



THE Minnesota News

BUILDING a Stronger **Trusted Choice**® Brand

TOGETHER



NEW Trusted Choice®
Company Partner



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WE CAN HELP YOUR CUSTOMERS INSURE ANYTHING ON FOUR WHEELS, TWO WHEELS OR NO WHEELS AT ALL.

THE ONE STOP-SHOP THAT SAVES YOUR CUSTOMERS AROUND \$550 ON THEIR AUTO INSURANCE. Partner with a leader. It's no secret why drivers use independent agents. You offer quality service, and a convenience second to none. But Progressive can help too. Because Progressive is not only a leader in auto insurance, but also truck, boat, motorcycle and RV. Plus, drivers who switch to Progressive save an average of \$550 on their auto insurance. So no matter what you're helping your customers insure, together—we can help them insure it for less.



PROGRESSIVE®

Progressive Casualty Ins. Co. and its affiliates, Mayfield Village, OH. Auto insurance prices and products are different when purchased directly from Progressive or through independent agents/brokers. Not available in all states. Market positions from Highline Data's 2007 written premium data, NAIC 2008 market share data, and 2008 Millward Brown & Harris Interactive survey data. 10A0065.B (01/10)

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On the Cover



Building a Stronger Trusted Choice® Brand Together

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MN Independent Insurance Agents & Brokers Association



The Lessor's Risk insurance your clients need to cover any slip up.

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Goals provide direction, confidence, the opportunity to increase your capability and focus for getting to the next level. Achieving goals can bring freedom and the increased likelihood of enjoying a unique quality of life.

The New Year is a perfect opportunity to set goals.

I am sure many of you have been thinking about your goals for the upcoming year. I'm in. Ask my staff or my family and you'll hear (after a quick roll of the eyes), that yes... I am the ultimate goal guy. I even have categories for my goals:

- Agency
- Business/professional
- Relationships (Sue, kids, friends, industry peers)
- Health and wellness
- Personal financial
- Home projects
- Vacation and obviously...
- Golf improvement

I got our kids on the goal bandwagon. Every New Year since our kids were little, we have sat down on New Year's Day at the kitchen table. Each of us shared what we wanted to accomplish in the coming year. Early on the goals were to learn to ride a bike, make a particular team, try a new sport, etc. It was fun to hear what was important to them and fun to read out loud what their goals had been in prior years so they could see their progress and successes.

The statistics on New Year's resolution successes are pretty dismal though. At least half of those who set goals abandon them one month into the year.

Improve those odds. #1: put pen to paper. It breeds success. Research shows you are three times more likely to achieve your goal if you write it down. So, I do. Here are a few other tips that may help you with goals—both New Year's resolutions and simply every day hopes:

- 1. Be decisive.** Goals should be succinct and focused and important to you so that they are YOURS—not your doctor's, family's, friends or business associates. Envision how you can get from where you are to where you want to go. Anticipate, involve others, and tap experts who have already done it. Believe and surround yourself with good people.
- 2. Deal with reality.** Be honest with yourself and your goals. Don't set yourself up to be disappointed, but push beyond your comfort zone. Hurdles and hiccups happen. Think ahead how you might handle them so they won't blindside you when they occur. You'll be ready and able to move past them.





We want to thank you, and you, and you . . .

Thank you and congratulations agents! Auto-Owners Insurance has been rated “Highest in Customer Satisfaction with the Auto Insurance Claims Experience, Three Years in a Row,” according to J.D. Power and Associates!



Auto-Owners Insurance



Auto-Owners Insurance ranks highest among auto insurance providers in the J.D. Power and Associates 2008-2010 Auto Claims StudiesSM. Study based on 11,597 total responses, ranking 22 insurance providers. Excludes those with claims only for glass/windshield, theft/stolen, roadside assistance or bodily injury claims. Proprietary results based on experiences and perceptions of consumers surveyed May 2010 – June 2010. Your experiences may vary. Visit jdpower.com.

www.auto-owners.com

2012 WILL BE A CHALLENGING AND EXCITING YEAR FOR OUR INDUSTRY

As the economy struggles throughout the country, it seems as though Minnesota's economy has been improving over the past year. While double digit unemployment still lingers throughout the country, Minnesota's business diversity has kept our unemployment around 6%. As employment improves, we see that agencies are growing in the amount of insurance premiums they are writing for their insureds. It is my estimation that agencies are growing in the area of 9-18% on average over their previous year. We know that because of the fact that we write the majority of the Errors and Omissions policies for our members and agencies, Gross Annual Premium (GAP) indicates that this year. The good news is, agencies seem to be becoming healthier, unfortunately their loss ratios for personal lines business is enormous.

Over the past several months we have been working with insurance company executives who support the independent agency system and the Insurance Federation of Minnesota to try to figure out a solution to weather related claims that are driving personal lines loss ratios through the ceiling. Our Board of Directors have made a commitment to these insurance company executives and the Insurance Federation to work together in providing legislative improvements in our industry for homeowners insurance. If you are not aware, Minnesota is second in the country for weather related losses, which includes all of the coastal states. As we all know, wind, tornadoes, and more importantly, hail related claims, are devastating the loss ratios of insurance companies in Minnesota. We will be working on legislative solutions to improve this in Minnesota and you will be contacted by Dominic to help out in our grass roots campaign in educating your local legislators at the Capitol. We will need your support in helping improve the homeowners marketplace in Minnesota in the upcoming legislative session.

As I indicated above, these legislative changes will be very challenging to accomplish this year; however, Minnesota must improve its loss ratios in these weather related claims or face the fact that insurance companies may not write homeowners insurance in Minnesota because it is so unprofitable. It was said that Minnesota could be the next Florida, as it relates to insuring a home. We need to make sure that we have adequate homeowners markets in Minnesota where companies can survive.

A number of exciting things that will be happening within the Association is the new direction of the **Young Agents Committee** under Chairman, Bill Butler. Bill is taking this committee into a new direction with an emphasis on sales and improving the future of young agents working in independent agencies throughout Minnesota. He we will have some exciting news in the near future on his committee plans and I know that you all will like their new approach. Second, we are spending more dollars on advertising the Trusted Choice Brand throughout the state. Television commercials are currently running and talking about how Trusted Choice agents provide top quality service to their insureds at the time of loss. We thank all of the agents who are supporting this advertising campaign to promote independent agents and the companies they represent. Finally, we are planning another great convention for April 4-5, 2012 at the Hyatt Regency Minneapolis. This downtown venue was a huge success for those who attended last year, and we are planning on improving the agenda to entice more members to come.

I hope you all had a wonderful holiday season, and we thank you and your staff for their support of the Association. We wish you much success in 2012!



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Young Insurance Professionals **News**

2011 A YEAR IN REVIEW

Our small, but proud, Young Insurance Professionals Committee has accomplished quite a bit in 2011.

- Held 4 great social networking events
- Were a strong presence at the Midwest Young Agents Conference
- Represented Minnesota well at the National Young Agents Leadership Institute
- Offered a series of free Social Media classes for the members of MIIAB
- Met our InsurPac Fundraising goal for yet another year

We plan to have an even greater impact in 2012 with some 'fresh blood' and new ideas. We hope MIIAB members will see our committee as a valuable resource and encourage their young agents to participate in our events and seminars.

NEW IN 2012: CIC SCHOLARSHIP

One of the best ways for an independent agency to attract and retain quality insurance professionals is to invest in their agents' insurance education. MIIAB is committed to bringing our members the best educational tools available, including the Certified Insurance Counselors program. The Young Insurance Professionals Committee will award a scholarship to a young agent who begins the CIC program during 2012. The \$650 scholarship will cover the cost of one course and some of the related expenses for a young agent taking his or her first CIC class. Agents wishing to apply for the scholarship must meet the requirements on the application and submit the completed application and essay by February 10th 2012 for consideration by the committee.

<http://tinyurl.com/6w3j2g2>

YOUNG INSURANCE PROFESSIONAL SALES TRAINING IN 2012

Our committee has requested suggestions for seminars from agency owners and MIIAB Board Members and they have overwhelmingly asked that YIP offer Professional Development and Sales courses. Well, we have listened. During 2012, we will be offering Sales Training opportunities for our member agencies at locations around the state. The focus will be on training for new agents but all MIIAB members are welcome to attend. More information will follow as we confirm dates and locations.

YOUNG INSURANCE PROFESSIONALS COMMITTEE

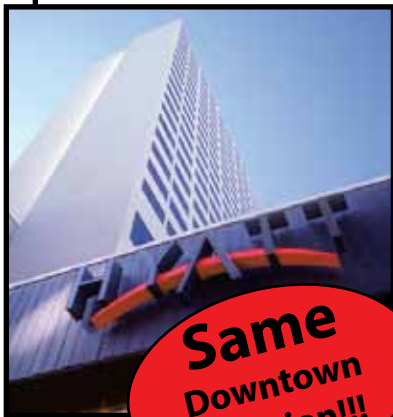
Our Committee is in need of some great young agents who are interested in working with the MIIAB leadership to help develop Young Insurance Professionals in Minnesota. Members of the working committee will be helping to guide our efforts as we move forward in 2012 with fresh ideas and new opportunities. Though there is a time commitment involved with volunteering, what you gain in experience and industry knowledge can be very valuable in your career. Please contact me: Bill Butler 952-953-3838 x6 bill@insurewithbutler.com

Find us on Facebook

<http://www.facebook.com/pages/Minnesota-Young-Insurance-Professionals/144426285598980?v=info>

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MIIAB/Trusted Choice Convention
& Exhibit Hall



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2012

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Minneapolis, MN



MN Independent Insurance
Agents & Brokers Association

Largest
Insurance
Convention in the
State with over 1000
attendees

President's Message continued from page 5



- 3. Make them measurable.** Goals must be measurable; yes, you need to be able to keep score. Break big goals into small accomplishments and recognize/note each and every one you check off.
- 4. Welcome failure.** If you're pushing yourself you're bound to make mistakes. Stop and learn from them and use those learnings to grow and go forward. In the same vein, know when things are not working well, not headed in the right direction or simply stalled. Stop and adjust the sails, then take purposeful action.
- 5. Dream big dreams and surround yourself with successful "positive people"...** Nothing ventured, nothing gained. No guts, no glory. You snooze, you lose. Any one of these phrases gets the point across. If you want to grow and advance you have to push the envelope. And when you want to accelerate your success, find positive people who give off good energy. Negative people drain energy and stall progress.
- 6. Reward yourself... celebrate successes:** It's well deserved.

Happy New Year!

SFM JOINS TRUSTED CHOICE®

SFM®

The Work Comp Experts



SFM–The Work Comp Experts is the newest member of the Trusted Choice® consumer branding program for independent insurance agents and brokers. SFM, headquartered in Bloomington, Minn., has joined 65 other leading insurance companies nationwide as a Trusted Choice® company partner.

“Trusted Choice® is proud to welcome SFM as the newest company partner,” says Dave Evans, Trusted Choice® executive director. “SFM’s commitment to workers and their employers has long been hailed in the Midwest and exemplifies the Trusted Choice® Pledge of Performance. We look forward to their continued growth in serving the needs of Trusted Choice® agents and their clients.”

SFM was founded in 1883 as a member-owned mutual company and grew rapidly to become Minnesota’s largest workers’ compensation insurer. Today, SFM is a regional insurance group providing Midwest employers with workers’ compensation coverage in 16 states. SFM offers workers’ compensation insurance solutions for employers of all sizes, including claims and disability management, cost containment, legal assistance, and third-party administration. For more, please visit www.sfmic.com



**Bob Lund, SFM
President & CEO**

“Partnering with independent agents to strengthen client relationships has always been a fundamental commitment of SFM,” says Bob Lund, SFM president and CEO. “We are pleased to participate in and support the association’s Trusted Choice® program.”



We take listening pretty seriously here.

An application doesn't always capture your customer's full story. That's why Western National's underwriters make themselves available to personally review any application — to give every story a chance to be heard. Because when we listen, we learn how to serve you better. *The proof is in the partnership.*SM



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7 Reasons Why Agents Should Co-brand with Trusted Choice®

As an agency owner, you've already made an excellent business decision by joining the Independent Insurance Agents & Brokers of America (the Big "I"). With the combined strength of thousands of independent-minded businesses such as yours, the Big "I" and its state affiliates enhance the value of members and work to protect customers at the state and national level.

Now it's time to make another great decision: Co-brand with Trusted Choice®, the consumer-marketing brand developed specifically for Big "I" members. Here are seven reasons why you'll benefit:

1. National Brand

While you and your staff must develop or refine much of your firm's brand strategy, you don't have to embark on this journey alone. Trusted Choice® can augment your efforts if used properly.

In fact, you already may have a strong local brand. Now you can add to that by leveraging a great national brand that can evoke immediate and strong feelings in consumers, enabling you to:

- Offer new products and services;



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- Charge more, or at least have the customer think first of “value” vs. price”;
- Survive a crisis (e.g. hard market);
- Attract and retain good employees and carriers, and
- Sustain and grow market share.

2. ‘Ingredient’ Branding Is Proven Strategy

Trusted Choice® is a comprehensive ingredient-brand program that you can integrate into your agency on several levels—and drive customers to your door.

What is an “ingredient-brand”? Consider a new Dell computer. On the box, and on the computer itself, are stickers that say “Intel Inside.” In consumers’ minds, that translates to a faster, more powerful device. As a brand, Intel doesn’t supersede the computer, just as Trusted Choice® won’t supersede an agency and its local brand identity—but it adds value, which is why it’s called a branding “ingredient.”

To be effective, ingredient brands should be understood by consumers—which is why Intel advertises and why Trusted Choice® conducts national advertising and public relations campaigns. Our TV ads alone are reaching 120 million consumers a year. Agents and carriers are tying in to the program, extending its value.

3. Website Locator

Agents and brokers can leverage the Trusted Choice® website, which links consumers with local Trusted Choice® agencies.

Once agents populate the website with information such as location and underwriting appetite, they put themselves in position to win new business. For example, an average of 17% of Americans moves every year. If you’re a State Farm policyholder, and you move, you don’t have to worry about leaving the company. But if an independent agent insures you, and you move, you may not find another independent agent at your new home. With www.TrustedChoice.com you easily can find another Trusted Choice® firm at your new location.

4. Research Based

The strategy of Trusted Choice® is rooted in exhaustive research of personal and small-commercial lines customers. The things they value most are 24/7 customer service (e.g. emergency claim numbers), professional service standards, customization, choice of companies and advocacy—the very things offered by independent agents and brokers. The problem is that customers don’t know independent agents and brokers offer those things.

So the beauty of Trusted Choice® is that we’re packaging up and giving back to consumers exactly what they say they want. And we’re giving it back to the right prospects and customers: Our target audience is exactly



Nationwide Strength. Midwest Values.

At RAS,
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is our primary focus.*
It is what we do, and who we are.

We partner with our agents to help employers control the rising costs of managing a workforce while protecting profitability. We have a proven history of solid performance throughout Minnesota and continually develop new ways to overcome the difficult issues inherent to workers' compensation. We have a team approach to deliver exceptional service, including:

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- INJURY ASSISTANCE CENTER
- STAY AT WORK/RETURN TO WORK PROGRAM DEVELOPMENT
- LOSS PREVENTION AND TRAINING
- ERGONOMIC ASSESSMENTS AND JOB FUNCTION MATCHING

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let's work together.**



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the customer who would prefer to buy from an independent agent—including those now insured by captive agency carriers.



5. Consumer-Tested Logo

The Big “I” logo, while revered by members of the association, does not resonate with consumers. This is a difficult pill to swallow, but to reach out to consumers we simply must. Customers don’t recognize the Big “I” logo, associate it with the wrong things (e.g. USAA), or perceive it narrowly. And they aren’t influenced by the Big “I” logo to work with an independent agent.

The Trusted Choice® logo, on the other hand, resonates well with consumers. It’s the result of extensive research and testing.

Note: The Big “I” logo will continue to be used within the insurance industry and on Capitol Hill and in state capitals, where it is recognized and valued. The Trusted Choice® logo will be used exclusively as a consumer-marketing brand mark for participating Big “I” member agencies.

6. Pledge Power

Trusted Choice® is about much more than a logo, however. The heart of any brand—good or bad—is the customer’s experience with the product or service. If buyers have a poor customer experience, that memory will eclipse even the slickest ad campaign. On the flip side, a repeatedly positive experience will make those customers your fans for life, irrespective of your advertising (or lack thereof).

Thus, the Trusted Choice® branding program provides a road map for agents to offer a consistently positive customer experience. We call it the Pledge of Performance. The Pledge—which is being used by Trusted Choice® members in their local marketing—responds to consumer demands for professionalism, choice, customization, 24/7 service, and advocacy.

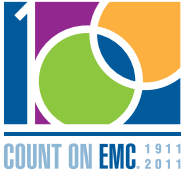
7. Great Value

Trusted Choice® is an excellent value. Trusted Choice® members receive:

- National advertising program, with the ability to co-brand
- National public relations program that member agents can leverage
- Local marketing support in the form of tag-able TV, radio, print and billboard ads
- Consumer-tested brand name, logo and tagline
- Qualified leads with the new Trusted Choice® Agency Locator

By September 1, 2011, all IIABA member agencies will be on board—and Trusted Choice® will become the preferred brand for insurance buyers. Also, 60 leading insurance companies are supporting in the brand program.

For more branding information, visit www.TrustedChoice.com/agents



I'm celebrating our 100th year by planning for our next 100 years.

Jason Bogart, CPCU, ARM, Vice President of Branch Operations

Our future will be marked by the relationships we forge with you—the independent insurance agents who represent us. You're the reason we'll continue to investigate new market opportunities. Why we'll develop competitive products. Why we'll maximize the use of new technologies. Why we'll emphasize ongoing professional development for our staff.

By helping you profitably and efficiently grow your agency, EMC Insurance Companies will continue to serve you and your customers today and well into the future.



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Trusted Choice® Pledge of Performance

Trusted Choice® agencies are insurance and financial services firms whose access to multiple companies and commitment to quality service enable us to offer our clients competitive pricing, a broad choice of products and unparalleled advocacy.

As a Trusted Choice® agency, we are dedicated to you and are committed to treating you as a person, not a policy. This commitment means we shall:

- Work with you to identify the insurance and financial services that are right for you, your family or your business and use our access to multiple companies to deliver those products.
- Guide you through the claims process for a prompt and fair resolution of your claim. Help you solve problems related to your coverage or account.
- Explain the coverages and options available to you through our agency, at your request.
- Return your phone calls and e-mails promptly and respond to your requests in a timely manner.
- Provide 24/7 services for our customers, offering any or all of the following: emergency phone numbers, Internet account access, e-mail and call center services.
- Use our experience and multiple company relationships to customize your coverage as needed.
- Commit our staff to continuing education so they may be more knowledgeable in serving you.
- Treat you with respect and courtesy.
- Conduct our business in an ethical manner.

We pledge this to you, our clients and ask that you let us know if we fail to meet our commitment, so we may take corrective action.

If it's worth insuring, it's worth insuring well.



Your customers put all they have into their businesses. And it's worth every long day and late night. So don't let them skimp on their insurance coverage.

With a policy from West Bend, they'll have peace of mind knowing the business is well protected. Our insurance professionals have the knowledge and experience to create the right insurance program for hundreds of businesses, from antique stores to veterinarians.

Our reputation for fair and prompt claim service, as well as our financial strength, is known throughout the Midwest.

West Bend's SMARTbusiness™ insurance program makes sense. Because if it's worth insuring, it's worth insuring well.



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How Agents

Are Leveraging

Trusted Choice®



What's the key aspect to building a brand over the long term?

Advertising, you might say? Well, that is an important brand “touch-point.” But in any serious brand-building campaign, which takes place over multiple years—even decades—how the customer actually interacts with the product or service is most important. In insurance, these brand touch-points involve your staff working with customers and prospects.

Advertising messages can set the stage for those interactions, but how your staff serves customers and prospects is the true test of your brand. That's why Trusted Choice® has put in place a dynamic branding program allowing for flexibility at the local level. How is this achieved? Remember that Trusted Choice® does not replace your agency's brand—it adds value to your agency's brand. Thus, if you already have a solid agency brand, you can position Trusted Choice® as adding further value to the services you already offer. (By way of example, think of “Intel Inside” or the “Good Housekeeping Seal of Approval.”)

Here are some impactful ways agents and brokers are leveraging Trusted Choice®:

Pledge of Performance

Trusted Choice® provides a road map for agents to offer a consistently positive customer experience—it's called the Pledge of Performance. The 10-point Pledge responds to consumer demands for professionalism, choice, customization, 24/7 service and advocacy.

In thinking of how to best serve your customers, you don't have to reinvent the wheel!

continued on page 23



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continued from page 21

With language from the Pledge, participating agents are writing open letters to clients, highlighting the benefits for customers of using their Trusted Choice® agency. Agent and broker websites proudly highlight an overview of the Pledge, with the full Pledge just a click away.

Here are some other ways agents are using the Pledge of Performance:

- Running ads in their local paper stating the Pledge.
- Having the Pledge made into a framed wall hanging in the reception area—and in every office or cubicle—as a visual reminder for employees and customers of the firm’s commitment.
- Discussing a different bullet from the Pledge during weekly or monthly staff meetings so employees will be fully invested in these performance criteria.
- Using the Pledge as the basis for customer survey questionnaires.
- Mailing the Pledge to customers with a letter from the agency owner.
- Incorporating language from the Pledge in their telephone on-hold message.

Are you and your staff embracing the Pledge and living up to its promises? Are you maximizing the Pledge’s power as a marketing tool?

Logo, Marketing Materials and Stationery

Thousands of participating agents and brokers are proudly displaying the Trusted Choice® brand name and logo. (Remember that the logo has been tested, and consumers respond positively to it.) Agents have reprinted their marketing materials and stationery around the Trusted Choice® logo guidelines. Examples include:

- Complete proposal kit (sales presentations, proposals and materials)
- Letterhead, envelopes and business cards
- New-client welcome packages
- Client bills and newsletters
- Building signage
- Logo apparel
- Bumper stickers and license plate frames
- Client gifts (calendars and other logo items)
- E-mail signatures
- Website templates
- Coffee cups used in your office

Important note: Every Trusted Choice® agency must adhere to the logo usage rules. Random variations in colors, fonts, logo designs and messaging are not permitted for legal reasons and for consistency in presentation to consumers, just as is the case with any national brand. Visit the Logos/Pledge tab at www.TrustedChoice.com/agents to download the logo and logo rules.

continued on page 25

Speak softly and carry **A BIG CLUB**

AAA sells insurance products through Independent Agents.

What makes us different from other insurance carriers? Simple. We're a club, not just another company — creating marketing opportunities in select Midwestern markets that aren't available through other companies.

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Trusted Choice® Website

Besides refreshing their own websites with the Trusted Choice® logo and other materials, agents and brokers also are tying into the Trusted Choice® website (www.TrustedChoice.com), which links consumers with local participating members and provides helpful information on a number of personal and business insurance topics.

The Trusted Choice® website plays a vital role in the program's outreach to both agents and consumers. The site hosts an Agency Locator through which consumers can find the agency that is right for them based on location, line of business and even languages spoken by agency staff. Member agencies are benefiting from this lead-generation tool by completing an agency profile at www.TrustedChoice.com/agents. Agents also are keeping their agency profiles updated—for example, if they add new office locations, they are updating their profiles at the Trusted Choice® website.

Advertising

All Trusted Choice® agencies benefit from the program's national advertising. But they also can capitalize on professionally developed tag-able TV, radio and print ads that educate consumers on the value of doing business with their Trusted Choice® agency. These TV, radio and print ads direct consumers to look for their Trusted Choice® agency for choice of companies, customized policies and advocacy support.

Savvy agents have learned that running their own tagged advertising (tagged with their name and contact information) in conjunction with the national ad buys gives their agencies the appearance of running a much bigger campaign than they actually pay for.

Example: One agency is tagging the Trusted Choice® TV spots—then bought local time on the same programs Trusted Choice® chose for its media buy. This agency also tagged a Trusted Choice® radio spot and ran that through the following month on two local radio stations that match its target demographic. The result: everyone thinks the agency made the entire ad buy, even though it spent only about \$2,500.

To preview and download these customizable ads, visit the Advertising tab at www.TrustedChoice.com/agents.

Public Relations

Trusted Choice® members are benefiting from a national public relations program that drives consumers to www.TrustedChoice.com where they can find a local agent or broker. The PR campaign is focused largely on major consumer and business media. Trusted Choice® agents can use those same PR messages on the local level. And it doesn't cost them anything. For example, agents are building a complete calendar of media releases that are timed to seasonal events (e.g. holiday safety or flood season). The releases can be downloaded from www.TrustedChoice.com/agents and used locally with your agency's letterhead. A list of PR ideas is available in Zoom in on Branding and under the Public Relations tab at www.TrustedChoice.com/agents.



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WHY and HOW to Go



For many agents, one of the most startling findings of the branding research conducted by the Independent Insurance Agents & Brokers of America (the Big “I”) in developing Trusted Choice® was the significant consumer demand for round-the-clock customer service. Eighty-seven percent of personal lines customers and 70% of small-business customers said **24/7** service was “important” or “very important” to them. Those are staggering numbers, especially for an industry where it is not uncommon, even now, to find agencies that are closed at lunch—so forget about 3 a.m.

And let’s face it: Those numbers probably are higher now, as Americans only have increased their use of the Internet for handling everything from credit card and bank accounts to travel arrangements and shopping. And, especially within the financial services world, there is an expectation that a business will provide a means to answer a question or solve a problem after hours. Interestingly, the number of consumers surveyed who wanted to buy insurance online was very low; they want to purchase from a live body, whether in person or on the phone. But when it comes to service, they’ll take “convenient” over “human” most of the time.

As a result of these findings, the Trusted Choice® Pledge of Performance requires that member agents offer **24/7** service to customers. So, what does that mean for your agency? Do you have to hire a licensed CSR to man the phones all night? Start making changes to auto policies at dinnertime? Carry your beeper to Sunday church?

The short answer is “no.” In fact, unless there is an urgent claim, most customers don’t want to bother you when you’re off the clock. But if they want to request an auto change, a new jewelry rider or a certificate, they want to do so when it’s convenient for them, not you. In fact, you don’t necessarily have to provide the service in the middle of the night, but you do have to enable them to request it.

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helping another,
both are strong.



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WHY and HOW to Go

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Here are some ideas for how your agency can comply with the **24/7** requirement in the Trusted Choice® Pledge:

1. Provide customers with e-mail addresses for all staff, and post them on your website. Be sure your staff answers all messages promptly.
2. Provide company service center numbers on your outgoing voicemail message and on your website. Monitor the service your customers receive from these centers.
3. Implement a certificates-on-demand service on your website, so commercial customers can access those important documents quickly and easily.
4. Implement an online service center such as CSR 24, which enables customers to make policy changes and other requests through the Internet.
5. Load one laptop with customer data and rotate it among the staff each night.
6. Hire an answering service that can route important calls to various staff after hours.
7. Rotate an emergency cell phone among staff to carry at night and weekends

Oh, and be sure to tell your customers about the **24/7** service your agency is offering them.

You might brainstorm with your staff similar ways to provide **24/7** service.

Many Trusted Choice® agencies already have learned that marketing themselves as a **24/7** shop can bring in valuable new business. And even if customers never take advantage of the round-the-clock service, they like to know that it's there and will select an agency with that in mind.

Becoming a **24/7** operation needn't be a chore, but it is an opportunity.

For more branding tips go to www.TrustedChoice.com/agents

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1114-AGY-MS-526

www.gmacinsurance.com

Where to Find It: A Resource Guide to Trusted Choice® Benefits



Benefit #1 – Licensed Use of the Trusted Choice® Logo and Pledge of Performance

Trusted Choice® Logo and Logo guidelines: go to www.trustedchoice.com/agents mouse over the 'Logos/Pledge' tab until the dropdown menu is revealed, in the dropdown click on either 'Logo Examples' for logos OR 'Logo Rules' for guidelines

Pledge of Performance: go to www.trustedchoice.com/agents mouse over the 'Logos/Pledge' tab until the dropdown menu is revealed, click on 'The Pledge of Performance' in the dropdown

Value of the Pledge, including ideas for the 24/7 pledge point: go to www.trustedchoice.com/agents mouse over the 'Logos/Pledge' tab until the dropdown menu is revealed, click on 'The Value of the Pledge' in the dropdown

Benefit #2 – National Advertising and Public Relations Exposure

National Ad schedule: go to www.trustedchoice.com/agents mouse over the 'Advertising' tab until the dropdown menu is revealed, in the dropdown click on 'Ad Flight Schedules'; click on the article 'Ten Tips for Creating a Media Plan'

Facebook presence: go to www.facebook.com/trustedchoice

Benefit #3 – Customizable Advertising Materials

Creating a media plan: go to www.trustedchoice.com/agents mouse over the 'Advertising' tab until the dropdown menu is revealed, in the dropdown click on 'Advertising Articles'; click on the article 'Ten Tips for Creating a Media Plan'

Trusted Choice® tag-able TV, radio, billboard and print ads: go to www.trustedchoice.com/agents mouse over the 'Advertising' tab until the dropdown menu is revealed, in the dropdown click on the advertising media is of interest

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Benefit #4 – Inclusion in the Agency Locator on the Trusted Choice® Consumer Website

Viewing your agency profile on the Trusted Choice® agency locator: go to www.trustedchoice.com enter your zip code in 'Find an Agent' and click 'Go'

Creating/Updating you agency profile for the Trusted Choice® agency locator: go to www.trustedchoice.com/agents and click on 'Updating your company profile'

Benefit #5 – Informative Consumer Articles

Consumer oriented articles (content) for use in newsletters, website and Facebook: go to www.trustedchoice.com/agents mouse over the 'Public Relations' tab until the dropdown menu is revealed, in the dropdown click on 'Public Relations Articles'

Benefit #6 – Customizable Press Release Templates

PR – press release templates: go to www.trustedchoice.com/agents mouse over the 'Public Relations' tab until the dropdown menu is revealed, in the dropdown click on 'Press Release Templates'

Benefit #7 – Syndicated Content Feed on Website

Automatic content feed for website (RSS feed): go to www.trustedchoice.com/agents see information on the home page, including the RSS script

Current RSS feed content (text only): go to http://www.cevadopartners.com/index.php?page_id=500

Sample website containing RSS feed (integrated into the feel of the site): go to http://afsinsurance.com/news_307.htm

Benefit #8 – Trusted Choice® Company Partners

List of company partners: go to www.trustedchoice.com/agents click on the 'Companies' tab; scroll down

Company co-op funds: go to www.trustedchoice.com/agents mouse over the 'Advertising' tab until the dropdown menu is revealed, in the dropdown click on 'Advertising Articles'; click on the article 'Leveraging Company Co-Op As Dollars'

Benefit #9 – Marketing Reimbursement Program (MRP)

Marketing Reimbursement Program (MRP) complete details: go to www.trustedchoice.com/agents and click on the link on the home page OR go to www.trustedchoice.com/mrp

Getting MRP reimbursement for adding the logo and pledge to your website: go to www.trustedchoice.com/agents and click on the link on the home page (OR go to www.trustedchoice.com/mrp); click on 'MRP Guidelines'



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Getting the Trusted Choice® Brand Started in your Agency

Zoom in on Branding guide: go to www.trustedchoice.com/agents mouse over the 'Branding Basics' tab until the dropdown menu is revealed, click on 'Zoom in on Branding' in the dropdown (available on the page are a PowerPoint and the individual phases in PDF format)

Phase 1: Getting Started: Educating and engaging your agency personnel and forming a brand team.

Phase 2: Evaluate Your Brand: Review your agency's current image in the marketplace.

Phase 3: Redefine Your Brand: Develop a brand promise and examine your agency's brand identity

Phase 4: Integrate Trusted Choice®: How your agency can benefit from this national brand.

Phase 5: Rethink Your Infrastructure: Review products, services, workflows, employees & technology.

Phase 6: Create a Marketing Strategy: Develop a comprehensive marketing plan.

Phase 7: Direct Marketing: Begin branding promotions with a direct marketing campaign.

Phase 8: PR & Special Events: Learn to utilize "free media," both in print and broadcast, to tell your story.

Phase 9: Print, Web & Outdoor Advertising: Make the biggest impact for the smallest amount of money.

Phase 10: Broadcast Advertising: Advertise wisely and effectively on both radio and television.

Member branding checklist: go to www.trustedchoice.com/agents mouse over the 'Branding Basics' tab until the dropdown menu is revealed, click on 'Branding Articles' in the dropdown; under the 'Live the Brand' headline, click on 'Branding Checklist'

Live the Brand guide: go to www.trustedchoice.com/agents mouse over the 'Branding Basics' tab until the dropdown menu is revealed, click on 'Branding Articles' in the dropdown; under the 'Live the Brand' headline, click on the 'Live the Brand guide'



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

STATE BUDGET SURPRISE - A SURPLUS

Most everyone at the state capitol was strapping down for more bad news on the state budget when the November Budget Outlook was released. Expectations ran from an additional \$400 million to \$800 million in potential budget deficits. However, everyone including the Department of Management and Budget was surprised when the budget forecast predicted an \$876 million surplus.

State revenues actually exceeded forecasts by \$358 million for 2011, and state spending was \$205 million below estimates. This creates a budget balance of \$876 million expected for the 2012-2013 biennial budget period. This should make the upcoming legislation session much easier as the governor and state legislature will no longer need to address the budgetary issues that led to the 12 day state government shut-down. However, don't expect any major changes in the state budget adopted during the July special session. Current law allocates the entire balance to restoring state budget reserves.

STATES MIXED ON HEALTH INSURANCE EXCHANGES

Most states are slowly progressing with the health insurance exchanges mandated by the Affordable Care Act. About 30 to 35 states are at least looking at the establishment of an insurance exchange either through legislation passed by a state legislature or by a directive from a governor. Yet many of these states will not have exchanges up and running by the dates set in federal law. They will likely get "conditional approval" from the federal government to continue exchange development. Some may attempt to establish a state-federal hybrid that might meet the requirements of the ACA.

Seven to ten states are making significant progress and will likely have exchanges approved by the federal government in 2013. Likewise, they are 7 to 10 states that have refused a state exchange or purposely making no progress toward an exchange. Unless the ACA is overturned or repealed, they will likely wait for the development federal exchange. Where Minnesota lies in this scenario depends on who you talk with.

GOVERNOR PUSHING EXCHANGE - LEGISLATURE NOT INTERESTED

The state legislature failed to even hear a bill that would have established a Minnesota health insurance exchange during the last legislative session. They are likely to ignore such a bill again this legislative session. Too many of the newly elected Republican legislators are categorically opposed to anything that could advance what they call "ObamaCare".

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This has not stopped Governor Dayton and the Minnesota Commerce Department from taking the initiative and beginning to develop a framework for a state health insurance exchange. Supporting this effort is a federal grant of \$4.2 million.

Commerce Commissioner Mike Rothman has been selected by the governor to be the state's point person on the health insurance exchange. He has established a 15 member health insurance exchange advisory task force to help him design and develop a Minnesota Health Insurance Exchange. The Commissioner has also begun to set up 10 technical work groups to develop, discuss and provide technical assistance to the advisory task force and the commissioner on various aspects of a health insurance exchange. So far, four of the ten have been appointed relating to 1) finance, 2) governance, 3) adverse selection, market competition and value and 4) navigators and agents/brokers. Insurance agents are represented on the task force and three of the four technical work groups. Clearly, this will be a huge task as these groups meet over the next 12 to 18 months. Anyone interested in these advisory groups can follow their activities at the following web site:

<http://mn.gov/commerce/insurance/topics/medical/exchange/Exchange-Advisory-Task-Force/index.jsp>

As part of this effort, five different potential vendors have developed modules for testing by the public. If you are interested in test driving what an insurance exchange might look like, check it out at the following:

<http://mn.gov/commerce/insurance/topics/medical/exchange/Exchange-Section-Module-Testing/index.jsp>



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Weizenegger-Engel Insurance
Brainerd, MN

David Shirley, CSR
Indiana Insurance
Minneapolis, MN

Scott Wojtysiak, CSR
Reliable Agency
Cloquet, MN

In The News...

WEST BEND MUTUAL INSURANCE COMPANY WINS NATIONAL WORKPLACE AWARD

For the second consecutive year, Business Insurance magazine and the Best Companies Group have named West Bend Mutual Insurance Company the nation's top place to work in the large property/casualty insurer category. West Bend was one of 50 companies nationally recognized in the 2011 Best Places to Work in Insurance program.

"It's truly an honor to win this national award for a second consecutive year," said Kevin Steiner, West Bend president and CEO. "West Bend's vision is to be the company of choice for our agents, policyholders, and associates. Since 75% of the Workplace Award evaluation was based on confidential employee surveys, this recognition is strong evidence that our associates value what we offer and make us the company of choice. I am proud of all we've accomplished, and am especially proud of our 1000-plus associates and their great work."

The remaining 25% of the evaluation was based on the company's workplace policies, practices, and demographics.

West Bend offers their associates many amenities including continuing education courses held in a state-of-the-art training facility; an on-site bank; dry cleaning services; a 7,100-square-foot fitness center; three miles of walking trails; 20 different fitness classes; on-site massage therapist; wellness programs that include health risk assessments and a "Biggest Winner" weight-loss contest in which 136 contestants lost 655 pounds over a 14-week period; on-site; and Take Your Child to Work Day.

ACUITY RECEIVES NATIONAL HONORS FOR LEADERSHIP DEVELOPMENT

ACUITY is named one of the top 10 mid-sized companies in the nation for leadership development in the Leadership 500 list published by Leadership Excellence magazine. The Leadership 500 is an annual ranking of the

best organizations in leadership development practices, employee motivation, and productivity.

Leadership Excellence surveyed companies across all industries to select the 2011 Leadership 500, and ACUITY was the only multiline P&C insurer to make the list.

"We are proud of the fact that we have developed a wide network of training opportunities with a variety of sources, and honored that our training programs have been recognized by Leadership Excellence," says Lynn Coady, Vice President - Human Resources.

ACUITY's leadership training program includes ongoing in-office and off-site sessions with various schools and colleges, including Wharton School at the University of Pennsylvania and the Executive Education Program at the University of Wisconsin-Madison. The company utilizes top management consultants from around the country as well as prominent management development experts from Development Dimensions International, a talent management consulting firm.

BIG "I" COMMENDS HOUSE COMMITTEE ACTION ON THE "INSURANCE DATA PROTECTION ACT"

The Independent Insurance Agents & Brokers of America (IIABA or the Big "I") today commended the U.S. House of Representatives' Financial Services Subcommittee on Insurance, Housing, and Community Opportunity for their support of the "Insurance Data Protection Act of 2011." This legislation, introduced by Rep. Steve Stivers (R-Ohio), would rein in the authority of both the Federal Insurance Office (FIO) and the Office of Financial Research (OFR).

"The Big 'I' commends the Subcommittee Members, particularly Chairman Biggert and Rep. Stivers, for their work on this legislation to limit the authority of both FIO and OFR," says Charles Symington, Big "I" senior vice president of government affairs. "Though the legislation does not directly affect Big 'I' members, we see strong merit in any legislation that further limits the

authority of these new federal offices.”

The “Insurance Data Protection Act” would prohibit the FIO and OFR from collecting data directly from insurers by revoking their authority to subpoena information from insurance companies. Under current law, both FIO and OFR are prohibited from collecting data from agents and brokers due to the efforts of the Big “I” during consideration of the Dodd-Frank legislation. Dodd-Frank did, however, allow both FIO and OFR to subpoena data from insurers even though this data is already collected by state insurance regulators and the law requires the state regulators to share the data with the federal entities.

“Very simply, the Federal Insurance Office was principally created to be an informational office, and the information that they need is already collected and readily available through state insurance regulators,” says Symington. “It is important to the Big ‘I’ that both the FIO and OFR have no more authority than they absolutely need to complete their very limited Congressionally-mandated duties, and we thank the Committee for their action today in this regard.”

INTEGRITY INSURANCE DEBUTS ONLINE ACCOUNT ACCESS

Integrity Insurance customers will soon be able to access their account information online via a new web portal.

Integrity is debuting a “My Integrity Account” section on its website, www.integrityinsurance.com beginning Nov. 7. Policyholders will be able to create an online account that allows them to access their policy information 24 hours a day, review billing details, pay their policy payments online, check the status of their claims, send messages to their agents and view and print important documents, such as invoices and auto policy ID cards.

“The new site allows policyholders to easily access any information they need and improves our ability to meet customers’ needs,” said Joseph F. DiMartino, Integrity’s president and chief executive officer. “The online accessibility makes it even easier for us to meet policyholders’ needs and provide high-quality customer service.”

The online portal will make it even easier for independent agents working with Integrity to stay connected with their customers, DiMartino said.

Integrity policyholders can visit the “My Integrity Account” section at www.integrityinsurance.com after Nov. 7 to set up their new online access.

“Our customers have asked to have online access to their important policy information whenever they need it and this new site will allow them to do just that,” DiMartino said.

SECURA INSURANCE VICE PRESIDENT NAMED BUSINESS INSURANCE WOMAN TO WATCH



Terrie Pohjola, SECURA Vice President – Associations & Programs, has been honored as one of Business Insurance’s 2011 Women to Watch. She was presented with the award at the Leadership Workshop & Awards luncheon in New York

City on Dec. 6.

Business Insurance, a weekly publication for insurance industry executives, has featured Women to Watch for six years to recognize individuals doing exceptional work in risk management, benefits management, commercial insurance, and related fields. Despite a record number of nominations this year, Pohjola stood out as one of the top 25 women in the nation.

Pohjola, who joined SECURA in 1993 as Director of Investments, has held a number of roles within the company, including director and vice president positions in Finance, Information Technology, and Sales.

Her impressive list of skills and talent spawn from her education at University of Wisconsin – Green Bay, where she earned a Bachelor of Science degree in managerial accounting and a master’s degree in environmental economics. Pohjola also has earned designations as a Certified Public Accountant, Certified Information Technology Professional, and Certified Treasury Professional.

MIIAB WOULD LIKE TO THANK O



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All of this can be accessed on the web at

www.independentagent.com/vu



2012 MIIAB CIC Program Schedule

EXAMS NOW ON FRIDAY!

MN Independent Insurance Agents & Brokers Association

It's easy to register - by fax, phone, mail or on-line!

Please select Seminar date

- 1/11 - 1/13/12 **Eden Prairie** Agency Management
- 2/8 - 2/9/12 **Plymouth** *Ruble Graduate Seminar
- 3/7 - 3/9/12 **Eden Prairie** Commercial Casualty
- 4/11 - 4/13/12 **Eden Prairie** Personal Lines
- 5/9 - 5/11/12 **Eden Prairie** Commercial Property
- 6/13 - 6/14/12 **Walker** *Ruble Graduate Seminar
- 7/11 - 7/13/12 **Eden Prairie** Commercial Casualty
- 8/1 - 8/3/12 **Eden Prairie** Agency Management
- 9/12 - 9/14/12 **Eden Prairie** Commercial Property
- 10/10 - 10/12/12 **Eden Prairie** Personal Lines
- 11/7 - 11/9/12 **Eden Prairie** Life and Health

* Must be a dues paid member of CIC or CRM to attend a Ruble Graduate Seminar

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.

All courses begin Wednesday's at 8:00 a.m., Thursday's from 8:00 a.m. until 5:00 p.m., and Friday's from 8:00 a.m. to 12:00 p.m.
Optional Exam: **Friday** 2:00 p.m. to 4:00 p.m.

Important Information
All participants must present photo identification to the on-site registrar at the institute. Cancellations received within 7 calendar days of a program will incur a \$75 non-refundable fee. If you do not cancel and do not attend the program, you will incur a \$125 fee. The balance of the registration fee may be refunded or transferred to another course. You may substitute an eligible person for the same event anytime at no charge with notification prior to the course.

These courses have been submitted for approval to the MN Commissioner of Commerce for **20 hours of Insurance continuing education**. Except for Ruble Graduate Seminar that are only **16 hours**.

Method of Payment

- Check Enclosed (Payable to MIIAB) or Charge to: VISA Mastercard

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	Seminar
\$421.00	CIC Institutes (20 Hours)
\$420.00	Ruble Graduate Seminar (16 Hours)

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2012 MIIAB CISR Program Schedule

MN Independent Insurance Agents & Brokers Association

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Please select Seminar date - These courses have been approved by the MN Commissioner of Commerce for 8 hours of Insurance continuing education (**Dynamics of Service has been approved for 7 hours of Insurance continuing education)

- 1/24/12 - Rochester Commercial Property
- 1/24/12 - Eden Prairie Commercial Casualty
- 2/15/12 - St. Cloud Personal Auto
- 2/16/12 - Eden Prairie Personal Residential
- 2/22/12 - Shoreview Commercial Property
- 3/14/12 - Eden Prairie Agency Operations
- 3/21/12 - Duluth Commercial Property
- 3/28/12 - St. Cloud Commercial Property
- 4/12/12 - Rochester Personal Residential
- 4/18/12 - Shoreview Personal Auto
- 4/19/12 - Eden Prairie *WTH
- 5/1/12 - St. Cloud Commercial Casualty
- 5/15/12 - Eden Prairie Commercial Property
- 5/24/12 - Mankato Commercial Property
- 6/5/12 - Grand Rapids Personal Residential
- 6/7/12 - Thief River Falls *Dynamics of Service
- 7/10/12 - Duluth *WTH
- 7/18/12 - Alexandria *WTH
- 7/25/12 - Brainerd Personal Residential
- 8/7/12 - Shoreview Agency Operations
- 8/9/12 - St. Cloud Agency Operations
- 8/21/12 - Mankato *WTH
- 8/23/12 - Rochester *Dynamics of Service
- 9/5/12 - Eden Prairie Commercial Casualty
- 9/6/12 - Willmar Personal Auto
- 9/11/12 - Detroit Lakes Commercial Casualty
- 9/18/12 - Bemidji Commercial Property
- 10/3/12 - Eden Prairie Personal Residential
- 10/17/12 - Shoreview Personal Residential
- 10/18/12 - Duluth Agency Operations
- 10/23/12 - St. Cloud *WTH
- 10/25/12 - Eden Prairie Agency Operations
- 11/6/12 - Rochester Commercial Casualty
- 11/13/12 - Eden Prairie Commercial Property

*** NEW!!!**
William T. Hold Seminar and Dynamics of Service
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CANCELLATION POLICY: Registration fee is fully refundable if cancellation is received seven days prior to class. A \$30.00 fee will be charged for cancellations less than seven days before the scheduled class. NO SHOWS will NOT receive a refund.

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	Seminar
\$148.00	CISR Seminar
\$158.00	William T. Hold Seminar (WTH)
\$158.00	Dynamics of Service

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2012 MIIAB Errors & Omissions Seminars

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

MN Independent Insurance Agents & Brokers Association

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 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

- 1/18/12 - Eden Prairie** 8:30am-3:30pm
Prairie Conference Center
7500 Flying Cloud Dr
Eden Prairie, MN 55344
952.835.4180
- 3/13/12 - St. Cloud** 8:30am-3:30pm
Best Western Kelly Inn
Hwy 23 & 4th Ave
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320.253.0606
- 4/5/12 - MIIAB Convention** 8:30am-3:30pm
Hyatt Regency Minneapolis
1300 Nicollet Ave
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612.370.1234
- 5/17/12 - Fergus Falls** 8:30am-3:30pm
Best Western/Bigwoods Event Center
925 Western Ave
Fergus Falls, MN 56537
800.293.2216
- 6/19/12 - Morton** 8:30am-3:30pm
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- 7/10/12 - Walker** 8:30am-3:30pm
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- 8/8/12 - Rochester** 8:30am-3:30pm
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507.536.0040
- 9/20/12 - Duluth** 8:30am-3:30pm
Holiday Inn & Suites
200 West First St.
Duluth, MN 55802
218.727.7492
- 11/14/12 - Eden Prairie** 8:30am-3:30pm
Prairie Conference Center
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Cost per person
\$151.00 MIIAB Member Price
\$166.00 Non-Member Price

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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

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