



Articles:



# Announce

THE E-NEWSLETTER FOR AGENCY PARTNERS





## Articles:

### 2015 First Quarter Results & Initiative Update

*A message from Stu Henderson, President & CEO*

Spring is upon us, and – though we were fortunate to have a milder winter this year (especially compared to the Polar Vortex of 2014) – it sure is nice to enjoy the warmer weather. Nevertheless, as industry professionals, we know that along with those warmer temperatures comes the beginning of the catastrophe storm season. While we have a good reinsurance program to help us through the storm season, we'll still keep our fingers crossed that these moderate conditions continue!



The year is still young, but so far a solid business plan, good fortune on the weather front, and quality underwriting (field and internal) have set us up for early success. As of March 31, written premium for the Group is at \$132.2 million, which is close to where we aimed to be after the first few months of the year. Meanwhile, our Group's loss ratio is at 53.9% (vs. goal of 55.4%), our loss adjustment expense ratio is at 9.0% (vs. goal of 10.4%), and our underwriting expense ratio is at 25.8% (vs. goal of 27%) – adding up to a combined ratio of 88.7%, which is a good place to be through the first three months of the year.

Looking beyond the bottom line, we continue to make progress on a number of enhancements to user experience with our billing program, *AgentsOnline* system, and mobile app (which we recently updated to enable policyholders to pay their bills using their mobile devices). We are also several months into a two-year partnership with Normandale Community College that has already provided thousands of hours of customer service and journey mapping training to our employees – and which will provide another thousand hours yet in 2015. The result of all these efforts will be an even more positive experience for you and your clients when you work with The Relationship Company® in the days ahead.

As always, thank you for your partnership in the service of our mutual policyholders. I look forward to delivering more positive news later in 2015. Stay tuned!

~ Stu Henderson



## Articles:

[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.

## From the Blog: Do I Need Renter Insurance?



Have you recently moved into your first apartment? Or have you finally decided to sell your home and rent in the city? If you are a renter, it is important to consider renter insurance. Many renters believe their personal property is covered under their landlord's insurance policy, but this is not the case. For instance, if the overenthusiastic chef in the apartment above you starts a building fire, your landlord's policy will cover damage to the building, but it will not cover your personal belongings damaged in the fire. Your property is valuable, and it is important that it is protected.

In some circumstances, renter insurance can even cover your living expenses if you need to evacuate your home. Take the situation above, for example. If your neighbor burns your

apartment building down, your renter policy can provide extra financial support while you look for new housing.

Renter insurance also protects you in liability lawsuits. If someone slips on your icy driveway or falls down your stairs, you can be held responsible. A renter insurance policy can help keep your personal assets safe when accidents like this happen.

If you're still not sold on renter insurance, consider theft. Without insurance, your personal belongings are not covered if they are stolen. Jewelry or electronics such as laptop computers, stereo systems, and televisions may make renter insurance a smart decision.

Purchasing renter insurance is an affordable way to protect yourself against misfortune. To learn more about renter insurance, contact your Independent Insurance Agent today!



## Articles:

### Kudos!

...to our agency partners **holding leadership positions among their state associations:**

- **Lynn Berland Klein** (First Western Agency) – *President, Professional Insurance Agents of North Dakota*
- **Mike Button** (PayneWest Insurance) – *President, Independent Insurance Agents & Brokers of Washington*
- **David Hale** (Hale & Associates) – *Board Member, Independent Insurance Agents & Brokers of America*
- **Kay Hunkapillar** (Wheatland Insurance Center) – *First Vice President, Independent Insurance Agents & Brokers of Oregon*
- **Brad Jones** (Blackburn Jones Company) – *Immediate Past President, Utah Association of Independent Insurance Agents*
- **Richard McKenny** (Advance Insurance Agency) – *National Director, Independent Insurance Agents & Brokers of America*
- **Vance Prigge** (Atlas Insurance Brokers) – *Past President, Minnesota Independent Insurance Agents & Brokers*
- **Michael Vowles** (Leavitt Insurance and Central Bond Services) – *President, Utah Association of Independent Insurance Agents*

...to our agency partners who received **special recognition from their state associations:**

- **Tom Stender** (Otis-Magie Insurance Agency) – *2015 Agent of the Year, Minnesota Independent Insurance Agents & Brokers*
- **Stephanie Thiel** (Blakestad Insurance Agency) – *2015 Young Agent of the Year, Minnesota Independent Insurance Agents & Brokers*
- **Hal Tiffany & the Hal Tiffany Agency** – *2015 Agency of the Year, Minnesota Independent Insurance Agents & Brokers*

...to our **2015 Western National Insurance Scholarship recipients:**

- **Alecia Alto** of St. Bonifacius, Minn., daughter of Janet (American Agency) and Ivan Alto
- **Katherine Craemer** of Minnetonka, Minn., daughter of Joleen (Western National) and Michael Craemer
- **Kari Erickson** of New London, Minn., daughter of Paul Erickson (Western National) and Deb Boonstra
- **Molly Pass** of Shakopee, Minn., daughter of David (Agency One Insurance) and Mary Pass
- **Zachary Schroeder** of Falcon Heights, Minn., son of Kevin (Cox Insurance Associates) and Sally Schroeder
- **Luke Sherry of Ashland**, Wis., son of Michael (Holden Insurance Agency) and Kimberly Sherry



## Articles:

### Kudos! (cont.)

...to our Group's **2015 Agency Recognition Award recipients:**

**Alaska USA Insurance Brokers** - 2015 President's Award

**Brennan & Stuart** - 2015 Western National Fast-Track Agency of the Year

**Cox Insurance Associates Inc.** - 2015 Western National Personal Lines Agency of the Year

**The Horton Group** - 2015 Western National Central Region Commercial Lines Agency of the Year

**Malone Insurance Agency** - 2015 Umialik Personal Lines Agency of the Year

**PayneWest Insurance** - 2015 Western National Western Region Commercial Lines Agency of the Year

**Rural Alaska Insurance Agency** - 2015 Umialik Commercial Lines Agency of the Year

...to our agency partners named to **one of Western National Insurance Group's 2015 Top Agency Partners lists**, reflecting the 90th percentile of performance for Western National and Umialik Insurance Company:

- **A & H Insurance**
- **Advance Insurance Agency**
- **Alaska USA Insurance Brokers**
- **Anderson Insurance Agency**
- **Bell Anderson Agency**
- **Brown & Brown of Minnesota**
- **Choice Insurance LLC**
- **Christensen Group**
- **Conrad-Houston Insurance**
- **Corporate 4 Insurance Agency**
- **Cottingham & Butler Inc.**
- **Cox Insurance Associates Inc.**
- **Cragin & Pike Inc.**
- **Denali Alaskan Insurance**
- **Dilley Zimny Insurance**
- **First Iowa Insurance Agency Inc.**
- **GLB Insurance Group of Nevada**
- **Hanson Insurance Group**
- **The Horton Group**
- **Hub International Northwest LLC**
- **Indianhead Insurance Agency**
- **Insure Forward**
- **J.A. Price Agency Inc.**
- **Kraus Anderson Insurance**
- **Lamb, Little & Co.**
- **Maguire Agency Inc.**
- **Malone Insurance Agency**
- **Marsh & McLennan Agency**
- **McAlpin Agency Inc**
- **Otis Magie**
- **PayneWest Insurance**
- **Rand Tec Insurance Agency Inc.**
- **Robertson Ryan & Associates**
- **Rural Alaska Insurance Agency**
- **The Service Agency**
- **Terril Lewis & Wilke Insurance Inc.**
- **United Risk Solutions Inc.**
- **USI Insurance Services LLC**
- **Waypoint Insurance Advisors**
- **Wells Fargo Insurance Services**



## Articles:

### Agency Milestone Anniversaries

*Congratulations to these Western National & Umialik agency partners who celebrated a milestone partnership anniversary between September 1, 2014 and December 31, 2014.*

#### 50 Years

- Itasca Reliable Ins Agy, Grand Rapids, MN | 3/24/1965

#### 45 Years

- Leavitt Insurance Agency, Las Vegas, NV | 1/26/1970
- Hermann Ins Svcs, North Branch, MN | 4/8/1970
- Frank LaNasa Ins Agy, Vadnais Heights, MN | 4/27/1970

#### 40 Years

- Faribo Insurance Agency, Faribault, MN | 3/10/1975
- JA Price Agency, Eden Prairie, MN | 5/1/1975
- Bohmer Agency Inc, Brooten, MN | 7/24/1975

#### 30 Years

- Maguire Agency, St. Paul, MN | 1/29/1985
- Martinson Ins Agy, Alexandria, MN | 4/9/1985

#### 25 Years

- Associates Ins Services, Anchorage, AK | 1/10/1990
- Dakotaland Community Ins, DeSmet, SD | 2/23/1990
- Sears & Associates, Bainbridge Island, WA | 3/11/1990

#### 20 Years

- Cafourek & Assoc Inc, Albert Lea, MN | 1/1/1995
- Luke & Company Ins, Anchorage, AK | 2/27/1995
- Venneberg Ins Inc, Sitka, AK | 4/1/1995
- Indianhead Ins Agency, Eau Claire, WI | 4/1/1995
- Midwestern Risk Advisors, Wausau, WI | 4/1/1995
- Ademino & Associates, Kimberly, WI | 4/1/1995
- CRW Ins Svcs, New Holstein, WI | 4/1/1995

#### 20 Years (continued)

- Lindfors Agency, Fosston, MN | 4/2/1995
- Business Ins Associates, Anchorage, AK | 4/17/1995

#### 15 Years

- Burien General Ins Agy, Seattle, WA | 3/14/2000
- McDonald Zaring Ins, Walla Walla, WA | 4/11/2000
- Associated Agy Grp, Kennewick, WA | 4/11/2000

#### 10 Years

- Solutions Ins Agencies, Duluth, MN | 1/1/2005
- Gateway Ins Svcs, Ames, IA | 1/1/2005
- Minnesota Valley Agy, Redwood Falls, MN | 1/1/2005
- Johnson & Johnson Ins, Moorhead, MN | 1/1/2005
- PayneWest Insurance, Marysville, WA | 1/18/2005
- Umpqua Ins Agency, Roseburg, OR | 1/26/2005
- Anderson Ins Agency, Minneapolis, MN | 2/14/2005
- AW Welt Ambrisco Ins, Iowa City, IA | 3/1/2005
- Indianhead Ins Agency, Menomonie, WI | 3/1/2005
- Robert Cederholm & Assoc, Wasilla, AK | 3/11/2005
- Barrett & Associates Ins, Wasilla, AK | 3/17/2005
- Hub International NW, Bothell, WA | 3/31/2005
- Burns Ins Agency, Marshfield, WI | 4/1/2005
- Brown & Brown of WI, Onalaska, WI | 4/1/2005
- Burkart Heisdorf Ins Agy, Sheboygan, WI | 4/1/2005