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Omaha, NE 68131-2671
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Physicians Mutual Recognizes Peru, Illinois, Insurance Agent for Exceptional Customer Service

Omaha, Neb., July 20, 2008 – Physicians Mutual’s President and Chief Executive Officer Robert A. Reed recently recognized Dick Nowatka, an insurance agent from the Peru, Illinois, sales office, for demonstrating exceptional customer service and ethical business conduct.

Nowatka, an agent with Physicians Mutual for more than 10 years, was recognized by Reed and Peru Division Manager Jim Reese for placing the highest ethical standards on customer service and for his commitment to building lasting relationships with customers.

According to Reese, Nowatka’s commitment to his customers was demonstrated by the exceptional service and care he provided to his customer Gary Harmon and his family of Utica, Ill.

Harmon purchased a long-term care insurance policy in 1999 because he wanted his family to be protected financially in case something should ever happen to him.

In 2002, Harmon, 56 years old at the time, left his house to go for his traditional morning run. He was struck by a car. The accident left Harmon with a traumatic brain injury that paralyzed the right side of his body and put him in a coma. There came a time while Harmon was in rehabilitation that his primary insurance would no longer pay for his stay, resulting in an early discharge and the need for the benefits of his long-term care insurance policy.

“Because of the long-term care insurance policy Gary had, his family could focus all of its energy on loving support rather than the physical and emotional strain from caring for him 24 hours a day,” said Nowatka.

According to Reese, Nowatka worked closely with Gary’s family to help them understand how to utilize the benefits of Gary’s policy including additions and changes to his home to make it handicap accessible. He also made necessary arrangements for continuation of his care as he progressed.

“Being able to help Gary as both an agent and a friend is very special to me. My customers know that I will be a resource who helps them understand their policy – ensuring they take advantage of all their benefits,” said Nowatka.

Today, Harmon continues to struggle to regain the physical and mental health he had before the accident. It is a long battle that Harmon is determined to win with the support of his family and protection of his insurance.



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“Physicians Mutual has meant a tremendous amount to our family. After six years, they continue to take care of my brother and look out for us as a family,” said Harmon’s sister and Physicians Mutual policyowner Maureen Cole.

About Physicians Mutual

Physicians Mutual Insurance Company and Physicians Life Insurance Company, a member of the Physicians Mutual family, provide a full portfolio of health and life insurance products, as well as financial products. The companies have total assets exceeding \$2.6 billion.

Both Physicians Mutual and Physicians Life consistently receive high grades from independent insurance analysts. They have an A.M. Best rating of “A (Excellent),” based on financial strength. TheStreet.com Ratings gives Physicians Mutual an “A+ (Excellent)” and Physicians Life an “A- (Excellent)” based on financial security.

Founded in 1902, Physicians Mutual headquarters are in Omaha, Nebraska.