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Specialists in Ag-Insurance

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Work Comp Announcement

After 8 years of visiting companies, making presentation after presentation, providing loss statistics, some begging and groveling, we are EXCITED to announce that the agents of Custom Harvest Insurance, Ltd have available a voluntary market work comp program underwritten by Star Insurance Company.

The premier benefit is the improved coverage made available by Star Insurance Company. **You will be able to secure multi-state coverage** resulting in more flexibility in where and how you hire your employees.

Secondly, a great convenience has been built into the program—**all audits will occur in April while you are still at home.** No longer will you get a letter telling you that an auditor tried to meet with you at your home in June! And the auditors will know the difference between a combine and a lawn mower, and will understand the nature of your business.

Third, all **claims will be handled by people who understand agriculture**—the same people that provide coverage for your business operation. Star Insurance Company has a long and proud tradition as a work comp specialist. The company's roots are based in work comp and its largest product line is work comp. All company adjusters and case management personnel are specialists in work comp administration.

Fourth, the **premium can be included in your total business package financing.** We are exploring the possibility of offering a monthly reporting and monthly payment program as well.

To secure work comp coverage, please contact your harvest insurance agent. You must supply him with a current valued 3-year company-provided loss run and a list of the states, including a town in each state, in which you expect to work next season. Phone numbers and agent names are at the end of this mailing.

We are expecting strong participation in this program which should guarantee its success. Program details are now available and will be sent in mailings and presented at the USCHI Annual Meeting in Wichita Falls, TX.

Deer Season

All of you must begin working in Hawaii—the odds of hitting a deer in that state are just 1 in more than 16,000.

Ranked in order of claims frequency, here are the top ten states in which you will most likely be involved in a deer/auto collision:

West Virginia

Michigan

Wisconsin

Pennsylvania

Iowa

Arkansas

Montana

South Dakota

North Dakota

Minnesota

The West Virginia hit ratio is 1 in 57 chances of hitting a deer within the next 12 months.

What's In Your Name?

Starbucks—premium, expensive coffee; Hyundai—value, low price; Maytag—durability; Ben and Jerry's—premium ice cream.

A VERY critical point—what your business name *stands for* is critically important in your attempt to differentiate your product from that of your competition.

Even though this concept is basic to all marketing, most companies don't get it. They believe the way to convince customers to do business with them is to talk about themselves—so they plaster their name and photo everywhere.

The goal of marketing is name value—not name recognition.

To go beyond your competition, you must consider these three critical questions:

- 1) **Why are we in business?** The safe, obvious and wrong answer is “to make money” Big Hint:

The only reason to be in business is to create customers!!!!

- 2) **Why should someone do business with you?** Again, wrong obvious answers include “we have great people; our service is the best; we’ve been here since the beginning of time...” Big Hint II:

Unless a company delivers value that is compelling TO THE CUSTOMER, there is no value.

- 3) **How can we make sure we’re “top of mind” with our customers and prospects?** Obvious trap—you are not as well known as you believe you are—no matter how long you have been around.

Always act as if no one knows you or recognizes the value you bring to customers.

If this third response suggests to you both paranoia and persistence, then you have got it right! For once GM is getting it right—they admitted the buy public no longer has confidence in their vehicles and set forth a solution that emphasizes value and dares the customer to compare.

The way to stay focused and keep your company highlighted and separated from the competition requires both paranoia and persistence. You must never stop asking the three questions: Why am I in business; why should anyone do business with me; how can I be sure that I stay “top of mind” with my clients and prospects.

Life Lessons

Regina Brett , 90 year old author, wrote “45 Lessons Life Taught Me.” Here is a sampling as an early Christmas present from me to you:

Life isn’t fair, but it is still good.

Your job won’t take care of you when you are sick—your friends and parents will. Stay in touch.

Make peace with your past so it won’t screw up the present.

When it comes to chocolate, resistance is futile.

If a relationship has to be secret, you shouldn’t be in it.

Everything can change in the blink of an eye. But don’t worry; God NEVER blinks

It’s never too late to have a happy childhood. But the second one is up to you and no one else.

Burn the candles, use the nice sheets, wear the fancy lingerie. Don’t save ANYTHING for a special occasion. Today is special

Be eccentric now. Don't wait for old age to wear purple.

Over prepare—then go with the flow

Frame every so-called disaster with these words, "In five years, will this matter?"

Forgive everyone everything.

However good or bad a situation is, it will change.

God loves you because of who God is, not because of anything you did or didn't do.

No matter how you feel, get up, dress up and show up.

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