



Announce

The e-newsletter for Western National agency partners

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

Summer 2013

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Congratulations to our 2013 Western National Scholarship recipients:

*Nicholas Antonson (Beresford, S.D.)

*Heather Aune (Baldwin, Wis.)

*Jane Becker (Roseville, Minn.)

*Abby Bretl (Antigo, Wis.)

*Kelly Burkart (Green Lake, Wis.)

*Jon Watson (Kirkland, Wash.)

First Quarter Results & Being 'Customer-Centric'

A message from Stu Henderson, President & CEO



After nearly seven months of snow here in the Midwest, it's nice to finally see green grass, boats on the water, and other signs of summer starting to take shape. (Of course, a long winter can also mean a shorter storm season, so it hasn't been all bad for those of us in the risk business.) Along with the mercury in our thermometers, the energy is heating up here at Western National as we work to develop our customer service into an even more responsive approach for meeting the needs of our policyholders and agency partners. More on that in a moment – first, let's take a quick look at our year-to-date numbers.

On the whole, thanks in part to the quality field underwriting of many agency partners and to the continued hard work of our employees, we are 'on track' through March to meet our year-end goals for premium and profitability. As of March 31, written premium for the group is at \$108.3 million, which is where we aimed to be after the first few months of the year. Meanwhile, our group's loss ratio is at 53.6%, our loss adjustment expense ratio is at 10.6%, and our underwriting expense ratio is 26.4% – adding up to a favorable combined ratio of 90.6%. It's a good start, though – with the upcoming storm season likely to add some severe weather losses in the months ahead – there's still plenty of work to be done to maintain a positive result for the full year.

As I mentioned above, we're currently taking a focused 'deep dive' into the customer experience we provide here at Western National as we seek to differentiate ourselves in this critical area. To that end, we recently appointed Mara Bain to the role of Customer Experience Officer, where she will be responsible for developing and executing strategy and tactics to help make Western National an even better service provider to our partner agents and policyholders. We're also studying the service coverage hours we currently provide and how well they line up with your needs, so that we can make sure we're providing what you need to get business done. These 'customer-centric' efforts, combined with other product and service developments (including BOP enhancements and website design improvements), 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 look forward to delivering more positive news later in 2013. Stay tuned!

~ Stu Henderson

Employee Profile

The Western National Legal Team



The only thing more diverse than the casework our Legal Team deals with might be the Legal Team itself! We managed to track down four members of our Legal Team to ask them some fun questions for some insight into what life is like in (and outside of) the world of insurance litigation:



John Buckley



Molly Wingate



Randi LaFleur



Ron Stark

Years I've been at Western National:

17.5

17.5

25

19

Most of my workday is spent

Attending meetings, leading the Casualty Claim

Fighting the Plaintiff's bar and their

Litigated claims Work

on:	& Legal Services client's claims. Departments			
The one thing on my bucket list that I'm determined to do:	Visit Yosemite	Travel to Greece	Hike the Grand Canyon	Play golf in Ireland and Scotland
One high profile trial that I've followed:	I don't really follow trials outside of the files I supervise.	OJ Simpson	Trials are during the day. I'm at work, following my own trials.	OJ Simpson
My favorite TV lawyer is:	None	Perry Mason	I don't like TV lawyers. They make real lawyers look bad.	Atticus Finch
My favorite reality show is:	Top Chef	Keeping up with the Kardashians. Just can't get enough of Kim, Kourtney, Khloe, and now Kanye!	I don't like reality TV. It encourages bad behavior and I can picture almost everyone as a potential plaintiff.	None
The last movie I went to was:	Argo	Life of Pi	Skyfall	The Company You Keep

Community Corner
Driving Away Hunger



Western National Insurance Group today announced its continued commitment to supporting Volunteers Enlisted to Assist People (VEAP) by donating a new 2013 Dodge Caravan as part of the Driving Away Hunger program. This vehicle will help build the nonprofit's capacity for transportation services.

Driving Away Hunger vehicles are used for a variety of purposes, including providing transportation to and from VEAP's food shelf and providing rides to limited-income seniors and individuals with disabilities who are unable to transport themselves to medical appointments, grocery shopping trips, and visits to hospitals or nursing homes.

VEAP staff accepted the second Driving Away Hunger donation yesterday afternoon at Western National's office, together with monies and food shelf items raised from employees over the last few weeks.

"We're happy to continue our support for VEAP and the many great social services they provide to those in need," said Stuart Henderson, president and chief executive officer of Western National Insurance Group. "Our Driving Away Hunger program has proven to be a great way to assist VEAP as they reach out to the residents of the communities where we work and live. We look forward to continuing this support in the years ahead."

Celebrating Milestone Agency Anniversaries



Congratulations to these Western National & Umialik agency partners who celebrated a milestone partnership anniversary between December 2012 and April 2013.

55 Years

- Park Valley Agency, Maple Grove, MN (2/14/1958)

45 Years

- Insure Forward, Bemidji, MN (3/12/1968)

35 Years

- Jim Nesser Agency, Lexington, MN (1/2/1978)

30 Years

- McGregor Insurance Agency, McGregor, MN (12/10/1982)

- United Prairie Insurance Agency, Mountain Lake, MN (1/2/1983)
- Associated Insurance Agents, Brooklyn Center, MN (1/2/1983)
- Northern Lakes Insurance Agency, Deer River, MN (1/24/1983)
- Barsness Insurance Agency, Stevens Point, WI (2/8/1983)
- Malone Insurance Agency, Bethel, AK (2/17/1983)

25 Year

- Stoudts Insurance Agency, Watertown, SD (1/13/1988)
- Northern Capital Insurance Group, Minneapolis, MN (2/2/1988)
- Stedman Insurance Agency, Sitka, AK (2/8/1988)
- Key Insurance Inc., Mobridge, SD (2/18/1988)
- W Insurance Group, Tacoma, WA (2/19/1988)
- Insurance Services Group, Edmonds, WA (3/10/1988)
- Sweeney Insurance, Inc., Kodiak, AK (3/24/1988)
- Foster Carlson White Agency, Monticello, MN (4/11/1988)
- Lakeville Insurance Agency, Lakeville, MN (4/18/1988)
- Corporate 4 Insurance Agency, Edina, MN (4/18/1988)
- Davies-Barry Insurance, Ketchikan, AK (4/26/1988)
- P-W Insurance, Inc. Petersburg, AK (4/26/1988)

20 Years

- Casualty Assurance, Granite Falls, MN (1/1/1993)
- McDonald Insurance Group, Kirkland, WA (1/1/1993)
- S & S Insurance Services, Marshfield and Mosinee, WI (2/1/1993)
- Casualty Assurance, LTD, Montevideo, MN (3/1/1993)
- Aspen Agency, Anoka, MN (3/31/1993)
- GMI Insurance, Owatonna, MN (4/1/1993)
- Tom Stanger Insurance, Ogden & Clearfield, UT (4/26/1993)
- Stevenson Insurance, Inc. West Concord, MN (4/27/1993)

15 Years

- Stearns Insurance Services, Saint Cloud, MN (1/1/1998)
- American Insurance Services, Eau Claire, WI (4/1/1998)
- Wise Insurance Agency, Chanhassen, MN (4/2/1998)

10 Years

- Servant Insurance Services, Inc. Oshkosh, WI (1/1/2003)
- United Risk Solutions, Medford, OR (2/1/2003)
- KPD Insurance, Springfield, OR (2/2/2003)
- Modern Insurance Marketing, Wilsonville, OR (2/27/2003)
- Trico Insurance, Beaverton, OR 3/13/2003)
- Rhodes Warden Insurance, Albany, OR (4/8/2003)
- Central WA Insurance Agency, Selah, WA (4/17/2003)

From the Five Minute Digital (5MD) blog:

Are Your Agency's Target Customers Using Social Media?



In recent years, you've probably heard a number of different figures quoted to help sell you on the importance of social media. For example, things like: "Ninety percent of people are on Facebook! You had better be using it, too!" Or, "Twitter is doubling its size every year, so why isn't your agency using it yet?" These specific examples are exaggerations, but the tone is common: everyone in the world is using social media, so its value to you and your clients should be obvious and urgent.

Well, I'm no cynic when it comes to social media – it *can* be valuable, sure – but the question of if and how your independent insurance agency should use it is a fair question. A big part of answering this question is asking a separate question: "Are my target audiences using social media?" Again, there are plenty of sources to tell you "yes", but one of the more reputable sources is the PEW Internet & American Life's annual report on the demographics of social users. This report describes how different age groups, genders, income levels, and residential areas use social media in different ways.

This kind of information can be extremely helpful in picking which, if any, social media is right for your agency. For example, if your agency's target market for personal lines is 18 – 29 year olds living in an urban area, Twitter is a popular choice among that group. If women under 50 are your agency's target market, Facebook or Pinterest may give you your best options for connecting with those customers and prospects. However, you must also take into consideration that sites like Pinterest and Twitter still reach only 15 – 16% of the population, whereas two thirds of all people use Facebook, so Facebook has a much bigger built-in audience regardless of which demographic group you're targeting.

Some key observations from the most recent PEW report include:

- Facebook is still the most widely used social networking site by a large margin, with 67% of internet users using Facebook, and the next most popular site – Twitter – capturing just 16% of internet users.
- Social networking sites are more popular among women than men (62% of male

- internet users use these sites, compared to 71% of female internet users).
- Younger adults tend to use social networking sites more than other age groups (83% of 18 – 29 year olds use these sites), but more than three in every four (77%) of 30 – 49 year olds use these sites, and more than half (52%) of 50 – 64 year olds are social networking site users.
- A person's household income also does not appear to make a big difference in whether or not they use social networking sites; slightly more people earning \$30,000 or less per year are social networking users, but many of those may be college students.
- People in urban areas are more likely to use social networking sites than people in rural areas (70% of urbanites compared to 61% of rural residents).

You can access the full report here:

http://www.pewinternet.org/~media/Files/Reports/2013/PIP_SocialMediaUsers.pdf

\$50 Gift Card Winner: Cathy Pederson(GMI Insurance of Owatonna, MN)



Congratulations to Cathy Pederson of GMI Insurance, (Owatonna, MN), who won a \$50.00 Visa Gift Card for recognizing Western National's Gina Coffing, Customer Relationship Center, for her assistance with a question from one of our policyholders. Here's what Cathy had to say about her experience with Gina:

I think Gina is a wonderful person to work with. I got a quick response to my question, which was great. That's where good customer service ends and great customer service begins. Instead of just giving me a quick answer, Gina offered to walk me through the process of finding my own information. Wow, I was impressed.

Then as we were talking about the screen I was looking at, we found out there was something wrong on my screen, and not all the information was showing up properly. Gina stuck with me, and she didn't just pass me off to IT or someone else.

I am just so impressed by the service Gina has offered to me today! She obviously has had great phone/customer service training, and she "gets" it.

Western National stands out in my mind now. Thanks to Gina and her great customer care!

Cathy

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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