

### Editorial...

It's not often I get to write a story for the editorial about something that just happened but such is the case today. I was in one of our offices "manning the phone," if you can believe it, when a lady stopped in to report an accident. She had just been run into and was pretty shook up. As she sat down and introduced herself I began to fill out the accident report. Since I am most likely the least proficient person on the staff at filling out accident reports on the computer I called Minot to get the policy information and get the claim process started. I was talking to Annette when after a few moments she said, "I am sorry but that person cancelled their insurance with us last spring." When I told the lady that, she thought awhile and then said yes, she had purchased auto insurance coverage from an ad on TV but had forgotten about it. Still, I wanted to try and help her get her claim started so we went out to her car and went through her glove compartment trying to find an auto insurance card with some sort of policy identification and a phone number for her to call. No luck, all we found were a bunch of auto insurance cards she had received from us over the years, which of course were no good to us now. She went back to her house to try and find a policy and phone number to call to try and get her claim started. Even though we no longer had her insured, I told her to call me if she found a phone number to call so I could try and

at least get her on the phone with someone who would be able to help her. However, I could tell it would not be a simple loss and I don't think her claim will be easily settled with the TV insurance people.

I guess the reason I want to talk about this claim is not because I was mad we lost this person's auto insurance. Most likely we will now get it back anyway. I guess this accident just points up what I have been saying for years and that is when you have a problem you want your agent, in your town, and you want to talk to him or her right now. Furthermore,

you want them to help you get things back on track: Now. The perception of buying insurance from a TV ad is that it is simple, cheap, and easy. Yet the reality is that it is not simple, it is not necessarily cheaper, and it is not easy. Furthermore, you lose the ability to have a local person, who you have known for years, help you through the claim process. At claim time you certainly don't want to call some WATS number and hope things will be ok.

With big corporations spending literally billions on advertising, it seems to me we have drifted into a state of mind where we have these false perceptions of how things really are.

We think Wal-Mart is always the cheapest: They're not. We think fast food is the greatest thing in the world. It isn't. And when it comes to settling complicated insurance losses, we seem to think a cute lizard on TV will help us get our claim settled—he won't.

At Western Agency, Inc., we have been there for our clients for 28 years when they needed us. We have no intention but to keep this up. We won't do it with a multi-million dollar advertising campaign. We will do it by putting together the best possible insurance programs for you. We will continue to be there; in person, when you need us. We will continue to represent good solid companies who are ready, willing and able to cover the losses. More than anything, we want to continue to be friends with our clients. We will try and sell you the best contract we can, if you don't want the best coverage we will probably have you sign a form to remind you in case of a loss you didn't want the better coverage but we will try from the first to the last to have you correctly and adequately insured. Bottom line: We're your friends and good friends don't let good friends be poorly insured.

Thanks for your business.



Chuck Tompkins

# INSURANCE Roundup

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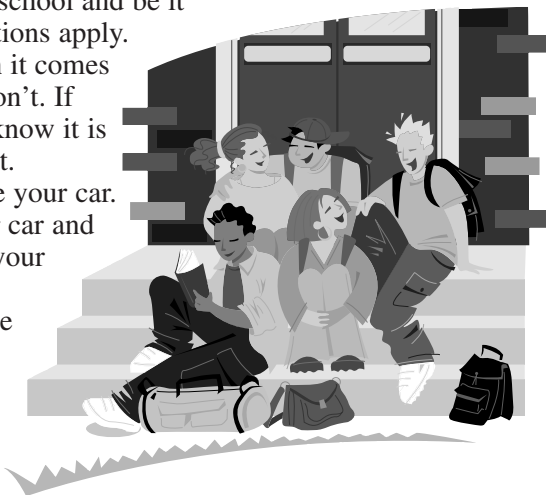
## Back to School Notes

Once more the kids are off to school and be it college or high school a few cautions apply.

**For the high schoolers:** when it comes to driving someone else's car: Don't. If you drive their car, how do you know it is properly insured? Possibly it isn't. Furthermore, don't let them drive your car. Why? Because if they drive your car and wreck it, the claim goes against your or your parents' insurance. Best policy: don't let anyone else drive your car. It can save you money, and you can blame it on your insurance guy.

**College bound kids:** a few more cautions. You will be going off to school with many expensive items. A short list would include TVs, stereos, musical instruments, digital cameras, and computers. When taking that many items there is a good possibility that the coverage needed will be more than any automatic coverage your parents may have. The school is not going to cover loss of the items either. Another problem is if you are staying off the school property in a house or apartment you and your parents need to have premises liability coverage. There is no way all of these things are "automatically" covered.

Call us and be sure we have you adequately protected. Don't just rely on your parents to be sure these things are properly taken care of. Most likely they are so happy you have just gone away to college they may be off on a vacation.



## Ice and Cruise Control

Maybe enough has been said about driving on slippery roads with your cruise control on but since this author almost had an accident while doing it I thought it should be mentioned one more time. Last fall Linda and I were driving to Grand Forks early in the morning and as we went up a small hill the vehicle started to slide to one side. I had been driving with the cruise control on and due to the temperature that day the highway had a thin coat of black ice, which was almost invisible. I had not noticed the slippery road surface and only when the cruise control demanded more power to get up the hill did the wheels start to spin. Luckily, all insurance agents have "cat-like" reflexes so we did not have an accident? Nah, we were just lucky I suppose. But the point I am making is if you even think you are on a slippery road surface, it is a good idea to not drive with the cruise control on. If the unit calls for power when traction is minimal it very well may spin your auto out of control.

## Centralized Phones

Due to the fact many times our agents are out in the country talking to you in person at times the phones in our various offices will be answered by staff in Minot. Don't worry about it. Your information will get to your local agent as soon as he is back in. He will still be the signed agent on your account.



## New Employee News

Western Agency, Inc. has three new employees since the last newsletter. They are Jordan Day in Oakes, Beau Deschamp in Bottineau and Eva Biddinger in the Minot office.

Day, a native of Oakes, will be our salesman in the Oakes office. Deschamp, a Westhope native, had been working in San Antonio and was looking for a way to come back to North Dakota. We were glad to be able to offer him a way to come home to North Dakota by having him take over the agent duties in our Bottineau office.

Biddinger, who just got married this past August 28th, was an employee of Sykes Enterprises and will be helping us in the Minot office with Customer Service and will also be helping us with our computers.



## New Farmer In Surrey Area

North Dakota has a new farmer this past fall. Chandler Vollmer, RR Norwich, began his farming career by operating the 7720 combine owned by his grandfather Pat Kraft.

Whoever says combining barley is no fun because of the dust and scratchy beards will find no agreement from Chandler. According to him, running the combine is about as much fun as a person can have.



## Political Corner

Of course with elections coming up I once again want to urge all of you to vote for the re-election of our current Insurance Commissioner, Jim Poolman. Commissioner Poolman has been instrumental in North Dakotans keeping affordable insurance programs in many ways. He has personally gone to visit companies that were going to pull out of our state and has helped to attract more new markets that we would not have had. He is one of the best assets the insurance buying public could have. One other thing he did that probably didn't get enough attention was to call light to the fact that returning soldiers many times were having trouble getting good insurance rates after they had been away to war. This was simply because not being insured for some time can be a problem when applying for insurance. Mr. Poolman called companies, and was in touch with the trade organizations and was instrumental in getting this problem put to rest. The trade organizations took the issue nationwide and the problem is now solved. Re-electing Commissioner Poolman to be your insurance commissioner is something that crosses party lines. He is simply the best person for the job. We are going to vote for him. We hope you do too.

## Westy Shorts:

**Damage to combines:** If you have put a rock through your combine to the point that you even think it is going to be an insurance claim, call us immediately. Many companies have time limits on reporting this type of loss. Give us a call if you think you may have a claim so we can deal with it in time to prevent you from filing a claim.

**Crop Claims:** One more time. If you even think you may have a crop claim: Call us and file a loss. Don't worry if it turns out you don't have a loss we can just withdraw it. There are time constraints on filing losses and if you fail to file a loss in time you very well may jeopardize your loss. Don't take the chance.

**Deer Claims Up:** Accidents due to cars hitting deer have been on the rise for years. Last year there were 4171 deer and animal crashes in North Dakota with deer far and away the most commonly hit. This is up from 1623 animal crashes back in 1994. This is a disturbing trend and is directly affecting your insurance rates. Possibly we are getting to a time where the Game and Fish Department needs to start paying deductibles if they are not going to allow more harvesting of deer.

**More Crash Statistics:** There were 16,552 car crashes in North Dakota last year. Of these over half occurred in the thirteen largest towns in our state. However, 83% of the fatal crashes were on rural roads, with many on narrow gravel roads. Speed was not found to be a major contributing factor with care required, failure to yield, failure to stop, and alcohol and drugs being the major factors. Sixty eight percent of the fatal crashes were male and thirty two female. One other surprising statistic is that most crashes occur on dry roads on good driving days.

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## Entrepreneurship: Alive And Well In Burlington

This past summer I was in charge of watching the 11th hole "Hole In One" contest at the Brag Up Ag golf tournament held by the Minot Chamber of Commerce for area farmers. I had no more than set up my booth when two young ladies showed up and asked me if it would be ok if they offered used golf balls for sale to the tournament golfers. Knowing that many golf balls would be lost that day I said I thought it was a very good idea. Furthermore, the price the girls wanted for their "educated" balls was very reasonable. I noticed that the girls had a very big box of balls and was thinking that no way would they sell that many, but I thought they may as well try. Man, was I wrong. Before they were done that box was empty and they had gone home and gotten more and those too were sold. I think the girls sold close to 300 golf balls before the tournament was over. Hats off to Ashley Washek and Jessica Larson, 5th grade Burlington Elementary students for seeing a way to pick up some summer cash. I think their hard work should be worth a couple of family sized pizzas at Sammy's Pizza don't you?

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## Cheaper Insurance No Bargain

A year or so ago we lost an account to another agent whose price was "much cheaper." We knew there was no way that agent could be that much cheaper and have a viable contract in place. We did tell the client his bargain policy would be unable to pay most losses but we lost the deal anyway. Actually, we had lost two policies to this particular agent in the past couple of years. Guess what, both of these insureds had a loss this past spring. Since coverage was totally insufficient, neither were able to collect a dime on the poor policies they had purchased. We're glad to have them back with us. If price is the only issue, raise your deductibles. That way you will have adequate coverage and still keep your premium costs in line. Remember, you do not buy insurance because it's cheap. You buy it to protect your assets.