

Midwest Matters

General Manager Notes

Hard Market Coming to 2023!



Jeff Downing

At it's heart, insurance is about protecting people and businesses against risk. But companies must be in a position to also earn a profit. To accomplish this, insurers have to understand and prepare for the uncertainties of risk in the territories they operate. In the Midwest, weather trends are a predominate factor in pricing but influences also come from government regulations and economic change; that causes the risk landscape to be harder for insurers to forecast. When the scale tips too far to one side or the other you see a **Hard Market** or **Soft Market**. In a soft market, premiums are favorable and competitive. Underwriting is more flexible as companies try to grow to generate more premiums and profit. In a hard market, it's the opposite: premiums go up, underwriting tightens and companies are not looking at growth, but rather profitability. But, a hard market can be a great time to sell. You have to be aware of your **retention** and you must provide your customers and prospects with the **A+** of service. You need to educate your customers on the risk of jumping companies only to find the next company is taking large rate increases as well.

After all, they are experiencing the same weather pattern as other companies. **Communication** with your customers is most important in a hard market.

According to Forbes: *"In 2023, data ecosystems and decision support tools will likely be at the center of carriers' efforts to run resilient, agile operations".* Telematics will become the #1 influencer of rate on Autos and this will spill over to home and bundles!

From Forbes: *"Another evolving risk is cyber. Although not a completely new threat, we are seeing the frequency and severity of ransomware attacks escalate. Cybersecurity is no longer a technology risk, but a business risk".* Cyber is no longer a risk only to large companies, but potentially your agency as well! We are currently looking at tools to limit cyber-risks and to protect data for our agents and customers alike. You will hear more on this soon.

Through it all, we continue to grow! We continue to find new markets and tools to help our agents be successful. It's a **great time to be a Midwest Agent...** Thank you for all you do!

Jeff



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**"FIND A GROUP
OF PEOPLE WHO
CHALLENGE AND
INSPIRE YOU,
SPEND A LOT OF
TIME WITH THEM,
AND IT WILL
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April Birthdays

Matthew Anderson April 1
Staci Foreman April 14

Tommy Velasquez April 19
Wendee Jones April 25



March 26-31: Summit Contest trip

April 7: Good Friday Lincoln office closed.

April 13 at 10 am: State Auto Farm & Ranch overview with Stephanie Bittner. [To join click here.](#)

April 14: End of the Spring Contest, "How Midwest was Won!"

April 14: End of the Any 10 Challenge!

April 26-27: Spring Conference at the Marriott Cornhusker in Lincoln NE

May 2-3: Any 10 new agent meeting in Salina Kansas at the Hilton Garden Inn.

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 April:

Jennifer Edwards began her career on **April 15, 2021****2 Years of Service**

Thank you for 2 Years of loyal service!



2024 Farmers Union Agencies Summit Contest

Secrets Papagayo Costa Rica

FEBRUARY RESULTS ALL AGENTS

TOTAL POINTS

Jeff Kindel	8476	Staci Foreman	2514
Brian Koch	7409	Curtis Hinrichs	2088
Jay Obermiller	5883	Jacob Irvin	1718
Mark Kavan	5877	Jason Frazier	1607
Yvonne Guy	5755	Jack Olson	1551
Andy Hopper	5164	Dustin Ford	1362
Ken Troost	4682	Tye Johnson	1281
Greg Frank	4160	Richard Boxum	1242
Brandon Spevacek	3896	Todd Whitehill	1242
Amber Conway	3531	Jerry Nolte	1115
Kris Narvaez	3396	Krystal Lind	922
Zach Teske	3221	Jim Gierhan	765
Randy Mader	2940	David Snyder	731
Nicole Tonjes	2930	Brian West	601
Pam Caba	2835	Nicole Faulconer	451
Stacey Addison	2774	Sandra Pino	445
Tom Clark	2762	Matt Anderson	374
Haley Helzer	2686	Ken Hayes	171
Kyle Wade	2610	Lavelle McFarland	125
Tommy Velasquez	2521	Nicole Schaller	71

TOP FINANCIAL SERVICES AGENT

(Top 20 Shown)

Hilary Christian	10537
Nicole Tonjes	4072
Andy Hopper	4050
Roy McCoy	2288
Jason Frazier	2158
Amanda Fritch	1555
Jason Ortman	1517
Jack Olson	1369
Vicky Elliott	1232
Curtis Hinrichs	1174
Krystal Lind	1093
Kyle Wade	1018
Tom Clark	903
Stacey Addison	862
Haley Helzer	735
Yvonne Guy	683
Pam Caba	643
Randy Mader	462
Mark Kavan	448
Brian Koch	445

TOP NEW AGENT

Staci Foreman	70,499
Danielle Benash	23,647
Dustin Ford	22,252
Krystal Lind	20,362
Lavelle McFarland	16,810
Ken Hayes	15,676
Shannon Schibi	14,939
Tommy Velasquez	14,744
Jacob Irvin	13,291
Jennifer Edwards	12,039

FUMA COMMERCIAL CLUB

Pam Caba	54,292
Ryan Scheetz	47,319
Kyle Wade	19,888
Andy Hopper	15,243
Yvonne Guy	5,729
Tommy Velasquez	614

(ELIGIBLE)

SUMMIT CROP GROUP

First Crop Update will be in June

Manager Notes

Spring Clean Up!



Brad Mendenhall

I'm sure most all of us are ready for the weather to change permanently from the cold windy days of winter to the warm fresh air days of Spring. This time of year is my favorite time, we have longer days of sunlight, March Madness going on, baseball starting up soon (GO CARDINALS), and a renewed sense of energy!

For many, this is the time of year to conduct their annual "spring clean up". This could be cleaning out the garden shed, garage, flower beds, closets, or other areas that need attention after a long cold winter.

In our agencies, it's also a good time to conduct "spring clean ups". This could be purging file cabinets, reviewing your office procedures, or checking in on where you're at in relation to the goals you set at the beginning of the year. We talk with our newer agents

frequently about the importance of conducting reviews with insureds to make sure nothing has changed in their lives and to ensure adequate coverages. It's important to have a process in place in your agency for multiple reasons: E&O protection, potential for increased business, uncovering a life or investment need, etc. A process in our agency looked like this:

-Mail a letter to insureds in the month prior to their renewal. Document this in EPIC.

-Wait about 10-14 days and follow up with a phone call to see when they could come into the office. If no answer, we left a message and documented this in EPIC.

-Waited about 2-4 days and conducted another follow up phone call. Again, documented the date, time and message.

-If the insured refused the review, it needs to be documented.

-If you set the appointment and hold the review, that's right, document it!

The key is to have some process in place. Reviews don't have always have to be at renewal.

With spring storm season upon us, now is the perfect excuse to get clients in front of you!

If you need anything at all, please don't hesitate to reach out to any of us.

NEW POLICIES ADDED IN FEBRUARY

Mark Kavan	19	Kenny Johnson	4
Yvonne Guy	19	Lillian Fritch	4
Brandon Spevacek	14	Ron Clark	4
Kris Narvaez	14	Todd Whitehill	4
Pam Caba	13	Tom Clark	4
Stacey Addison	13	Tommy Velasquez	4
Zach Teske	13	Amber Conway	3
Ryan Scheetz	12	Jack Olson	3
Curtis Hinrichs	10	Jeff Kindel	3
Jacob Irvin	10	Tom Heath	3
Danielle Benash	9	Greg Frank	2
Mario Lopez	9	Haley Helzer	2
Nicole Faulconer	9	Hilary Christian	2
Andy Hopper	8	Ken Troost	2
Dustin Ford	8	Randy Mader	2
Jason Frazier	8	Steve Yearout	2
Jennifer Edwards	8	Vicky Elliott	2
Ken Hayes	8	Amanda Fritch	1
Kyle Wade	8	Brian West	1
Jason Ortman	7	Jerry Nolte	1
Jay Obermiller	7	Matt Anderson	1
Nicole Tonjes	7	Nicole Johnson	1
Krystal Lind	6	Nicole Schaller	1
Lavelle McFarland	6	Richard Boxum	1
Sandra Pino	6	Shannon Schibi	1
Sara Crist	6	Ty Racette	1
Staci Foreman	6	Brian Koch	0
Tye Johnson	6	David Snyder	0
Hanna Hertzog	5	Roy McCoy	0
Clayton Schmitz	4		
Jim Gierhan	4	Totals	341

New policies as added into EPIC during February



AGENT NEWS



Randy & Linda Mader in Hays Kansas updated their office signage recently. Looks good!



Greetings from the Lincoln office! Life at the Hub is running smoothly –and I think we are gaining steam. We are reminded of the following:

- * Please be sure to check EPIC for any status updates to a risk you might be wondering about, most times that is easier than calling or emailing.

- * Now is the time to update your home screens and clean up loose ends as we will be running the quarterly reports prior to 2 State.

- * We are working on trying to shore up some procedures here in the office and in most cases that means requests for additional information for applications that have unanswered questions – Please take those extra minutes to be sure all questions have been answered.

- * Also, along these lines, we are seeing more and more from our brokers and carriers that they are now stressing that as much as you are the lead producers you check carefully to be sure the applications match what is bound - too many times we don't get what is asked for on the receive quotes that match what we asked for. Try to catch any discrepancies and have the applications amended to reflect any changes – and let the insured sign the applications. This will ultimately protect you.

Additionally, in our busy world we often don't take the time to read, emails, newsletter etc. so if you can tell either myself or Tameka prior to the 2 State Meeting something that you just read from the HUB's news blip above, you will be rewarded at the 2 state meeting.

It feels like the insurance industry is rapidly changing so we are constantly trying to keep up with all the social media platforms that are available for marketing usage. Be sure to protect yourself, Midwest Agency and most of all your clients.

Happy Spring and Happy Easter!

MIDWEST MINUTE

We have started to work on a Data Clean-up project with each agent/office. As we progress thru the alphabet we are doing 4 virtual Teams meetings over several months to go over the importance of accurate data to manage your agency successfully.

Topics we are covering are:

- 1 – Active Accounts with no Active Policies.
- 2 – Duplicate accounts and/or policies.
- 3 – Client List contact information current.

Watch your email for more on this in the coming months.

Do you know what your Retention is in your agency from a policy count or premium basis? To properly set your goals and manage your office, this data is vital. Have an interest in a report to review yours? Let us know.

Have a good month!

Terry Kirby, Production Manager

Agent New Premium for February

(Agent New Premium all companies from EPIC)

New Premium Property & Casualty Lines

Pam Caba	53,060	Lillian Fritch	9,543	Ken Troost	4,024	Nicole Schaller	1,826
Nicole Fauloner	25,280	Ken Hayes	9,512	Jennifer Edwards	3,914	Steve Yearout	1,687
Kyle Wade	20,687	Todd Whitehill	9,478	Jim Gierhan	3,885	Matt Anderson	1,194
Ryan Scheetz	19,929	Mario Lopez	8,905	Curtis Hinrichs	3,574	Richard Boxum	1,174
Mark Kavan	17,941	Kris Narvaez	8,248	Lavelle McFarland	3,149	Jerry Nolte	1,135
Brandon Spevacek	17,880	Danielle Benash	7,299	Shannon Schibi	3,095	Randy Mader	888
Yvonne Guy	17,838	Sandra Pino	6,999	Vicky Elliott	3,046	Amber Conway	726
Jason Frazier	17,560	Dustin Ford	6,808	Haley Helzer	2,878	Ron Clark	710
Nicole Tonjes	15,119	Jacob Irvin	6,683	Brian Koch	2,574	Ty Racette	644
Stacey Addison	13,841	Clayton Schmitz	4,857	Jack Olson	2,411	Brian West	107
Zach Teske	13,816	Greg Frank	4,474	Kenny Johnson	2,396	David Snyder	
Jason Ortman	12,208	Jay Obermiller	4,461	Roy McCoy	2,258	Jeff Kindel	
Andy Hopper	11,936	Staci Foreman	4,308	Tye Johnson	2,241	Tom Heath	
Hilary Christian	10,819	Tom Clark	4,244	Nicole Johnson	2,228	Tommy Velasquez	
Sara Crist	10,021	Hanna Hertzig	4,179	Krystal Lind	1,995		

New Premium Financial Services

Dustin Ford	7478	Brian West	Kenny Johnson	Ryan Scheetz
Andy Hopper	3647	Clayton Schmitz	Kris Narvaez	Sandra Pino
Hanna Hertzig	2400	Curtis Hinrichs	Kyle Wade	Sara Crist
Ken Hayes	2400	Danielle Benash	Lavelle McFarland	Shannon Schibi
Amber Conway	2179	David Snyder	Lillian Fritch	Stacey Addison
Staci Foreman	1807	Greg Frank	Mario Lopez	Steve Yearout
Jennifer Larabee	1458	Haley Helzer	Mark Kavan	Todd Whitehill
Amanda Fritch	1449	Hilary Christian	Matt Anderson	Tom Clark
Krystal Lind	1193	Jack Olson	Nicole Fauloner	Tom Heath
Zach Teske	767	Jacob Irvin	Nicole Johnson	Ty Racette
Tommy Velasquez	747	Jason Ortman	Nicole Schaller	Tye Johnson
Nicole Tonjes	598	Jay Obermiller	Pam Caba	Vicky Elliott
Jason Frazier	505	Jeff Kindel	Randy Mader	Yvonne Guy
Jennifer Edwards	108	Jerry Nolte	Richard Boxum	
Brandon Spevacek		Jim Gierhan	Ron Clark	
Brian Koch		Ken Troost	Roy McCoy	

FUMA Production

FARMERS UNION

AGENT	PREMIUM
Andy Hopper	9,489
Mark Kavan	9,458
Lil Fritch	8,985
Pam Caba	7,305
Brandon Spevacek	7,248
Greg Frank	6,891
Kenny Johnson	4,898
Ryan Scheetz	4,434
Stacey Addison	3,867
Jerry Nolte	2,887
Mario Lopez	2,797
Richard Boxum	2,734
Jack Olson	2,199
Tye Johnson	1,842
Jason Ortman	1,540
Danielle Benash	1,464
Jim Gierhan	1,383
Matt Anderson	1,194
Jeff Kindel	1,187
Todd Whitehill	1,183

AMERICAN MODERN

AGENT	TOTALS
Todd Whitehill	6,845
Tom Clark	3,016
Mario Lopez	2,764
Lil Fritch	2,189
Yvonne Guy	1,873
Brandon Spevacek	1,766
Pam Caba	1,382
Hilary Christian	1,373
Mark Kavan	1,324
Jason Ortman	1,304
Ryan Scheetz	871
Hanna Hertzig	705

NATIONWIDE

AGENT	TOTALS
Ryan Scheetz	14,476
Krystal Lind	4,671
Curtis Hinrichs	4,400
Brian Koch	2,573
Jay Obermiller	2,515
Tom Clark	2,037
Zach Teske	2,007
Tye Johnson	1,810
Kris Narvaez	1,773
Brandon Spevacek	1,581
Nicole Johnson	1,503
Pam Caba	1,483
Jason Ortman	1,479
Kyle Wade	1,384
Ron Clark	1,019

BATTLE CREEK

AGENT	TOTAL
Lillian Fritch	7,873
Mark Kavan	6,881
Kyle Wade	5,809
Clayton Schmitz	2,617
Tye Johnson	1,785
Brian Koch	1,511
Ken Troost	759
Jay Obermiller	261

KANSAS MUTUAL

AGENT	TOTALS
Brandon Spevacek	4,767
Kris Narvaez	3,747
Jason Ortman	1,636
Steve Yearout	1,231
Jim Gierhan	1,048
Haley Helzer	492

FARMERS MUTUAL HAIL P&C

AGENT	TOTALS
Tye Johnson	5,875
Tom Clark	4,928
Jay Obermiller	4,019
Staci Foreman	3,283
Ken Troost	3,265
Haley Helzer	2,386
Danielle Benash	2,382
Lillian Fritch	2,280
Sandra Pino	1,423
Jack Olson	429

SAFECO

AGENT	TOTALS
Mark Kavan	4,669
Sandra Pino	3,296
Stacey Addison	3,124
Haley Helzer	3,106
Shannon Schibi	2,296
Jacob Irvin	1,668
Brian Koch	1,562
Nicole Faulconer	1,096
Zach Teske	1,024
Jeff Kindel	943
Mario Lopez	779
Todd Whitehill	499
Staci Foreman	473
Brandon Spevacek	370
Ken Hayes	206

PROGRESSIVE

AGENT	TOTALS
Nicole Faulconer	6,899
Yvonne Guy	5,776
Ryan Scheetz	5,002
Clayton Schmitz	4,857
Sara Crist	4,841
Danielle Benash	4,648
Curtis Hinrichs	4,486
Andy Hopper	4,233
Brandon Spevacek	4,169
Shannon Schibi	4,095
Kris Narvaez	3,476
Kyle Wade	2,914
Lavelle McFarland	2,878
Jason Ortman	2,688
Brian Koch	2,558

FUMA Production

Company numbers are
new premium YTD

TRAVELERS PERSONAL LINES

AGENT	ALL LINES
Zach Teske	17,928
Yvonne Guy	13,538
Brandon Spevacek	11,741
Ryan Scheetz	9,407
Ken Hayes	7,437
Dustin Ford	7,363
Jason Ortman	5,953
Sandra Pino	4,946
Kris Narvaez	4,589
Roy McCoy	4,467
Tom Clark	4,177
Hanna Hertzig	4,068
Curtis Hinrichs	3,284
Tommy Velasquez	3,241
Vicky Elliott	2,796
Nicole Johnson	2,228
Staci Foreman	1,965
Mario Lopez	1,946
Nicole Schaller	1,826
Stacey Addison	1,687

(From EPIC)

TRAVELERS COMMERCIAL

AGENT	ALL LINES
Ryan Scheetz	13,438
Jacob Irvin	4,192
Yvonne Guy	1,840
Jason Ortman	875
Curtis Hinrichs	611
Mark Kavan	492
Hanna Hertzig	378

(From EPIC)

ENCOVA

AGENT	ALL LINES
Pam Caba	49,299
Staci Foreman	22,208
Kyle Wade	16,388
Nicole Tonjes	12,667
Ryan Scheetz	5,051
Jack Olson	3,098
Jeff Kindel	2,843
Sara Crist	1,281
Curtis Hinrichs	971
Mark Kavan	884

(From EPIC)

FOREMOST

AGENT	ALL LINES
Todd Whitehill	951
Kris Narvaez	112

From EPIC)

SECURA

AGENT	ALL LINES
Dustin Ford	3,877
Jason Frazier	2,733
Stacey Addison	2,553
Jason Ortman	1,975
Brandon Spevacek	1,630
Tom Clark	260

STATE AUTO

AGENT	ALL LINES
Kris Narvaez	3,140
Zach Teske	2,131

(From EPIC)



Financial Services Award



TOP FINANCIAL SERVICES AGENT

JENNIFER LARABEE	13071	JASON FRAZIER	2158
HILARY CHRISTIAN	10537	AMANDA FRITCH	1555
NICOLE TONJES	4072	JASON ORTMAN	1517
ANDY HOPPER	4050	JACK OLSON	1369
ROY MCCOY	2288	VICKY ELLIOTT	1232