

Editorial

It seems to be a common thread that whenever I buy something I expect a few things. One is that I want to be appreciated for buying from a particular vendor. In other words a "thanks for your business" is something I like and expect to hear. Secondly, if the product or service I purchase is a complicated one I expect there will be problems that come up and things that need to be fixed from time to time. However, when this happens, I want the problems fixed; quickly, completely, and with a minimum of problems for me. After all, I paid for the service or product once; I don't expect to have to pay more to make it work. Furthermore, and probably more important, I don't want to be the one who has to get the problem fixed. I don't want to call a "help" line, I don't want to get on the Internet, all I want to do is call the person who sold me the service and have THEM fix it.

The insurance business and the insurance product is complicated, complex, expensive, and covers most aspects of our personal and business lives. We have assets that need to be protected, insurance provides this protection, and in this day and age it is simply something that all of us need to figure into our costs of living. In this I find myself not only the CEO of a large insurance selling operation, but also a very active consumer. A good example of this would be our Malpractice Insurance Coverage here at Western Agency, Inc. In our entire 33 years of existence we have only had two payable malpractice claims and they were very small. Yet, after the last one, which was several years ago, our rates went up dramatically. I couldn't believe it. Nonetheless, after searching the markets extensively and really looking at our losses I discovered not only was I already with the best insurer for this market, but that I really wanted to stay with them. What did I do? I raised my deductibles so that my premium went back down. And I put in place a few checklists that would prevent the losses I had from recurring. In other words, I sat down, analyzed the situation, and took the needed steps to get back on track. Now several years later, my premiums are back down and should stay that way. The problem was, I basically had to fix the problem myself.

You see, the problem I had was that when it comes to Malpractice Insurance, I cannot be my own agent. I have to go through a big conglomerate. Instead of getting my answers right away, I need to leave e-mails, and phone messages, and push, push, push, just to get the policy that my situation warrants at a price I can afford. By the time I got my malpractice coverage back on track and at a price that was competitive, it had taken me tons of time and effort and I was really wishing I could buy the coverage from an agency like Western Agency, Inc. It made me proud that had this situation happened to one of our clients we would have taken the hassle factor out of the situation and gotten the client back on track much quicker. Oh, and by the way, we would have thanked them for their business!

I know I probably beat this horse to death, but the big telemarketing conglomerates, no matter what business they are in, with all of their advertising, about always being the cheapest, wanting to help you, and how much they care, seldom come through when real problems come up with their goods or services. Why? Probably because they simply can't. They, in many cases, are using outsourced help, help with little training, or lower cost help with no feel for the people or local situation. At the end of the day all they can really talk about is how cheap they are. They will tell you it's so simple "a cave man can do it," or "this is our stand," or "it's about time" or "it's all about you," or a hundred other catchy phrases, but in the end even if it was so simple "a cave man could do it," why would he have to? He would be the consumer, wouldn't he? If so, why should he have to do anything? He paid a premium, didn't he? If he paid for the service why doesn't the provider do the necessary work? My point is this: When you need to buy a policy it is not up to you to "get your own quote" or "file your own loss" or settle for inferior aftermarket parts to fix your car. All you should have to do is pay your premium on time and "your agent" should do the rest. Try that line of reasoning on the TV insurance folks. It is then you will find that when it comes to taking care of the client, they truly are "cave men." Like the caveman, they

wouldn't have the faintest clue how to do it.

At Western Agency, Inc., we represent some of the very biggest and best companies in the insurance business, we go to meetings, and read their advertising, and know many of the big wigs in these companies. Yet even then, many times, if something gets off track we have to spend time and money to get these companies to perform on the very promises they have made. Just the other day, one of our clients accidentally paid the wrong amount on his auto policy. Why? Probably, because the billing he received was like all insurance bills, complicated and hard to understand. Due to the error he didn't get a discount he should have gotten. It took a bunch of phone calls, and far more trouble than the situation warranted, but at the end of the day, we got him his discount. And this was from an excellent company!

My purpose in talking about this is simply to tell you that when problems come up, we will fix them for you. That is why you hired us. I can give you a few promises in this regard: first of all, we will most likely not be "cheapest" all the time. A very good percentage of the time we will, and in fact, the huge majority of the time we will, but not "always." However, I will give you a few things we will ALWAYS be: We will ALWAYS be there to counsel you as to the proper coverage to purchase to adequately protect yourself and your loved ones. We will ALWAYS take the time to get your questions answered, your problems fixed, and take time to explain the often complicated and indecipherable mail you get from insurance companies. We will ALWAYS take an active role in seeing that your loss is being correctly handled. And we will ALWAYS prevent you from being jerked around, taken advantage of, or being poorly served while you are on our watch ALWAYS!



Also, as ALWAYS...thanks for your business!

Westy Shorts:

Ever think of insuring your new fences? One of our insureds had just fenced a large pasture with brand new posts and wire, and shortly after that a neighbor accidentally started a fire. The fire swept over the fence destroying it. No insurance. Still in court. One of our other farmers too had just put up over 50k of new fence. We were able to find a

company to insure it for the peril of fire for \$280/yr. If you have recently put up some new fencing be sure and let us know. We can check to see how much it would cost you to insure it.

Toys: Remember, in virtually all cases, with all companies, you have little or no AUTOMATIC coverage for personal watercraft, four wheelers, cycles,

mopeds, or boats. You MAY have some limited coverage but most likely not the CORRECT coverage. Also, like I said this would be with all companies. This coverage is not expensive. It is usually easy for us to place. One problem: We are not clairvoyant, so we don't know if you have purchased something. Give us a call. We'll get it taken care of for you.

Perkins Owner Wins Big Buck Contest

The “unofficial” Big Buck contest at Western Agency, Inc. was won this past week by Wayne Zwak, owner of Perkins Restaurant here in Minot. Zwak edged out Western Agency Commercial Manager Casey Tompkins in the final days of the contest by bagging a huge buck with the front and side of his Tahoe. Tompkins had been ahead up to then by collecting two deer with the front of his GMC pickup, but the damage to Zwak’s vehicle after hitting one deer far surpassed the damage incurred by Tompkins handing the win to Zwak.

Since we cannot award a gift certificate to Wayne to his own restaurant we are awarding him a \$50 certificate to another of Minot’s great eating places Homesteader’s Restaurant.

On a serious note in regards to how to avoid hitting deer; if you are able to lay on the horn when you see a deer, many times the noise will scare them out of your way. Deer react to noise but not to the lights of a vehicle.

Life Insurance Corner



Jim Winczewski sells all types of life insurance, disability insurance, and long term care insurance. We have contracts with many different companies and offer very competitive coverage and pricing. Auto Owners—one of our main companies—offers a credit towards any life insurance product if you have your home, auto or commercial insurance placed with them. In many cases this can amount to a significant amount of money and in some cases can help you get a virtually free life insurance, disability or long term care product. Give Jim a call if you want information about these various types of needed coverage.

Westy Hat

Proving once again that wearing your Westy Hat is not just for grownups, Braden and Carson Anderson, sons of Jeff and Lynette Anderson, and grandsons of Westy CSR Jeannie Lunde, were filmed recently wearing their Westy hats at a photo shoot. We have no idea how but somehow the picture found its way to the famous but unknown, unseen, but ever present, Westy Hat Contest judge. In other areas of the state, too, it seems wearing your Westy hat has become the order of the day. Don Wieman, Jim Roney and LeRoy Chesley, of Oakes were all seen wearing their favorite Westy hats in the past few weeks. In addition, back in the central part of the state, Pete Thorpe, Carpio, was seen wearing his favorite tan Westy hat. However, probably the most visible occasion of someone wearing a Westy hat occurred this past April 5th when Glenburn area farmer, Scott Backes, was filmed by channel 13 news, while wearing his trademark tan and black Westy hat and talking to Senator Kent Conrad. Not only that but Backes’ picture ended up in the Minot Daily News the same day wearing his classy Westy hat. Wow! This just may be the most exposure of any Westy hat winner ever. Gift certificates go out to Braden and Carson for \$50 each to the best pizza at Sammy’s here in Minot. Wieman, Roney, and Chesley each get \$50 gift certificates to Cline’s Café in Oakes. Thorpe gets a \$50 gift certificate to the Tumbleweed Café in Berthold, and Backes gets a \$100 gift certificate to Perkins in Minot. Our thanks to all who are faithfully wearing their Westy hats. If you know anyone who would like a new hat and is too shy to ask, be sure and let us know. We would be more than happy to bring or send one to them. We do have camo Westy hats. If you know anyone overseas who needs one, let us know and we will get one over there.



Employee News

Baby Arrivals: Several of our Western Agency, Inc CSRs and agents have welcomed new babies into their families. Kelly Livedalen, (Macy Olivia 2/22/07 6 lbs 9 oz), Jamie Zeller, (Kendra Lee 3/21/06 6 lbs 7 oz), and Annette Foss, (Logan Thomas, 5/31/06 7 lbs 5 oz), all have new babies and the mothers with the exception of Annette are now back at the office. All babies are reported to be doing fine. Western agents, Beau Deschamp and wife Luci also have a new baby, (Camile Isabelle, 3/1/06, 6 lbs 9 oz), as well as Western agent Bill Schmitz and wife Tara, (Brianna Elizabeth 10/10/06, 7 lbs 10 oz). Hopefully all babies will soon be on a good sleep schedule so the new parents can get a full night’s sleep.

World Traveler Returns to Dakota: Western Agency, Inc’s newest employee comes in the person of Ryon Boen. Ryon has been traveling the world the past few years in his work as a computer software engineer and Marketing Vice President for Test Quest, a Silicon Valley software manufacturer. Trouble was Ryon simply was spending too much time in China, Russia, India, and many other countries and was not seeing his family and three children near enough. He, his wife Kristy, and three children Rebecca, Josh, and Matthew will be moving to Minot in the next few weeks. Ryon will be taking over the IT functions at Western Agency as well as working with Craig and Casey in the farm and commercial markets



Insurance Agent Has Photo Op

Linda and I were in Phoenix recently and one day while down there I received a nice letter in the mail from the Chandler, Arizona Police Department. Curious I opened the letter. There was a nice picture of me driving our little Ford Escape. The second picture was of the back of the car showing the license plate number. The third picture was of the red light I had just gone through, and the next page was a nice little bill for \$200. Of course I could take a “Safety Course” for about the same amount of money and they would waive the bill. I sent the money. I am now a safer driver. The only problem is I am burning the brakes out of the car being sure I get stopped for all yellow/red lights. By the way, now the Arizona Highway Department. is putting up the same camera system for freeways. Big brother is watching, maybe it’s a bit much but it sure makes a good citizen out of you in a hurry.

Multi-Peril Crop Insurance

Certified Acres: With spring planting largely done, it is time for us to get in touch with our farm clients and get the acres recorded for Crop Insurance. We will start calling everyone in the next few days and if you are ready now, be sure and tell us when it would be a convenient time for us to come out to your farm and help you get this work done before the 6/30/07 deadline. As usual there are a few things you can do to help us make sure this is done exactly right. Please have your field maps and 578 forms available if possible so we can double check acres. We will fill out a certification sheet giving the exact amount of acres we recorded for each crop in a given county. Be sure you take this sheet with you and check it with the final acres recorded by crop and county at the FSA office and make sure they match. If not let us know so we can GET them corrected before loss time. Many times there have been errors made and the time to correct them without jeopardizing the loss is very short. Usually this is easy to do as long as we get it fixed immediately. Call us.

Losses: One more time: *IF YOU EVEN THINK YOU HAVE A LOSS LET US*

KNOW...Don't wait. It is vitally important that the potential loss be looked at right away to be sure you don't jeopardize your loss. If it turns out you have no claim it is no

big deal. However, over the years we have seen claims denied due to late reporting. Remember, this is not a company being difficult here. These are government regulations and it has gotten to the point that there is virtually no room for error. Call us.

Hail Insurance: Again, most companies are going to stop writing hail insurance 7/1/07 at 12:01 a.m. as has been the case for several years now. Of the companies who will write after 7/1/07 none will give immediate coverage. The solution, is simply get the needed hail coverage in force now. We have adequate moisture, the crop is up out of the ground and damageable; and the price is the same to get coverage in force right away. We will try to get all of you called in the next few days but if we haven't gotten to you in time call us here at the office and we will get your coverage in force. Remember, hail coverage is not as easy and quick to put in force as it used to be. Call us.

Spray Drift Claims: All I can say is call us up the instant you find out you have this type of loss. Be it if you have spray drifted onto a neighbor or he has over sprayed on your crop. Many times we can get adjusters out there and get crop samples sent in to get a better idea of what exactly the loss is. Also, many times we can get a crop adjuster involved to better determine the exact amount of damages. The same applies to cattle getting out. Let us know right away so we can get the claim settled QUICKLY as well as CORRECTLY. Call us.

Scholarship Winners Announced

Many years ago Western Agency, Inc. started giving away scholarships to students in area schools going on to higher education. This year over \$6000 in scholarships was awarded to students around the state. The scholarships were in 11 different towns to 12 students. Winners were Chelsea Van Gorkom-Surrey, Lexi Swallers, Granville, Chelsie Berndt-Towner, Katie Cooper-Westhope, Leigh Conklin and Bobbi Jo Thompson-Oakes, Jordan Woroniecki-Hebron, Landon Schmidt-South Heart, Kyle Peterson-Berthold, Matthew Foster-Bottineau, as well as Kent Johnson-Glenburn and Alex Shevelev-Garrison under the Dollars for Scholars programs in those towns. Our congratulations go out to these students. We are proud and happy to help them in their higher education goals and hope they will be able to return or stay in our great state after their educations are complete.

