

## Editorial...

It seems that insurance companies are more and more thinking that you the client want to do everything electronically. If it were up to them you would be billed electronically, do all of your changes electronically, and we would be in a totally automated environment. We down here in the trenches know better. About the only place I agree with companies on automated processing is using electronic funds transfer as a way to pay your insurance. This is a slick way to pay bills. It is quick, easy and I can really see no big downside to doing things this way.

However, now we have companies and even some agents out there advocating that the client do their own auto changes and even Crop Insurance changes on the Internet. This I think is total lunacy. The potential for making mistakes when changing or dealing with coverages is very real. Furthermore, if mistakes are made the penalty for not having correct coverage in place can be a huge unpaid loss. We deal with over \$12,000,000 in insurance premiums every year at Western Agency, Inc. Our staff must each have 15 hours of continuing education per year just to stay licensed and many of my staff are taking over 50 hours per year of continuing education. We try very hard to be an agency of experts. Our staff has won many awards for excellence in the insurance business and will continue to do so. Companies and agents wanting you the client to do your own insurance paperwork are putting you at tremendous risk. If we at Western Agency, Inc. make a mistake on your coverage we carry malpractice insurance to be sure you the client are still ok. If you do your own work and make a mistake who will step in and make it alright? The answer of course is no one. Western Agency, Inc. has a culture of

doing everything we can to make sure your insurance coverages are correctly in place. We are here, in North Dakota, in eight different communities so we can take care of your insurance needs and questions person to person, day or night, quickly, correctly all the time. Our entire staff speaks the English language very well and our area code is 701, not one somewhere in Bangladesh.

Another trend I see in insurance is that I constantly see the ads on TV for companies who want you to buy your insurance from them over the phone. Most of the time these ads stress or hint that because they have no agents, "this company MAY save you up to 15% on your auto insurance." Funny, we

constantly are checking to see if in fact these TV companies are cheaper and most times they are not. Many of the ads these companies run on TV feature a cute little green lizard as the hero. I don't know if the lizard is supposed to represent a stupid insurance agent, or hint that insurance is so easy that even a dumb lizard can put together a complex insurance package. Possibly these types of ads are cute, maybe they win awards for "Best Ad" in Hollywood. There is one thing wrong. A good insurance program is not "cheap" and it is not "simple."

These ads may be funny, but I will tell you what is not funny. That is having a huge loss, and then trying to find a WATS number to call, to a company far away, where you know absolutely no one, hoping against hope if you do get someone on the line they will speak understandable English and be able or

even want to help you. It is then when you have that knot in your stomach, when the acrid smoke of your house fire is fresh, or as you are leaving the hospital where you visited your son or daughter that just had a serious auto crash, that you will really appreciate a good solid insurance program. When you and yours are in deep peril, when the fire department, the hospital, or a very unfriendly attorney, want complex questions answered; the last thing you need is a cute remark from a green lizard or a pitchman on TV telling you a call "might" save you up to 15%. What you want is your agent, in your town, that you know personally—a person you trust and you want him or her with you right now—with a good solid insurance policy that will protect you. They may not be a cute little lizard. He may actually have some grey hair and be a bit overweight, if the person you call is me, Casey, or Craig. But when the cow manure hits the fan, I will absolutely, unconditionally, and totally guarantee you — the newest person on my staff will out perform a green lizard.

Competition is fine. Our Nation revolves around it. But if we are going to make comparisons lets make one that is real. Let's make a comparison about why we even buy insurance. I will tell you for sure it was not to save money. It was to save your assets wasn't it? We're here for you 24/7/365. Call us.

As always: Thanks for your business!



Chuck Tompkins





## Who's Having the Losses?

Want to know who is having the most accidents and speeding tickets in the United States? Below is a list of the top five, and the bottom five. The first one may not surprise you but check out some of the others. Below statistics from the Insurance Information Institute.



### Accidents:

1. Student
2. Medical Doctor
3. Attorney/Lawyer
4. Architect
5. Real Estate Agent

### Speeding Tickets

1. Student
2. Enlisted Military
3. Manual Labor
4. Politician
5. Architect

Here are some other rankings I found interesting.

### Accidents:

36. Homemaker
37. Politician
38. Pilot
39. Fireman
40. Farmer

### Speeding Tickets

36. Teacher/Professor
37. Clerical/Secretary
38. Law Enforcement
39. Librarian
40. Homemaker



## Westy Shorts:

**Rain Gauges:** Do Westy rain gauges attract rain? Due to the extensive rains we have been having, possibly at the people who have put out Westy rain gauges are attracting rain? Who knows? Maybe we should put them away until in July when we will be begging for moisture again.

**Multi-Policy Discounts:** We have them with virtually all companies. If we are not writing all of your insurance it is a good idea to have us give you a quote on your entire package. Many times savings can be up to 20%.

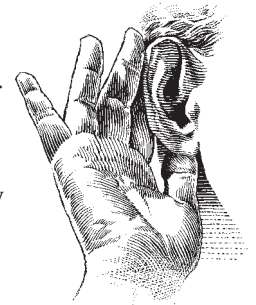
**No Insurance Shortage:** Contrary to popular belief there are plenty of markets out there for good insurance clients. Not only is Western Agency, Inc., not short of markets, we have recently picked up two more excellent insurance companies.

**Warm Fuzzy Calls:** It is our desire to call every one of our clients at least once per year. The reason for this is to see if you have any questions on your insurance programs. This is not a high pressure sales attempt to sell you more coverage. What we hope to accomplish by staying in touch is to be sure all of your insurance questions and problems are taken care of. Furthermore we want to earn our keep as your insurance expert by being sure we have the best insurance program possible in place for you.

**Web site:** Many people inquire about past newsletters—they are archived on the website [www.westernagencyinc.com](http://www.westernagencyinc.com)

**Are we Perfect?** Of course not. We need your feedback on how to improve our service, or if you simply have an idea or something that may have been a problem for you that you think we need to fix. Please let us know. We will be giving out some Perkins and Sammy's Pizza Gift Certificates to those of you who send us some ideas on this and would really appreciate your input. Please give us a call or drop us a note.

**Palm Pilots and Hearing Aids:** It appears this editor forgot to insure the new \$500 Palm Pilot cell phone he has been bragging about and showing everyone. Too bad: after it was smashed into a door and destroyed he remembered he hadn't insured it. Cost to insure it? \$27/year. If you have any similar problems give us a call before you destroy yours. Also, hearing aids can be insured for extra perils also. Cost on hearing aids is \$50 per thousand of coverage. Call us.



## Political Corner:

One of the political races this fall will be the election of ND Insurance Commissioner. In the last election I urged all of you to vote for Jim Poolman. Thank goodness you did! Jim won the election and has proved to one of the outstanding insurance commissioners we have ever had. He has guided all of us through the rough shoals of these difficult insurance times and has been instrumental in helping the citizens of North Dakota maintain an affordable, viable, insurance program in place. Jim has started a fraud department to keep a look out for insurance fraud, and lo and behold his department returned 1.1 million to the general fund and are on track to return 1 million to the general fund this year. It is not too often you see a department of government do that and still get an excellent job done. We are happy to give support to Jim Poolman for North Dakota insurance commissioner again this year and I hope you will also.