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Insurance Roundup

Our Business Is
To Protect Your Assets

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General Insurance Shorts

Can You Believe This?: For the entire history of the Life Insurance Industry women have enjoyed cheaper life insurance rates. Why? Simply because historically women live longer, and life insurance rates have always been figured on actuarial soundness. However, there is a new movement afoot in Europe where in the ever diligent effort to be 'fair' life insurance rates are to be 'gender neutral' which means women will pay higher rates. If this misguided thinking shows up on our shores men will of course get cheaper rates on life insurance but women can expect a 30-33% increase in their life insurance rates. Go figure. A few years ago there was a movement to equalize auto insurance rates of young males who historically have many claims and hence higher rates, with young females who have historically less accidents and lower rates. Mercifully this idea went away at least for now. Seems to me they who use the service pays the fee.

Westy Team: Takes Third In Chili Cook-Off

Western Agency claims manager Lu Hanson and Western Agency Farm Manager Bruce McLean entered the Minot Chamber of Commerce Corporate Chili Cook-off this past 10/19/2012. After whipping up a batch of Lu and Leann Hanson's famous 'secret recipe' chili they were awarded third place. The Cook-off was held in the new Lounge area under the grandstand at the North Dakota State Fairgrounds. Congrats to Lu and Bruce: And Leann, thanks for letting the Westy crew use the 'secret recipe'.

Airline Arrival Info

Have you ever had someone who is flying in and you are not sure if they will arrive on

time so you are not sure when to get to the airport? One way to solve this problem is to go to the www.flightaware.com website. Enter the airline and flight number for the person's flight and it will give you a little map showing where the airplane is, when they will be arriving, and whether they are on time or late. Also, if they are flying a private plane all you need to know is the airplane's tail number to get the same information.

Wall Street Journal

Rachel Ensign, reporter for the Wall Street Journal, in writing her article 'Tips for Snowbirds before they take flight', called up numerous retirees from around the United States including Chuck and Linda Tompkins. Tompkins recommended having a checklist to be sure needed items are attended to before leaving home. He also advocates having all mail sent to the home address and then forwarded to him as needed. The article ran in the 11/18/12 Wall Street Journal Personal Finance section.

Christmas Shopping Done?

Since Western Agency staff writer, Chuck Tompkins went ahead and ordered 500 more copies of his book *Minot Down Under*; he now needs to sell them. The books make excellent Christmas Presents and are available at the Minot office of Western Agency, at Home Sweet Home in Minot, and at the Minot Convention and Visitors Bureau. Or just give a call to the office 1 800 735 4955 and we will ship one out to you.

Farm and Home Info

Checklists: It is getting to the point that virtually all of us are going somewhere for the winter. In addition, many folks now

have a home or condo in Arizona plus the home up in the Northland. Leaving a home unattended is something that we all worry about and in addition to alarm systems most of us have someone regularly checking on property when we are not there. The following is a checklist Linda and I use whenever we leave the house for any length of time. Make sure Garbage is taken out. Shut off water to the washing machine and shut off Ice maker in fridge. Clean out perishables in the fridge. Set heat/air-conditioning to correct away setting. Shut off all lights, and unplug major appliances. Arm the alarm systems. Of course we have horses, so in addition, our checklist includes checking to be sure heater is set correctly on the automatic stock water. Double check fences, gates, and hay supply. For the farmers you have to go over the shops, etc to be sure they are secure. Also, be sure to take a copy of your auto insurance card, and be sure you put our phone number 1 800 735 4955 somewhere so if you have an insurance question you can give us a call if you use, rent, borrow, or buy anything major: We want to be sure you have your assets properly covered. In addition, just like every time I leave the house, I am sure I am missing something here or leaving something out, but then that is why I keep adding to the checklist isn't it?

Food Drive:

In spite of our State's good times, the folks at area food banks tell us there are people out there who could use some help. Therefore, again this year Western Agency is collecting non perishable food items to donate to area Food Banks. We are being assisted once more this year by the Sawyer, North Dakota Young Leos of the Sawyer Lions Club. Items you may want to drop off can be left at any of our Western Agency offices and we will get them delivered to the proper food banks.

Backes Report/Pullen Report

Once again my ever pessimistic Glenburn buddy Scott Backes and ever optimistic Kenmare buddy Ed Pullen are in agreement. Both tell me they feel North Dakota will continue in the current dry cycle. Both expect crop prices to stay high. Ed reminded me that the cost of putting the corn flakes in a box plus the price of the box cost more than the corn used to make the Corn Flakes. Scotty recommends locking in wheat and corn prices in the next couple of months. He also mentioned that natural gas prices are at historic lows but points out anhydrous pricing is still high? He thinks after the crop is planted next spring anhydrous pricing will magically go down. Ed pointed out that fuel prices too have dropped 15 cents on Diesel. The only negative thing in our conversations was when I noted that now that I am a senior citizen people keep trying to 'help' me. I was complaining that several times in past weeks this UNNEEDED help has been offered but neither Scotty or Ed seemed to concerned about it since they reminded me that they are both still 'so much younger' than I am.

like this.....call us....before the loss you never thought you would have; happens. **Cargo Coverage Outside An Existing Insurance Policy:** Another loss, on a policy with another agency, another client who did not have the correct coverage in place. In this situation one of our clients was having work done by an outside supplier. The supplier had decided to 'make some extra money' by doing work that had nothing to do with their regular line of business. Guess what.....with commercial insurance it TOTALLY matters what business you are in. Coverage in most cases is specific to the line of work insured. In this case the nationally advertised company who 'takes care of everything' simply could not provide any coverage due to the client not telling their agent of the new business venture.

Loss Control and Risk Management: In addition to having full time Claims Manager, Lu Hanson on staff we also have on staff an experienced Loss Control Specialist in the person of Eric Gerkin. Eric has 20 years experience in helping clients use proper loss control measures and is an absolute expert in helping our commercial clients see to it they are getting the maximum amount of premium credit on their Workers Compensation insurance. If you would like to have him help you with Loss Control and Risk Management issues give us a call and we can arrange for him to stop out and see what we can do to help lower your chance of loss and your premiums as well.

In view of the increasingly tough stance on

history that will further help you in your settlement.

Westy Hat

Both Steele Hansen, son of Scott and Monica Hansen, and Davey Schmitz, son of Bill and Tara Schmitz were seen in the Oakes North Dakota area by the secret, always present, but never known Westy Hat Judge this past fall while they were hunting pheasants with their dads. Traveling further east the Judge spotted Fargo resident, Jaison Freed out hunting in his orange Westy hat. Later in the week on a quick trip to Dickinson it was James Grad in his favorite black Westy hat. Down south in Britton South Dakota it was Bob Williams, wearing the universally popular orange Westy Hunting hat, and finally returning to Minot the judge saw long time Westy insured Gary Lenton in one of his favorite Westy toppers. Since it is reported Steele loves the ribs at the Angry Beaver Restaurant, and Davey likes the Circle R Piccadilly Cheese pizza it is \$50 certificate for Hansen to Angry Beaver and \$50 certificate to Circle R for Schmitz. Freed gets a \$50 gift certificate to Petro Truck Stop in Fargo, Grad gets \$50 certificate to Jack's in Dickinson, in Britton it is \$50 certificate to the Bloomin Bistro for Williams and in Minot it is \$50 gift certificate to Perkins for Lenton. A giant THANKS to all Westy Hat winners and thanks for honoring us by wearing your Westy Hat!

Contractor Corner

Commercial Insurance and Master Service Agreements: Clients are once more cautioned that if you are signing any Master Service type of agreements to have your Western Agency agent look them over to be sure you do in fact have the coverage in place to cover the terms of the agreement you are signing. Recently in going over a prospective client's policies we found many coverage items missing. Not only were the items missing, but the client had signed an agreement whereas he was responsible to HAVE the coverage in place. Guess what: we did get the needed coverage placed and a few short weeks later, the very thing he had not been previously covered for happened. Luckily, we had the needed coverage in place. Any questions

Crop Corner

Prevented Planting acres being taken by RMA it is important to know your prior years planting history on any given acreage. As agents we are not allowed to be with our farmer clients while they are working on a loss with the assigned adjuster. However, we certainly can see to it that how your loss was settled was explained to you in a manner that was understandable to you. Many times adjustors in the hurry to get many losses settled do not take the time to adequately explain how your loss is being paid. If this has happened to you get in touch with us. We will call the adjustor or their supervisor if need be to get someone out there to explain exactly what and why your settlement was taken care of. In addition we can certainly go into your prior year's records to help you gather needed



Davey Schmitz out hunting with Steele Hansen



Steele Hansen - son of Scott and Monica Hansen

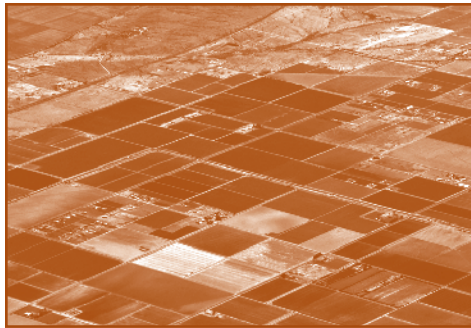
Western Agency has now been in business for over 36 years.

In that time we have grown from a one room office and our first policy written (most likely the one I sold to Russell Hadler, Rex Lenton, or Gary Jung) to having office buildings in 12 locations, in three states insuring thousands of people,



business and farms. I think the reason for this growth has been our single minded determination to see to it we have our clients assets properly and adequately covered. Then, at loss time, following through with the claims departments of our various companies to see to it the hundreds of losses we have each year are correctly settled. This two pronged approach seems to be the secret to our very seldom losing a client once we have written them. But of course to any of you who read my newsletters you have heard all this many times. The reason I am retelling our basic business philosophy again is to point out the fact that being in the insurance business; having the privilege of helping your friends and neighbors correctly cover their assets, and being there to help at loss time, has been a very rewarding career for both me and the dozens of employees at Western Agency as well. Contrary to the ads one sees on TV where in order to get an equitable settlement from your insurance carrier you have to hire an attorney: In the entire 36 + year history of Western Agency and in settling literally hundreds of millions in losses. Not one of our clients has ever had to resort to using an attorney to get an equitable settlement because of errors on our part while they were insured on our watch. This is a record we are very proud of. Yet, again, like Ryon says: "get to the point Chuck"; the reason I bring this up in this Editorial is being in the Independent Insurance Agency business can be a

rewarding and satisfying career and Western Agency is looking for some additional talented staff people. As so many of us 'Old Nodaks' know, our state has exported kids and people to other states for years. However, due to the tremendous growth of Western Agency in North Dakota and South Dakota we have need of many more employees. Over the years to find good employees we have found that advertising to our existing clients who would love to see children and grandchildren move back to North Dakota has been a very good way to accomplish this. Our clients, by contacting children and friends in other states where maybe the economy is not so good, have many times helped us hire excellent people. Once again I would like you all to tell anyone you can think of who would like



to move back to our excellent state that we have job openings in several of our offices. To be more specific we could use people in Bottineau, Kenmare, Minot, and Aberdeen. These jobs all have excellent benefit packages, pay very good wages and range from basic phone operating and secretarial to account manager and sales positions. Also, so many times if people are not now in the insurance business, they are not sure if they would like the Insurance Industry for a career. This is of course a valid concern and we too don't want to waste a person's time and our money trying to put someone in a job they are not suited for. Therefore, we do



a complete personality profile test on all of our prospective employees to make sure our business is one they would be suited for. By doing this when we hire someone we can match our job description to their natural aptitudes and the chance they will be happy in the chosen career path is far greater. So again, Western Agency has now been in business for nearly 40 years. We are a company who is growing and we need some more talented employees to join our team. If you know anyone who may be interested in talking to us have them call Jackie at our Minot office and she will set up an interview.

To all of our insured's, from all of us: May you and yours have a Merry Christmas and a happy and prosperous New Year!

Thanks for trusting us with your business, and thanks in advance for helping us bring some more people home!

Thanks for your business!

Chuck Tompkins
Ryon Boen
Casey Tompkins



Auto Insurance

Auto Insurance Information and Issues:

College Student Information: Many of our clients have children attending schools in towns and states far away. In many cases we have the property and autos of these students insured. A couple of things to check. First of all, to the students: don't let anyone use your car if at all possible. The reasons are many but the bottom line is any problems or accidents they have while using your or your parent's auto will quickly become YOUR problem. Best answer? Blame your insurance agent when someone wants to 'borrow' your car. On the same line, if you end up driving someone else's auto, call us to see where you and your parents insurance stand. The best time to do this? BEFORE THE CLAIM HAPPENS! Final thought: We are here for you; it is our job to protect your assets. Questions? Call .Western Agency Inc 1.800.735.4955 or 701.852.5383.

High Accident Rate: North Dakota is ranked 10th in the nation in teen auto deaths. October is the deadliest month,

and Friday is the deadliest day. Most likely a factor is we do have snow and icy conditions in abundance in our state, as well as many unpaved gravel covered roads. In addition, we drive greater distances to attend various events. A final factor could be in North Dakota we allow licenser at age 14.

Wreck Check: I see now major insurance companies are advising you to 'fill out your own accident report'. There are even various applications to download to help you through the process. Probably a safe one would be <http://www.insureuonline.org/autopage.htm>. This one is put out by the National Association of Insurance Commissioners. However, the question I have is why would you not call your agent, who you trust, who sold you the policy and have him and his agency staff help you fill out and get through the claims process? Like always, I can't for the life of me figure out why you the client should have to download some application, figure out how to use it, take the chance of jeopardizing your loss by doing it wrong,

and do our work for us. It seems simply nonsensical. No matter how good the application is, you should not have to figure out how to use it in the hope you will get it correct and not jeopardize your claim. Furthermore, now we are finding that scam artists are staging accidents and then want to 'take a cell phone picture' of your driver's license and insurance information. They are also trying to get other sensitive information and will later use it in identity theft scams. If anyone tries to get you to provide such information, or is pressuring you to make an immediate settlement call the authorities. Certainly use your cell phone to take pictures of the accident site if possible. If it is convenient get pictures of skid marks, highway signs, or roadway landmarks. Other than that give the authorities your policy number, insurance company name, name of your agent, and give us a call so we can assist you in PROPERLY filling out the accident loss forms. It is our job, we are happy to do it, and invariably it will help you in obtaining a fast, fair, and accurate settlement.