



# THE Minnesota News

## 2018 Outstanding CSR of the Year



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**TST**

TOMSCHE, SONNESYN & TOMSCHE, P.A.

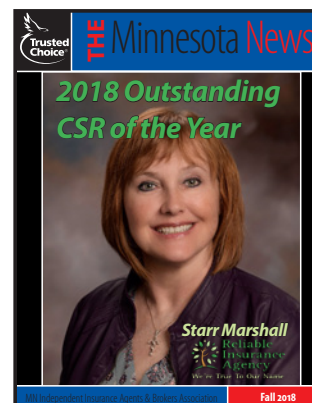
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**MN Independent Insurance  
Agents & Brokers Association**

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## Investing in the Independent Agencies Future

The MIIAB President has the benefit of traveling, along with the MIIAB staff and other board members, to our many Power in Partners insurance companies throughout the Midwest, and to the far corners of the state, investing our resources in promoting the Trusted Choice brand and the merits of the independent agency system. My travels have taken me to California and Washington D.C. to represent MIIAB at our official meetings with other agency colleagues throughout the country at the Independent Insurance Agents & Brokers Assn (IIABA). Soon I will add Springfield, Massachusetts and St. Louis, Missouri to my list of national meeting destinations in an effort to work on issues facing Minnesota agents.

However, the best opportunity for the MIIAB president is within our state listening to our member agents, vendors and insurance company representatives. One common theme I hear is the need to keep health care costs and the premiums for both individuals and groups under control. MIIAB and the health insurance industry must unite together to change the health care system in Minnesota.

## Expanding MIIAB's Focus on Health Care Reform in 2019

You might ask why this is on my radar as your MIIAB president. Our mission and relationships have traditionally been within the property and casualty insurance industry. This is never more evident than when you review our Power in Partners program. MIIAB gets substantial financial support and mutual cooperation from property and casualty insurers, Managing General Agents, a self-insured captive, a premium finance company, third party administrators and law firms. They focus on providing markets and professional service for independent insurance agents, mainly as we offer property and casualty insurance.

As your MIIAB president, I am very thankful for those good, stable and loyal relationships that Dan Riley and your lobbyist, Dominic Sposeto as well as the MIIAB board have formalized over the last 10 years. In contrast, the health insurance side of the financial services industry is quite different. Stability has not been their hallmark during the last decade. Much of the turmoil has been caused by the Patient Protection and Affordable Care Act (ACA).

I think it is the right time for MIIAB to review and possibly help our members who offer individual and group benefits such as health insurance. More importantly, we need to help agents and agencies that pay monthly premiums, transferring the risk of large medical bills to an insurance company or health insurance plans.

The ACA was debated and passed by Congress. It was signed into law on March 23, 2010 by U.S. President Barack Obama. The major provisions of law took effect in January of 2014. The facts and figures are somewhat meaningless. The stories I hear around the state explain the need for reform.

## Examples of the ACA's Impact on Families and Business in MN

Our MIIAB members typically purchase health insurance through individual (family) plans or group policies within their agencies. To summarize the individual market, Minnesota did not need the ACA. A family of four with parents in their early 40's with a number of pre-existing conditions, paid \$661 per month (\$7,932 per year) with a \$5,000 per family per calendar year deductible and large network of providers (including Mayo Clinics) through the MN Comprehensive Health Association (MCHA or Assigned Risk). MCHA did not penalize those with pre-existing conditions. Today that same family, healthy or not healthy, (early 40's with two kids), pays \$2,019 per month (\$24,228 per year) with a \$13,100 family deductible and a much smaller network of providers (Mayo is now out of network for most of us).

*President's Message continued on page 7*



# WHY WALK WHEN YOU CAN SOAR?



Swiss Re Corporate Solutions policyholders: Don't miss out on the invaluable risk management resources available exclusively to you. Log in to [www.iiaba.net/EOHappens](http://www.iiaba.net/EOHappens) to access claims statistics, prevention tools, insightful articles and more.

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### Prevent.

Our exclusive risk management resources help your agency avoid making common preventable mistakes.

### Protect.

Our superior coverage through Swiss Re Corporate Solutions and our experienced claims teams are in your corner in the event of a claim.

### Prosper.

When you know you have the best agency E&O Protection, you can focus on growing your most important asset—your business.

The Big "I" and Swiss Re Corporate Solutions are committed to providing IIABA members with leading edge agency E&O products and services. IIABA and its federation of 51 state associations endorse the comprehensive professional liability program offered by Swiss Re Corporate Solutions.



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LIABILITY**

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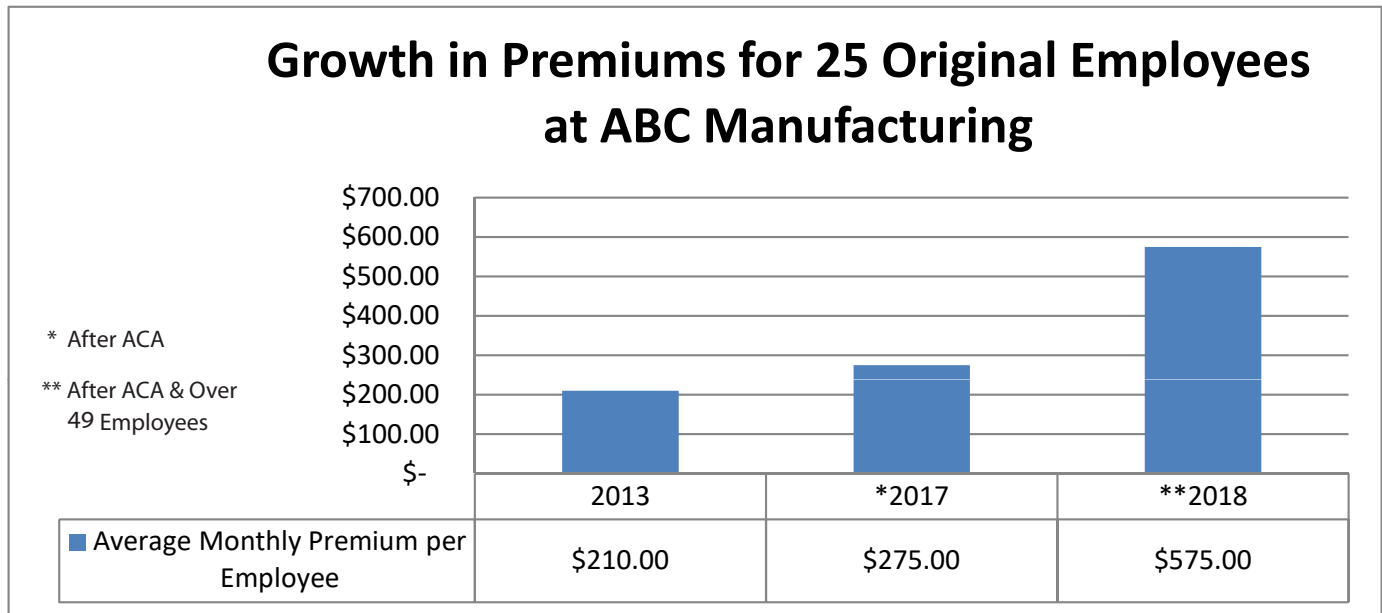
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That is an increase in cost per family of \$24,396 when you combine the deductible and premium increases before a health insurer pays a dime on a claim. For healthy families, the cost is even more dramatic: \$26,000 per year in increased premiums and deductibles.

Many of our MIIAB members provide health insurance in a group benefit package for themselves and their employees. The following is an example of one local manufacturing company that grew from 25 employees to over 50 employees. We could have member agencies in the same situation because of organic growth or by acquisition, soon moving into the over 49 employee count. The manufacturer's employees have an average age of 30, and the group, historically has been very healthy. The chart traces the cost to insure the original 25 employees from 2013 through 2018. The owner has refused to increase the deductible (it remains at \$1,000 per employee, but co-payments have increased over the last five years).



How can the insurers and employers justify an increase for a group of 25 30-year-old employees of \$90,000 annually? I call this the point at which ABC manufacturing falls off a cliff. It got through the first increase of \$19,000 per year when its rates were changed to community rating by the Affordable Care Act. Will ABC and other groups be able to handle the rates in the 50 or more category?

### MIIAB Will Work Together to Help Reform Health Care in 2019

So what can your association do about it? I think we need to ask questions of the industry and continue to listen to our members and their concerns. We will need to work with our legislators to continue the reinsurance program that has added stability to individual and family rates. We need to discuss the individual mandate and/or underwriting again in MN. We need to make sense of the rates of our members and our clients as they exceed the 2-49 employee group-sizes.

CEO Dan Riley and Dominic Sposeto, your lobbyist, have years of experience working with the state legislature; and they have a great staff providing support to them and the board of directors at MIIAB. We will be visiting with the Minnesota Council of Health Plans (an arm of BCBS, Health Partners, U-care, Medica and Preferred One) long before the legislature is back in session to find areas of common ground. We can provide grassroots support for concepts that make sense because the 760 agencies and their employees that belong to MIIAB are informed voters and have customers that vote. The legislators know this as well, thus they listen. Or at least, I hope they do.

If you have any specific concerns or examples of the affordability of health care for your customers please do not hesitate to send them to me at [hal@haltiffanyinsurance.com](mailto:hal@haltiffanyinsurance.com)



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17-IA-1985B LC 9/17



## Disclosure Acknowledgement & Agreement for Charging Additional Services (Fees)

Over the last several years the MIAB staff has been asked by many members about what is required to provide to their insureds when they are offering additional services. Here is a link to the MN statute that explains the types of disclosure you must provide to your clients if you are offering fees for additional services to your clients.

[MN Statute 60k.46](#)

Also, our corporate counsel, Chris Stall from Moss & Barnett, reviewed this statute and provided our members with a “DISCLOSURE, ACKNOWLEDGEMENT AND AGREEMENT” that you could consider using if you are charging additional fees for services on policies for your clients.

I am providing you with a link to a fillable document that you could use as you see fit.

[DISCLOSURE, ACKNOWLEDGEMENT AND AGREEMENT](#)

If you have any additional information or a model disclosure that you use, I would be happy to put it on file to share with other agents who are looking for this type of agreement.





# THANK YOU, MINNESOTA AGENTS!

Auto-Owners is dedicated to the independent agency system and proudly stands behind the agents who represent us. Thank you for your continued loyalty, which helps us take care of the policyholders who have relied on us for over 100 years.

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# 2018 Outstanding CSR of the Year

Each year, a group of exceptional insurance professionals are chosen by The National Alliance for Insurance Education & Research to represent their states and compete to become the National Outstanding CSR of the Year. This prestigious award, regarded as the foremost national award of its kind, recognizes the contributions and commitment of those who serve clients within the insurance industry.

To qualify for the top state honor, the 2018 candidates submitted an essay on the following topic:

*"In today's business environment, CSRs are finding that more work is required from a smaller staff pool. As a CSR, what four ways have you found beneficial in helping you accomplish work tasks while still providing excellent customer service? In short, how do you do more with less?"*

Additionally, entrants must have demonstrated commendable service to their agencies, their industry, and their community. The only eligibility requirement for this award is that the candidate must be an insurance customer service representative or have primary responsibility for insurance customer service duties.

"The Outstanding CSR of the Year Award recognizes the annual exemplar for exceptional customer service representatives across the nation," said Danielle Janecka, Senior Vice President of The National Alliance. "Through their essays, contributions to their agencies, and their letters of recommendation, every one of the state winners helps to raise the standard for personal and professional excellence. We honor them for their clear contributions to their colleagues, teams, and organizations. They are the face of customer service for our whole industry."

Each state winner receives a framed certificate and is eligible to compete for the national honor, which carries a \$2,000 cash award, a gold and diamond pin, \$1,000 cash award for the nominator, and a scholarship for the recipient's employer to any program offered by The National Alliance. Additionally, the name of the Outstanding CSR of the Year is inscribed on a sculpture permanently displayed at the national headquarters of The National Alliance for Insurance Education & Research in Austin, Texas.

## Starr Marshall



Starr Marshall began her insurance career in 2005 working in Long Term Care Sales. She has been with the Reliable Insurance Agency in Cloquet, MN since 2011. The main focus of her career is working with Medicare Clients. She is a member of the National Alliance of Insurance Education and Research, and a Trusted Choice Member of the MN Independent Insurance Agents and Brokers Association. Starr achieved her CISR Designation in 2015 and is working towards the Elite CISR Designation.

Originally from Isle, MN, Starr spends her spare time with her children and grandchildren. Favorite activities include fishing, camping, hiking, travelling, church activities, and volunteering for numerous events and organizations in her community. She believes education is important and everyone can make a difference. Her motto in life is "No one cares what you know until they know you care."

# Social Media Marketing that's #WINNING



For five consecutive years, we've won **Best of Show in Social Media Marketing** from the Insurance Marketing & Communications Association.

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Insurance Marketing & Communications Association (2018, 2017, 2016, 2015, 2014)  
Not all products, coverages or discounts available in all areas. 9016376 9/18



# Diamond Profile



*Minnesota Independent Insurance Agents & Brokers Association recognizes Grinnell Mutual as one of its Diamond Partners. MIIAB Diamond Partners are the highest level of sponsorship to our organization.*

## FEATURED PARTNER

Grinnell Mutual

## PRESIDENT & CEO

Jeff Menary

## COMPANY HEADQUARTERS

Grinnell, IA

## A.M. BEST RATING

"A" (Excellent)

## COMPANY WEBSITE

[www.grinnellmutual.com](http://www.grinnellmutual.com)

Grinnell Mutual has been protecting its customers for more than 100 years, offering auto, home, farm, and business insurance. It is the 109th-largest property-casualty insurance company in the United States and the largest primary reinsurer of farm mutual companies in North America. Our products are available in 19 states. The company is headquartered in Grinnell, Iowa, and opened an office in West Des Moines, Iowa, in 2017 to help recruit and retain great talent.

Our mission and our core values focus on cultivating trusted relationships — with our customers, agent and mutual partners, communities, and more than 800 employees. That's



President & CEO  
Jeff Menary

good business and a big part of why we're a Ward's 50<sup>®</sup> company and have been voted an Iowa Top Workplace by our employees every year since the recognition was founded.

With more than 1,600 independent agencies, Grinnell Mutual offers a full line of personal, commercial, and casualty products including auto and recreational vehicles, farm and home casualty, small business coverage, workers' compensation, crop hail, and more.

Grinnell Re, a division of Grinnell Mutual, provides reinsurance protection and services to more than 256 farm mutual insurance companies and is currently expanding its offerings into a broader reinsurance marketplace.

At Grinnell Mutual we're not waiting for disruption — we're working to get ahead of it. To ensure continued growth and to stay competitive in an ever-changing marketplace, we've begun a multi-year process of upgrading and integrating our technology. And we're investing in other companies' great technologies, too, through the Global Insurance Accelerator and the Iowa AgriTech Accelerator.

Grinnell Mutual looks forward to what tomorrow holds. We are always looking for great employees who value a progressive workplace, strong values, and who always put the customer first.

Find out more about Grinnell Mutual at [www.grinnellmutual.com](http://www.grinnellmutual.com)

# THE EXTRA MILE.

At North Star Mutual we specialize in more than just Farm, Home, Auto and Small Business insurance - we specialize in service. With our straightforward agency tools and accessible staff, it's easy to get things done. Thank you to our independent agency partners for your excellent long-term support. We look forward to our continued commitment of serving you and your policyholders for years to come.



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# 2019 MIIAB CISR Program Schedule



MN Independent Insurance Agents & Brokers Association

Please select Seminar date - These courses have been approved by the MN Commissioner of Commerce for 7 hours of Insurance continuing education

- 1/10/19 - Maple Grove WTH - Commercial Lines
- 1/16/19 - Edina Elements of Risk Management
- 1/22/19 - Minneapolis Commercial Casualty II
- 2/12/19 - St. Cloud Elements of Risk Management
- 2/13/19 - Red Wing Personal Residential
- 3/19/19 - Maple Grove Commercial Casualty II
- 3/26/19 - Duluth Personal Residential
- 4/3/19 - Edina Agency Operations
- 4/4/19 - Moorhead Commercial Property
- 4/9/19 - St. Cloud Personal Auto
- 5/14/19 - Grand Rapids Commercial Casualty I
- 5/15/19 - Bemidji Agency Operations
- 5/22/19 - Maple Grove Personal Auto
- 6/4/19 - Mankato Personal Lines Miscellaneous
- 6/11/19 - Maple Grove Commercial Property
- 6/13/19 - Fergus Falls Commercial Casualty I
- 6/18/19 - Brainerd Dynamics of Service
- 7/11/19 - Duluth Commercial Casualty I
- 7/16/19 - Willmar Commercial Casualty II
- 7/18/19 - Edina Personal Lines Miscellaneous
- 8/6/19 - Maple Grove Life & Health Essentials
- 8/20/19 - Lake Elmo Commercial Casualty I
- 8/22/19 - St. Cloud Commercial Casualty II
- 9/5/19 - Maple Grove Personal Residential
- 9/17/19 - Rochester Commercial Casualty I
- 9/24/19 - Duluth Elements of Risk Management
- 10/3/19 - St. Cloud Agency Operations
- 10/16/19 - Mankato Commercial Property
- 10/17/19 - St. Paul Personal Auto
- 10/22/19 - Maple Grove Commercial Casualty I
- 11/13/19 - Rochester Personal Auto
- 11/14/19 - Edina Commercial Property
- 11/19/19 - St. Paul WTH - Personal Lines
- 12/10/19 - Maple Grove Agency Operations

Dynamics of Service and William T. Hold Seminars are good for CE and updating your designation, not for achieving your designation.

In accordance with Title III of the American with Disabilities Act, we invite all registrants to advise us of any disability and any request for accommodation to that disability. Please submit your request as far as possible in advance of the program you wish to attend.

Dues-paid CISRs may receive up to two years' update credit for full attendance at any James K. Ruble Graduate Seminar.

## Method of Payment

Check Enclosed (Payable to MIIAB) or Charge to:  VISA  MC  AMEX

(Additional non-refundable charge of \$5 will apply per seminar for credit card transactions)

Card Number \_\_\_\_\_ Ex Date \_\_\_\_\_ CVV# \_\_\_\_\_

Name on Card \_\_\_\_\_

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City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Cost	Seminar	Time
\$170.00	CISR Seminar	8:00am-3:45pm Test: 4:15-5:15pm
\$180.00	William T. Hold Seminar (WTH)	8:00am-4:00pm
\$170.00	Dynamics of Service	8:00am-4:00pm

**Cancellation Policy:** Full refund or transfer will be granted if request is received in writing within 7 days prior to the seminar. Requests received after that date will incur a \$35.00 fee. No refund/transfer will be granted for no shows.

Name of Attendee \_\_\_\_\_ MN Insurance License # \_\_\_\_\_ DOB \_\_\_\_\_ Designations \_\_\_\_\_

Agency/Company \_\_\_\_\_ Phone \_\_\_\_\_ Email \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Return to: MIIAB, 15490 101st Ave N, Suite 100, Maple Grove, MN 55369 P: 763.235.6460 F: 763.235.6461 E: mii@mii.org





# 2019 MIIAB E&O

MN Independent Insurance Agents & Brokers Association

Agencies that attend this seminar will receive a **10% loss control credit** on their Westport E&O Premium. Once an agency attends the seminar the 10% credit will apply for 3 years if the agency remains claim free during the 3 year period.

AGENCY STAFF SIZE	TOTAL ATTENDEES REQUIRED AT A (6 HOUR) SEMINAR	POSITION IN AGENCY	PLUS ADDITIONAL REQUIREMENTS
1	1	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER OR OFFICER	NONE
2-7	2	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER OR OFFICER	ONE PRODUCER OR CSR
8-20	4	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER <b>AND</b> ONE ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER, OPERATIONS MANAGER OR PRODUCER	TWO PRODUCER'S OR CSR'S
21-50	6	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER <b>AND</b> ONE ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER, OPERATIONS MANAGER OR PRODUCER <b>AND</b> ONE CSR	THREE PRODUCER'S OR CSR'S
51+	10	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER <b>AND</b> TWO ACTIVE AGENCY PRINCIPAL'S, OWNER'S, PARTNER'S, OFFICER'S, OPERATIONS MANAGER'S OR PRODUCER'S <b>AND</b> TWO CSR'S	FIVE PRODUCER'S OR CSR'S

**Cost: \$156.00** MIIAB Member or **\$171.00** Non-Member

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**(Additional non-refundable charge of \$5 will apply per seminar for credit card transactions)**

Card Number \_\_\_\_\_ Ex Date \_\_\_\_\_ CVV# \_\_\_\_\_

Name on Card \_\_\_\_\_

Billing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

## Please Check Location

**2/26/19 - Edina** 8:30am-3:30pm  
*Commercial Liability Coverage Gaps and How To Fill Them*

**3/27/19 - St. Cloud** 8:30am-3:30pm  
*E&O: Road Map to Policy Analysis*

**4/23/19 - Brainerd** 8:30am-3:30pm  
*Commercial Liability Coverage Gaps and How To Fill Them*

**5/16/19 - Morton** 8:30am-3:30pm  
*E&O: Road Map to Policy Analysis*

**8/14/19 - Mankato** 8:30am-3:30pm  
*Commercial Liability Coverage Gaps and How To Fill Them*

**10/2/19 - Duluth** 8:30am-3:30pm  
*E&O: Road Map to Policy Analysis*

**11/20/19 - Maple Grove** 8:30am-3:30pm  
*Commercial Liability Coverage Gaps and How To Fill Them*

**These courses have been approved by the MN Commissioner of Commerce for 6 hours of Insurance continuing education.**

**Cancellation Policy: Full refund or transfer will be granted if request is received in writing within 7 days prior to the seminar. Requests received after that date will incur a \$35.00 fee. No refund/transfer will be granted for no shows.**

*In accordance with Title III of the American with Disabilities Act, we invite all registrants to advise us of any disability and any request for accommodation to that disability. Please submit your request as far as possible in advance of the program you wish to attend.*

Name of Attendee \_\_\_\_\_ MN Insurance License # \_\_\_\_\_ DOB \_\_\_\_\_ Designations \_\_\_\_\_

Agency/Company \_\_\_\_\_ Phone \_\_\_\_\_ Email \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Return to: **MIIAB, 15490 101st Ave N, Suite 100, Maple Grove, MN 55369 P: 763.235.6460 F: 763.235.6461 E: miia@miia.org**

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# AGENTS OF *Whatever's next*

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Robert Bois didn't achieve his success by standing still. The mantra that hangs in his agency—be better every day than the day before. It's Robert's goal, it's our goal. And with stronger insights, more product offerings, and the latest tools and technology, we're continuing to push the industry forward, together. What's next for Progressive and our independent agents? Well that's the best part.

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*Robert Bois*

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**PROGRESSIVE**

Vehicle insurance is provided by Progressive Casualty Ins. Co. & affiliates. Home and renters policies are provided and serviced by affiliated and third-party insurers who are solely responsible for claims. Prices, coverages, and privacy policies vary among these insurers.



# Diamond Profile

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**CHIEF FINANCIAL  
OFFICER**  
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**PERSONAL LINES  
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Pat Callahan

**COMMERCIAL LINES  
PRESIDENT**  
John Barbagallo

**COMPANY  
HEADQUARTERS**  
Mayfield Village, OH

**A.M. BEST RATING**  
"A+" (Superior)

**COMPANY WEBSITE**  
[www.Progressive.com/agent](http://www.Progressive.com/agent)

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– that's our goal.*

Our agents have the drive to embrace the changes in the marketplace, and we have the tools, technology, stability, and breadth of product to ensure we thrive well into the future – together.

And while we're focused on the journey ahead, our past is equally important. Since 1937, we've grown into one of the largest auto insurance providers in the country and the largest personal auto insurer by written premium among independent agents. In addition, we've worked to achieve No. 1 commercial auto insurer, motorcycle and specialty RV insurer in the US and we also have an A+ (Superior) rating for auto and A (Excellent) rating for home from A.M. Best, an independent U.S. based insurance rating agency.

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We help agents keep their promises by always keeping ours, operating consistently from our Core Values and delivering intuitive technology, claims and service excellence, marketing support for their local brand, and a national name customers know and trust.

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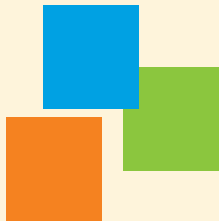
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## SMART SITE SAFETY

by Virginia M. Bates

It won't surprise any reader of this magazine that, as the one insurance person in the family, I found myself going through his insurance papers after my father's funeral. I searched and searched for the umbrella policy I just KNEW he and my mother would have, but it was nowhere to be found. What I did find was his direct

writer's local agent's name and phone number. She explained that there was no umbrella and when asked why, she was very clear: "He never asked for one." In his state, that was an acceptable answer because, like most of the United States, it required only an "order taker duty" or "duty to provide as requested". (IIABA.net/EOHappens has a map showing each state's standard of care, along with other helpful loss prevention information.)

Fortunately, it never became necessary to discover if that agent or carrier had expanded that duty by advertising or otherwise offering to go beyond that basic duty with coverage advice, exposure analysis, asset protection, and/or an ideal package of coverages to suit his needs. Any materials that indicated that the agency guaranteed a "special relationship" with its clients would have worked if we needed it.

Unfortunately, for many agencies, plaintiff attorneys DO have reason to find those indications and recent E&O claim history shows that they are having good success.

### AN AGENCY'S WEB PRESENCE HAS DUAL GOALS

Just about every agency realizes that it needs a social media presence and often, that starts with a strong website and an app. Like any marketing piece, good design starts with knowing the goal or goals. Good objectives can include:

- attracting new business
- giving current clients access to information on their account information
- allowing current clients "self-service" either because they prefer "doing it themselves" or need to do it during off-hours
- providing current clients and/or the community at large helpful insurance-related information such as disaster preparedness, differences between working with a direct writer vs. an independent agency, or the various ways property values can be computed/insured.

Most marketing seminars and E&O seminars provide very valuable recommendations but they often seem to conflict when it comes to site and app content. The marketing gurus use words like "creating client relationships," "differentiation," "hyper-value," "going the extra mile," "full coverage," proactive account rounding, "exposure analysis," and "value added". E&O seminar leaders urge caution about over-promising,

*continued on page 23*



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*continued from page 21*

creating that “special relationship”, extending the “duty to provide” to coverage-recommending, and using terms like “full coverage”. One multisession attendee described feeling like the person between the rock and the hard-place: Should she be E&O-safe or should she be successful in an ever-more-competitive insurance marketplace?

### SAFE & COMPETITIVE

The industry’s consensus is that an agency that waits for requests for coverage will miss important revenue opportunities and will not be competitive with other agencies that will be offering more analytical, recommendation-based insurance services. Most insurance people have a desire to guide and educate, not just follow instructions, especially if those instructions would leave important exposures uninsured.

Happily, an agency can be E&O-safe while it is presenting itself positively and proactively in the marketplace. A simple change in wording from “we will” to “we will endeavor to” can help. Here are some well-intentioned but dangerous examples of wording on websites that if shown on the “big screen” in court could turn the case against the agency, along with safer wording that still gets the message across to the site or app user.

Sample Original Site Wording	Suggested Rewording
“Full Coverage”	“Coverages that match your described needs”;
“We ensure that you have the right insurance plan to protect your family or your business”	“Our professional staff can help you select the right coverages for your family or business”; “We track our carriers’ financial rating.”
“Our financial services department can provide you with a safe retirement”	“Our financial services professionals can help you choose among retirement planning options”
“Providing the BEST solution for your own particular situation”	“We listen to what you need and provide strong coverage programs to match those needs” Be descriptive, not comparative or superlative. The word “Best” is not easy to defend!
“Complete this form to request a “certificate of insurance” and include any additional insured person to your policy”	“Please complete this form to request a certificate of insurance. You can also request a person/entity to be an additional Insured”.
“Our goal is that every claim will be paid to your satisfaction”	“Our goal is that feel respected and well-informed in settling any claim that happens under the coverage you buy through us.”

E&O auditors review and comment on agency websites as part of their analyses and most Agency Principals immediately see the potential for problems when they are pointed out to them. Almost all of

*continued on page 25*





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*continued from page 23*

those Principals comment that they “just weren’t reviewing it for that exposure” when they approved the site – or the site got updated without as thorough review as when it was new. While your site may not use the exact wording above, this may be a good time to go through it with a “jeweler’s eye” to see if modified wording is in order. You also may want to consult one of the site auditors listed on the E&OHappens site of IIABA.

**“SAY WHAT YOU DO & DO WHAT YOU SAY”**

A website or an app is not JUST a marketing tool. It really is a representation to the world (literally) of what your agency is. Even safe wording and reasonable descriptions of the agency’s business model can be used against you in a court of law or mediation if the “picture” painted on the site does not match the “reality” of your operation. What you reasonably say your agency does will be tested if a plaintiff alleges the agency’s work did not match that description.

Many agencies assure clients and prospects that each account is reviewed annually. In many of those agencies, automatic renewals are processed as they come in from the carriers with little or no pre-renewal or post-renewal or mid-term coverage review. It is not unusual for an agency to move a commercial book of business to a new carrier and discover it does not even have a record of what the client company does.

Here are some other examples of potential dissonance between a site or app description of what an agency does for its clients and reality:

<b>What the Site or App Says We Do</b>	<b>The Reality in Many Agencies</b>
“We represent many carriers and can help you decide which one is best for you.”	Few if any of the staff, including Producers, are able to point out meaningful difference between carriers’ forms in the same line of coverage. The agency has no Coverage Spreadsheets to help differentiate between available coverage options.
“We protect your assets and can assist you in planning for your retirement needs.”	The agency has at best sparse documentation that an umbrella has been offered to every client.
“Anyone helping you with your insurance is a licensed agent.”	Not every service rep is licensed; one or more service reps is not licensed.
“We help you know what coverage you need in a confusing insurance world”	At most the agency sends out an annual exposure-update questionnaire but does not offer proactive coverage suggestions to make the account better. Some clients have not had a documented contact with the agency in years.

*continued on page 27*



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*continued from page 25*

<p>“We are an all-lines agency that can help you with any of insurance-related questions and needs.”</p>	<p>All agency licenses are P&amp;C or the staff with life &amp; health licenses have little experience with those lines of insurance. A very small minority of current accounts have any non-P&amp;C coverage.</p>
<p>The site has a quote request form</p>	<p>The agency does not have standards for immediate action on and response to web and app requests (or does have such standards but does not monitor and enforce them); clients can wait for days to hear back from the agency.</p>
<p>“We will partner with you to review your work contracts and make sure your coverage backs up those agreements.”</p>	<p>You staff are not legal experts or versed in contract law; often the contract has been signed before the agency even sees it.</p>

**WEBSITE ESSENTIALS**

Swiss Re’s Corporate Solutions Department, like all E&O carriers, has seen plaintiff attorneys bring the defendant agency’s web-based statements as evidence of the agency’s negligence in not fulfilling its “promise” to the client. They have been very proactive in providing solid recommendations that are very easy to incorporate into an existing agency site or app or that can be very helpful in developing a new agency site or app.

Some of those recommended “Essentials” are:

- clearly indicate the states in which the agency is licensed to offer insurance
- explicitly state that mis-statements or omitted information can and probably will change the pricing and availability that the agency can provide
- include a privacy statement (available from the E&OHappens website or your agency’s attorney) and be very clear that no information provided will be shared with other parties without the applicant’s explicit permission and provide a mechanism for the applicant to provide that permission
- encrypt all information that could jeopardize the user’s privacy and security. Those items include, but are not limited to, health information, full name, mother’s maiden name, social security and driver’s license and car registration numbers, as well as any free-form areas since the client could enter confidential information there
- be clear that applying for insurance does not automatically lead to being insured. Specify exactly what the applicant will receive to verify that coverage has been put in force. Repeat (e.g. as a “footer”) on every page.
- obtain, by written or electronic signature, permission from any individual or business if you use a testimonial or quote from that entity

*continued on page 29*

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- avoid superlative and comparative words such as “the best” or “better than other providers” or “all risk” or “full coverage” or “the best insurance program”. Instead, promote the agency’s and its staff’s professionalism, experience, specialization, product line on their own merits
- set up a suspense system to ensure that the site and app information is current. Staff changes, carrier deletions and additions, product line updates, relevant law revisions, and agency hours changes and even location changes can get lost in the shuffle. One agency’s site very recently wished its visitors “A Very Happy 2010” which did not convey the message of competency that the agency intended!
- provide the agency’s credit & collection policy on any quote or coverage request page. Examples: if the prospect’s old/incumbent agency reminds them to pay their direct bills and your agency does NOT, the potential new client has no way of knowing that they should not wait for your reminder call unless you TELL them that. If their old/incumbent agency paid their agency-billed premium for them when their budget was tight and you do not advance premiums, the client deserves to be so informed. This will not only make the agency safer from E&O loss, but will begin client service off on the right foot.

### **VENDOR-PROVIDED INTERACTIVE SITES MAKE YOUR AGENCY’S DATA BASE AN EVEN MORE IMPORTANT E&O SAFETY MECHANISM**

The major vendors of agency management systems provide products that can be used as the agency’s site or that can be a “plug in” on the agency’s site. Most can also work as an app. These products have been deservedly popular and allow integration with the agency’s database so that clients can not only look up their coverages, often through the agency’s portalling of the client’s policies and endorsements, but also the clients can effect service functions by interacting with the site, rather than by contacting a service rep in the agency. Clients are increasing comfortable and like “doing it themselves” at a site. Many clients want to handle their insurance matters during hours that the agency cannot be physically available. These products, therefore, are becoming not just attractive, but necessary to meet market expectations.

It is not uncommon for an agency to offer an interactive site to its clients without verifying that its data base, which the client will now be using to get a certificate or a binder or report a loss, is not complete or accurate. Agency staff have been coping with that by using images of paper or the carrier websites – all of which is inefficient and has had its own E&O dangers – but now those dangers are accentuated. Recommended practice before opening up an interactive site to an agency’s clients includes:

- data audits for field completeness and currency
- workflows that update the agency system first (rather than doing the carrier’s site first and awaiting the download into the agency system)
- ensuring that backlogs of agency work are eliminated so that the system detail is as up-to-date as possible.

A very simple example might clarify the importance of site and system synchrony. An agency is short-staffed due to unanticipated staff departure and some work is not done in a timely manner. It might be the download suspense; it might be handling of an aged receivable. The upshot is that a cancellation

*continued on page 31*



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does not get updated in the agency's system. A commercial lines client in that same timeframe obtains a certificate of insurance from the agency's website and directs it to an entity for which he is working. A claim occurs during a period of "no coverage". The agency will likely be found negligent for allowing certification of coverage when coverage was not in force. It is important to point out that, even in the absence of a loss, client confusion is enough reason to ensure that the agency's data base is "ready for prime time".

### **AMERICANS WITH DISABILITIES FEDERAL LAW**

One important consideration in agency website design is accessibility. 244 Federal accessibility cases were filed in 2016 in regard to public accommodation businesses. The Department of Justice responded to one defendant's interpretation that "only physical locations are subject to Title III of the Americans with Disabilities Act (ADA) in this way:

"The United States respectfully submits this Statement of Interest to clarify public accommodations' longstanding obligation to ensure that individuals with disabilities are not excluded, denied service, or treated differently from other individuals because of the absence of auxiliary aids and services, such as electronic technology. This obligation means that websites of places of public accommodation..... must be accessible to people who are blind, unless public accommodation can demonstrate that doing so would result in fundamental alteration or undue burden."

Since most agencies in their marketing materials offer its location(s) as open to clients, prospects, and visitors, it is a place of "public accommodation". Note that the DOJ's statement above is a Statement of Interest, not a court or administrative filing; but an agency in setting up a website would be wise to consider text alternative such as captions on-screen or available to be displayed. At minimum, this shows admirable concern for the vision-impaired and at maximum, it may keep the agency out of one of the expected multiple 2017 and beyond accessibility-based cases.

An agency's web-presence is an integral and expected part of its overall business plan. Most clients will want and expect the agency to be accessible electronically. Agencies will continue to face strong competition and will want to differentiate themselves to keep current clients and attract new ones. Mindful setup of all information that is made available on the web and commitment to keep that information up-to-date and carefully presented will allow the agency growth, retention, strong community reputation, and avoidance of E&O entanglements.

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**Virginia M. Bates** is an approved auditor and seminar leader for the IIABA/Swiss Re E&O Program as well as an educator for many other insurance subjects for state associations, vendors, carriers, and other organizations. She consults with agencies on reducing E&O exposure, profitability, Human Resource management, Best Practice processes, business planning, and sales planning/direction. She also provides in-agency and in-carrier classes and other educational materials.



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Trust and relationships are the backbone of our business success, based on the Golden Rule and our culture and philosophy of "Doing the Right Thing" for our agents, our companies and each other.

We share independent agents' commitment to giving back to the communities where we live and work.

We believe foundational and continuing education is essential to providing the right solutions as product lines and risks are diversified by an ever-changing environment.

Through teamwork, cross-team cooperation and consultative partnership with our agents and markets, we can provide the right solutions for your insurance customers.

Minnesota Independent Insurance Agents & Brokers Association recognizes Arlington/Roe as one of its Diamond Partners. MIIAB Diamond Partners are the highest level of sponsorship to our organization.

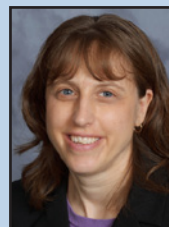
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**Andy Roe**  
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**J. Patrick Roe**  
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Director of Sales  
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**Rick Pitts**  
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**John Immordino**  
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## "Insured and Family Member" Issues

This past legislative session, our Association was concerned with an issue about one insured suing another insured (who is covered under the same policy) or one family member suing another family member – and finding coverage under a Boat Owners policy. This is an issue that more often comes up in automobile claims, but can affect other coverages as well. As a general rule of thumb, one insured suing another insured is usually not covered by our various liability policies.

Some background: much of our current reluctance to cover such claims comes from our English Law background, where we adopted most of our legal principles. Words used were “family tranquility”, “domestic or family immunity”, and so on, which had to be protected. While we took on many legal principles of old, we have changed and tweaked quite a few of them through court decisions and state and federal statutes.

In today’s world, many liability policies will specifically exclude one family member who injures another family member, or the exclusion may read “one insured who injures another insured”, or “we will not cover bodily injury to any insured”. This makes it clear that we must read and understand each policies’ definition of just who is a “family member”, “resident relative” or “insured”. This would include the “You” (Named Insured) as well as “Spouses”.

For example, one Boat Owners policy reads: **“Insured means you and the following residents of your household:**

- a. Your family members, or**
- b. Any other person under the age of 21 who is in your care or in the care of a family member who resides with you”...**

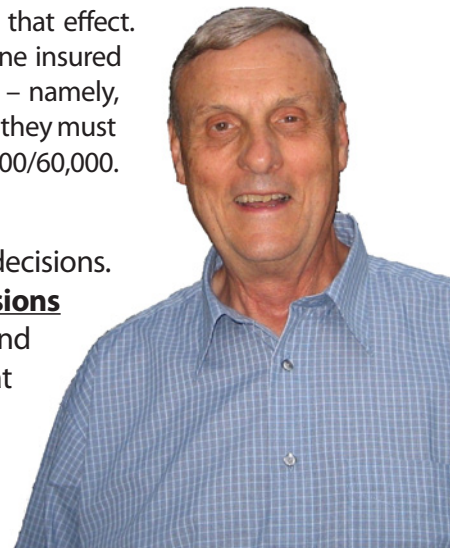
The claimant in question in the above boat liability case had a very serious injury, caused by the operation of the boat by her husband. Here we have one Named Insured suing another Named Insured (I am assuming both husband and wife are named in the policy). If you consider the consequences of covering such claims, you can see the possibility of insurance carriers having to cover larger, inflated claims. It also opens the possibility of fraud (not the case in the above claim) between insureds. When the claimants found out that there was an exclusion in their Boat policy, they were asking our legislators if there was some way to pass a statute that would make such an exclusion go away. This did not happen.

This also opens the door for coverage by our Personal Umbrella Excess policies and making those limits available for such claims. You can appreciate the possible ramifications to our Boat Liability markets if such a measure had been passed.

Now for the Personal Auto arena. Here we have a different situation – the ISO Personal Auto policy faces a different situation. The definition of “You” and the “Spouse” are given, then comes the definition of **“Family Member”**: **“means a person related to you by blood, marriage or adoption who is a resident of your household. This includes a ward or foster child”.**

No mention of under the age of 21, and no definition of who is a resident. There is no specific exclusion in the ISO policy of one insured injuring another insured. And there have been claims to that effect. However, the Minnesota Court of Appeals and the Supreme Court have ruled that when one insured sues another, the coverage is limited to just the Compulsory limits mandated by the state – namely, \$30,000/60,000 Bodily Injury. The reasoning is that since the basic auto limits are compulsory, they must be made available to everyone (even insureds and family members), but no more than \$30,000/60,000. This keeps the claim amounts down and out of our Personal Umbrellas.

Please note this is Minnesota only. Other states will have different rules and court decisions. Also, it is essential that we read and understand the **Liability definitions** and **exclusions** in our various policies that cover everything from boats to recreational vehicles and automobiles. You may be surprised to find significant differences in the policies that our carriers offer.







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## Notes



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THE LEGISLATIVE AND POLITICAL NEWSLETTER OF THE  
MN INDEPENDENT INSURANCE AGENTS & BROKERS ASSOCIATION

### Primary Election Delivers Surprises

The August 14th primary election provided some real shockers. Perhaps the biggest surprise of the evening was Hennepin County Commissioner Jeff Johnson's easy victory (eight percentage points) over former Governor, Tim Pawlenty. Johnson was the endorsed candidate but was vastly outspent by Pawlenty who was the favorite going into the primary. Johnson made no bones over his 100% support for Donald Trump as he and Pawlenty sparred over who was the true conservative. This will be Johnson's second try for governor. Johnson lost his first race for governor to Mark Dayton in 2014.

On the other side, 1st District Congressman Tim Walz beat out Attorney General Lori Swanson, and DFL party endorsed Rep. Erin Murphy for the DFL nomination. Walz won an impressive 42% in a three-way race. Swanson, who led early in the polls, finished a disappointing third with 24% of the vote. Endorsed candidate Murphy finished second with 32% of the vote. Swanson's somewhat disappointing finish may be assigned to stories from disgruntled employees who criticized the role of politics in the AG's office.

In the race for Minnesota Attorney General, 5th District Congressman Keith Ellison easily captured the DFL nomination. Ellison will face former State Rep. Doug Wardlow in November. Last minute allegations of domestic abuse against Ellison appeared not to play a role in the primary. However, this will likely be a much bigger issue in the general election especially if these allegations prove to be factual.

The DFL party recently endorsed Ellison but made the endorsement contingent on his innocence. If allegations turn out to be factual, the DFL will ask Ellison to suspend his campaign. It is too late for the party to select another candidate, so his name will remain on the ballot. If this were to occur, the DFL party would probably anoint another candidate for a write-in candidacy.

Senator Amy Klobuchar easily beat her DFL challengers with 96% of the vote and will face former Republican State Rep. Jim Newberger in November. Klobuchar is expected to easily retain her seat. Senator Tina Smith easily beat DFL challenger Richard Painter, by 76%-14%. Smith will face Republican State Senator Karin Housely, who defeated her primary opponent, Bob Anderson 62%-

*CAPITOL NOTES continued on page 39*



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35%. This Smith-Housley race will be much closer than the Klobuchar seat. It is considered slightly leaning DFL. In any event this will make state history as we elect two women to serve in the US Senate.

In the race to replace Keith Ellison in the fifth congressional district, State Rep Ilhan Omar, the nation's first Somali-American legislator, defeated former Speaker of the House Margaret Anderson Kelliher in a crowded field. Winning the primary in the heavily democratic 5th district will assure that Omar will likely be the first-ever Somali American member of Congress.

In the contentious Republican primary in the 1st Congressional district, Jim Hagedorn easily defeated State Senator Carla Nelson (60%-32%). He will face Dan Feehan who easily won the Democratic primary with 83% of the vote. In the 8th Congressional district, Democrats selected former legislator Joe Radinovich in a five-way primary. He will face Republican Pete Stauber, a former local hockey star and Duluth police officer, in November.

The primaries for the state house went pretty much as expected apart from one contest. Two-term state Republican representative and American Family agent Bob Loonan lost his primary to the more conservative, party-endorsed, candidate. Rep. Loonan, who is a frequent insurance CE instructor, served on the Commerce Committee and was very active on insurance issues. He will be missed.



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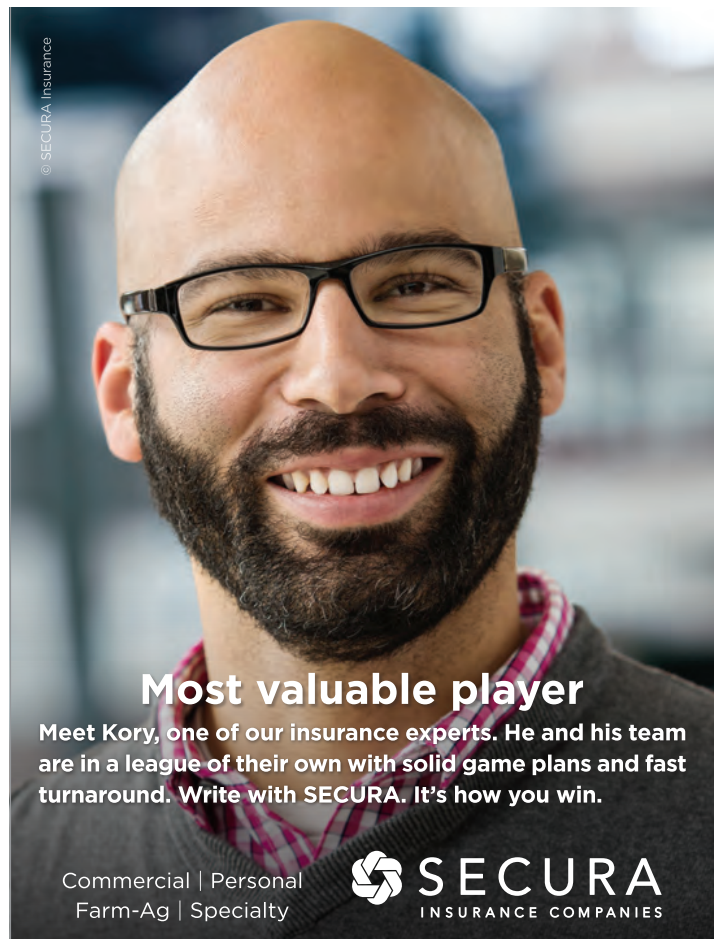
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## DELIVERING THE INSURANCE POLICY TO THE INSURED – SOME E&O CONSIDERATIONS

**By Rolf E. Sonnesyn and Jessica C. Richardson,**  
*Attorneys at Law, Tomsche Sonnesyn, and Tomsche, P.A.*

You marketed yourself to the insurance customer. You obtained the opportunity to quote the business. You obtained quotes from reputable carriers. Your insurance customer accepted the quote. You obtained the premium payment from the insured. And now the policy arrives from the insurance company.

It is the product that you have strived to produce for your insurance customer. Now it is time to ensure the insurance customer receives the fruit of your labor.

It is worthwhile for your managing principal at your agency to review the agency's procedures about policy delivery. Someone at the agency should be tasked with the responsibility of reviewing the insurance policy when it arrives from the insurer. If that person is a CSR, include it in the CSR's job description. Train the CSR.

Your CSR, or the producer, should review the insurance policy and compare it to the application and proposals. Did the insurance customer decline a coverage? Did the insurer decline a coverage? A declination of coverage should be memorialized in the cover letter to the insured.

Obviously, if the insurer overlooked coverage that is intended to be included, then the CSR or producer must follow up with the underwriting department.

Your analysis of your agency's procedures for delivering a policy should include the turnaround time between the day your agency receives the policy and the day it is delivered to the insured. Timeliness is important. If a loss occurs after the policy period commences but before the policy has been delivered, and if the coverage is inadequate or non-existent for the particular loss, it makes it harder to defend an E&O claim if the policy has not been delivered on a timely basis.

Minnesota law imposes a duty on the insured to review the insurance policy. The test of whether or not an insured should understand the insurance coverage is one

*continued on page 47*

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of reasonableness. Imagine this scenario: (1) the RCV on a commercial building is \$500,000; (2) a total fire loss occurs; and (3) the insured insists the actual RCV is \$750,000. It is preferable to defend an E&O claim if the insured has received the policy with the declarations page stating \$500,000 RCV.

On the other hand, remember virtually no jury will expect an insured, particularly a small business owner or an individual, to be able to interpret and understand the nuances of some sophisticated exclusions in an insurance policy. The declarations page, yes; the language in the body of the policy, probably not.

Perception of competence is important. It simply looks better for an agency to deliver the policy on a timely basis to the insured, and perception is an important part of defending an E&O claim.

When the producer decides that the insurance policy is to be physically delivered to the insurance customer, a CSR should be tasked with the responsibility of following up to make sure the policy is delivered to the insured on a timely basis.

A standardized cover letter should be used to deliver policies, either in person, by mail, or by email. The cover letter should include language to the effect that the agency has tried to obtain the insurance policy that is consistent with the instructions of the insurance customer and that the insurance customer should review the insurance policy to verify that the insurance policy is consistent with the intent of the customer.

In an instance when the insurance customer declines a coverage offered by the insurance agency, it should be noted in the cover letter, and in that instance, the cover letter should state that the insurance agency will not offer that coverage until requested by the insurance customer in the future.

When the insurance policy is sent by mail to the insurance customer, the law presumes that delivery does indeed take place by United States mail. If your agency sends the policy by email, request that the insurance customer confirm receipt of the insurance policy. If your agency does not receive confirmation of receipt within ten to fourteen days, then the CSR should follow up with the insurance customer.





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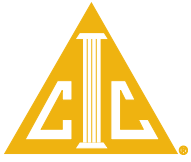
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- ~~3/7-3/9/18 Maple Grove Agency Management Full~~
- ~~4/4-4/6/18 Maple Grove Personal Lines~~
- ~~5/2-5/4/18 Maple Grove Life & Health~~
- ~~6/13-6/14/18 Isle \*Ruble Graduate Seminar~~
- ~~8/1-8/3/18 Maple Grove Commercial Casualty Full~~
- ~~9/10-9/11/18 Maple Grove \*Ruble Graduate Seminar I Full~~
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- 10/10-10/12/18 Maple Grove Commercial Property**
- 11/7-11/9/18 Maple Grove Commercial Multiline**

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- 1/10/18 - Shoreview Commercial Casualty I
- 1/18/18 - St. Cloud Commercial Property
- 2/1/18 - Maple Grove Agency Operations
- 2/15/18 - Rochester Agency Operations
- 3/1/18 - Maple Grove Personal Lines Miscellaneous
- 3/20/18 - Lake Elmo Personal Lines Miscellaneous
- 3/22/18 - St. Cloud WTH - Commercial Multi Lines
- 3/28/18 - Mankato Commercial Casualty I
- 4/10/18 - Maple Grove Personal Residential
- 4/12/18 - Duluth Personal Lines Miscellaneous
- 4/17/18 - Willmar Elements of Risk Management
- 5/1/18 - Maple Grove Life & Health Essentials
- 5/23/18 - Baxter Personal Lines Miscellaneous
- 5/24/18 - Shoreview Personal Auto
- 6/5/18 - Maple Grove Dynamics of Service
- 6/6/18 - Grand Rapids Personal Auto
- 6/7/18 - Moorhead Personal Auto
- 6/19/18 - Rochester Elements of Risk Management
- 7/10/18 - Bemidji Commercial Casualty II
- 7/12/18 - Edina WTH - Personal Lines
- 7/17/18 - Duluth Commercial Property
- 8/8/18 - St. Cloud Commercial Casualty I
- 8/9/18 - Alexandria Elements of Risk Management
- 8/16/18 - Shoreview Dynamics of Service
- 8/21/18 - Maple Grove Commercial Casualty I
- 9/6/18 - Duluth Commercial Casualty II
- 9/19/18 - Mankato Elements of Risk Management
- 9/25/18 - Edina Personal Auto
- 10/4/18 - Maple Grove Commercial Property
- 10/9/18 - St. Cloud Personal Residential
- 10/17/18 - Rochester Personal Residential
- 10/23/18 - Shoreview Commercial Property
- 11/13/18 - Edina Commercial Casualty II
- 11/14/18 - St. Paul Personal Residential

Dynamics of Service and William T. Hold Seminars are good for CE and updating your designation, not for achieving your designation.

### Method of Payment

- Check Enclosed (Payable to MIIAB) or Charge to:  VISA  Mastercard  
 (Additional non-refundable charge of \$5 will apply per seminar for credit card transactions)

In accordance with Title III of the American with Disabilities Act, we invite all registrants to advise us of any disability and any request for accommodation to that disability. Please submit your request as far as possible in advance of the program you wish to attend.

**NEW FOR 2018**  
Dues-paid CISRs may receive up to two years' update credit for full attendance at any James K. Ruble Graduate Seminar.

**Cancellation Policy:** Full refund or transfer will be granted if request is received in writing within 7 days prior to the seminar. Requests received after that date will incur a \$35.00 fee. No refund/transfer will be granted for no shows.

Cost	Seminar	Time
\$170.00	CISR Seminar	8:00am-3:45pm Test: 4:15-5:15pm
\$180.00	William T. Hold Seminar (WTH)	8:00am-4:00pm
\$170.00	Dynamics of Service	8:00am-4:00pm

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Card Number Ex Date CVV # Signature

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Agency/Company Phone Email

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Address City State Zip

Return to: MIIAB, 15490 101st Ave N, Suite 100, Maple Grove, MN 55369 P: 763.235.6460 F: 763.235.6461 E: miia@miia.org

[www.miia.org](http://www.miia.org)

# 2018 MIIAB E&O



MN Independent Insurance Agents & Brokers Association

These courses have been approved by the MN Commissioner of Commerce for 6 hours of Insurance continuing education.

## Two **NEW** Seminars Please Check Location

AGENCY STAFF SIZE	TOTAL ATTENDEES REQUIRED AT A (6 HOUR) SEMINAR	POSITION IN AGENCY	PLUS ADDITIONAL REQUIREMENTS
1	1	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER OR OFFICER	NONE
2-7	2	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER OR OFFICER	ONE PRODUCER OR CSR
8-20	4	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER <b>AND</b> ONE ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER, OPERATIONS MANAGER OR PRODUCER	TWO PRODUCER'S OR CSR'S
21-50	6	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER <b>AND</b> ONE ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER, OPERATIONS MANAGER OR PRODUCER <b>AND</b> ONE CSR	THREE PRODUCER'S OR CSR'S
51+	10	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER <b>AND</b> TWO ACTIVE AGENCY PRINCIPAL'S, OWNER'S, PARTNER'S, OFFICER'S, OPERATIONS MANAGER'S OR PRODUCER'S <b>AND</b> TWO CSR'S	FIVE PRODUCER'S OR CSR'S

### E&O: Road Map to Policy Analysis

- 1/24/18 - Maple Grove** 8:30am-3:30pm  
MIIAB/Austin Mutual Training Center  
15490 101st Ave. N  
Maple Grove, MN 55369  
763.235.6460
- 4/25/18 - Fergus Falls** 8:30am-3:30pm  
Best Western/Bigwoods Event Center  
925 Western Ave  
Fergus Falls, MN 56537  
800.293.2216
- 5/1/18 - Edina** 8:30am-3:30pm  
Western National  
4700 W 77th St  
Edina MN 55435  
763.235.6460
- 6/26/18 - Morton** 8:30am-3:30pm  
Jackpot Junction  
39375 County Hwy 24  
Morton, MN 56270  
507.644.3000

### Commercial Liability Coverage Gaps and How To Fill Them

- 8/23/18 - Rochester** 8:30am-3:30pm  
Courtyard by Marriott  
161 13th Ave SW  
Rochester, MN 55902  
507.536.0040
- 9/20/18 - Duluth** 8:30am-3:30pm  
Holiday Inn  
200 West First St.  
Duluth, MN 55802  
218.722.1202
- 11/27/18 - St. Cloud** 8:30am-3:30pm  
Best Western-Kelly Inn  
100 4th Ave S  
St. Cloud, MN 56301  
320.243.0606

**Cost per person**  
**\$156.00 MIIAB Member Price**  
**\$171.00 Non-Member Price**

Agencies that attend this seminar will receive a 10% loss control credit on their Westport E&O Premium. Once an agency attends the seminar the 10% credit will apply for 3 years if the agency remains claim free during the 3 year period.

#### Method of Payment

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**MN Independent Insurance  
Agents & Brokers Association**

# POWER IN PARTNERS PROGRAM 2018

Thank you to the following companies that are supporting the association through our Power in Partners Program in 2018. Their support helps to make possible exceptional education opportunities, quality networking events, up-to-date communications to our members and strong lobbying presence within the state of Minnesota.

## DIAMOND LEVEL



THE  
MAIN  
STREET  
AMERICA  
GROUP



## PLATINUM LEVEL



## GOLD LEVEL

**Encompass Insurance Company  
Liberty Mutual Insurance  
NAU Country Insurance**

**Northern States Agency  
RPS  
SECURA Insurance Companies**

## SILVER LEVEL

American Modern Insurance Group  
AmTrust North America  
Berkshire Hathaway GUARD Insurance  
Brownson Norby, PLLC  
Chubb Group  
CCI Surety, Inc.  
CNA Insurance  
Continental Western Group  
Erickson-Larsen, Inc.  
Excelsior Insurance Brokerage  
Great Northwest Insurance Company

ICC Restoration & Cleaning Services  
ICW Group Insurance Companies  
IFC National Marketing, Inc.  
Mackinaw Administrators  
Midwest Family Mutual  
MN Workers Comp Insurers Association  
Motorists Insurance Group  
Personal Property Solutions  
Philadelphia Insurance Companies  
Prime Insurance Company  
R-T Specialty, LLC.

Safeco Insurance  
Safelite Auto Glass  
ServiceMaster & Superior Construction  
State Auto Companies  
The Hanover Insurance Group  
Tomsche, Sonnesyn & Tomsche, PA  
Travelers Companies, Inc.  
United Fire Group  
Universal Property & Casualty  
Westfield Insurance  
Workers Compensation Specialist