

FWI NEWS



Electronic Policy Issuance

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FWI has been sending out most of our policies electronically for the past few months.

The most frequent inquiry we have received is "how will I know that my policy is available on the website?" FWI will send an email to you advising that your policy is now available on the website. Some agencies have set up separate mailboxes for this notification.

The EMAIL and WEB versions of our policy issuance have been the most requested. Please be aware, these delivery methods will require you to print the insured's copy unless you want to send it to them electronically. The CD version is probably the best route for you, the agent, as you can print as much or as little as you desire. Most agents that we've talked to are printing just the DEC page and delivering the balance of the policy on CD.

First Western Insurance wants to continue write business with you. If for some reason these policy delivery methods are completely unmanageable for you, please give your FWI underwriter a call. Electronic delivery works very well for us when we receive your policies from our carriers that way. We do realize it may not be the best solution for you at this time.

Please remember, policies issued by CD/Email are on the First Western web page. To access the web page you must have a pass word. For specific agent access, contact Kim at kjoliffe@fwins.com.

New – New Personal Lines New – New

We are now issuing the DP-3 Policy from Scottsdale Insurance on the following:

1. Vacant Dwellings (Fully updated in the last 30 years)
2. Contents coverage can be added
3. Homes of people in nursing homes
4. Homes held in estate sales

Call Linda Burg or Mike Porter at First Western Insurance.

Look at what American Modern Insurance Company is offering!

\$2500

What would you do if you won \$2500? Take that well earned vacation – or spend it any way you please!

**FIRST
WESTERN
INSURANCE**

an RW Scobie Company

One Corporate Place • Box 65660
West Des Moines, IA 50265
515-225-6066 1-800-475-1000
Fax 515-225-3872

14748 W Center Rd., Ste 305
Omaha, NE 68144-2029
402-334-7410 1-800-825-4855
Fax 402-334-7413

FWINNEWS

You could be a lucky winner in our "Beyond Standard" Trip giveaway sponsored by American Modern Insurance Company. To register please visit: www.amig.com/trip/GA. While you are visiting please REVIEW ALL OF THE GREAT PRODUCTS that American Modern Insurance has to offer:

- Quote/Rate issuance
- Quick and easy service
- Modernlink*

***If you are not currently on Modernlink, and wish to be, contact Hazel Woods at: hwoods@fwins.com**

Farm Administration Certificate Policy – Farm Management

Better known as Farm Management policy provides property and liability coverages and is designed to meet the insurance needs of farms managed by outside Professional Farm Management Organizations.

It also provides additional Fire Department Service Charges – no deductible, Private Power and Light Poles - \$1000 per occurrence at each farm premises included, Fences and Pens - \$1000 per occurrence at each farm premises included, as well as other Coverages upon request.

An Individual Certificate is provided for each insured showing schedule of items insured, limits of liability, and mortgagees, loss payees, or additional insured's listed. The policy deductible is \$1000 per occurrence per certificate on real and personal property.

All Farm Administration Certificate policies are issued for an annual term. Other property insurance is not permitted unless approval has been obtained.

Call Brenda Shannon at extension 236 for any additional information.

New Market (GL) – Large Accounts

Minimum Premiums

GL \$20,000 (Occurrence and claim made)

O&CP \$10,000

Individual policies, risk or exposures may require higher minimum premium, including minimum earned or fully earned premiums that will be indicated on the quote sheet.

All companies are currently rated A plus XV by A> M Best. Please call one of our underwriters for more information.

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Fax 402-334-7413



Voice Mail – Email

Reminder to our agents, when you get a message back that the underwriter is out of office, please contact the backup underwriter given in the message.

First Western Insurance welcomes Dan Hoyka to the Personal Lines Department. Dan will underwrite the states of Minnesota and Wisconsin. Before coming to First Western, Dan worked for two years at Nationwide Insurance as a Senior Training & Development Instructor. Prior to Nationwide, Dan worked for American Modern Insurance and Guide One in West Des Moines and worked very closely with First Western as a consultant.

Cover Notes – An Introduction to Success

Communication is a key ingredient in understanding the exposures and requested insurance coverages associated with your customer, and begins with the cover note. Using a cover note with your application is beneficial to both of us.

My teenage son hears me tell him often that “I do not like surprises, so let me know what is going on...” The cover note introduces the risk, giving us the first impression of “what is going on” with the potential customer.

At a minimum, please share with us the expiration date, the status/position of the current carrier, and an idea when the quote is needed.

If possible, a brief summary of how long the applicant has been in business and your relationship with the applicant could be included.

First impressions are lasting impressions. Make a good one with a cover note.

Applications are available on First Western Insurance web page (www.fwins.com).