

MIDWEST MATTERS



General Manager Notes

SO VERY BUSY

So very busy...

If you're not saying this or feeling this, then I'm not sure what's going on in your world! We have so much going on right now it would be very normal to feel a bit overwhelmed. However, the choice is yours to view this environment in a positive perspective ...that the glass is half full or the negative and the glass is half empty. Believe me... I understand that rates are going up and customers aren't happy about it.

From a positive perspective, rates are being raised for nearly all companies. They are all also getting more restrictive on the risks they are renewing and they're getting more restrictive on the coverages that they're offering. With nearly every company making the similar movements to rates and underwriting... make sure to talk to your insured and advise them, **"Although the rates are going up, this is not unique to just your company or our agency. For you to shop and move it could potentially put you in a worse position in six months. You could actually end up with a higher rate or non-renewed!"** The reality is, we do not know when the industry is going to get to the point of profitability. Until then rates will continue to go up, underwriting will continue to tighten, and restrictions will continue to be put on coverage. This is an opportunity for you to be their "Trusted Advisor". But you need to be proactive and talk to your customers upfront and explain why their rate is going up and why they should stay with you... or if they are not your customer, why they should come to you!

We just completed the **"Dynamics of Selling"** class for our Future FUMA Leaders with Tom Barrett. Tom advised that in a hard market those successful agents are the **"Trusted Advisers"**. The agents who reach out to their customers proactively and advise them not to move their business simply because of rate. You may need to advise them that they are with the best company where they are.

On another positive note, I find it interesting how Farmers Union Insurance went through the drastic rate increases and non-renewals nearly 7 or 8 years ago. I didn't like it then... but today they are one of our few markets open for personal lines business. Definitely give them a look on every Auto, home and farm!

I know you are busy. Don't make more work for yourself by shopping every customer that is taking a rate increase! Believe you put them with the right company to begin with. But if you have to shop and move them... Be thankful that we have so many markets today! I'll continue to seek additional company appointments, but that is very difficult today as well. Together we will get through this hard market and through proactive communication and retention of our current insureds, you will grow and be a "Trusted Advisor" to your customers and in your community! **It's a great time to be a FUMA Agent! Be proud of what you can offer! Thanks for all you do!**

Jeff

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NOVEMBER 17: FINAL DAY
OF THE FFL CHALLENGES

NOVEMBER 23RD AND 24TH:
LINCOLN OFFICE CLOSED
FOR THANKSGIVING

NOVEMBER 29-30: KANSAS
FARMERS UNION STATE
CONVENTION IN SALINA
KANSAS AT THE HILTION
GARDEN INN

DECEMBER 8-9: NEBRASKA
FARMERS UNION STATE
CONVENTION IN NORFOLK
NEBRASKA AT THE DIVOTS
CONFERENCE CENTER

October Birthdays

Janel Moore October 10
Amber Conway October 12
Andy Hopper October 15

Danielle Benash October 20
Nicole Faulconer October 24
Tye Johnson October 26

October Anniversaries

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

Matthew Anderson began his career on October 1, 2006...17 Year Service
Kevin Herrold began his career on October 1, 2006...17 Years Service
Mark Kavan began his career on October 1, 2008...15 Year Service
Staci Foreman began her career on October 1, 2021...2 Years Service
Jacob Irvin began his career on October 1, 2021...2 Years Service
Stacey Addison began her career on October 5, 2005...18 Years Service
Zach Teske began his career on October 14, 2014...9 Years Service
Pam Caba began her career on October 24, 1994...29 Years Service



AGENT NEWS



SARA CRIST WAS MARRIED ON SEPTEMBER 16TH TO TODD SWACKHAMER. CURTIS WAS THE OFFICIANT, NICOLE WAS THE MAID OF HONOR, WITH LAVELLE AS A GUEST. CONGRATULATIONS SARAI



SEPTEMBER 19-20 DYNAMICS OF SELLING CLASS WITH TOM BARRETT AS THE INSTRUCTOR



RANDY MADER'S CHRISTIAN BAND



AT THE FLY IN-WASHINGTON DC, BRAD MENDENHALL, JEFF DOWNING, KYLE WADE, JEFF KINDEL AND HIS SON.

Secura winners of gift cards:

- Yvonne = 2 Gift Cards
- Brandon = 2 Gift Cards
- Krystal = 1 Gift Card
- Andy = 1 Gift Card

**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

WE ARE CURRENTLY IN THE PROCESS OF CHANGING OVER OUR WEBSITE HOST. OUR MAIN WEBSITE FUMAINSURANCE.COM WILL BE THE FIRST, THEN FUMA FINANCIAL, THEN MEMBER BENEFITS. AFTER THAT ANY AGENT THAT HAS A WEBSTIE CURRENTLY WILL BE NEXT TO MOVE. IF YOU DO NOT HAVE A WEBSITE AND WISH TO HAVE ONE REACH OUT TO WENDY JURGENS TO BE PUT ON THE LIST TO GET A NEW WEBSITE GOING. DURING THE PROCESS IF YOU HAVE ANY QUESTIONS PLEASE CONTACT WENDY AS WELL.



Always Be Branding "ABB"

MONTHLY WE WILL HIGHLIGHT THE DIFFERENT THINGS EACH AGENCY IS DOING TO BRAND THEMSELVES. THIS WILL INCLUDE NEW SIGNAGE (GET THAT CO-OP MONEY), ADS, FLYERS, SOCIAL MEDIA, POSTCARDS AND ALL DIFFERENT KINDS OF BRANDING PIECES.

ONE OF MY FAVORITE QUOTES "A BRAND FOR A COMPANY IS LIKE A REPUTATION FOR A PERSON. YOU EARN REPUTATION BY TRYING TO DO HARD THINGS WELL."

FARMERS UNION MIDWEST AGENCY IS A BRAND TO BE PROUD OF FOR ITS REPUTATION. THAT INCLUDES THE AGENTS THAT DO THE HARD WORK DAY IN AND DAY OUT.

ALTHOUGH A VERY STEEP HILL MY HOPE FOR THE FUTURE IS TO GET US ALL GOING IN THE SAME DIRECTION WHEN IT COMES TO BRANDING. I WANT YOU TO BE ABLE TO HAVE THE BEST TOOLS AVAILABLE TO SUCCEED.

IN THE COMING MONTHS WE HAVE SEVERAL AGENTS ALREADY GETTING NEW SIGNAGE FOR THEIR BUILDINGS WHICH I CANNOT WAIT TO SEE AND SHOW OFF. I AM WORKING WITH A COMPANY HERE IN LINCOLN TO BE ABLE TO PROVIDE YOU OPTIONS WHEN IT COMES TO SIGNAGE AND WILL BE REACHING OUT TO THE AGENTS THAT CURRENTLY NEED NEW SIGNS TO HELP FACILITATE THAT FOR YOU.

REACH OUT TO ME AT ANYTIME THAT YOU NEED ANYTHING MARKETING AND I WILL TRY MY BEST TO MAKE IT HAPPEN!

*I Have You Covered!
So You Can Spend More
Time With Those That
Matter!
Even if it is a Flood!*

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Financial Services Specialist
fumainurance.com
regan@fumainurance.com
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MANAGER NOTES

FIRST DAY OF FALL!

Today as I type this up, the first full day of Fall is near. As you get ready to finish off what we hope is a growth year for you and your business, now is the time to evaluate where your goals and plans stand for your agency. With the third quarter starting by the time, you probably are reading this, there is still time to pick up the pace if needed to reach your overall 2023 Goals.

In the weeks ahead, your State Managers Kevin Herrold and Brad Mendenhall will begin to work with you on 2024 goals, however, make sure you are on pace to finish off your 2023 goals, and not Fall (pun intended) short!

I am excited to bring to you many of the opportunities that Farmers Union Midwest Agency has available and is making available to you and your agency to not only finish 2023 strong but go into 2024 with momentum!

With the hard market the industry is in, it can be a real growth opportunity, but you must take advantage of it. And utilizing the many resources FUMA has available is a must.

·Your State Managers, Kevin Herrold & Brad Mendenhall, are in the field with you and ready to assist you with your growth plans. Reach out to them to review with you your 2023 goals and where you now stand, to plan to finish strong.

·Our new Marketing Manager, Wendy Jurgens, has already provided a much-needed boost to our organized marketing efforts both as an agency brand, and with many individual locations. We are building on early success as you read this with upgrades in all aspects of marketing. Jump onboard with Wendy and see the growth in your agency in 2024!

·Regional Production Manager Rob Fisher is your resource for the many companies we offer to Prospects and Customers. Need some training or get in touch with a company representative? Rob is busy working with our carriers during this time to provide the best opportunity for you.

·Our EPIC management system has the capabilities to provide you with so many resources it is way too long to list. Have questions or want training? Contact Regional Operations Officer Terry Kirby and we can get you going.

·How about the Farmers Union member benefits program Financial Services Manager Kevin Harrington has worked so hard to bring to you? These benefits will provide all of your customers affordable options to better protect their financial needs, and also maybe even save them money on their Home, Farm, or Auto insurance if they are a Farmers Union insured, and you provide them the member discount! If you are not already actively working your customers on these benefits, Why Not?

·Sandy Johnson and her current team Tameka Burcham & Wendee Jones in the home office in Lincoln are working hard to get your earnings paid on time and accurately. And they also provide so many more resources to help you grow your agency.

·Contests and Bonus opportunities are also available to each of you to take full advantage of! As we enter the final quarter of 2023 now is the time to check your numbers on the Farmers Union bonus and where you stand for the Costa Rica Summit Trip in 2024.

Have a great finish to 2023!

Terry Kirby

New Policies Added In August

Mark Kavan	22	Janel Moore	4
Yvonne Guy	17	Ken Troost	4
Pam Caba	16	Staci Foreman	4
Krystal Lind	15	Trina Smith	4
Jason Ortman	14	Tye Johnson	4
Kris Narvaez	12	Dustin Ford	3
Amanda Fritch	11	Hillary Christian	3
Danielle Benash	11	Jay Obermiller	3
Jeff Kindel	10	Jerry Nolte	3
Andy Hopper	9	Jim Gierhan	3
Nicole Tonjes	9	Lillian Fritch	3
Zach Teske	9	Nicole Johnson	3
Brandon Spevacek	8	Randy Mader	3
Curtis Hinrichs	8	Brian West	2
Stacey Addison	8	Hanna Hertzog	2
Nicole Faulconer	7	Steve Yearout	2
Haley Helzer	7	Tom Clark	2
Kyle Wade	7	Amber Conway	1
Mario Lopez	7	Jack Olson	1
Ryan Scheetz	7	Ron Clark	1
Samantha Almquist	7	Sara Crist	1
Shannon Schibi	7	Tommy Velasquez	1
Lavelle McFarland	6	Matt Anderson	0
Jason Frazier	5	Clayton Schmitz	0
Jennifer Edwards	5	David Snyder	0
Todd Whitehill	5	Jacob Irvin	0
Vicky Elliott	5	Nicole Schaller	0
Roy McCoy	5	Richard Boxum	0
Brian Koch	4	Tom Heath	0
Greg Frank	4		

Totals 326



2024 Farmers Union Agencies Summit Contest

Secrets Papagayo Costa Rica

AUGUST UPDATE ALL AGENTS

TOTAL POINTS

Mark Kavan	27681
Andy Hopper	26599
Jeff Kindel	24458
Pam Caba	24158
Lil Fritch	20876
Zach Teske	19903
Yvonne Guy	19290
Tom Clark	16740
Greg Frank	16545
Nicole Tonjes	15985
Matt Anderson	15406
Nicole Faulconer	13146
Jay Obermiller	12856
Brandon Spevacek	12023
Lavelle McFarland	11696
Tye Johnson	11519
Jack Olson	10537
Brian Koch	10000
Amber Conway	9783
Kris Naraez	8753
Haley Helzer	8623
Kyle Wade	8264
Jacob Irvin	7959

Hanna Hertzig	7893
Nicole Johnson	7417
Curtis Hinrichs	6908
Dustin Ford	6808
Jason Frazier	6742
Jennifer Edwards	6426
Jerry Nolte	6132
Tommy Velasquez	5821
Jason Ortman	5815
Staci Foreman	5174
Stacey Addison	5087
Ken Troost	4838
Vicky Elliott	4453
Jim Gierhan	4144
Clayton Schmitz	4052
Richard Boxum	3568
Ryan Scheetz	3303
Todd Whitehill	3276
Randy Mader	3073
David Snyder	2684
Brian West	2561
Nicole Schaller	2118

TOP FINANCIAL SERVICES AGENT

(Top 20 Shown)

Hilary Christian	39404
Nicole Tonjes	17809
Jack Olson	13224
Andy Hopper	12455
Roy McCoy	11190
Amanda Fritch	8538
Brian West	7969
Jason Ortman	5871
Vicky Elliott	5515
Ryan Scheetz	5277
Jason Frazier	5054
Dustin Ford	4965
Jay Obermiller	4667
Curtis Hinrichs	4657
Amber Conway	4388
Lavelle McFarland	4330
Pam Caba	4247
Tom Clark	3634
Mark Kavan	3249
Krystal Lind	2785

TOP NEW AGENT

Danielle Benash	104962
Staci Foreman	91498
Shannon Schibi	76993
Jennifer Edwards	75074
Krystal Lind	68332
Dustin Ford	63491
Tommy Velasquez	59431
Samantha Almquist	56938
Lavelle McFarland	49698
Jacob Irvin	41861
Janel Moore	5034
Travis McCarter	4101

FUMA COMMERCIAL CLUB

Yvonne Guy	250884
Ryan Scheetz	248470
Kyle Wade	124697
Pam Caba	90353
Andy Hopper	54076
Tommy Velasquez	6027

(ELIGIBLE)

SUMMIT CROP GROUP

First Crop Update will be next Issue

Agent New Premium for August

(Agent New Premium all companies from EPIC)

New Premium Property & Casualty Lines

Mark Kavan	58,234	Samantha Almquist	8,294	Brian Koch	3,927	Hilary Christian	953
Pam Caba	25,623	Kyle Wade	8,255	Hanna Hertzog	3,838	Ron Clark	785
Ryan Scheetz	25,500	Haley Helzer	7,784	Jerry Nolte	3,810	Amber Conway	519
Danielle Benash	14,702	Nicole Faulconer	7,405	Jay Obermiller	3,701	Staci Foreman	314
Kris Narvaez	14,272	Vicky Elliott	7,401	Lillian Fritch	3,658	Jack Olson	280
Andy Hopper	13,820	Jennifer Edwards	7,093	Travis McCarter	3,601	Clayton Schmitz	0
Yvonne Guy	13,695	Shannon Schibi	6,905	Jason Frazier	3,252	David Snyder	0
Brandon Spevacek	13,612	Matt Anderson	6,685	Trina Smith	3,232	Jacob Irvin	0
Zach Teske	13,475	Nicole Johnson	5,736	Tom Clark	2,883	Janel Moore	0
Krystal Lind	12,565	Randy Mader	5,636	Roy McCoy	2,881	Nicole Schaller	0
Jason Ortman	11,018	Todd Whitehill	5,165	Steve Yearout	2,573	Richard Boxum	0
Jeff Kindel	9,941	Ken Troost	5,073	Sara Crist	2,541	Tom Heath	0
Lavelle McFarland	8,928	Mario Lopez	5,016	Greg Frank	2,287		
Nicole Tonjes	8,704	Amanda Fritch	4,922	Dustin Ford	2,103		
Stacey Addison	8,371	Jim Gierhan	4,641	Brian West	1,492		
Curtis Hinrichs	8,357	Tye Johnson	4,470	Tommy Velasquez	1,465		

New Premium Financial Services

Jennifer Larabee	5,138	David Snyder	Amber Conway	Jim Gierhan
Roy McCoy	4,706	Dustin Ford	Andy Hopper	Ken Troost
Vicky Elliott	1,904	Greg Frank	Brandon Spevacek	Kris Narvaez
Krystal Lind	1,802	Haley Helzer	Brian Koch	Kyle Wade
Janel Moore	1,550	Hanna Hertzog	Brian West	Lavelle McFarland
Amanda Fritch	1,487	Jacob Irvin	Clayton Schmitz	Lillian Fritch
Matt Anderson	1,369	Jason Ortman	Curtis Hinrichs	Mario Lopez
Jeff Kindel	1,314	Jay Obermiller	David Snyder	Mark Kavan
Pam Caba	1,200	Jeff Kindel	Dustin Ford	Nicole Faulconer
Jerry Nolte	1,078	Jennifer Edwards	Greg Frank	Nicole Johnson
Shannon Schibi	900	Jerry Nolte	Haley Helzer	
Samantha Almquist	412	Jim Gierhan	Hanna Hertzog	
Jason Ortman	350	Ken Troost	Jack Olson	
Nicole Tonjes	215	Kenny Johnson	Jacob Irvin	
Jason Frazier	197	Kris Narvaez	Jay Obermiller	
Hilary Christian	179	Krystal Lind	Jennifer Edwards	

FUMA Production

FARMERS UNION

AGENT	PREMIUM
Mark Kavan	53,130
Pam Caba	51,102
Matt Anderson	40,273
Jack Olson	33,189
Danielle Benash	28,297
Ryan Scheetz	27,959
Lil Fritch	26,313
Greg Frank	25,424
Jason Ortman	24,037
Nicole Tonjes	19,498
Andy Hopper	19,410
Jerry Nolte	19,372
Haley Helzer	15,047
Brandon Spevacek	14,689
Jim Gierhan	13,507
Jeff Kindel	13,449
Shannon Schibi	12,940
Hanna Hertzog	11,334
Tye Johnson	11,322
Ken Troost	11,032

AMERICAN MODERN

AGENT	TOTALS
Pam Caba	17,377
Yvonne Guy	12,762
Tom Clark	7,835
Todd Whitehill	6,845
Mark Kavan	6,395
Vicky Elliott	5,875
Danielle Benash	5,523
Jason Ortman	4,605
Jay Obermiller	4,462
Nicole Faulconer	4,201
Mario Lopez	3,706
Jason Frazier	3,456
Brandon Spevacek	3,079
Andy Hopper	3,020
Nicole Johnson	3,003

NATIONWIDE

AGENT	TOTALS
Ryan Scheetz	37,939
Amber Conway	21,534
Kyle Wade	19,706
Brian Koch	18,524
Curtis Hinrichs	18,150
Brandon Spevacek	16,302
Tommy Velasquez	15,939
Krystal Lind	12,196
Jay Obermiller	11,153
Tye Johnson	8,891
Shannon Schibi	8,691
Staci Foreman	8,178
Dustin Ford	7,001
Mark Kavan	6,792
Samantha Almquist	6,672

BATTLE CREEK

AGENT	TOTAL
Brian Koch	23,917
Lillian Fritch	13,187
Kyle Wade	12,356
Jay Obermiller	12,155
Jack Olson	11,271
Mark Kavan	10,046
Amber Conway	9,305
Sara Crist	8,049
Tye Johnson	7,380
Jason Ortman	7,013
Nicole Tonjes	4,159
Curtis Hinrichs	3,827
Danielle Benash	2,722
Clayton Schmitz	2,617
Brian West	2,307

KANSAS MUTUAL

AGENT	TOTALS
Brandon Spevacek	15,749
Kris Narvaez	15,720
Jeff Kindel	13,240
Steve Yearout	11,546
Samantha Almquist	10,301
Jennifer Edwards	6,413
Haley Helzer	4,910
Stacey Addison	4,300
Zach Teske	3,825
Roy McCoy	3,708

ENCOMPASS

AGENT	TOTALS
Mark Kavan	18,794
Lavelle McFarland	16,225
Sara Crist	3,104
Curtis Hinrichs	2,207
Nicole Tonjes	2,157

SAFECO

AGENT	TOTALS
Brandon Spevacek	24,555
Jim Gierhan	10,532
Zach Teske	5,845
Kyle Wade	5,836
Stacey Addison	5,542
Samantha Almquist	5,360
Pam Caba	5,328
Krystal Lind	5,154
Yvonne Guy	4,797
Mark Kavan	4,669
Shannon Schibi	4,352
Randy Mader	4,289
Nicole Schaller	4,179
Ryan Scheetz	3,587
Tommy Velasquez	3,476

PROGRESSIVE

AGENT	TOTALS
Ryan Scheetz	58,239
Tye Johnson	52,518
Yvonne Guy	37,269
Mark Kavan	35,047
Jack Olson	34,708
Zach Teske	32,331
Stacey Addison	29,398
Lavelle McFarland	25,610
Danielle Benash	22,620
Nicole Faulconer	19,330
Jason Frazier	18,251
Pam Caba	17,736
Kris Narvaez	15,892
Jason Ortman	15,863
Shannon Schibi	15,618
Lil Fritch	14,583
Steve Yearout	14,385
Randy Mader	14,203
Jennifer Edwards	14,120
Sara Crist	14,115

FUMA Production

Company numbers are
new premium YTD

TRAVELERS PERSONAL LINES

AGENT	ALL LINES
Zach Teske	78,740
Yvonne Guy	72,208
Tom Clark	36,184
Dustin Ford	30,891
Ryan Scheetz	27,103
Shannon Schibi	25,752
Jeff Kindel	23,079
Krystal Lind	22,632
Nicole Faulconer	20,977
Brandon Spevacek	20,484
Haley Helzer	16,895
Jason Frazier	15,710
Hanna Hertzog	15,465
Tom Heath	14,673
Randy Mader	14,660
Samantha Almquist	14,106
Nicole Johnson	13,326
Stacey Addison	12,939
Jennifer Edwards	12,393
Pam Caba	9,868
(From EPIC)	

TRAVELERS COMMERCIAL

AGENT	ALL LINES
Nicole Tonjes	7,123
Tom Clark	6,960
Ryan Scheetz	5,162
Jacob Irvin	4,775
Kris Narvaez	3,651
Jeff Kindel	2,827
Pam Caba	2,590
Jim Gierhan	2,533
Jack Olson	2,435
Yvonne Guy	2,240
(From EPIC)	

ENCOVA

AGENT	ALL LINES
Pam Caba	70,994
Kyle Wade	30,383
Mark Kavan	22,679
Staci Foreman	22,208
Ryan Scheetz	9,900
Sara Crist	9,715
Jay Obermiller	9,426
Tommy Velasquez	4,314
Clayton Schmitz	3,996
Jack Olson	3,098
(From EPIC)	

FOREMOST

AGENT	ALL LINES
Jack Olson	5,949
Curtis Hinrichs	4,942
Kyle Wade	4,444
Tom Heath	4,400
Brian Koch	4,056
Todd Whitehill	2,028
Mario Lopez	2,023
Tommy Velasquez	1,959
Jerry Nolte	1,317
Nicole Schaller	1,223
(From EPIC)	

SECURA

AGENT	ALL LINES
Tom Clark	12,299
Brandon Spevacek	11,053
Ron Clark	10,994
Samantha Almquist	9,383
Andy Hopper	8,852
Stacey Addison	4,968
Jason Frazier	4,327
Dustin Ford	3,877
Zach Teske	2,491

STATE AUTO

AGENT	ALL LINES
Andy Hopper	24,340
Kris Narvaez	12,206
Zach Teske	10,931
Tom Clark	3,621
Jennifer Edwards	3,119
Jason Ortman	2,647
Jeff Kindel	1,530
(From EPIC)	



Financial Services Award



TOP FINANCIAL SERVICES AGENT

JENNIFER LARABEE	65038	ROY MCCOY	11190
HILARY CHRISTIAN	39404	AMANDA FRITCH	8538
NICOLE TONJES	17809	BRIAN WEST	7969
JACK OLSON	13224	JASON ORTMAN	5871
ANDY HOPPER	12455	VICKY ELLIOTT	5515