

The

A publication of the United Farmers Agents Association

Spring '99

Voice



What can an Agent do?

Go to ufaa.com and find solutions!



The United Farmers Agents Association is a professional association committed to helping our members through education, communication, support and information and to establishing a true partnership with Farmers Group, Inc.



mcgraw ad

The Voice



Spring '99

FEATURES

Is AIMS really 'Premier'?

Peer study will weigh AIMS against industry counterparts 5

Do you have to rewrite outside business?

Mr. Denlea subscribes to a different theory 6

What has UFAA done for me lately?

How about extra commissions? Money in your pocket! 7

UFAA Tech to the rescue!

Computer problems *solved* for five UFAA members 8

Making things happen in Minnesota

Barry Bowden is doing all the right things 22

COLUMNS

Membership

What's your excuse for not joining UFAA? 10

Governmental Affairs

Contact your lawmaker! 16

The Voice is published four times per year by The United Farmers Agents Association, a professional association committed to helping our members through education, communication, support and information and to establishing a true partnership with Farmers Group, Inc. The content of *The Voice* is the responsibility of the elected National Board Members who comprise The Voice Committee. Products and services advertised are not endorsed by The United Farmers Agents Association, Inc. or its affiliates. Complaints or inquiries should be forwarded directly to the advertiser. All purchases are at the complete discretion of the customer.

Coming events

June 1999

Summer issue of *The Voice* mailed to the agency force
UFAA National Board meeting in Las Vegas, June 13
Chapter Presidents meeting in Las Vegas, June 14
1999 UFAA National Convention in Las Vegas, June 15-17

September 1999

Fall issue of *The Voice* mailed to the agency force
Fall meeting of the CEAA Board of Directors

November 1999

Fall meeting of the UFAA Board of Directors

December 1999

Winter issue of *The Voice* mailed to the agency force

Chapters asked to designate technology reps

UFAA Technology Services Director Steve Todd is trying to work with Chapters to have each of them designate a Tech Representative. He will be able to work directly with this person and relay a lot more information to the Chapter in this manner. It will help him get the information out and it also will be beneficial for the Chapter. Several Chapters have appointed Tech Representatives. Chapter 17 was the first to take the lead and assigned Kevin Post to this position. Chapter 01 has assigned Dan Proctor. If you haven't assigned someone yet, please make it a priority.



UNITED FARMERS AGENTS ASSOCIATION
8711 Big Bend • St. Louis, MO 63119
314-968-3344 • FAX 314-918-1718

RALPH BUCHANAN
PRESIDENT

Dear Member,

When I used to coach Little League, I would say, "The paychecks are great!" Did that ever draw a strange reaction from the parent! But did you ever see the look on a 10-year-old kid's face when he did something for the first time? Something he never dreamed he could do? A face that will live in my mind forever! That's a "paycheck" my friends.

I get the same enjoyment, feel the same excitement, when I see (or hear about) a member helping a member or a member coming out of the proverbial closet and announcing his membership publicly and proudly. I am thrilled when I look at our website and I marvel at our ability to share information on our website or via e-mail. But my all-time favorite — you could even call it a "paycheck" — is having a non-member call and share information with us.

The management company hung that "N word" on UFAA many years ago and many old-time DMs still use it to intimidate their agents. But the enlightened DMs and agents are recognizing us for what we are: "Agents helping Agents." And we will just keep right on doing that for a long time to come.

And since this is our first issue of *The Voice* this year, let me make some predictions:

- APPS and FPPS will be straightened out sometime, maybe even sometime soon.
- EasyPay will be sent to the scrap heap and agents will no longer curse Prematic.
- Zurich will instruct the management company to substantially increase the "stipend" paid to agents to process APPS and FPPS.
- Independent agents in the 12 new states will mail applications to the Baltimore Service Center, where they will be input by the management company employees.
- Butler & Higgins will win their lawsuit in California.
- Farmers Agents will have access to the competitive rates promised to the independent agents in the 12 new states.
- The HMA will be voided and Agents will be able to offer these products and services without that strange "contract."
- DMs will start to keep their promises to their Agents because, after all, the Agents are the ones that make the DM money.
- We will revert to that old way of doing business: together. As in working together to make the name Farmers Insurance great.

So there are my predictions. Let's see what happens. If you are a non-member reading this, join us as we march forward. Help us help other Agents. The paycheck will be great indeed.

Have a great 1999!

Sincerely,

Ralph Buchanan, National President
United Farmers Agents Association

Is AIMS *really* 'Premier'?

Peer study will weigh AIMS against counterparts in industry

Farmers touts the AIMS computer system as "the best," the "Premier," the "Industry Leading" technology. But how does it compare within the industry?

Does it benefit you, the business owner, and aid your staff in efficiently serving your clientele? How cost-effective is it in delivering quality customer service? Does it cost you any more than an Allstate, Safeco or State Farm agent to process an auto or fire transaction? Are the results, as delivered to your customer, better — or are they worse?

Each of us absorbs more and more of the cost of processing applications and changes every day. How really efficient is the technology we rely upon?

One of our members analyzed his own office operation and calculated that, since the implementation of APPS/FPPS, his increased labor expense to run this software is outrunning his Agency Interaction Share reimbursements on the order of 10 to 1. Is it a saver of time and money or an albatross around our necks?

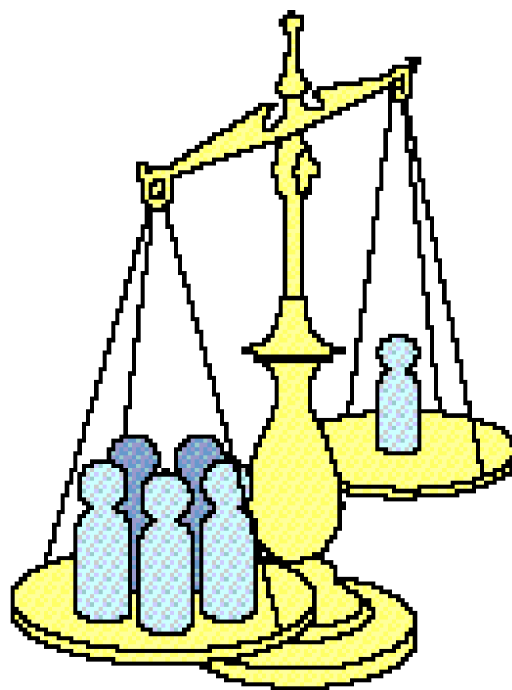
Our survival as insurance agents relies on the best technology to service our customers' needs, answer their questions and, hopefully, sell them additional products. Is AIMS' ability to service our customers cost effective? Or is it a liability to our operation, and our place in the insurance industry?

As independent business owners, each of us pays substantially to staff and equip our offices. What effect is Farmers' AIMS system having on our bottom line?

As individuals, all of us can cite our own office backlog of computer service nightmares that contradict the bright picture presented by the Home Office. But anecdotal bellyaching isn't going to accomplish anything. So, how do we determine the answers?

How do we know? Is our technology the "best" in the industry (or even close)? Are the programs eventually going to be usable — or are massive changes to a PC-based system warranted? What is the actual cost of continuing down the trail with APPS/FPPS? How much of our premium dollar is Farmers wasting on surplus EDGE mailings alone?

To answer these questions in an honest, objective and professional manner, UFAA has contacted a major CPA consulting firm for information about obtaining a "Comparable Peer Technology Study." UFAA has been advised that such a study, which will answer these questions, would cost us in the range of \$30,000 to \$35,000. When completed, you will know fairly precisely the differential between your cost to run AIMS technology



in your office and the amount you are being reimbursed in your folio to run it. Further, you (and our owners in Switzerland) will know what your competitors' costs are to perform the same operations in their office.

If, as many UFAA members suspect, the results of this study were to cast Farmers' technology in a bad light, perhaps the folks offshore who oversee Farmers' budgeting will have second thoughts about continuing AIMS, as we know it. Would you welcome such a development?

If you are interested in participating in this study, send your name to UFAA and let us know you are interested in the "Peer Study." We also need your help in identifying some competing company agents who would agree to participate.

As with the computer lawsuit, a tax-deductible donation of \$100 would be appreciated to assist all of us in obtaining a rapid answer.

Whether you belong to UFAA or not, your support of this effort could very likely produce a long-term benefit to you personally.

Do you have outside busi

*Mr. Denlea subscribes to the
'one bite of the apple' theory*



There has been a rash of letters from the various State Executive Directors in recent weeks to the agency force. They address a number of items relating to the states they originate in, but one item appears in each and every letter. It is the issue of business placed outside the Farmers Group of Companies and the alleged "requirement" of that business, if it is now eligible, to be rewritten with the Farmers Group of Companies.

In his letter, Paul T. Quinn, GCA, the SED in Indiana, states, "If it can be written in our Commercial line, it must go there or you must nonrenew with the other carrier."

Mr. Quinn and the other SEDs from around the country seem to have forgotten there is an Agents Appointment Agreement and that agreement

only requires a written refusal, as opposed to an *annual* right of first refusal.

The clearest and most definitive source used to refute Mr. Quinn's theory comes from none other than Leo Edward Denlea Jr., the former CEO of the management company.

Mr. Denlea, in a sworn deposition on March 31, 1998, in the matter of *Butler & Higgins vs. Farmers Group, Inc.*, specifically addresses the issue of the responsibility of the Agent with the previously refused business.

Q: *The agent was not under any obligation to Farmers to rewrite the business, placed with a different insurance company during the moratorium, back into Farmers once the moratorium ended?*

A: *That's my understanding. There's no obligation.*

he Fire Insurance Exchange into the moratorium and who was still the CEO when the moratorium was lifted. He is quoted swearing under oath there is no obligation to place that business back with Farmers.

Our attorney, Jon Heim, addressed this issue in a letter to the Texas State Director, in which he stated that the Agents Appointment Agreement did not address the issue of renewal business, only new business. Our own attorney/agent, Doug Embrey, agrees with the position that the AAA only addresses new business.

Mr. Denlea would hold to the "one bite of the apple" theory while those less knowledgeable about the Agents Appointment Agreement still need to figure it out.

power videos ad

“What have you done for me lately?”

Here's money in your pocket!

The Truck Insurance Exchange, in Field Bulletin #0-4550, announced a change in commissions paid to Agents.

The good news, according to the bulletin, is that, effective Jan. 1, 1999, the new business commissions on commercial accounts on the first \$100,000 in premium was going to be 15% and renewal commission would be 12%.

This was an improvement over the old step commissions, where the Agent was paid 15% on the first \$20,000, 12% on the next \$30,000 and 10% on the next \$50,000. This is a significant increase in commissions to the Agents.

On renewals, the old method paid 12% on the first \$20,000, 11% on the next \$30,000 and 10% on the next \$50,000. This, again, is a great increase and all Agents should be excited and thankful.

The “bad news” is that the internal procedures bulletin in the Business Support Centers states

that the increase was effective for new business on Jan. 1 but was not effective for renewals until *April 1*.

So the management company has a dilemma. Will they try to resolve it or bury it? They can issue a new Field Bulletin admitting the mistake and pay all of the Agents what is due according to their own bulletin. Or, they can not say a word, hope the Agents don't catch it, quietly pay the ones that do and keep the commissions from the Agents.

Have you seen a new Field Bulletin? Did you have or will you have large commercial accounts renew in the first three months this year? Have you checked your folio?

If you are a member of the United Farmers Agents Association, this is an added

bonus, and we hope you enjoy the added commissions.

If you have chosen not to become a member, then have the courage to send 20% of the additional commissions you receive to UFAA. If you think that is too much, just remember, without “Agents helping Agents,” you would still not have those dollars.



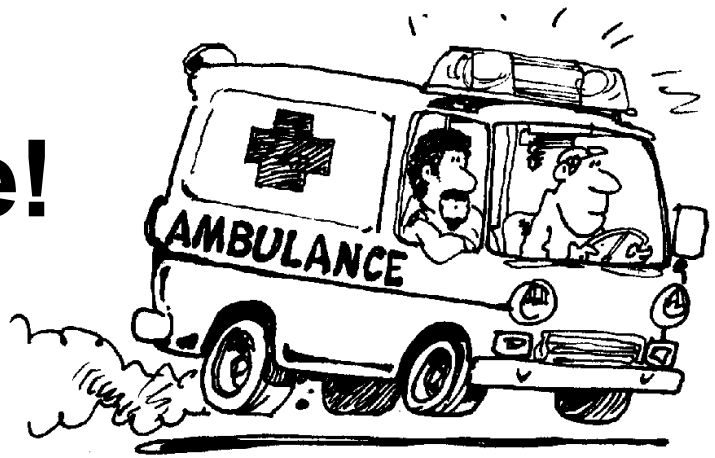
Editors Note: As this issue was going to press, the management company, in California, released a “Farmers Memo” dated Feb. 22 that stated, “Please note that the

new schedules' effective date for renewals is April 1, 1999.” The question: What exactly is the rank order of importance of company correspondence? Underwriting Manual, Agents Guide, Bulletin, Memo or possibly a note from the DM on a sticky pad? Should it make a difference? Yes!

abs ad

UFAA Tech to the rescue!

Computer problems solved
for five UFAA members



Problem 1: I called with the need for disaster recovery assistance after having a catastrophic failure of my backup system and my hard disk drive

UFAA Technology solution: After diagnosing the problem, Steve walked me through reinstallation of the Windows operating system and reconfiguring the programs to run. — *Agent, Oklahoma*

Problem 2: I was trying to reload my software and couldn't get my system to run.

UFAA Technology solution:

Steve walked me through setting up Microsoft networking TCP/IP protocol and assigning IP numbers to the local network. We then checked each computer, shared the hard drives and printers and, once the network was talking, we mapped each drive onto the local system. — *Agent, Oklahoma*

Problem 3: I called having problems trying to load a database into Microsoft Works. I also wanted to create a form letter that would merge with this database

UFAA Technology solution: Steve connected to my computer via PC Anywhere, downloaded my database file, extrapolated the data into an Excel spreadsheet, then saved it into a Works database and Works spreadsheet. He then reconnected to my PC and sent the information back to me. — *Agent, Arizona*

Problem 4: I contacted UFAA Technology requesting assistance in connecting my 5250 emulation card to the Farmers AS/400 and being able

Continued on p. 12

More successes for UFAA Tech

By Jeff Ryan, Director at Large

Steve Todd is the manager of UFAA Technology Services. He also has been working on other projects that most members are not aware of.

Steve has been working with UFAA Historian Allen Yerxa on UFAA's Historical Law and Litigation Library. For the very first time in the history of our Association, we have all the information stored on a CD-ROM — a major accomplishment.

Steve also has been researching the AS/400 and the many developments that are taking place with the AS/400. You can go to *ufaa.com* to get addi-

tional information on this subject. He also is investigating the use of scanning and printing APPS/FPPS changes directly into a digital file cabinet on the hard drive of the AS/400.

Steve Todd also is the webmaster for *ufaa.com*. In the last six months, he has developed it into a showcase website. Without his strategy and planning, *ufaa.com* probably would never have gotten to its current level of excellence. Steve created the UFAA Technology section of the site, and it is being developed into a training and educational tool. The website is fine-tuned almost on a daily basis.

Another recent accomplishment is the UFAA Technology PC Computer Manual, which covers scanning, back-up systems, Windows NT and much more. It is available on CD-ROM and soon will be posted on *ufaa.com*.

UFAA Technology Services is available to all members. Operating hours are from 8 am to 2 pm, Pacific Standard Time, Monday through Friday, except for holidays. The phone number is 916-332-5541, and the fax number is 916-349-2221. E-mail: ufaamis1@aol.com.

Your ideas and suggestions are welcome.

bigchanges@ufaa.com!

By Jeff Ryan

After studying several major newspapers' websites, Steve Todd, UFAA Tech Services Manager and *ufaa.com* webmaster, realized we should follow the path of the experts in the information business, so he redesigned UFAA's home page.

Steve opened up the design and gave current introductions to the most popular icons. By keeping everything current, it gives the site a fresh look every time a visitor returns and will help them spot new areas of information.

When you arrive at *ufaa.com* you will be greeted with UFAA's mission statement.

Next you will come to UFAA's bimonthly theme. The theme for January/February 1999 is "A

Very Important Message to Every Agent." It covers the many changes that are shaping our industry, and you can find this and supporting articles in the Archive section of *ufaa.com*. A great article to read in this group is "The Collapse of the Insurance Bureaucracies".

The March/April theme is AS/400s and saving money.

Next are the informational icons. The first is the latest weekly message from UFAA's President, which covers a variety of issues that concern the agency force countrywide.

If you want current and breaking information concerning the insurance industry from claims, products, marketing, sales tips and much more, go to

News & Articles. Visit often, as it is constantly being updated.

The Zurich/Farmers icon will give you the current scoop on this worldwide connection. You will be able read information concerning both companies that we find from many sources and put it here under one roof for you. Some interesting listings are "Zurich Commercial," "Farmers Rates the 1999 Models," "Farmers Turns to Independent Agents," and "Zurich Direct." For the Agents in California who placed outside business during the fire moratorium, there are excerpts from a deposition from Mr. Leo Denlea Jr., provided by the California Farmers Agents Association, which is very inter-

Continued on p. 12

storage ad

From the director: Membership

What's your excuse?

By Mark O'Donnell

Almost daily, I talk to non-members around the country. Sometime during the conversation, I ask, "What is keeping you from joining UFAA?" I find the answers amazing.

What has UFAA done for me? The answer is simple: "Quite a lot, thank you." My problem is that I don't understand the question. Maybe the agency force is like everyone else who goes to work each day, punches a clock and returns home later that day. Today, employees frequently move from company to company for better opportunities (money, satisfaction, benefits, etc). In this day and age, there is no longer any loyalty between management and their employees. It's just me, me, me and more me. If you were an employee, I could fully understand the question. But the last time I looked, you were an independent contractor. Did something change?

I wouldn't want my DM to find out. The answer here is also simple: "You have a real problem if your DM, whose position isn't even mentioned in your contract, scares you that much." For your information, there is a document called the U.S. Constitution that actually allows you to join any organization you wish. Ask your DM to give you a list of "acceptable" organizations and a second list of "unacceptable" organizations. Watch your DM squirm. And lastly, at worst, most long-term members are actually tolerated or ignored by their DM.

My DM is my friend. This one is good, folks. This is real good.

You have two types of DMs. There is the new one who has quotas to fill and DMMs to please. That DM just has to be willing to sacrifice you in a heartbeat if push comes to shove. Then there is the old DM making \$500,000 and up who also will sacrifice you in a heartbeat to keep on the good side of the DMM. And why wouldn't they? They are human. Just how many people in this country will step up and fight for principle? Your DM really can be your friend. He just won't be there when your neck is on the line.

Well there are three of my favorites. If you have a good one, send it to me. We can start posting "Excuses of the Week" on the website for all to see.

In the meantime, call the management company and ask why the E&O deductible is so high (\$5,000), when APPS and FPPS will be corrected, whether you can obtain an AS/400 from

an outside source, if you can hook up a real PC to your System 36, what kind of emulation card to use, if you have to pay SECA tax on your contract value, and what their position was on HR-72 or is on HR-10. See if little ol' you, just one person, can get an answer.

And, if you still need to ask, "What has UFAA done for me?" read the above paragraph over and over until you figure it out.

Yes, UFAA has done quite well without you up to this point. And we will continue to do

quite well without you. But if you can ever pull yourself away from "me, me, me," come see us. All the things we have accomplished so far through UFAA have all been accomplished by members with a vision and the drive to see it through.

Quite honestly, I'm anxious to see what you will contribute when you do become a member. Why not take the first step today and join us?

I'm anxious to see what you will contribute when you do become a UFAA member. Why not take the first step today and join us?

More AS/400 insights on the way

UFAA Technology Services Manager Steve Todd will be attending computer-related industry seminars in order to assist UFAA and its computer goals. Steve has recently attended an IBM Wave Tour concerning the AS/400, where he obtained much of the information for the *Voice* article he wrote about AS/400 security. He also obtained other vital information from that seminar and will be sharing it with us soon. He will be attending other industry-related seminars during the year that will greatly help UFAA pursue its computer-related information and business solution goals.

application

**convention
registration**

esting reading concerning contractual obligations.

UFAA Technology Services is a very popular area. There are two sections, one provides current computer information and the other deals with UFAA Technology Services. It will contain information ranging from the AS/400 to System 36s, emulation to PCs and more. UFAA Tech leads the way.

Possibly by the time this article is printed there will be a third section, the UFAA Technology PC Computer Manual.

Legal & Legislative includes a range of issues from the legal review of the HMA by attorney Jon Heim to Texas insurance news. The UFAA Legal Law Library has

recently been completed, so keep an eye on the Legal & Legislative section for future postings.

The Bulletin Board is a vibrant information forum for Agents around the country. Take a look and air your views. Its yours and brought to you by UFAA.

There is much more on *ufaa.com* and more to come. The UFAA Tech and Legal & Legislative sections will soon be restricted to members only.

UFAA invites you to tour the site and come back as often as you like.

The United Farmers Agents Association is proud to provide *ufaa.com* for your benefit.

UFAA Technology Services: Agents helping Agents!

to remotely access an office via long distance phone line and access the Farmers network.

UFAA Technology solution:

Steve dialed into the my system via PC Anywhere, asked staff to put in the appropriate CD, then proceeded to set up the software and test the system.

— *Agent, New Mexico*

Problem 5: I am an Agent/member and asked Steve to assist in adding a new motherboard and hard drive to two systems in my office and then connecting them in a network configuration. I also wanted to do scanning and electronic file management.

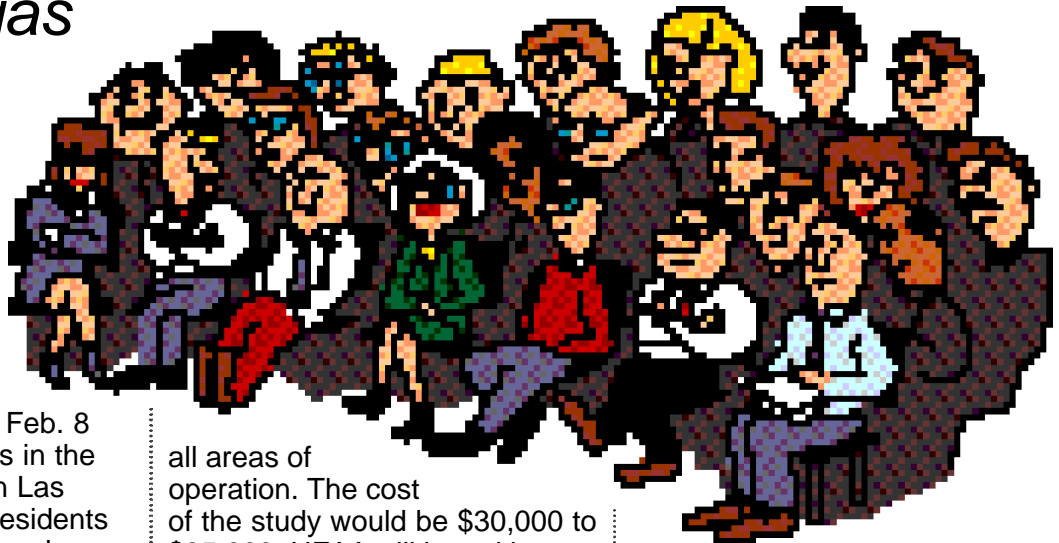
UFAA Technology solution:

Steve went to my office, changed out the motherboards and configured the hard drives to run in master/slave configuration, moved the software and configured both to run on a local area network. — *Agent, California*

bos ad

Chapter Presidents

*A report from the Feb. 8 meeting
in Las Vegas
with the
UFAA
National
Board*



The National Board of Directors met Feb. 8 with Chapter Presidents in the Golden Nugget Hotel in Las Vegas. The Chapter Presidents introduced themselves and were given a copy of the new Chapter Presidents Guide to help manage their respective Chapters.

Diane Wood (Phoenix) made a presentation on moving our convention to Lake Tahoe for 2000. The transportation, room and food costs were a little more than we are currently paying and the Chapter Presidents decided against making any changes at this time.

Don Green (El Paso) and Rick Schlosser (Ontario) reported their review of a group health plan for UFAA members might be more costly than first thought because of the aging Farmers agency force. They will continue their work and report again at the National Convention.

Bill Eimers (Idaho) introduced a proposal for an office efficiency study to be conducted by a leading CPA consulting firm. The study would compare Farmers' agency operations with that of other companies with similar products. The comparisons would be available to UFAA to use in trying to get the company to improve agency efficiency in

all areas of operation. The cost of the study would be \$30,000 to \$35,000. UFAA will be asking members to help fund this worthwhile program.

An IBM Business Partner gave an excellent presentation on how to save lots of money on the AS/400 through a concept permitted by Farmers Insurance. UFAA is researching additional applications that can be run on the AS/400. For more information go to ufaa.com.

Major Langer kicked off Day Two by relating his experience in representing Farmers agents since the 1970s. His current battles include a breach of contract suit and Farmers' withdrawing underwriting authority in California. Mr. Langer is familiar with the Farmers Agents Appointment Agreement and says it is not uncommon for the company to breach the Agents' contract to promote company policy. Examples are the commercial qualified agent program, moratoriums and withdrawing underwriting authority.

The Presidents praised Steve Todd, our computer technology specialist, for the job he is doing. Concern about low

usage of the service by our members brought into question the cost to continue the program, but the matter was quickly dismissed. It was felt that as AS/400 and PC use increases, Steve will become very busy helping UFAA Agents with their computer questions and problems. You can see Steve's work at our website, ufaa.com.

Our President, Ralph Buchanan, then turned the meeting over to the Chapter Presidents, who wasted no time in jumping on our need to increase membership.

The Presidents agreed UFAA's \$300-per-year dues are a good deal. The Presidents presented plans to increase membership and gave a summary of their activities and how Chapters would support the new "Just One More" program.

The meeting ended with a lot of ideas passed around and all left with a shared goal to make their Chapters bigger and better.

The meeting could not have been more constructive.

paine webber ad

From the director: **Treasurer**

The cost of retirement

By Larry Tencer

Agents are retiring today at a faster pace than ever before. In the next few years, we will see even more Agents taking contract value, intending to enjoy the good life they have looked forward to for years.

Many accepting contract value will be squandering a good part of their retirement unnecessarily. Why? Because they don't know they have a choice and Farmers won't tell them.

But, if you are a UFAA member and have been for at least a year, we can provide you with the information necessary to save thousands of your retirement dollars.

For non-members, our retirement kit can save you more than you would have paid if you had joined UFAA at its inception back in 1967.

If you qualify and are planning to accept contract value in the next few months, call the National Office at 1-800-275-8668 for your money-saving retirement kit.

WANTED: 'Deteriorating agency' notification letters

Have you received a letter from your DM, DMM or someone else telling you one of the following things?

- "You are not producing acceptable business results."
- "Your agency is deteriorating."
- "You have six months to correct certain deficiencies or face termination."

If you have, please mail or fax a copy of the letter to our National Office in St. Louis. All copies received will be treated confidentially, and the sender's identity will be protected.

From the director:
Governmental Affairs

Contact your lawmaker!

By Frank Mortimer

We are going to Sacramento March 2-3 for a legislative conference and discussions with state legislators. We will be discussing several concerns and asking for support if and when these items appear on the agenda of the Assembly or the Senate Insurance Committee.

In 1979, the California Supreme Court allowed to stand a third-party bad faith liability decision rendered in the Royal Globe case. A third-party claimant had the ability to sue the liability carrier (insurer) for tort and punitive damages for improper (bad faith) handling of a claim. In 1988, as result of a case called *Niradu-Shalal*, the Supreme Court overturned the 1979 decision. If trial lawyers are successful in reinstating the Royal Globe case, claims costs will be higher than ever before, and this will ultimately be passed on to the consumer in the form

of higher premiums. We will ask legislators to defeat any attempts to reinstate Royal Globe.

We also will ask for help in defeating the Mandatory Insurance Law Compliance Electronic Data Interchange Audit Program. The Department of Motor Vehicles is continuing to push a system requiring insurers to provide information on all insurance transactions on a continuous basis via electronic tapes. Because of serious and continuing computer difficulties (in spite of over \$40 million being spent) the DMV is not prepared to handle this type of program.

Low Cost Auto Insurance (SB 171) is, in Farmers' opinion, bad for the law-abiding citizens. Those who obey the law should not have their costs increased to subsidize others who claim they can't afford liability insurance.

Agent licensing legislation is a proposal to increase the scope of agent licensing requirements,

which would result in increased costs to our Agents.

Effective Jan. 1, several laws took effect in California. One very important law was SB334, titled Insurance Fraud & Sentencing. This bill strengthens the penalties for staging vehicle crashes to fraudulently collect insurance proceeds. The new law provides for various length prison terms for those found guilty.

H.R. 10, the federal bill on financial services, was defeated last year in the U.S. House. However, it has resurfaced this year in the Senate. This is important to insurance agents and our industry.

HR-72, also defeated last year, has resurfaced in the Senate as well. This legislation, if passed, will affect each and every independent contractor agent. It is important you contact your legislator for details and express your opinion.

millennium ad

bond exchange ad

A note to Mr. Feinstein

Dear Mr. Feinstein,

Having recently been quoted as saying Farmers is entering 12 states in the Eastern territory with highly competitive rates, agents from California to Texas ask, "Could you extend such influence in our states?"

After a year, EasyPay is still broken, with customers leaving in droves. Will you personally oversee fixing it?

Applications and changes seem to disappear into a Black Hole in APPS, FPPS and even Network. Could you advise where to look for them?

CEAA: Quiet giant keeps watch

Like a sentinel standing ever vigilant, the Coalition of Exclusive Agent Associations (CEAA) keeps watch over the ever-changing political scene in Washington, D.C., where one swipe of a pen can cost every exclusive agent and independent contractor agent security in the future.

The CEAA addresses many issues common to exclusive agents, forging partnerships that cross boundaries that otherwise would never be crossed. UFAA is proud to be a member of CEAA, and we look forward to working together for the benefit of our member Associations.

Our membership in CEAA gives each of us a more complete understanding of the business concerns of all insurance agents.

The Farmers Agent's voice

A trusted information source in all areas of Agent concern

By Allen Yerxa

In 1967, the first UFAA newsletter was printed and disseminated to the agency force. At that time, the name chosen for the newsletter was *The Voice of the Farmers Agent*. It consisted of several legal-size pages that were printed only on one side.

A year later, the format changed to magazine style, with larger print and about 15 pages. The name was shortened to just *The Voice*.

During the early years of *The Voice*, the articles were from agents, both members and non-members, and District Managers. Also many surveys were conducted and printed.

In 1967, management decid-

ed they would not recognize UFAA, which caused a dilemma for the Farmers agency force. If an Agent has a problem with the contract, the company states that all Agents have the same contract and that special addenda or exceptions cannot be given to individual Agents, and the company will not meet jointly with a group of Agents to discuss such issues.

The only thing left for the Agents to do was to join an organization of Farmers Agents called UFAA, to form a united front through strength in numbers in which their voices may be heard.

It soon became apparent to the agency force and other employees of Farmers that the

other side of the story could always be found in *The Voice*. As UFAA grew, so did the importance of the distribution of *The Voice*.

The format changed to the current full-size magazine with advertisements to support distribution to the full agency force. Articles are screened by UFAA's Board of Directors and its attorney, if necessary. Articles are written by Board members, insurance agents, lawyers, politicians, or any others who feel their voices should be heard.

As UFAA matured, *The Voice* improved, and many people have both spoken and written about it's positive effect on the UFAA image. Many of the asso-

Continued on p. 19

seibels bruce ad

merrill arnone letter

From the director: Vice President

Exciting plans for Convention

By Chuck Simpson

The June 1999 UFAA National Convention is taking shape and promises to be very exciting and informative.

Gary Gasper, the CEAA lobbyist in Washington, D.C., has assured us he will attend and address our members.

We also will be inviting Congressman Jerry Weller (R-Ill.), CEAA President Don Cassell and representatives from the State Farm, Allstate, American Family, Farm Bureau and Nationwide agents associations. We are planning an action-packed convention.

We are trying to schedule the workshops differently this year so more delegates will be able to attend. We will bring back the best ones from last year, but there is still time for you to suggest new topics for the 1999 convention.

UFAA Technology Services Director Steve Todd

will be there to show how the computer can be used as a marketing tool to grow your agency.

Many more vendors will be at the Convention in June to display their products and services. You are encouraged to not only learn about the products but take the information back to share with your Chapters.

If you know a vendor who might want to attend the convention, please contact me at casins@toto.net.

The survey results from the 1998 Convention said you thought it was the best convention ever. Make plans now to attend the 1999 National Convention June 15-17 in Las Vegas. Remember to register early and save on the registration fee.

Your Chapter President has the delegate information for your Chapter. Please see about getting involved and becoming a delegate for your Chapter.

Now accepting applications ...

Members of your United Farmers Agents Association Board of Directors are elected at the annual convention for two-year terms.

This year, elections will be held for Vice President, Secretary, Treasurer, Director of Media Relations, Membership Director, Director of Governmental Affairs and Director at Large.

The Nomination Committee is accepting applications from

those interested and qualified applicants who will be delegates at this year's convention.

If you are interested in serving in one of the above positions, contact Bob Jasak, Nominating Committee Chairman, for a brief job description. Then please notify your Chapter President, fill out the application and fax it to the National Office so your name can be placed in nomination.

Write: Bob Jasak, 7185

Navajo Road, Suite 2K, San Diego, CA 92119; telephone 619-464-8588.

Agent's voice

Continued from p. 17

ciations of the Coalition of Exclusive Agents Associations also are impressed with *The Voice*. With the evolution of technology, *The Voice* and *ufaa.com* have joined hands to keep the Farmers agency force updated in matters of interest and concern.

The Voice is a record of our history for more than 30 years service. *The Voice* has belonged to the Agents and is a trusted information source in all areas of Agent concern.

Please read *The Voice*, enjoy it and pass it along.

Seek the truth ... and be rewarded

Truth is not mean or nice. Truth does not favor one side over another. Truth is neither positive nor negative. Truth is neutral. Truth should be sought out. Truth should be held up to the light. Your job is to not let yourself be blindly turned away from the truth. Your job is to see through the words.

Seek the truth ... and you will be richly rewarded.

perle ad

Barry Bowden

Chapter 17 President making things happen in Minnesota

Barry Bowden, President of Chapter 17 in Minnesota, is making things happen in his Chapter.

His local publication, the *Echo*, is mailed monthly to all Minnesota Agents, and he feels this communication is the key to maintaining and increasing his Chapter membership.

Barry feels that if the Chapter does all the right things for all the right reasons, membership will increase. And, from the looks of things in his Chapter, he is doing all the right things.

First and foremost, he says the President of any Chapter needs help and should recruit other members to assist in setting up meetings and informing the membership of current news. Barry expanded his Chapter officers to include a Director of Computer Technology and a Director at Large. He says that just having input from the additional officers provides more ideas as well as two more hands to help make things happen.

Barry also maintains constant contact with his Chapter officers so that all are aware of Chapter plans and are involved in every part of the Chapter's activities. Those in attendance at Barry's monthly

meetings dwell on problems that could be solved and not on things that cannot be.

Barry says the Serenity Prayer helps him stay focused and better able to convey a positive message to his Chapter.

The luncheon meetings also offer guest speakers such as authorities on damage restoration, the Minnesota State Patrol speaking about youthful drivers, a personal injury attorney, a computer specialist and others.

Minnesota's *Echo* magazine has been given a facelift with a multicolored cover, information

from UFAA's National President and local information provided by Chapter members.

The *Echo* includes directions to the meeting and a brief description of the guest speaker's experience and the topic.

Barry says lunch is the best time to have a meeting due to the Agents' busy schedules, and because everyone loves a good lunch his attendance is growing.

Minnesota Chapter 17 is very active and, with their enthusiasm, this Chapter truly deserves our spotlight.

Congratulations!



superior access ad



UNITED FARMERS AGENTS ASSOCIATION

8711 Big Bend
St. Louis, MO 63119

Office Hours: 9 am to 5 pm Central Time

E-mail: ufaa@idt.net

Visit our Web site: www.ufaa.com

For Members: 800-275-8668



Phone: 314-968-3344

Fax: 314-918-1718

National Officers

President—Ralph Buchanan

1861 E Baseline Rd
Tempe, AZ 85283
(P) 602-897-1081 (F) 602-839-8861
E-mail: rgbuch@aol.com

Treasurer—Larry Tencer

181 N McDowell Blvd
Petaluma CA94954
(P) 888-763-5300 (F) 707-763-7084
E-mail: larryten@aol.com

Legal & Regulatory Affairs—Doug Embrey

2522 S 109th East Avenue
Tulsa, OK 74129
(P) 918-625-1399 (F) 918-663-5236
E-mail: dougembrey@worldnet.att.net

Vice President—Chuck Simpson

8247 Levenworth Road
Kansas City, KS 66109
(P) 913-788-3110 (F) 913-788-5593
E-mail: csins@toto.net

Membership Director—Mark O'Donnell

707 S Tejon St #100
Colorado Springs, CO 80903
(P) 719-635-5454 (F) 719-635-1199
E-mail: odeez@prodigy.net

Governmental Affairs—Frank Mortimer

11650 Iberia Pl #201
San Diego, CA92128
(P) 619-487-2241 (F) 619-487-2295
E-mail: flmortimer@aol.com

Secretary—Ken Unrein

P.O. Box 5047
Tucson, AZ 85703
(P) 520-623-7000 (F) 520-624-8154
E-mail: farmersagent@uswest.net

Media Relations—Paul Baker

4221 Highway 377 S
Fort Worth, TX 76116
(P) 817-737-8989 (F) 817-731-6693
E-mail: boodlum1@aol.com

Director at Large—Jeff Ryan

5437 Palm Ave. #B
Sacramento, CA 95821
(P) 916-349-2203 (F) 916-349-2221
E-mail: jryan6914@aol.com

National Historian—Allen Yerxa 7651 W 41st Ave #95, Wheat Ridge, CO 80033 (P) 303-424-5068 (F) 303-424-1875 E-mail: yerxa9@idt.net

Chapter Presidents

ARKANSAS

(30) Bill Miller, Little Rock, 501-223-2661
(31) Deanna Parks, Barling, 501-452-6491

ARIZONA

(43) Bill Wise, Mesa 602-924-4070
(16) Ed Nordstrom, Tucson 520-297-1337

CALIFORNIA

(02) Victor Acevedo, Daly City 415-994-1791
(05) Jim Butler, Whittier 562-945-4946
(08) Bob Jasak, San Diego 619-464-8588
(10) Giovanni Zapetta, Vacaville 707-446-1255
(04) Mark von Kronemann, Newbury Park 805-499-2418
(01) Kirby Wells, Rancho Cordova 916-635-5533
(06) Rick Schlosser, Ontario 909-983-0199
(03) Don Valdez, Cerritos 562-865-9676

COLORADO

(27) Roxye Santorno, Wheatridge 303-940-3233
(46) Jim Sloan, Longmont 303-776-8200
(29) John Sportsman, Colorado Springs 719-599-8682

IDAHO

(28) Bill Eimers, St. Maries 208-245-6553

ILLINOIS

(21) Owen McAteer, Oak Forest 708-535-1833

KANSAS

(13) Tom Schrader, Shawnee Mission 913-631-9070

MICHIGAN

(45) Dave Arbanas, Wyoming 616-531-9070

MINNESOTA

(17) Barry Bowden, Young America, 612-467-3450

MISSOURI

(41) Joe Cracchiola, Bridgeton 314-739-3553

MONTANA- WYOMING-NORTH & SOUTH DAKOTA

(51) Steve Hooper, Kalispell 406-752-4357

NEBRASKA

(19) Ray Horine, Omaha 402-330-3224

NEVADA

(26) Jeff Hubbard, Las Vegas 702-871-0771

NEW MEXICO

(24) John Burlingame, Albuquerque 505-884-5996

OHIO

(44) Jeff Lamb, Centerville 937-435-3422

OKLAHOMA

(15) Skip Myers, Tulsa 918-496-9633

(12) Charles Penwright, Yukon 405-354-5371

OREGON

(14) Mike Hundley, Forest Grove 503-359-4421

TEXAS

(33) Don Green, El Paso 915-593-4000
(36) Wayne Jenkins, San Antonio 210-377-3590
(35) Steve Lenard, Sugarland 281-242-0070
(37) Dale Moon, Houston 281-484-8320
(34) Ed Ferguson, Irving 972-252-7696

UTAH

(39) Wayne Jannsen, Salt Lake City 801-272-6702

WASHINGTON

(22) Joe Patton, Tacoma 253-531-4181

WISCONSIN

(20) Ron Mikesell, Menomonie 715-235-6588

For information, contact the Chapter President nearest you or any Board Member



8711 Big Bend
St. Louis, MO 63119

Forward &
Address Correction

NON-PROFIT ORG.
U.S. POSTAGE
PAID
LITTLE ROCK, AR
PERMIT #2001