



THE Minnesota News

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Kelly Bowe, CIC of Bremer Insurance Agencies, Inc. was recently installed as the Minnesota Independent Insurance Agents and Brokers Association President. Minnesota News sat down with Kelly to hear his insights on his upcoming term as President.

How did you start your career in the insurance industry?

As I entered my senior year of college I realized it was time to start getting serious about what the next chapter of my life would look like. As it turns out, my entry into insurance was more of a fortunate accident than a predetermined aspiration. I was a business major at UMD and had interviewed with John Deere during college. Unfortunately, the job market was tight and they had a hiring moratorium at the time. I ended up taking a job as a perishable commodities broker in St Louis, Mo for two years before Deere followed up with an opportunity as an Insurance Representative. Up until that point, I hadn't really considered insurance as a career but soon I found myself studying policy language and calling on agricultural and industrial dealers in SW Minnesota.

Can you tell us a little bit about your agency?

Bremer Insurance is based in Lake Elmo, MN and serves the communities in which we live and work in Minnesota, North Dakota and Wisconsin. Bremer Insurance is made up of more than 100 insurance agents, account managers and claims specialists at over 30 offices throughout our footprint. We partner with an extensive network of top-rated insurance providers to deliver competitively priced insurance solutions for over 44,000 businesses, agribusinesses, nonprofit organizations and individuals.





And your family?

My wife Kris and I live in Lakeville MN. We have three great kids who all live in the area. Kris has also spent her career in the insurance business so she's been a great resource and sounding board for me over the years.

What do you find fulfilling about being an insurance agent?

There are many things I enjoy about being an insurance agent but probably my favorites are building relationships with great people and helping them protect what's important in their lives.

How has the Big 'I' benefited you professionally and or personally?

My involvement in working with the BIG "I" has been a great experience. I've met many outstanding industry professionals and have learned a lot about the challenges and opportunities facing independent agents. I have been impressed how the Big "I" is continually working to be a voice for Independent Agents in the legislative and regulatory areas and in its efforts to develop competitive resources to help their membership succeed.

Who is/was your biggest influence?

I guess I've been pretty blessed because this is a tough question for me to answer. There are quite a few good candidates to consider but I would have to say my parents. They were a unique, joyful combination of support, love and accountability that helped make me who I am today. In recent years my wife would certainly earn this distinction.

What in your professional experience as an independent insurance agent has prepared you for being the President of the MN Big 'I'?

I appreciate the chance to serve in this role and I know I will learn a lot over the next year. As far as experience goes, I've had the opportunity to work as a producer, district manager, region manager, AVP of Sales and national marketing manager on the carrier side. My independent agent experience includes being a business development manager, large account producer, commercial SVP, risk manager and carrier relationships manager. Mix all that together with over 30 years of experience and I'd like to think I can offer a helpful perspective to this position.

If asked, “Why should I join the Big ‘I’” what would your answer be?

The BIG “I” gives Independent Agents a voice and the resources and opportunity to carry our opinions forward at the state and national level. For example, in recent months the BIG I played an important role in advocating aggressively to ensure the sale and servicing of insurance products would not be considered a “specified service or trade” by the Treasury Department. As a result, the two thirds of Big “I” independent agents who are organized as S-corporations, partnerships and sole proprietorships can benefit from the maximum deduction of up to 20% of their qualified business income. This victory runs through 2025 and the Big “I” is now working to make this change permanent.

The Big “I” has also advocated successfully to avoid cuts to crop insurance in the farm bill and has lead a cross-industry coalition effort to avoid a lapse of coverage in the NFIP operation. In addition to the legislative and lobbying governmental efforts, the BIG “I” also works to provide other helpful resources like Big I Hires, Emerging Leader programs, Technology Affairs, Carrier Partner Relationships and State Association resources.



What is your advice to Emerging Leaders as they begin their careers in the insurance industry?

I would tell them that words like integrity, honesty and persistence have real meaning in this industry. I would tell Emerging Leaders to invest in themselves by taking the time to learn the business. They will gain great dividends by utilizing all the available resources including self-study to learn insurance and how they can bring value to their clients. I would suggest they seek out mentors and people who can share their professional experiences and offer guidance. I would also encourage them to take advantage of the MIIAB training and education resources that are available. Finally, I would let them know that insurance is a small world. Don't burn any bridges along the way with clients or colleagues.

What significant changes do you foresee in the industry over the next 5-10 years?

I believe technology changes will continue to evolve at accelerated rates and impact the buying experience of our clients. There will be continued pressure on growing market share driven by clients who's purchasing decisions are driven only by price or compliance need. We need to help our clients understand how the value of the independent agent can make a meaningful difference. Educating them on the value we bring through our service, products, advice and counsel is key for our continued success.

How important is it that agents become involved in grassroots political activity?

Representation at the grassroots level helps to build a firm foundation for our future. Like it or not, political involvement does elevate the issues and helps to address the needs of our industry.

Kelly Bowe, CIC

MIAB President 2019-2020



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Convention - One of the Best!

This year's MIAB Expo was one of the Best we have conducted in years, according to our recent survey results. The education opportunities were outstanding. The networking with the 95 exhibitors at the trade show was the highlight of the event! The Awards luncheon was attended by over 400 members in which we highlighted Foster White Agency, Inc. – Agency of the Year, Mac Gordon – Agent of the Year, Jocelyn Liska – Emerging Leader of the Year, Kevin Benz – Company Rep of the Year, and IMT Insurance – Company Award of Excellence. Congratulations to all the Award Recipients.

MIAB Honors West Bend Insurance Company for 125 Years in Business

The MIAB honored **West Bend Insurance Company** and their CEO **Kevin Steiner** for their 125th year anniversary. Newly elected President Kelly Bowe from Bremer Insurance thanked Kevin and their staff for all their support of the Independent Agency force and the association.

Thank You Dominic – 37 Years of Service

Finally, at the luncheon we had the opportunity to honor and thank our lobbyist of 37 years for his dedicated service to the MIAB and our membership. Hundreds of members stopped by to personally thank Dominic at the trade show EXPO! Dominic will retire at the end of this legislative session this month. Words can't describe the heart felt gratitude we have for him and what he has done for the Insurance marketplace over the last 3 decades! **Thank you, Dominic...you'll be missed!**

By the way if you missed it, we'll be back at the Mystic Lake Event Center next year on April 29th, 2020.

FYI...for those of you who did miss it, the Mystic Lake Event Center is brand new, has a bright atmosphere, smoke free, separate from the main casino and has plenty of free parking

Hal Tiffany Passes the Presidency to Kelly Bowe

On behalf of the MIAB board, staff and membership I would like to personally thank Hal for all the time and energy he has put in to his presidency over the past year. Hal is a dedicated individual to our industry and we will all miss him as the leader of the association. In Hal's speech he recognized the strengths that Kelly Bowe will bring to the helm of the association from Bremer Insurance of Lake Elmo. Hal sighted that our industry has many challenges ahead, but the opportunities outweigh them and he is confident that under Kelly's leadership with the MIAB, he will keep our association on the correct path!

Thank you, Hal, for your service!!!!

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Diamond Profile



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Grinnell, IA

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Grinnell Mutual has been protecting its customers for 110 years, offering auto, home, farm, and business insurance. We are the 111th-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 has offices in Newton and West Des Moines, Iowa.

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 good business and a big



President & CEO
Jeff Menary

part of why we're a Ward's Top 50 company and have been voted an Iowa Top Workplace by our employees for eight consecutive years.

With more than 1,700 independent agencies, Grinnell Mutual offers a full line of personal, commercial, and casualty products including auto and recreational vehicles, farm and home, liability, small business coverage, workers' compensation, and more.

Grinnell Re, a division of Grinnell Mutual, provides reinsurance protection and services to more than 240 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're in the middle of 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



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Members are jointly and severally liable for their proportionate share of obligations for the group and will be assessed on an individual and proportionate share basis for any deficit created by the group. Dividends are not guaranteed.

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**TUESDAY
APRIL 30th
2019**

Largest Independent Insurance Agent and Company Expo in the Midwest!



Thank You to all our Exhibitors and Attendees for making this Expo a Success!!!

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- Agency Revolution
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- AMERISAFE
- AmTrust North America
- Arlington/Roe
- Auto-Owners Insurance Company
- Badger Mutual Insurance
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- CRC Group
- Cubit
- EMC Insurance Companies
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- General Agents Acceptance Corporation
- Goldleaf Surety Services, LLC
- Grand River Insurance
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- Hepner Insurance Agency
- ICC Restoration & Cleaning Services
- ICW Group Insurance Companies
- IFC National Marketing, Inc.
- Imperial PFS
- IMT Insurance
- Integrated Loss Control, Inc.
- Integrity Insurance
- Katapult Network
- Kemper Personal Insurance
- League of Minnesota Cities Insurance Trust
- LeClair Group
- Liberty Mutual Insurance
- Mackinaw Administrators
- McGowan Companies
- McNeil & Co
- Midwest Family Mutual Insurance
- Midwest Insurance Company
- MN Workers Comp Insurers Association
- Motorists Insurance Group
- Nationwide
- NAU Country Insurance
- North American Software Associates
- North Star Mutual Insurance Company
- Northern States Agency
- Paul Davis Restoration
- Pennsylvania Lumbermens Mutual
- Philadelphia Insurance
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- Premier Marine Insurance Services
- Prime Insurance Company
- PROGRESSIVE Insurance
- Risk Administration Services, Inc.
- RPS
- R-T Specialty, LLC.
- Safeco Insurance
- Safelite AutoGlass
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- Sentry Insurance
- ServiceMaster & Superior Construction
- SFM-The Work Comp Experts
- State Auto Insurance Companies
- Swiss Re
- The Builders Group
- The Hanover Insurance Group
- The Insurance School
- The Main Street America Group
- Tomsche, Sonnesyn & Tomsche P.A.
- Travelers Companies, Inc.
- Universal Property & Casualty
- West Bend Mutual Insurance Co.
- Western National Insurance Group
- Westfield Companies

MIIAB EXPO HIGHLIGHTS

Insurance Company Luncheon

Brian Johnson, Katapult Network a recruiting agency tailored for New Insurance professionals



Jeff Smith, OH Independent Agents Association discusses Agency Valuation



Jason Kolb, DAIS How Independent Agents compete against Amazon



Aaron Larson from DAIS How Independent Agents compete against Amazon



Alex Vondrum, Anders Beyer & Katie Leonard, Gamma Iota Sigma Fraternity Co-Presidents,



Taylor Guckeen and Olivia Peterson, U of M Center for Sales & Leadership



MIAB EXPO HIGHLIGHTS

MIAB Board Meeting 4/29/19



Out-Going President Hal Tiffany, Jr. Passes on the Gavel to In-Coming President Kelly Bowe

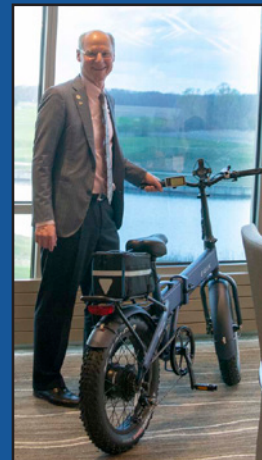


New MIAB Board Members are Sworn In

Jean Sundlof, Shawn Flavin (Vice President), Chad W. Ostermann (President-Elect), Kelly Bowe (President)



Out-Going President Hal Tiffany, Jr. receives some unique luggage (so he doesn't lose it) and an Electric Bike



MIAB EXPO HIGHLIGHTS

Leadership & Power in Partner Reception



MIAB EXPO HIGHLIGHTS

MIAB Awards Luncheon



Incoming President's Message by Kelly Bowe



Outgoing President's Message by Hal Tiffany, Jr.



Dept of Commerce Commissioner, Steve Kelley Addresses Attendees



West Bend Recognized for their 125th Year Anniversary



MIAB EXPO HIGHLIGHTS



Dan Riley Receives Special Recognition



MIAB President's Awarded to Eric Tiffany



Dominic Sposeto Retirement



Make-A-Wish Minnesota



MIAB EXPO HIGHLIGHTS

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Diamond Profile



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Stuart Henderson

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Edina, MN

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"At Western National, we believe working exclusively with Independent Insurance Agents

Minnesota Independent Insurance Agents & Brokers Association recognizes Western National Insurance Group as one of its Diamond Partners. MIIAB Diamond Partners dedicated the highest level of sponsorship to our organization



*Western National Insurance Group
President & CEO, Stuart Henderson*

provides our mutual policyholders with the best possible choice to meet their protection needs," said Stuart Henderson, President and Chief Executive Officer. "It's the mix of expertise and quality carrier options that only an Independent Agent can provide that makes us proud to call it our sole distribution system. We are proud to partner with Independent Agent associations, and especially the MIIAB in our home state, now and in the years to come."

While Western National is focusing on the future, the Group is also taking time to celebrate its recent successes. In the past year, Western National surpassed \$500 million in policyholder surplus, moved to A.M. Best Financial Size Category X (from IX), and received recognition once again as a Ward Top 50 Benchmark Group of top-performing U.S. property-and-casualty companies (its 13th time in the past 14 years). In addition to these accolades, a strong business plan and the continued hard work of employees and agency

partners resulted in growth of the Group's assets to \$1.3 billion.

For 2019, Western National remains focused on increasing the ease-of-use of its online systems, enhancing relationships with its agency partners, and achieving profitable premium growth. The company continues to develop its agency portal (AgentsOnline) with new features and improved navigation, while at the same time rolling out new AutoPay functionality on its policyholder self-service site (MyAccount). Combined with the company's ongoing commitment to individual-risk underwriting and to prompt-and-fair claims service, these efforts have Western National on track to continue building on its successes throughout 2019 and beyond.



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Crisis Management Coverage



**What do you do
when you don't
know what to do?**

By Richard F. Lund, J.D., Vice President, Senior Underwriter, Swiss Re Corporate Solutions*

Crisis! Scandal! Imbroglio! Disaster! What do these words have in common? They all relate to what could happen to your agency if someone or something causes your agency's reputation to be put on the line due to some outside force. Agencies from time to time will face significant incidents – from a disgruntled customer who turns to social media to damage your agency's reputation to an employee involved in a local scandal. Every day we see where an individual or company has had an event that suddenly causes a situation where they must deal with what are seemingly unbearable circumstances and they are thrust into the local, regional or even national news. As a result, the general public begins to take a different view of them and that could lead to a serious reputational problem.

Examples of what could happen include workplace violence, negative portrayals on social media, negative publicity from civil litigation, or even death of an individual. If you don't have Olivia Pope (the lead character in the TV show "Scandal" portrayed by Kerry Washington) on your speed dial, what do you do? You would turn to a crisis management specialist. These specialists can help an agency limit the negative impact of events on their reputation by helping you identify the issues and stakeholders, use clear decision-making to deal with the crisis, develop a plan to deal with the issues, and then proceed with the plan.

In 2016, Swiss Re Corporate Solutions implemented a new coverage for agents insured by Westport Insurance Corporation to address just these issues called "Crisis Management." The coverage provides assistance, up to \$20,000 reimbursement per policy period, for fees, costs, and expenses incurred by a named insured in addressing a "crisis event." What is a "crisis event"? It can include the death or debilitating illness of a sole proprietor; national or regional news exposure regarding the professional services of an agency that is reasonably likely to have a negative impact on its reputation, community relations, public confidence or goodwill; an incident of workplace violence or the filing of an involuntary bankruptcy petition against the named insured. Think of this coverage as something to help protect your people, your assets, and your brand.

Here are a few examples:

An agency had a disgruntled customer that began a social media campaign to discredit the agency due to their (unfounded) belief that the agency had failed to properly provide coverage for them. The carrier denied the customer's claim; they sued the agency and lost and then decided to exact their revenge via social media. The agency notified the Swiss Re claims department, and the claims team contacted a crisis management expert to assist in examining the problem and taking action to protect the agency's reputation.

continued on page 29

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 to access claims statistics, prevention tools, insightful articles and more.

THE BIG "I" PROFESSIONAL LIABILITY PROGRAM

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

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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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What happens when a sole proprietor passes away and a family member wants to continue the business but is not sure what to do? In this situation, assistance is provided to help the family member take action to publicize the transition and work to develop a plan to let the public know.

Another situation might involve the negative publicity to an agency when it is determined that an employee committed a criminal act, be it fraud, embezzlement, or even some violent crime, that would cause the agency to be put in an unfavorable light. Again, the agency would contact the claims department and they would assist them in contacting a crisis management expert to help them work through the situation and help restore the public's confidence in the agency.

While the policy provision is for reimbursement, in all of these situations, the agency should contact the Swiss Re/ Westport claims team at the start and they will assist them in contacting the appropriate party to help them work through the situation. Even if you aren't sure if there's a crisis event, contact them and they will be glad to help you work through it.

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**Richard F. Lund, JD, is a Vice President and Senior Underwriter of Swiss Re Corporate Solutions, underwriting insurance agents errors and omissions coverage. He has also been an insurance agents E&O claims counsel and has written and presented numerous E&O risk management/ loss control seminars, mock trials and articles nationwide since 1992.*

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PROTECTING WHAT MATTERS MOST

Strong and steady, constantly raising the bar. All great accomplishments have a certain level of hazard involved, but AMERISAFE has workers' comp down to the detail. It's a large part of why we retain 90% of our policyholders. The best protection is being proactive.

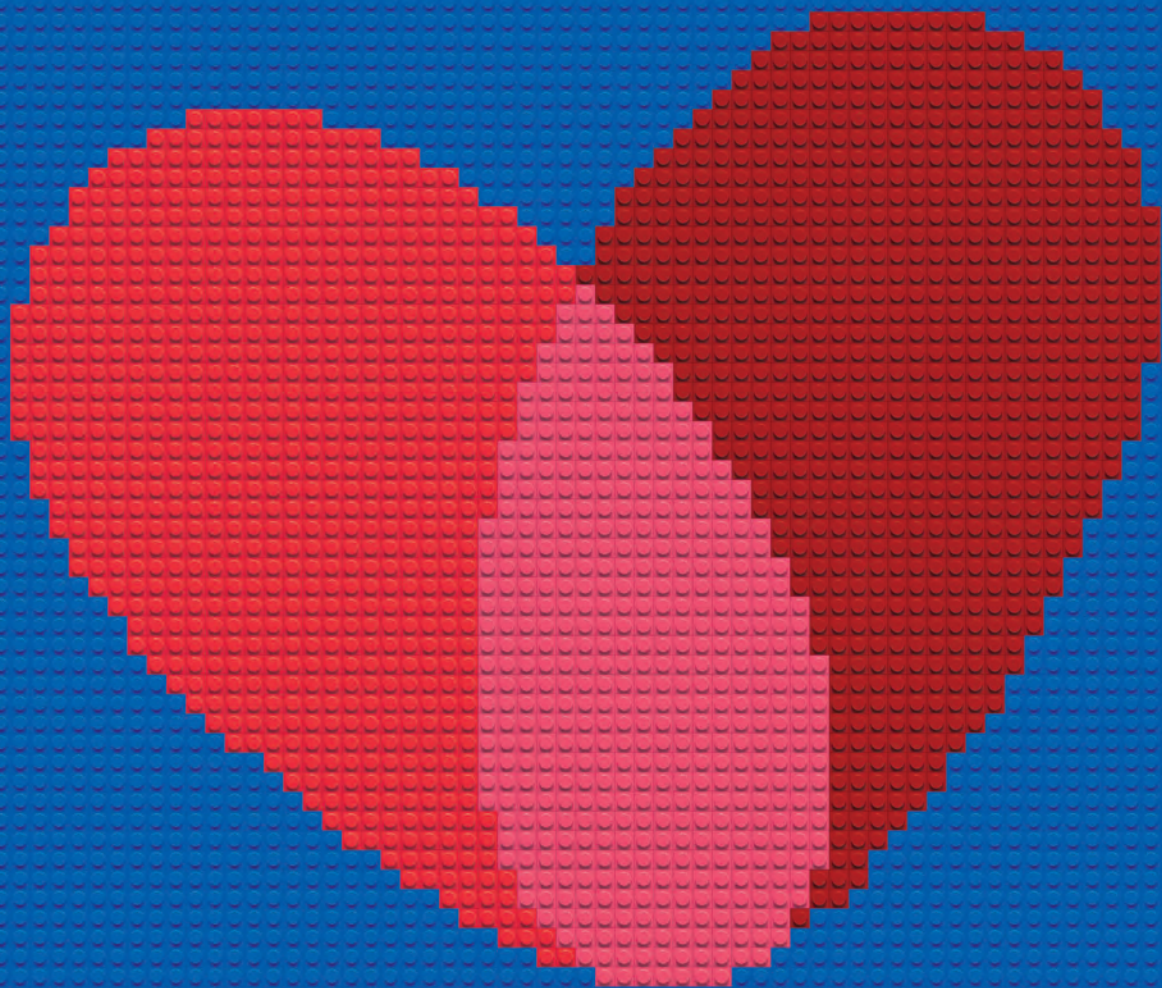


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Capitol Notes



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

2019 MIIAB Legislative Summary

Governor Walz and legislative leaders finally reached a budget agreement for the 2020-21 state budget, the main task of this year's legislative session. However, it was too late to complete the 10 appropriations bills in time for the appointed adjournment of the 2019 legislative session on May 20. This necessitated Governor Walz calling a special session four days later. After a 21-hour marathon session, the House and Senate passed the agreed-upon spending and tax bills completing the state's biennial budget.

This was the 17th special session in the last 21 years. These sessions no longer seem "special" to legislators and lobbyists. Maybe instead of calling them special, we should give them a more fitting title like "legislative overtime". With Minnesota being the only divided legislature in the country, we should have seen this coming. The following is a brief overview of key issues of interest to independent insurance agents.

Hands-free phone use while driving. For MIIA members perhaps the most important success of the session was the new hands-free cell phone law. As part of a broad coalition with insurers, public safety advocates and law enforcement, we have been working on this proposal for nearly three years. As previously reported, the vocal inclusion of families who had lost a loved one to a distracted driving accident, helped pushed the bill over the top. This law will take effect August 1. We can expect immediate enforcement to help educate and encourage Minnesotans to hopefully find a device to attach their phone to their dashboard or employ a blue-tooth speaker or earphone. First violation of the hands-free law is \$50 and subsequent violations are \$275.

MNLARS. Governor Walz took the initiative to pull the plug on the troubled Minnesota Licensing and Registration System, MNLARS. After several years of development and \$100 million of state funding, the state's vehicle licensing/registration system never worked as intended after its hasty launch in 2017. The Governor and legislators have agreed to move ahead to contract with a commercial vendor used by other states and appropriated \$20 million dollars for this effort.

Medicare Supplement Insurance. A significant piece of insurance legislation enacted this year relates to Medicare Supplement Insurance. This new state law complies with federal changes to Medicare Supplement/Medigap insurance requirements under the Medicare Access and CHIP Re-authorization Act of 2015. Under this law, products sold to newly eligible Medicare enrollees after 2020 will no longer cover the Medicare Part B deductible (currently \$185). This conformity was required to allow the sale of Medicare Supplement insurance to new Medicare recipients in Minnesota.

Health Insurance Re-insurance. One of the major health insurance debates during the session and special session was the continuation of the state's Premium Security Program (reinsurance) for the individual health insurance market. Governor Walz and the House opposed the continuation of this program. Yet the strongly supported the

CAPITOL NOTES continued on page 33



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continuance of the 2% provider tax that helps fund it. The MinnesotaCare provider tax was schedule to sunset at the end of this year. The Republican Senate on the other hand opposed the continuation of the provider tax but supported extending the reinsurance program for three years.

A key element in reaching the budget agreement which led to the special session was the Senate conceding on the continuation of the provider tax, albeit at 1.8% instead of 2%, and the Governor and House agreeing to continue the state-paid Premium Security Program for 2 years. The Premium Security Program/re-insurance will lead to expected premium reductions of at least 20 percent in 2020 and 2021 individual health insurance premiums. The continuation of the re-insurance program was a significant victory for Agents' Coalition for Health Care Reform.

Individual Income Tax Reduction. This small income tax reduction was not on the table until the special session. Led by the Senate, the legislature and Governor Walz agreed to this tax cut as part of the overall budget agreement. Under the deal, Minnesota's second income tax tier will drop from 7.05 percent to 6.80 percent. This impacts incomes of between \$37,500-\$150,380 for joint filers and individuals earning between \$25,890 and \$85,060.

What didn't happen. A proposal to authorize a public option through the state's health insurance exchange, MNsure, was not enacted. Governor Walz and House Democrats strongly supported this public option as part of their "Medicare for all" model in Minnesota. This will likely return to the capitol when the legislature reconvenes in February of 2020. The continuation of the provider tax may be used to fund such a program in the future.

Also not passed was a proposal for paid family and medical leave that had received much positive support after its introduction. The MIIA worked with insurers to exempt independent insurance agents from portions of the proposal.

The controversial boat liability bill attacking the "family exclusion" had considerable heated debate early in the session but was never picked-up in the Senate. MIIA sponsored legislation relating to telephone auto insurance quotes was not acted upon.

In Summary. Our continued experiment with divided government led to its expected outcome. The legislature enacted an eventual budget agreement with little movement on major policy issues. Brand-new Governor Walz, decided to play the long game and agreed to a state budget with few of his ambitious recommendations included. These include a gas tax, gun control regulations, a health insurance public option, recreational marijuana and a state bonding bill for capital improvements. He learned a good deal from the previous Democratic governor whose contentious negotiation style led to a government shutdown and several special sessions.



More public policy will be on the agenda when the legislature reconvenes in February 2020. Let's hope this moment of bipartisan work will continue into the next legislative session. Given our current political climate, I doubt it.

Dominic Sposeto
MIIAB Lobbyist



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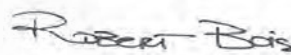
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E&O Q&A

By Mary LaPorte, CPCU, CIC, LIC, CPIA

Agent's questions about Errors and Omissions, and how E&O losses can be prevented.

Q: I just attended an E&O class, and they told us about how important it is to use a checklist when writing new business for Personal Lines. Over the years, our agency has had a number of different checklists but we just don't use them any more. The biggest reason is that all new business is typically entered directly into the carrier's system on line. A lot of the information on the checklist is redundant, or we don't need it to get a policy issued. It is a waste of time to fill the checklist out by hand, then transfer the information into the carrier's system. After going to the class I started to question our procedure. Do you feel that a checklist is really needed today?

Martha, Florida

A: Martha, many times when we attend an E&O class, it is tempting to dismiss a lot of what we hear. The fact that someone continues to think about what they have heard in class is the sign of a conscientious agent.

The best reason to use a checklist is to make sure we have "covered all the bases" with the customer. Even if you have been selling insurance for many years, it is still easy to forget something. A great number of E&O claims result from failure to recommend needed coverages. A checklist helps us uncover exposures and offer solutions to address those exposures. When we enter a new piece of business into the carrier's system, we are required to enter only the minimum amount of information required to get a policy issued. Although you are able to include additional endorsements if needed, how do you discover that your customer needs a particular addition or amendment of coverage? And what if your customer needs coverage that is not offered by your carrier, such as flood insurance?

On the homeowners side, there are several areas that should be addressed. If the home located in a homeowners association they may need increased loss assessment coverage. If your insured has hearing aids, dentures or other expensive medical aids, they may benefit from scheduling them. Certain "toys" or hobbies may require inland marine or liability coverage. There are many activities that create business exposure, such as home-sharing. On the auto side, you should clarify how each vehicle is titled or whose name they are leased in. If your customer has another auto available or furnished for their regular use, a simple endorsement will provide excess liability coverage for that vehicle. And don't forget many drivers today are involved in vehicle sharing or delivery activities. There are a lot of areas we should discuss with our customers which go outside simply completing an application or quote. Your knowledge of these exposures helps you to offer the coverage they need.

You mention that much of the information in your older checklists duplicates what must be put in the carrier's system. How about designing your own "supplemental" checklist, which asks only the extra questions which are not part of the quoting or application process? Take a Personal Lines checklist you already have and cross out any parts that are redundant. Use the remaining questions to create your own supplemental checklist. This could provide valuable information over and above the basic information needed to issue a policy.

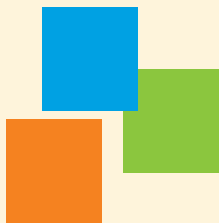
Today, our Personal Lines customers are involved in a variety of activities and living situations which create additional exposures. More than ever, we need to be diligent and use tools like checklists to address all of the coverages needed.

*Mary LaPorte is a consultant and educator with a strong background in Errors & Omissions loss prevention. Forward your E&O questions to marylp@lpinsuranceconsult.com
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The Treatment of Flood in Our Newer Policies

Just a few months ago, a lot of our attention was on ice dams and water coming into our clients' homes. Now it is the tremendous amount of flooding which has affected much of the country. ISO has turned its attention to flood (actually, it is the "Water" exclusion) and tried to react to all the claims and lawsuits that have been hammering at that exclusion, especially after a hurricane that can affect thousands of people. Also, there have been many claims all over our country because of heavy rain falls. Here is a breakdown of what they have accomplished.

There are literally billions of dollars at stake with the water exclusion. The lawyers have been going to court on several issues, trying to find coverage for their desperate and uninsured clients. This is an especially difficult issue for those who live near the oceans and rivers, but as we have seen with heavy rainfalls in recent years, it can affect anyone, anywhere.

Here is what the water exclusion used to look like. I am going to ignore the parts of the exclusion which are not the problem – namely the parts that refer to no coverage for landslide, mudslide, seepage, etc. The first part of the exclusion used to read:

Water

(1) "Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not..."

It then went on to say that if water caused a fire, explosion or sprinkler leakage loss, that would be covered.

So, what were the problems? The attorneys have been attacking this exclusion from several angles (and this is not an exhaustive list):

1. In the hurricane losses, they argued that it was the wind, not the water that knocked the buildings down and reduced them to rubble. Since **wind** is covered, then the losses are covered.
2. The exclusion does not specifically exclude "**tsunami**". Therefore, it is covered.
3. The exclusion does not specifically exclude "**storm surge**" and therefore, it is covered.
4. The exclusion only applies to "**nature-made**" losses, and not to "man-made" losses.

As to #1 above, the courts have seen from pictures and films taken during the hurricanes, that most buildings were still standing when the flood waters came in from the ocean and eventually obliterated them.

As to points #2 and #3, the attorneys were correct that the terms "tsunami" and "storm surge" were not specifically excluded, although if you look at the language of the water exclusion, it is pretty clear that such losses are not covered. But "pretty clear" is not good enough in these situations, so ISO has made some clarification changes in our recent policies. The new water exclusion first appeared in the Equipment Breakdown policy in 2007, followed by all the rest of the property forms that been revised since – the Building & Personal Property form (including all package forms), the BOP, and the Homeowners 2011 form. To treat older policies, ISO prepared an endorsement that can be used to clarify the water exclusion in older policies and forms.

The present exclusion now says:

Water

(1) "Flood, surface water, waves (including tidal wave and tsunami,) tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind (including storm surge)..."





Cheers!

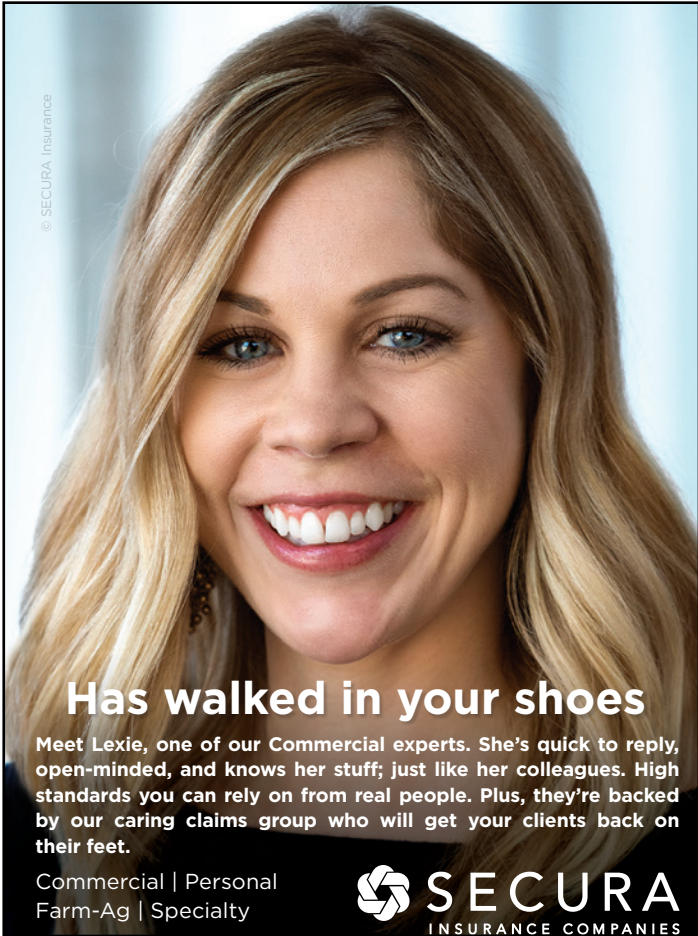
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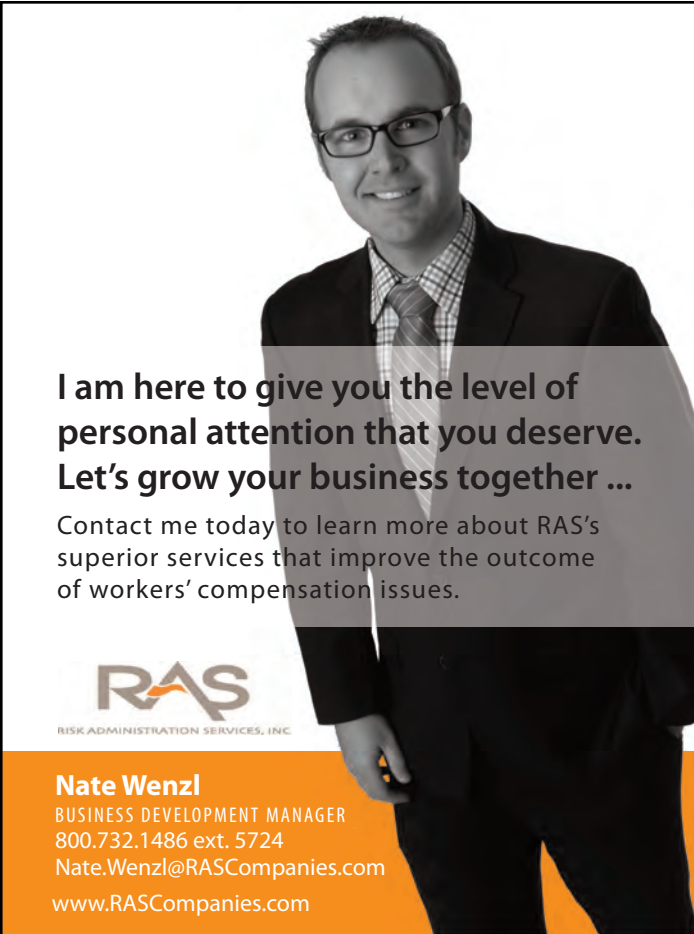


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To correct issue #4, ISO also made one more change, driven by a Louisiana Supreme Court decision that was handed down several years ago after hurricane Katrina. That Court decided that the above exclusion only applied to “nature-made floods” but not to “man-made floods”. So, when the man-made dike protecting New Orleans failed and flooded the city, this Court decided that the losses caused by the dike failure were thus covered. This opened the doors for flood claims to be covered in both commercial and personal lines property forms for flood losses in the city.

To prevent this, ISO added a paragraph at the end of the water exclusion:

“This exclusion applies regardless of whether any of the above, in paragraphs a. through f., is caused by an act of nature or is otherwise caused. An example of a situation to which this exclusion applies is the situation where a dam, levee, seawall or other boundary or containment system fails in whole or in part for any reason to contain the water”.

It is not often that ISO will actually **give an example** of what they are trying to exclude. Recently, the Army Corps of Engineers deliberately released water from some levees down the Mississippi river that flooded the few to benefit the many. I believe that the phrase “for any reason” should still exclude that.

They also added another part (f.) to the water exclusion to remove coverage for “waterborne material carried or otherwise moved by any of the water referred to in paragraph a., c. or e., or material carried or otherwise moved by mudslide or mudflow”. If the waters from a flood deposit someone’s yacht on your roof, for example, that is also excluded. (This might be covered by your Homeowners Policy, depending on which coverage you have purchased).

So, big changes in how our property forms will cover (or not) future flood losses. Mostly not, as we have never figured out a good way to cover this exposure.

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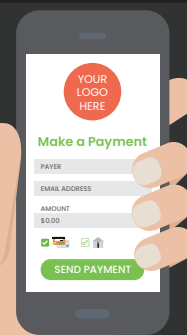
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Principles of Risk Management

December 4-6, 2019
Maple Grove, MN

For more info and to register
follow this link:

<https://www.scic.com/courses/CRM#>

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EVERYTHING
EXCITING.**



Relax...

You've offered each of your clients
a personal umbrella policy.



Right?

It might not be quite as relaxing as a day at the beach, but knowing you've done everything in your power to protect the customers who trust you to help them will go a long way towards easing your mind.

As a Big "I" member, you have access to a stand alone personal umbrella program from A+ rated carrier RLI, featuring:

- **Limits up to \$5 million available**
- **You can keep your current homeowner/auto insurer**
- **New drivers accepted - no age limit on drivers**
- **Up to one DWI/DUI per household allowed**
- **Auto limits as low as 100/300/50 in certain cases**

- **Competitive, low premiums for increased limits of liability**
- **Simple, self-underwriting application that lets you know immediately if the insured is accepted**
- **E-signature and credit card payment options**

So cover your clients... protect your agency... and profit from umbrella sales!

Contact Jennifer Hopper at (800)878-9891, Ext. 8639

or

jhopper@arlingtonroe.com



2019 MIIAB CIC Program Schedule



MN Independent Insurance Agents & Brokers Association

Please select Seminar date

- ~~2/6 - 2/7/19 Plymouth~~ *Ruble Graduate Seminar
- ~~3/6 - 3/8/19 Maple Grove~~ Personal Lines
- ~~4/10 - 4/12/19 Maple Grove~~ Agency Management - **Waitlist**
- ~~5/8 - 5/10/19 Maple Grove~~ Commercial Casualty - **Waitlist**
- 6/5 - 6/6/19 Red Wing** *Ruble Graduate Seminar
- 8/7 - 8/9/19 Maple Grove** Life & Health
- 9/9 - 9/10/19 Edina** *Ruble Graduate Seminar
- 9/11 - 9/12/19 Maple Grove** *Ruble Graduate Seminar
- 10/9 - 10/11/19 Maple Grove** Commercial Property
- 11/6 - 11/8/19 Maple Grove** Commercial Multiline

* Must be a dues paid member of CISR, CIC, CRM or CSRM to attend a Ruble Graduate Seminar. CE Credit is available for MN and all bordering states, if you are licensed in a different state and registering less than 40 days from the program, please contact National Alliance to determine if CE is available. 1-800-633-2165

Dates and locations are subject to change. Before making any travel arrangements, call to verify the dates, location, start time and availability when registering for a program.

New 2 Day Format for 2019

Wednesday 8:00 a.m. - 5:30 p.m.
 Thursday 8:00 a.m. - 5:00 p.m.
 Optional Exam: **Friday** 9:00 a.m. - 11:00 a.m.
 NOTE: Ruble Graduate Seminars meet 8:00 a.m. until 5:15 p.m. & there is no exam.

New for 2019 all CIC courses have been submitted for approval to the MN Commissioner of Commerce for **16 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 \$75.00 fee. No refund/transfer will be granted for no shows.

Method of Payment

- Check Enclosed (Payable to MIIAB) or Charge to: VISA MC AMEX
 (Additional non-refundable charge of \$15 will apply per seminar for credit card transactions)

Card Number Ex Date CVV#

Name on Card

Billing Address

City State Zip

Cost	Seminar
\$450.00	CIC Institutes (16 Hours)
\$430.00	Ruble Graduate Seminar (16 Hours)

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

www.miia.org



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

Billing Address

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: miia@miia.org**

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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 AND 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 AND ONE ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER, OPERATIONS MANAGER OR PRODUCER AND ONE CSR	THREE PRODUCER'S OR CSR'S
51+	10	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER AND TWO ACTIVE AGENCY PRINCIPAL'S, OWNER'S, PARTNER'S, OFFICER'S, OPERATIONS MANAGER'S OR PRODUCER'S AND TWO CSR'S	FIVE PRODUCER'S OR CSR'S

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.

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

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 _____

Billing Address _____

City _____ State _____ Zip _____

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**

www.miia.org

Thank You



MN Independent Insurance
Agents & Brokers Association

to our 2019 MIAB Partners

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