



WESTERN
AGENCY

This institution is an equal opportunity provider and employer.

Insurance Roundup

Our Business is
to Protect Your Assets

Summer 2014 Vol. 6, Ed 3

408 20th Ave. SW, Ste. 101 | Minot, ND 58701 | p 701.852.5383 | f 701.852.6272 | 1.800.735.4955 | www.western-agency.com

Some Assembly NOT Required

I was in need of a certain deer repellent the other day and since the only place I could get it was one of the big discount lumber yard/hardware stores in Minot I dropped in to buy some. On the way in I saw a nice big tool chest. Since I am 64 years old and it was nearly Father's Day I thought I should have one. As I rolled the unit up to the check out to pay for it, problems started. Apparently, I had taken the display model. Oops! I noticed another one right by it. Could I just go get that one? Nope. They said they could sell me one in a box and I could assemble it at home. I asked how much cheaper? They said same price. I laughed and told them I had gone 64 years without one and it looked like it was a no sale. I drove to another new huge lumber yard/hardware store in Minot. First thing I saw when I walked in the store was another big yellow tool kit. I told them I needed one just like it but I had no time to assemble it. Guess what? Thanks to Mr. Boktor, tool department manager at Home Depot, five minutes later it was in my pickup and headed home with me. Time is money. Furthermore, I am not an "assemble-at-home, do-it-myself" guy. I had a lot on my "to-do" list that day and assembling a tool kit was not one of them. At Western Agency when it comes to your insurance program, we don't expect you to "do-it-yourself" from scratch either. Engineering a solid insurance program is why you work with us. We would be more than happy to "pre-assemble" your insurance needs and questions. We are ready to help anytime. Just call us.

Business Use Coverage on Personal Policies

When evaluating your personal insurance program (e.g., Homeowners, Recreational Vehicles, Boats, Motorcycles, Farms, Personal Liability, Umbrella Liability) virtually all companies and all policies have one thing in common: They severely restrict or totally eliminate BUSINESS USE. This business use could be the use of a company supplied auto, company supplies in your care, or a home business you may have started. This also can include a business related activity you have scheduled to be held in your home or at your lake home. Although in some cases there may be some coverage available, it will be restricted and limited. We will check it out for you and tell you what if any coverage you may have, and how to correct it, if necessary. Whether or not you decide to cover the risk is up to you; but the time to find out about it is before the loss. As soon as the word "business" comes into the discussion, it is time to call us.

Farm Shorts

Building Values: Due to increased costs of construction, we are again seeing building costs skyrocket. In addition, the cost of concrete floors in large machine sheds, have skyrocketed. If you have a building fire, the concrete will not survive. The old adage "you cannot burn down a basement" is only half true. The basement or concrete floor will still be there after the fire, but the cement will be powder and basically worthless. Give us a call to be sure we have your buildings adequately insured in case of loss.

Umbrella Liability Coverage: Due to the major increase in the cost of land, many farmers these days have a far higher net worth than even a few years ago. This means you have far more assets to protect. We recently increased the umbrella coverage for one of our clients from \$5 million to \$10 million. Amazingly the cost to do this was only a little over \$2,000. If they ever suffer a major liability loss, this could be the 'cheapest' insurance this family ever purchased.

Susan G. Komen Cancer Walk

Agents Nicole Zuehlke and Robyn Jones from our Britton South Dakota office are once again collecting donations for the Susan G. Komen cancer foundation. Both Nikki and Robyn completed the 60-mile, three-day walk in Minneapolis/St. Paul last year and plan to complete it again this year Aug. 22-24. Although the walk is physically challenging, both say it is a wonderful experience and a most excellent cause. Both are required to raise \$2,300 in donations to participate so any help you can send them would be appreciated. So many folks are hit by this terrible disease and it is our hope that like other dread diseases such as polio it too will soon be gone.

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

Personal Insurance Shorts

Shut off Valves: These days so many of our clients are maintaining homes in cities far away for use during the cold North Dakota winters. One of the major causes of loss on these homes is losses due to water leakage. In many cases the North Dakota home and the vacation home, can suffer water leaks while the home is not occupied. In the vast majority of these claims a valve or fitting on a sink, toilet, or washing machine fails. If this type loss happens while you are home, it is usually no big deal. You shut off the water, clean up the mess, and things are back to normal. If you are gone the water continues to run, and you can have a major claim on your hands. These long term water loss claims can run into the tens of thousands of dollars. In most cases, people are having someone look after their vacation home while they are away. However, usually these inspections are done once every two weeks or even once a month. In the case of a major water leak, two weeks can be an eternity. In some homes it is possible to install one water shutoff valve for the entire home. In others this is not possible and each sink, toilet, washing machine, or other water source may have its own shutoff. One of our clients who has such a home recently had a water leak such as this and luckily the leak was detected

literally hours after it happened by the house inspector the client had hired. In the process of fixing the faulty toilet valve that had failed, the client found that many homes built in the last 15 years used a valve with a screw on/off plastic internal mechanism. These valves were only warranted for 10 years and many are now failing. The correct and most excellent valve this client used to replace all of his valves in the home are a Dahl mini-ball compression valve. This is a far higher quality valve manufactured in Canada. In the Scottsdale, AZ area this client used Don Fair of Fair MNS Plumbing 480 577 9432. Don replaced all 23 shutoff valves in this client's home to prevent further problems. A final note on this would be when the plumber was replacing all of the shutoff valves in this client's home he found another one that had just started to leak and would have failed in a very short time.

Jump N Carry: Today, with virtually any auto, if power is left on in the vehicle, to protect the computer systems, all power is shut off before the battery is completely drained. Of course the bad part of this protection is the car will not start with a low battery. The good news is you can buy a drycell booster battery such as the Jump N Carry or many other

varieties that will give you the needed boost of extra power to get your car running. I have been known to leave lights on in vehicles and so one year for my birthday Linda bought me one of the Jump N Carry dry cell booster batteries. That was 15 years ago and the unit has saved us many times and is still as good as new. These dry cell battery booster units are for sale at any auto parts or hardware store. All of us are aging and as our memory ages with us, I highly recommend having one in your car.

Crop Insurance: All acreage reports are now completed and the vast majority of hail insurance is in place. The only thing at this time to be aware of is if you even think you may have a loss be sure and let us know. Due to high water and excess moisture we are having a large amount of prevent plant losses but we have to know if you feel you may have one. If there is a loss, we will get it paid. If there is not a loss, you simply withdraw it. In addition, many times a large storm will pass and drop hail in small amounts. Again, if you even think you may have suffered a hail loss, no matter how small give us a call so we can look at it for you. Time is of the essence to avoid jeopardizing your loss.



[Western Agency scholarships make a difference: Oakes Agent Myron Jepson, awards scholarships at the Friends of Fine Arts and Academics Banquet in Oakes. Students pictured are: Katie Kuipers and Breana Theademan. These scholarships represent two of several Western Agency distributes each year to area communities where we live and work. Throughout the years, Western Agency has awarded more than \$60,000 to area schools and students who apply for collegiate scholarships.]

Several years ago a professor at a major university was trying to impress upon his students the importance of understanding that a product may come in a fancy package, it may have a wonderful advertizing program developed to promote it, but what will determine the long term success of the product is the quality of that product. To illustrate this one day in his class he served his students coffee. He had all different types of cups available; some were plain, some very fancy, and some mugs were chipped and cracked. Needless to say the fancy coffee cups were quickly snapped up. However, after the coffee was consumed, the professor pointed out to his students that although it came served in many different cups all the coffee was the same. The exercise illustrated that how the coffee tasted had nothing to do with the cup in which it was served and the long term success of the product would be the quality not the packaging.

In our insurance industry it could be argued that most insurance products are similar. Of course all companies have slightly different policies, but none the less, like the coffee, most insurance products are children of the same plant. What makes the difference is as Independent Insurance agents we at Western Agency have the ability and the deeply ingrained culture of helping see to it our customer's losses are correctly and timely paid and their assets correctly covered. We will never have the ability to spend literally hundreds of millions of dollars on a wonderful advertizing program package, such as you hear non stop on virtually every major media outlet. The Geckoes, Insurance Professors, and cute checkout girls, of the major tele-market type companies will always win that contest. The way we have always been able to compete with them is that we make sure the correct insurance program is in place for our clients, and at loss time we make sure that claim

is correctly and quickly dealt with. Furthermore, if there is a problem on a given loss we stay engaged with the claim process to its successful conclusion.

When our customers have a loss, rather than lose that client because of a badly handled loss, in the case of our clients we find the claim tends to weld our clients closer to us. We have never and never do expect our clients to deal with someone over the phone in a city far away, who uses English as a second language, to get their losses settled. As a result, while the huge companies cycle clients like a revolving door, we keep our clients for years and years. Western Agency is 38 years old this year and we have many clients who have been with us for that entire 38 years.

Claims, and especially large claims on farms and contractors, can and do get complicated. For that matter, any claim can get very complicated. To a large degree the settling of insurance losses, and for sure Crop Insurance losses is a subjective process. Even when the best contract is in place there can be problems. When these problems crop up, like the coffee in the professors class, it is the **QUALITY**

of the agency/insurance product you are dealing with that stands by you to get the problems settled. By having our own 'in house' claims manager we are able to see to it that even problem losses get settled quickly, fairly, and seamlessly. In so many cases if there is a problem it is simply due to a misunderstanding or lack of information. By having your own Western Agency loss advocate at your side the claim process is quickly resolved.

Protecting our clients' assets is our business and we consider it a sacred trust. We are honored you have chosen us to handle your insurance needs, and we are committed to seeing to it we continue to provide the best claim and asset protection service available. We do not serve our coffee in expensive cups: We simply serve the best coffee.

Thanks for your business!



Chuck Tompkins
President Western Agency
Ryon Boen
CEO Western Agency
Casey Tompkins
Vice President Western Agency

Book Reports

The German Aces Speak: Story of the air war in WWII from the German fighter pilots viewpoint. This is a fast moving, highly informative book on one of the world's greatest conflicts by Colin Heaton and Anne Marie Lewis.

A Proud American: The story of Joe Foss. WWII fighter pilot ace and past South Dakota Governor. Joe Foss story is one of the most interesting biographies I have ever read. Another fast read of a great person. Foss was one politician who was able to cut through the party rhetoric and simply get the problems solved.

Minot Down Under: The book on the Souris River flood of 2011. There are a few copies left and they are available at the Out Back Body shop, Minot Convention and Visitors center (Visit Minot), and Home Sweet Home. Also, copies can be ordered directly by calling (701) 721-5101.



Westy Hat Contest: The unknown, unseen, but always present Westy hat judge was traveling again this past month. In Dickinson, he spotted **Cyril Emmil** in his classic Black Westy hat. In Bottineau, it was Westy insured, **Wesley Nickelson**, fishing at Lake Metigoshe in his favorite orange Westy hat. Nickelson, who would not confirm or deny the hat was helping with his fishing luck that day, is also the father of **Leslie Watson**, an underwriter with one of our main companies Dakota Fire/EMC. Traveling to Oakes the unseen judge spotted well driller, **Wayne Doty** in Westy blue. Driving down to Britton, South Dakota it was Britton area farmer, **Charles Rabenberg** in Westy blue and red.

The awards presentation will be delivered by US mail and of course in Dickinson it's a \$50 gift cert for Emmil to Jack's, in Bottineau its \$50 'Grant' universal gift cert to Nickelson, for Doty in Oakes it's a \$50 cert to The Angry Beaver restaurant, and in Britton, for Rabenberg, it's a \$50 gift cert to The Lunch Box for great gourmet sandwiches. ***Our thanks to all of our Westy hat winners!***

P.S. We have ordered more orange hats just in case the word gets out that Nickelson actually had a VERY GOOD day of fishing!



WESTERN
AGENCY

408 20th Ave. SW, Ste. 101
Minot, ND 58701
www.western-agency.com

PRESORTED
STANDARD
US POSTAGE PAID
GWINNER, ND 58040
PERMIT NO 3

Assess Builders Risk Coverage Early

The number one time a building is likely to suffer a major loss is when it is being built. Yet, many times buildings under construction are underinsured or simply not insured at all. In many cases the person who is having someone build a new building or do a substantial rebuild on an existing structure, assumes the contractor carries the needed Builder's Risk coverage. The worst time to discover the contractor was NOT in fact carrying this coverage is after the building is destroyed or badly damaged. At this time in the Dakotas and especially in North Dakota, we are critically short of contractors and especially building contractors. We are seeing increasing cases of out-of-state companies coming in to fill this shortage. Although we are happy to see additional help, many of these contractors are either not insured or incorrectly insured. If you use a builder and want to be sure its coverage is thorough, we can confirm the correct coverage is in force. If needed, you can purchase the coverage yourself, but the time to look into this is before construction starts and a claim happens. Call today; we're happy to help.