



Articles:



# Announce

THE E-NEWSLETTER FOR AGENCY PARTNERS





## Articles:

### 2014 Results & Initiative Update (through Q3)

#### *A message from Stu Henderson, President & CEO*

With the year winding down (and preparations for 2015 already well in place), 2014 is shaping up to be another banner year – not only in terms of the bottom line, but also in terms of the steps we've been able to take to improve our customer experience for you and our mutual policyholders. Among the enhancements we've added in 2014: updates to [AgentsXpress](#) and [MyAccount](#); a new First Notice of Loss claim service for policyholders to report a claim and get an immediate response 24 hours a day, 365 days a year; [a new specialty program](#) class of business; [new features to our mobile app](#); [an increase in our surety T-listing](#); and more, including lots of behind-the-scenes work on our billing system, the benefits of which you will see beginning in 2015. Add in the continued assurance of working with a top company for financial strength and stability (2014 is [our 9th year on the Ward's Top 50 list, which is based on historical 5 year financial performance](#)), and the sum is a solid and productive year for both Western National and our agency partners.

**Now for a quick look at the numbers:** Through the third quarter of 2014, written premium for the group is at \$340.3 million, which remains close to where we aimed to be through the first nine months of the year. We expect to finish the year up over 8%. Meanwhile, our group's loss ratio is at 54.2% (vs. goal of 56.3%), our loss adjustment expense ratio is at 10.1% (vs. goal of 10.4%), and our underwriting expense ratio is 26.3% (vs. goal of 26.7%) – adding up to a combined ratio of 90.6%, which is a solid overall figure. We expect that year-end combined will increase a bit, but still be in the very low 90's. There's still plenty yet to be done as we close out the year in order to meet our goals and to 'hit the ground running' in 2015, but the solid field underwriting of our agency partners and the hard work of our employees have put us in a good position to succeed.

Thank you, as always, for your partnership in the service of our mutual policyholders. I'm pleased with what we've accomplished together so far in 2014, and excited for what's in store in the year ahead. In the meantime, I hope you and your families enjoy a warm and safe holiday season.

~ Stu Henderson





## Articles:

### Trainee Profiles

Over the past year, we've welcomed six new employees as part of our Claim Representative and Commercial Lines Underwriting Trainee programs. They have been working hard and learning about the industry and Western National through classroom and hands-on training. We were able to take a few moments of their time to ask them some questions about themselves and the program.



**Kevin Johnson,**  
*Commercial Lines*

**Prior to joining Western National, I was (job or school):**

"A lost soul looking for a place to call home..."

**Highlights of my first few months at Western National include:**

The coolest part about being here so far is getting engaged in the uniquely intimate culture that is Western National Insurance, where everyone is accessible and completely willing to take time out of their day to answer questions...being given \$50 on our third day here from the Ward's Top 50 was pretty cool, too.

**Most of my workday is spent on:**

Studying, asking questions, learning insurance and how to price risk...and eating (it seems like it's always snack day at Western National).

**If you could visit any place in the world, where would you choose to go and why?**

I'd have to take a trip to learn a little about my family history by spending some time in Ireland.

**The one thing on my bucket list that I'm most determined to do:**

Finish an Ironman triathlon in under 12 hours.

**Favorite app on your phone?**

Facebook, Instagram, (and now that the weather has turned) Fox 9 Weather App.

**My favorite reality show is:**

I love "The Voice"...is that considered a reality show? Fixer Upper on HGTV also gets a lot of airtime at my house.



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**Matt Dockendorf,**  
*Commercial Lines*

**Prior to joining Western National, I was (job or school):**

Attending Saint John's University, completing a degree in management.

**Highlights of my first few months at Western National include:**

Meeting new people, learning many details about the insurance industry, embarrassing myself in the work fantasy football league, and salad day every other Wednesday.

**Most of my workday is spent on:**

Typically I do a lot of studying, reading, and learning about insurance through insurance courses, which leads to obtaining insurance designations (AINS, CPCU, etc.) I spend the rest of my time developing the skills to become a successful underwriter by working on accounts with the assistance of the tenured underwriters.

**If you could visit any place in the world, where would you choose to go and why?**

I would probably go to Germany. I've never been out of North America and I would like to learn more about my heritage.

**The one thing on my bucket list that I'm most determined to do:**

Attend a Barclays Premier League match over in Europe. Or live long enough to watch the Vikings win a Super Bowl.

**Favorite app on your phone?**

At the moment, a tie between Snapchat and Clash of Clans.

**My favorite reality show is:**

Has to be the Bachelor/Bachelorette.



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**Brad Knott,**  
*Commercial Lines*

**Prior to joining Western National, I was (job or school):**

Working as an Intern with the City of Ramsey in the Community Development Department and graduating from MSU-Mankato with a degree in Economics.

**Highlights of my first few months at Western National include:**

Meeting my fellow employees and Dilly Bar day.

**Most of my workday is spent on:**

Processing insurance applications and learning how to use the tools an underwriter uses on a daily basis.

**If you could visit any place in the world, where would you choose to go and why?**

I want to go to Alaska to fish for Halibut and Salmon.

**The one thing on my bucket list that I'm most determined to do:**

Watch the Vikings win their first Super Bowl.

**Favorite app on your phone?**

Pandora.

**My favorite reality show is:**

Duck Dynasty.



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**Kendelle Heid,**  
*Claims*

**Prior to joining Western National, I was (job or school):**

A Case Assistant/Records Clerk at Foley & Mansfield.

**Highlights of my first few months at Western National include:**

Meeting people from all of the departments at Western National.

**Most of my workday is spent on:**

Studying for the AINS and handling auto claims.

**If you could visit any place in the world, where would you choose to go and why?**

Peru. I studied abroad there and want to go back with my dad.

**The one thing on my bucket list that I'm most determined to do:**

Travel to every continent at least once.

**Favorite app on your phone?**

Twin Cities Transit – GPS location of Metro Transit buses.

**My favorite reality show is:**

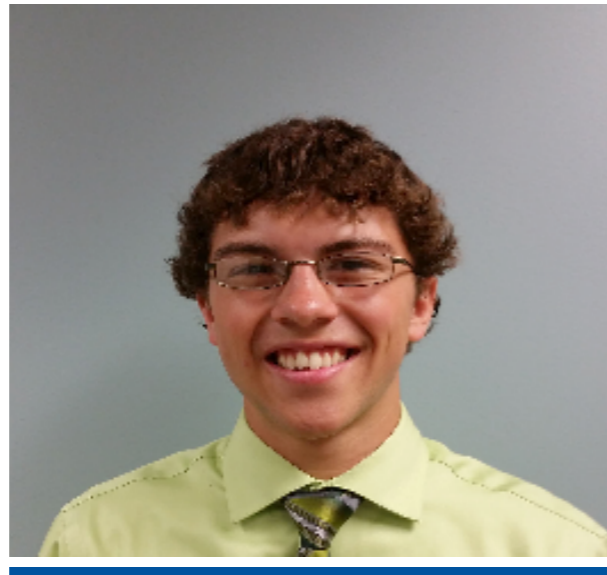
I'm not really a fan of reality shows, but I like watching Modern Family and Scandal.



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**Jason Janzen,**  
*Claims*

**Prior to joining Western National, I was (job or school):**

Finishing up my senior year at St. Cloud State, while working part-time at Mahowald Insurance Agency in St. Cloud.

**Highlights of my first few months at Western National include:**

Golfing at Leverty and getting to know the Western National staff.

**Most of my workday is spent on:**

Finishing up my AINS designation and now more recently handling APD claims.

**If you could visit any place in the world, where would you choose to go and why?**

I would love to go back to Australia. I traveled to Australia for my study abroad trip and had a blast.

**The one thing on my bucket list that I'm most determined to do:**

Own my own house in the next couple years.

**Favorite app on your phone?**

Google Maps. I recently moved to the Cities, so I am still trying to find my way around.

**My favorite reality show is:**

No thanks.



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**Joshua Sharpe,**  
*Claims*

#### Prior to joining Western National, I was (job or school):

I was working as a teacher and a Special Education Assistant for the Minneapolis Public Schools. Prior to that I attended Luther College in Decorah, IA and graduated in 2011.

#### Highlights of my first few months at Western National include:

Passing all of my AINS exams, getting to know all of the wonderful people who work at Western National, and being able to visit with all of the different departments and seeing how they all work together.

#### Most of my workday is spent on:

Studying for the AINS exams, shadowing people in the different claim departments, and now we are starting to handle our own claims.

#### If you could visit any place in the world, where would you choose to go and why?

Either skiing in the Swiss Alps, or the Rose Bowl in California. I went skiing in college in the Swiss Alps and it was one of the coolest things I have ever done and it would be fun to do it again. The Rose Bowl would be really fun to go to because of the history of the stadium and the game. I am a big college football fan so it would be a fun experience (especially if the Gophers were playing in it!).

#### The one thing on my bucket list that I'm most determined to do:

Drive the Pacific Coast Highway.

#### Favorite app on your phone?

iHeart Radio or Tunein Radio.

#### My favorite reality show is:

Hard Knocks (HBO NFL show).





## 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.*

#### 45 Years

- Minn Iowa Agency, Blue Earth, MN (10/30/1969)
- Porte Kimm Agency, Maple Grove, MN (11/18/1969)

#### 35 Years

- Heartman Agency, Faribault, MN (10/1/1979)

#### 30 Years

- United Prairie Insurance, Jackson, MN (9/13/1984)
- Argyle United Ins Agency, Crookston, MN (9/26/1984)
- Agassiz Insurance Group, Warroad, MN (10/1/1984)
- Apollo Ins Agency, St Cloud, MN (11/1/1984)
- Lindeman Insurance Agency, Woodbury, MN (11/1/1984)
- Tower Soudan Agency, Tower, MN (11/9/1984)

#### 20 Years

- Leavitt Group Insurance Advisors, Salt Lake City, UT (9/26/1994)
- Dolliff Insurance, St Louis Park, MN (10/6/1994)
- First National Agency, Coleraine, MN (11/1/1994)
- Craven Insurance, Clinton, WA (12/1/1994)

#### 15 Years

- Basin Insurance Associates, Moses Lake, WA (11/15/1999)
- Walters & Associates Insurance, Kenai, AK (12/31/1999)
- Griffin Maclean Ins/Fox, Bellevue, WA (12/31/1999)

#### 10 Years

- Alaska USA Ins Brokers, Alaska, (10/11/2004)
- Common Sense Insurance Agency, Plymouth, MN (11/1/2004)
- Central Ins Agy, Chisago City, MN (12/1/2004)
- River Insurance Group, Somerset, WI (12/1/2004)
- Bremer Insurance, Minot, ND (12/31/2004)



## Articles:

### Content You Can Use: Our New Resources Blog

For years, Western National has provided a variety of tips and helpful articles in the “Resources” section of our website ([www.wnins.com](http://www.wnins.com)). If a policyholder wanted to learn how to deal with ice dams, find out the difference between ACV and Replacement Cost, see our ‘Ask a Claims Representative’ feature, or access a variety of Loss Control resources, they could do so by visiting that area of our website, or by following Western National on social media (Facebook, Twitter, or Google Plus, where we’ve often posted these articles).



Now, we’re **making it even easier to access those articles and features by making them available in a blog format** — and making it easier for you to re-use the content as your own.

Starting today, we’ve organized previous “Resources” articles along with several new articles and videos into an **easy-to-navigate Western National Resources Blog**, [available here](#). Ultimately, the Blog will provide seasonal and topical articles of interest on both personal and commercial lines topics. We’ll regularly post this content to our social media sites, but users also have the option to **Subscribe** to the blog and receive new articles via email.

If you’re looking for content to re-use on your agency website, or in an agency newsletter or email, our new Blog format contains lots of original Western National content that you can re-publish 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 when you re-publish it.) Just click on the Blog’s **“Permission-Free Use”** category to access the full list of articles that can be re-used without any additional permission.



## Articles:

### \$50 Gift Card Winner:

*Erik Wahlborg - Lamb Little & Co.*

One of our partner agents was recently given a very short deadline of a few weeks to write an account after meeting with a prospective client. The agency quickly began working with Western National - specifically, with Patrick M. Kelly and Pete Clark - to place the account. Here's what they had to say about the experience:

“The next day we spoke to Patrick about the account, and on Friday morning we had the applications submitted. The following Monday, we were with Pete for a Loss Control inspection! Patrick contacted us about pricing and terms shortly after, and we received the formal terms. In less than five working days we had everything we needed to propose. That is impressive, and that is a huge reason why we love partnering with Western National.”

~Erik Wahlborg, Lamb Little & Co.



Do you have a story to share that exemplifies the Western National tagline, “The Relationship Company”? Maybe you’ve provided excellent service to a Western National policyholder, or you’ve caught one of our employees “in the act” of providing superior service to an agent or customer? If so, send your story to [info@wnins.com](mailto:info@wnins.com), and if we select your submission to be published in Announce, you’ll be awarded a \$50 Visa Gift Card.