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Winter 2012-2013

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Results through Third Quarter 2012

A message from Stu Henderson, President & CEO

Nature hasn't exactly been kind during the 2012 storm season, with people and businesses throughout the U.S. experiencing loss from droughts, forest fires, hail and windstorms, and — most recently — Hurricane/Superstorm Sandy. While we haven't been totally immune from the effects of these weather events here at Western National Insurance Group, we have been fortunate in that the areas in which we do business have not been exposed to most of the biggest catastrophe weather events. This is especially fortunate given the size of some non-weather losses we've experienced during that time.

On the whole, thanks in part to the quality field underwriting of most of our agency partners and to a modest increase in rate and exposure, we are just about 'on track' for our production and profit goals through the third quarter of 2012. As of September, written premium for the group is at \$265 million, which is where we aimed to be at this point in the year. Meanwhile, our group's loss ratio is at 58.5%, which is down from 63.7% at this point last year. Our loss adjustment expense ratio is also down (11.3%, compared to 12.0% through September 2011), and our underwriting expense ratio is 27.3% (the same as it was last year at this time). The result so far is bottom-line positive, helping us add to our policyholder protection funds. However, we still have much work to do in the fourth quarter in order to keep those numbers on track.

Looking at what else has been going on at Western National so far in 2012, I'm excited about what we're bringing to the table. Our BOP program has undergone a number of system and product enhancements and is looking better than ever, with more improvements on the way. Add in our growing surety offerings, our *AgentsXpress* additions (now including Personal Umbrella and Dwelling Fire), and the quality service you can always expect from Western National, and you're looking at a bunch of great ways to work with us to serve your clients and achieve mutual success.

Thank you, as always, for all you do to serve our mutual policyholders. I look forward to a positive year-end message. Let's keep up the good work over these final months and make 2012 the best year yet of our partnership!



Employee Profile

Cori Wentzlaff, Director of Workers' Compensation & No-Fault Claims

The Announce staff sat down with Cori Wentzlaff, Director of Workers' Compensation & No-Fault Claims, to find out more about her work with our Workers' Compensation Claims Department and about her life outside of the office.



Are you a native Minnesotan?

Yes, born and raised in Minnesota. I live in Savage, Minnesota with my husband and two kids.

How do you spend your free time?

I am an avid reader and love to travel.

How long have you been in the insurance industry?

A total of 22 years. I spent 9 years working direct Workers' Comp Claims and then 10 years in the Risk Management field. I joined Western National in April of 2011.

How many employees are there in the Workers' Compensation and No-Fault Claims Department?

There are 17 in Worker's Comp Claims and 8 in the No-Fault Claims Departments. We are also responsible for Umialik Insurance Company's Workers' Comp Claims in Alaska.

What changes have you and your department implemented since you joined Western National?

We have been concentrating on implementing systems and services to streamline the Work Comp claims process. Our main business partner is CorVel. We use CorVel to give our policyholders access to 24/7 Nurse Triage, First Notice of Loss Reporting, and Telephonic Case Management services. The partnership between Western National and CorVel has really streamlined the claims process and allows for smooth handoffs from one provider to the next.

What other improvements can we look for in the future?

Work Comp coverage is unlike any other insurance policy. Each state that Western National writes Work Comp in has its own rules and regulations. We've implemented a "team by jurisdiction" concept and our agents and policyholders will be assigned a Work Comp claims representative in that jurisdiction. Our claims experts have been building strong relationships with state resources and legal council to get the accurate answer back to our clients faster than we have ever been able to before. You will see us continue to improve the work comp claims process and as a result provide a better product.

Western National Named a Top 50 Company for 4th Consecutive Year

Western National has once again been named part of the Ward's Top 50 Benchmark Group of Property-and-Casualty Insurance Companies. This is the fourth consecutive year that we have been recognized by Ward's as one of the nation's top 50 property-and-casualty companies in terms of financial safety, consistency, and performance during the most recent five-year period. Overall, this marks our seventh Ward's 50 recognition in the past eight years.

This recognition highlights not only our financial strength and stability but also all of the great work put in by Western National employees to maintain that strength and stability in the service of our customers. It is particularly gratifying as you cannot buy the recognition – it's purely the result of an independent, long-term financial analysis and comparison to our peers.



Celebrating Milestone Agency Anniversaries

Congratulations to these Western National & Umialik agency partners who celebrated a milestone partnership anniversary between May 2012 and November 2012:



55 Years

- Calhoun Insurance, Edina, MN (5/14/1957)
- Capesius Agency, Minnetonka, MN (5/22/1957)
- Insurance By Strehlow, Willmar, MN (10/11/1957)
- Nickel & Associates Insurance, Worthington, MN (5/29/1957)

50 Years

- Klein Insurance, Madison, MN (9/1/1962)

45 Years

- Pell Insurance & Real Estate, Saint Peter, MN (5/16/1967)

40 Years

- Freeberg Insurance Agency, Cannon Falls, MN (6/25/1972)
- Pederson Hovila, Big Fork, MN (8/11/1972)

35 Years

- ISG Dahl Insurance, Edmonds, WA (10/19/1977)
- Londeen Insurance Agency, Edina, MN (7/1/1977)

30 Years

- Brainerd Insurance Agency, Brainerd, MN (8/31/1982)
- Dennis R. Johnson Insurance, St. Louis Park, MN (9/1/1982)

25 Years

- Chumas Agency, Eau Claire, WI (7/28/1987)
- CN Insurance Associates, Salt Lake City, UT (8/26/1987)
- Dombrovski Agency, Paynesville, MN (10/8/1987)
- Lake Aire Agency, Turtle Lake, WI (10/8/1987)
- Minnwest Insurance, Montevideo, MN (10/1/1987)
- Noble Insurance Agency, Minnetonka, MN (5/1/1987)
- Rural Alaska Insurance, Fairbanks, AK (7/29/1987)
- Sea Mountain Insurance, Lynnwood, WA (6/17/1987)
- Shattuck & Grummett Insurance, Juneau, AK (11/30/1987)
- Waseca Agency, Waseca, MN (10/22/1987)

20 Years

- Homer Insurance Center, Homer, AK (4/15/1992)
- Indianhead Insurance Agency, Bloomer, Chetek, Chippewa Falls, WI

Announce - Western National Insurance

- Indianapolis Insurance Agency, Bloomer, Cnetek, Chippewa Falls, WI (10/1/1992)
- Mower Insurance Agency, Chippewa Falls, WI (7/1/1992)
- Wegner Insurance Agency, Las Vegas, NV (8/7/1992)

15 Years

- A L Insurance Group, Vancouver, WA (9/3/1997)
- Alaska USA Insurance Brokers LLC, Tacoma, WA (9/24/1997)
- Heinz Insurance Agency, Owatonna, MN (11/1/1997)
- Integra Insurance Services, Wasilla, AK (8/13/1997)
- Sherman Insurance Agency, Forest Lake, MN (10/1/1997)

10 Years

- American Financial Insurance, Rancho Mirage, CA (8/15/2002)
- Denali Alaskan Insurance LLC, Anchorage, AK (6/01/2002)
- Dietz Kane Agency, Saint Paul, MN (7/10/2002)
- Gwaltney & Associates Inc., Anchorage, AK (7/29/2002)
- Kelley Insurance, Everson, WA (6/30/2002)
- Lovitt-Touche, Inc. Las Vegas, NV (8/15/2002)
- Valley Insurance Services, Palmer, AK (7/30/2002)

From the Five Minute Digital (5MD) blog:

Three Quick Ways to Improve Your Online Credibility

Imagine that you're in need of a plumber. You don't know one in the area, so you go online and type "plumber near me" in a Google search bar.

As it turns out, Google provides you with listings for three nearby plumbers:

- **Plumber A** has an address and phone number listed and a link to a website that has not been updated in at least three years.
- **Plumber B** has an address and phone number listed, a link to an up-to-date website that features testimonials, and is rated 3.8 out of 5 stars on Google by customers.
- **Plumber C** has an address listed and nothing else.



So, which plumber are you going to choose to contact?

Most people would say Plumber B, and for a number of different reasons: Plumber B is easy to contact, provides clearly up-to-date information, and includes customer feedback (so you have a sense of what you're getting into — *even* if the plumber controls which testimonials appear on the site, or if the reviews are not entirely positive).

Now, guess which of those plumber listings resembles the way most independent insurance agents appear online?

It's no secret that a lot of independent insurance agencies don't do themselves any favors with the quality of their websites or search engine listings. Old and incomplete listings and websites can make it harder for a prospective client to feel that they can trust you as their insurance advisor.

The good news is that there *are* some quick-and-easy things you can do to give your web presence a credibility makeover. Here are three to get you started:

1. Make sure the search engines have all your agency's important contact information.

Go out to [Google Places](#), [Bing Business Portal](#), and [Yahoo! Listings](#), and enter your agency's full contact information. Add a photo, your business hours, and a link to your agency's website if you really want to look great. This information helps make it so that, when someone performs a search for local insurance services and your agency comes up, you look as accessible as you really are.

2. Solicit testimonials and recommendations.

When people don't have trusted recommendations from people they know, they often choose to rely on the recommendations of strangers. (Think about your last Amazon purchase – did you check how many stars out of 5 the product received?) Go ahead and send an email to your customers asking them if they would be willing to provide a brief testimonial or would rate your agency on Google, Yelp, or other rating sites. Customers who have received great service from you are often very willing to help spread the word.

3. Add small, regular content to your website.

Having a website with a contemporary design is the best way to appear credible online, but that is often a much bigger project. In the meantime, you can provide small but regular links to useful seasonal content. For example, the [Insurance Information Institute](#) provides lots of topical safety articles and press releases that you can link to from your home page. (We do it all the time at [Western National Insurance Group](#).) Or, you can add a plugin like the [Facebook Like Box Plugin](#) that displays your most recent Facebook posts. (If you're going to use that, you need to be a regular user of Facebook so that your information continues to be current.) Whatever content you choose to provide, make sure it doesn't stay there too long. A person who visits your website in October and then again in November is going to want to see something new the second time they visit.

Bonus tip — If your website displays a copyright date, make sure the year is current. Nothing screams "out of date" like a website that says "©2004". Chicago

current. Nothing screams out-of-date like a website that says ©2004. Choose "©2012" or "©2004-2012" instead, and make sure to update it every year.

Of course, there are many more than three things you can do to improve your online credibility — for example, being more selective about your fonts, using video, and doing more with social media — but I'll cover those tactics in a future post. By starting with these three tactics, you'll go a long ways toward improving your online credibility and keeping your online profiles from gathering online dust.

\$50 Gift Card Winner: Laurie Stewart (Fidelity Insurance of Spokane, WA)

Congratulations to Laurie Stewart of Fidelity Insurance (Spokane, WA), who won a \$50.00 Visa Gift Card for recognizing Western National's Seattle office for their ability to retain an account just by their service. Here's what Laurie had to say:



We remarketed [one of our contractor accounts] this renewal (insured did not request, but as agent feel we need to periodically do so, especially with our contractors). Even though I received a very competitive quote from another carrier, the insured did not want to move the account. He said that he has been very happy with WNA and feels comfortable with them and was very satisfied with the claims handling. He said he feels he knows how WNA works and if he were to move it to another carrier, you just really don't know how the account will be handled.

Nice to know some people don't look just at the bottom line, even in tough times. Thanks WNA!

Laurie Stewart

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 or Umialik 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, and if we select your submission to be published in Announce you'll be awarded a \$50.00 Visa Gift Card.

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