



The Arnold Insurance Agency, Inc.

The Arnold Insurance Agency, Inc. was formed in 2001 when Joe Bob and Randi Atkins purchased it from Wade and Shelley Preston. This year brings their agency milestone of their last payment for the agency. A longtime friend of PIA, Joe Bob has been involved with the CIC Committee, convention and FMO attendee and most recently traveled to Washington DC with PIA NE/IA for the Legislative Conference sponsored by PIA National.



Joe Bob recounts his most unusual claim—

A house getting moved in Colorado ran into one of our truckers. He call me up in the middle of the night and was ranting about a house just hit his truck. I asked him if he was drunk! He gave me a colorful explanation of just how sober he was and some #\$\$%&@ guy just kept on driving. Come to find out a trucker pulling a module house scraped alongside my customers truck and then kept driving. Our insured was so upset by the time police arrived they questioned him and it took several days to locate the truck that actually hit him.

The staff in the Arnold Insurance Agency—

“Shelley Smith and Heather Harweger have been with Randi and me since we purchased the agency in December of 2000. Sara Bucholz has been with us since 2004. Heather and Sheila Preston joined us in 2008.”

Joe Bob has his CIC designation and is about to complete the AAI and AIS. Heather Harweger, office manager, has her CISR, CPSR and is working on her CIC. Sara Bucholz is about to finish her CPSR while Sheila and Heather have started their CPSR.

Joe Bob’s thoughts and concerns and the future of the insurance industry—

He is concerned with federal government involvement with the industry. “They are into the health care with several different proposals, all which will effect

our business and the budget that they have proposed in respect to decreasing the amount to USDA for crop insurance. Joe Bob feels the new SRA that has been proposed to our industry is very scary. He also believes the decrease in underwriting gains could send reinsurers to a different line of business with better profitability and with only two national carriers left this could be quite detrimental.

“I see the insurance industry headed away from the small mom and pop agency and more to the multiple store agencies.” He believes this can be seen by the decrease in commissions, larger production requirements and contracts tied to growth and loss ratio factors.

Joe Bob is active in coaching wrestling and baseball and is also an active fireman. He’s also in involved with the church board, Knights of Columbus, Cub Scout leader and advisor for the local development corporation. Randi coaches high school volleyball, youth volleyball, Meals on Wheels and women’s church group and housing board. Joe Bob and Randi spend most of their time with their three children and their activities. In free time, hunting and camping are Joe Bob’s hobbies while Randi enjoys photography and scrapbooking.