

The

A publication of the United Farmers Agents Association

Voice

Spring 2000

*See you
in Las Vegas!*

2000 UFAA
National Convention

Tropicana Hotel
June 20-22



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.



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RALPH BUCHANAN
PRESIDENT

Dear Member,

In the early 1990s, UFAA filed a federal antitrust lawsuit against the management company over the computers we were forced to use and the price we were forced to pay. As most of you remember, we "lost" the lawsuit but still won a tremendous victory. Today, many agents use real computers with emulation cards to access their System 36 or their AS/400. The UFAA antitrust lawsuit made this possible for the agency force.

In the mid-1990s, a UFAA member in Washington found that the management company was violating a state law that plainly stated the insurer must pay the license fees. The management company was passing the cost on to the agency force in spite of the law. The agent asked the company to correct it and was refused, so he filed a class action suit on behalf of all Farmers agents in Washington. He won and each agent received a check from the management company.

About four years ago, several of our members in California filed a class action suit over the fire moratorium imposed by the management company after the Northridge earthquake. The class should be certified by the time this issue of *The Voice* is distributed and the agency force in California will benefit when this suit is won sometime in 2000. (See article on *Butler Higgins v. Farmers*, p.22).

The year 2000 will find UFAA and our members going to court yet again to resolve issues the management company refuses to discuss. Absolutely no one enjoys the time, effort and money it takes to work within the judicial system, but sometimes it is the only way to settle differences.

Both our E&O insurance and our health insurance are controlled by the management company. UFAA has attempted to obtain outside quotes in the past but has always failed for lack of loss history information. We will go to court, if necessary, to obtain this information in order to try to provide our members with competitively priced, quality products.

We're preparing to ask the courts in California to "interpret" our contract. The management company and UFAA have differing opinions and by going to court we hope to get a fair and impartial ruling. Two main questions will be asked.

(1) Does the management company have the "second right of first refusal," as they claim in numerous letters to the agency force? (When you write a policy that Farmers does not want with an outside company, are you required to rewrite it to Farmers when they begin writing that class of business again or when it later qualifies?)

(2) Does our Agents Appointment Agreement "require" agents to write products underwritten by companies other than those identified in the AAA?

Many of you have said in the past, "I don't want to sue my company" and have encouraged the UFAA Executive Board to continue to try to talk to the management company. In the past, many individual agents have requested either E&O loss information or health insurance loss information. Our lawyer has written at least one State Director concerning the "second right of first refusal." And DMs across the land are telling agents they *have* to write all the "value added" products regardless of price, the quality of the product or the agents' prior use of other company's policies. I would say we have tried and failed to get our point across and have no other recourse.

Is it fun going to court? Of course not. But sometimes we must "do the right thing for all the right reasons."

Sincerely,

Ralph Buchanan, National President
United Farmers Agents Association

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From the director:

Media Relations

Negative or positive?

By Ken Unrein

Information is perceived in a different manner depending on our viewpoint and how the information agrees or disagrees with what we believe or what we want other people to believe. The information can be received in a verbal or written form.

Written communication is the preferred method of dissemination. This form can be read and reviewed several times and be presented with less chance of misunderstanding.

With written communication, the sender has the opportunity to review the correspondence and rewrite any portions that do not convey the intended meaning.

If the information conveyed to you is contrary to your belief or what you want others to believe, you will normally brand this as "negative information."

If in contrast the information coincides with your beliefs, you would label it "positive."

In an ideal world, we would receive information without labeling it and attempt to analyze the information and apply it to our individual situations.

Information received in this manner will allow us to become better informed in subjects with which we are in disagreement and, in some instances, can cause us to change our minds concerning the subject.

If you want to control a person's thoughts and actions, you will attempt to limit the information and knowledge available to that person. You will not want that person to obtain information that might cause him to act in a manner contrary to your expectations.

One of the primary purposes of UFAA, *The Voice* and *ufaa.com* is to provide you with information that the company may be reluctant to give you.

Accurate information will free you and, in the long run, make our company the best in the industry.

You can help UFAA and the company become better by sending your ideas and aspirations to *The Voice* so they can be shared with all the agents and the company. Freedom of expression and sharing knowledge will make us all the best agents possible.

Send your ideas to me at farmersagent@uswest.net, fax 520-624-8154, or call me at 520-623-7000.

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2000 National Convention

***Fun ...
excitement ...
camaraderie ...
... information!***

hotel
vert

textBy Chuck Simpson

Preparations for the 2000 UFAA National Convention are in full swing. A new location, the Tropicana Hotel, will host our meetings, workshops, guest speakers and festivities, which includes hospitality rooms, an opening breakfast, a cocktail reception and the annual closing banquet.

While investigating a new location, I had an opportunity to explore several other locations and found the Tropicana had special qualities that created an ambiance that ideally suited our needs. The meeting and convention facilities, located at the Island Tower, are excellent.

The Tropicana boasts several attractions, including a five-acre water park featuring three sparkling pools, five relaxing spas, cascading waterfalls and two large lagoons surrounded by lush tropical plants and exotic flowers. In addition, the Tropicana's famous swim-up blackjack tables, a tiger habitat and the wildlife walk are easily accessible.

Another attraction is the Casino Legends Hall of Fame, featuring the largest collection of Nevada casino and entertainment memorabilia, which can be seen for a reasonable admission price. The health spa has a fully equipped gym, saunas and whirlpools and other services, including massages, facials, personal trainers and tanning beds.

You may wish to explore other entertainment possibilities in the area, so remember to investigate the Tiffany Theatre, the Comedy Shop at the Trop, the Celebration Lounge or the Harbor Bar, which features nightly live entertainment. The Tropicana offers seven restaurants and, whether it's a light snack or an elegant dinner, the dining choices will satisfy the appetites of all.

And, of course, there is always the 60,000 square feet of casino action.

The 2000 National Convention will include Ron Chamberlain, a former Farmers Vice President, from Superior Access and CEAA lobbyist Gary Gasper as guest speakers. We are continuing to pursue having, and have excellent prospects for, a U.S. Congressman to attend as a guest speaker as well.

The details of the workshops are still being worked on at this time. I believe you will be pleasantly surprised with what we have in store for you this year. UFAA Technologies Manager Steve Todd will give a presentation showing "The Paperless Solution."

The events start Sunday, June 18, and run through Thursday, June 22. The National Board meets on Sunday, while the Chapter Presidents arrive for a hospitality event starting at 6 pm. The Chapter President's meet on Monday, June 19, while the delegates arrive for a hospitality event and our annual vendor display starting at 3 pm.

The Convention begins with an opening breakfast at 7 am on Tuesday, June 20, with the meetings beginning at 8 am. A small hospitality event begins Tuesday evening from 5 to 7, while the rest of the evening is open to enjoy the atmosphere of Las Vegas on your own.

The meetings continue Wednesday, June 21, at 8 am then an open-bar cocktail reception follows that evening at 6 pm with the banquet at 7 pm. After dinner, plan to stick around and enjoy the festivities while "Dance the Night Away" DJ service entertains us with a wide variety of music that will entice even the most reluctant of dancers.

The meeting continues Thursday, June 22, at 8 am and concludes at noon.

I hope to see you at the Tropicana for the fun, excitement, camaraderie and information the 2000 UFAA National Convention will provide. Come join us and show your continuing support of UFAA.

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Get rid of the paper, *once and for all!*

*The National Convention will feature
"The Paperless Solution," a must-see event
if you're interested in better agency management*

By Jeff Ryan

If you are interested in technology, you need to attend the 2000 UFAA National Convention. Steve Todd, UFAA Technology's manager, will have a tech show that will make you say, "WOW, so that's how it all works!"

Steve will be demonstrating "The Paperless Solution." He has been working with contact management programs such as Goldmine and ACT for several months now and things are really working great.

He will demonstrate how you can print your policy changes from the System 36 and the AS/400 into your electronic file cabinet. These changes will be placed into your client's database in chronological order and labeled for easy access, simply by clicking on an icon within the contact management program.

Scanning documents will work exactly the same way. Talk about organization! These are really neat developments for agency management. These programs link with WinFax for faxing out your documents, Word for letters, Excel for spreadsheets, and more.

Steve also will be discussing a utility program that will convert and store your data from Fame or Client Vision into the Goldmine database. You will not want to miss this state-of-the-art presentation. There also will be workshops and time for individual consultations.

Please read the related article on the previous page, which will give you all the details about the convention.

Try and attend. You will not be disappointed. If you are interested in PC computer technology for insurance agency management, *this is a must-see event.*

Complete the enclosed convention registration (p.6) and mail it to the National Office today.[text](#)

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**UNITED FARMERS AGENTS ASSOCIATION, INC.
2000 NATIONAL CONVENTION
JUNE 20-22**

Name Chapter Number

Address

Telephone Fax E-mail

- Yes, I will be attending the 2000 National Convention.
- Yes, I am a delegate.
- Yes, I am a member or an alternate delegate.
- Yes, I will bring the following guest(s):

Name

Name

I/we will arrive on _____ and depart on _____

Schedule

- June 17: National Board arrives
- June 18: National Board meeting and Chapter Presidents arrive, hospitality starting at 6 pm.
- June 19: Chapter Presidents meeting and delegates arrive, hospitality starting at 3 pm.
- June 20: National Convention breakfast at 7 am, Convention begins at 8 am, hospitality at 5 pm.
- June 21: National Convention at 8 am, cocktails at 6 pm, banquet at 7 pm.
- June 22: National Convention at 8:00 am until noon.

Reservations must be made by each individual on or before May 15. Call the Tropicana at 1-800-634-4000. Delegates will be reimbursed to the Chapter at \$25 per night only for those staying at the Tropicana and only for the Convention dates.

Registration fee for the 2000 National Convention is \$110 for the delegate, \$70 for spouse/guest, \$30 for child, if registration is received on or before April 24. \$150 for delegates, \$100 for spouse/guest, \$40 for child if registration is received after April 24. There will be *no exceptions* granted. Please check the appropriate box(es) below and enclose your check payable to UFAA, or you may use Visa or MasterCard.

	By April 24	After April 24	Total
<input type="radio"/> Delegate	\$110	\$150	\$ _____
<input type="radio"/> Spouse/guest	\$ 70	\$100	\$ _____
<input type="radio"/> Child	\$ 30	\$ 40	\$ _____

Total enclosed or authorized: \$ _____

 Visa or Mastercard Expiration date Amount authorized
 \$ _____

Authorized Signature

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Hit the road, Jack!

*Mr. Feinstein's harsh message
for district managers*

