



Articles:



Announce

THE E-NEWSLETTER FOR AGENCY PARTNERS



Images from the 2014 President's Cup and the 2014 Advanced Sales Academy for Producers



Articles:

First-Half Results & Initiative Update

A message from Stu Henderson, President & CEO

After a more-active-than-usual winter to kick off 2014, we've been fortunate to enjoy a relatively mild spring and summer – a welcome result for a season usually full of wind-and-hailstorm losses in the Upper Midwest. Whether or not that good fortune will last throughout August and September remains to be seen, but the quality reinsurance plan we have in place continues to help us effectively manage that risk. Ultimately, thanks to solid field and internal underwriting, excellent claims work, and the supporting efforts of our employees throughout the Western National Insurance Group, we are operating well and are still essentially 'on track' through June to meet our year-end goals for premium and profitability.

A quick look at the numbers: Through June 30, written premium for the group is at \$218.8 million, which is very close to where we aimed to be through the first six months of the year. Meanwhile, our group's loss ratio is at 55.3% (vs. goal of 56.3%), our loss adjustment expense ratio is at 10.4% (equal to our goal), and our underwriting expense ratio is 25.6% (vs. goal of 26.7%) – adding up to a combined ratio of 91.3%, which is an OK place to be as we're about halfway through the catastrophe storm season. There's still plenty yet to be done to maintain a positive result for the full year, so we'll need to keep up the pace throughout the remaining months of 2014.

Looking beyond the bottom line, 2014 is shaping up to be our best year yet in terms of accomplishments and advancements that benefit our customers and agency partners. Among our proudest milestones to date has been being named for the fifth consecutive year (and ninth of the last ten years) to the Ward's 50 benchmark group of top-performing U.S. property-and-casualty insurance companies – a mark of the outstanding financial strength that backs every one of our group's insurance policies and secures our ability to pay customers' claims. (For more on the Ward's 50 and what it represents, check out our article on Ward's in this edition of Announce.) In addition, we're continuing to make progress on our billing system, enhancements to our overall *AgentsOnline* system (the first part of which is set to launch later this year), new features for our mobile app, and a preferred pricing tier for select low-to-medium-hazard commercial risks (which has already launched in Minnesota and Wisconsin, and is coming to other states in the months ahead). These efforts, combined with other product and service developments, should be visible in the coming months and should continue to drive our ability to achieve mutual success with you, our agency partners.

Thank you, as always, for your partnership in the service of our mutual policyholders. I'm excited for the enhancements we have coming your way, and I look forward to delivering more positive news yet in 2014. Stay tuned!

~ Stu Henderson





Articles:

Fourth Class of Graduates Completes 'ASAP' Sales Academy for Producers

This June, Western National Insurance Group welcomed its fourth class of producers to the group's Minnesota office to attend the Advanced Sales Academy for Producers (or "ASAP" for short) – a week-long course aimed to equip newer producers with the knowledge they need to effectively sell insurance and stand out from the competition. Since 2012, over 60 partner agency offices have sent a producer to Western National to attend ASAP and receive instruction from independent instructor (and experienced producer) David Connolly of iQ Consulting.

While ASAP is hosted by the Western National Insurance Group, the main focus is not on the group's products and services, but instead on the process that Mr. Connolly has developed after 30 years of insurance and selling experience. During ASAP, newer producers learn seven key selling skills and the tools to put them into action. Attendees work to build a portfolio they can use to differentiate themselves through their career, including game books, business plans, tracking systems, prospecting tools, communications, book growth, and optimization strategies. Time is also spent on role playing and rehearsing different selling situations, to make sure attendees are fully prepared to use these sales strategies once they leave the classroom. As one attendee from Wisconsin wrote to us after class, "I've been using the process with some renewals, and used it yesterday for the first time on a new prospect and it really could not have gone any better. It felt great."



ASAP is also a chance for producers to meet several Western National personnel, including their Underwriters, Regional Agency Manager, and other representatives from Loss Control, Claims, Marketing, and the company's Executive Management team. For many producers, these connections make it that much easier to begin writing new business upon their return home. Many past attendees have been able to earn full tuition reimbursement by placing \$50,000 in new premium with Western National in the weeks following the course.

If you are interested in learning more about ASAP or in attending (or having a producer from your agency attend) a future course, please contact your Regional Agency Manager to learn more.



Articles:

Intern Profiles:



Courtney Cole

This fall I will be attending:
University of Northwestern-St. Paul.

I'm planning to major in:
Psychology (Marriage & Family Counseling) with a minor in Biblical Studies.

After finishing college my dream job would be:
I'm not sure what specific job I would want but I'd like a career where I can help others improve their lives on daily basis.

One thing I learned while interning at Western National was:
How important relationships are to the success of a business.

My job at Western National this summer was:
In the Marketing & Agency Sales Department, helping maintain relationships and building the Western National brand.

My mom/dad works at Western National and she/he is:
Crystal Cole- Commercial Lines.

Which reality show would you most like to be on?
It's a toss up between Keeping Up with the Kardashians and Survivor.

In my free time I like to:
Sleep.

If you could visit any place in the world, where would you choose to go and why?
Bali, Indonesia. It is often called "earth's paradise" for its incredibly beautiful mountains, beaches, and scenery.

Favorite thing to do in the summer?
Watch the Minnesota Twins play baseball, and sometimes win!

Favorite app on your phone?
Instagram.



Articles:

Intern Profiles:



Adam Geolat

This fall I will be attending:
Purdue University.

I'm planning to major in:
Management with a Finance concentration.

After finishing college my dream job would be:
Working in the Finance Department of a pro sports team.

One thing I learned while interning at Western National was:
The underwriting process for Surety business and how it differs from other insurance policies.

My job at Western National this summer was:
To assist the Surety team with analyzing financial statements and other company documents of our prospective accounts to help determine their eligibility for bonds. Also, I helped build and maintain bond forms in our online system.

My mom/dad works at Western National and she/he is:
Nancy Geolat- Claims.

Which reality show would you most like to be on?
American Ninja Warrior.

In my free time I like to:
Do anything outside; particularly playing basketball and golfing.

If you could visit any place in the world, where would you choose to go and why?
South America to go zip-lining.

Favorite thing to do in the summer?
This summer I had fun adventuring around the Twin Cities: walking around the lakes, trying new restaurants, going to the Twins games, eating lots of ice cream, and playing mini-golf.



Articles:

Intern Profiles:



Tom Joyce

This fall I will be attending:

I will be a junior at the University of Oklahoma this fall.

I'm planning to major in:

Political Science and Letters - Constitutional Studies.

After finishing college my dream job would be:

To work at a law firm.

One thing I learned while interning at Western National was:

Legal requirements for retaining various documents such as I-9 forms.

My job at Western National this summer was:

Working in Human Resources.

My mom/dad works at Western National and she/he is:

My dad, Mike Joyce, works at Western National, and he works in the Claims Department.

Which reality show would you most like to be on?

I would not want to be on any reality TV show.

In my free time I like to:

Follow college football.

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

I would visit Italy because I have some Italian heritage and there are a lot of cool tourist attractions in Italy.

Favorite thing to do in the summer?

Play golf.

Favorite app on your phone?

The News/Weather app.



Articles:

Intern Profiles:



Jenn Kalkman

This fall I will be attending:
Miami University (Oxford, OH).

I'm planning to major in:
Psychology with a focus in Pre-Medicine.

After finishing college my dream job would be:
A pediatrician.

One thing I learned while interning at Western National was:
The importance of time management and flexibility while working. I would usually come into work with a plan of what I wanted to accomplish, but by the end of the day that list would have completely changed because my projects were constantly evolving based on the company's needs.

My job at Western National this summer was:
Corporate Intern for Jenny Young.

My mom/dad works at Western National and she/he is:
Shelly Kalkman- Workers Compensation/ No-Fault Claim Unit.

Which reality show would you most like to be on?
So You Think You Can Dance.

In my free time I like to:
Spend time outside, dance and hang out with friends.

If you could visit any place in the world, where would you choose to go and why?
Denmark - I've always been interested in traveling to this country because its unique culture and atmosphere would allow me to see a completely different part of the world, and give me a small glimpse into what else this world has to offer. Plus, who wouldn't want to travel to one of the happiest countries!

Favorite thing to do in the summer?
Spend time at the lake with family and friends.



Articles:

Intern Profiles:



McKenzie Nelson

This fall I will be attending:
Arizona State University in Tempe.

I'm planning to major in:
I'm majoring in Business Entrepreneurship and hopefully minoring in Graphic Design.

After finishing college my dream job would be:
After college, I would love to open my own ad business and design billboard ads.

One thing I learned while interning at Western National was:
I learned what the real world is like, and how it might have to be before I'm able to open my own business.

My job at Western National this summer was:
Working in IT-Customer Solutions and testing *AgentsOnline* to find problems.

My mom/dad works at Western National and she/he is:
Karen Wisdorf-Underwriting Operations and Facilities Manager

Which reality show would you most like to be on?
I don't watch television all that often, so I'm not sure what show I would like to be on.

In my free time I like to:
Listen to music, play softball and longboard.

If you could visit any place in the world, where would you choose to go and why?
If I could visit any place in the world I probably choose Denmark because that is where my family is from and I would love to experience real Dutch food.

Favorite thing to do in the summer?
Lie out and tan!

Favorite app on your phone?
Snapchat.



Articles:

Intern Profiles:



Ian Wright

This fall I will be attending:

I will be returning to Webster University, St. Louis, Missouri.

I'm planning to major in:

I'm planning to major in English with an emphasis on Creative Writing.

After finishing college my dream job would be:

My dream job would be to become a professional, published author.

One thing I learned while interning at Western National was:

Prioritizing and completing tasks (a very good skill to enhance in preparation for all the assignments that I'll have this coming year).

My job at Western National this summer was:

Working in the Personal Lines Department, in which I took on multiple tasks.

My mom/dad works at Western National and she/he is:

Cyndi Wright- Manager of Personal Lines Underwriting.

Which reality show would you most like to be on?

The only show that is sticking with me is Cake Boss, so I'd like to be one of the people ordering Buddy's special cakes.

In my free time I like to:

Go to the movies, play piano and guitar.

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

I would want to go to Dubai, UAE simply for the architecture.

Favorite thing to do in the summer?

Work on my writing and explore the city.



Articles:

Agency Milestone Anniversaries

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

50 Years

- AA Segner Ins Agency, Waconia, MN (6/10/1964)
- Omann Ins Agency, Waite Park, MN (8/28/1964)

40 Years

- Woodland General Agency, Carlton, MN (6/1/1974)
- Red Lake County Ins, Red Lake Falls, MN (8/14/1974)

35 Years

- Blackburn Jones Co, Ogden, UT (6/27/1979)

30 Years

- Community Ins, Cleveland, MN (7/1/1984)
- Lake Country Ins, New York Mills, MN (7/1/1984)
- Arneson Agency, Fergus Falls, MN (8/3/1984)
- P S Engman Agency, Virginia, MN (8/9/1984)

25 Years

- Christenson Agency, Deerwood, MN (8/1/1989)
- RIS Ins Svcs, Anacortes, WA (8/14/1989)

20 Years

- The Hupperten Agency, Anchorage, AK (8/4/1994)

10 Years

- AmeriSent Ins, Las Vegas, NV (6/1/2004)
- Bob Schuchardt Ins Agy, Fond Du Lac, WI (7/20/2004)
- Holden Ins Agency, Superior, WI (8/1/2004)



Articles:

Community Involvement at Western National

It has been a busy year for Western National, not only in our office but also outside it as we work to strengthen the communities in which we work and live. In the first half of 2014 alone we've partnered with local non-profits TreeHouse, Crisis Nursery, Habitat for Humanity, Cookie Cart, Special Olympics, and more for several volunteer events and employee fundraisers.



In July, Western National sponsored our ninth consecutive Free Arts Day. During this annual event we support Free Arts Minnesota in providing at-risk and abused children a place to be creative, relax, and have fun in a safe, nurturing environment. Over 30 employees, including our summer interns, took part in this event spending time with the children as they moved through several art stations.

Western National has also partnered with Feed My Starving Children (FMSC) twice this year. Employees really enjoy the opportunity to work with FMSC and help pack meals that will feed children in need in 70 countries. Between these two events, employees packed over 32,000 meals – enough food to feed 89 children for a year!

This year Western National also received the 2014 Community Partner Award from Cornerstone in recognition of service and ongoing commitment to preventing domestic violence in the community. Western National partners with Cornerstone annually to help with their Santa Shop, Free Arts Day, Holiday Giving Tree, Domestic Abuse Conference, Breakfast Fundraiser, and other events. Cornerstone is a non-profit organization that provides services to families affected by domestic abuse.

Our employees have been busy in the community this year, and, with a handful of months left in 2014, we're happy to say that there are plenty more community events on the way. With the hard work and enthusiasm of our numerous employee volunteers, we look forward to making our biggest impact yet towards improving the lives of those in need.



Articles:

\$50 Gift Card Winner:

Melanie Salinas, ISU Insurance Solutions Group

Congratulations to Melanie Salinas, ISU Insurance Solutions Group, Woodinville, WA, who won a \$50 Visa Gift Card for recognizing Western National's Jan Townsend (Commercial Lines). Here's what Melanie had to say about her experience with Jan:

“ I am always so impressed with Jan! She either answers the phone right away or gets back to me the same hour, and she always KNOWS everything! I also like the fact that she is willing to “work with the agent” in getting an account written. ”

~Melanie Salinas



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, and if we select your submission to be published in Announce, you'll be awarded a \$50 Visa Gift Card.