

TouchPoints

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Spring 2014



Family Driven for 100 Years

Spanning four generations, Corwin Automotive Group has grown from a bicycle shop in Bismarck, ND, to 11 stores in five states.

Tim Corwin, center, with sons Tanner Corwin (left), and Drew Corwin (right)

President's Message



LeBarons and Marathons

By Tom Dawson

Can you buy a new car today without an automatic trunk opener? The Corwin team – featured in our Client Spotlight this issue – certainly would know.

What made me ponder such a question? I was reminiscing about how my grandfather, Charles A. Dawson, bought all his cars from S.W. Corwin, grandfather to Tim Corwin and great-grandfather to Drew and Tanner Corwin. My grandfather only bought Chryslers, with the last one being an Imperial LeBaron...pea green with a white vinyl top. That car had every option – except a power trunk release. My grandfather couldn't see paying \$16 for the feature since he could open his own trunk.

There are many great stories and memories about my grandfather and his cars throughout the years. One that stands out is that after mistakenly walking up to a pea green Chevrolet with a white vinyl top thinking it was his LeBaron, he paid to have the top painted the same color green as the car. My guess is the paint job cost more than 16 bucks.

Many of the same downtown streets traveled by that green Imperial LeBaron will be traveled by thousands of runners in May. The 10th annual Fargo Marathon will start at Veterans Memorial Bridge between Fargo and Moorhead and finish in front of the Fargo Theatre on Broadway. Last year more than 24,000 people participated in the marathon events, and it appears that there will be even more participants this year.

Corwin Automotive Group is celebrating 100 years in business this year; our own centennial will be here before we know it. While it's hard to say if the Fargo Marathon will go on another 90 years, the odds are that it certainly could. After all, legacies are born from dreams, hard work, and determination; the Fargo Marathon team certainly possesses those traits.

Wouldn't S.W. Corwin and Charles Dawson be surprised to see how "the bridge" and Broadway have changed over the years? Charles would undoubtedly be wondering where all the pea green Chrysler LeBarons had gone, and S.W. might be wondering what exactly a "Toyota" is. And 16 bucks? Well, it certainly doesn't go as far as it once did. **D**

Tom Dawson

Life on a D.I.M.E.



How much is enough? Life insurance helps provide a simple solution to a challenging question: How will my loved ones manage financially when I die? While often a difficult subject to talk about, if others depend on you financially, it's one you cannot avoid. One of the first steps in looking at the different life insurance options is determining how much is enough. A simple way to determine the right amount of coverage is to use the D.I.M.E. method, which stands for Death, Income, Mortgage, and Education.

D – Death expenses. These include burial costs, unpaid medical bills not covered by insurance, and other short-term obligations. With funeral costs averaging \$10,000 to \$12,000 and medical bills potentially reaching \$10,000 or more, this permanent insurance need is often \$25,000.



I – Income replacement. If others rely on your income, what would happen if you were to pass away? In order to preserve their lifestyle, your family may need to replace your income for a number of years. As an example, replacing \$2,500 in monthly income for 10 years requires almost \$250,000 of term insurance.

M – Mortgage and other debts. For many people, their home is their largest asset. In order to pay off the mortgage and other related debts, you will want term insurance to provide the peace of mind so that an unexpected tragedy does not mean that your family is unable to make future debt payments.

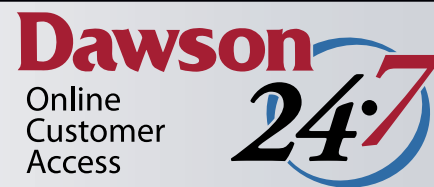


E – Education funding. Do you plan on setting aside money to help fund your children's college education? Using term life insurance as a funding mechanism can help ensure that funds are available to help defray the rising costs of a college education.



The Dawson Solution: The combined totals from these categories can be used as a basis for the total amount of life insurance that is needed. Consideration should be given to existing life insurance and other liquid assets when determining the final amount of insurance that is right for you. We can help you get started with putting together or modifying your life insurance plan, including finding the right amount and type of insurance. Contact us today at 1-800-220-4514. **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.

Surety Continuing Education

Zack Dawson recently completed Level II in the William J. Angell Surety School through the National Association of Surety Bond Producers (NASBP) in Houston, Texas. The five-day program focused on contractor profiling, detailed financial analysis, concepts and effective practices of account activation and service, claims handling, industry marketplace changes, and ethics. Founded in 1942, NASBP is the association of and resource for surety bond producers and allied professionals. As trusted advisors, professional surety bond producers act in many key roles to position their clients to meet the underwriting requirements for surety credit. **D**



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Corwin Automotive Group
Dawson Client Since: 2011
Founded: 1914
Website: www.corwinauto.com
Locations: Fargo, North Dakota (3); Jefferson City, Missouri (4); Springfield, Missouri (1); Kalispell, Montana (2); and Nampa, Idaho (1)
Number of employees: 750

Founded 100 years ago on a dedication to customer service, Corwin Automotive Group has more than doubled its locations in the last three and a half years. The company carries 16 automotive brands.

Several Corwin Automotive Group showrooms are pictured to the right and above, along with three generations of Corwins: Betty and the late Charlie Corwin with son, Tim, and grandsons Drew and Tanner.

Family Driven for 100 Years

Fourth Generation Corwin Auto Celebrating Centennial

In the early 1900s, New York City-born S.W. Corwin, who worked as a salesman for an implement dealership, found himself transferred to Bismarck, North Dakota. In 1914, he purchased a bicycle shop that sold used cars on the side, and thus began the company that would come to be known as Corwin Automotive Group.

In 1937, S.W. and his partner, Neil Churchill, purchased Murphy Motor Car Company in Fargo, and S.W. and his family moved to Fargo in order to manage the dealership. S.W.'s sons, Charlie and Bill, joined the business in the 1940s, and in 1952, Neil sold his share of the company to the Corwin family. Fast-

forward to 1975, and Tim Corwin, one of Charlie's children, joined the business upon graduating from college.

Today Tim serves as president of Corwin Automotive Group, a position he's held since 1980. Tim's sons, Drew and Tanner, are involved in the business, which carries 16 automotive brands, including: Buick,

"We're a fourth generation auto group that goes back 100 years. There are very few of those in the country, and we're proud to be one of them."

– Tim Corwin

Cadillac, Chevrolet, Chrysler, Dodge, Fiat, Ford, GMC, Honda, Hyundai, Jeep, Kia, Nissan, Ram, Scion, and Toyota.

"We're a fourth generation auto group that goes back 100 years," says Tim. "There are very few of those in the country, and we are extremely proud to be one of them."

Since September of 2010, the company has grown from five stores to 11 across four states and has doubled its number of employees to 750.

"The key to any business is people, and it's our people that have allowed us to grow," explains Tim. "Over the last 10 years, we've worked very hard to develop and maintain a culture that enables us to develop and promote employees from within our organization."

People and promotion are two components of what Tim calls the four P's; the others are product and process. "If you do all four of those really well, you're going

to be successful," he says. The most important of the four, Tim says, is people, noting that the company looks at employees and customers equally because "they are our number one asset."

On the employee side, Corwin Automotive Group is diligent in its acquisitions to ensure that it brings on not only the right product line at the right location, but also the right people. On the customer side, while customer satisfaction is important, Tim says that customer retention is even more critical. "We track retention very carefully. It's such a huge part of the people component for us."

For new and returning customers alike, the experience of being in a Corwin Automotive Group store is something the company doesn't take lightly. "We localize, regionalize, and personalize our stores," Tim says. For example, the Corwin Toyota store in Fargo includes a

"truck lifestyle area" that features a rural landscape with a large Russian olive tree, native grasses, and an operating windmill. Other amenities include special waiting areas for teens and young children, fireplaces, and upscale bathrooms. "You won't find anything quite like it anywhere else," shares Tim.

The same can be said about Corwin Automotive Group: A fourth generation automobile company – which began as a bicycle shop selling used cars on the side – celebrating its centennial. You won't find anything quite like it anywhere else. Family driven for 100 years, indeed. **D**





The Dawson Dippers

Over the years, Dawson Insurance has proudly supported many local organizations in the Fargo-Moorhead community. On February 13th (Giving Hearts Day, when donations to participating non-profit organizations are matched by Dakota Medical Foundation), that support was shown again in the parking lot of Mick's Office in Moorhead, Minnesota. A group of six employees (Alex Dawson, Ben Zietz, Bridget Helm, Crystal Rosen, Grant Ellis, and Matt Weis, also known as the Dawson Dippers) volunteered to represent Dawson Insurance by doing a "Polar Plunge" for Creative Care for Reaching Independence (CCRI).

CCRI is a non-profit organization in Moorhead that provides services to

children and adults with physical and developmental disabilities. The Dawson Dippers, complete with Dawson Dippers outfits, plunged into an icy cold pool in single-digit degree weather. "It was so cold outside that they had to chop up the ice in the pool before we could plunge," says Crystal. The Dawson Dippers were not the only Dawson employees at the Polar Plunge: Fellow co-workers took time to come cheer the plungers on. The Dawson Dippers helped raise more than \$1,500 in corporate and individual donations for CCRI. Overall, CCRI raised more than \$97,000 on Giving Hearts Day. Watch the Dawson Dippers at www.youtube.com/watch?v=RAQ9E6orOF0. **D**



Staff Achievements



Jaclyn Hanson



Evonne Johnson



Connie Bertram



Steve Miller



Kendra Ahlquist



Matt Weis

Improving Ourselves to Improve Service to You

Each quarter, Dawson Insurance awards the Pacesetter Award to a Dawson employee. A Dawson Pacesetter is someone who: is a champion of service excellence and customer care; stands out amongst his/her peers; consistently provides exemplary customer service; goes the extra mile; is dedicated to the mission, team and clients of Dawson Insurance; and excels in his/her position on a regular basis. Recipients of the 2013 Dawson Pacesetter Award are:

- 1st Quarter: Jaclyn Hanson
- 2nd Quarter: Evonne Johnson
- 3rd Quarter: Connie Bertram & Steve Miller
- 4th Quarter: Kendra Ahlquist

Congratulations to Jaclyn, Evonne, Connie, Steve, and Kendra, and thank you for all you do for Dawson and our clients!

The Best of the Best Award is presented annually to one Dawson employee who embodies an unsurpassed commitment to the mission and shared values of Dawson Insurance. Congratulations to Matt Weis, client safety coordinator, on being named the 2013 Best of the Best Award winner! **D**

Proper Risk Transfer Avoids \$2 Million Claim Against General Contractor

Case study: This claim involves an all too common problem on building projects of faulty workmanship. The general contractor (GC) hires a subcontractor to install roofing (shingles) on several apartment buildings. After the work was completed, shingles started blowing off during winds of 50 miles per hour or more, even though the shingles were rated for more than 100 miles per hour. Upon inspection by the shingle manufacturer and the local distributor, it was determined that the blow-offs were due to: 1) Fewer nails than required in each shingle and 2) The nailing was not done on the nail line as required.

A claim was made by the GC to the subcontractor for faulty workmanship, which the subcontractor denied. After several attempts to get the subcontractor to respond, the GC, along with their Dawson Insurance agent, filed a claim directly with the subcontractor's insurance carrier who then assigned an adjuster. The initial finding was that the shingles were not installed correctly, and the subcontractor's insurance carrier denied the claim under the faulty workmanship exclusion in the policy. The GC and their Dawson agent argued that this exclusion did not apply since the labor or work was actually performed by a sub-subcontractor hired by the subcontractor, and therefore, the faulty workmanship was not performed by the subcontractor hired by the GC. The subcontractor's insurance company finally agreed and paid to replace the shingles on all of the buildings at a cost in excess of \$2 million.



The Risk Transfer Program that Dawson helped to set up for this GC as well as a solid understanding of insurance policy language and exclusions helped to prevent this claim from falling back to the GC, ultimately enabling them to transfer the claim to the responsible party of the subcontractor. **D**



Dar Zimmerman
Commercial Lines Account Manager

Prior to recently re-joining the Dawson team (she originally joined Dawson in 2009), Dar worked as a commercial lines customer service representative at Insurance Associates of Magee, Mississippi. Previously at Dawson, she worked on the personal lines and commercial lines teams.

Dar's primary responsibility is to coordinate all the services associated with her accounts, which she likens to being a coach that "gets to play in the game, too." She says the best part of her job is being on a great team where everyone is appreciated and works together to make a difference. She adds that the unlimited coffee in the morning helps, too!

While she has lived in Minnesota, Nebraska, Colorado, South Dakota, and Mississippi, Dar says that she is so happy to be "back home" in Fargo. In her spare time, she enjoys playing volleyball, cheering on the NDSU Bison, playing hand and foot canasta with her family, and wine nights. **D**



Mariah Rud
Account Assistant

Mariah joined Dawson Insurance in late March, previously holding administrative assistant positions at PRACS/Cetero Research, Keller Williams, Iowa State University, and 3M. She was drawn to Dawson because of its community involvement and family atmosphere.

Her day-to-day responsibilities are to assist account managers, and she says that the best part of her job is getting to work with such a great group of people. She says the dedication that they and the entire Dawson team have for clients, coupled with how Dawson helps its employees grow, is what sets the company apart from the competition.

Mariah lives in south Fargo as does most of her family. In her free time, she enjoys reading, spending time with friends and family, being at the lake, and cheering on the Bison and the Cyclones. **D**



Yves Cherubin
Account Assistant

Prior to joining Dawson Insurance in late March, Yves worked as an office manager at Integrity Tax - Multi Services and in associate and manager roles at Walmart. Dawson's dedication to helping the community, its ethical and moral values, and its commitment to integrity and responsibility drew him to Dawson.

Yves's primary responsibilities include ensuring accuracy across policies as well as processing endorsements, audits, binders, and issuing certificates. "I am very fortunate and blessed to be part of such an amazing team because everyone is always ready and willing to encourage and help one another," he says.

In his free time, Yves enjoys attending church as well as Bible study, reading, running, golfing, healthy cooking, and talking on the phone with his 3-year-old niece. **D**

Your Unique Advantage

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 97 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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Claims Corner

Spring and Sump Pumps...

We've shared sump pump reminders before, but they bear repeating:

- Follow the manufacturer's recommendations for sump pump maintenance. These vary from running the sump pump every two to three months to a yearly cleaning before the rainy season.
- To inspect a sump pump:
 - Open the lid and remove debris that may be blocking the water inlet screen.
 - Pour approximately five gallons of water into the pump and watch the float valve rise.
 - As the float valve rises, the pump should turn on and the water should discharge through the outlet pipe.
 - Go outside and inspect the outlet pipe.
 - Water should be flowing from the pipe and away from the home.
 - If the sump pump fails to operate during this inspection, contact a plumbing professional.
- Install a battery backup system.
- Call your Dawson Insurance agent to review your sump pump coverage. **D**

