

MIDWEST MATTERS



General Manager Notes

FUMA SUMMER UPDATE

Well, here it is June already... Spring is nearing an end and Summer is just around the corner. But it already feels like Summer... School is out, corn is up (that which isn't flooded out), farmers are chomping at the bit to get beans in and watching the wheat flourish with all the rain... And our **Summer Retreat Challenge has started!** Who's in for a trip to Kansas City for a Royals vs Cubs game and some fun staying at the AC Marriott in Westport near the Plaza? **We are coming up on the midway point through 2024...** Yes, that is correct! It's been a difficult spring with record tornados in May nationwide, new moisture records for May and one of the hardest markets for personal lines I can remember. ...But it's pretty amazing that through this our loss ratio with Farmers Union Insurance is still well below 40%! Also, our **FUI new written premium is over \$1.72 Million and our growth with Farmers Union Insurance is over \$1.9 Million year to date!** With so many companies shutting down new business, Farmers Union Insurance is still open! **Keep that going by only placing your preferred business with FUI... do not use them as an alternative for business that is less than preferred!**

We have been recognized this past year by Progressive for attaining their Platinum Blue status of which less than 10% of their appointments attain. In 2023 they were one of our largest Profit Share Companies! If you follow the Big New Accounts, you will see we have made some great strides with accounts coming from FUI, Hartford, Travelers Commercial, Berkshire and Encova as well as Financial Services these first 5 months of 2024. That is what contributes to your retention with service to your customers, to your community and also growth and income to your agency! 2024 has been difficult for many captives and independents alike, but because of you our agency and your businesses continue to grow! **We know that as an agency we cannot be successful unless our agents are successful, so everything we do is to help each of our agents achieve the success they desire.** With that in mind send me an email by Friday June 7th simply stating that you want a bonus point for the Summer Retreat contest and I'll get it applied to your total. It's a great time to be a Midwest Agent... **Thank you for all you do!**

Jeff



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MIDWEST MATTERS

Calender

START APRIL 29TH
THROUGH JULY 28TH- ANY
10 THIRTEEN WEEK
CHALLENGE

June Birthdays

Roy McCoy June 6

Jeff Downing June 25

Curtis Hinrichs June 10

Lavelle McFarland June 29

June Anniversaries

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

Randy Mader began hisr career on June 1, 1989...35 Years Service

Todd Whitehill began his career on June 1, 2008...16 Years Service

Jeff Kindel began his career on June 1, 2008...16 Years Service

Kyle Wade began his career on June 1, 2015...9 Years Service

Travis McCarter began his career on June 1, 2022...2 Years Service

Mario Lopez began his career on June 2, 2000...24 Years Service

Steve Yearout began his career on June 8, 1992...32 Years Service

David Snyder began his career June 11, 2009...15 Years Service

Brandon Spevacek began his career June 15, 2014...10 Years Service

Kathy Hurlbut began her career June 15, 2022...2 Years Service

2025 SUMMIT TRIP IS
SECRETS MOXCHE MARCH
30 - APRIL 4, 2025

SECRETS MOXCHE PLAYA
DEL CARMEN | ALL-
INCLUSIVE RESORT
(HYATTINCLUSIVECOLLE
CTION.COM)

JUNE 3-JULY 12

SUMMER RETREAT
CONTEST-KANSAS CITY
JULY 25-28

HUDSON CROP INS
TRAINING KS KAIA TOPEKA
KS 06/18

HUDSON CROP INS
TRAINING NE PLACE TBD
06/19

KANSAS CSR TRAINING WEST
GREAT BEND, KS 08/6
KANSAS CSR TRAINING EAST
TOPEKA, KS 08/7
NEBRASKA CSR TRAINING
YORK, NE 08/8

AUGUST 13-14
FUMA FFL MEETING IN
LINCOLN



AGENT NEWS

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LOCAL BLOOD DRIVE SUCCESS



Kearya Bliss and Jackie Ruiz/photo by Michele Boy

by Michele Boy
Editor

Kearya Bliss and Jackie Ruiz were the friendly faces of Library Leadership Group checking the many donors giving blood on Monday at the Hamilton County Fair Building.

Library Director Amy Brucker leads the group and coordinates with the many entities involved in making the blood drive a success.

Brucker said, "The blood drive goal was to collect 27 units. We collected 32 units. Hitting that goal allows us to give another \$250 in scholarship money."

Locals came out to support the blood drive. Stacey Howland proudly offered she has donated 116 units.

There are 8 units in a gallon. Stacey has every one of her gallon pins displayed in her office.

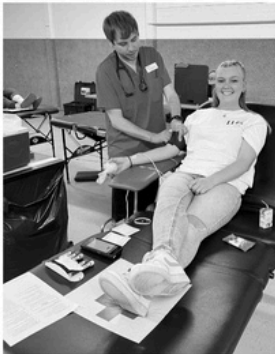
Kearya Bliss joined in and became a first time donor.

The American Red Cross asks donors to come in to give blood or platelets to help keep the blood supply as stable as possible. The need for lifesaving blood is constant – even during a very busy time of year full of graduations, holiday activities and more.

The next blood drive is Monday, July 15.



Stacey Howland/photo by Michele Boy



Kearya Bliss donates blood for the first time /photo by Michele Boy

STACEY ADDISON AT THE BLOOD DRIVE WAS HIGHLIGHTED IN HER LOCAL NEWSPAPER



PICTURE FROM SUMMIT TRIP

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



MANAGER NOTES

Distracted Driving and Impact of Rates

Good morning, we hear a lot about Distracted Driving and sometimes it can be hard to explain to an insured whose rate just went up 30%. Here is an article to help provide a statistical base which you can use to help the insured as to why. In addition to the below article keep in mind the tools you have that can help our insureds lesson the impact of rate.

The best tool we have is telematics, if you are not quoting and remarketing with telematics for all drivers. You are missing the boat and putting you and insureds at a disadvantage. There is nothing else out there that can give the insured a direct impact on his/her premium rating. If you want to learn more about it, please do not hesitate to contact your management team. Hope you enjoy the article.

Distracted Driving on the Rise Among Personal and Commercial Drivers

The latest driving behavior survey from Nationwide revealed that both personal auto and commercial drivers partake in risky behaviors that impact all drivers on the road.

BY OLIVIA OVERMAN

Drivers universally agree that the roads are more dangerous these days, but no one believes they are the problem, according to a recent Agency Forward survey from Nationwide.

Eighty percent of personal lines survey respondents rate their own driving as "very good" or "excellent," while only 14% feel the same about other passenger cars. Similarly, over 90% of commercial drivers rate their own driving as "very good" or "excellent." However, only 56% would give the same rating to other commercial vehicle drivers.

The latest driving behavior survey from Nationwide polled personal lines drivers and commercial drivers and revealed that both passenger and commercial drivers partake in risky behaviors that impact all drivers on the road.

One-third (34%) of commercial drivers admitted they sometimes or often feel distracted behind the wheel. However, nearly two-thirds (60%) of their peers agree that other commercial drivers are looking at their phones more often than they were a year ago, and a similar percentage think others are driving faster than they did a year ago. The primary causes of distractions for commercial drivers include the use of navigation systems (55%); responding to work text messages (36%); texting or talking on the phone (27%); and using social media (13%). Distractions for personal lines drivers include eating (43%), taking work calls (34%), reading (15%) and doing makeup (15%).

Continued on next page

Always Be Branding "ABB"

IN THE COMING WEEKS I WILL BE SENDING OUT EMAILS TO AGENTS AND THEIR MANAGERS THAT STILL HAVE THINGS TO GET DONE TO COME INTO COMPLIANCE IN ORDER TO NOT SEE AN INCREASE IN YOUR E&O IN JULY.

THINGS THAT NEED TO BE DONE NO LATER THAN JULY 1ST:

- BRINGING YOUR FACEBOOK UNDER OUR BUSINESS ACCOUNT. WE STILL HAVE ABOUT 10 AGENTS THAT NEED TO GET THAT DONE AND THEN WE CAN MOVE ONTO INSTAGRAM.
- CHANGE OUT YOUR BUSINESS CARDS, BROCHURES, STATIONARY, ENVELOPES AND ANYTHING ELSE THAT IS BRANDED THAT DOES NOT HAVE OUR FUMA LOGO ON IT. I CAN HELP YOU ORDER NEW ONES IF YOU NEED.
- BRINGING YOUR WEBSITE UNDER COMPLIANCE WITH BRANDING AND COLORS IF IT IS NOT UNDER US.

AS ALWAYS PLEASE DO NOT HESITATE TO REACH OUT TO ME IF YOU NEED ANYTHING MARKETING THAT I CAN HELP WITH.

MANAGER NOTES

Distracted Driving and Impact of Rates (Continued)

Meanwhile, perceptions of other drivers' distractedness are also high. One of the biggest complaints among those surveyed is the concern that other drivers are looking at their phones more often than they did 12 months ago—92% of personal auto drivers and 80% of commercial drivers say that other drivers are looking at their phones more often.

Additionally, commercial drivers believe that 78% of personal auto drivers and 61% of commercial drivers are driving faster than they did a year ago. And 90% of personal lines drives and 76% of commercial drivers believe that other drivers are more aggressive than in the past.

“Nationwide's telematics driving data shows that drivers take their eyes off the road at least 12 times per day,” says Kelly Hernandez, associate vice president, personal lines telematics, Nationwide. “The average distraction for a driver traveling at 45MPH would cover the length of three football fields.” Today, many states are exploring Hands Free legislation as a way to curb distracted driving, with 89% of people supporting legislation in their state to prohibit drivers from holding their cell phones while operating a motor vehicle.

In another survey, the [2024 Travelers Risk Index](#), nearly 80% of respondents said inattentive driving is more of a problem now than it has been in past years. Four in 10 drivers have experienced a “near-miss” because of their own distracted driving, and 12% have been in a crash due to their own distraction, according to the survey. Almost one-third of drivers (31%) surveyed report being in a crash due to other drivers' distractions.

“Distraction is one of the leading causes of roadway fatalities, and it continues to have a devastating impact on individuals, families and communities,” said Michael Klein, executive vice president and president of personal insurance at Travelers. “Creating safer roadways requires action from each of us, and while the survey results show that people are concerned about distracted driving, they are still unfortunately taking dangerous risks.” [Olivia Overman](#) is IA content editor.

Rob Fisher
Regional Production Director

New Policies Added In May

Brandon Dahna	65	Brian West	7
Mark Kavan	37	Danielle Benash	7
Nicole Faulconer	31	Ron Clark	7
Brandon Spevacek	28	Trina Smith	7
Yvonne Guy	27	Tye Johnson	7
Pam Caba	24	Clayton Schmitz	6
Amanda Fritch	23	Mario Lopez	6
Zach Teske	20	Nicole Johnson	6
Kris Narvaez	19	Roy McCoy	6
Stacey Addison	19	Hanna Hertzig	5
Jason Ortman	18	Jack Olson	5
Ryan Scheetz	17	Ken Troost	5
Tom Clark	17	Randy Mader	5
Curtis Hinrichs	14	Tommy Velasquez	5
Haley Helzer	14	Travis McCarter	5
Kyle Wade	14	Staci Foreman	4
Jeff Kindel	11	Todd Whitehill	4
Lavelle McFarland	11	Jim Gierhan	3
Sara Swackhamer	11	Krystal Lind	3
Steve Yearout	11	Jason Frazier	2
Andy Hopper	10	Nicole Schaller	2
Nicole Tonjes	10	David Snyder	1
Brian Koch	9	Greg Frank	1
Jennifer Edwards	9	Jacob Irvin	1
Lacey Lange	9	Jerry Nolte	1
Samantha Almquist	9	Peyton Stammer	1
Hilary Christian	8	Matt Anderson	0
Jay Obermiller	8	Richard Boxum	0
Vicky Elliott	8		
Amber Conway	7		

Totals 630



2025 Farmers Union Agencies Summit Contest

Secrets Moxché Playa Del Carmen

APRIL UPDATE ALL AGENTS

TOTAL POINTS

Tom Clark	42783	Matt Anderson	8251
Mark Kavan	38220	Randy Mader	8093
Tye Johnson	34381	Brian West	7536
Amanda Fritch	32676	Sara Swackhamer	6897
Jay Obermiller	23050	Curtis Hinrichs	6871
Jason Ortman	22762	Brandon Spevacek	6451
Brian Koch	20870	Lavelle McFarland	6079
Jeff Kindel	17395	Travis McCarter	5434
Kyle Wade	16618	Jim Gierhan	5239
Nicole Tonjes	16603	Jack Olson	5129
Andy Hopper	16521	Brandon Dahna	4706
Zach Teske	16031	Krystal Lind	4594
Hanna Hertzog	13739	Richard Boxum	3785
Vicky Elliott	13393	Jennifer Edwards	3593
Tommy Velasquez	13186	Ken Troost	3144
Amber Conway	12438	Nicole Schaller	2158
Yvonne Guy	11245	Lacey Lange	2000
Haley Helzer	10550	Hilary Christian	1804
Clayton Schmitz	9945	Nicole Faulconer	1768
Danielle Benash	9722	Jason Frazier	1728
Ron Clark	9285	Stacey Addison	1710
Samantha Almquist	8591	Jacob Irvin	1566
Ryan Scheetz	8429	Jerry Nolte	1556

TOP FINANCIAL SERVICES AGENT

(Top 20 Shown)

Hilary Christian	17504
Roy McCoy	10825
Jason Ortman	7775
Nicole Tonjes	7557
Amanda Fritch	2966
Ryan Scheetz	2502
Tom Clark	2069
Jennifer Edwards	1826
Danielle Benash	1657
Amber Conway	1566
Vicky Elliott	1442
Jack Olson	1418
Brian West	1032
Matt Anderson	1002
Yvonne Guy	856
Mark Kavan	855
Staci Foreman	831
Sara Swackhamer	674
Brian Koch	648
Andy Hopper	636

TOP NEW AGENT

Brandon Dahna	113081
Trina Smith	90403
Samantha Almquist	56397
Staci Foreman	53494
Krystal Lind	37593
Lavelle McFarland	34464
Jennifer Edwards	20527
Travis McCarter	20310
Lacey Lange	19466
Jacob Irvin	11905
Andrew Malone	0

FUMA COMMERCIAL CLUB

Andy Hopper	113875
Yvonne Guy	104794
Zach Teske	64754
Trina Smith	53558
Jason Ortman	21922
Jack Olson	21906

(ELIGIBLE)

SUMMIT CROP GROUP

First Crop Update Will be in June

Agent New Premium for April

(Agent New Premium all companies from EPIC)

New Premium Property & Casualty Lines

Tom Clark	104,441	Danielle Benash	27,011	Randy Mader	11,652	Nicole Schaller	4,111
Amanda Fritch	87,943	Hanna Hertzog	26,704	Vicky Elliott	10,874	Clayton Schmitz	3,476
Ryan Scheetz	74,867	Andy Hopper	26,256	Todd Whitehill	9,808	Greg Frank	3,450
Yvonne Guy	65,471	Stacey Addison	24,582	Steve Yearout	9,316	Jason Frazier	3,286
Jeff Kindel	62,269	Ken Troost	23,178	Jennifer Edwards	9,187	Richard Boxum	2,506
Zach Teske	61,396	Kris Narvaez	23,143	Sara Swackhamer	9,172	Jerry Nolte	1,800
Haley Helzer	58,275	Brandon Spevacek	19,112	Tommy Velasquez	9,087	Nicole Johnson	374
Mark Kavan	55,689	Lavelle McFarland	16,826	Amber Conway	8,257	Jacob Irvin	0
Pam Caba	44,271	Staci Foreman	15,930	David Snyder	7,745	Matt Anderson	0
Nicole Faulconer	41,165	Curtis Hinrichs	14,984	Lacey Lange	7,200	Andrew Malone	0
Brandon Dahna	34,739	Trina Smith	14,953	Krystal Lind	6,830		
Jason Ortman	33,455	Brian Koch	14,495	Ron Clark	6,385		
Jay Obermiller	32,157	Brian West	13,384	Jim Gierhan	6,273		
Nicole Tonjes	27,154	Travis McCarter	13,347	Mario Lopez	5,081		
Kyle Wade	27,152	Roy McCoy	12,390	Hilary Christian	4,468		
Samantha Almquist	27,112	Tye Johnson	12,019	Jack Olson	4,346		

New Premium Financial Services

Roy McCoy	4,933	Krystal Lind	Lillian Fritch	Staci Foreman
Brandon Dahna	2,514	Jeff Kindel	Haley Helzer	Steve Yearout
Lacey Lange	1,667	Hanna Hertzog	Jacob Irvin	Todd Whitehill
Jason Ortman	1,454	Lavelle McFarland	Nicole Faulconer	Tom Clark
Peyton Stammer	1,001	Tommy Velasquez	Nicole Johnson	Tommy Velasquez
Ryan Scheetz	457	Amanda Fritch	Nicole Schaller	Tye Johnson
Lavelle McFarland		Andy Hopper	Jason Frazier	Vicky Elliott
Clayton Schmitz		Brian Koch	Jason Ortman	Yvonne Guy
Jennifer Edwards		Brian West	Randy Mader	Trina Smith
Jeff Kindel		Jerry Nolte	Richard Boxum	Lacey Lange
Amber Conway		Jim Gierhan	Ron Clark	
Staci Foreman		Ken Troost	Brandon Spevacek	
Tommy Velasquez		Kris Narvaez	Samantha Almquist	
David Snyder		Hilary Christian	Sara Swackhamer	
Curtis Hinrich		Dustin Ford	Shannon Schibi	
Nicole Tonjes		Greg Frank	Stacey Addison	

FUMA Production

FARMERS UNION

AGENT	PREMIUM
Amanda Fritch	103,983
Mark Kavan	71,327
Pam Caba	58,027
Nicole Tonjes	44,927
Tom Clark	44,340
Tye Johnson	44,327
Haley Helzer	41,505
Jay Obermiller	38,105
Jason Ortman	30,416
Matthew Anderson	28,122
Kyle Wade	21,874
Jeff Kindel	21,620
Ryan Scheetz	21,061
Hanna Hertzig	19,484
Kenneth Troost	18,913
Brandon Spevacek	18,553
Sara Swackhamer	17,016
Amber Conway	16,335
Danielle Benash	13,769
Jack Olson	12,703

AMERICAN MODERN

AGENT	TOTALS
Trina Smith	9,530
Roy McCoy	7,727
Jason Ortman	5,389
Nicole Faulconer	3,850
Yvonne Guy	3,590
Hilary Christian	3,347
Kenneth Troost	3,277
Sara Swackhamer	2,861
Brandon Dahna	2,638
Tommy Velasquez	2,506
Jeff Kindel	2,449
Andy Hopper	2,335
Jay Obermiller	2,093
Samantha Almquist	1,927
Jack Olson	1,726

NATIONWIDE

AGENT	TOTALS
Ron Clark	18,633
Zach Teske	6,349
Yvonne Guy	5,369
Amanda Fritch	3,549
Ryan Scheetz	2,491
Samantha Almquist	887
Jay Obermiller	662
Krystal Lind	245
Brian Koch	107
Jay Obermiller	-
Jennifer Edwardsi	-
Samantha Almquist	-
Staci Foreman	-
Jacob Irvin	-
Mark Kavan	-

BATTLE CREEK

AGENT	TOTAL
Sara Swackhamer	14,030
Brian Koch	11,740
Jay Obermiller	3,378
Nicole Tonjes	3,255
Tommy Velasquez	3,158
Curtis Hinrichs	2,948
Amber Conway	2,082
Clayton Schmitz	716
Mark Kavan	367
Tye Johnson	350
Lavelle McFarland	182
Vicky Elliott	-
Jason Ortman	-
Nicole Johnson	-
Nicole Tonjes	-

KANSAS MUTUAL

AGENT	TOTALS
Brandon Dahna	38,232
Brandon Spevacek	12,721
Kris Narvaez	9,556
Samantha Almquist	7,049
Nicole Faulconer	6,024
Zach Teske	5,212
Hanna Hertzig	4,754
Ron Clark	4,502
Greg Frank	4,484
Steve Yearout	4,230

ENCOMPASS

AGENT	TOTALS
Ryan Scheetz	18,611
Lavelle McFarland	8,284
Mark Kavan	2,198
Kyle Wade	-
Brian Koch	-

SAFECO

AGENT	TOTALS
Jeff Kindel	27,354
Zach Teske	26,478
Tom Clark	16,176
Kris Narvaez	13,399
Andy Hopper	11,499
Roy McCoy	9,638
Nicole Faulconer	9,571
Mario Lopez	8,658
Stacey Addison	8,573
Yvonne Guy	8,079
Ron Clark	6,793
Brandon Spevacek	6,649
Todd Whitehill	6,474
Jacob Irvin	6,445
Haley Helzer	5,960

PROGRESSIVE

AGENT	TOTALS
Yvonne Guy	37,980
Curtis Hinrichs	36,902
Danielle Benash	31,521
Brandon Dahna	28,842
Stacey Addison	21,646
Brandon Spevacek	19,765
Pam Caba	18,806
Amanda Fritch	16,963
Samantha Almquist	16,650
Nicole Faulconer	14,255
Mark Kavan	12,213
Zach Teske	11,775
Sara Swackhamer	11,371
Ryan Scheetz	11,260
Kyle Wade	10,863
Lavelle McFarland	10,427
Amber Conway	10,174
Trina Smith	9,189
Jay Obermiller	7,805
Tommy Velasquez	7,498

FUMA Production

TRAVELERS PERSONAL LINES

AGENT	ALL LINES
Ryan Scheetz	17,206
Curtis Hinrichs	4,306
Yvonne Guy	3,724
Randy Mader	3,317
Lavelle McFarland	2,262
Nicole Schaller	1,636
Mark Kavan	1,166
Brian Koch	1,146
Hilary Christian	1,006
Brian West	960
Andy Hopper	833
Zach Teske	485
Trina Smith	286
Haley Helzer	284
Jacob Irvin	211
Hanna Hertzog	-
Jason Frazier	-
Jerry Nolte	-
Vicky Elliott	-
Mario Lopez	-

(From EPIC)

TRAVELERS COMMERCIAL

AGENT	ALL LINES
Kris Narvaez	13,627
Yvonne Guy	9,304
Zach Teske	6,927
Brandon Dahna	3,284
Nicole Faulconer	2,930
Andy Hopper	2,681
Trina Smith	2,193
Tom Clark	2,141
Stacey Addison	1,893
Nicole Tonjes	1,721

(From EPIC)

ENCOVA

AGENT	ALL LINES
Kenneth Troost	15,183
Jason Ortman	6,933
Jay Obermiller	5,502
Ryan Scheetz	4,794
Roy McCoy	3,840
Mark Kavan	2,340
Brian Koch	2,067
Nicole Tonjes	1,436
Amanda Fritch	717
Danielle Benash	535

(From EPIC)

FOREMOST

AGENT	ALL LINES
Todd Whitehill	5,690
Ryan Scheetz	5,136
Yvonne Guy	2,587
Randy Mader	2,546
Nicole Faulconer	2,429
Trina Smith	1,699
Haley Helzer	1,533
Hilary Christian	1,490
Lacey Lange	1,388
Jeff Kindel	872

(From EPIC)

SECURA

AGENT	ALL LINES
Zach Teske	31,741
Krystal Lind	11,875
Andy Hopper	11,873
Yvonne Guy	8,355
Brandon Spevacek	2,383
Staci Foreman	1,538
Trina Smith	1,034
Jeff Kindel	260
Stacey Addison	-

STATE AUTO

AGENT	ALL LINES
Tom Clark	52,858
Andy Hopper	3,308
Zach Teske	3,207
Trina Smith	1,840
Haley Helzer	-
Andy Hopper	-
Jennifer Edwards	-

(From EPIC)



Financial Services Award



TOP FINANCIAL SERVICES AGENT

HILARY CHRISTIAN	17504	RYAN SCHEETZ	2502
ROY MCCOY	10825	TOM CLARK	2069
JASON ORTMAN	7775	JENNIFER EDWARDS	1826
NICOLE TONJES	7557	DANIELLE BENASH	1657
AMANDA FRITCH	2966	AMBER CONWAY	1566