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# Announce

The e-newsletter for Western National agency partners

Western National Insurance Group's e-Newsletter for Partner Agents

Summer 2011

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## First-Half 2011 Results

A message from Stu Henderson, President & CEO

It's been a very active storm year throughout the U.S., with major storms in Alabama, Missouri, and even in our backyard community of North Minneapolis. We've had our share of losses (more than at this point last year), but those losses have also given us the opportunity to demonstrate Western National's great customer service to even more of our policyholders. Thank you to everyone for the good work serving our customers in their time of need.

A quick look at where we stand premium-wise: we wrapped up June with a little over half of our annual premium goal covered (\$162.4 million, or 53.4% of the year-end \$298.2 million goal). Western National Mutual (56.0%) and Pioneer Specialty (53.8%) are both slightly ahead of pace to meet their goals; and Umialik (47.8%), Western National Assurance (46.1%), and WAMIC (40.5%) are tracking behind pace for the first half of the year. We usually write more of our annual business in these first six months, so meeting the overall annual goal will require plenty of hard work across the group for the remaining months of 2011.

As always, profitability is our priority. Through these first six months of 2011 our Loss Ratio is 60.3%, which is higher than last year's first half ratio of 56.4% (due largely to the storm activity). Our Loss Adjustment Expenses have dropped slightly from this time last year to 11.3% (compared to 13.5%), while our Underwriting Expenses have increased to 27.2% (compared to 26.2% at this time last year). The overall result is a Combined Ratio of 98.8%, meaning we're currently earning just over one cent on every dollar of premium that comes in the door. After considering investment income and taxes, that adds up to a year-to-date Net Income After Tax (NIAT) of \$6.8 million (compared to \$8.3 million at this point last year), which brings our Policyholder Surplus up to \$257.8 million.

With a strong premium push, and some luck on the weather front, the remainder of 2011 has good potential. I look forward to reporting on our progress in the months to come with fewer losses and more profitable premium!

### Agency Profile

## Pell Insurance Agency (Saint Peter, MN)

Pell Insurance and Real Estate has been in the insurance business for over 45 years. Hartley Pell founded the agency in 1962. At that time, the agency was split into real estate and insurance with Hartley focused on real estate and his son, Bill, focused on insurance.

The insurance side of the agency has grown significantly since its founding. Bill Pell drove the growth of the agency, and they now write health, life, auto, home, commercial, and crop insurance. In the last 15 years, Bill's three children, Lee, Ben, and Shari, have continued to keep the agency strong. Today, Pell Insurance and Real Estate, located in St. Peter, Minn., stretches four generations with Shari's son, Matt, joining the company as an agent.

Pell Insurance and Real Estate has been Western National's agency partner since 1964. This strong partnership has proven to be fruitful over the years, as the agency and Western National have grown.



Western National is very proud to have Pell Insurance and Real Estate as a long-time agency partner. To learn more about Pell Insurance and Real Estate, you can visit them online at [www.pellinc.com](http://www.pellinc.com).

## Welcome to Our Newest Partner Agencies

Western National welcomes the following agencies with whom we formed new partnerships between December 1, 2010 and July 31, 2011:



- **Aim Group, Inc.** (Sheboygan, WI)
- **Business Insurance Group** (Rhineland, WI)
- **First Western Insurance** (Spearfish, SD)
- **Gade Insurance Services, Inc.** (Griswold, IA)
- **H Bonding, LLC** (Northfield, MN)
- **Insure First Insurance Agency** (Draper, UT)
- **Insure Pro** (Sandy, UT)
- **Integrity Ins & Financial Svcs** (Elk River, MN)
- **Kingsgate Ins Center, Inc.** (Fort Dodge, IA)
- **Klein Agency** (Saint Paul, MN)
- **Moloney & O'Neill** (Spokane, WA)
- **Policy Now Ins Svcs, LLC** (Henderson, NV)
- **The Presidio Group, Inc.** (Salt Lake City, UT)
- **Rand Tec Insurance Agency, Inc.** (Vernon Hills, IL)
- **Swanville Ins - Kuehn Agency** (Swanville, MN)
- **Willis of Minnesota, Inc.** (Minneapolis, MN)
- **Winona Agency, Inc.** (Winona, MN)

## Celebrating Milestone Agency Anniversaries

Congratulations to these Western National agency partners who celebrated a milestone partnership anniversary between December 2010 and July 2011:



### 60 Years

- Bank Midwest Ins Svcs, Fairmont, MN (1/2/1951)

### 55 Years

- Guindon Agency Inc, Saint Paul, MN (1/13/1956)
- Richfield State Ins, Richfield, MN (1/23/1956)
- Roundbank Ins Agency, Waseca, MN (3/23/1956)
- Chosen Valley Ins Svc, Lanesboro, MN (3/30/1956)
- Town & Country Ins, Marshall, MN (4/5/1956)
- Cliffs Agency, Paynesville, MN (4/12/1956)
- Flagship Ins & Financial Svcs, Winsted, MN (4/30/1956)

### 50 Years

- Town & Country Ins, Mora, MN (1/27/1961)

### 40 Years

- Musty Barnhart Agency, Red Wing, MN (1/1/1971)
- Madelia Ins Center, Madelia, MN (4/1/1971)

### 35 Years

- Bank Midwest Ins Svcs, Windom, MN (1/3/1976)
- United Prairie Ins Agy, Owatonna, MN (1/8/1976)
- Heartman Agency, Austin, MN (2/13/1976)
- Brown & Brown of Mpls, Edina, MN (6/25/1976)

### 30 Years

- Quality Ins Service, Saint Paul, MN (1/1/1981)
- Tupy Ins Agency, New Prague, MN (1/2/1981)
- Kohlhofer Agency, Lakeville, MN (1/2/1981)
- Associated Financial Group, Minnetonka, MN (3/19/1981)

### 25 Years

- North Central Insurance, Sioux Falls, SD (12/1/1985)
- SWIS Ins Agency, Canby, MN (5/1/1986)
- RJF Agencies, Minneapolis, MN (5/19/1986)

### 20 Years

- RJF Agencies, Eau Claire, WI (12/15/1990)
- ICS Agency Inc, Edina, MN (1/1/1991)
- Steil Ins Svcs, Richmond, MN (1/1/1991)
- Arthur J Gallagher RMS, Bloomington, MN (1/1/1991)
- Fairmont National Agency, Fairmont, MN (1/1/1991)
- Mumma Associates, Bellevue, WA (2/28/1991)
- Monticello Agency, Monticello, MN (5/1/1991)
- Pioneer Heritage Ins, Spicer, MN (6/1/1991)
- First National Ins, Park Falls, WI (6/1/1991)
- Service Agency, Ellsworth, WI (6/1/1991)

### 15 Years

- Fischer Rounds & Associates, Pierre, SD (12/1/1995)
- Maxwell & Bowar Agency, Parkston, SD (12/1/1995)
- Bremer Ins, Saint Cloud, MN (1/1/1996)
- RJF Private Client Group, Apple Valley, MN (1/1/1996)
- Sterling State Agency, Austin, MN (1/2/1996)
- Becker Ins Agency, Becker, MN (2/2/1996)
- Hentschell & Assoc, Tacoma, WA (2/13/1996)
- NW Ins Ctr, Mercer Island, WA (3/6/1996)
- Northwest Ins Ctr, Woodinville, WA (3/7/1996)

### 10 Years

- Robinson, Maurer, Welts, Seattle, WA (2/14/2001)
- Biggs Ins Svcs, Vancouver, WA (5/8/2001)

## Congrats to Ric Cox & Associated Insurance Agents

Congratulations to two Western National partners who were recognized at this year's Minnesota Independent Insurance Agents & Brokers association convention: Ric Cox (Cox Insurance Associates, Inc. of Roseville, MN), who was named the association's Agent of the Year, and the people at Associated Insurance Agents, who were named the Agency of the Year. Way to go, Ric and everyone at Associated Insurance Agents!



**Ric Cox**

Cox Insurance Associates, Inc.  
2011 MIIAB Agent of the Year

**Associated Insurance Agents, Inc.**  
2011 MIIAB Agency of the Year

## Congrats to our 'Class of 2011' Scholarship Recipients

Congratulations to the talented group of students that make up our Western National Insurance Scholarship 'Class of 2011'! ([Read the press release here.](#))



- **Kayla Berg** of Fairbanks, AK (Freshman, University of Alaska–Fairbanks)
- **Kasandra Brown** of Bloomington, MN (Junior, University of Wisconsin-Madison)
- **Madison Densmore** of Ankeny, IA (Freshman, Truman State University - Kirksville, MO)
- **Bryson Ensign** of Salt Lake City, UT (Freshman, Brigham Young University - Provo, UT)
- **Allison Kalkman** of Bloomington, MN (Sophomore, Gustavus Adolphus College - St. Peter, MN)
- **William Soule** of Santiago, MN (Freshman, Bethany Lutheran College - Mankato, MN)

## \$50 Gift Card Winner: Mick Singpiel (Woodland II of Carlton - Cloquet, MN)

Congratulations to Mick Singpiel (Woodland II of Carlton - Cloquet, MN) who won a \$50.00 Visa Gift Card for recognizing Western National's Customer Relationship Center for a job well done. Here's what Mick had to say:



I would just like to send you a short memo about the people that work in your contact center. There is no company that I deal with that have better people. In fact, I feel that your contact center people are better than any of the other companies service people that I deal with. I'm not going to mention any of their names, because I will leave someone out. They are not only very knowledgeable, but they are very professional, friendly and will bend over backwards to help me solve any problems or questions that I have. If I have to leave a message, they always return my calls in a very timely manner. In general, I would just like to say these people are the best!

Western National has always been and will always be one of my favorite companies to work with, and one of the reasons is because of the people that you have working in the contact center.

Thank you for your time, and have a great day.

Sincerely,  
Mick Singpiel

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.

Our affiliate companies: Pioneer Specialty | Titan P & C | Umialik | Wisconsin American Mutual

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