—issues that often go unnoticed until the pump is urgently needed. Even a minor malfunction can lead to major losses.

Preventative care greatly reduces the risk of flooding. Testing the pump every few months, clearing debris from the pit, and ensuring the discharge line flows freely all help the system respond instantly during storms or rapid snowmelt. A yearly professional inspection adds another layer of protection by identifying problems homeowners may miss. Staying proactive keeps basements dry, protects property value, and maintains a safe, healthy home environment.



Spring 2026

2. Keep Pests Out Before They Move In
2. A Secure Garage Keeps Your Home Safer
3. Don't Let Thieves Steal Your Planting Season
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Keep Pests Out Before They Move In

As warmer weather arrives, pest activity increases quickly. Spring is when insects, rodents, and other critters begin looking for new sources of food, water, and shelter—and homes often provide exactly what they need. While pests may seem like a small inconvenience, they can cause serious property damage if they gain access. Chewed wiring, damaged insulation, and moisture issues from hidden nests are all common sources of preventable claims.

Begin with a simple walk around your home's exterior. Look for gaps around windows, doors, vents, and utility openings. Even a tiny opening can allow mice or insects to enter. Seal cracks with caulk or foam, repair torn screens, and check

areas where siding meets the foundation—these spots are frequent entry points.

Inside, reduce attractants by storing food in airtight containers and keeping kitchen surfaces clean. Basements, laundry rooms, and utility spaces should be kept dry and uncluttered. Moisture draws insects, and clutter provides hiding places. A dehumidifier can help keep problem areas under control.

Don't forget garages and sheds. Store seed, pet food, and lawn products in rodent resistant containers. Inspect wiring for signs of chewing, as rodent damaged wires are a common cause of electrical issues. A little prevention in early spring can save you from costly repairs later.

👉 Rodents can chew through wiring in less than 24 hours, increasing fire risk dramatically.



A Secure Garage Keeps Your Home Safer

Keeping your garage safe starts with treating it as more than a storage space. Garages are often the least secured entry point to a home, yet they hold some of the most valuable tools, equipment, and personal items. A secure garage reduces the risk of theft, fire hazards, and accidental damage, and it helps protect your home overall.

A good first step is reinforcing access points. Make sure the overhead door fully closes every time, and consider adding a deadbolt to the service door. Motion activated lighting

and a smart garage door controller can also deter intruders by making activity more visible. Keeping windows covered prevents people from seeing what's inside, and regular maintenance of locks, hinges, and door tracks helps ensure everything functions properly.

What you keep in your garage is just as important as how well you secure it. Items like gasoline, propane tanks, and oily rags can ignite easily, so they're safest in approved containers or stored outside in a well ventilated spot. It's also best to avoid keeping important documents, photos, or electronics in the garage, since heat, cold, and humidity can damage them over time. Food—especially pet food or birdseed—can draw in pests, and products like paint or household chemicals often break down when exposed to temperature swings. Think of the garage as a good home for tools, outdoor gear, and vehicles—not for anything flammable, delicate, or hard to replace – because a secure garage truly helps keep your home safe!



Don't Let Thieves Steal Your Planting Season



Spring is one of the busiest times of the year, and long days in the field can unintentionally create opportunities for rural theft. With equipment running late, tools left out, and fuel tanks more active than usual, thieves often see this season as their chance. A few simple precautions can help protect your property and reduce the risk of a costly loss.

Start by documenting your equipment and valuables. Take photos, record serial numbers, and keep this information in a secure place. Maintaining a clear, up to date inventory helps ensure a smoother, faster claims process if any of your property ever stolen or missing.

Fuel theft tends to spike in spring. Lockable caps, motion activated lighting, and placing tanks in visible, open areas can make your property far less appealing to thieves. Many farmers also rely on trail cameras, which are now affordable and easy to monitor from a phone.

Precision ag components—especially GPS units—are among the most frequently stolen items. Because they're small and valuable, remove them from tractors and sprayers and store them securely indoors.

Finally, stay connected with neighbors. Rural communities have always relied on shared awareness. Reporting unusual vehicles or activity can help everyone stay safe. Your mutual is committed to helping protect your farm and equipment. A few preventive steps this spring can make a meaningful difference all season long.

👉 Most rural thefts occur between midnight and 5 a.m.—motion lights are one of the most effective deterrents.

Smart Sensors Keep Your Home Secure

Smart home technology has moved far beyond convenience. Today, many devices are designed specifically to reduce household risks—protecting property, preventing costly damage, and offering peace of mind whether you're home or away. For homeowners looking to strengthen safety without major renovations, a few smart upgrades can make a meaningful difference.

Water sensors are one of the simplest and most effective tools. Placed near appliances, sump pumps, or plumbing fixtures, they send instant alerts when moisture is detected. Early warnings can prevent thousands of dollars in damage from leaks or burst pipes. Paired with an automatic shut off valve, they can even stop the flow of water before a small problem becomes a disaster.

Smart thermostats also play a role in risk reduction. Beyond energy savings, they help maintain consistent indoor temperatures—critical during extreme cold. When paired with

freeze alarms, these systems can notify you if temperatures drop low enough to threaten frozen pipes.

Monitored smoke detectors add another layer of protection. Unlike traditional alarms, smart detectors send alerts to your phone and can notify a monitoring service. This ensures that even if you're away, emergency responders can be contacted quickly.

Together, these devices create a safer, more resilient home—one that's better prepared for the unexpected.

