



Announce

The e-newsletter for Western National agency partners

Western National's e-Newsletter for Partner Agents

Summer 2010

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First-Half 2010 Results

A message from Stu Henderson, President & CEO



This year, it seems like severe weather has been as much of a Midwestern summer staple as mosquitoes or a trip to the lake. Our Claims Team has been hard at work since early summer helping out storm-affected policyholders, which—although those storm losses have a significant effect on our loss ratio — continues to be one of the best chances we have to advertise Western National's excellent customer service. With 98% of our post-claim policyholders saying they would recommend us to family or friends, our efforts there have been very successful. Thank you to everyone for the excellent work serving our policyholders in their time of need.

In terms of premium, we finished the first half of 2010 at a little over half of our annual goal (\$136.8 million, or 52% of the year-end \$255 million goal). However, because we tend to write more of our business during the first half of the year, we're actually trailing our seasonal target by about \$4.0 million, or 2.9%. The prolonged challenges of the soft market and a decreased commercial exposure base mean we'll be working even closer with you in the remaining months of 2010 to bring up our pace. Personal Lines has been taking up some of that slack, but we still have work to do.

Taking a look at our first-half ratios: through June, our Loss Ratio is 56.4%, which is up from this time last year (52.3%) due to the much more active storm season. So far, we have incurred gross losses from storms this year through 8/2 of over \$12 million! Our Loss Adjustment Expenses are also up (13.5%, compared to 12.0% for first-half 2009), but we have been able to bring our Underwriting Expenses down (26.2%, compared to 26.5% for first-half 2009), which has held our Combined Ratio to 96.1%. After accounting for investment income and taxes, we come out with a year-to-date Net Income After Tax (NIAT) of \$8.3 million (compared to \$11.8 million from first-half 2009), which increases our Policyholder Surplus to \$241.5 million. If you recall our net income at the end of last month, you'll see we lost ground, as it was 8.8 million then.

With a strong premium push, additional recognition (i.e., being recognized as a Ward's Top 50 company for the fifth time in six years), some luck on the weather front, and good progress being made on a number of exciting projects (e.g., preparing for our upcoming Surety and BOP product launches, enhancing AgentsOnline, adding product lines in certain states), the remainder of 2010 looks decent; storms and some random other claim activity will stop us from being "great" financially. I look forward to reporting on our progress in the months to come with fewer losses and more profitable premium!

Partner Agency Profile

Perspective Insurance Agency (Sheldon, IA)



Perspective Insurance was formed by Ron Rensink in 1972, and it has since grown to 14 employees in three Iowa offices (Sheldon, Sioux Center, and Rock Valley). The agency writes commercial and personal business in Iowa, South Dakota, Minnesota, and Nebraska, and it has been a Western National partner since October 2005.

Perspective Insurance has helped thousands of individuals, families, and businesses throughout the region get the insurance protection they need, while offering the personal service and attention they deserve. Additionally, each and every employee is heavily involved in their individual communities, with several serving on church and civic boards. Ron Rensink currently serves on the Sheldon City Council, and he was one of the founders of Village Northwest Unlimited, a Sheldon facility that currently serves the needs of 180 individuals with varying types and degrees of disability.

Perspective Insurance is very pleased to have Western National as a business partner. "As an agency, we are excited about the opportunities Western National offers us, not only in commercial lines, but also in their unique approach to personal lines," stated Ron Rensink. "They bring us a fresh perspective to offer our clients." Perspective Insurance has been the leading producer of Western National personal lines policies in Iowa since those lines were rolled out in that state in June.

Western National is extremely proud to have Perspective Insurance as an agency partner. If you would like to learn more about Perspective Insurance, visit their website at PerspectiveInsurance.com.



Sheldon



Rock Valley



Sioux Center

Employee Profile

Dan Anderson

Senior Claims Representative & Catastrophe Manager



Birthplace:

Phoenix, AZ: I moved to Minnesota in the fall of 1997; my wife is from here, and I actually prefer the cold versus the heat.

Now living in:

Rosemount, MN

Designations:

Associate in Claims (AIC)

Before joining Western National:

I began my insurance career at Liberty Mutual in 1997, in the commercial lines department handling liability claims for a dedicated account. In 1998, while at Liberty Mutual, I was transferred to a field adjuster position handling no-fault and bodily injury auto claims. In 2000, I furthered my career as a commercial multi-line adjuster for Crawford & Company and United Fire Group. While at United Fire Group, I was involved in handling losses for hail and wind catastrophes, including Hurricanes Charley, Frances, Katrina, and Rita.

What would you say you do here at WN:

I handle commercial property and inland marine claims, and I have the title of Catastrophe Manager. Basically, I coordinate with our resident adjusters and the property manager for our staff adjusters to handle homeowner losses in various areas following a catastrophe. Along with other people in the property department, I helped organize our preferred contractor program and am involved with its continued development.

Best part of the job:

I would say the variety of things I see on a daily basis create the challenge that keeps me going: finding coverage for our insureds' losses and ultimately getting payments issued to finalize a claim and get our insured back to pre-loss condition.

In your free time:

Spending time with my kids, their sports and other activities, and hunting. I hunt (pheasants, ducks, deer) with a shotgun, rifle, and a bow; it tends to make my wife a little crabby in the fall.

Welcome to Our Newest Partner Agencies

Western National welcomes the following agencies with whom we formed new partnerships between March 1, 2010 and June 30, 2010:

- **Independent Insurance Services** (Marshalltown, IA)
- **Boen & Ross, LLC** (Huron, SD)
- **Citizens Insurance Agency** (Hutchinson, MN)
- **Bolliger & Sons, Inc.** (Portland, OR)
- **KBI Insurance** (Tualatin, OR)
- **Advance Insurance and Benefits** (Orem, UT)



Celebrating Milestone Agency Anniversaries

Congratulations to the following Western National agency partners who celebrated a milestone partnership anniversary between March and June 2010.

50 Years

- Access Insurance Agency of Eden Prairie, MN (4/5/1960)

45 Years

- Itasca Reliable Insurance Agency of Grand Rapids, MN (3/24/1965)
- Schmidt Andrus Agency of Excelsior, MN (5/12/1965)

40 Years



- Professional Insurance Counselors of Richfield, MN (4/3/1970)
- Hermann Insurance Services of North Branch, MN (4/8/1970)
- Frank LaNasa Insurance Agency of Vandais Heights, MN (4/27/1970)

35 Years

- Bohmer Agency of Brooten, MN (4/24/1975)
- JA Price Agency of Eden Prairie, MN (5/1/1975)

25 Years

- Martinson Insurance Agency of Alexandria, MN (4/9/1985)

20 Years

- Sears and Associates, Inc. of Bainbridge Island, WA (3/11/1990)
- Kraus Anderson Insurance of Burnsville, MN (6/30/1990)

15 Years

- Indianhead Insurance Agency of Eau Claire, WI (4/1/1995)
- Ademino & Associates, Inc. of Kimberly, WI (4/1/1995)
- CRW Insurance Services, of New Holstein, WI (4/1/1995)
- Hempfer Insurance Services, Inc. of Wausau, WI (4/1/1995)
- Lindfors Agency, Inc. of Fosston, MN (4/2/1995)
- Great Northern Insurance Services of Puyallup, WA (5/16/1995)
- Bremer Insurance of Morris, MN (6/5/1995)

10 Years

- Burien General Insurance Agency, Inc. of Seattle, WA (3/14/2000)
- Associated Agency Group of Kennewick, WA (4/11/2000)
- Mcdonald Zaring Insurance, Inc. of Walla Walla, WA (4/11/2000)

Congrats to Dick McKenny & Ryan Brellenthin

Congratulations to two Western National partners who were recognized at this year's Minnesota Independent Insurance Agents & Brokers association convention: Richard (Dick) McKenny (Advance Insurance Agency of Edina, MN), who was named the association's Agent of the Year, and Ryan Brellenthin (Waypoint Insurance Advisors of Excelsior, MN), who was named Young Agent of the Year. Way to go, Dick and Ryan!



Richard (Dick) McKenny
Advance Insurance Agency
2010 MIIAB Agent of the Year



Ryan Brellenthin
Waypoint Insurance Advisors
2010 MIIAB Young Agent of the Year

Congrats to our 'Class of 2010' Scholarship Recipients

Congratulations to the talented group of students that make up our Western National Insurance Scholarship 'Class of 2010'! ([Read the press release here.](#))

- **Abby Bretl** of Antigo, WI (Freshman, Concordia University - Mequon, WI)
- **Kasandra Brown** of Bloomington, MN (Sophomore, University of Wisconsin-Madison)
- **Olivia Decker** of Darwin, MN (Freshman, Concordia College - Moorhead, MN)
- **Allison Kalkman** of Bloomington, MN (Freshman, Gustavus Adolphus College - St. Peter, MN)
- **Jennifer Reach** of Eden Prairie, MN (Senior, Purdue University - West Lafayette, IN)



- **Megan Spanjers** of Mendota Heights, MN (Sophomore, Davidson College - Davidson, NC)
- **Camille Stewart** of Seattle, WA (Freshman, University of Oregon – Eugene)

\$50 Gift Card Winner: Pam Ciszek (Security Insurance Services of New Berlin, WI)

Congratulations to Pam Ciszek (Security Insurance Services of New Berlin, WI) who won a \$50.00 Visa Gift Card for recognizing Western National Claims Representative Jim Russell for a job well done. Here's what Pam had to say:



Thanks for all of your help regarding the above mentioned claim. You made Stephanie's first claim experience, from her car accident, a great experience by putting her mind at ease and getting the claim settled extremely fast. It is greatly appreciated.

Regards,
Pam Ciszek

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 affiliate companies: Pioneer Specialty | Titan Property & Casualty | Wisconsin American Mutual
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