

Midwest Matters

General Manager Notes

What is a Hard Market?



Jeff Downing

A Hard Market is characterized by **rising premium rates** and **tougher underwriting standards** combined with decreasing company capacity. A company's Reinsurance Treaty may define their capacity level and determine how much new business the company can put on. **For independent agents, this means customers will be looking to shop...** both yours and your competition! However, if you are **"Prepared"** and **"Proactive"** a Hard Market can present opportunities! You will need to strengthen your **"value proposition"** as a trusted advisor and strengthen your client and carrier partner relationships.

As your customers see their renewal rates rise, **not having a communication plan with your customers is "NOT" a good plan!** Be proactive and help your customers understand what the market is experiencing... AND how each company is experiencing challenges to attain profitability. **Shopping right now may not be in the best interest of your customer.**

Having a **"Bold Marketing Plan"** during a hard market can help your agency attract and win new customers. Clients who are price shoppers can be educated to understand the Hard Market and taught that **the val-**

ue of quality coverage, from a quality agent may be of more value than price alone! Use the current market situation to revisit clients or prospects and establish new communication that can lead to a stronger relationship and potential new business.

Don't be intimidated by a Hard Market! It may require a change in your current activity and processes. But it can lead to stronger relationships, additional sales and agency growth! For those agents who really want to win and be successful, a stronger focus and diligent effort can really pay off in a Hard Market!

Midwest Agency has come a long way in the past 10 years! We are larger, with more premium, more agents, more markets and more opportunity. I will continue to look forward to how we can bring you more opportunity and help you grow your business.

If you have read to here...send me a note with the quote: "The Value of quality coverage, from a quality agent may be of more value than price alone!" and you will win a \$10 Gift Card!

It's a great time to be a Midwest Agent...Thank you for all you do!

Jeff



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July Birthdays

Nicole Johnson
Gerald Nolte
Shannon Schibi
Sara Crist

July 1
July 5
July 5
July 9

Samantha Almquist July 16
Hilary Christian July 13
Jennifer Larabee July 26



July 11: 1 p.m. - 2 p.m. [GoToWebinar](#) - How to Cross-Sell to Your Clients and Keep Them Coming Back for More

July 14: FUMA Summer Retreat Contest ends.

July 27-30: FUMA Summer Retreat in Kansas City Missouri

August 4: End of current FUMA Future Leaders challenge

August 9-10: FUMA Future Leaders Any 10 meeting in Lincoln NE at the Graduate Hotel

September 4: Labor Day Holiday, Lincoln office closed.

For a current listing of all items check the online calendar found at www.fumainsurance.com

Years of Service

We would like to recognize the following agents who began their careers with Midwest Agency during July:

Kris Narvaez began her career on **July 15, 2014** **9 Years of Service**
Jeff Downing began his career on **July 1, 2008** **15 Years of Service**
Tye Johnson began his career on **July 15, 2004** **19 Years of Service**
Terry Kirby began his career on **July 10, 2000** **23 Years of Service**
Tom Clark began his career on **July 14, 1997** **26 Years of Service**

Thank you for 92 Years of loyal service!

2024 Farmers Union Agencies Summit Contest

Secrets Papagayo Costa Rica **MAY RESULTS ALL AGENTS**

TOTAL POINTS

Andy Hopper	17754	Jerry Nolte	5347
Jeff Kindel	17722	Haley Helzer	5106
Pam Caba	16443	Jack Olson	4788
Mark Kavan	14777	Jacob Irvin	4690
Brandon Spevacek	14074	Staci Foreman	4374
Lil Fritch	11968	Curtis Hinrichs	4019
Greg Frank	11632	Jim Gierhan	3731
Zach Teske	11524	Ken Troost	3726
Brian Koch	10017	Hilary Christian	3470
Jay Obermiller	9523	Todd Whitehill	3167
Amber Conway	9198	David Snyder	2809
Tye Johnson	9089	Richard Boxum	2626
Nicole Tonjes	9054	Tom Clark	2589
Kyle Wade	8547	Jason Ortman	2576
Nicole Faulconer	7172	Jennifer Edwards	1878
Dustin Ford	7148	Randy Mader	1536
Yvonne Guy	6774	Krystal Lind	1411
Nicole Johnson	6377	Brian West	947
Matt Anderson	5972	Stacey Addison	785
Kris Narvaez	5439	Hanna Hertzog	299
Jason Frazier	5435		

TOP FINANCIAL SERVICES AGENT

(Top 20 Shown)

Hilary Christian	22100
Nicole Tonjes	11631
Andy Hopper	9671
Brian West	7439
Roy McCoy	7398
Amanda Fritch	4320
Curtis Hinrichs	4058
Jason Ortman	3899
Vicky Elliott	3540
Pam Caba	3085
Jack Olson	2988
Krystal Lind	2851
Jason Frazier	2613
Stacey Addison	2272
Amber Conway	2233
Tom Clark	2093
Lavelle McFarland	1996
Mark Kavan	1925
Kyle Wade	1851
Haley Helzer	1624

TOP NEW AGENT

Staci Foreman	83,405
Danielle Benash	53,290
Dustin Ford	51,395
Tommy Velasquez	48,134
Shannon Schibi	43,445
Lavelle McFarland	39,136
Jennifer Edwards	38,433
Krystal Lind	37,614
Jacob Irvin	34,889
Samantha Almquist	30,200

FUMA COMMERCIAL CLUB

Ryan Scheetz	98,014
Pam Caba	67,980
Kyle Wade	65,699
Andy Hopper	41,658
Yvonne Guy	11,942
Tommy Velasquez	2,406

(ELIGIBLE)

SUMMIT CROP GROUP

First Crop Update will be next Issue

Manager Notes

Selling in a Hard Market



Kevin Herrold

By now, I believe we have beat this issue just about enough. However, I feel if we can pick up one thing that helps us every time, we read an article on a “Hard Market”, then it is worth reading. I generally try to keep my articles fun and semi short. So, in that respect, I will still try to do just that. I just want to hit on 5-6 things that I think need to be our focus.

1. Focus on what matters. The client. Stay calm. For many, it will be the first time that they experience this type of renewal. Stay focused and calm. Do what is best for the client and how you can best serve them. Don't jump ship with them. Help them understand who, why and how.

2. Focus on a niche. Have a market that you specialize in? Focus on building that. If you truly want to grow during a hard market, find where you can. Those small successes can help from the day-to-day retention of the other types of policies.

3. Keep your integrity and principles intact. Remember why you got into this business. Now act on that. Never let yourself down in these times. Make sure your clients understand that as well. Let them know that they are in your best interest, and there is so much more to a policy than price. Educate them and show them you are readily available to answer their questions and don't avoid them.

4. Be honest about your products. Never leave gray areas. If a policy doesn't cover something, let them know. Don't shorten a policy because of price. Give good honest reviews.

5. Be that trusted advisor. Stay current on policies and changes. Give each call and review the time and focus they deserve. EVERY client you have and obtain deserves your utmost attention. Be “THAT” agent.

6. Try to have some fun. Yes, it's a “HARD” market. We all know that. It will be for some time. Don't let stress, happiness and health become an issue. Stay focused but take time to spend with Family and friends. It's still a great time to be an insurance agent. And remember, every company out there is taking their hits. It all means that people will be coming to you as well to compare their insurance as well. You can grow in a hard market. If you take the time to do it.

NEW POLICIES ADDED IN MAY

Zach Teske	21	Tom Clark	4
Yvonne Guy	16	Tommy Velasquez	4
Dustin Ford	14	Amanda Fritch	3
Mark Kavan	13	Amber Conway	3
Nicole Faulconer	13	Curtis Hinrichs	3
Stacey Addison	12	Jason Ortman	3
Brian Koch	10	Jeff Kindel	3
Kyle Wade	9	Roy McCoy	3
Pam Caba	8	Todd Whitehill	3
Ryan Scheetz	8	Tye Johnson	3
Jacob Irvin	7	Vicky Elliott	3
Jason Frazier	7	Brandon Spevacek	2
Jay Obermiller	7	Andy Hopper	1
Krystal Lind	7	Brian West	1
Samantha Almquist	7	Clayton Schmitz	1
Shannon Schibi	7	Hilary Christian	1
Danielle Benash	6	Kenny Johnson	1
Haley Helzer	6	Matt Anderson	1
Kris Narvaez	6	Nicole Johnson	1
Lavelle McFarland	6	David Snyder	0
Lillian Fritch	6	Greg Frank	0
Staci Foreman	6	Hanna Hertzog	0
Jack Olson	5	Ken Troost	0
Mario Lopez	5	Nicole Schaller	0
Nicole Tonjes	5	Randy Mader	0
Steve Yearout	5	Richard Boxum	0
Jennifer Edwards	4	Ron Clark	0
Jerry Nolte	4	Tom Heath	0
Jim Gierhan	4	Ty Racette	0
Sara Crist	4	Totals	282

New policies as added into EPIC during May



"Can we avoid going through the insurance company?"

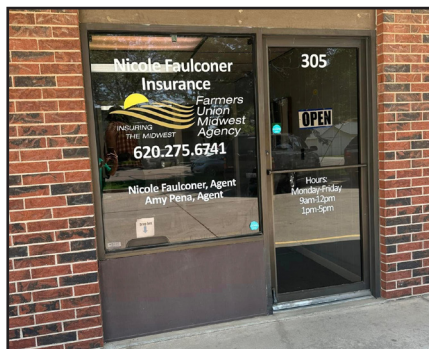
AGENT NEWS



Agent Greg Frank in Smith Center Kansas is a proud Grandpa as he shares that his Grandson, Callen Barta has accepted a scholarship from the University of Nebraska Cornhuskers to play Football! Callen is a 2024 class commit and is a safety currently attending and playing for Seaman High School in Topeka Kansas.



Agent Jim Gierhan in Clay Center KS welcomes Grandson Westin Michael Gierhan. Here are the proud parents and family, and an equally proud Grandpa Jim!



Jack Olson in Bassett, NE and Nicole Faulconer in Garden City, KS recently updated their signage. Looks Great! Thank you for sharing.



MIDWEST MINUTE

Reminders!

- As we see more activity on existing lines of business with rewriting due to the hard market, remember to enter any of these policies as REWRITE, not NEW POLICY.
- Definition of Rewrite versus New Policy: A Rewrite is any policy that the Line of Business already existed as Active in Epic. Also, if there is less than a month gap in the policy cancel date and new effective date, this also is considered a Rewrite.
- We also see many new policies not being

entered into Epic and if an account exists the policy will still download, but many times as a New Policy instead of a Rewrite. Make sure to enter ALL policies the same day you bind.

- With the current Summer Retreat contest running, make sure a new bound policy when entered you have the Service Summary Stage as Issued, do not leave as In-Process. In-Process does not count for any contest as this indicates the policy is not yet Bound.
- Have a good month!

Terry Kirby, Production Manager

Agent New Premium for May

(Agent New Premium all companies from EPIC)

New Premium Property & Casualty Lines

Kyle Wade	37,451	Kris Narvaez	9,109	Todd Whitehill	5,041	Brian West	1,074
Zach Teske	25,101	Krystal Lind	8,855	Curtis Hinrichs	4,744	Brandon Spevacek	898
Jack Olson	21,130	Jim Gierhan	7,825	Danielle Benash	4,719	Hilary Christian	502
Jason Frazier	18,331	Nicole Tonjes	7,617	Amanda Fritch	4,654	Clayton Schmitz	431
Matt Anderson	18,268	Jeff Kindel	7,589	Jason Ortman	3,761	David Snyder	-
Nicole Faulconer	16,938	Jerry Nolte	7,483	Lillian Fritch	3,474	Greg Frank	-
Yvonne Guy	16,260	Lavelle McFarland	7,352	Nicole Johnson	3,269	Hanna Hertzog	-
Samantha Almquist	15,862	Stacey Addison	7,052	Kenny Johnson	3,146	Ken Troost	-
Mark Kavan	15,210	Tom Clark	6,717	Sara Crist	3,097	Nicole Schaller	-
Brian Koch	13,005	Jacob Irvin	6,485	Jennifer Edwards	2,772	Randy Mader	-
Jay Obermiller	12,675	Staci Foreman	6,397	Tommy Velasquez	2,765	Richard Boxum	-
Pam Caba	12,146	Steve Yearout	6,357	Andy Hopper	2,573	Ron Clark	-
Dustin Ford	10,300	Amber Conway	5,368	Mario Lopez	1,982	Tom Heath	-
Shannon Schibi	10,032	Haley Helzer	5,280	Vicky Elliott	1,908	Ty Racette	-
Ryan Scheetz	9,350	Roy McCoy	5,153	Tye Johnson	1,312		

New Premium Financial Services

Jason Ortman	135092	Brian West	Kris Narvaez	Stacey Addison
Roy McCoy	81824	Clayton Schmitz	Krystal Lind	Steve Yearout
Mark Kavan	47000	Curtis Hinrichs	Kyle Wade	Todd Whitehill
Jay Obermiller	5658	David Snyder	Lillian Fritch	Tom Clark
Ryan Scheetz	2826	Dustin Ford	Mario Lopez	Tom Heath
Jack Olson	2352	Greg Frank	Matt Anderson	Tommy Velasquez
Jacob Irvin	2277	Haley Helzer	Nicole Faulconer	Ty Racette
Lavelle McFarland	1314	Hanna Hertzog	Nicole Johnson	Tye Johnson
Jason Frazier	538	Hilary Christian	Nicole Schaller	Vicky Elliott
Pam Caba	240	Jeff Kindel	Nicole Tonjes	Yvonne Guy
Staci Foreman	1	Jennifer Larabee	Randy Mader	Zach Teske
Amanda Fritch		Jennifer Edwards	Richard Boxum	
Amber Conway		Jerry Nolte	Ron Clark	
Andy Hopper		Jim Gierhan	Samantha Almquist	
Brandon Spevacek		Ken Troost	Sara Crist	
Brian Koch		Kenny Johnson	Shannon Schibi	

FUMA Production

FARMERS UNION

AGENT	PREMIUM
Matt Anderson	30,074
Mark Kavan	27,205
Pam Caba	24,793
Jerry Nolte	19,825
Ryan Scheetz	19,011
Lil Fritch	18,570
Andy Hopper	17,827
Greg Frank	15,315
Tye Johnson	7,772
Jack Olson	7,483
Jim Gierhan	7,169
Jason Frazier	6,850
Danielle Benash	6,630
Haley Helzer	5,975
Jason Ortman	5,286
Nicole Tonjes	4,719
Jeff Kindel	4,205
Mario Lopez	4,064
Stacey Addison	3,867
Shannon Schibi	3,246

AMERICAN MODERN

AGENT	TOTALS
Pam Caba	11,072
Yvonne Guy	13,328
Tom Clark	7,055
Todd Whitehill	6,845
Mark Kavan	6,043
Nicole Faulconer	4,201
Brandon Spevacek	3,773
Jason Frazier	3,456
Nicole Johnson	3,003
Mario Lopez	2,764
Ty Racette	2,528
Lil Fritch	2,189
Staci Foreman	1,899
Ryan Scheetz	1,678
Kyle Wade	1,600

NATIONWIDE

AGENT	TOTALS
Ryan Scheetz	30,009
Amber Conway	21,534
Brian Koch	18,424
Kyle Wade	13,748
Curtis Hinrichs	13,382
Jay Obermiller	11,154
Staci Foreman	8,177
Krystal Lind	4,671
Samantha Almquist	4,593
Ron Clark	3,950
Jacob Irvin	3,684
Tom Clark	3,252
Dustin Ford	2,824
Shannon Schibi	2,821
Todd Whitehill	2,717

BATTLE CREEK

AGENT	TOTAL
Lillian Fritch	13,187
Mark Kavan	8,359
Jay Obermiller	7,395
Kyle Wade	6,578
Sara Crist	5,780
Amber Conway	5,601
Brian Koch	4,166
Tye Johnson	3,379
Clayton Schmitz	2,617
Jason Ortman	2,463
Hilary Christian	1,910
Nicole Tonjes	1,502
Ken Troost	759
Danielle Benash	484
Jack Olson	248

KANSAS MUTUAL

AGENT	TOTALS
Brandon Spevacek	12,792
Jeff Kindel	8,023
Steve Yearout	7,755
Kris Narvaez	7,480
Stacey Addison	4,300
Roy McCoy	3,708
Randy Mader	2,193
Zach Teske	2,128
Greg Frank	1,692
Jason Ortman	1,636

ENCOMPASS

AGENT	TOTALS
Lavelle McFarland	8,903
Brian Koch	1,315
Mark Kavan	1,254

SAFECO

AGENT	TOTALS
Jim Gierhan	6,741
Brandon Spevacek	6,340
Stacey Addison	5,321
Mark Kavan	4,669
Kyle Wade	4,412
Shannon Schibi	4,352
Haley Helzer	3,271
Yvonne Guy	2,712
Zach Teske	2,400
Samantha Almquist	2,072
Krystal Lind	1,955
Jacob Irvin	1,889
Jeff Kindel	1,673
Dustin Ford	1,636
Brian Koch	1,562

PROGRESSIVE

AGENT	TOTALS
Ryan Scheetz	31,988
Jack Olson	29,640
Nicole Faulconer	19,254
Yvonne Guy	15,800
Zach Teske	13,747
Jason Frazier	12,888
Lavelle McFarland	12,780
Pam Caba	11,308
Haley Helzer	11,069
Lil Fritch	10,258
Danielle Benash	9,434
Mark Kavan	9,276
Randy Mader	8,896
Curtis Hinrichs	8,618
Jennifer Edwards	8,315

FUMA Production

Company numbers are
new premium YTD

TRAVELERS PERSONAL LINES

AGENT	ALL LINES
Yvonne Guy	43,677
Zach Teske	38,412
Tom Clark	25,978
Krystal Lind	21,198
Dustin Ford	20,928
Brandon Spevacek	17,190
Ryan Scheetz	16,981
Jeff Kindel	14,951
Shannon Schibi	13,506
Nicole Johnson	13,326
Jennifer Edwards	12,393
Mario Lopez	11,278
Nicole Faulconer	11,114
Ty Racette	11,099
Roy McCoy	10,612
Tom Heath	9,963
Pam Caba	9,868
Jason Frazier	8,395
Kris Narvaez	7,923
Jason Ortman	7,633

(From EPIC)

TRAVELERS COMMERCIAL

AGENT	ALL LINES
Tom Clark	6,960
Jacob Irvin	6,558
Ryan Scheetz	3,005
Jeff Kindel	2,827
Pam Caba	2,590
Jack Olson	2,435
Yvonne Guy	2,329
Nicole Tonjes	1,999
Kris Narvaez	1,844
Mark Kavan	1,222

(From EPIC)

ENCOVA

AGENT	ALL LINES
Pam Caba	54,026
Kyle Wade	29,279
Staci Foreman	22,208
Jay Obermiller	8,383
Mark Kavan	6,244
Ryan Scheetz	5,051
Sara Crist	3,695
Jack Olson	3,098
Jeff Kindel	2,843
Curtis Hinrichs	1,976

(From EPIC)

FOREMOST

AGENT	ALL LINES
Jack Olson	5,949
Kyle Wade	4,999
Curtis Hinrichs	4,942
Tom Heath	4,400
Brian Koch	4,056
Tommy Velasquez	1,530
Todd Whitehill	1,526
Jerry Nolte	1,317
Mark Kavan	1,142
Sara Crist	783

(From EPIC)

SECURA

AGENT	ALL LINES
Tom Clark	11,418
Ron Clark	10,994
Andy Hopper	8,970
Brandon Spevacek	5,138
Samantha Almquist	4,099
Dustin Ford	3,877
Jason Frazier	2,733
Stacey Addison	2,553
Zach Teske	1,795

STATE AUTO

AGENT	ALL LINES
Kris Narvaez	10,593
Zach Teske	6,861
Tom Clark	3,621
Jason Ortman	2,647
Andy Hopper	2,573
Ron Clark	290

(From EPIC)



Financial Services Award



TOP FINANCIAL SERVICES AGENT

JENNIFER LARABEE	36570	ROY MCCOY	7398
HILARY CHRISTIAN	22100	AMANDA FRITCH	4320
NICOLE TONJES	11631	CURTIS HINRICHS	4058
ANDY HOPPER	9671	JASON ORTMAN	3899
BRIAN WEST	7439	VICKY ELLIOTT	3540