

MIDWEST MATTERS



General Manager Notes

WHAT'S IN STORE FOR 2024

What's in store for 2024?

January 2024 was here and gone already! What can we expect from this current year? Well, Personal Lines rates are increasing... Personal Lines deductibles are going up... Bundling is the key word for Personal Lines... Restrictions on Personal Lines new business is in place with many carriers. The common theme here is Personal Lines, right? If you were in attendance at the state convention meetings, then you know I've have been talking about these topics and suggesting it's not a good time for your customers to be moved to another market. Educate them on the fact the market is volatile, and they may find a cheaper rate but get less coverage or be declined or cancelled... OR in 6 months their rate may go even higher!

What can we do in the coming year? First, remember you are a business owner and not a social worker. It's great to be able to help people save money... but be efficient and recognize losing situations that will be a drain on your time and not provide a good return for your effort! Second, control what you can control... Work to keep your retention high by providing stellar service! Talk to your customers! Be available when they need you and proactively reach out to them at renewal. Third, Prospect for success... Commercial lines are very open to new business. Farm is open to new business, but only the cleanest Personal Line can easily be placed. Focus on where you will find success. Forth, adapt to change... Step back from your current agency practices and evaluate what is working now and what is not! Think outside the box to adapt your agency practices... prospecting... customer service to what is working "Now"! Not what used to work but no longer does.

We know that we are not successful as an agency unless our agents are successful! It is through our agents and your daily activities of protecting your customers, your communities and supporting your families that we all succeed in 2024. You are not in this alone... reach out to me directly or talk to one of our management team to help with your planning and achieving success! It's a great time to be a Midwest Agent... Thank you for all you do!

Jeff



**Farmers
Union
Midwest
Agency**

This issue:

General Manager Notes
PAGE 01

Birthdays/Anniversaries/Calendar
of Events
PAGE 02

Agent News/Midwest Minute
PAGE 03

"Always Be Branding"
PAGE 04

Manager Notes
PAGE 05

Summit Contest
PAGE 06

Agent New Premium
PAGE 07

FUMA Production YTD
PAGE 08-09

Financial Services Award
PAGE 10

MIDWEST MATTERS

Calender

February Birthdays

Jacob Irvin February 4
Regan Dorcey February 9
Kevin Herrold February 13

Yvonne Guy February 16
Brad Mendenhall February 16

February Anniversaries

We would like to recognize the following agents who began their career with FUMA in February

Dan Conway began his career on February 1, 2018...6 Years Service
Amber Conway began her career on February 1, 2018...6 Years Service
Andy Hopper began his career on February 1, 2019...5 Years Service
Nicole Johnson began her career on February 2, 2009...15 Years Service
Roger Blanken began his career on February 4, 2000...24 Years Service
Ron Clark began his career on February 16, 1991...33 Years Service

FEBRUARY 8, 2-4PM
VETERAN AGENT FARM
REVIEW WITH TYRA AT
FARMERS UNION

MARCH 26-28
SPRING CONVENTION
PRAIRIE BAND CASINO
MAYETTA, KS

APRIL 23-24
FFL MEETING BLUEMONT
HOTEL, MANHATTAN, KS

START JANUARY 15TH
THROUGH APRIL 12TH- ANY
10 THIRTEEN WEEK
CHALLENGE

START FEBRUARY 5TH
THROUGH MARCH 15TH-
SPRING CONVENTION
CONTEST

APRIL 7-12
SUMMIT TRIP FOR 2023
QUALIFIERS





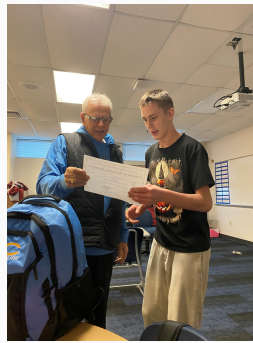
AGENT NEWS



ANY 10 WINNERS: LAVELLE MCFARLAND WON FIRST PLACE AS WELL AS FINANCIAL SERVICES AWARD. SAMANTHA ALMQUIST WON FIRST RUNNER UP AND DANIELLE BENASH WAS A QUALIFIER. CONGRATULATIONS!



ROY MCCOY AND HIS GRANDSON, DRAKE FREDERICK ON LEFT RECEIVING BOWLIGN AWARD. ROY MCCOY HANDING OUT AWARDS TO HIS BOWLING TEAM ON RIGHT.



BRANDON DAHNA NEW AGENT IN COFFEYVILLE, KS

We want your
photo here

We want to be able to highlight all the great works of our agents. Please submit any photos of things you have done throughout the month to be highlighted with our agent news to wjurgens@fumainsurance.com

From the Hub

2024 IS OFF WITH A SNOWY BLAST! REALLY, NOT MUCH TO REPORT AS JANUARY IS HISTORICALLY A MONTH OF WRAPPING UP YEAR END TASKS AND SETTING UP PROCESSES/FILES ETC. FOR 2024.

WE ARE LOOKING FORWARD TO THE TWO STATE MEETING AND WILL BE GETTING ADDITIONAL INFORMATION OUT TO YOU WITHIN A COUPLE OF WEEKS. IF YOU HAVEN'T READ ABOUT THIS AS OF YET, WE ARE GOING TO HOST THE AUCTION TO BENEFIT MAKE A WISH THIS YEAR. WE HAD ONE OF THESE AUCTIONS QUITE SUCCESSFULLY 5 YEARS AGO. PLEASE LET EITHER MYSELF OR TAMEKA KNOW IF YOU CAN PROVIDE AN AUCTION ITEM.

1099 FORMS SHOULD BE OUT BY THE TIME YOU READ THIS, BUT IF THEY AREN'T THEN THEY WILL BE COMING VERY SOON. THE FIRST DRAFTS HAVE BEEN ISSUED; REVIEWED AND CORRECTIONS ARE BEING MADE.

LOOKING FORWARD TO SEEING YOU ALL IN MARCH.





NFUMS/NE/OK MEMBER BENEFITS

LIFE

ACCIDENT

CRITICAL ILLNESS

VISION

DENTAL

DISABILITY

**ENROLL NOW**
www.NFUMemberbenefits.com



New Member Benefits

Available Exclusively to Farmers Union and American Farmers & Ranchers Members



WE WELCOME YOU TO OUR PARTNERSHIP

Farmers Union and AFR families work hard every day to feed the world and steward the land, and we understand the unique needs of a farm family. Together, Farmers Union Midwest Agency and leaders in the insurance industry have designed insurance products available exclusively to Farmers Union and American Farmers & Ranchers Members. These products are tailored to meet farmers and families needs. We want to protect all of our members, who work hard, against unplanned financial burden and ensure the health of every member and their families to maintain their family and farm for generations to come.

**MORE INFORMATION COMING SOON**

CONTACT KEVIN HARRINGTON AT FARMERS UNION MIDWEST AGENCY WITH ANY QUESTIONS

 www.nfumemberbenefits.com  kevin@fumafinancial.com  402.253.6926



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ACCIDENT/CRITICAL ILLNESS
First-dollar benefits to help defray enormous out-of-pocket costs and high deductibles.
PROSPERITY

VISION
Affordable dental and vision coverage options for the whole family.
Ameritas

DISABILITY
Income protection for farm families in the event of a devastating accident or illness.
Assurity

LIFE
Level premium to age 121.
AFRLIFE

DENTAL
Affordable dental and vision coverage options for the whole family.
Ameritas





WWW.NFUMEMBERBENEFITS.COM



Farmers Union Midwest Agency

INSURING THE MIDWEST

CLICK HERE 

NICOLE TONJES
402.721.5442

Always Be Branding "ABB"

WE ARE ALMOST DONE BRINGING ALL THE FACEBOOK ACCOUNTS UNDER THE FUMA BUSINESS ACCOUNT. WE HAVE 10 MORE AGENTS THAT STILL NEED TO GET THAT DONE. WE WILL BE REACHING OUT TO YOU INDIVIDUALLY. ONCE WE GET THAT DONE WE WILL BE ABLE TO MOVE ON TO INSTAGRAM.

IF YOU ARE STILL NEEDING SIGNAGE TO COME IN COMPLIANCE I WILL BE REACHING OUT TO YOU TO SEE IF YOU NEED ANY HELP WITH THAT. WE WILL NEED TO HAVE THAT DONE NO LATER THAN JULY 1ST. REMEMBER AS OF NOW YOU ARE ALLOWED A COOP ON YOUR SIGNAGE WE WILL REIMBURSE 60% UP TO \$2000.

WE HAVE SEVERAL AGENTS THAT HAVE THEIR SIGNS THEY JUST NEED TO WAIT UNTIL WARMER WEATHER TO GET THOSE INSTALLED SO I AM LOOKING FORWARD TO THAT.

I AM LOOKING FORWARD TO SEEING ALL OF YOU AT THE SPRING CONVENTION. IT SOUNDS LIKE SANDY IS DOING SOME REALLY NEAT THINGS. AS ALWAYS PLEASE DO NOT HESITATE TO REACH OUT TO ME IF YOU NEED ANYTHING MARKETING THAT I CAN HELP WITH.

WENDY JURGENS

MANAGER NOTES

FOCUS INITIATIVES

In the dynamic landscape of the insurance industry, challenges are inevitable. In such times, we as insurance professionals must adapt our strategies, and prioritize our efforts to focus on what we have the ability to control and limit the distractions and negativity. Some areas to consider might be the following:

- 1. Clarify Goals and Priorities:** Revisit your short and long term goals and reassess priorities. Allocate resources and focus on initiatives or areas of business that offer the greatest value and impact.
 - 2. Adaptability:** Be able to adapt to your approach and stay agile, be receptive to change, and proactively anticipate shifts in the industry. Embrace innovation and technology. We have one of the best management systems available to our agents.
 - 3. Focus on Customer Needs:** Understand the evolving needs of your clients, tailor solutions to address their concerns, and provide exceptional service at every touchpoint. By prioritizing customer satisfaction and building long-term relationships, you can increase your retention and when the market turns, you have built-in referrals!
 - 4. Maintain a Healthy Work-Life Balance:** When times are rough, it's easy to succumb to burnout and fatigue. This can lead to negativity which can snowball. Prioritize self-care, maintain a healthy work-life balance, and encourage your staff to do the same. Foster a supportive environment where your staff feel valued, motivated, and empowered to perform at their best.
 - 5. Seek Support:** Don't hesitate to seek support or guidance from your management team or peers. Collaborate with peers, share best practices, and learn from each other's experiences to navigate challenges more effectively.
 - 6. Celebrate Progress:** Take time to celebrate progress and acknowledge the hard work and dedication of yourself and your staff. Recognize achievements, and celebrate successes, no matter how small. By fostering a culture of appreciation and positivity, you can boost morale, inspire confidence, and maintain momentum during tough times.
- As always, we are here to help in any way that you may need. Please don't hesitate to reach out! Looking forward to seeing you all at our two state meeting soon!

Brad Mendenhall

Kansas State Manager

New Policies Added In December

Mark Kavan	20	Jacob Irvin	4
Sara Swackhamer	20	Jason Ortman	4
Curtis Hinrichs	17	Jennifer Edwards	4
Tom Clark	15	Jennifer Larabee	4
Zach Teske	15	Krystal Lind	4
Nicole Faulconer	13	Randy Mader	4
Yvonne Guy	13	Steve Yearout	4
Haley Helzer	11	Travis McCarter	4
Shannon Schibi	11	Hilary Christian	3
Danielle Benash	8	Jerry Nolte	3
Jeff Kindel	8	Roy McCoy	3
Kris Narvaez	8	Hanna Hertzog	2
Lillian Fritch	8	Lacey Lange	2
Pam Caba	8	Matt Anderson	2
Tommy Velasquez	8	Ron Clark	2
Tye Johnson	8	Staci Foreman	2
Amber Conway	7	Todd Whitehill	2
Jack Olson	7	Vicky Elliott	2
Ken Troost	7	Andy Hopper	1
Lavelle McFarland	7	Brandon Dahna	1
Stacey Addison	7	David Snyder	1
Brian Koch	6	Greg Frank	1
Brian West	6	Nicole Johnson	1
Jason Frazier	6	Samantha Almquist	1
Kyle Wade	6	Trina Smith	1
Mario Lopez	6	Clayton Schmitz	0
Jay Obermiller	5	Dustin Ford	0
Nicole Tonjes	5	Jim Gierhan	0
Ryan Scheetz	5	Nicole Schaller	0
Brandon Spevacek	4	Richard Boxum	0

Totals 337

2023 Summit Winners



Hillary Christian



Pam Caba



Ryan Scheetz



Tye Johnson



Mark Kavan



Jeff Kindel



Danielle Benash

2023 Financial Services Award Winners



Jennifer Larabee - \$2500 Voucher



Andy Hopper - \$1500 Voucher



Nicole Tonjes - \$1500 Voucher



Jack Olson - \$1500 Voucher



2024 Farmers Union Agencies Summit Contest

Secrets Papagayo Costa Rica

DECEMBER UPDATE ALL AGENTS

TOTAL POINTS

Tye Johnson	59292
Mark Kavan	52812
Pam Caba	46009
Jeff Kindel	42279
Andy Hopper	38697
Yvonne Guy	33191
Lil Fritch	32404
Jay Obermiller	31755
Zach Teske	29619
Nicole Tonjes	27803
Brian Koch	26686
Matt Anderson	25468
Lavelle McFarland	23908
Greg Frank	21537
Sara Swackhamer	20398
Brandon Spevacek	19317
Amber Conway	17456
Nicole Faulconer	17101
Tommy Velasquez	16684
Tom Clark	16121
Haley Helzer	15910
Jack Olson	15770
Kyle Wade	15136

Nicole Johnson	14974
Jason Ortman	14644
Ken Troost	14416
Kris Narvaez	13651
Clayton Schmitz	11594
Hanna Hertzog	9797
Jason Frazier	9135
Jacob Irvin	8772
Todd Whitehill	8531
Vicky Elliott	8445
Jennifer Edwards	8059
Dustin Ford	7984
Jerry Nolte	7904
Brian West	7869
Krystal Lind	7469
Staci Foreman	7469
Krystal Lind	7224
Curtis Hinrichs	6878
Stacey Addison	5840
Jim Gierhan	4674
Richard Boxum	4528
David Snyder	4525
Randy Mader	2599

TOP FINANCIAL SERVICES AGENT

(Top 20 Shown)

Hilary Christian	55357
Andy Hopper	26689
Nicole Tonjes	26031
Jack Olson	18214
Roy McCoy	16360
Amanda Fritch	12745
Jason Ortman	10451
Matt Anderson	9128
Vicky Elliott	8673
Brian West	8273
Ryan Scheetz	7878
Amber Conway	7553
Jason Frazier	7204
Yvonne Guy	6594
Curtis Hinrichs	6565
Pam Caba	6123
Tom Clark	5470
Krystal Lind	5304
Lavelle McFarland	5198
Jay Obermiller	5003

TOP NEW AGENT

Danielle Benash	140778
Staci Foreman	138006
Krystal Lind	136826
Shannon Schibi	132154
Samantha Almquist	101688
Lavelle McFarland	99771
Dustin Ford	98315
Jennifer Edwards	88660
Tommy Velasquez	72661
Jacob Irvin	59487
Trina Smith	32224
Travis McCarter	27683
Lacey Lange	7107

FUMA COMMERCIAL CLUB

Ryan Scheetz	295996
Kyle Wade	254407
Yvonne Guy	251777
Pam Caba	99263
Andy Hopper	92349
Tommy Velasquez	13950

(ELIGIBLE)

SUMMIT CROP GROUP

Mark Kavan	109
Clayton Schmitz	49
Lillian Fritch	31
Brian Koch	19
Stacey Addison	17
Randy Mader	13
Jim Gierhan	11
Richard Boxum	10
Jerry Nolte	10
Tom Clark	6
Amber Conway	6
Jeff Kindel	2

Agent New Premium for December

(Agent New Premium all companies from EPIC)

New Premium Property & Casualty Lines

Kyle Wade	145,750	Pam Caba	16,871	Krystal Lind	6,636	Lillian Fritch	2,025
Yvonne Guy	70,107	Jack Olson	16,584	Jason Ortman	5,751	Staci Foreman	1,821
Tom Clark	66,057	Jay Obermiller	16,406	Vicky Elliott	5,359	Jennifer Edwards	1,478
Zach Teske	45,885	Tommy Velasquez	14,556	Roy McCoy	5,285	Nicole Johnson	687
Ryan Scheetz	45,383	Lavelle McFarland	12,865	Jacob Irvin	4,724	Hillary Christian	408
Curtis Hinrichs	33,778	Jason Frazier	11,099	Stacey Addison	4,697	Clayton Scmitz	0
Mark Kavan	26,456	Brian West	10,394	Randy Mader	4,618	David Snyder	0
Haley Helzer	25,848	Kris Narvaez	10,185	Steve Yearout	4,219	Jim Gierhan	0
Nicole Faulconer	25,595	Hanna Hertzig	10,158	Todd Whitehill	3,293	Lacey Lange	0
Brian Koch	19,579	Trina Smith	9,926	Brandon Spevacek	3,239	Nicole Schaller	0
Amanda Fritch	19,362	Samantha Almquist	9,252	Travis McCarter	3,101	Richard Boxum	0
Tye Johnson	18,612	Ken Troost	9,050	Andy Hopper	2,532		
Shannon Schibi	18,095	Mario Lopez	8,948	Sara Swackhamer	2,359		
Jeff Kindel	18,041	Nicole Tonjes	7,463	Greg Frank	2,355		
Amber Conway	17,567	Ron Clark	7,386	Dustin Ford	2,353		
Danielle Benash	17,199	Matt Anderson	6,816	Jerry Nolte	2,274		

New Premium Financial Services

Staci Foreman	126,917	Krystal Lind	Lillian Fritch	Staci Foreman
Hilary Christian	74,888	Jeff Kindel	Haley Helzer	Steve Yearout
Jennifer Larabee	3,363	Hanna Hertzig	Jacob Irvin	Todd Whitehill
Jack Olson	3,282	Lavelle McFarland	Nicole Faulconer	Tom Clark
Jennifer Edwards	1,957	Tommy Velasquez	Nicole Johnson	Tommy Velasquez
Nicole Tonjes	1,194	Amanda Fritch	Nicole Schaller	Tye Johnson
Brandon Spevacek	586	Andy Hopper	Jason Frazier	Vicky Elliott
Amber Conway	491	Brian Koch	Jason Ortman	Yvonne Guy
David Snyder	437	Brian West	Randy Mader	Trina Smith
Mario Lopez		Jerry Nolte	Richard Boxum	Lacey Lange
Mark Kavan		Jim Gierhan	Ron Clark	
Sara Swackhamer		Ken Troost	Brandon Spevacek	
Yvonne Guy		Kris Narvaez	Samantha Almquist	
Curtis Hinrichs		Clayton Schmitz	Sara Swackhamer	
Danielle Benash		Dustin Ford	Shannon Schibi	
Trina Smith		Greg Frank	Stacey Addison	

FUMA Production

FARMERS UNION

AGENT	PREMIUM
Matt Anderson	93,013
Mark Kavan	80,268
Pam Caba	75,443
Jeff Kindel	68,712
Tye Johnson	64,332
Haley Helzer	57,817
Ryan Scheetz	53,074
Nicole Tonjes	49,605
Lil Fritch	49,552
Andy Hopper	45,662
Jack Olson	42,179
Danielle Benash	38,568
Ken Troost	31,041
Jason Ortman	29,352
Greg Frank	28,774
Brian Koch	28,115
Jerry Nolte	26,249
Brandon Spevacek	25,542
Lavelle McFarland	22,057
Jay Obermiller	20,264

AMERICAN MODERN

AGENT	TOTALS
Pam Caba	16,024
Yvonne Guy	12,823
Trina Smith	9,302
Tom Clark	8,239
Curtis Hinrichs	7,708
Todd Whitehill	6,845
Mark Kavan	6,739
Lil Fritch	6,726
Jason Ortman	6,462
Danielle Benash	6,250
Vicky Elliott	5,875
Jay Obermiller	5,620
Travis McCarter	4,670
Sara Swackhamer	4,635
Nicole Faulconer	4,201

NATIONWIDE

AGENT	TOTALS
Ryan Scheetz	31,986
Brian Koch	21,592
Amber Conway	21,534
Tommy Velasquez	19,287
Kyle Wade	17,487
Andy Hopper	16,993
Krystal Lind	16,128
Curtis Hinrichs	15,643
Shannon Schibi	14,029
Jay Obermiller	13,325
Jennifer Edwardsi	9,144
Samantha Almquist	8,277
Staci Foreman	8,178
Jacob Irvin	6,852
Mark Kavan	6,792

BATTLE CREEK

AGENT	TOTAL
Brian Koch	41,024
Jay Obermiller	17,991
Kyle Wade	13,245
Amber Conway	13,153
Lillian Fritch	12,834
Jack Olson	12,177
Curtis Hinrichs	12,035
Clayton Schmitz	11,776
Mark Kavan	11,168
Tye Johnson	9,207
Brian West	8,688
Sara Swackhamer	8,049
Jason Ortman	7,013
Nicole Johnson	5,673
Nicole Tonjes	4,159

KANSAS MUTUAL

AGENT	TOTALS
Kris Narvaez	27,075
Jeff Kindel	23,543
Brandon Spevacek	21,982
Steve Yearout	17,053
Zach Teske	13,867
Samantha Almquist	13,287
Jennifer Edwards	7,476
Stacey Addison	7,242
Jason Ortman	6,945
Haley Helzer	5,625

ENCOMPASS

AGENT	TOTALS
Lavelle McFarland	25,162
Mark Kavan	24,153
Travis McCarter	6,330
Kyle Wade	5,167
Brian Koch	4,281

SAFECO

AGENT	TOTALS
Brandon Spevacek	31,429
Zach Teske	20,393
Jim Gierhan	10,532
Tom Clark	9,862
Yvonne Guy	9,687
Shannon Schibi	8,539
Nicole Faulconer	8,042
Krystal Lind	8,032
Jason Frazier	7,792
Samantha Almquist	7,453
Ron Clark	6,966
Haley Helzer	6,473
Jacob Irvin	6,119
Mark Kavan	5,888
Dustin Ford	5,582

PROGRESSIVE

AGENT	TOTALS
Ryan Scheetz	71,718
Tye Johnson	55,025
Zach Teske	54,712
Yvonne Guy	45,093
Mark Kavan	36,957
Nicole Faulconer	33,753
Lil Fritch	31,998
Stacey Addison	28,774
Jack Olson	28,605
Danielle Benash	26,969
Curtis Hinrichs	25,437
Lavelle McFarland	24,581
Andy Hopper	24,351
Steve Yearout	21,253
Kris Narvaez	21,194
Haley Helzer	18,869
Nicole Tonjes	18,674
Pam Caba	18,548
Jason Frazier	18,521
Jennifer Edwards	18,241

FUMA Production

TRAVELERS PERSONAL LINES

AGENT	ALL LINES
Zach Teske	102,839
Yvonne Guy	77,243
Dustin Ford	46,620
Tom Clark	43,769
Shannon Schibi	35,240
Ryan Scheetz	33,548
Krystal Lind	33,369
Nicole Faulconer	32,009
Jeff Kindel	29,940
Samantha Almquist	25,181
Haley Helzer	20,047
Stacey Addison	18,390
Roy McCoy	17,307
Todd Whitehill	17,136
Brandon Spevacek	16,517
Jacob Irvin	16,327
Hanna Hertzog	16,000
Jason Frazier	15,225
Randy Mader	15,134
Mario Lopez	15,119
(From EPIC)	

TRAVELERS COMMERCIAL

AGENT	ALL LINES
Jacob Irvin	7,181
Jeff Kindel	7,170
Tom Clark	6,960
Jason Ortman	6,124
Nicole Tonjes	6,032
Mark Kavan	5,588
Andy Hopper	5,206
Ryan Scheetz	5,162
Kris Narvaez	4,084
Pam Caba	2,590
(From EPIC)	

ENCOVA

AGENT	ALL LINES
Pam Caba	71,013
Mark Kavan	34,803
Kyle Wade	33,301
Staci Foreman	22,208
Sara Swackhamer	14,431
Jay Obermiller	9,426
Ryan Scheetz	7,045
Tommy Velasquez	5,043
Kenneth Troost	4,717
Jack Olson	3,098
(From EPIC)	

FOREMOST

AGENT	ALL LINES
Tommy Velasquez	6,141
Lavelle McFarlad	6,076
Jack Olson	5,949
Curtis Hinrichs	4,942
Kyle Wade	4,444
Tom Heath	4,400
Brian Koch	4,056
Mark Kavan	3,620
Ryan Scheetz	2,241
Todd Whitehill	2,028
(From EPIC)	

SECURA

AGENT	ALL LINES
Tom Clark	21,778
Andy Hopper	15,608
Randy Mader	14,430
Ron Clark	10,994
Samantha Almquist	9,383
Shannon Schibi	5,569
Brandon Spevacek	5,370
Stacey Addison	4,968
Yvonne Guy	4,414

STATE AUTO

AGENT	ALL LINES
Tom Clark	23,586
Kris Narvaez	17,478
Andy Hopper	16,483
Zach Teske	10,931
Haley Helzer	7,257
Shannon Schibi	6,301
Jennifer Edwards	4,149
(From EPIC)	



Financial Services Award



TOP FINANCIAL SERVICES AGENT

JENNIFER LARABEE	98787	AMANDA FRITCH	12745
ANDY HOPPER	26689	JASON ORTMAN	10451
NICOLE TONJES	26031	MATT ANDERSON	9128
JACK OLSON	18214	VICKY ELLIOTT	8673
ROY MCCOY	16360		