

# The Voice

A publication of the United Farmers Agents Association



Autumn  
1998



## We were assured:

*"We devised a program that fools the System 36 into thinking it is Year 2000 Compliant."*

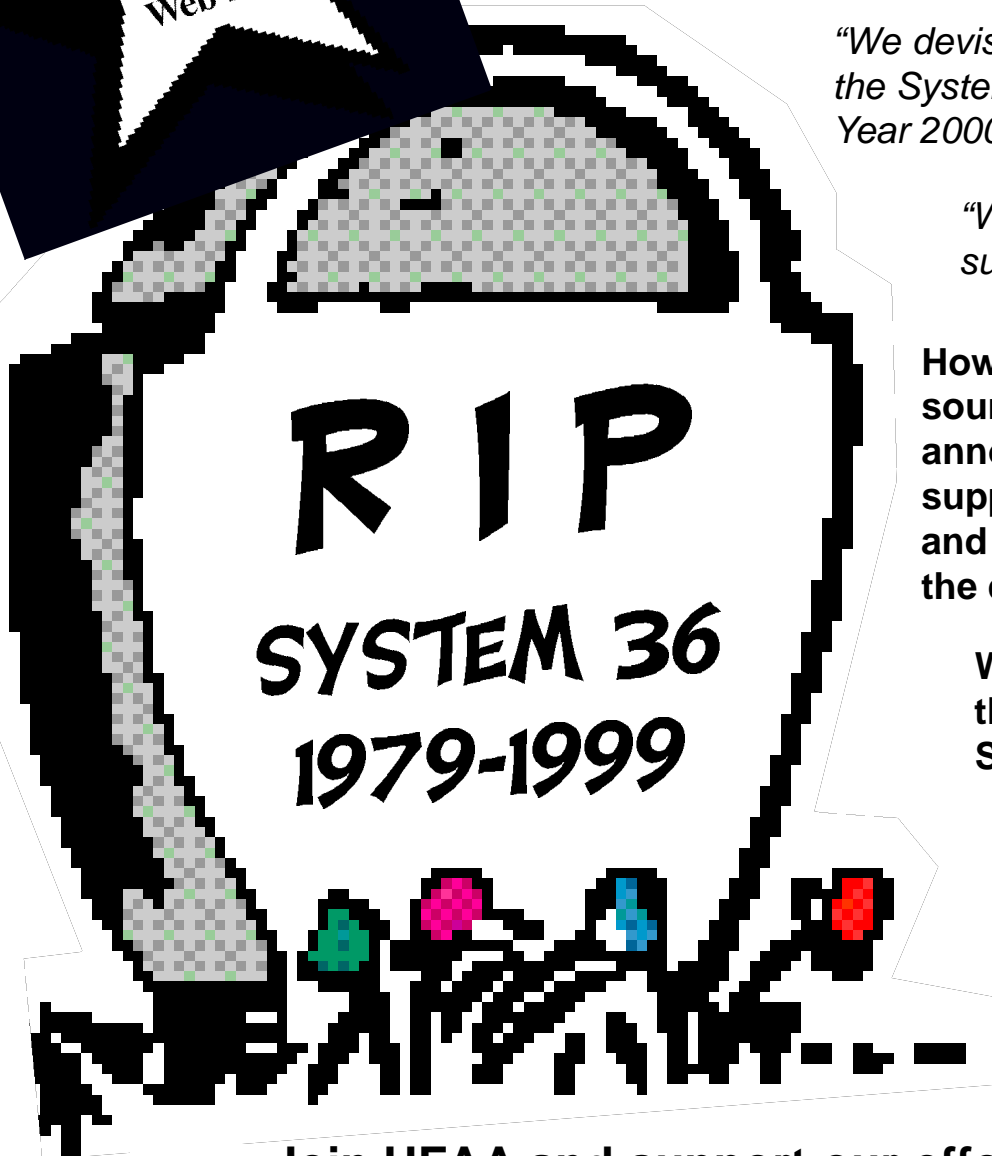
*"We will continue to support the System 36."*

However, well-placed sources say IBM will soon announce they will no longer support the System 36 — and Farmers is aware of the date.

Where does that leave the thousands of System 36 users?

*"Well, you can get an AS/400 on the Technology Lease for only ..."*

*or ...*



Join UFAA and support our efforts to find an *affordable* alternative for our *new* computer dilemma!

# McGraw ad

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Autumn '98

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## Computers ... and other thoughts

Hank Turnbaugh suffered a heart attack a short while ago, which was followed by bypass surgery. Although he is well on his way to recovery (which we are all thankful for), his doctor has advised him to slow down. Unfortunately for us, Hank resigned as Director of Media Relations. He served us well during his 12 months, and we will all miss him and the work he did for our members. Thank you, Hank!

There are quite a few articles on computers in this issue. We, as agents, will have some serious computer problems very soon. Will the System 36 survive? Is it Year 2000 compliant? Will IBM continue to support the system? "Maybe," "Sort of" and "Probably not" seem to be the most popular answers to these questions.

So what are we to do? Beg? One AS/400 can support multiple users in multiple offices. Tell us, management company, can we do that? Or, how about using the Internet?

Is there a "security" problem with multiple users or the Internet? No. Is there a "money" problem? Yes. The management company would lose income from the agency force if we made those changes. Now is the time to tell the management company how you feel.

In addition, there are several questionnaires in this issue that need to be completed and returned to UFAA. They either require a name or they don't. There are no sneaky identifying numbers.



UNITED FARMERS AGENTS ASSOCIATION  
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RALPH BUCHANAN  
PRESIDENT

Dear Members,

If you weren't at our 1998 National Convention, you missed a truly great time. If you're thinking about going next year — and you should be — block off the week of June 14. For a complete review of the Convention activities, see the article on pages 5-7 in this issue of *The Voice*.

So what was different? In the past, we spent hours and hours discussing really boring bylaw changes, arguing over small items, and disagreeing over the future direction of UFAA. Not this year. Delegates were literally pumped full of good, useful and important information on a myriad of subjects.

Ron Chamberlain, a former Farmers vice president and home office employee, spoke on the Farmers agent of the future. Robert Kennedy, from the Kansas Department of Insurance, spoke on "Just Cause Termination" legislation. Joe Imburgia discussed the Internet as a marketing tool and the use of a personal Web site. Frank Cabasier, one of our Chapter Presidents and one of this year's President's Council members, spoke on running your agency. Representatives from Everen Financial presented an investment program for UFAA members.

And if that's not enough, delegates had six great workshops to chose from that dealt with writing workman's compensation, PC database management programs, computers and technology, running your agency, Chapter fund-raising, and the Internet.

But my biggest thrill personally occurred the second day. The delegates identified areas they thought UFAA should and should not be going into and dealt with them in a thoroughly professional manner. Among other things, commitments were made to stay in CEAA and fully fund UFAA Technology Services and include it as a member benefit. To accomplish this, and many more things, the delegates wisely voted to raise dues to cover the cost of the new programs. I thought the last 12 months produced changes, but the next 12 will produce even more. And you, the member, will benefit.

Wednesday at the convention, I received a package from former Farmers Agent Russ Poe. He was the one that filed a class action suit over licensing fees in the state of Washington and won. He had taken the pen used to sign the final agreement, mounted it on a plaque and presented it to UFAA, calling it the "Blue Pen of Inspiration" award. A nice gesture, and I really appreciated it. But the significance of the plaque is even more important. As much as each of us dislikes lobbying and litigating, it still will have to be done until the management company and the agency force can reconcile their differences and work together for the benefit of our customers, the management company, and the agency force.

FPPS and APPS have serious design flaws. EZ Pay must again be a beta version that we, the agency force, are field-testing. Rumors abound that, because of the Year 2000 problem, the System 36 will be replaced by the AS/400 on the management company's "Technology Lease" program. Each of these has and will continue to cost the agent time and money while the management company sends more and more money every year to BAT. Is there something wrong with sending money to BAT? Of course not. I just still dream of the day we can sit down and use a computer program that is user friendly, a monthly billing program that doesn't have 13 screens, and a management company that is helpful and friendly. But I have always been a dreamer and will continue.

So a new year and it's accompanying work begins. Like the ancient Phoenix, UFAA has risen and is even bigger and better than before. It's a great time to be a member of UFAA. Tell a friend and bring him or her to your next Chapter meeting.

Sincerely,

Ralph Buchanan, National President  
United Farmers Agents Association

## 1998 National Convention

# Best in UFAA history!

The 1998 National Convention may go down as the best in the history of the United Farmers Agents Association. But let's start at the beginning.

The National Board met on June 14. In that meeting, the Board was introduced to the new "Above the Horizon" marketing campaign being introduced by UFAA in late 1998. The program will initially include car loans, second mortgage loans and credit cards. All incentives will be very attractive. If a contract needs to be signed, it will be between the national bank sponsoring the program and the agent. No one will invade your office, and no one will demand production. Just what the independent contractor agents of the Farmers agency force need.

The Board also decided to continue and expand the mass mailing program adopted in 1997 and to continue using our legal



counsel, Jon Heim, to author many of the articles. UFAA Technology Services was approved as was a \$5 per month dues increase to fund the program (as well as other things). The proposed 1998/99 budget was approved for presentation to the

assembly and the employee handbook was revised again.

On June 15, the National Board and the Chapter Presidents met in a brand-new format of open discussions. Ideas were shared, opinions were formed, and decisions were made. It, too, was a good day for all in attendance.

### *Called to order*

The real fun and excitement began on the 16th, when the Convention was called to order. Because this Association is manned by volunteers, everyone who helps at all makes this a better Association. And because of this, all committee members, Chapter Presidents, and Board members were introduced to the delegates and properly thanked for the work they had done over the last 12 months. Next, all delegates who had attended at least 10 conventions stood up



and were recognized. Ray Eichner led the group with 33 conventions.

The first speaker of the day was Ron Chamberlain from Superior Access in California. Ron is a former agent, DM, and home office employee who won many awards while an agent and DM. His presentation was entitled "The Farmers Agent: Past, Present, and Future." His captivating speech was enjoyed by all, and then he took questions from the floor.

Jon Heim, corporate counsel for UFAA, spoke to the delegates next. He addressed the pros and cons of legislation and litigation. He also questioned the legality of agents buying other agencies and being limited by the designation "Premier." Jon also answered questions from the delegates.

The third speaker that day was Robert L. Kennedy Jr., the assistant insurance commissioner of Kansas. Mr. Kennedy was a huge supporter of the "Just Cause Termination" legislation introduced in Kansas last year. Unfortunately, the law was defeated (partly by Farmers



agents saying it would affect their contract value). It will be reintroduced in the next session, and many feel it will pass. Mr. Kennedy fielded many questions from the floor.

Steve Todd, UFAA Technology Services manager, was next on the agenda and discussed what was in store for the members of UFAA.

The last speaker was Joe Imburgia, a former Farmers agent and now president of JBR

Group Inc. Joe discussed Web sites and the use of the Internet for obtaining x-dates. Several agents in attendance had tried his services and reported favorably on the program. He finished his presentation by taking questions from the floor.

### *Workshops*

The meeting adjourned so delegates could attend the various workshops scheduled for the afternoon. Homer Jones from Agency Business Systems (formerly WinTrack) explained the use of databases to those in his session. Bob Jasak, a Chapter President from San Diego, showed those in attendance everything there is to know about writing workman's compensation. Ron Chamberlain spoke about running an agency. Joe Imburgia spoke about the Internet and how to make it work for you. Steve Todd answered more computer questions in his workshop. Lou Jandro and Diane Wood from the Phoenix Chapter taught others how to raise funds for their local Chapter.



## Day Two

Day two began with the Treasurer's report from Larry Tencer. The proposed budget (for two years) was heavily discussed by the delegates. A motion to raise dues \$5 per month was amended to \$10 per month and eventually passed. The delegates approved funding for CEAA, UFAA Technology Services and a host of other good and valuable projects.

Nominations for National Board positions were Joe Torres, Otis Lemley, Jeff Ryan, Hank Turnbaugh, Don Valdez, Mark Von Kronemann, Frank Mortimer, Mark O'Donnell, Doug Embrey, and Ralph Buchanan. Later, Dan Proctor also was nominated.

Several bylaw changes were introduced, quickly discussed and voted. The assembly created a new "Affiliate" level of membership. The Treasurer must submit a two-year proposed budget to the delegates. The title "Executive Director" was eliminated and the new designation "Manager of the National Office" was adopted. Other minor revisions were also passed.

Frank Cabasier, Chapter President from New Mexico and current President's Council member, addressed the delegates and spoke about his office operation: how he rewards his staff, how he motivates them, and the overall benefit to him. He talked for about 20 minutes, then fielded questions from the audience.

The afternoon was spent discussing unfinished business and general orders from last year.



DARG Survival Kit to anyone who has not been a member at least one full year. Legal assistance will not be available to anyone who has not been a member one full year (some exceptions permitted).

Joe Cracchiola, Don Green, and Brian Fitzgerald were elected to the Legal Committee and will work with Board members Embrey and Mortimer. Ray Johnson, Bruce Davis, Frank Mortimer, Bill Weyker, and Ron Fossum were elected to the Nominating Committee.

Elected to the National Board were: Ralph Buchanan, President; Don Valdez, Secretary; Mark O'Donnell, Membership; Hank Turnbaugh, Media Relations; Doug Embrey, Legal and Regulatory; Frank Mortimer, Governmental Affairs; Dan proctor; At Large.

The Convention adjourned at 11:30.

## New business

The next morning the delegates finished up old business and started on new business. The assembly voted to not send either SECA tax kits or the



## From the director: Legal & Regulatory Affairs

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# To receive assistance ...

### By Doug Embrey

Those of you who request monetary assistance from UFAA, please note the following: UFAA grants monetary aid in \$2,500 blocks. To receive assistance, you must submit your file of all correspondence relating to your termination or problem. Negative correspondence must not be withheld or aid will be immediately terminated upon knowledge UFAA was misled as to all the facts. If you already have counsel, he or she needs to know we are to receive copies of every document in your legal file.

If the stream of information is

not timely or complete, we will cease financial help. We are only committed to the extent of \$2,500 per grant and make no agreements that we will continue to support your case. We can terminate at any time for no reason. (You should be used to that language.) We will not tarry or linger with dilatory agents or attorneys.

After your correspondence is read, if your case appears to be justified, it will be submitted to the Legal Committee and the National Board for approval. Upon approval, you and your attorney will be asked to sign a

contract to repay the loan, plus a percentage determined by us unilaterally, at the cessation of your case. We may opt to choose a percentage of your award. We will determine in each case the percentage. In either method, we will decide unilaterally the conditions. (If you signed the HMA, you shouldn't have any problem with that)

We will not support a case if we do not receive copies of all documents in your legal file. If that information is under a "gag order" of the Court, it will be under privilege and we will not

**Continued on p. 9**

## Judge enhances Poe's award

### *\$16,000 a 'reward' for defending rights of large classes*

Kent, Wash., May 15, 1998  
—Today, in the King County Regional Justice Center, Judge Brian D. Gain signed the final settlement order relating to the settlement of a Class Action lawsuit brought by UFAA member Russ Poe against six Farmers Insurance Group of Companies doing business in the State of Washington and their management company Farmers Group Inc, a Nevada Corporation.

"The lawsuit relates to appointment fees," says Poe. "In some states in which Farmers Insurance does business, appointment fees are charged to insurers by the state insurance offices on each and every agent

appointment by that insurer in that state." According to Poe, approximately seven states in the operating territory charge such fees. And, in at least some of those, the management company may yet still withhold funds without the permission of the agent — as was alleged in Poe's Washington State lawsuit.

Says Poe, "I would like to know if the activity has ceased in other states, or if Farmers continues to withhold funds to pay appointment fees elsewhere."

In the original complaint, Poe sought in total, including expenses, only about \$600. In the final order, Poe will be receiving over \$16,000. Rick Ockerman, Class

Council in the Washington lawsuit says: "Courts wish to reward Plaintiffs for taking the risks of lawsuits and defending the rights of large classes. That's why such enhancement awards are fairly common."

For further information, Russ Poe can be contacted by writing to 2722 SW 114th Street, Seattle, WA 98146.

**[Editors note: Agents in Washington State received their refund check in mid-June. Members in at least two other states are investigating whether similar laws in their state are being ignored. We will keep you informed.]**

# The evolution of Technology Services

During the 1992 UFAA National Convention in Las Vegas Nev., the assembly voted to file a lawsuit in Federal Court asking that the management company be stopped from engaging in unfair practices. The relief lawsuit was divided into two parts, one of which dealt with what was then called the Agency Network System.

Three points were raised in the lawsuit.

1. That the agreement does not give the management company the right to require agents to purchase computer equipment.

2. That the agreement does not give the management company the right to deny agents access to the Agency Network System.

3. That the management company has the duty to provide agents access to the Network System.

Among the alternatives available in the computer marketplace in 1992 was the Interactive Network System, which allowed agents to use their own computers to connect to the management company's mainframe by using local phone numbers for access and security pass codes. This allowed the agent to rate and enter policy information even though the policies still were printed in the home office. Downloading to the agency computers was another alternative. Every night the agent's computer would be updated.

The management company chose to ignore this alternative and ended up in a federal lawsuit. While the lawsuit was in process, UFAA's National Board started looking at ways to quickly and efficiently relay pertinent information to all concerned. After analyzing how the management company was trying to utilize its Agency Information Management System, it became evident that it was a means to gain more control over the agent in terms of data processing and regional workload. UFAA realized it must also look at capitalizing on the latest technologies.

During the 1994 National Convention, every Chapter President received a diskette that allowed the Chapter Presidents to access and communicate with each other on Prodigy. Chapter Presidents were provided access to

**Continued on p. 17**

# "Promises"

Over 400 agents, both members and non-members have completed this survey and forwarded it to UFAA. Isn't it time for you to complete the survey?

(Clip and mail to the UFAA National Office,  
8711 Big Bend, St. Louis, MO 63119)



## "PROMISES"

When I was being recruited by my DM, statements were made like or similar to those checked below:

- "Just work hard for \_\_\_ years and when you reach your comfort level, you can sit back and enjoy life."
- "Don't worry about the clause in the contract that says, 'This agreement ... may be terminated ... on three (3) months written notice.' The company never does that."
- "You don't have any production requirement in any specific company."

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Agent number

\_\_\_\_\_  
Print your name

\_\_\_\_\_  
Date

Return promptly to:

**UFAA National Office  
8711 Big Bend  
St. Louis, MO 63119**

# Let the buyer beware

## Can needs-based P&C agents sell investment products?

By Mark Von Kronemann

*The background:* Zurich

Insurance is looking for a distribution network to sell its Scudder Kemper line of investments, an already crowded field concerned only about returns. So they look for a quick fix to this problem.

Along comes BAT Industries plc, with their tobacco litigation problems, looking to shift their assets away from those money-hungry litigants all across America. BAT has the quick fix for Zurich, their "crown jewel," the Farmers Insurance Group of Companies' 14,000-strong agency force.

*The promise:* The Farmers agents are a distribution system virtually untapped. They have more than 13 million policies in force, and all the clients have a strong relationship with their agent. Just get the agent licensed and you can sell all the investments you want.

*The reality:* A property and casualty insurance operation is not necessarily a financial planning/investment advisor. The 14,000 agents comprising the

Farmers agency force are primarily P&C agents, the blue-collar agents of the insurance industry. Zurich only had to look at the last A.M. Best report on Farmers New World Life to clearly see FNWL has achieved only a 10% market penetration for all of the property and casualty households insured. These are not the results one would see from a highly specialized life insurance sales force. They are the results of an agency force that sells life insurance as an aside to their P&C agency.

*The implementation:* There will be a concerted effort to "change" the agency force. First, by all of the promises of untold wealth that awaits each and every agent who endeavors to perceive and follow all the licensing and training requirements. Then, as reality takes control, the District Managers will become heavily involved (or risk termination of their DM Appointment Agreement), "encouraging" the agents to write additional business and recruit-

ing new agents in order to meet his or her assigned quotas.

*The reality:* Zurich will be profitable. Farmers will be profitable. But the great expectations of creating a sales force of 14,000 agents selling investments will be largely unfulfilled. A property and casualty agency force is a property and casualty agency force, trained for the last 70 years that the road to riches is in renewals.

*The aftermath:* Will Zurich shake their collective heads and wonder what happened? Will Zurich determine that needs-based sales agents are not the appropriate sales agents for optional investment product sales? Will Zurich realize there is no fast and easy way to expand the Scudder Kemper sales force? Will Zurich be able to keep the profitability of FNWL at pre-merger levels after they have let the Farmers agents not only see but also sell the "real" life products?

Only time will tell. Let the buyer beware.

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## To receive assistance ...

Continued from p. 7

reveal the contents beyond the extent necessary to determine if the litigation and attorney's fees are in UFAA's best interests.

The most expedient manner of communicating with me is by e-mail or by fax. Telephone calls are time-consuming, emotion-laden, overloaded with hearsay, and are not as concise as written letters. It might surprise you to learn how busy some of us neg-

ative, low-producing complainers are. So please, fax or e-mail.

If you are terminated, don't wait until Day 88 of the 90 days and then call expecting us to have the time to help. You may totally miss your opportunity for injunctive relief if you are dilatory.

You cannot seek legal help from us if you have not been a member of UFAA for one year prior to your retirement, dispute

or termination. An exception in egregious cases requires a 75% vote of the National Board.

I recommend you get on the Internet and contact [www.ufaa.com](http://www.ufaa.com). There you will find a good article by an attorney telling you how to prepare yourself for your review boards and other trials and tribulations. There also are other legal articles of interest.

## From the director: Membership

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# *Moving forward for you!*

By Mark O'Donnell

Springtime comes, flowers bloom, trees turn green — new life begins from once-frozen ground. At this year's UFAA National Convention, you could just feel the new spirit, the new life, all around you. Buzzwords like "production," "productivity," "technology," and "marketing" swirled around the room.

The decision was made to focus more on legislation and a little less on litigation (while still recognizing the value of both tools). Seminars were directed at sales and service ideas and technology to assist members in reducing their workload while maximizing their marketing potential.

A great deal of time was spent discussing additional benefits for members. Introduced at this year's Convention was an

investment/retirement program for member agents (novel concept). Yet another example of "Agents helping Agents." We also decided to again look into both a new national group health policy and an E&O primary coverage policy.

Our "Above the Horizon" program will be introduced later this year with new product lines to help augment our members' income (without the need for special additional "licensing"). We feel this is needed because of the continual narrowing of focus markets from our primary contractor. More than just a rumor, we are working with one of the world's largest banks to bring our members a truly competitive portfolio that includes home, auto and RV loans and credit card services too. We told the bank we have the best mar-

keting representatives in the industry and would be happy to offer their highest quality products to our clientele (guaranteed quality, guaranteed competitive rates, plus fair commissions).

Through Benefit Services, we offer the best choice of five primary carriers for Long-Term Care. Why do we recommend them? Because they are the best in the industry, again offering the highest quality products with fair commissions.

The greatest surprise to me at this year's National Convention was when the delegation said: "We don't want a \$5 per month dues increase. Let's make it \$10 and properly fund programs like CEAA and UFAA Technology Services for all our members."

We are moving forward for you! Come join us!

Ilink ad

RIP: System 36

# And now ... the AS/400

By Steve Todd

What is happening to my computer system?

"What do you mean my System 36 is 'going away'?"

"I've had it a long time."

"I bought it in 1987."

"It's paid for."

"I won't just give it away."

"Help!"

"What am I going to do?"

This is just a sampling of the things I have heard from our members since the convention in June. Many are appalled that they would be abandoned, the System 36 being their only means of connecting to Farmers. "Don't worry, you too can get an AS/400," says the District Manager.

Now, before the turmoil strikes fully, let me add a few words. Yes, it is true that the System 36 is going away within the ranks of the agency force. The primary target is the early model System 36, the two-piece "fine example of engineering." It seems IBM has decided they will not provide support for the System 36 after Dec. 31, 1999. The information that has been "officially provided" simply states the System 36 has reached the end of its life. But where does this leave the tower version of the System 36? It appears that it, too, is out.

I have a distinct feeling, knowing what is heavily debated in the information services departments of many companies, there is a Year 2000 (Y2K) compliance problem with the System 36. This may not be con-

firmed publicly but, given the age of the System 36, it is likely IBM does not wish to expend the time, effort or finances to correct the hardware and software deficiencies of the system. IBM has stated they have a software solution that can "spoo" the newer System 36 into believing it is Y2K compliant. That, however, is a temporary patch at best. The water is already leaking around it, and soon the dam will burst.

This is why there appears to be a push from the management company to get as many AS/400s into the field force as soon as possible. And don't those technology agreements (aka "Rental Agreement") look great? There is more information forthcoming on what the ulterior motivations may be, and when all of the information has been gathered, it will be presented. Despite what is said by the management company, the AS/400 is a very capable system but it is not being utilized efficiently. Placing it in an operating environment with just a few terminals and keyboards attached to it is like taking a Kentucky Derby winner and hitching it to a plow in the field. It makes no sense.

The AS/400 has the capacity to allow many, many direct and

remotely connected users. If you question this, please see the IBM web site for the AS/400 that describes how IBM helped one of the largest Japanese insur-

ance companies utilize their AS/400s to connect several thousand users.

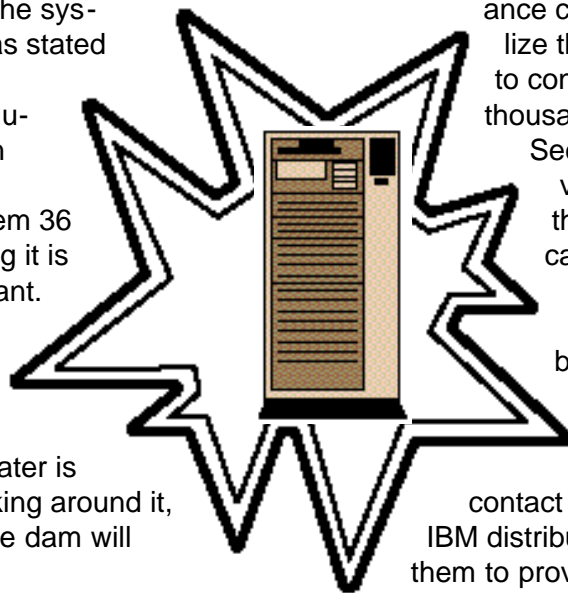
Security is not a valid issue, as the AS/400 can easily be secured from outside breach. If this is a burning question in your mind,

contact your local IBM distributor and ask them to provide, in writing, specifications for the

AS/400, including such things as capacity, numbers of possible external connections, and how easily it can handle large volumes of traffic and CPU usage.

Then you also can look at the AS/400e, model 170. It can run Windows NT and AS/400 at the same time and allow for internal emulation and transfer of information between the AS/400 environment and the PC environment. Wow, what a concept!

And if you are told by the management company, be it through your DM or AIMS rep that you can't do that, or can't have a group of agents get together and utilize one AS/400 with their own login IDs and security information, ask for it in writing. If they refuse to provide it




Continued on p. 22

# WE ARE UFAA!

## An Association of Professional Farmers Agents

And just why are we so proud of that?

- ✓ Our quarterly magazine, *The Voice*, is published with you, the member, in mind. It regularly addresses issues, reports current events, and allows you, the member, a chance to freely express your opinion.
- ✓ Our past legal endeavors now allow you to have that PC on your desk.
- ✓ Our nationwide activities opposing agent-owned ACA accounts led to the management company creating a company-owned ACA, thus saving you money.
- ✓ Our efforts on the national level, in conjunction with the CEAA, effectively eliminated the 15.3% SECA tax on your contract value.
- ✓ Constant questions from our members nationwide led to lower E&O rates for all agents.
- ✓ We introduced the "Original" E&O Deductible Recovery Program to assist you in earning more money from outside business without the worry of a large deductible. And to make the program even better, the price was reduced this year.
- ✓ Our outside legal opinion of the HMA agreement was designed to assist you in your decision making.
- ✓ We have arranged a special agreement with two nationally known lawyers familiar with the Farmers agency force that allows you to receive a free legal consultation.
- ✓ Our efforts on the national level defeated legislation designed to change the IRS definition of independent contractors — a change that would have adversely affect our livelihood.
- ✓ Pro-agent legislation has been introduced in many states, and passed in several, that benefits all exclusive agents in the specific state.
- ✓ We recently introduced "The Everen Connection," an investment and retirement program for UFAA members. Now you can get reduced fees without sacrificing the benefits of a professional investment counselor.
- ✓ UFAA Technology Services, a subsidiary of UFAA, is now available to all members. UFAA Technology Services will assist members with computer hardware and software questions and problems, recommend computer programs to assist members in operating their offices, and recommend hardware configurations.
- ✓ We are investigating using the Internet to generate insurance leads that will be sent directly to your e-mail address or your fax machine. The Internet is the future — and it's here now. We will be a part of it.
- ✓ Our "Above the Horizon" marketing programs will be introduced in 1998 and 1999. These programs will be designed to assist our members in retaining their current accounts and increase their income.
- ✓ We are a member of the Coalition of Exclusive Agents Associations (CEAA) and, through our Washington, DC, lobbyist, we have played a major role in protecting the interests of our independent contractor exclusive agents through national legislation.



Our Association is forging ahead — assisting our members in developing their agencies, providing valuable information to our members, and being active in the legislative arena to promote and protect our members interests. Join with us now in this exciting endeavor.

It truly is a *great* time to be a UFAA member.

**The Board of Directors  
The United Farmers Agents Association**

# A \$60.00 bonus is yours!

## United Farmers Agents Association

Membership Account  
8711 Big Bend  
St. Louis, MO 63119

Southwest Bank  
St. Louis, MO 63126

000101

Pay to the

Order of **(Your name here)**

**\$60.00**

**Sixty and 00/100** ..... Dollars

Redeemable for your initial year's annual membership in UFAA

Must be used prior to December 31, 1998

Memo

## And here's how to collect:

Give a friend a copy of this bonus offer so they can save too!

1. Fill out the attached application to join UFAA
2. Mail the application to the UFAA National Office with your check or credit card information.

## UFAA MEMBERSHIP APPLICATION

I, the undersigned, hereby declare that I am currently a Farmers Insurance agent and apply for membership in the United Farmers Agents Association

Name

Agent Number

Address

City

State Zip

Phone

Fax

E-mail

Signature

Dues:            PAC            Annual            Semi-Annual  
                  [ ] \$25/mo    [ ] \$300        [ ] \$150

Payment: Please select one of the following

- [ ] PAC — attach voided check to begin plan and a check for the first month  
[ ] Annual or Semi-Annual — enclose check payable to UFAA  
[ ] Visa    [ ] Mastercard

Additional: I wish to contribute the following amounts to:

- [ ] Volunteer Fund            [ ] PAC    [ ] Annual            \$ \_\_\_\_\_  
[ ] Legal Fund                [ ] PAC    [ ] Annual            \$ \_\_\_\_\_

Credit Card Account Number

Exp. Date

Signature of Cardholder

**United Farmers Agents Association • 8711 Big Bend • St Louis, MO 63119**

96% of your membership dues may be deductible as an ordinary and necessary business expense  
but are not deductible as a charitable deduction

**"It's a great time to be a UFAA member!"**

From the director:  
**UFAA Technology Services**

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# ***Check out [www.ufaa.com](http://www.ufaa.com)!***

**By Dan Proctor**

UFAA Technology Services is alive and well — and improving. Our goal was to have the UFAA Web site up and running correctly by Aug. 1. We hope all of you with Internet connections will log on at [www.ufaa.com](http://www.ufaa.com) and see what is available. There will be information there for everyone.

It is our intention to have the information updated frequently. The bulletin board will accept new postings from our members just by sending an e-mail to our Webmaster. If you are looking for contractual information, conven-

tion information, membership or if you want to just find out how Farmers is working on the other side of the country, you should be able to find it on the Web site.

If you need help in finding the value of a vehicle, all you will need to do is sign on and log into the Kelly Blue Book site from the UFAA page and look up the value of your client's car. We have found that the Web site will be an ever-changing reflection of our Association. When UFAA makes a statement, shows agents how to make improvements, takes the lead in educa-

tion or handles problems we can only handle by banding together, you will find it on our Web site.

In the near future, we will look into providing leads to members via the Internet. Some of us have already experimented in Web site leads, and I don't see why we can't provide that service for our members. It may be possible to provide enough leads to make it financially profitable to be a member of UFAA, and I think we can provide it without charge to the membership.

The UFAA Tech button will

**Continued on p. 22**

ad that replaces bossanova

# Meet your board

**Dan Proctor** is our new Director At Large and, among other things, is in charge of the UFAA Technology Services program. He joined the Farmers agency force in November 1968 after spending three years as a full-time life agent with Guarantee Mutual Insurance Company.

Dan spent a number of years in the North Sacramento Jaycees, a local service club, and served once as president. He actually was introduced to Farmers by the past president of the Jaycees, Keith Mellot.

He has been married to Karin for 30 years, and they have one son, Brandon, a recent graduate of San Francisco State University with a major in broadcasting.

During his time with Farmers, he has been to Toppers Club a number of times. He enjoys writing commercial insurance and currently holds the CQA designation. "I have been fortunate to have a higher-than-average production and retention, thanks to my office manager, Deanna Chapman. We currently have close to 3,000 PIF, have been in the same location in Sacramento for more than 20 years, and are as computerized as possible. I have the System 36 connected to three PCs that run the database 'Sell'. I have a home computer that is connected to the office via 'PC Anywhere.' I can be reached via the Internet at dan353@midtown.net."

"Just as my experience with Farmers has been a positive one, my experience with UFAA has been equally enjoyable and

rewarding. I look forward to working for you over the next two years. Visit our Web site ([www.ufaa.com](http://www.ufaa.com)) and enjoy the experience."

**Don Valdez** was elected UFAA National Secretary at the June convention. Don was born in Phoenix, Ariz., and moved to California with his family as a child. He grew up and attended school in the Downey, Calif., area. He played varsity baseball and attended college where he also played baseball. Soon after leaving school, Don started his officiating career, first as a baseball umpire, then in football as well. Don was drafted into the US Army in 1969, and he served until November 1971. Don has continued to officiate sports as his avocation and had reached the PAC 10 conference as a baseball umpire when he retired from the sport in 1993. He continues to officiate football as both a high school official and in the NCAA as a college umpire. Don's career with Farmers started in 1977 after leaving a corporate position with a major supermarket chain. He became a full-time agent in 1978 and will soon celebrate his 20th year as a full-time Farmers agent. Don has been a member of UFAA since 1983 and has served as the Chapter President, Vice President and Secretary/Treasurer. He is looking forward to serving as your new National Secretary and welcomes any and all comments that will improve the association.

**Frank Mortimer** was elected Director of Governmental Affairs at our June National Convention. Frank was born on a farm northwest of Des Moines, Iowa. He served aboard the aircraft carrier Ticonderoga during World War II. He later managed three farms near Des Moines, was a sales manager for a dealership, and was employed by General Dynamics before becoming an agent in 1964. In the past 34 years, he has received many Commercial Master awards and attended numerous Toppers Clubs. He has the second highest in PIF in his district.

Frank has been married 43 years to LaVada. They have four sons, one daughter, 12 grandchildren, and two great grandchildren. Frank and LaVada love to travel and are big San Diego Padres baseball fans. Frank also is very active in the local Chamber of Commerce as a past board member, an ambassador, chairman and designer of four sweepstakes-winning floats in July 4th parades.

Frank is a 26-year Charter Member of UFAA Chapter 8, where he has been Treasurer for eight years and has attended numerous UFAA conventions. "The UFAA Conventions have always been rewarding for me. Comments from agents regarding computers, office operations and sales have always resulted in ideas that have made me money."

Frank is looking forward to working on upcoming issues and events for UFAA.

affinity  
ad

# The "Original" E&O Deductible Recovery Program **Close, but not quite yet**

UFAA introduced the "Original" E&O Deductible Recovery Program in the summer of 1997 and, after one year, reduced the premium. To date, almost 500 agents have chosen to participate in the program.

The program offers coverage for all the employees/producers in an agent's office, can be purchased any-time, and can be purchased by all agents.

The purpose of the program was to enable the agency force to increase their income by writing outside business without the fear of the \$5,000 deductible.

The other purpose of the program was to build sufficient data to be able to obtain quotes on a complete E&O policy. We think we are close but need some additional information.

You can help by reproducing the letter at right, sending it to Cal-Surance Associates Inc., and mailing or faxing a copy of the reply you receive to the UFAA National Office.

Better coverage and a lower price could be your reward. Just one more example of UFAA's slogan, "Agents helping Agents."

Date

Cal-Surance Associates, Inc  
PO Box 7048  
Orange, CA 92613-7048

RE: Agents of Farmers Insurance Group  
Fireman's Fund Insurance Company  
Professional Liability Policy # ME7179528

To whom it may concern:

I am an agent for Farmers Insurance Group of Companies. Please send me a written loss run for my agency.

Thank you in advance for your rapid response.

Sincerely,

Joe Agent  
123 Main Street  
Anytown, USA 55555

My agent number is 99-99-999.

For more information or to purchase the UFAA "Original" E&O Deductible Buyback policy, contact: Donna McLeary, Equity Insurance Service, at 818-385-1787 and ask for your pro-rated premium.

## **Evolution of technology services**

Continued from p. 8

Juno, another means of communication on Internet. The National Board began to explore ways and means of using the computer and the Internet as a means of communication.

By this time, UFAA members were learning how to use various sites such as Dow Jones News

Retrieval to download important information. During the period of time that the lawsuit was going on, UFAA was able to learn to use the computer to enhance their work. After the lawsuit was over, UFAA was able to find a positive way, through the use of the computers, to gain knowl-

edge and communicate, as well as further the road to success with technology.

At the 1998 UFAA National Convention, the delegates voted to make UFAA Technology Services available to all members to expand on the legal victories won in the UFAA lawsuit.

bond  
exchange  
ad

*Announcing UFAA's  
retirement and  
investment programs*

## Why the Everen Connection?

*Because  
we wanted  
the best!*



**Mission Statement:** *We are dedicated to achieving the financial goals of our clients by understanding their needs, by offering quality investment advice and opportunities, and by providing superior service.*

**Comprehensive Investment Alternatives:** Today's investors have diversified needs that call for a full range of alternatives. Everen clients may choose from the following investment vehicles:

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**Tax-exempt Fixed Income:** general obligation, insured bonds, revenue bonds, and zero coupon bonds.

Is it a little confusing? Just call and check on our special Three Featured Funds. Ask for one of our two Professional Investment Consultants — Jim Young or George Lee — at 1-800-336-7108 or check them out on [www.ufaa.com](http://www.ufaa.com).

## ***Coming events***

### **September 1998**

Autumn issue of *The Voice* mailed.  
CEAA meeting, Washington DC, Sept. 25-29.

### **November 1998**

National Board meeting, St. Louis, Nov. 14-16.

### **December 1998**

Winter issue of *The Voice* mailed.

### **February 1999**

National Board meeting, Las Vegas, Feb. 7.  
Chapter Presidents meeting, Las Vegas, Feb. 8.

### **March 1999**

Spring issue of *The Voice* mailed.

### **June 1999**

National Board, Chapter Presidents meetings,  
National Convention, Las Vegas, June 13-17.

bca ad

# It belongs to you!



UFAA Technology Services is a branch of UFAA that provides exactly what the name says: technology services.

It was originally conceived as a vehicle by which members of UFAA could strive to automate their offices. Since the original conception, there have been changes. These changes have been a means by which we have defined what the Technology Services part of UFAA will and won't do.

UFAA Technology Services will provide the following types of service and support:

- ❑ Accurate technical support information via the Internet, e-mail, phone, and fax.
- ❑ Information on techniques, planning, and implementation of office automation.
- ❑ Guidance with the purchase of PC systems and peripheral devices.
- ❑ Turn Key Systems.
- ❑ Technical assistance with PCs and networks.
- ❑ Training and seminars on a wide variety of technology topics.

UFAA Technology Services will *not*:

- ❑ Dictate policy of what can and can't be done on a Farmers system.
- ❑ Interpret Farmers policy or policies on technology-based services.

UFAA Technology Services currently is managed by Steve

Todd, but UFAA Technology Services is run by UFAA and receives direction from the Director At Large, the National President, and the Board of Directors of UFAA. UFAA Technology Services has a budget and is tasked to remain within the budget.

The most important thing to remember is that UFAA Technology Services belongs to you, the UFAA member. It is wholly owned, operated and funded by your UFAA dues. It does not belong to anyone or any other organization. This is a service that is felt will be vitally important to each of you as we embark on the road to technology.

Steve Todd is an electrical engineer who has specialized in the operation, maintenance, and integration of computer systems both in commercial and non-commercial environments. Steve has been in the computer business for the last eight years. During this time he has written software, designed and built custom computer systems for business and personal use, designed and installed computer network systems, designed and implemented computer based communications systems. In the last three years he has been involved in designing and bring-

ing to market an "office automation" and "paperless office" solution.

Steve has an extensive knowledge base of personal computers and computer network systems. He understands the inter-workings of the Farmers-based System 36 and AS/400 systems. He strives to provide accurate information on all facets of computer operations within the business environment. If there is something he does not know or understand, he will seek out, obtain, and pass along the correct and accurate information to you.

The bottom line is, if you have a technology question, call UFAA Technology Services and get the correct information. Office hours are Monday through Friday, 6 am to 2 pm Pacific Standard Time. UFAA Technology Services has 24-hour Internet e-mail and voice mail available, and when Steve is out of the office he checks the voice mail every two hours. Weekend appointments are available if scheduled in advance. During business hours, you can expect a response to your call within two hours or the next business day in response to after-hours, weekend, and holiday calls.

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## And now .. the AS/400

Continued from p. 11

in writing, I would bet someone is trying to snooker you. If it is policy, it should be in writing!

I would almost bet that by having every agent take a powerful system like the AS/400 into their office on an individual basis, Farmers — and perhaps IBM — will make a lot of money from both the service contracts and the technology lease itself. If they say they aren't, then I think they should be happy — in fact, eager — to allow the agency force to utilize the AS/400 in groups, perhaps even utilize someone like the District

Manager as the hub and allow each agent to be spoke-connecting through their system.

Well, UFAA Technology Services will continue to investigate all of the connectivity and security issues and, in the coming months, will provide more information and updates on these issues. Until then, remember: Technology is not going to go away. It will only get better and become a better tool for doing business and providing customer service.

*(See related articles, pp. 24, 25, 26.)*

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## Check out [www.ufaa.com](http://www.ufaa.com)!

Continued from p. 14

lead you to a great amount of information on the System 36, the AS/400, and how PCs relate to them and your agency. UFAA Technology Services will be researching types of databases and bringing you reports on them in the future. Some of us are using SELL, some WinTrack or Goldmine. All

of these databases have different focuses and goals. We will help you to determine which is best for you.

If you have any type of computer question, just e-mail, Fax, or call UFAA Technology Services and we will get the answer for you.

# wintrack ad

# A fast climb up a steep hill

*UFAA Technology Services helps an agent get up to speed on computers*

**By Jeff Ryan**

It has been about four months since I purchased a computer for my office. It has been a rapid accelerated learning curve that has been fun but with some frustrations in getting up to speed on technology. I have been fortunate because I had gotten involved with UFAA Technology Services early in its inception.

Steve Todd, manager of UFAA Technology Services, has assisted me tremendously in getting up to speed. I was not very computer literate, but I had been following various industry trade magazines, and I realized how important computer technology was becoming for the average insurance agent. I jumped in with both feet.

You have heard a lot about how great databases are. Well, it's all true. The ability to produce a quality copy of an Evidence of Insurance on my laser printer — then go back and make a change when the title company finds an error — has made life much easier. Letter writing and journal record keeping is handy also. I use the PaperPort scanner and an electronic file cabinet program.

I run split screens, System 36 on one side and electronic file cabinet on the other side. When making changes on FPPS or APPS, I click on print and the data goes directly into my client's

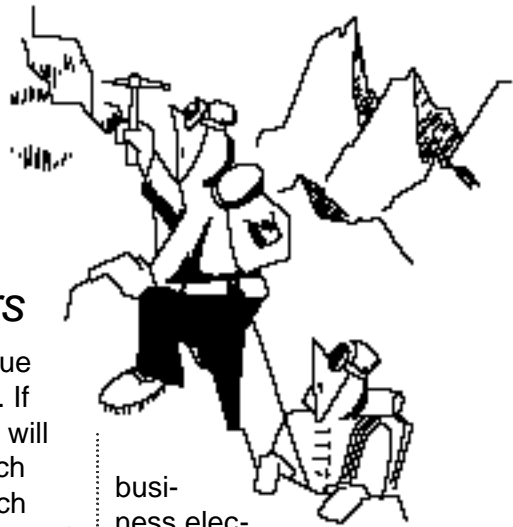
electronic file. I then continue my APPS or FPPS journey. If you like this approach, you will be better off to use a 17-inch monitor or possibly a 20-inch monitor. I still use hard files, and I am not completely paperless. However this approach is very helpful to me.

I print a copy of my ACAs into my PaperPort ACA electronic file cabinet. I also scan in all checks; it only takes a few seconds. Everything is kept in chronological order for fast and easy retrieval. I also print a hard copy of my ACA.

I back up everything on my Zip drive; it only takes a few minutes. I put the diskette in my brief case and now I have all my electronic database files, electronic file cabinets (changes etc.), and back-up copies of all my ACAs on a disk. I can put all this on my home PC if I want to or access this information from anywhere I can access a PC or lap top.

There are many more reasons and benefits to use PCs in your agency,

The technology changes that are taking place in the insurance industry also have been another major reason why I decided to implement PC agency management. I recently learned from Bankers Insurance Group that they had flood rating software for PCs, an Agency Interface Program (the ability to submit



business electronically), flood zone determination with CD ROM, and Internal Technology (the ability to print any company form from your PC).

I was recently reading an article in a trade magazine stating how Zurich Kemper was developing a PC Internet system called ViLink, with some of its agents. One of Zurich Kemper's ultimate goals was to replace its mainframe proprietary system. Progressive Insurance has just come out with a booklet for its agents showing how and why agents will need to move into PCs, and what type, in order to continue to do business efficiently. Data Monitor estimated that 60% of US insurers would be transacting insurance over the Internet by 2001. Evaluating all this information convinced me, that if I am going to stay in the insurance business, I needed to climb the technology curve fast.

If you would like more information on these articles, take a look at the UFAA Technology section of UFAA's Web site ([www.ufaa.com](http://www.ufaa.com)). You will also be able to e-mail Steve Todd for some of the information mentioned above via UFAA's Web site.

# Forced to buy a computer — again

## What should an AS/400 cost?

Thousands of agents around the country have purchased a System 36, some of whom are still paying off the machine. What are the costs if the management company forced us to switch to the "Technology Lease"?

Lets look at a few examples:

1. An agent currently spends \$210 per month for the phone line, maintenance, and modem rental. Annual cost: \$2,520.

2. An agent switching to the "Technology Lease" and using an AS/400 would pay approximately \$400 per month for the machine, the phone line, maintenance,

and modem rental. Annual cost: \$4,800

Now, an alternative. If 20 agents in a district shared an AS/400 (which is technically possible today but forbidden by the management company), the approximate costs would be:

One AS/400 at \$400 per month, plus 20 phone lines at \$50 per month per agent. Annual cost: \$16,800 or \$840 per agent.

Those same 20 agents, if forced to "lease" individual AS/400s, would have an annual cost of \$96,000. That is \$79,000 more than they should have to

pay.

So which would you choose? Paying \$2,520 per year? Paying \$4,800 per year? Or paying \$840 per year?

The answer is rather obvious. The management company needs to consider the agents' financial well-being and not just the bottom-line profit they annually ship overseas to BAT.

So are we a team or not? Are we a profit center for the management company or not? Time to contact the home office and ask the question.

# everen ad

# Why the System 36 is out

*Agents don't want to buy another computer when they already have one that will work*

**By Terry Clayton**

By now most of you have heard of the computer bug and the year 2000. Back in the 1940s and 1950s, when even 1K of memory was expensive, programmers decided to save memory by only using the last two characters of the year and assuming the 19 was there.

That was the right thing to do at the time, but as memory got cheaper and cheaper no one reminded them of the problem, and more and more programs were developed with the flaw.

The problem is that when Jan. 1, 2000, rolls around, there will be many programs that will think it is Jan. 1, 1900. Credit cards will cancel or not be accepted. Licenses may be revoked or cancelled because they are out of force, all of which could cause huge problems.

In the realm of business and government, most agencies have been aware of the problem since about 1985 and have been working on it since 1989 or 1990. The Social Security Administration just announced it was done with the programming part and ready to test the system. Preliminary tests looked good.

The IRS, on the other hand, hasn't even started its overhaul. That is really good news for you and me because it will be cheaper to install a completely new system than repair the old one. (Flat tax, anyone?)

Most banks and insurance companies have completed their

work or are near completion. Farmers has been updating their systems as we convert to APPS/FPPS and EZ Pay. These systems are Year 2000 Compliant and should work without any problems.

Recently you received a blurb from IBM about the AS/400 and the T-Lease. In the brochure it mentioned that the AS/400e was fully Year 2000 Compliant. While that is true, so is the System 36. "Doesn't that go against what our AIMS reps have been telling us?" Yes it does, and let me explain why.

First, remember that most AIMS reps are really just marketing people with a very little training about computers. They are not networking specialists so don't beat them up, they are just telling you what they are told.

The difference between the System 36 or AS/400 and a PC is a little chip with something called a BIOS (Basic Input Output System). Although BIOSs were created more than 40 years ago as routines for handling input and output, the term today generally refers to the PC's system BIOS, which is stored on a chip and provides an interface between the operating system and the peripheral hardware. The BIOS supports all peripheral technologies and internal services such as the real-time clock (time and date). See the connection?

The IBM System36 or AS/400 does not have BIOS in

the way a PC does, but gets its information from the IPL (Initial Program Load). Since this is the case, the software must be updated to be compliant with the Year 2000 problem.

There is the hitch. IBM doesn't want to keep writing software for a system that is only used by 10,000 clients. (Windows 98 sold over 1 million copies in just one week.) It just isn't cost effective. So they tell us the System36 isn't compatible and we need to get an AS/400. Kind of like a new agent trying to convert a policy when it's in a 700 number. They want us to up our pay to them.

"So what do we do?" you say. I believe that if we, as a group, continue to suggest other alternatives to Farmers — like Internet access or multiple offices using an AS/400 in a central office — we can get them to understand we truly don't want to buy another system when we have one that can work.

We should let our DMs, DMMs and Regional people know we are not going to just give up our paid-for system to pay the same rate as a new agent with no trade in. I think the AS/400 is a fine machine, but over-priced and more than a lowly agent in Outer Podunk needs. There are other ways.

So when the Year 2000 bug comes up in conversation, now maybe you will understand why things are going the way they are.

superior  
access  
ad



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