



WESTERN  
AGENCY

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# Insurance Roundup

Our Business is  
to Protect Your Assets

Summer 2016 Vol. 9, Ed 1

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## RURAL FIRE DEPARTMENTS RECEIVE DONATIONS

Through its relationship with Secura, Western Agency was provided community relations funds to share with local fire departments. Glenburn Fire Department and Garrison Rural Fire Department were this year's recipients. Agents Brenda Backes, far left and Coiya Tompkins, far right, along with Glenburn volunteer firefighters Mitch Preskey and Lance Johnson, showcase a \$750 donation that was awarded on behalf of Secura, one of Western Agency's carriers. Also pictured on lower right are Coiya Tompkins, Western Agency Minot agent; Garrison volunteer firefighters: Graling Steinwand, assistant chief; Daryl Simmons, board president; Paul Schlichting, chief, and Ladelle Schlehr, Western Agency Garrison agent.



## CYBER COVERAGE: WHAT YOU NEED TO KNOW

Following are some questions to consider when deciding whether cyber coverage may be a coverage to add to your insurance program. To determine whether you have exposures that are generally best addressed by insurance, in addition to your risk management practices, think about the following:

- Do you accept credit/debit cards for payment of goods or services?
- Do you use any computing devices that leave your office? These include laptops, PDAs, smart phones, mobile interface devices of any kind.
- If any data is stored on mobile devices, or if the devices can be used to access your main system, are any of your mobile devices not encrypted?
- Do you gather or store any data on a physical medium, such as paper?
- Are you subject to any regulations regarding the confidentiality or security of data?
- Do you provide data to any third party for them to store it or perform a process or business function with it?
- Does any third party have access to your systems, whether electronically or physically?
- Does any third party have access to your paper data?
- Do you have a Facebook, Twitter or other social media account?
- Do any of your employees post on Facebook, Twitter or other social media platforms?
- Do you have a website? If so, do you gather data on it or provide any services through it?
- Are you dependent upon the internet or your systems to generate revenue?

If you answered "yes" to more than three questions, you are at high risk of incurring a data breach or other cyber peril that could put you out of business. To safeguard your business it's important to adopt proper policies and procedures to minimize risk, contract with appropriate vendors that will be ready to assist you in the case of a breach, and purchase insurance coverage to fund your defense and damages for covered losses. Give your Western Agency agent a call today to learn more.

*Source: Chris Christian, US Risk*

Aberdeen | Bottineau | Britton | Dickinson | Eden | Garrison | Glenburn | Minot | Oakes | Towner

### Hail season is approaching

Hail Coverage can play a major part in your risk management program. Your MPCCI coverage does provide some coverage for hail but carries a high deductible on optional units and even more so on enterprise units. We work with four companies and will strive to find a plan that best fits your operation. We invite you to contact us to discuss your hail coverage needs.

### Crop related deadlines near

Along with the end of planting comes another round of reporting deadlines. There are deadlines for adding entities/operators, filing for consideration of prevent plant and acreage reporting deadlines in the next few months. We encourage you to make an appointment with us soon to get your acreage reported but remind you to also check with your FSA office for a complete list of upcoming deadlines that effect your operation. Call us anytime with any questions that arise. We look forward to adding value to your operation by helping you get maximum benefit from your MPCCI policy.

### Drone coverage exposures

Also referred to as an unmanned aerial vehicle (UAV), drones have been used in military applications for many years. Recent technology has allowed small drones to be affordable for individuals and they are being used for multiple applications. The FAA requires that commercial businesses apply for exemptions, although hobbyists can freely fly model aircraft that meet existing regulations. Viewing a field to determine whether crops need water when they are grown for personal enjoyment would be considered a hobby or recreation, for instance, while determining whether crops need to be watered as part of a commercial farming operation would be considered commercial use.

The exposure includes:

- Liability for bodily injury or property damage caused by the drone,
- Personal injury for invasion of privacy when cameras are used with drones, and

- Physical damage to the drone, camera, related equipment.

Your typical homeowners' policy provides liability coverage resulting from "hobby" aircraft as long as it's not being used for business purposes. For issues related to personal injury, such as invasion of privacy, coverage should be provided by endorsing personal injury to the homeowners' policy. Not all carriers view this the same way. For drones with commercial use, there is no coverage provided under the typical general liability policy. Specific coverage would need to be secured through a specialty lines carrier. For physical damage to the drone and related equipment, inland marine coverage is needed and will depend on your carrier's willingness to accept this exposure. If you aren't sure, please call us and we will review your coverage with you.

*Source: Mary A LaPorte, CPCU, CIC, LIC, CPLA*

## NEW TEAM MEMBERS JOIN WESTERN AGENCY

### SALES

**Braden Bosch:** Minot native Braden Bosch has joined the insurance sales team at Western Agency as an associate producer. Bosch, whose background includes sales experience at Integrity Viking Funds and I. Keating Furniture, both Minot businesses, will service existing commercial accounts as well as develop his own client base. A North Dakota licensed property/casualty agent, Braden graduated from Bishop Ryan Catholic School and studied education at Minot State University.

**Josh Campbell:** Western Agency welcomes Josh Campbell to its Dickinson Office. An experienced agent with previous commercial insurance experience, Campbell joins Western Agency after relocating his family from Tennessee, where he held both service and sales positions as well as operated his own construction business. He earned his bachelor's of business administration degree from Middle Tennessee State University in 2002.

### CUSTOMER SERVICE

**Ardyce Huber:** Ardyce comes to us with a strong track record of administrative and office management duties during her nearly 14 years with Reiten Television, Inc., now Nexstar Broadcasting, Inc. She also knows insurance from the client side well; having supported her husband through various administrative and finance duties with Big T Trucking, Inc. since 2011. She earned her associate of arts degree in mid-management from Minot State University in 1985. Ardyce will be based out of the Minot office.

**Cathie Haisch:** Cathie recently joined Western Agency after spending time as a legal secretary with Worthington Law Firm in Minot. Prior to that, she served as a clerical assistant for Fiancee Bridal and an administrative assistant for the Ward County Social Services Board. She earned a bachelor's degree from Minot State University in 2009. She currently supports the crop team in a customer service role based out of the Minot office.

## WESTY HAT WINNERS

Clients were spotted in all kinds of places (both in and outside North Dakota and South Dakota) wearing Western Agency hats this spring. The Westy Hat Judge actually had a hard time selecting winners this time.

- Britton – Alecia Pearson wearing a heather gray Westy t-shirt receives \$50 in cash.
- Dickinson – Julie Hoff in an orange Westy hat will receive a \$50 Dairy Barn gift card.
- Eden – James Janisch sported his black and white Westy hat and will receive a \$50 gift card.
- Glenburn – Dustin Erickson & Kristen Schepp showcased their hats in Mexico and will each receive a \$50 Elevations gift card.

- Minot – Brock Axness wearing his black Westy hat at a seeding seminar receives a \$50 Sammy's gift card.
- Oakes – Tracey Domine sported a black Westy hat and will receive a \$50 cash gift card.

Congratulations and thanks for showcasing your Westy pride!



## WESTERN AGENCY RECOGNIZED AS LEAD PERFORMER

Insurance experts from Western Agency were recognized recently at two distinct award meetings with top-ranked carriers. North Star Mutual recognized Western Agency for its growth as the top premium earner in North Dakota. One of Western Agency's key carriers, North Star is a Midwest mutual insurance company that specializes in farm, home, auto and small business insurance sold exclusively through local, independent insurance agents. Auto Owners Insurance, an A-plus (superior) rated carrier that is ranked among the Fortune 500, also recognized the Minot-based independent agency as a Top 10 Agency for its growth and performance in the Fargo Region, which includes Western Agency's South Dakota markets in Eden and Britton.



*Pictured above are North Star executives Jeff Mauland (far left), Paul Schaeffbauer (far right), Western Agency Vice President of Farm Operations Jackie Larson (center/left), and Western Agency Vice President of Marketing & Operations Coiya Tompkins (center/right). Pictured at left: Robyn Jones, account manager; Nikki Zuehlke, agent; Kari Stark, customer service representative and Jannine Fagerland, agent.*

## EMPLOYMENT PRACTICES LIABILITY EXPOSURE INCREASING

Unfortunately, employment practice claims are more prominent than they used to be and business owners with even a few employees need to be ready.

- You are more likely to have an Employment Practices Liability (EPL) loss than you are to have a fire (one in four employers is sued by an employee in a five-year span).
- The average cost to defend an EPL claim that has NO merit is \$33,000.
- The average settlement for an EPL claim that goes to court is over \$280,000.
- Wage and hour claims are the most common claims made against employers.

Coverage available includes: sexual harassment, discrimination, wrongful termination, retaliation, defense for wage and hour claims, and much, much more. Risk management services are included in many coverage options. To receive a preliminary indication for coverage, your agent will need to know your business location, the nature of your operations and the number of full and part-time employees on your team. Give us a call today to learn more.

*Source: Chris Christian, US Risk*



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## Editorial

## WESTERN AGENCY SCHOLARSHIP RECIPIENTS HONORED

Western Agency has always been a company that focuses on serving small business owners and farmers, so our annual scholarship program and its rural students are an ideal match for our mission. Since launching this program more than 20 years ago, Western Agency has awarded more than \$60,000 in area scholarships for students pursuing post-secondary educations.

For several decades, Western Agency has offered rural high school students several individual \$500 collegiate scholarships. Through the scholarship program, students provide information about their academic history and extra-curricular activities and complete an essay. Once submitted, scholarship recipients are chosen by a selection committee from their school or area dollars for scholars program.

This year, Western Agency received nearly 40 applications from area students in the rural communities we serve and awarded \$6,000 in scholarships. Following is a list of this year's recipients, who each receive a \$500 scholarship:

- Aberdeen: Natalie Malsom
- Berthold: Emily Ryan
- Bottineau: Andrew Haberman
- Britton: Cully Olson
- Garrison: Jayden Hansen
- Glenburn: Timothy Kraft

- Kenmare: Tanner King
- Newburg: Morgan Kersten
- Langford: Wendy Barrett
- Oakes: Lacey Schmitz
- Surrey: Hannah Harman-West
- Towner: Chance Gardner

Congratulations, graduates and best of luck with your future endeavors!

Ryan Boen  
Chief Executive Officer

