

TouchPoints

a publication of **Dawson** Insurance

Winter 2010



From Fargo to the World

Swanson Health Products has grown from a one-person operation in a south Fargo basement into a global leader in nutritional supplements and health products. For the company's founder and the son who now runs the business, it's all been about bringing wellness to the world.

President's Message



Homemade and Homegrown

by Tom Dawson

It's the holiday season, and for many of us thoughts turn to the comfort of the homemade. Turkey and sage dressing, pies of every flavor, green bean casserole, candied yams, frosted sugar cookies, fudge... you know what I'm talking about. These things speak of family, happiness and warmth, and they're even more special because someone made them with their own hands.

As I watch the snow softly falling outside my office window, my mind jumps from homemade to homegrown.

Numerous successful family-owned businesses have been started from scratch in our region over the years. One example is, of course, Dawson Insurance, which Charles Dawson started in 1917.

Another is Swanson Health Products, the subject of this issue's Client Spotlight. Swanson's roots go back to 1968 when Leland Swanson Sr. started packaging and selling health supplements from the basement of his south Fargo home. His son, Lee, was the first employee, and he is now the president of a global company. Lee is also a lifelong friend of mine; we attended kindergarten together at Clara Barton.

Dawson represents many such homegrown successes, companies that began with little more than a marketable ability, a lot of sweat and good old-fashioned Midwestern work ethic. One or two people created something, then built and shaped it with care over time, just like a pie crust but infinitely more challenging and important. Today these companies all contribute significantly to our regional economy.

For Lee Swenson Sr., it was about feeling better and helping others do the same. I cannot think of a more appropriate sentiment to hold close during this special time of family, friends and feasts.

From the Dawson Insurance family to yours, we wish you a happy and safe holiday season.

Tom Dawson

Vacant Properties Lose Valuable Coverage

Many property owners are not aware of an automatic provision within their policies relating to vacancy. The vacancy provision can alter both what is covered and how much is paid on a claim.

It's important to understand what most insurance companies consider to be a vacant property. A building is considered vacant if 70 percent of its square footage is not rented or is not used to conduct customary operations. If the building meets this definition and is vacant for at least 60 consecutive days prior to the loss, there will be no coverage for any loss caused by the following:

- Vandalism
- Theft
- Building glass breakage
- Sprinkler leakage (unless the system is protected from freezing)
- Water damage

In addition, any other loss or damage from any other cause will reduce the amount that would have otherwise been paid by 15 percent.

These provisions also can apply to a tenant when the unit or suite being leased does not contain enough business property to conduct customary operations.

Informing your agent and insurance company is the best way to avoid having the vacancy provisions apply. Your agent can work with the insurance company to modify coverage by endorsement or move the coverage to an insurance carrier that specializes in writing vacant property. **D**





Life Insurance: New Universal Life is an Appealing Option

Without life insurance, a family is only one terminal illness or car accident away from financial catastrophe. And yet, according to LIMRA, a worldwide association of insurance and financial services companies, approximately 30 percent of households in the United States (35 million) do not have any form of life insurance coverage.

Traditionally, families with life insurance have purchased term life or permanent policies. Today there is a new option that provides appealing benefits, Guaranteed Universal Life. As long as the policy holder pays minimum premiums, these types of policies remain in force and maintain coverage for your beneficiaries even if interest rates fall to the point where the cash value of the policy is zero. In other words, the death benefit remains level for the period during which the policy is in force. This allows the policy holder to pay premiums that are slightly higher than most term life policies but less than most permanent plans.

Dawson represents many top-rated companies, so we are able to find the best solution for your unique situation. We also provide beneficiary reviews for current and prospective clients. These reviews are an opportunity to match your current beneficiary designations with your desires for how your assets are distributed. Without one, there could be unnecessary probate costs and serious delays in asset distribution.

For more information about various life insurance plans and policies, please contact Jim Nyhof or Shawn Gruenberg in our Financial Services Department. **D**

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Dawson Insurance Client Since 2006

Swanson Health Products: Bringing Wellness to the World



Lee Swanson

For promoting heart health, Swanson Health Products has something that will help. Need more energy? Swanson's got you covered. In fact, Swanson Health Products, the largest privately held vitamin and supplement provider in the world, offers a product for just about anything and everything related to personal health that customers can get quickly, easily and at a highly competitive price.

Swanson Health Products sells vitamins, minerals and supplements that support health and wellness, as well as organic and natural foods, beauty products, homeopathic remedies, energy and fitness supplements, first aid items and cleansing and detoxification products. Those who use them range from baby boomers to children, competitive athletes to work-a-day folks. There's even a product line for pets.

"My father set out to bring wellness to the world," said Lee Swanson, the company's president. "The principles he established—provide the finest dietary supplements available directly to people so they can live and feel better, and do it with unrivaled service—continue to drive our success and enhance the lives of our customers."

A product offering of more than 10,000 is probably well beyond what his father, Leland Swanson Sr., imagined when he founded the company more than 40 years ago in the basement of his south Fargo home. "But it's his vision," says Lee, "that continues to propel Swanson Health Products as a global leader in health and wellness products."

From Discomfort to Empowerment

Leland Swanson Sr., a Fargo stockbroker, loved golf. Not only did he love the game, the exercise and the fresh air, but he also enjoyed meeting new people. He hit the links as often as possible in the years following his World War II service, but by the late 1950s joint discomfort had set in. It became more and more difficult to swing the driver and get around the course.



Leland started reading everything he could about natural joint support, nutrition and health, including books from the natural health movement. He started with vitamins from one of the first health supplement outlets in the nation, and soon he was taking a wide variety of supplements. It was working; he felt better.

Leland wanted to share what he'd learned with others, so in 1968 he bought 5,000 vitamin E capsules, took out an ad in Capper's Weekly Magazine and began selling mail-order supplements. It was the beginning of Swanson Health Products. Lee became the company's first employee the following year while he was still in school. He helped take orders, package them and ship them out. By 1975, Swanson Health Products was doing so well that older son Jay was able to leave his job at a local bank and join the company.

In just a decade, Swanson Health Products grew from zero buyers to about 30,000 customers. By 1980, in addition to selling by mail, Swanson had opened a store on Broadway in Fargo with 10 employees. A few years later Leland moved his mail order manufacturing and shipping operations to the Fargo Industrial Park.

Today, Swanson employs several hundred people and a recent expansion of its south Fargo facility more than doubled its size to 225,000 square feet. Administration, manufacturing, distribution, marketing and customer service are all under one roof.

Customer and Quality First

It's a simple principle, one most of us hear a million times growing up – treat people like you want to be treated. Lee Swanson not only took it to heart, but makes sure it's put into practice by Swanson's front line people every single day and with every customer contact.

"Our customers are our most important assets," he said. "We deal with them on a personal, one-to-one basis and make sure we always treat them like real people, not just numbers or dollar signs."

To attain consistent, unrivaled service across the board, Swanson employees complete a special training program called Bottle of Knowledge. The series of courses and tests ensures everyone knows and understands the company, its philosophy and its products. As for consistent, unrivaled quality, it's been a cornerstone since the beginning.

Swanson is continuously in R&D mode, tracking the market to see what's new, what's better and what the trends are to anticipate customer desires. Company representatives travel the globe to find manufacturing partners who use quality raw materials and adhere to the highest production standards. A dedicated quality assurance team tracks products from the raw material stage through delivery to Swanson customers.

Friends and Neighbors

That customer base is huge and growing. While Swanson's primary market is the 50-plus age group—baby boomers who know a lot about nutrition, vitamins and supplements and are interested in improving their health—customers span the generations and learn about Swanson from a variety of sources.

Over the years, Swanson and its products have been featured in national publications such as Woman's World, and on television programs like The Daily Buzz. The company distributes a monthly catalog as well as Internet marketing, including the Ecommerce website launched in 1998. The website is also an online resource for customers, full of the latest research, information about health and tips for healthy living.

But most of Swanson's business results from the world's oldest form of advertising. "Word of mouth is paramount for us," said Tara Kessler, public relations specialist. "As people age they talk more about how they feel and what they do to feel better. Swanson has such great quality and low price points that people are excited to share that with their friends and neighbors."

Friends and neighbors. Lee Swanson says that's how the company thinks of its customers, even though they're all over the world. "The wellbeing of our customers drives us," he said. "They're very passionate about being proactive with their health, so we strive to be just as passionate and proactive about helping them with the highest quality products and best customer service in the industry."

For more information, go to swansonvitamins.com. **D**

Umbrella Policy:

Definitely Worth the Price of Shoes

If we were all perfect, there would be no need for liability insurance. But we're not, accidents do happen and, unfortunately, sometimes they're our fault.

While it's not a perfect world, it is a litigious one and judges and juries are awarding larger amounts than ever. According to recent national statistics, judgments in automobile cases average more than \$400,000 and premises liability judgments average more than \$500,000. With limits on liability coverage, you may be risking automobiles, personal property (including furniture, jewelry and firearms), future wages and liquid assets. That includes cash, CDs, stocks, bonds, veteran benefits, life insurance proceeds, even retirement accounts like 401Ks and IRAs.

The good news is that, for as little as \$10-\$15 per month, you can purchase a personal liability umbrella policy. Umbrella liability insurance is available for individuals and companies and protects against claims your primary policy doesn't cover or for claims that exceed liability limits of your primary policy.

You can protect your money and your assets for less than the cost of a pair of inexpensive shoes. For more information, contact our Personal Lines team. **D**

Weathering the Storm

Agent, Claims Adjuster Bring Good Fortune on an Unlucky Day



Johanna Thiel and Todd Anderson

Johanna Thiel's bad luck came crashing down the day before Friday the 13th.

Severe storms had been moving through Fargo-Moorhead throughout Thursday, August 12, with bouts of rain and strong gusts of wind. That evening, Thiel, an 82-year-old recovering from hip surgery, was already in bed when she heard a loud crack. "I thought it was a thunder-clap," she said. "I was not aware of what happened, actually, until the firemen showed up at my front door."

The big noise was the wind snapping a branch off of an old elm that had been standing in the Thiels' yard since Johanna and her late husband, Adam, moved into the place more than 60 years ago. The massive branch, about two feet in diameter, smashed down on the back of the one-and-a-half story house and took several power lines with it.

The firefighters wouldn't allow anyone near the back yard that night, so it wasn't until the next morning that Thiel was able to see the damage. As she surveyed her broken home for the first time, she heard someone calling her name. It was Todd Anderson, her Dawson agent, walking up the driveway. He had received a text from Karena Jensen, the claims manager who took Thiel's call early that morning, and

he wanted to make sure she was all right.

Anderson stayed through the morning and a good part of the afternoon, helping Thiel call the electric company and a repair contractor. He also oversaw the work of the crew removing the web of wood and leaves sprawled across the back of the house.

"I still can't get over it, how kind and supportive he was," Thiel said of Anderson. "He calmed me down somewhat, took pictures and helped me sort out the situation."

Anderson and Jensen continued to help sort things out, even after that first day. When the initial settlement didn't cover all the expenses, they helped get a supplementary payment for the remainder. When Thiel met with the owner of the roofing company, Anderson attended the meeting to be her advocate. He even went back after all the work was done to help make sure all the bills were correct.

"I could see she was distraught, and it was important that I be there for her," Anderson said. "I just wanted to make sure she was taken care of."

So don't tell Johanna Thiel that Friday the 13th always brings bad luck, because this year it brought more good fortune than she expected during a rough time. Besides, she'll tell you luck had nothing to do with it. **D**



E-mail: May We Zip You Information?

Dawson is striving to reduce paper consumption by communicating with customers and vendors electronically. This will reduce costs, enable faster communication with you and limit impacts to the environment. Those who opt-in will no longer receive paper mailings from us, with the exception of this newsletter. Instead, you will receive coverage alerts, claims alerts and other communications electronically. The overall number of communications from us will not increase, and we will not share your information with anyone at any time.

You can help by providing your e-mail address and permission to contact you electronically. Please do so by contacting us at info@dawsonins.com or 701-237-3311. Thank you. **D**

New Employees



Raeanna Benjamin

Personal Lines Sales Development

Raeanna works with agents and account managers in our Personal Lines Department quoting and marketing new business. She joined Dawson in November 2010 after graduating from Minnesota State University Moorhead with a bachelor's degree in business administration. While attending MSUM, Raeanna was a teaching assistant at Red River Valley Academy in Moorhead and gained experience in both the retail and service industries.



Holly Fitch

Commercial Lines Account Manager

Holly is a Certified Insurance Service Representative who brings more than 10 years of account management experience to serving our commercial customers. Prior to joining Dawson in November 2010, she was a commercial lines account manager at agencies in Fargo and St. Cloud, Minn. She also has experience in the health care and service industries. Holly attended St. Cloud (Minn.) State University. She and her husband, Dan, have three grown children.



Kimberly Harr

Administrative Assistant/Receptionist

Kim joined Dawson in September 2010 after retiring from the North Dakota National Guard. After a tour in Utah and England, she served her last 11 years with the 119th Wing. A veteran of the U.S. Air Force, her positions included executive assistant to the base commander and the commander of the Mission Support Group at Hector Field, Fargo, N.D. Kim earned her degree in retail sales and marketing from Northwestern Technical College, Moorhead, Minn. She is also a certified personal trainer and writes children's books. Kim, her husband and their two sons live in Oakport Township in north Moorhead.



Stacy Kemerling

Administrative Assistant/Receptionist

Prior to joining Dawson in September 2010, Stacy was the assistant manager of Maurices, a retail store in Marshall, Minn. She earned her bachelor's degree in apparel, textiles and retail merchandising with a minor business administration at North Dakota State University in 2006. She also earned associate's and bachelor's degrees in the Maurices Business Achievement Program. Stacy lives in Fargo.

Improving Ourselves to Improve Service

To improve our service to you, Dawson associates are encouraged to continue their insurance education and achieve various licenses and professional designations.



Jen Kopel, account manager in our Commercial Lines Department, has earned the Certified Insurance Counselor (CIC) designation. The designation signifies that Jen has attained comprehensive knowledge of agency management, commercial casualty, commercial property, life and health, and personal lines of insurance. **D**



Our commitment to service includes extended service hours and more service options. With both online and telephone services at your fingertips day or night, Dawson 24/7 is designed so that you choose how to interact with our agency and when it's convenient for you.

Dawson 24/7 Online Access

Your insurance information is always available so you can:

- Obtain Certificates of Insurance.
- Print auto ID cards.
- Notify Dawson of a claim or loss.
- View your policy information.
- Make change requests such as address or adding vehicles/drivers. Keep in mind, coverages are not bound until you receive confirmation from our office.

Dawson INSURANCE

Dawson Insurance is proud to be a locally owned, independent agency that provides a full line of property and casualty coverage, as well as life and health benefits, surety and financial services for individuals and businesses. For more than 90 years, we have been working hard to ensure our customers always come first, both in the services we offer and the protection we provide. Thank you for your business.

Dawson Insurance

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Q: *What does “additional insured” mean?*

A: An additional insured is a person or entity added to a business policy for the purpose of obtaining coverage. This may be a temporary arrangement, such as when a contractor adds the project owner until project completion, or more permanent, such as when a tenant in a commercial building adds a landlord). Owners commonly require that contractors provide them “additional insured” status under the contractors with general liability policies. Contractors, in turn, require their subcontractors to provide them with additional insured coverage. The status is intended to provide extra coverage to the owner or general contractor in the event of an insurance claim. This status is provided by an endorsement or written amendment to the underlying policy.

To have your question answered, send it to info@dawsonins.com.

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