



Announce

The e-newsletter for Western National agency partners

Western National's e-Newsletter for Partner Agents

Spring 2010

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Year-End 2009 Results

A message from Stu Henderson, President & CEO



As you know, there's no such thing as a 'quiet' year in our industry. If it's not weather issues, it's soft-market or legislative issues. That's why, even for a year where the soft-market and economic pressures once again created a very challenging environment for growth, 2009 was nonetheless an active and successful time for Western National and our independent agency partners.

It's rare that we take much time to reflect on our non-financial accomplishments – after all, there are always new goals on which to focus our attention – but 2009 was a big year for those accomplishments at Western National, so it seems like an appropriate place to start. Some of 2009's highlights included:

- Earning an upgrade to a full "A" rating from A.M. Best and a place among the Ward's 50 Property & Casualty Group (4 out of the 5 last years)
- Launching *My Western National*, which has given our mutual policyholders the opportunity to pay their bills and view their policies online
- Purchasing Illinois-based [Titan Property & Casualty Insurance Company](#), which has expanded the group's reach to ten states and provided a foundation for our upcoming BOP product
- Releasing program and product enhancements such as Agency Sweep, improved pay plan options, Employment Practices Liability, and more
- Launching accounts on [Facebook](#) and [Twitter](#), which has allowed us to connect with agents, employees, policyholders, and other members of the growing online community
- Contributing more than \$120,000 to aid those in need in the communities where we work and live

These achievements reflect the hard work of our dedicated employees and the result of input from our supportive partner agents. We're excited to see the mutual benefits of these efforts play out in the coming months.

Taking a look at Western National's full-year financial results for 2009, the numbers tell a very positive story. Significant financial measures for our group of companies include:

- Our Total Assets grew to \$569.8 million (up \$36.3 million, or 6.8 percent, from 12/31/2008)
- Our Net Income After Tax for the year totaled \$20.4 million (up from \$12.3 million in 2008)
- Our Combined Ratio was 94.2 percent (down from 96.7 percent in 2008)
- Our Policyholder Surplus grew to \$235.1 million (up \$24.6 million, or 11.6 percent, from 12/31/2008)

As you're aware, 2009 was a tough year for premium growth. Due in large part to market-driven factors such as lower rates and decreased exposures, net written premiums declined slightly (in spite of the fact that we wrote a record number of policies). That being said, profitability remains our top priority, and the policies we wrote in 2009 were highly profitable. The result is a bolstered Surplus – to the tune of nearly \$25 million – to further back our most important objective: honoring the promise of protection we give to our policyholders.

It's already March of 2010, and it's apparent that the same market challenges are here to stay through the rest of the year (and, for some, maybe even longer). However, by sticking to our 2010 Business Plan and living our mission of integrity-based service, we are well positioned to build on the past year's successes. On behalf of our policyholders and our Board of Directors, I thank you for another successful year and look forward to achieving mutual growth in 2010.

Partner Agency Profile Cragin & Pike (Las Vegas, NV)

The Cragin & Pike Agency was formed over 100 years ago in 1909, but back then the sign above the door read, "Real Estate and Insurance...Peter Buol". Not surprisingly, Peter Buol was the founder and has set forth a vision that has kept the agency running

to become the second-oldest continuously operated business in Las Vegas.

The Cragin & Pike Agency specializes in Insurance, Risk Management and Surety. The agency joined Western National in June 2009, quickly becoming a pacesetter in commercial production. This agency's success is not an accident, as they have 41 dedicated and professional employees who help shape the company culture and success.



"It was apparent right away that they were going to be an agency you looked forward to working with," said Dennis Mork, Commercial Lines Underwriter at Western National. "Their staff is very professional, providing detailed submissions and quick responses to inquiries. They're wonderful to work with, and they have quickly become one of our top-producing agencies in Nevada."

The Cragin & Pike Agency is committed to the Las Vegas community. The agency takes pride in their community involvement, donating to several organizations throughout Nevada. The number the organizations, associations and foundations that Cragin & Pike support is outstanding, but a few of the more notable recipients are: Big Brother, Big Sisters of S. NV; Boys & Girls Club; Habitat for Humanity; and March of Dimes.

Western National is very proud to have Cragin & Pike as an agency partner. If you would like to learn more about the Cragin & Pike Agency, visit them on line at www.cragin-pike.com.

Employee Profile
John Tollefsrud & Jon Sticha

What's the best part of managing Western National's \$470+ million investment portfolio? According to Western National Investment Analyst Jon Sticha (one half of the group's two-man investment management team), it's the fact that no two days are ever the same. And that's a fact that's been all the more true these past few years.

"The market volatility we've experienced in recent years has made our job interesting, to say the least," Sticha said. "It's times like these that we can be glad we've taken a conservative approach to investments. We're not immune to market swings – and no company is – but we've certainly felt the impact less than others."

Western National's positive investment returns have helped the company add substantially to its Policyholder Surplus every year since 2002, even in the face of some of the worst catastrophe storm seasons in the company's 110-year history. The result, according to John Tollefsrud, Western National's Vice President of Billing and Investments, is greater protection and the ability to offer more competitive rates for the company's policyholders.

"It's rewarding to know our work has that kind of direct impact on stability," said Tollefsrud, a 34-year veteran of company and manager of the group's investments since 2001. "It's our first consideration, every time."

According to Tollefsrud, dealing with the market may be exciting, but it's not the best part of the job.

"The best part is working with the great people here – both our employees and our agency partners," he said. "They're genuine people who carry out our mission of integrity in the service of others every day."

Get to know John & Jon:



John Tollefsrud
Vice President - Billing & Investments



Jon Sticha
Investment Analyst

Birthplace:	Mankato, MN	St. Cloud, MN
Now living in:	Bloomington, MN	Maple Grove, MN
Education & designations:	B.B.A., University of Minnesota - Twin Cities; CPCU; Certified Business Continuity Planner (CBCP)	B.A. in Finance (Minor in Economics), St. Cloud State University
Before joining Western National:	I came to Western National right after graduating from college, and I started here as a Personal Lines Underwriter Trainee. Since joining, my career has included stints	My interest in investments didn't start until my sophomore year in college when I enrolled in my first finance class out of curiosity. I was instantly hooked and knew

as both a Personal Lines Underwriter and a Commercial Lines Underwriter.

Currently, I oversee the premium billing operations, and I have also managed the group's investments since 2001. Time passes quickly, but one tends to stay at Western National due to the excellent work environment and the opportunities provided.

In your free time:

I partake in many outdoor activities including fishing and golf. I am involved in several non-profit organizations in the community such as VEAP and Friendship Ventures. I also enjoy spending time with family and exercising Morgan (our black lab) at the cabin.

it was my calling. From there, I joined the Saint Cloud State Investment Club, and I was later selected as a member of a student-run investment portfolio.

After graduating from SCSU in December '02, I got my first "real" job in the trust department at Bremer Bank. There I managed money for over 1,000 individuals, municipalities, corporations, and foundations. It was an excellent first job and I gained valuable exposure to life in the real world.

We own a cabin in northern Minnesota, and we try to spend as much time there as possible between April and October. I try to golf and fish as much as I can, and I ice fish in the winter. I love to travel whenever I get the chance. My wife and I had our first child in November of 2009, so it will be interesting to see how much, if any, free time we really have this summer. I'm starting the MBA program at Saint Cloud State's Maple Grove campus in March 2010. I'm excited and nervous about going back to school.

Welcome to Our Newest Partner Agencies

Western National welcomes the following agencies with whom we formed new partnerships between November 1, 2009 and February 28, 2010:

- **Action Commercial Insurance Agency** (Orem, UT)
- **Choice Insurance, LLC** (Kirkland, WA)
- **Community Insurance & Associates, LLC** (Amherst, WI)
- **Kramer Agency**. (Bismarck, ND)
- **Lumbermens Insurance** (Bend, OR)
- **MN Insurance Services Agency, Inc.** (West St. Paul, MN)
- **Nicholson & Associates, Insurance** (Olympia, WA)
- **The Unity Group, Inc.** (Bellingham, WA)



Celebrating Milestone Agency Anniversaries

Congratulations to the following Western National agency partners who celebrated a milestone partnership anniversary between November 2009 and February 2010.



45 Years

- Hometown Insurance, Blooming Prairie, MN (1/1/1965)
- Rice Creek Agency, Fridley, MN (1/1/1965)

40 Years

- Porte Kimm Agency, Inc. Wayzata, MN (11/18/1969)

35 Years

- Hall Insurance Group, Carver, MN (2/21/1975)

25 Years

- Apollo Agency, St Cloud, MN (11/1/1984)
- Maguire Agency, St. Paul, MN (1/29/1985)

20 Years

- Helms Insurance Agency, Desmet, SD (2/23/1990)

15 Years

- First National Agency, Coleraine, MN (11/1/1994)
- Craven Insurance, Inc. Lake Stevens, WA (12/1/1994)
- Wells Fargo Insurance Services, Seattle, WA (12/7/1994)
- Cafourek & Associates, Albert Lea, MN (1/1/1995)

10 Years

- Basin Insurance Associates, Moses Lake, WA (11/15/1999)

Deadlines: WNIG Scholarship, Community Champions

Is your son or daughter eligible to apply for one of our [college scholarships](#)? Or do you have a commercial policyholder you'd like to nominate for recognition through our [Community Champions](#) program? Please take note of these upcoming deadlines for applications and nominations:



- **Community Champions nominations** for our First Quarter 2010 selection must be received no later than **March 31, 2010**. (You can nominate policyholders year-round, and we will select one nominee each quarter.)
- **Western National Insurance Scholarship applications** must be complete and postmarked no later than **April 15, 2010**.

\$50 Gift Card Winner: Dawn Rupp (GLB Insurance Group of Las Vegas, NV)

Congratulations to Dawn Rupp (GLB Insurance Group of Las Vegas, NV) who won a \$50.00 Visa Gift Card for recognizing Western National Claims Representative Walt Pinkerton for a job well done. Here's what Dawn had to say.



Walt (my adjuster) went out of his way, he was excellent! I work for GLB Insurance Group & sell your products, which are some of the best in our market. Keep up the good work including the service!

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 \$50.00 Visa Gift Card.

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