



## Editorial

Western Agency, Inc. is now one of the largest agencies in the state with nine offices and 25 employees. Of course we have purchased several smaller insurance agencies along the way, but I do think the main reason we have grown to this size is simply that our core goal of solidly protecting you, our clients has simply not changed in 34 years. We constantly try to keep you informed about changes in this industry and ways to properly protect our clients. In this regard we have paid out millions upon millions of dollars in claims over the years to those of you who have been struck by one calamity or another. It has been truly a humbling experience to learn this complex and every changing industry but it is unbelievably gratifying to watch the insurance product work when it is properly set up and you need it. The other day on 60 Minutes, Andy Rooney said he "would never want to be an insurance agent." Wow! Maybe he has never needed one.

This year we have had several farms hit by tornadoes, some very severe hail damage north of Carpio, dozens of claims on Canola that couldn't take the heat we had this summer, and of course the usual run of car accidents, house fires, spray drift, cattle getting out, people getting sued, and dozens more claims to numberus to mention. Through it all, the

adjustors got the claims settled, the buildings got fixed, and lives were put back together. Of course there have been some complications. That is where I am proud to be one agency that does take the time to make sure the adjustors and our clients are able to get a settlement together that will work for both of them. At Western Agency, Inc. we simply will not represent a company that does not see to it that our clients are properly taken care of. The list of companies we represent is a list of the finest companies available to write insurance in North Dakota. It has taken us 34 years to assemble this stable of companies. The products, service and excellent claims response they provide is part of our promise to you, our clients.

Over the years I have always hired the best staff and saw to it they were highly trained. I suppose from time to time other people will always try to hire one of our good employees away from us, but it will never stop us from hiring a highly motivated, and solidly insurance educated staff so that we can make sure we can counsel you on not just the CHEAPEST but the BEST way to be properly insured. We had eight of our staff in school this week and are sending six more to a Farm Insurance Seminar next week. It takes

commitment to keep a staff on top of this complicated industry. However, to maintain our level of commitment to our clients education of our staff is not an option it is a necessity. Furthermore, this staff will always take the time to sit down with you in person to go over your various coverages.

This past summer Linda and I had some new windows put in our house. We had a man from Pella Windows come out and give us an estimate. We lined up Tim

Goldade Construction to do the work of installing the windows. The windows showed up on time, in perfect condition, Tim and his crew were there on the appointed day, got done when they said they would, and...yes!!!...the price from Pella and Tim were exactly what they said it was going to be...Wow! It was so fun to have this complicated task completed with NO HASSLES. I am so proud to say that my staff and our companies here at Western Agency, Inc. work the same way. We are thankful for your business and will continue to earn it every day.

Thanks for your business!!!



Chuck Tompkins



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## Company Corner

We are going to do a feature article on one or more of our companies in the newsletter from now on. The reason for this is although we represent all of the best farm, home, crop and commercial insurance companies each company has something to offer that is unique and helps them stand out in their field.

**North Star Mutual:** In the Independent Agency System, North Star is the largest farm insurance writer in Minnesota, and North Dakota as well. They are also the third largest overall farm writer in North Dakota. Western Agency, Inc. is the largest agent for North Star in North Dakota and is their 2nd largest agent in the country. North Star maintains an A Excellent rating and is one of the most solid companies we represent. Their niche is the farm and small town market and their leadership in this market is absolutely unquestioned. North Star writes one of the most complete Farm Packages available in the state as well as commercial and personal insurance. Their Church Protector commercial policy is the best one on the market today.

**Secura Insurance Company:** We were looking for another company that could also do farm, commercial and personal

insurance and we were able to locate Secura, another A Excellent rated company in the first part of 2007. We are now their largest agent in the state. We have found their service, and quality of insurance products to be one of the best of any company we have in the agency. Secura is one of the first farm insurance companies to offer "equipment breakdown" coverage for farms and in addition, they also have the broadest coverage of any farm blanket policy available anywhere. They are the leader in several of our commercial lines as well.

**John Deere Risk Protection:** We are one of only four General Agents in North Dakota for John Deere Multi-Peril Crop Insurance and as you may imagine, when John Deere goes into something they go into it with authority. We have had outstanding service from John Deere Risk Protection for the past four years and have doubled our book of business with them every year since we started doing business with them. They are one of the most automated of all our companies and the ease of doing business with them, as well as their excellent claims service makes them one of our best Multi-Peril Crop and Hail Insurance companies.



## Farm Insurance News

**Equipment:** Most likely due to higher farm prices we are insuring lots of new equipment these past weeks. If you have purchased any new farm equipment, be sure and call us so we can get it properly insured and also take the traded in equipment off your policy. If the equipment has a GPS and it came that way from the factory it will be included automatically. If it is a portable GPS we may need to insure it separately. Since we have had quite a few theft losses on portable GPS units, be sure and let us know if you have one.

**Farm Buildings:** I simply cannot believe how much housing and building costs have skyrocketed in the last couple of years. I have always prided myself on knowing my staff has our clients buildings insured adequately. However, in going over so many of our policies these past few weeks it has become painfully obvious that in many cases coverage needs to be raised. We have been raising the building coverage on virtually every policy we have looked at. By the same token, the old bins and buildings that you would not replace should just be taken off the policy. The money saved can help to more adequately insure the buildings you do need in your operation. Of course we will go over this coverage issue at renewal but in the meantime if you have any questions be sure and give us a call.

**Crop Insurance News:** We are now busy taking proven yield data to get your next year's proven yield's (APH) done. If you are ready to do yours give us a call so we can get out to you. Are we able to get your crop insurance problems taken care of? Is I Keating having a sale? We have 10 certified Crop Insurance people on staff. I, Casey, Beau Deschamp, Bill Schmitz, Jamie Zeller, Ryon Boen, Jake Jacobson, Jim Heinert, Greg Johnson, and Bruce McLean are all capable of working on them. In addition, of these 10 who are certified, two are "Crop Specialists." Greg Johnson in Minot and Jim Heinert

in Dickinson. Just give us a call when you are ready to do proven yields and we can get yours done. Also, I know we sent out a letter about things to look at on your crop insurance but just to say it again, if you are doing any CRP breaking, chopping grain corn, or even think you may have any type of loss, call us so we can be sure things are properly on track for you.

**Farm Blanket Equipment Coverage:** Believe it or not there are still companies out there who do not use an Equipment Blanket type of policy to cover farm equipment and tools. Instead they use a Scheduled Policy. The problem with not using a Blanket Policy to cover your farm

equipment and tools, is that to be sure you have everything properly insured under a Scheduled form you must list the items. With the literally hundreds of separate items on a farm this is basically impossible. Usually the time you find out what it was you DID NOT insure is when you have a very large fire loss such as a shop or equipment shed burn down. The way to prevent this from happening is to be sure you have your farm equipment insured under a BLANKET POLICY. A



blanket policy does not require you to list every single piece of equipment and is broad enough to list the literally thousands of smaller items under a Miscellaneous category. Although both policies require notifying us of large new equipment purchases, the Blanket is simply a far broader and better way to insure farm and commercial equipment and is the only type of farm equipment policy we write here at Western Agency, Inc.