



# Announce

The e-newsletter for Western National agency partners

Western National's e-Newsletter for Partner Agents

Fall/Winter 2009

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## Third Quarter 2009 Update

A message from Stu Henderson, President & CEO

With the end of 2009 fast approaching and our 'noses to the grindstone' working to meet our year-end premium goals, we've hardly had time to look up and celebrate some of the major successes of the last few months – namely, our advances in customer service and our achievement of an "A" rating from A.M. Best. On the customer service side, our recent launch of *My Western National* gives both you and your customers greater access to online documents (including online bill payment for your customers). This new tool, along with our upcoming Agency Sweep program (now in the testing phase) and our upgraded "A" financial rating, are just a few of the areas where we're working to make it even easier for you to place quality business with Western National.

That being said, and despite having been spared from another year of major wind-and-hailstorms and extreme market volatility, it remains a tough time for growth. Written premium for the Group lost some ground during the last quarter, reaching \$184.7 million (about 71.1% of our \$260 million goal). Splitting that out by lines of business, personal lines are still seeing solid growth (up \$4.2 million over this time last year) while our commercial lines premiums continue to feel the strain of the stubborn market. The result is that we're currently behind pace to meet our annual target, and we're going to need your help to get back on track during the final months of 2009.

On a positive note, we're always saying that profitability is first priority, and the business we've written so far has been mostly profitable. Through September our Loss Ratio is 54.3%. Add in Loss Adjustment Expenses of 13.5% and Underwriting Expenses of 26.6%, and our Combined Ratio for the first three quarters of 2009 comes out to 94.4%. With investment income added and taxes deducted, this puts us at a year-to-date Net Income After Tax of \$15.3 million—bumping our Policyholder Surplus up to \$226.3 million through September.

We still have a lot to do these last couple months to meet our premium goal and keep expenses down. However, given our successes so far in light of the economic obstacles, our outlook is positive. Thanks for your continued support as we work hard to make these final months of 2009 count.

### Partner Agency Profile

#### R. Brouillette Agency (Spring Lake Park, Minn.)

The Brouillette Group has been a staple of the Twin Cities since 1958, the year that the R. Brouillette Agency, Inc. was founded by Robert and Doreen Brouillette. Today, the founders' grandson Dave Brouillette owns the Spring Lake Park, Minn.-based group and holds true to the mission that has propelled the group's success throughout the years: "To be the best we can be in every way for the benefit of our clients."

The R. Brouillette Agency has grown to offer insurance solutions for individuals and businesses, plus complete financial advisory services. The agency's solid reputation in our industry for quality and conscientiousness is evident in the words of Western National's underwriting team members.

"Everyone at Brouillette is professional and easy to work with," said Sharon Grimm, Commercial Lines Underwriter at Western National. "Their applications are the best, and when I need additional information from Brouillette, they are quick to provide it."

Vonda Miller, Personal Lines Underwriter at Western National, echoed that sentiment about the agency's personal lines staff: "[Account Executive] Mary Joe [Jordan] is great to work with! She is very knowledgeable and always professional."

The R. Brouillette Agency takes its civic responsibilities seriously as well. People at the agency routinely contribute their time and resources to Habitat for Humanity, Teen Challenge, and the Tamarisk Organization. They also actively support the Randy Shaver Cancer Research and Community Fund through the group's "Quote for the Cure" program. For every individual or business account that is quoted, the agency makes a \$20 donation.

Western National is very proud to have R. Brouillette as one of our longest agency



partners. To learn more about R. Brouillette Insurance, visit them online at [BrouilletteGroup.com](http://BrouilletteGroup.com).

## Welcome to Our Newest Partner Agencies

Western National welcomes the following agencies with whom we formed new partnerships between July 1, 2009 and October 31, 2009:

- **Epic Insurance, Inc.** (Sioux Falls, SD)
- **Hanson Insurance Group** (Corvallis, OR)
- **Cox Insurance Associates, Inc.** (Roseville, MN)
- **Universal Business Insurance, Inc.** (Sandy, UT; Saint George, UT)
- **Cottingham & Butler, Inc.** (Dubuque, IA)
- **Key Insurance, LLC** (Tukwila, WA)



## Celebrating Milestone Agency Anniversaries

Congratulations to the following Western National agency partners who celebrated a milestone partnership anniversary between July and October 2009.



### 45 Years

- Omann Insurance Agency, LLC of Waite Park, MN (8/28/64)

### 40 Years

- Minn Iowa Agency, Inc. of Blue Earth, MN (10/3/69)

### 35 Years

- Red Lake County Agency of Red Lake Falls, MN (8/14/74)

### 30 Years

- Heartman Agency, Inc. of Faribault, MN (10/1/79)

### 25 Years

- Community Insurance, Inc. of Cleveland, MN (7/1/84)
- Lake Country Insurance, Inc. of New York Mills, MN (7/1/84)
- Arneson Agency, Inc. of Fergus Falls, MN (8/3/84)
- Farmers State Corporation of Jackson, MN (9/13/84)
- Argyle United Insurance Agency, Inc. of Crookston, MN (9/26/84)
- Agassiz Insurance Group of Warroad, MN (10/1/84)

### 20 Years

- Christenson Agency, Inc. of Crosby, MN (8/1/89)
- RIS Insurance Services of Anacortes, WA (8/14/89)

### 15 Years

- Dolliff, Inc. of Saint Louis Park, MN (10/6/94)

### 10 Years

- Wells Fargo Insurance Services of MN, Inc. of Watertown, SD (7/1/99)

## Social Responsibility at Western National

At Western National, being "The Relationship Company®" means that, beyond maintaining strong relationships with our customers, we're continually working to reinforce the strength, health and safety of the communities in which we work and live. Whether we're distributing back-to-school supplies or holiday toys to underprivileged children, helping families in need build new homes, or funding shelters for victims of abuse, Western National's commitment to community is an integral part of the way we do business.



### Charitable Contributions

Our charitable giving program supports well-run, tax-deductible organizations in communities in which we do business, which aim to improve the lives of people in need

of food, shelter, clothing, etc., or who find themselves in situations where meeting the basic necessities of life is difficult. A few of the organizations where we focus our support include [Habitat for Humanity](#), [Cornerstone](#), [Greater Minneapolis Crisis Nursery](#) and [Volunteers Enlisted to Assist People \(VEAP\)](#). In 2008, Western National donated to over 90 charitable organizations; so far in 2009, over 65 organizations have received financial support.

#### Volunteerism

Our commitment to community involves more than simply direct financial support; Western National strongly encourages employees to volunteer their time to organizations and events that help those in need. In the recent past, employees have represented Western National in the MS Walk and MS Bike Rides, in working with Habitat for Humanity to build new homes, and in spring cleaning for Cornerstone, to name a few. Our sponsorships, fund-matching and paid-day-for-volunteering programs make it easy for Western National employees to get out into the community and make a difference.

#### Scholarship Program

At Western National, we think it's important to ensure the leaders of tomorrow get the strong education they need today. That's why, in 2008, Western National introduced a scholarship program designed to ease the financial burden that college costs put on the families of our employees and independent agency partners. The new Western National Insurance Scholarships provide \$15,000 annually in merit-based awards to eligible students planning to begin or continue full-time undergraduate study in the fall of that year. It's just another way that Western National is working to guarantee the success of our hard-working students and the vitality of our communities for generations to come. Look for our 2010 Scholarship Application in February!

### Doing the 'Next Right Thing': Owner Occupancy

In her book [Traveling Mercies](#), Anne Lamont writes, " I took a long deep breath and wondered as usual, where to start. You start where you are, is the secret of life. You do the next right thing you can see. Then the next."



Consider this: your Homeowner's customer of 30 years calls you and advises she is moving into an assisted living facility and the house will be sold sometime in the future, but for now her nephew will be living in the house and she will continue to pay the premium. Or your insured's son calls and asks that the billing address on the policy be changed to his address. He is taking over his mother's affairs because she is moving into a nursing home.

Because the policy will be kept current with payments, you may think all is well and simply document your file. Or you may make a mental note to visit this later when you have more time. However, you have just been advised the dwelling will no longer be owner occupied, and you — an agent with superior insurance knowledge — need to do the "next right thing."

In a Homeowner's policy, both the dwelling *and* owner occupancy are important to the insurer — the policy insures against liability exposures as well as property. Also, and for obvious reasons, a home no longer occupied by the owner constitutes a material increase in the risk. Finally, Homeowner's policies include an endorsement regarding owner occupancy which states: "we" do not pay for a loss that occurs more than 30 days after the date the "insured premises" is no longer "your" permanent place of residence.

Homeowner's claims involving dwellings that are no longer owner occupied have increased and without exception cause serious insurance coverage problems for all involved (the insurer, the agent, and most importantly, the insured). As in most coverage disputes, the agent's position is difficult and the insured more often than not will accuse the agent of knowing and not acting.

Coverage issues may be avoided by verifying owner residency: 1) during renewal check-ups, and 2) upon receiving a request to change the policy address to an address other than the described premises. When an agent has timely knowledge of a change in occupancy, future problems such as these may be avoided by doing the 'next right thing'. If you find yourself dealing with a non-owner-occupied situation, please promptly notify the insurance carrier and obtain guidance from an underwriter on correcting the insurance coverage.

**Since 1999, Western National has included a grace period endorsement on all Homeowner's policies.** This extension, which provides coverage for 30 days after the home is no longer owner-occupied, is just one way in which Western National's Homeowner's policy is staying ahead of the industry curve in responding to policyholder needs. To learn more about this coverage, or for any questions regarding our Homeowner's policy, please contact your Western National Personal Lines Underwriting Team today.

### \$50 Gift Card Winner: Holly Johnson

### (Community Insurance Agency of Lafayette, Minn.)

Congratulations to Holly Johnson (Community Insurance Agency of Lafayette, Minn.) who won a \$50.00 Visa Gift Card for recognizing Western National Underwriter Sharon Grimm for a job well done. Here's what Holly had to say:



I deal with Sharon Grimm often in regard to our existing business, new business quotes, and commercial underwriting questions. Sharon is always prompt in her responses, great at following up, and quite friendly. Just recently Sharon gave me a call in regard to a Commercial renewal quotation that I had failed to respond to her on. It is great to have someone that follows up, as we all have our days and that little extra reminder can be a great help. Thank you, Sharon — appreciate all you do!!

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 \$50.00 Visa Gift Card.

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