



Announce

THE E-NEWSLETTER FOR AGENCY PARTNERS





Results & Initiative Update (Through Q3) | 2015

A message from Stu Henderson, President & CEO

It seems like just yesterday that we were announcing our 2015 plans, but here we are already making our final push for the year after a busy first three quarters. Thanks to the efforts of our employees and to the quality internal and field underwriting by agency partners like you, so far 2015 has been a productive year for the Western National Insurance Group (though there's still plenty for all of us to do in these last couple months to keep everything on track!).

Along the way, we've been working to continue rolling out new products and system updates to enhance the experience of you and our mutual policyholders. We recently rolled out a new commercial lines billing system, which offers a simplified look-and-feel to the bill, redesigned *AgentsOnline* Direct Bill inquiry screens, added flexibility in setting due dates, and more. We also launched a new Truck Body Manufacturing specialty class, which serves certain manufacturers of truck bodies, trailer manufacturing, and truck equipment fabricating and upfitting. This new specialty class will soon be joined by products including Contractors E&O (as an endorsement on Commercial Package Policies) and a new specialty Tree Care class -- stay tuned for more information on these new products in the coming weeks!

Now, taking a look at the numbers through Q3: As of September 30, written premium for the Group is at \$393.5 million, which is on pace with our year-end goal. Meanwhile, our Group's loss ratio is at 55.3% (vs. goal of 55.4%), our loss adjustment expense ratio is at 8.8% (vs. goal of 10.4%), and our underwriting expense ratio is at 25.2% (vs. goal of 26.7%) – adding up to a combined ratio of 89.3%. Overall, it's a good place to be at this point in the year, but it's going to take continued hard work by all of us in this last month to maintain these numbers and meet our overall goals for the year.

As always, thank you for your partnership in the service of our mutual policyholders. I'm pleased with what we've accomplished so far in 2015 and look forward to what's in store for the months ahead.

~ Stu Henderson

ARTICLES:



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Agency Milestone Anniversaries

Congratulations to these Western National & Umialik agency partners who celebrated a milestone partnership anniversary between August 1, 2015 and December 31, 2015.

30 Years

AMP Insurance	Fergus Falls, MN	8/1/1985
Essig Agency	Spring Valley, MN	8/23/1985
North Central Insurance	Sioux Falls, SD	12/1/1985
Landmark Insurance Services	Forest Lake, MN	12/23/1985

25 years

Brown Agency Inc	Kenai, AK	8/28/1990
Brown & Brown	Mankato, MN	10/1/1990
Hal Tiffany Agency	Roseville, MN	10/9/1990
Marsh & McLennan Agency	Eau Claire, WI	12/15/1990

20 Years

Central Insurance Agency	Hudson, WI	8/8/1995
Degginger McIntosh & Associates.	Mukilteo, WA	9/5/1995
Insurance Service Center	De Pere, WI	10/1/1995
Bremer Insurance	South Saint Paul, MN	11/1/1995
Fischer Rounds & Associates	Pierre, SD	12/1/1995

15 Years

Central Insurance Agency	Osceola, WI	8/1/2000
Range Reliable Agency	Virginia, MN	10/26/2000
Hoffman Insurance	Saint Cloud, MN	11/21/2000

10 Years

TIC, Inc.	Green Bay, WI	8/1/2005
Innovative Insurance Services	Shakopee, MN	8/23/2005
Insure Forward	Fargo, ND	9/16/2005
Norshor Agency	Silver Bay, MN	9/28/2005
Perspective Insurance	Sheldon, IA	10/15/2005
Security Victor Agency	Wyoming, MN	11/1/2005



ARTICLES:

In Case You Missed It

From the Blog: If I Rent Out My House Through a Service Like AirBnB, How Does It Impact My Insurance Coverage?

Western National's Resources Blog provides articles of interest on both personal and commercial lines topics. If you're looking for content to share on your website or in an agency newsletter or email, our Blog contains lots of original content that you can republish for your own purposes. (All you have to do is leave the article intact and add the text "Source: Western National Insurance" at the bottom of the article.) Click on our Blog's "Permission-Free Use" category for a full list of articles that can be shared.

More and more often homeowners are considering renting out their home for a short or long period of time through hosting sites like AirBnB, HomeAway, and VRBO. While this may be a nice way to earn some extra money, you need to be aware of the increased risk exposure and the possible insurance consequences.

For the full blog post, [click here](#).



Western National's New Commercial Lines Billing System

We recently updated our billing system for commercial lines Direct Bill accounts. These updates include a simplified look-and-feel to the bill, the option to have multiple policies combined into one account, redesigned *AgentsOnline* Direct Bill inquiry, added flexibility in setting due dates, and more. [View our billing program flyer here](#) for more details!

Truck Body Manufacturing Specialty Class

We've recently added Truck Body Manufacturing as our newest specialty class. Our program parameters are designed to meet the unique insurance needs of your client's truck body manufacturing operation. For a quick overview of the program, you can [view our flyer here](#) or you can contact your Commercial Underwriting Team.



Did You Know: Loss Control Resources Available Online

We have recently added some tools and information to the [Loss Control Resources area of our website](#) to continue to provide our mutual policyholders with an excellent safety experience. These resources can help your clients in a variety of ways.

The Loss Control Resources area offers easy access to helpful information organized by categories including: fleet safety; employee safety; and property, assets, and product safety. Each category includes a sampling of our technical bulletins related to the subject. For a full list of our technical bulletins and external resources, you can [visit our Resource Material Index](#). This section is alphabetized and ordered by subject for easy navigation.

You can also find information in this area on our [free Safety Video Rental Program](#) and how it can help your clients keep their employees safe. Western National's commercial policyholders can rent videos on a variety of topics including back injury prevention, fall protection, and lockout tagout. Your clients can also choose between DVD and online streaming formats, and many of the videos are available in multiple languages to cater to all your clients' employees.

Simply want to know more about our Loss Control offerings? Check out our [brochure](#). It details the safety services we offer Western National policyholders at no additional cost.

You can access all these resources and more by visiting our website at www.wnins.com and choosing the "Loss Control Resources" option beneath the image slider. You can also contact our Loss Control Team at losscontrol@wnins.com for additional information.



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