

Y2K Revisited

Remember the biggest non event since Chicken Little? You know, the one about all the computers crashing, the end of the automated world, you know the one that sold literally billions of dollars worth of new computers and thousands of power generators? You know, the huge non-event called Y2K. Well, if you remember Y2K you probably also remember, yours truly, author of this newsletter, who panicked at the last moment and purchased several generators and had his house and office wired so they could have electric power provided by generators after the "power grid crashed." Well, low and behold, we did have a power outage this fall. It was, of course, almost five years late but we had this huge, early fall storm and the power went out. First, I lit the fireplace and was settling in to take a nap when Linda reminded me we had a brand new generator out in the shop, which we could hook up to power the house. Happy that I could "save the day" by all my foresight and at last thinking I could probably justify the cost of the generator, I bounced out to the shop to hook up the machine. Since I had kept it full of fresh gas and the battery was charged, the generator roared into life. I hooked up the cables, pulled the necessary levers, and waited for the miracle of electricity to re-enter our lives. What happened? Nothing. Lots of noise, plenty of activity, but not a watt of power. Problem? I guess when the electricians hooked up the bypass switches they did something wrong. Bummer! Oh, well, in a few hours the power company had us going again anyway. So much for foresight and preparation.

Going Phishing Anyone?

I can't believe it! Yet another new scam has surfaced where thieves try to and pirate your personal information and use it for identity theft. How does this one work? Someone calls you and tells you that your checking account, credit card account, or loan will be cancelled if you don't "immediately" provide some personal information. The easiest way to identify this scam is the need for immediate action. Another dead giveaway to this type of scam is that you have received no advance notice of any problem. How to avoid this? There is no sure fire way, but here are a few tips. Avoid e-mailing personal financial information, review credit card statements for any suspicious charges or extra charges, report any suspicious activity to the credit card company by



calling the number on the credit card, or call the federal trade commission. You can file a complaint with the Federal folks at www.ftc.gov. For more information on how to prevent identity theft another good web site is www.ftc.gov/idtheft. Some credit cards provide limited identity theft coverage. In addition, extra identity theft coverage can be added to your homeowner's policy. If you have any questions where your policy stands, be sure and give us a call and we can go over it with you. However, no coverage or system is perfect and one of the best courses of action is doing everything possible to prevent thieves from getting your information in the first place.

How to Find A Good Insurance Agent

As a consumer, a very good way to locate one of the better insurance agents in your town is to stop at a solid, reputable body shop and ask them who they feel the good agents and companies are. These body shops are in the business of fixing damaged cars and they certainly know who is doing the better job of settling claims. Just a hint here: the good reputable body shop will most likely not be the one offering to "give you your deductible back" (see www.westernagencyinc.com 12/05/04 newsletter "The Myth of Covering Deductibles"). These good body shops will be glad to talk to you about which agents and companies will be most helpful to you at loss time. Also, by the same token, ask them who the poor performing companies are. Another hint, here I would expect the conversation to turn to lizards and "handy dandy quote companies." I would also expect they will advise against using a company who has 1-800-STRANGER as the number for their claims department. Remember, these body shops do car repairs all the time. It is their business. A good body shop will have your car up and running good as new in no time and they can be a valuable resource in locating good insurance companies and good agents as well.

**BE SURE TO CHECK
WITH US
FOR YOUR
INSURANCE NEEDS.**

 **Western Agency, Inc.**

Westy Hat Contest

While sitting in Perkins Restaurant recently, one of our all seeing, all hearing and yet unknown judges just happened to overhear a conversation between Westy insured Curtis Luchsinger



and Perkins owner Wayne Zwak. Luchsinger was having lunch with his brother who was visiting North Dakota. The upshot of the conversation seemed to be that Luchsinger's visiting brother had on one of Western Agency's brand new Camo Westy hats. Zwak said that rumors had been circulating about the quantum style leap in hat design that had been taken by Western Agency, Inc., but up to now he had not yet seen one. Luchsinger informed him that in addition to the super nice Camo style, Western Agency also had a very stylish black with white and red trim hat. The "all seeing, all hearing but unknown" judge got in touch with us here at Western Agency, Inc. and now the style conscious Zwak too is sporting one of our new hats. All three will be awarded the usual prizes with the exception that while the Luchsinger brothers will be getting \$50 gift certificates to Perkins I think Zwak will be getting a \$50 gift certificate to another of Minot's great restaurants, #10 North Main. But wait there's more! Other winners are Layne Liebelt, RR Minot, for wearing his Westy hat during a TV interview, famous Minot golfer, Tim Thomas for wearing his Westy hat at the Pro Am golf tournament, and last but certainly not least Don Petry, representing seniors everywhere, for wearing his vintage brown and gold Westy hat at his grandson's birthday party. Liebelt and Thomas will both receive \$50 gift certificates to the "pizza experts of the world," Sammy's Pizza here in Minot. Petry, who also happens to be one of Western Agency, Inc.'s long term clients, will receive a \$50 gift certificate to another great place to eat, Homesteaders here in Minot. Congratulations to all winners and don't forget to...Wear Your Westy Hat!

Westy Shorts:

New Employees: We are growing and this necessitates hiring more expert help. The Minot staff has grown with the hiring of Joy Zaharia, Wendy Richardson, and Jeanne Stein. Zaharia and Richardson both have several years of insurance experience and are fully licensed. Joy will be working primarily with Craig Johnson and his staff in the farm department and Wendy will be working more with personal lines. Jeanne, who has over 25 years of accounting experience, will be in charge of accounting duties for all the Western Agency, Inc. stores. The Dickinson staff has also grown with the addition of Gail Weisenberger. Gail has several years of insurance experience and will be assisting Jamie in the Dickinson office with inputting and personal lines sales.

New Clients: Western Agency, Inc. just gained a new client with the birth this past September 8th of Anthony V. Biddinger. Anthony is the brand new son of Eva and Shawn Biddinger. Eva is one of our main CSRs here at the Minot office and is the daughter of Connie Plesuk from our farm department. Both mother and son are doing fine. Also, assistant farm department manager, Brent Borud and his wife Robin are the proud new parents of Mya M. Borud, born 2/17/05.

Something in the Water? The recent baby boom continues here at Western Agency, Inc. I was informed recently that we have three more babies due in the next few months here at Western Agency, Inc. Babies are due to arrive for Jamie and Ryan Zeller, Annette and Paul Foss and Beau and Lucie Deschamp. Jamie is our office manager in Dickinson, Annette is assistant bookkeeper at the Minot office and Beau is manager of our Bottineau office. Our best wishes to the expecting parents. You are in our thoughts and prayers. Advice? I checked with some of my staff and got the following suggestions: Get lots of sleep...start a college fund...watch Dr. Phil.

Business Use Discussed: These days many townships are having minor road repair done by local farmers. Also, many times local farmers and ranchers will use their equipment to move snow after a big snowstorm. These are just a couple of example of business use of farm equipment. Depending on how much work is being done and what type of work it is, there is probably a minimum amount of coverage allowed on most farm policies. However, it is a very good idea to call us and tell us what type of work you will be doing so we can be sure you are covered in case of a loss. The cost to properly insure casual and occasional business use is very small so why take the chance of an uninsured loss. Call us. We are available 24/7/365.

Crop Meeting Scheduled: Mark your calander for the 3/1/06 Multi-Peril Crop Insurance meeting. Meeting will be held at the NDSU Extension Services Building from 6:00 pm to 9:00 pm. Prizes will be awarded as well as information concerning crop insurance for the 2006 crop year.

Crop Insurance News: Agents at this time are doing proven yields for the 2005 crop year. If you are ready to have us help you get your yields recorded give us a call and we will be out to help you get them done. Also, now is the time to let us know about any new land or crops you are considering. We are happy to help you get this taken care of and help you with your yield planning. Just let us know when you want one of us out to your place to look things over.

Archived Newsletters: Many past issues of The Insurance Roundup, Western Agency, Inc.'s award winning newsletters are available on the web at www.westernagencyinc.com.

Book News: The Insurance Wars...a book recently published by Chuck Tompkins has had quite a bit of success in the few months it has been for sale. Over 500 people have now read it and are saying...they couldn't put it down...loved the information and the story...wished they had read it years ago...and want their kids to read it. Copies are available at the office, \$20 hardcover/\$15 paperback, the web www.theinsurancewars.com or call us and we can send you a copy.

Westy Knife News: While in New Town this past April for the Lewis and Clark reenactment and parade, there was a problem with baby Pompeii when his tunic turned out to be too small. What was desperately needed was a knife to cut the fabric a bit to make the garment fit better. No one had a knife available, not even sheriff Ken Halverson. Luckily, Westy insured Bruce Adams was on the scene and had his trusty Westy knife with him. Swiftly, Bruce cut the offending fabric, the tunic became a perfect fit, and the parade was able to go on. Kudos to Bruce and his faithful Westy knife for saving the day. Adams will also receive a brand new Westy knife and of course a \$50 gift certificate to one of Minot's newest restaurants, The Pita Pit.

Editorial...

When I see all these TV ads about how the lizards, and the handy dandy... “we’ll get you a comparative quote” people are so great at “taking care” of everyone, I always wish I could afford a follow up ad for the real world. My ad would feature a good, reputable body shop operator explaining how hard it is to properly fix a car when you are trying to deal with a claim person on the phone, who is in a city far away and many times hardly speaks the English language. Or just as bad, how hard it is when even if there is a local adjustor, he happens to represent a company who wants repairs done by using non-certified parts and questionable repair practices so the repair can be done “cheaper” than the body shop operator knows is possible. It is times like this that a Gecko can turn into a Cobra. The reason I bring this up is the *perception* of how things will be handled according to the TV ads is so far from the *reality* of how the problems really will be taken care of that it is best explained by using the old saying...“You can’t get there from here.”

When your claim happens and someday it will, how much better is it to have a local agent, who understands and knows your situation, to help you get the loss properly turned in and settled. It gives you, the consumer, tremendous peace of mind when you have someone you know personally, who will go to bat for you and get you in touch with a competent adjustor who will help guide you through the loss process. Claims are rarely simple,

yet with a good adjustor and a good policy drawn up by a solid local agent who you know personally, the *perception* is that they *seem* to be simple. It is even better if you are dealing with a reputable body shop. Of course, problems do come up. However, with the above team in place these problems can and are quickly taken care of. Compare this to trying to get your problem claim settled by a telemarketer. Then, if you have a problem getting your loss settled, even if you could find out who the telemarketer was who sold you your policy over the phone, they have

absolutely no ability to sit down with you, in person, talk to you about the loss, and help get the claim settled. How could they? Even if they actually are in the continental United States these phone sales people are not allowed to work on claims.

As usual, in this editorial I am talking about claims probably because at the end of the day that is what we do in this wonderful insurance business. When bad things happen and they do all the time—be it having your crop hailed out, your car crashed, or your house burned down, it is our job to be sure that at least financially, when bad things happen, we can get you up and running as soon as possible. Of

course, at Western Agency, Inc., we do comparative quotes; we have done them for all of the 29 years we have been in existence. It is one of the foundations of our business, that as independent insurance agents we must constantly check the market to be sure we have your coverage placed at a competitive price. We were doing comparative quotes decades before the slick TV ads of Progressive, Geico, and Allstate ever showed up. However, it is the claim process that really defines this industry. The ability to get a loss settled quickly, fairly, and simply is why you, the consumer, bought the insurance product in the first place. Just the other day one of our clients said, “I just want someone to take care of me when I have a claim.” You know what? He is insured at the right place, because at Western Agency, Inc., that’s precisely what we do.

This is the season when we give thanks for the many blessings in our lives. Here at Western Agency, Inc. we are blessed with the best clients of any agency, anywhere! As always...From all of us to all of you...Thanks for your business!



Chuck Tompkins