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Insurance Roundup

Our Business Is
To Protect Your Assets

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Cyber News:

Friends don't let Friends Text or Facebook Drunk: Just remember, when you text, or Facebook, or do virtually anything online, whether or not you want to, you are in a 'public meeting' type of situation.

Garbage Isn't Garbage to a Dumpster Diver:

If you call in the codes on someone's credit card and you write these codes down before keying the information in, be sure you **TOTALLY** destroy any of this written information. We are told dumpster diving drug addicts finding credit card information carelessly thrown away is a prime way to get identity theft material they can sell to support their drug habits.



Cyber Liability is a huge new Liability issue that is becoming more and more evident in our virtual world. Just remember anything you put in print is portable, reproducible, and in many cases potentially harmful to someone or yourself. If you have any questions on where you or your companies' insurance stands on Cyber Liability give us a call.

Auto Insurance Shorts:

Student Auto Use: No it's not a good idea to let others use your car, or your folk's car that you have away at college. Reason? Many companies restrict or even eliminate

coverage when the insured vehicle is involved in an accident while being driven by an unrecorded or non-permitted driver. Letting others drive your auto is one of those things that you instinctively know is not a good idea, but one more good reason is if this other person has an accident while driving your vehicle it will cause **YOUR** rates to go up; not theirs. By the same token don't use other people's autos either. Any questions? Give us a call. Before the accident.

Vehicle Proof of Insurance Cards:

It used to be if you got stopped and did not have proof of insurance in your vehicle you could provide that proof in 20 days and things would be ok. Now the law has been changed and you will be issued a citation for not having this proof in your car. If you later provide the proof of insurance you will not be convicted or assessed any administration fee but none the less it is now even more important to have this proof of insurance in your car at all times. These types of laws are passed in a futile attempt to try and get uninsured drivers off the roads. These uninsured drivers cost all of us extra premiums because they in most cases are unable to pay for damage they cause due to being uninsured. If you don't have a proof of insurance card in your auto let us know and we can get you one or a duplicate.

Bait and Switch

We had another client call the other day. He had gotten an insurance quote on his home for virtually half of what his premium was with us. Agent Lu Hanson had the client call the competing agent to compare coverage. When the competing agent added back in the thousands of dollars of coverage he had 'accidentally left

out' of his quote and put in the needed endorsements to adequately cover our clients assets, the competing agent's new quote was \$300 per year higher than our client was paying with us. Funny, the competing agent worked for a company who is always advertising about how they are 'educating' the client. Hummmm...



Crop Corner

Claims: Harvest is well underway and one common problem that seems to come up year after year is the late reporting of losses. A good rule to remember is simply this: If you even think you may have a loss give us a call and we will file your claim. If it turns out later and you don't have a loss, no big deal, you can just withdraw it. However, if you wait too long to file a loss you may well **NOT** be able to collect. These rules are the same with all companies so please let us know if you even think you have a potential loss.

Crop Damage

Along with reporting claims if you find you have any type of excessive crop damage such as damage to kernels, test weight, vomitoxin, falling numbers, call us so we can see if any of these may either trigger a loss or require special handling. Another issue here is the very real possibility of frost damage due to the late maturing crop. Our big worry is your having a situation that will jeopardize your coverage due to not being reported in time. Any questions you may have, at any time of the night or day, call us.

Backes/Pullen/ Tompkins Report:

When contacting my two bell weather buddies Scott Backes and Ed Pullen for pertinent crop, farm and community mood information I came up with the following report. First of all, yields are better than either Scotty or Ed originally thought. Secondly, the huge corn crop predicted in other states has turned out to NOT be so huge. Therefore, prices seem to be firming up. All of us agree that central North Dakota seems to be the wettest place in the entire country and all three of us report water covering the land in places where we can never remember seeing water. In addition, we all report that our wives seem to be talking 'softer' lately. I was telling the guys when I come into the house I usually yell something like 'honey I'm home' or something like that to see where Linda is in the house. To help me she is supposed to respond with something like 'I'm in the kitchen'. It's like I'm a dolphin trying to 'eco locate' her. However, due to this 'softer' voice I can't hear her many times. So I end up yelling and that makes her mad. Both Ed and Scotty think Shelly and Brenda are using this same 'softer' voice too. However, I did tell the guys since I have purchased new hearing aids, lately Linda's voice seems to be getting louder. Ed reports his kidney transplant surgery was a success and he is recovering nicely. Our final observation is we ARE NOT going to buy a new Green Egg Barbeque. We all three like our propane fired (simple) barbeques and do not want to go back to buying charcoal and trying to learn how to light it. Our kids are telling us the Green Egg is the only way to go but we have been there done that, and we feel propane is quicker, better, and leaves no ashes. Oh, and one other thing, Chuck wants folks to know he is not retired. He is simply Re-tasked.

Flood 2011

In Minot, North Dakota the Mighty Mouse River is once more sound asleep. It has now been over two years since massive flooding from this river wiped out a large portion of our city and surrounding

communities. In this event our city and area was devastated by having over 4000 homes and businesses flooded; but more than that, our city's infrastructure was all but destroyed as well. Literally miles of sewer and water mains were damaged, many to the extent of having to be redone, many streets and bridges had to be rebuilt, repaved. Thousands of trees died and had to be removed. Many homes and buildings too damaged to be rebuilt had to be torn down and hauled away. The work to be done was far more than any of us were able to comprehend. Probably just as well because in typical Midwest fashion folks simply did what had to be done. What is so amazing is that as you drive around our town and surrounding communities today you see such an amazing amount of work has been completed in rebuilding our cities. Of course the job is not complete and many streets and buildings are still in the process of being fixed. But evidence of how much better our town will be is everywhere you



go. Linda and I were driving around the other day and a street that was always a problem before the flood is now smooth as glass under its new paving. Areas where flooded homes were boarded up six months ago are now largely rebuilt with reconditioned homes sporting new lawns, new siding, and new windows. These homes not only look far better than they did before the flood hit our city but with new electrical, plumbing and heating systems they are most likely far better mechanically as well. It is heartening to see the progress and know that in a short time the damage from this terrible event will be behind us. The final thing you notice around town is it seems folks are finally getting caught up. The mood around town is much more upbeat, more happy, and more positive. The big subject now days is how to get around town with all the rebuilding and street construction going on. It's nice to have to talk about what is the fastest route from north hill to south hill and

not what is the best way to haul mud and slimy ruined carpet out of a basement. Virtually everyone was behind on things to do simply because of the extra work from the flood and now it seems all of us are relieved to be catching up. People had furniture, and belongings stored all around town in people's garages, out on farms in machine sheds and granaries. Linda and I had friend's furniture stored at the Minot office, out in our barn, granary and shop. It is good to see it back in people's homes once more and all of us are glad to be out of the moving business. In addition, I think everyone did a major portion of house cleaning as we put things away again. The various charities I'm sure received tons of material that got given to those who sorely needed it. Thanks to all who helped and are continuing to help rebuild Minot and surrounding communities.

No Spam Please and Privacy Statement

A group of us went to a fancy restaurant in Scottsdale, Arizona a few months ago. The place had lost our reservation. Furthermore, they handled it very poorly and basically accused us of trying to simply get in without a reservation. Yeah, right, been to Scottsdale lately? There are literally hundreds of good restaurants there. To say the least we were extremely unhappy. I had heard of a website where you could post unfavorable or favorable reviews of restaurants up, so I put an unfavorable post on it. I felt better. However, now this website turns out to be basically a marketing place for a travel bureau and they keep spamming me. Bummer. My point in bringing this up is the Western Agency Group privacy policy. In order to correctly underwrite our thousands of clients we collect lots of data on our customers. However, we want to make it 100% clear we use this data to better protect our client's assets. Period. We do not share, use, let out, or allow anyone to see this data other than in the use and service of your own personal Insurance programs.

Insurance Premiums:

I use the internet to do my usual emails, flight planning, and the occasional search for information. The other day I happened to see an article (advertisement it turned out) that claimed since Insurance Agents work on commission they deliberately try to charge you more than they should in the attempt to get your premium higher. Wow! What a bunch of baloney. The point of the 'expose' was of course to get you to simply purchase your insurance from this internet insurance provider. The insurance business is and has always been one of the most competitive businesses ever. Insurance is a complicated, complex product developed to protect the assets of its purchasers. The problem is every client's situation and coverage needs are different and there simply are no 'cheap' good insurance programs. Far from 'trying to get our customers premiums higher' so we can make more money, when shopping for insurance for one of our clients, we typically will check with several companies to design a given insurance program to adequately protect our client's assets. We Independent Insurance Agents do this every day for our customers. In most cases, the program cost will be fairly close in price with all companies if all coverage is the same. Of course, there will be a cheaper price from one of the carriers looked at and all things being equal that is probably the company we will place your coverage with. However, if we find the cheapest price is with a company that may not be as good as the second best price on claims for your type of account, we will tell you that and possibly recommend the second company. In any case we will show you both prices and our reason for steering you towards one or the other of the carriers. The idea we deliberately use a higher priced company is simply not true.



In looking up a quote on the internet you probably will initially get a cheaper quote. However, did you remember to mention how far you are driving to work? Did you mention that you have three speeding tickets even though your motor vehicle report only shows you have one? How about the accident your son/daughter had last year? Did you mention you have a carpentry business on the side, or do part time crop adjusting, or some other business in which you use your car? All of these things will affect the quote. If the internet/telemarketer or other 'phantom agent' type of organization sells you a policy and things such as this are found out at loss time these companies can and will most likely deny coverage. Whether or not you left needed underwriting information out intentionally or by accident, your application was not correct. With a falsified application and no agent you cannot even try and get the loss paid under the agents Errors and Omissions coverage. You are simply out of luck.

Even when you have a loss that is payable, another problem that often rears its ugly head is that in the search for ever cheaper ways to settle a loss these type companies use who to fix your damage? Of course the very cheapest repair place. The best? Most likely not. But assuredly the cheapest. Then when the damage is poorly or incorrectly fixed, who do you call? Gee, I don't know... Ghost Busters?

If you are looking for the cheapest insurance, the cheapest insurance is simply to buy no insurance at all. This is called 'going bare' and if you never have a loss you would be a big winner. When you attempt to insure yourself without the knowledge of how to properly do it in many cases you have the same thing. The only difference is you have to pay a premium. There is simply only one way to see to it your assets are correctly covered. Get in touch with an Independent Insurance agent and have him analyze your insurance needs, shop the market for the best product, company, and price combination, and have him put your asset protection plan in place. He will see to

it you are correctly insured, at a price that is industry competitive, and at loss time he will be there to see to it you receive an equitable settlement.

*Thanks for your business,
and thanks for letting us protect your assets!*

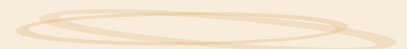
Ryon Boen CEO Western Agency
Casey Tompkins Vice President Western Agency

Chuck Tompkins President:
Tompkins Publishing Inc.,
and Chief Pilot: Western Express LLC



Westy Hat

This newsletter the unknown, unseen, but ever present Westy Hat judge has been traveling. In Dickinson he spotted Faron Bernhart in Westy orange, and Lester Buckman in his Westy green and yellow. In Minot it was Larry Widdel, Ron Boughten and Jay Hanson in Westy blue and white. Bottineau's sighting was Max Braun in Westy new logo brown. Actually, the Bottineau sighting was made by Josh Boen who by some mysterious way was able to get the info to the unknown judge. (Who knows how kids do this) Finally rounding out his travels the judge saw Chuck Muralt Wahpeton in Westy tan and green. Looks like \$50 gift certs to Jack's in Dickinson for Bernhart and Buckman, \$50 to Perkins for Hanson, \$50 cert to The Homesteaders Restaurant for Widdel, \$50 gift cert to Boughten at Happy Joes Pizza, \$50 to Sammy's Pizza for Braun and \$50 cert to the Wilkin Restaurant in Wahpeton for Buckman. Most of all, thanks to all Westy hat winners for wearing your Westy hats!! For Give Away: One slightly used basketball hoop with Plexiglas backboard and hardware. Let the Minot office know if you want it. First call gets it.



Farm Shorts

Crop Spraying: Due to the incredible value in a given acre of crop an old problem of crop over-spray damage has again come up. In many cases if you are doing your own spraying we can tell you how much coverage you have if you damage another person's crop. However, now days so many farmers are out sourcing this work to custom sprayers who are using both ground or aerial application. If the

person you have hired to do your spraying damages crops of others the custom operator is responsible for resulting accidental over-spray. The problem is what if they either do not carry the needed coverage, or do not carry enough to cover a large claim. The only way we can think of to prevent this issue is to request a Certificate of Insurance from your custom applicator. If he does not have one, ask

him who is insurance agent is and let us know. We will call his agent for you to see if proper coverage is in place. If you are doing your own spraying and you have any questions as to where your own policy stands, give us a call and we can go over it with you.

Net Worth and Land Values



The cost and value of area farmland has simply exploded in all areas in recent years. It used to be we were selling Umbrella Policies that had limits of \$1,000,000 for liability losses that would exceed the limits of underlying insurance policies. These \$1,000,000 Umbrella policies would in most cases adequately cover the assets of our customers. However, with the increase in net worth in so many folks due to rising

land values, rising values of homes and virtually all items a person owns there is now need to have excess coverage of \$5,000,000 and even in many cases far higher to be sure assets that took a lifetime to accumulate are not lost. Give us a call and we can go over your individual situation to be sure your assets are correctly covered.



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WESTY HAT CONTEST PHOTOS!**