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The e-newsletter for Western National agency partners

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

Winter 2012

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Our 2012 Plan

A message from Stu Henderson, President & CEO



We have always shared our annual Business Plans with you, since you are our partners in this and because if you know where we want to go, you can help us get there. We are doing that again now. Our Annual Plan for 2012 will continue to be centered on our most recent Long-Term Strategic Plan and its five areas of focus. These strategic areas of focus will enable our group of companies to achieve our financial, operational, and personnel goals for the benefit of you, our policyholders, our employees, and all other partners in service.

Profitable premium growth

The first area is profitable premium growth. In the past few years, our profitability has slipped in certain personal and commercial lines, so we will be focusing our rate and underwriting attention on those lines in 2012. We expect most of the profitable premium growth will come from existing companies in the Group, although we may see some from acquisition or affiliation activities if such opportunities present themselves and are consistent with our goals of geographic and product line diversification.

We have set the following Group financial targets for 2012 given the current economic circumstances in our operating territories:

- Premium Growth (all Companies/all lines) of 7% - from estimated year-end of \$314.3 million in 2011 to \$336.2 million in 2012
- Loss Ratio of 59.1%
- Loss Adjustment Expense Ratio of 11.0%
- Underwriting Expense Ratio of 27.6 %

Relationship marketing & selling

Our second area of focus is relationship marketing and selling. This starts with our commitment to independent agents as our sole distribution method, and it is reinforced by our support for Trusted Choice, various state agency events and individual agencies that request our assistance in growth initiatives. We will continue to focus on building and maintaining true partnerships with agencies who share our values.

Commitment to our employees and communities

Third, and equally important, is our partnership with are our employees. To that end, we will continue to maintain a rich benefit package (despite what others are doing in this economy). This "people" commitment also extends to the communities where we live and work, so we will continue our charitable efforts, giving 1% of Net Income After Tax to charities selected by employees and agents, as well as giving paid time off to employees for charitable activities they choose to participate in.

Continuous improvement to customer service

Of course, we cannot ignore our ultimate customers – the policyholder. We will implement an improved "first call" experience through the Customer Relationship Center (more details on that to come). Billing enhancements are also underway, as are *My Account* changes for self-service options, and extended hours of systems availability (7

a.m. to 12 midnight CST). These initiatives will not only benefit the policyholder; they will also assist you in servicing your clients.

Leverage appropriate technology

Finally, we will continue to leverage technology, including new *AgentsXpress* enhancements, upgrading our CSC-based system to the latest version (C.O), moving Umialik Insurance Company to the AAIS platform for homeowners, and launching at least one mobile application.

Based on our current strong relationships, and our results (compared to our peers), we have proven to be very good at keeping pace with the changing market while retaining the culture of service and partnership that got us here. I look forward to more of the same in 2012!

Thank you for your continued support in the service of our mutual policyholders.

Agency Profile

Hentschell & Associates, Inc. (Tacoma, WA)



Hentschell & Associates, Inc. is a 2nd generation, family owned, full service insurance agency located in Tacoma, Washington. The agency was established in 1988 by brothers Jerry and Tom Hentschell who both had backgrounds with large brokers in the Seattle, WA area. Later, they were joined in the agency by their 3 sons, Ted, Marcus and Brad Hentschell. The agency is 95% commercial writing a broad mix of business, but they are known for their expertise in large construction risks, transportation, property and marine accounts. They write business in all the western states and currently employ a staff of 27.

The agency's offices and location are very special. They are located on a hill overlooking Tacoma's beautiful and historical Commencement Bay, home of one of the most active commercial ports in the world, the Port of Tacoma. The domed historical building the agency occupies was built in the 1888 when it housed the head quarters for the Northern Pacific Railway. The building was built after Tacoma was chosen as it's western terminus for the transcontinental railroad. The building was also home to the railroad's jail which was located in the building's basement. There are still stories today about the jail and some think that portion of the building is haunted.

The agency was appointed by Western National in 1996 and is one of the top producing agencies for our Seattle office. Western National is proud to have Hentschell & Associates as one of our partners. To learn more about the agency, visit their website at www.hentschell.com.

Employee Profile

Kelly Becker

Customer Relationship Manager



Where were you born?

Litchfield, Minnesota

Where are you living now?

Minnnetonka, Minnesota

Where did you go to school?

I attended the University of Minnesota, where I earned a degree in Accounting, and I completed my CPCU designation in 1994.

What did you do before joining Western National?

While in college, I began my insurance career at American Hardware Mutual Insurance Company. I started in personal lines customer service and had the opportunity to move to personal underwriting, commercial underwriting and then underwriting operations. Throughout my career, I have had the opportunity to oversee, underwriting, rating and processing, customer service, quality assurance, IT and corporate administration.

What do you do in your free time?

My son is a junior in High School and participates in three sports so I spend a lot of time at events, which I love. When time permits we like to spend time at our cabin in northern Minnesota relaxing and enjoying the outdoors. I love to read and could never have too many books.

What is a typical day look like in the CRC?

No two days are alike, but a typical day might involve answering a policy question from an agent, assisting a policyholder with a payment, verifying coverage for a mortgage company or helping an agent navigate through *AgentsOnline*. Each day represents a unique opportunity for CRC to provide outstanding service to Western National agents and policyholders.

How do you think the CRC is affecting our customer relationships?

The CRC is helping to build strong relationships with Western National's agents and policyholders. We are a tremendous resource for assisting agents and policyholders with their questions and problems. Whatever their need, we can guide them through.

What is the best part of your job?

It is a pleasure to work with talented knowledgeable staff whose priority is providing quality service. I enjoy the wide variety and the opportunity to continually improve service to assist our customers.

Celebrating Milestone Agency Anniversaries

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



55 Years

- Burkstrand Agency, Inc. Howard Lake, MN (8/6/1956)
- Security Victor Agency, Lindstrom, MN (8/7/1956)
- F & M Agency, Inc. Clarkfield, MN (8/20/1956)
- Insurance Service Agency, Cottonwood, MN (9/10/1956)

50 Years

- Nelson Insurance Agency, Upsala, MN (8/1/1961)
- Princeton Agencies, Princeton, MN (10/20/1961)
- David Paulson Agency, Inc. Wadena, MN (12/1/1961)

40 Years

- Otis Magie Insurance Agency, Inc. Duluth, MN (8/10/1971)
- Henry A Anderson Agency, Inc. Duluth, MN (10/1/1971)
- Boen & Associates, Inc. Sioux Falls, SD (10/1/1971)
- Danielson Insurance Agency, Caledonia, MN (10/5/1971)

35 Years

- Ogishima & Associates, Seattle, WA (8/25/1976)
- AgencyOne, Brainerd, MN (9/1/1976)
- Ozanich Insurance Brokers, LTD, Tacoma, WA (9/30/1976)

30 Years

- Advantage 1 Insurance Agency, Sauk Centre, MN (8/11/1981)
- Liberty Insurance Agency, Monticello, MN (10/23/1981)
- Community Insurance Agency, LaFayette, MN (12/2/1981)

20 Years

- Fleis Insurance Agency, Inc. Onalaska, WI (9/1/1991)
- Bell Anderson Agency, Inc. Renton, WA (11/1/1991)

15 Years

- Home Agency, Inc. Kandiyohi, MN (8/1/1996)
- Pierce Agency, Inc. Litchfield, MN (9/1/1996)
- Pilkey, Hopping & Ekberg, Inc. Tacoma, WA (9/26/1996)
- Mahowald Insurance Agency, St. Cloud, MN (10/15/1996)

\$50 Gift Card Winner: Eric Wagner (Wagner Insurance of Marysville, WA)

Congratulations to Eric Wagner of Wagner Insurance (Marysville, WA), who won a \$50.00 Visa Gift Card for recognizing Western National Underwriter Linda Skurdal for a job well done. Eric called us to say that Linda did a "great job" to help retain an account that another carrier had quoted at a lower premium, but which - with Linda's help - Eric was able to show was better served by Western National.



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.

Our affiliates: Pioneer Specialty | Titan P & C | Umialik | & these other "A" rated companies

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