



8917 Veterans Memorial Parkway
O'Fallon, MO 63366
636-978-6620

Statement of Capabilities

And

Qualifications



Midwest Agency celebrates its 18th Anniversary October 15, 2009!

My name is John O'Connor, founder and principal of Midwest Agency. I would like to express my thanks and appreciation to you and the many Midwest Agency clients who have made this milestone possible.

A lot has happened in the past 18 years. Our success has enabled us to expand in many ways. When Dean Branson joined our agency, it allowed Midwest Agency to develop as one of the strongest commercial lines agencies in St. Charles County. Midwest Agency provides commercial insurance products through 10 A+ rated commercial providers and has tailored our markets to meet the needs and growth of St. Charles County and the Westplex area. Midwest Agency is also one of the largest providers of Surety and Fidelity Bonds in the St. Louis metropolitan area.

Our growth continued when Donna Willmann joined our staff, and with her, the merger of a very strong personal lines clientele. Midwest Agency is prepared to meet the needs of the growing population in our area through a variety of personal lines carriers such as Acuity, CNA, The Hartford, Travelers, and many more. Midwest Agency can proudly claim to be one of the largest and most diverse insurance and investment agencies in the metropolitan area. With a current staff of 20 employees, we are ready and available to meet our clients' needs everyday.

Two thousand and nine not only marks our eighteenth year in service, it also marks the third anniversary for our Agency's two newest entities—**Midwest Agency Benefit Planners, LLC and Midwest Agency Financial Services, LLC**. We recognize many of our clients want and prefer to manage all of their insurance, benefit, and investment needs from one source.

At Midwest Agency, we want you to feel confident we have the resources and the people to meet all your insurance and investment needs. Our staff is devoted to providing our clients with a complete review of their insurance and financial matters. We invite you to consider Midwest Agency for all your insurance needs.

While our products and services have expanded and changed, our commitment to excellence remains focused on our clients and their insurance and investment needs. Thank you for the opportunity to earn your business.

Sincerely,

John O'Connor
Senior Partner



Agency Managers



General Manager

Dean Branson

(636) 978-6620, extension 103

dean@midwestagency.com

23 years of experience in the insurance industry
18 years of Agency management experience

General Casualty and Property

Licensed States: Missouri, Illinois, Kansas,
Kentucky, Indiana, Iowa, Arkansas, Texas, Florida

Life and Accident and Health Licensed States:

Missouri, Illinois



Business Development Manager

John O'Connor

(636) 978-6620, extension 106

john@midwestagency.com

39 years of experience in the insurance industry
36 years of Agency management experience

Education:

Missouri Valley College

Bachelors of Science: Economics

Lindenwood University

Masters of Business Administration

General Casualty and Property

Licensed States: Missouri and Illinois

Life and Accident and Health Licensed States:

Missouri and Illinois



Commercial Insurance Services

Whether your business is large or small, we have the products to meet your needs. Every business and industry is unique—we identify ways to properly insure the unique hazards of your business.

Commercial Package Policy

With a Commercial Package policy, you select the coverage forms to specifically meet your needs. Begin with basic property and liability coverage forms, and add endorsements to broaden coverage or reduce premiums. Commercial Crime and Inland Marine coverage is also available.

Business Owners Policy

Business Owners policies offer a broad package of property and liability coverage which provide most of the insurance protection needed by owners of small businesses. Coverage choices, flexible options, competitive pricing, and distinctive services ensure your individual business needs are met.

Commercial Auto Policy

Cover your trucks, trailers, and automobiles on one policy.

Commercial Liability Umbrella Policy

Add layers of liability protection from \$1 million to \$10 million to your insurance portfolio.

Workers' Compensation

Meet your business need to provide protection for employee injury or disease. Dividend programs may be available which offer a wide range of plans and loss control and engineering services.

Employment Practices Liability Insurance

Employment Practices Liability Insurance (EPLI) helps protect your business. Over the past few years, there has been a significant increase in the number of people willing to sue their employers for alleged wrongful employment or discrimination practices.

Loss Control Programs

With our insurance company partners, we can evaluate your current business conditions and recommend ways to lower property, auto, workers' compensation, and/or liability losses.

Surety Bonds

Bonds of all types are available, including contract, court and judicial, public official, and miscellaneous.

Quick Claim Response

When you do have a claim, you need fast, fair service. As independent agents, we work to make that happen for you.

Competitive Rates

Many of the insurance companies we represent specialize in insuring specific types of businesses or industries, offering special coverage and pricing.



Commercial Insurance Providers

Acuity

Acuity was recognized by The Professional Independent Insurance Agents (PIIA), as their Commercial Lines Company of the Year.

America First

America First Insurance partners with professional independent agents who help you identify and reduce potential risks.

CNA

CNA, an "A" rated property and casualty carrier, provides commercial insurance products, including standard and specialty lines, surety, marine and other coverage, nationally and internationally.

FCCI Insurance Group

FCCI Insurance Group uses a regional focus to provide comprehensive property and casualty insurance coverage for the commercial business owner.

General Casualty-QBE

General Casualty is a regional property and casualty insurer in 12 Midwestern states. They provide protection against catastrophic losses to large and small businesses, individuals of all ages, and to the communities that are home to those businesses and people.

The Hartford

The Hartford was founded in 1810 and is one of nation's largest investment and insurance companies. The company is a leading provider of investment products, life insurance and group benefits; and business property-casualty insurance.

State Auto

In 1921 Robert Pein started what was once the largest auto casualty insurer in the state. Today, State Auto writes business in 26 states from Michigan to Florida and from Utah to Virginia through more than 3,400 independent agencies.

Travelers

In business for over 150 years, Travelers has been an industry leader from the start. We issued the first auto policy in 1897 and continue to lead the way with innovative insurance products, first class service and industry-leading technology.

Zurich

Zurich North America Small Business has a long history of helping small businesses by providing insurance protection tailored to meet the unique needs of a variety of businesses.



Career Sales Manager



Darren Gabriel
(636) 978-6620, extension 109
darren@midwestagency.com

Eleven years of experience in the insurance industry
Leading producer for seven years

Education: University of Missouri St. Louis
Bachelors of Science: Business Administration
Area of Emphasis: Marketing

General Casualty and Property
Licensed State: Missouri
Life and Accident and Health Licensed State:
Missouri

Commercial Lines Supervisor

Beth Skinner
(636) 978-6620, extension 100
beth@midwestagency.com

Education: St. Charles Community College
Associate of Applied Science: Administrative Office
Management

Eleven years of experience in the insurance industry
Supervises five employees
Responsible for over 1,000 customers

General Casualty and Property
Licensed State: Missouri





Midwest Agency Benefit Planners, LLC

Our Midwest Agency Benefit Planners, LLC team is devoted to the design, development, and management of employee benefit services for small to medium size businesses. Our Employee Benefit Services/Retirement Planning consulting team coordinates health and welfare and retirement benefits for greater employee satisfaction. We provide consulting and brokerage services designed to help you meet your established goals and objectives. We provide solutions resulting from our broad experience and on-site resources to help you save time and money.

Midwest Agency Benefit Planners, LLC, has designed a process to evaluate and facilitate sound decision making for each aspect of your company's employee benefit plans. Our process includes the review and analysis of providers such as insurance companies, mutual fund companies, investment management firms, banks, and third party administrators. Our clients receive reliable information and guidance during the provider review, evaluation, and selection process.

Services Portfolio

- Employer-Provided Health and Welfare Plans
 - Health Plan Management Services
 - Dental Care Plans
 - Vision Care/Discount Plans
 - Disability Insurance Services
- Specialty and Voluntary Group Benefits
- Comprehensive Benefit Services

Group Medical Insurance

- Preferred Provider Organization (PPO)
- Point of Service (POS)
- Health Maintenance Organization (HMO)
 - Consumer Driven Health Plans
 - Health Savings Accounts (HSA)
- Health Reimbursement Accounts (HRA)
- Health Incentive Accounts (HIA)

Group Dental and Vision

- Employer Paid
- Voluntary Plans



Group Life/Accidental Death and Dismemberment

Employer Paid
Voluntary Plans

Section 125 Cafeteria Benefit Plans

Flexible Spending Accounts
Dependent Care Reimbursement Accounts
Health Insurance Reimbursement Accounts

Disability Income Plans

Short-Term Disability
Long -Term Disability
Employer Paid
Voluntary

Qualified Retirement & Profit Sharing Plans

401(k) Plans
403(b) Plans
457 Plans
412(i) Plans
Profit Sharing Plans
Money Purchase Plans
Age Weighted – Wage Weighted – New Comparability Plans

Benefit Plan Communication and Services

Annual Benefit Summary/Value Statements
Integrated Planning Strategies

Individual Health Insurance

Personal Plans
Medicare Advantage Plans
Medicare Supplements
Medicare Part D Prescription Drug Plans



Health and Welfare Providers Group Plans

Aetna

- High-performing products, competitive plans, and simplified processes
- Offers a full range of programs for plan sponsors seeking to provide their employees with resources that can help them manage their health and wellness
- Multiple deductibles, co-pays, and coinsurance options
- Options for health reimbursement accounts and health savings accounts
- Small group products for groups with 2 to 50 eligible employees
- Middle market products for groups with 51 to 3,000 eligible employees

Anthem

- Wide range of products from the most flexibility and provider choice for employees to the most cost control for employers
- Products include PPO, POS, HMO, and Lumenos plans
- PPO network includes all major hospitals in St. Louis area and over 5,900 physicians
- Consumer driven health care available through health savings accounts, health reimbursement accounts, and health incentive accounts
- Anthem members have access to benefits when living or traveling outside Anthem's Plan area with the [BlueCard® Program](#)
- Offers full COBRA administration services to employers
- Small group products for employers of 2 to 50 employees
- Large group products for employers with 51+ employees

Group Health Plan

- Member of Coventry Health Care
- Network of more than 7,400 fully credentialed physicians
- Promotes choice, service, and quality and is dedicated to the highest degree of integrity
- URAC accreditation
- Strong line-up of online resources, including health and wellness information
- Benefit management functions available online through secure tool for employers



Health and Welfare Providers Group Plans

Mercy Health Plans

- Products include PPO, HMO/POS, and MyChoice consumer-centered focus
- Network includes 59 hospitals, over 6,989 physicians, and 660 pharmacies
- Preventive care covered in full
- Utilizes the PHCS network for out-of-area coverage
- Self-funded group coverage (ASO – Administrative Services Only) product that allows large employers to set benefit levels and self-insure benefit payments to fit their needs as an employer
- Small group products for 2 to 25 employees
- Large group products for 26 to 100+ employees

Principal Health Care

- One of America's leading providers of healthcare solutions for employers and their employees
- Offers medical, dental, disability, life, vision, and voluntary insurance plans
- Consumer-driven solutions available that educate and empower employees to help control costs
- Traditional solutions available with a variety of benefit design options with a range of price points
- Health and wellness resources available as added benefit

United Healthcare

- Offers extensive products, programs, and services to meet all of employees' healthcare needs
- Range of products with ability to integrate health reimbursement account and health savings account arrangements
- Small group products for 2 to 99 employees
- Middle market products for 100 plus employees
- Online service provides information on health and medical treatments, cost comparisons for treatments, information on doctors and hospitals, medical claims information, and online health care professional consultation



401(k) Providers

The Hartford

- Full service plan provider with 39 fund managers
- Solid diversification of investment choices, including a fixed account
- Also provides trustee services, Morningstar guidance online for an additional fee
- Excellent back office support and quality plan provider for start-up plans
- Ability to use as a bundled or unbundled plan depending on the Plan Sponsor's objectives

Great West Retirement Services

- Provides three specific design models based on plan assets and number of employees.
- Provides both full service and third party administration platform
- Strong participant information and on-line service support
- On-line enrollment, plan administration, and filing
- Nine asset levels from asset allocation to international with an online, ongoing performance and management review

Securian Retirement Services

- Experienced, 76 years of retirement plan services with 25 fund managers
- Current assets under management are over \$26 billion as of 3/31/06, including outside investment advisory clients
- Written and defined administrative service standards
- Strong competitor for plans of \$1 million in assets and above
- Strong back-office support; recognized for outstanding service by PLANSPONSOR 2006



Director – Benefit Planning

Frank Guerrettaz, CIC, LUTCF
(636) 978-6620, extension 126
frank@midwestagency.com

Society of Certified Insurance Counselors:
Certified Insurance Counselor

Life Underwriters Training Counsel Fellow

Life and Accident and Health Licensed States:
Missouri and Illinois
Securities Licensed States: Missouri and Illinois
Series 6 and 63



Benefit Planners Administrator

Melissa Abernathy
(636) 978-6620, extension 128
melissa@midwestagency.com

Life and Accident and Health Licensed State:
Missouri
Series 6 and 63

Account Relationship Coordinator

Kayla Merkel
(636) 978-6620, extension 132
kayla@midwestagency.com

Life and Accident and Health Licensed State:
Missouri



Personal Insurance Services

Midwest Agency offers the following product lines to protect the things that are most important to you: your home, your family, and your possessions.

For the homeowner, we offer insurance for primary and secondary homes, condominiums, and co-ops. We also provide renter's insurance.

What would it take to replace your most beloved family treasures? Would it be difficult, or even possible? Because valuables need protection too, we offer additional coverage beyond the homeowner contract for jewelry, furs, silver, fine art, antiques, stamp and coin collections, and musical instruments.

Vehicles are very expensive to replace. Let us insure your automobiles, RVs, motorcycles, ATVs, and classic, antique, or special interest vehicles. We can also cover your personal watercraft, runabouts, yachts, and classic and antique boats.

Protecting yourself from a lawsuit is becoming more important every day. If you own real estate, are a business owner or partner, or have young drivers living at home, you could be sued. Swimming pools on your property also increase your exposure to litigation, as does giving permission to others to use your personal vehicle or watercraft. Personal umbrella coverage will insulate you from harm.

For those that want to protect your in-home business or farm - ask us about Specialty Insurance.

Whatever your needs, we will help you find the appropriate insurance solutions. We can perform coverage and cost analysis of all personal insurance policies, as well as a replacement cost survey on your house. Should it ever become necessary, our team of professionals will support you with claims counseling.

Our job is to understand your needs and provide the right solutions. In doing so, we hope to exceed your expectations. At Midwest Agency, your peace of mind is our greatest concern.



Personal Lines Manager

Donna Willmann

(636) 978-6620, extension 102

donna@midwestagency.com

23 years of experience in the insurance industry
15 years of Agency management experience
Manages six employees with combined 70 years of experience

General Casualty and Property

Licensed State: Missouri

Life and Accident and Health

Licensed State: Missouri



Personal Lines Supervisor

Vicky Villinger

(636) 978-6620, extension 107

vicky@midwestagency.com

16 years of experience in the insurance industry
Supervises five employees
Responsible for servicing over 2,500 families

General Casualty and Property

Licensed State: Missouri

