

Editorial

I was listening to another TV Telemarketer Insurance Ad on television the other day and thinking, "Gee, GEICO supposedly spent \$539,000,000 on TV advertising last year." Wow! How can I compete with that? Then I got to thinking well... my staff and I do speak excellent English. We hire local people, who are full time, and over the past several years we have brought 10 young people back to good old North Dakota from all over the US to go to work for us. We are highly involved in the dozens of communities where we sell insurance and especially the 11 towns where we maintain offices. But more than that, we are known as an agency that sells excellent coverage and is able to put a highly trained staff to work on any given insurance problem at a moment's notice. And furthermore, we are HERE. If you need us, we can be at work on your problem immediately. When you have a claim or problem we simply will not rest until that claim or problem is taken care of.

Also, we are an independent insurance agency. We can and do check with our many insurance carriers to be sure we are offering you a competitive rate. To hear some of the TV Telemarketer insurance companies tell it, this is a new idea. Not so, we have shopped the available insurance markets for our clients to be sure we had them competitively insured

for over 34 years. Along this same line of reasoning, we are not always cheaper on insurance than everyone else. Are we most of the time? Yes. Are we competitive all the time? Yes. Western Agency, Inc. is one of the top five agencies in North Dakota. We will grow over 30% in net premium volume this year, and we sure didn't get this size and have this growth because we are too expensive. We grew this way because we are very competitive and we simply work harder for our clients than most other agents. The other day we lost a policy to a competitor of ours. The client told us the other agent was cheaper. Really? Funny, the company who supposedly was *cheaper* has far less comprehensive coverage than the policy we had written for this client. Not only that, but this particular company has a terrible reputation for not doing a good job on losses. Oh, by the way, the agent who sold the policy was a brand new agent. Think maybe they got the quote wrong? When the losses come how are they going to handle them without proper coverage in place? Oh, bummer, this company also is one who does not let their agents get involved in any way in helping get a loss settled. Still think they are *cheaper*? I guess at loss time we will find out. By the way we got the client back. Notice, we are now talking about *better service* and *better coverage*; not simply *being*

cheaper. Over the years; we have found that if you get your client's insurance problems solved, and clearly explained: protect your clients assets, get the claim paid, quickly, promptly and correctly, your clients will virtually never leave you. We as an agency and the companies we represent, have always operated this way. Our retention ratio of clients is over 95%, and we tend to keep them for years and years. We have many people insured who we wrote over 30 years ago, and they are still with us. The perception of the TV Telemarketer - slick, paid, professional actor is that the insurance company loves you and will provide this mythical wonderful service when you need them. The reality is if you don't have a knowledgeable, committed agent, who has written you an excellent policy with a solid company, you are in most cases going to be stuck in a dangerous la la land of double talk, automated phones, delays, and poorly settled losses. The end result can be that many times your assets are not correctly covered, and lack of adequate coverage will cost you. Sometimes greatly.



At Western Agency, Inc.,

We hire no lizards, professional TV actors, or Telemarketers. We do not have a multi-million dollar advertising budget, nor are we part time bankers. Western Agency is an insurance organization of full time, highly trained insurance agents. We have no automated phones and have absolutely no intention of getting any. We can and do get involved in your insurance questions and problems, personally. We can help, we do help, we do it every day, and we have for the over 34 years we have been in business.

From all of us at the Western Agency Group...Thanks for your business! We are well aware you have many choices of where to purchase your insurance. We are grateful and humbled by the fact you continue to choose us.

Westy Hat



The secret, all seeing, but never known Westy Hat Judge was of course busy these past few months. First to come to his attention was super golfer, Tim Thomas wearing his traditional black and green Westy hat. Next for the Minot area were Mike and Brock Axness in their well worn white and green Westy hats. Traveling to Oakes it was John Quandt in Westy camo, Paul Roney out spraying crops in his yellow and green NDSU model, Jason Thompson in the NDSU model, and Mitch Roney in his orange and blue Westy topper. In addition, a mystery Westy Hat wearer was spotted in Sammy's Pizza here in Minot. This man had on one of the older cream colored Westy hat models. Although he left before the Judge could get his name, it was around 6/6/08 and he ordered the famous Sammy's 1/2 house special and 1/2 crowd pleaser. If you know his name be sure and let the Westy office know, so they can attempt to get in touch with the judge. \$50 gift certificates for Sammy's go out to Mike and Brock Axness, \$50 Perkins certificates to Thomas, and \$50 gift to Cline's Rest in Oakes for the Roney's and \$50 gift certificates to The Angry Beaver Restaurant for Quandt and Thompson. And, the mystery judge has asked me to say...Thanks for wearing your Westy Hats!

Remodel Job:

If you haven't stopped in to our Minot home office be sure and stop by for a tour and a cup of Kona coffee. The office remodel that has been promised for over 30 years is largely done and everyone really likes it. Architect Kristin Boen, who many times had to override my attempts to "not do it that way," in the end came up with a simply award winning office. From the front of the building to the new conference room in the back, to the new energy efficient heat pumps, windows, and doors, we are in a literally new facility. Not only that but the old bulletin board, which we had up for years, has been totally redone into electronic format and is a running picture show of you, our clients. There are aerial photos of hundreds of farms and businesses, claims we have been on, pictures of dozens of you wearing your Westy Hats all over the world, and copies of the dozens of thank you cards we receive from kids who have gotten our scholarships or from fund raisers in the many towns we represent. Since the bulletin board is in electronic format if you want a copy of any of our pictures, we can e-mail you any picture we have. Neat!

More Global Cooling Info:

This past August was the coolest on record for the Phoenix area. What happened to Global Warming? I think the problem is *News Media Time* does not match up with *Geologic Time*. I wonder if I will ever get the Nobel Prize for bringing this up?

Grain Prices:

Hey, I see grain prices are down. Funny, I went to the grocery store the other day and the price of Wheaties hasn't dropped any. Odd the news never reports that.

Save the Inc. Contest:

Wow! The Save the Inc. Contest generated letters from all over the state and country. Dozens of our clients took the time to send us letter after letter expressing their various opinions of whether or not to dump the venerable Inc. from our company name. In the final analysis, I think we were all winners. It was simply tons of fun to read the letters, some excerpts...from Arizona... "Keep Westy in the pink, save the Inc" from Norwich "maybe it's time to modernize" "dropping the Inc. seems to be wise" I didn't know I had so many poets insured. Believe it or not after tallying up the many votes we thought it was going to be a tie. Then on the final day of the contest we got one more vote from Cheri Kirchner one of our insureds from Minneapolis who wanted to keep the Inc. In the interests of modernization, we decided to drop the Inc. from some of our company material also note the lack of *INC* on the new Western Agency sign above the door of the newly remodeled office Me? My business cards still say: Chuck Tompkins CEO WESTERN AGENCY, INC. Oh, well change is hard. Thanks and a \$50 gift certificates from Perkins to Mike

Crop Corner:

The fall prices are now in on the RA Crop Insurance products. Since the fall prices are lower than the spring prices, this has the effect of moving your trigger yields up. For example, if you have a proven yield of 40 bushels on a field and have a 70% coverage contract, you would have a trigger of 28 bushels. With the lower fall price on wheat this trigger yield has moved up to 34.6 bushels. So if you had a yield of less than that on this particular unit you would have a loss. Losses need to be filed timely or you may not get paid. We have charts printed up that will give you the new trigger yields for your various crops. My point is if you even think you may have a loss give us a call, and we will get your loss filed. The advantage of this is if you have a loss, you will get paid sooner and if it turns out you don't have a claim, no big deal at the very least you will have your proven yields done.



Smith for suggesting the contest also a gift certificates to Dave Olson for farthest away response (Arizona), and another gift certificates to Cheri Kirchner for being the tie breaker.