

INSURANCE Roundup

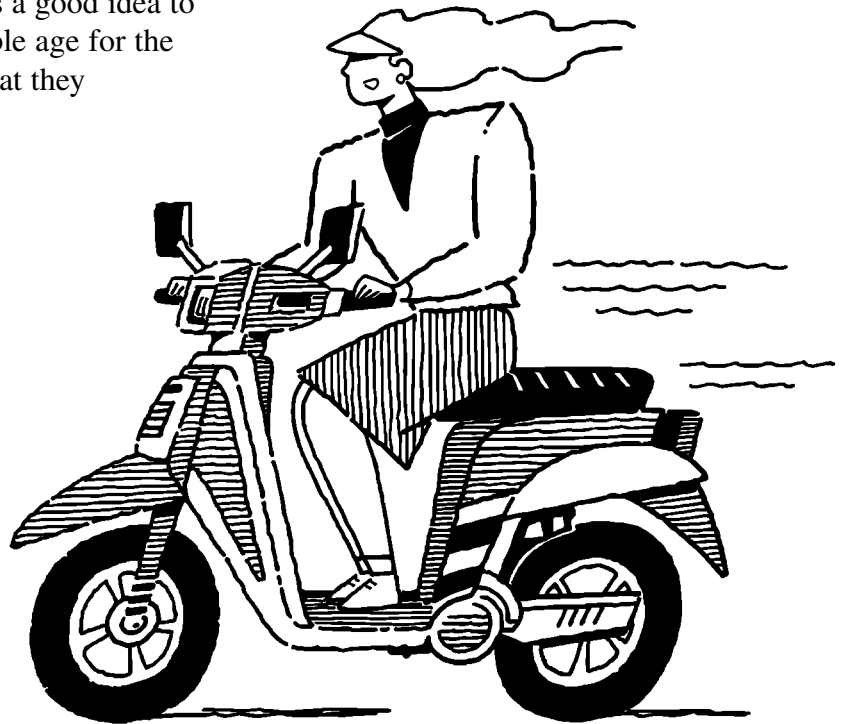
August 2005



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Scooters Create Gap In Coverage

With many scooters showing up on the streets these days there are a few cautions for insureds to consider. First of all, there is very likely no automatic coverage on these units. Especially, if they are operated off of your premises. If you have one of these scooters BE SURE to call us so we can tell you where your individual policy stands as to coverage. In addition, it is a good idea to check with the state to be sure of the allowable age for the scooter driver. The information we have is that they must be 14 years of age and hold a valid drivers license. If the unit is under 49cc the operator does not need the motorcycle endorsement on their license. If the motor is over 49cc they do. As to insurance coverage both for liability and physical damage to the unit, all companies are different. To my knowledge NO company is going to cover these units in all situations automatically. There is only one way to be sure where you stand as to coverage and that is to give us a call so we can look at your individual situation, call your company, and be sure you are correctly and adequately covered before you have a loss. The number is 1-800-735-4955. We're here. Call us.



Westy Agents on the Scene – Fast

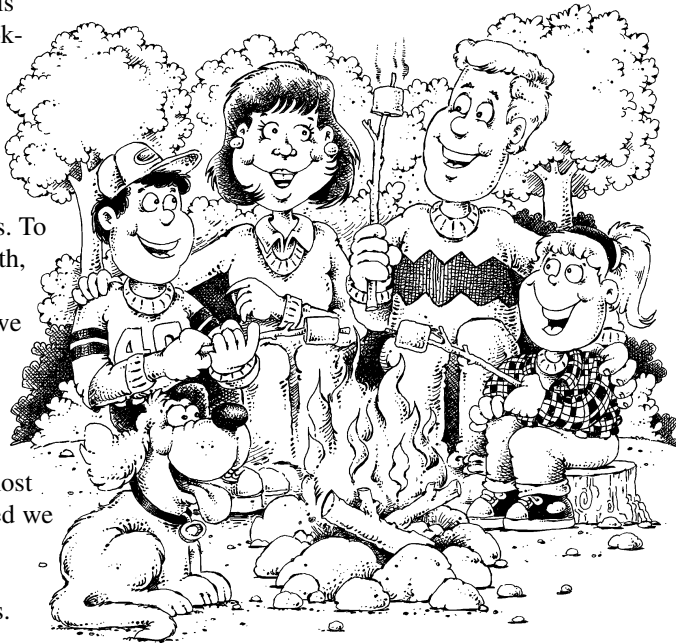
I was up in the plane the other day taking aerial photos and just happened to get a very nice photo of a beautiful farmstead up by Berthold that we have had insured for many years. On landing, I called the office for my messages, and Craig informed me the house on the farmstead we had just photographed had burned down – or more precisely, was on fire as he was talking to me. I couldn't believe it – we had been overhead only mere minutes before. I can't wait to see the pictures when they are developed as I am sure there will be smoke in the air around the house. While talking to Bruce Adams about it he reminded me of when his car caught on fire in the Elks parking lot and I was on the scene before the fire department even had the fire out. After I was done talking to Bruce I was on a mission to find other cases where we were on the scene of an insurance claim in a hurry, and on checking with staff members, we have been at the scene of many accidents before the authorities even got there. I remembered one time a few years ago when I actually saw another car run into John and Irene Pitner out on the 2 and 52 Bypass. Probably the best story and one that is too long to relate here was when one of our insureds called the office and screamed, "My garage is on fire! What should I do?!" Of course I told him to call the fire department. No kidding! The fire department and I got there at almost the same time. I guess the purpose of this little story is not to brag about how fast we get going on claims, but to probably point out that some lizard or telemarketer agent thousands of miles away will never be at the scene of your loss – very likely has never seen North Dakota – and when trouble happens could personally care less. Claims are the job of the claims department and he or she is in sales aren't they?

Recipe Corner: Smiches

In this issue's Recipe Corner we have a brand new product. Just off the Chef's new creation press. Smiches are a new dish, a useful dish, a sweet treat, designed by kids, for kids, to be cooked by kids. Yes, Virginia, there are still new things to be invented in the kitchen, or should I say at the campfire. Necessity being the mother of invention, this new treat was invented because Linda and I had the grandkids out at the house for 10 fun filled days this

month. We were cooking Smores over the campfire virtually every night until alas! One night we ran out of marshmallows. To say the least Elizabeth, Preston, and Jacob were dismayed. As we were talking about the problem they spied a fresh batch of Linda's Rice Krispy Bars and almost unanimously declared we could use the Rice Krispy Bars in place of the marshmallows. We sliced up some

bars, toasted them over the fire, and from there on it was the same as a traditional Smores. A few squares of Hershey's chocolate and a couple of graham crackers and the "Smiche" was born. Why Smiches? Well, Jacob and Preston told me, "it's a Smore with rice so we called it a Smiche." And as Elizabeth says... "With Smores you always want some more...but Smiches are twice as nice!" They are crispy, sweet, and fun to make. Bon Appetit!



E-Mail Problems



It is getting to the point where a person's e-mail is almost as sacred as

their social security card. With all the scam artists using the Internet and the Internet providers seemingly unable to prevent this influx of unwanted and unsolicited e-mails, it is almost scary to give out your e-mail anymore. Due to someone selling my e-mail to a mailing list I was getting over 20 unwanted e-mails per day. The cost to totally filter my computer was going to be over \$2,000. How did I solve it? I changed my e-mail. It was a bit of a pain to do that but it cost virtually nothing and the problem is solved – at least for now.

Oakes North Dakota Invaded by Zucchini



In a recent conversation I had with long-time Oakes resident Merle Smith, owner of Oakes Motor Sports, he informed me that at least in Oakes anyway, this year's crop of zucchini has been absolutely spectacular. Merle told me that virtually anyone who planted zucchini in their garden this year was finding them overrun by the plant. Of course zucchini can be pretty prolific even in a normal year but with all the excess moisture in Oakes this year, people are trying to give zucchini to anyone who will take it. Merle was saying that he had to leave his car locked or when he came back from an errand he would find zucchini piled on the seats. Whereas in the larger cities you once in a while see

people along the street begging for money, if this gets any worse in Oakes you will probably see people standing along the streets begging people to "please take some zucchini!" When I was a kid my mother used to make many things out of this prolific plant, so as a zucchini survivor myself, I can tell you it can be fried, made into bars, jelly, pickles, and dozens of other delicious things. However, a person can only eat so much of it before the word "zucchini" sends chills down your spine.

**BE SURE TO CHECK
WITH US
FOR YOUR
INSURANCE NEEDS.**

 **Western Agency, Inc.**

Westy Hat News

The Westy Hat contest keeps getting bigger. The other day, longest time



Western Agency, Inc. insured Russell Hadler, came into the office wearing what can only be called an "antique" Westy Hat. It was a model we gave out at least 15-20 years ago. I can't believe we ever gave away a hat this wild, but there it was, a multi-colored pink, green, and yellow, fluorescent, tie-dyed hat. I can't believe he was wearing it in public. Well, at least it sure is visible. Who knows, fashions change and styles come and go. Anybody want fluorescent orange, green, pink and yellow hats again? Let us know. The list of contest winners this month is huge! Other winners include: Minot contractor, Kim Cady who was spotted wearing one of our very old teal colored hats—this hat too is well over 10 years old; Parshall area farmer Randy Myers, who had one of our brand new hats which was color coordinated with his golf shirt; retired area farmer Dave Olson, who was photographed wearing one of our black classic hats in Phoenix. Not to be outdone, Berthold area farmer Greg Laumb was able to catch his dog actually wearing a Westy hat, (I guess even the animals are trying to get the attention of one of our "all seeing" but yet "unknown judges.") In addition to these winners were another Berthold area farmer Mitch Keiser for wearing his Westy hat when he was interviewed on TV recently, and finally, Dickinson area farmer, Adolf Ficek for wearing his hat everywhere even to the ASCS office. Hadler, Cady, and Myers will receive the usual \$50 gift certificates to Perkins here in Minot. (I suggested they try the 7 oz. sirloin steak-delicious!) Laumb and Keiser will each get a \$50 gift certificate to Sammy's in Minot, and Olson and Ficek will each receive a nice crisp "Grant" gift certificate redeemable anywhere. Of course all seven will receive brand new Westy hats and jackknives. Thanks and congratulations to all winners for proudly wearing your Westy hat.

Westy Shorts:

Prices of Things:

- 1971 New Ford pickup costs \$3,450 off the lot at Westlie Motor Company.
- 1973 Gas was under a dollar per gallon.
- 1973 You could get hamburgers at a hamburger stand for under 15 cents each.
- 1973 The price of basic Hail Insurance in Surrey Township/Ward County was **\$10 per \$100 of coverage.**
- 2005 The price of basic Hail Insurance in Surrey Township/Ward County is only **\$9.50 per \$100 of coverage.** Keep in mind this is the same policy we were selling in 1973. Some prices have not gone up.

Parents and Students: be sure and let us know about your good grades. In most cases companies will give you cheaper rates on your car insurance for good grades. If you have a good student certificate get it to us or at least let us know so we can call your school and get one, but you need to let us know about it. If you don't tell us we can't get the special rates for you.

Parents and Students Part II: Do not, I repeat, do not let someone drive your car or drive someone else's car unless you talk to us about it. Several companies have changed how automatic coverage is applied to non-named drivers and you or your friend could well be in a situation where coverage will be restricted. In addition to that if you have grown children home for holidays some coverage restrictions may apply in certain cases. Give us a call, before you drive, to be sure your situation is ok.

Lawn Mowing, Snow Shoveling, and "off premises" Jobs: Some of the new homeowners policies have restricted coverage on these certain activities. If your son or daughter mows the yard of a neighbor, or does snow removal for them let us know. Not all companies have gone to this crazy endorsement but some have and you need to know where your policy stands on this.

GPS and Auto Steers: These wonderful new devices make farming infinitely more easy and exact. However, they are expensive and they need to be added to the value of the unit they are installed in to be sure they are properly insured. The cost to do this is very inexpensive and in some cases will not cost you a dime. But to be sure we have you correctly covered give us a call so we can check.

Automatic Coverage: In a few words: There has never been a policy written and probably never will that covers everything automatically. Especially when you are talking about adding vehicles, new tractors, combines, snowmobiles, jet skis, boats, and virtually anything else you may buy. The only way you can be sure something is correctly insured is to give us a call and we can check it out for you. In many cases it MAY be added automatically. Just don't count on it. Let us know about it so we can be sure.

Automatic Coverage II: If you borrow something of someone else's, be it a car, truck, tractor, gun, lawnmower, boat, snowmobile, trailer, or virtually anything of someone else's, call us. This type of situation is called "**Care Custody and Control.**" How do you know if someone else's property is in your care custody and control? Basically when you lay your hand on it. In many cases this borrowed property will have no coverage, or limited coverage. Is it easy to insure? Yes. Nothing to it in most cases and in many cases it may not cost you a dime. The thing is, call us to be sure where you stand before a loss. In this time of harvest if you borrow a major piece of equipment it could save you thousands of dollars in an uninsured loss.

Metal Building Prices Up: Have you priced out any metal buildings lately? Prices on them are definitely up. Give some thought to how much coverage we have on your existing buildings. We will also go over this at your renewal time but if you want some coverages raised right away, give us a call and we can tell you how much it would be to get it taken care of.

We have a new supply of Amerex Fire Extinguishers: 5 lbs, 10 lbs, and the water/air extinguishers. We sell them for our cost: \$35 for the 5 lbs, \$45 for the 10 lbs, and \$65 for the water/air extinguishers. If you want some please let us know and we will get them out to you.

Editorial...

Every newsletter I am always worried I won't be able to find a new subject to do the editorial on and magically one usually comes up. For this newsletter there were several things that came at me all at once. The first one was an article in the *Reader's Digest* a few months ago. This article simply had a bunch of bad information in it about how insurance claims were badly handled in the Florida hurricane losses of last year. No doubt some of the claims were poorly handled. However, something that really stuck out at me was the lack of mentioning who is really the ally of the consumer at loss time. And by the same token who is to blame if there is inadequate coverage in force for the client at loss time. This person is of course the agent who sold the contract to the client. Remember, insurance is not a commodity. It is in reality a contract between you the consumer and the insurance company. This contract is only as good as the agent who drew it up. If the agent happened to take the easy way out and sell the consumer a nice "cheap" contract that had poor coverage then (surprise!) the consumer will most likely see his claim poorly handled at loss time. I guess what bothered me about the *Reader's Digest* article was that bad agents were never taken to task. The *Reader's Digest* article said it seemed to them "the insurance companies were at war with their clients." I was thinking the companies could only pay claims according to how the various insurance contracts were drawn up. I would bet that many of the "problem" claims came from nice "cheap" insurance contracts where the agent got the sale but failed to properly protect the client. It's too bad when the media gets a hold of these types of stories where only half of the story gets told. Of course nothing was said about the literally millions

of claims that were handled quickly and correctly because these people had good solid coverage in force. Good solid coverage placed by good competent agents. I suppose no one could find these satisfied people to interview. These people were probably too busy using their claim checks to build new homes to be complaining to the media.

I guess my reason for bringing this up is that just being the cheapest all the time rarely tells the entire insurance story. Of course we have to be competitive on your insurance premiums and we are, but more importantly we need to be the best on COVERAGE. Like the doctor who tells you that you have a tumor, when we tell you certain coverage is

needed and in certain amounts, it is not necessarily what you may want to hear. Just like the cancer patient you may or may not elect to follow the course of action we recommend. If you don't follow our advice it certainly is your decision. However, like the cancer patient who declined treatment you may find it was a poor decision to make. Sure, most likely the claim will not happen, but if it does, all I can tell you is the sickest feeling in the world is not being correctly covered at loss time. I've seen thousands of losses over the years and the best feeling in the world is knowing that the correct contract is in force, and at least economically, everything is going to be alright.

A client stopped into our office the other day. He wanted some "cheap" insurance. After talking to him for a few moments it was very obvious this person was no way going to

buy a policy that would correctly cover him in the event of a loss. I told him we simply could not sell him the policy he wanted but I gave him another agent's name in town that would. The reason I was not going to sell this man such a poor policy was that when the loss happens and I have to assume it will, he will forget our conversation about poor coverage and a badly drawn contract not being able to pay the loss. At loss time all this client will know is that the wind did blow, the hail did fall, the "Lion" did roar, the loss did happen and his home is now gone. All his neighbors are getting big enough settlements to replace their homes why not him? It must be a conspiracy, the companies... "seem to be at war with their clients"...better call my legislator. No, my friend, nothing so complicated. Simply a poor contract, sold by a poor agent, that cannot do the job at loss time. Oh, and the money he saved? It doesn't seem so important now does it?

I know we're a bigger agency now. Western Agency, Inc. is one of the top five agencies in North Dakota. We did not get this big doing bad work. We however, still have a culture of sitting down or calling to talk with each of our clients at least once per year. As you all know, these are not high pressure sales calls. These talks are an attempt to be sure we have you correctly insured. If we're not getting in touch with you enough let me know and the problem will be corrected.

As always...Thanks for your business!



Chuck Tompkins