



**WEATHER  
RELATED CLAIMS  
MIAB INITIATIVE**  
Page 7

## Homeowners Insurance: Is a Minnesota **Meltdown** Coming?



Hugo Tornado 5/25/08



Minneapolis Tornado 5/22/11

### INSIDE

President Mark Z. Moores, page 5

Executive V.P. Dan Riley, page 7

MIAB Convention Materials, page 11

ACT UPDATE, page 21

CAPITAL NOTES, page 35

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## MIIAB STAFF

**Daniel D. Riley**

Executive Vice President

952-253-6072 [driley@miia.org](mailto:driley@miia.org)

**Shelley Waldhauser**

Director of Insurance Operations

952.253.6089 [swaldhauser@miia.org](mailto:swaldhauser@miia.org)

**Dominic Sposeto**

Government Affairs Director

952-253-6075 [dsposeto@miia.org](mailto:dsposeto@miia.org)

**Alan Lepley**

Chief Financial Officer

952-253-6076 [alepley@miia.org](mailto:alepley@miia.org)

**April Goodin**

Director of Education

952-253-6074 [agoodin@miia.org](mailto:agoodin@miia.org)

**Michelle Schneider**

Asst. Dir. of Education and Communications

952-253-6070 [mschneider@miia.org](mailto:mschneider@miia.org)

**Bernie Neff**

Technical Advice

952-253-6073 [neffbj@aol.com](mailto:neffbj@aol.com)

**Terri Norum**

Insurance Coordinator

952-253-6237 [tnorum@miia.org](mailto:tnorum@miia.org)

**Keith B. Knapp**

Director of Communications

952-253-6243 [kknapp@miia.org](mailto:kknapp@miia.org)

**Reach MIIAB At:  
7500 Flying Cloud Drive  
Suite 900**

**Eden Prairie, MN 55344  
Telephone: 952-835-4180  
Tollfree: 800-864-3846  
Fax: 952-835-4774  
[www.miia.org](http://www.miia.org)**

# February 2012

# The Minnesota News

# CONTENTS

## Inside

- 5 President's Message
- 7 Executive VP Message
- 9 Young Agents News
- 11 MIIAB Convention Program
- 27 Diamond Profile:  
Western National Insurance
- 29 E&O Q&A
- 35 Capital Notes
- 40 In the News...
- 45 Education
- 48 Power in Partners



**21 ACT UPDATE:** Agency Opportunities in a Time of Profound Change



**31** Is the Insurance Policy You Sold to Your Insurance Customer Really Providing Them with the Insurance Coverage They Requested?



**37** Keep Your BlackBerry out of Bed...and Three Other Simple Steps to a More Productive, More Gratifying Work Day


## On the Cover



Weather Related  
Claims MIIAB  
Initiative  
**See page 7**



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## CONNECTING WITH CLIENTS – TWEET OR TALK?

Not that long ago, if you wanted to talk with a client or prospective client, you picked up the phone and had a conversation or, you met in person and chatted face to face.

Today, there are multiple ways of connecting with customers. The growth curve is strongest on the social media front, i.e. Facebook, Twitter, LinkedIn, etc. In fact, our association is offering classes and webinars on how to be part of this exploding communication phenomenon so we become better positioned to participate in it.

### ***Is social media "where it's at?"***

We certainly need to be aware of social media, how it works and how it can be used and leveraged to suit our needs. However, I'm not sure it's as helpful and as influential to our business as advocates of it suggest. I question whether the time one might allocate and invest in keeping up with social media efforts offers a comparable payback.

When it comes to people, their possessions and their money, in my experience, consumers are discriminating and sensitive to their situations—especially when they have much to protect. They wish to connect with agents they trust and feel they know to preserve those assets. I believe we cannot and should not underestimate the power of face-to-face meetings and real time conversations by phone to make and keep those connections. Research shows that messages between individuals are conveyed 55 percent from the body, 38 percent from the voice-inflection, intonation, volume-and 7% from words. Social media falls into the 7% circle.

When we rely too heavily on social media and e-mail to communicate, much can be lost in translation. Often messages fall short of clearly and accurately representing what we wished to convey or wish to know from our clients/industry colleagues. Much can be misinterpreted or simply lost.

### ***Non-verbal communication greatly influences messages***

Nonverbal communication enhances the quality of our lives and gives us the ability to relate to others with a greater degree of understanding, empathy, sympathy, and compassion. Mastering the power and understanding of nonverbal communication can help us in our daily working lives and personal lives. Our awareness of nonverbal communication is vital not only for survival, but also for learning about the needs, feelings, emotions and thoughts of others.

### ***To advocate for clients you have to thoroughly understand the client***

It's hard to be our clients' advocate if we are not using all of our senses to understand them and their needs. It's critical to be a good listener and to read and comprehend the meaning of their written words; but it is equally important to be aware of their intent. That intent comes from not only their words, but how they said it and what wasn't said. Social media is a fairly one-dimensional form of communication – person to person communication is multi-dimensional as you're able to see and hear nonverbal messages in voices and through behaviors. A person's behavior and voice





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!



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[www.auto-owners.com](http://www.auto-owners.com)

## WEATHER RELATED CLAIMS MIIAB INITIATIVE

As you all know, the MIIAB has been visiting with insurance company executives throughout the Midwest over the last five years at their home offices to discuss industry issues. Over the past several years, the number one issue for insurance companies are the weather related claims that they are incurring throughout our state. Loss ratios for homeowners insurance are going through the ceiling and profitability in this line of insurance is devastating to companies. Because of this, the leadership of MIIAB has been working with Bob Johnson, President of the Insurance Federation of Minnesota (IFM), and our insurance company partners representing independent agents to see if we can help solve the loss ratio problem. Over the last several months we have met with the Insurance Federation to discuss the marketplace and the impact of these devastating storms on the marketplace. On November 1st, IFM and the MIIAB jointly held a seminar on, "Homeowners Insurance: Is a Minnesota Meltdown Coming?" which featured Robert. P. Hartwig, Ph. D, CPCU, President of the Insurance Information Institute (III). Dr. Hartwig did an outstanding job of explaining how the weather related patterns have changed over the years causing Minnesota to become one of the top catastrophe states in the country. It was an eye opening experience for agents who attended.

In early December, Bob Johnson, President of IFM, along with Jeff Mauland, President of North Star Mutual Insurance Company, Jeff Kusch, President of Austin Mutual Insurance Company, and IFM's Chairman, Bev Turner from Travelers, met with the Board of Directors of the MIIAB to discuss the impact and loss ratios for homeowners insurance on companies doing business in Minnesota. In this discussion; Bob Johnson, talked about different legislative strategies which may be used to help relieve the pressure on loss ratios, and more importantly the potential loss of availability of homeowners insurance if these losses occur in the future. The discussions at this board meeting have lead to Bob Johnson and Dominic Sposeto working together to find a legislative solution to this problem. Furthermore, MIIAB requested information from other state affiliates relating to weather related claims. MIIAB was also asked to review this subject at the National Board Meeting which was held January 14-15 in Orlando, Florida.

Dick McKenny, from Advance Insurance Agency in Edina, and the National Director for Minnesota, presented an overview of the III presentation and the laws that were passed in Minnesota by the Association and IFM in helping control wind and hail claims relating to contractors. For your review, I have attached a copy of Dick's presentation. I think you will find it interesting and informative. We thank Dick for leading the charge at the National Meeting. As we found out at the meeting, many of our colleagues throughout the country are experiencing the same problems relating to weather related claims and the impact on homeowners and loss ratios. We would like to thank Mike Donohoe, Chairman of IIABA, and Bob Rusbult, President of IIABA, for allowing Minnesota to bring this to the table at the National Board Meeting. Both Mike and Bob are very concerned about homeowners availability and loss ratios for insurance companies throughout the country. They are going to keep us informed on a state-by-state basis on how other association affiliates are handling this problem.

After the National meeting, there has been an elevation of interest in the impact of weather related claims and the increase in cost to homeowners due to these claims to a National level. In fact, one of the IIABA's National Directors, Spencer Houldin, of Ericson Insurance Services, LLC located in Connecticut, was on Fox News providing information on the cause and effect of weather related claims over the past several years relating to increased homeowners costs throughout the country. Spencer did an outstanding job in providing an overview to the reporter on what consumers should expect for their renewal this year on their homeowners insurance. I think this report did a great job in providing information to the consumers about our industry. Please click the link the below to view the video clip, I know you will agree that Spencer did a fantastic job representing the industry.

<http://www.youtube.com/watch?v=zK7HXXsQOO8>

We are waiting to hear from the Insurance Federation on the direction they will be taking at the legislature this year relating to this problem. I am sure you will be hearing from Dominic on how he would like to get agents involved in this issue at the Capitol.



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# Young AGENTS News

## Young Agent Brand

As you can see from the new logo, our branding in the MIIAB has changed. Our committee has decided to better align ourselves with Independent Insurance Agents and Brokers of America and the National Young Agents Committee. We changed to the logo and branding that's used by the majority of Young Agents Committees across the country. We understand that many agents and insurance professionals in Minnesota were accustomed to the Young Insurance Professional name as it had been used for over a decade. However, just as the IIAB has updated all member agencies to the Trusted Choice brand, we felt it was time we updated our logo as well. We hope that all Young Agents and Young Insurance Professionals in the state will become more involved over the coming months as we will continue to offer sales and professional development opportunities to all association members.

## 2012 Young Agents Committee CIC Scholarship

We've had a very good response to the offer of our first CIC Scholarship. It's not too late for anyone who is still interested to apply. The submission deadline is February 10th so get your applications and essays submitted for review by the Young Agents Committee.

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

## Young Agents Sales Training Event

Come and learn how to effectively cross sell life insurance by simply asking your current clients one question! This Training Event will be held on February 7th 2012 10-11am at Midland Hills Country Club, Roseville MN.

During the session you will learn:

1. The basics of cross marketing life insurance without cold calling
2. Complete understanding of the changes to the Mortality Tables, and why this works
3. Learn to ask the "right" questions
4. Keys to effective policy review
5. Build a plan
6. Learn to execute with commitment

<http://tinyurl.com/6lhma9v>

## Sales Track at the MIIAB/Trusted Choice Annual Convention

For the first time, a second education track will be offered by the MIIAB at the annual state convention. It will be sponsored by the Young Agents Committee and will focus on sales training, offering the following courses:

- Know, Believe and Communicate Insurance Value
- Position Yourself as an Insurance Expert
- What's Your Personal Marketing Plan
- Objection C.P.R.

The Sales Track will be heavily discounted for Young Agents members, it will be open to all MIIAB members and attendees will gain some great insurance sales tools. Look for registration information and more details about the courses over the next few months.



tells you exponentially more than the words he or she uses. As an agent, do you want to know more from your clients?

Think of the last meaningful communication you had. Was it via email, Facebook, Twitter or LinkedIn or was it in person or over the phone? Odds are it was verbal, it was real time and there was a good back and forth. You likely felt you fully understood what was being said and conveyed and you had the opportunity to get or give clarity right on the spot.

**Life's too short to text or tweet through it**

Social media is here. It's powerful and it's important. But, don't underestimate the value of and need for face to face conversations and actual phone calls with the people in your life and "on your books" (spouse, family, friends, peers and clients). I've found that the time I invest in real conversations and connections helps me build and enjoy stronger relationships for more significant and meaningful success than any Facebook or tweet could do.

**There is only one leader of the personal umbrella pack.**



**Many companies claim to be committed to the personal umbrella marketplace, but check out these cold, hard facts about the IIABA-endorsed RLI program:**

- ⇒ As a member of IIABA, you have immediate access to RLI's admitted monoline personal umbrella
- ⇒ RLI is the **ONLY** mono-line umbrella on admitted paper in all 50 states
- ⇒ 20 years in the personal umbrella business yields the necessary expertise and experience
- ⇒ Financial stability along with the commitment and experience required to settle large claim payouts
- ⇒ Self-underwriting application and online rating provides immediate acceptability and quoting
- ⇒ Underwriting flexibility provides availability to many personal lines customers
- ⇒ RLI is rated A+ by A.M. Best

Contact Terri Norum  
[tnorum@miaa.org](mailto:tnorum@miaa.org)  
952-235-6237





# MIAB/Trusted Choice Convention & Exhibit Hall April 4-5, 2012



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**1000+ Attendees**



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**New**  
**2 Day Sales Training Track**  
sponsored by  
**Young AGENTS**

**Dynamic Keynote:**  
**The Trust Edge**  
Wednesday April 4th  
1:30pm-4:30pm  
**David Horsager**





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# MIAB/Trusted Choice Convention & Exhibit Hall April 4-5, 2012



## Consumer Agency Portal

**Paul Martin, Project CAP**

**Wednesday & Thursday  
9:00am - 11:00am**

Created through an alliance of the IIABA, Trusted Choice®, State Associations and key insurance carriers, Project CAP is a powerful industry initiative with the vision and resources to recapture and expand the independent agent's share of the personal lines insurance market. This training session will review the Project CAP programs that provide new tools, technologies, training and services that help independent agents attract and relate to today's online consumers. Best of all, many of these tools are available at no extra charge to member agencies of the IIABA.

**Wed: Regency Room - 2nd Floor**

**Thurs: Olson Room - 3rd Floor**

## MIAB Awards Luncheon

**Wednesday**

**11:00am - 1:30pm**

**Nicollet A,B&C - Main Level**

### Keynotes



Mike Donohoe  
IIABA President



Mark Moores, CPCU,  
ARM, AAI  
MIAB President  
2011



Rob Wunderlich  
MIAB President  
2012

### Awards

Company Award of Excellence  
Company Rep of the Year  
Agency of the Year  
Young Agent of the Year  
Agent of the Year  
Presidents Award

## Dynamic Keynote The Trust Edge: 8 Pillars of Successful & Ethical Insurance Professionals

**David Horsager**

**Wednesday**

**1:30pm - 4:30pm**

**Nicollet  
A,B&C**

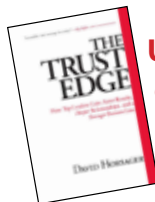
**Main Level**



"Gain Faster Results, Deeper Relationships, and a Stronger Bottom Line." Who do people trust more: you, or the competition? The answer to that question – how much confidence people have in you and your organization – says everything about your future. Trust is not a soft skill; it is the uniqueness of the most successful leaders and organizations. Without trust, leaders lose teams, salespeople lose sales, and organizations lose reputation, relationships, and revenue. But with trust, business moves faster, margins get bigger, and careers take off. Through academic research and firsthand experience, David Horsager, M.A., CSP, has learned what it takes to gain – and keep – The Trust Edge. Through a captivating presentation, Dave combines humor and illustrations with business insight and analysis. He will show you how the little things, done consistently, add up to huge results. Attendees will walk away with concrete steps they can immediately use to improve their lives and careers.

### **Learn:**

- The 8 pillars that build trust quickly with coworkers and clients.
- A 5 step process for ethical decision making.
- 6 ways to motivate consistent contribution.
- Keys to build morale, sales, and customer loyalty.
- How to never have a day where you say, "I didn't get anything done."
- The greatest need for a motivated staff, and how to fill it.
- The "why" and "how" behind the most foundational key to real success.
- Why you need to know your top 5 values.
- How to spot, approach, and solve an ethical dilemma.
- The secret magnetic trait of all people.
- 6 ways to stay competent and relevant.



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**The Trust Edge**

**Wednesday Afternoon  
Exhibit Hall Open  
4:30 p.m. - 7:30 p.m.**



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# MIAB/Trusted Choice Convention & Exhibit Hall April 4-5, 2012



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**Thursday 7:30pm**

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Welcome**

## Enjoy Downtown Networking & Nightlife Wednesday Evening

- Barrio
- Block E
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- Buca di Beppo
- Dakota Jazz Club
- Drink
- First Avenue
- Gluek's Bar & Restaurant
- Hard Rock Cafe
- Hell's Kitchen
- Ichiban Japanese Steak House & Sushi Bar
- Kierans Irish Pub
- King & I Thai
- Lotus To Go
- Market Bar-B-Que
- Martini's
- Musicbox Theatre
- Murray's Restaurant
- Nicollet Mall
- Ping's
- Rock Bottom Brewery
- Ruth's Cris Steak house
- Seven
- Shouthouse
- The Melting Pot
- The Local Irish Pub
- The News Room



### Workers' Compensation Ownership, Experience Rating, Independent Contractors, and More

**Glenn Colby, CPCU, MWCIA**

**Thursday**

**8:30am - 11:30am**

This three hour course delves into some of the most often misunderstood fundamentals of Workers' Compensation Insurance. We start out with a discussion of Ownership and Ownership changes which impact Experience Rating. We then roll into the basics of Experience Rating followed up by a discussion of Independent Contractors. The course concludes with a brief discussion of two commonly misunderstood Workers Compensation insurance pricing rules. Throughout the presentation, relevant MN statues (laws) are introduced in support of the material presented.

**Nicollet C - Main Level**



### Real Life Homeowners

**Gloria Thompson, CIC  
American Agency Inc.**

**Thursday**

**12:30pm - 3:30pm**

Do you have any customers that cohabitate? Has an insured ever moved to a nursing home, leaving their home vacant? How does the policy respond to people who conduct business from their home? Life Happens! Does your agency playbook give your staff possible solutions to these and other everyday life events? To properly serve the customer, we must know how these and other situations are addressed in the contracts we sell, and learn to evaluate various policy forms. Come and ponder these and other Real Life events, and formulate some solutions that can become part of your agency playbook.

**Nicollet C - Main Level**



### E&O Seminar

**Jean Sundlof, CIC, CPCU, ACI  
Kraus-Anderson Insurance**

**Thursday**

**8:30am - 3:30pm**

This highly interactive class is written by the Big "I" Advantage, Inc. and Swiss Re Americas from a best-in-class approach. It is broken into agency functions of management, sales and service. The class will focus on developing a good risk management program which provides: proper file documentation, consistent procedures, monitoring adherence to procedures, utilizing available tools and resources, hiring and retraining the right people, and educating the entire staff. Good E&O loss control makes good business sense.

**Lake Superior A,B - 5th Floor**



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- LOSS PREVENTION AND TRAINING
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# MIAB/Trusted Choice Convention & Exhibit Hall April 4-5, 2012



## 2 Day Sales Training Track

Nicollet D - Main Level

Sponsored by

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AGENTS

**NEW  
PROGRAM!!!**



**Ed Lamont CIC, CRM**

**Lamont Consulting Group, Inc**

**NOTE:** Sales Training Track is separate from the Convention Track. Education sessions are exclusive to each track.

### Wednesday Morning Session 9am-12:00pm

#### **KNOW, BELIEVE, AND COMMUNICATE INSURANCE VALUE: Identify Your Advantages and Solutions**

To sell value, professional insurance agents must know, believe, and communicate advantages and solutions. What are your cost, coverage, relationship, risk management, and service betterments? If you don't know the advantages, solutions, and value you provide, how will insurance buyers ever figure it out?

### Lunch on your own 12:00pm-1:30pm

### Wednesday Afternoon Session 1:30pm-4:30pm

#### **POSITION YOURSELF AS AN INSURANCE EXPERT**

Insurance agent or insurance expert, how are you viewed by prospects and clients? Clients who understand protection package value are drawn to insurance coverage specialists and niche industry experts. Equally important, how do you see yourself? Insurance agents who position themselves as experts, achieve professional separation from competitors.

### Exhibit Hall 4:30pm-7:30pm

### Thursday Morning Session 8:30am-12pm and 1pm-2pm

#### **WHAT'S YOUR PERSONAL MARKETING PLAN?**

As a professional insurance agent, what do you do to earn appointments with prospects? How do you attract well qualified buyers? Which prospecting plans work? Which don't? Is your personal marketing plan congruent with your agency's advertising plan? Are you seeking insurance company targeted risks? How do you measure prospecting results? Cold calling/cold walking strategies, networking/association activities, referral generation techniques, cross-selling systems, and social media options will be discussed.

### Lunch on your own 12:00pm-1pm

### Thursday Afternoon 2pm-3pm

#### **OBJECTION C.P.R.**

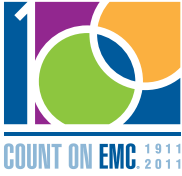
No buyer wants to pay too much for insurance protection. What do you say when your buyer says, "It's all about price this year.?" How do you confirm your understanding of what a buyer truly means? What questions do you want answered before handling cost concerns? How can you professionally resolve price objections?

With nearly thirty years experience as a professional insurance agent, Ed's specialized as a surety bond, worker's compensation, risk management, and claims deterrence expert. He's been affiliated with the Burke, Bogart, and Brownell Insurance Agency in Boca Raton since 1993. In 1998, Ed founded Lamont Consulting Group, Inc. in Palm Beach, FL to provide litigation support services, continued education training, and help professional insurance agents achieve measurable increases in sales.

Ed earned his Certified Insurance Counselor (CIC) professional designation in 1990 and Certified Risk Manager (CRM) in 2005. He completed the National Association of Surety Bond Producers Level II Surety School; is a former Dale Carnegie Sales Champion and Group Leader; and earned Distinguished Toastmaster designation (DTM) from Toastmasters Int'l.

Ed's clients include insurance companies and independent agents throughout America. He's led hundreds of sales training seminars, webinars, and teleconference sessions. Ed's professional support ranges from "One on One" producer coaching to "Take It To The Street" agency management consulting. He's trained thousands of insurance professionals as a national faculty member of the National Alliance for Insurance Education and Research.

Ed writes for the Certified Insurance Counselor's RESOURCES magazine. His sales and marketing ideas can be read in AMERICAN AGENT and BROKER magazine as well. Ed's the author of STREET SMART SELLING: The Beliefs, Strategies, and Management Ideas of Successful Insurance Professionals, 2nd ed. 2009.



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

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# Agency Opportunities in a Time of Profound Change

by Jeff Yates

This is an exciting time to be involved in ACT because we have so many future oriented initiatives underway. What are the key consumer, technology and business trends that will impact our future? What will the agencies of the future look like and what will the attributes be for the most successful agency managers? How will the expectations of our clients change and how will they expect us to communicate with them? How will insurance processes change in an increasingly mobile world, opening up new ways to communicate among consumers, agents, carriers and other business partners? How will agency automation and agent-carrier interfaces continue to evolve, so that we can automate more of the routine processes and free up time for agents to be trusted advisors to their clients – the true “value add” that independent agents provide?

ACT has work groups or is participating in industry initiatives that are probing each of these issues. Stay tuned for future ACT articles as details emerge from these groups. One theme has struck me, however, that weaves its way through each of these groups and that is transition. We are seeing transitions happening with consumers, agencies, agent-carrier interfaces, agency management and other areas. What are some of these major changes and what kind of opportunities do they open up for agencies and brokerages?

## **Consumers**

In the next five years, millennials (those born in the 1980s and 90s) will become a major client segment for most agencies, and for some agents already are. These consumers grew up with technology and expect to interact with their business partners when and how they choose – not in the manner that the business partner chooses. These clients may prefer texting, mobile applications and/or using social media over traditional methods such as email.

The desire to have communications choices is not confined to just millennials, however. We are witnessing this transition in communications preferences across all the generations to some extent, requiring innovative agencies to offer several communications options to their clients and to begin to maintain these preferences in their systems. Agencies have the challenge of managing multiple forms of communications with clients at varying stages of transition to new communication methods. Agency management system vendors will need to make it easy for agents to retain these preferences in their systems and to integrate with all of the innovative forms of communication, so that agents can easily keep a record of these conversations.

*continued on page 23*



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Consumers increasingly want to be able to go online to do research and perform other self-service transactions when they want to, as well as to consult with an agent when appropriate. It is “both/and,” not “either/or.” In fact, having a personal connection with the client is becoming even more important at this time of growing mistrust of large institutions and government, and independent agents excel at creating these relationships. Agencies, however, will need to free themselves up significantly from routine processes using automation and potentially outsourcing, so they can truly focus on creating enduring relationships as trusted advisors.

### **“Era of Experience”**

At the Fall Big “I” Leadership Conference, Dr. James McQuivey of Forrester Research discussed how we have entered the “Era of Experience” where personal customer relationships are being enhanced by digital components that add value. For example, if an agency has contractor clients, having the ability for those contractors to issue routine Certificates of Insurance on the agency’s website, 24/7, according to preset agency parameters, is a highly valued enhancement to the traditional agency relationship. Another example is provided by those agencies which kept their clients well informed during the disasters we experienced last year using social media, taking advantage of its capability to deliver multiple messages to a broad audience instantly.

McQuivey emphasizes that the personal relationship based on trust remains a core part of these evolving digital/personal relationships. The opportunity and challenge for agencies are to use digital tools to enhance the relationships they provide their clients, while using the automation provided to them by their agency management systems, Download, Real Time and electronic filing to free up their staffs to develop a binding personal connection with each client.

### **Demographic Changes**

We continue to see a major transition in many of our communities to a more diverse population. The opportunity and challenge for independent agencies are to be able to reach out to and develop personal relationships with these different groups. Some agencies are hiring producers from the various ethnic groups found in their community because these producers understand the culture of their particular groups, speak the language and know how they want to interact with the agency – whether they want to come to the agency, have agents visit them, or deal remotely using email, the phone and the other digital communications offered by the agency.

### **Changes in Agencies**

It is sobering to realize that over the next 10 years, as many as 50% of current agency employees and principals will have retired. How can agencies create an attractive work environment for the future generations who expect to have efficient and integrated technologies available to them?

Agencies have more choices than ever before in how they organize for the future. They are able to decentralize into very local offices to be even closer to consumers, because of technology that can bind multiple offices together and allow producers and other employees to operate from anywhere. In today’s mobile world, we are starting to see producers in the field almost 100% of the

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time, using the agency office only when needed for conferences. Many agency employees are able to do their work from home, opening up new opportunities to hire employees who want and need a more flexible work environment.

We are seeing a major trend among businesses in general to outsource functions to third parties that are highly efficient and expert in given areas. These outsourcing firms may employ domestic and/or foreign workers. We are likely to see agencies outsource more in the future, as they have already started to do with their technology and routine processing such as policy and download checking.

### **The Challenge to Agency Managers**

The requirements for effective agency management are also evolving. Agency strategic planning has become more important today as agencies have more options with regard to how they will organize and operate in the future. Managers will also have to take advantage of more business intelligence tools in order to effectively manage a more distributed workforce and potentially outsourced non-core functions.

The Managers of the future will also have to think through how they will create an online brand and digital/personal relationship with their clients that effectively differentiates their agency from their competitors. In addition, these managers will need to use their technology to the fullest, so that routine processes are automated to the maximum extent possible and their employees have the time to develop lasting personal relationships with their clients.

ACT's Agencies of the Future Work Group has started to discuss what it believes will be the critical attributes of tomorrow's successful agency managers. These attributes include leadership skills (managing a business, not just an insurance technician), strategic thinking, anticipatory, agile, knowledgeable, social, knowing your consumer, good marketing and sales skills, having a communications plan (clear brand positioning), efficient processes, and financial management.

Not only is this an exciting time for ACT as a forum where many of these defining issues are being discussed; it is an exciting time to be an independent agent. Creating that personal connection and relationship is becoming more and more important to today's consumer and independent agents excel in this arena. At the same time, agencies have more choices available to them as to how they organize, manage their staffs, create an effective online brand and establish enduring digital/personal relationships with their clients in order to thrive in tomorrow's insurance market.

*Jeff Yates is Executive Director of the Agents Council for Technology (ACT) which is part of the Independent Insurance Agents & Brokers of America. Jeff can be reached at [jeff.yates@iiaba.net](mailto:jeff.yates@iiaba.net) ACT's website is [www.iiaba.net/act](http://www.iiaba.net/act) This article reflects the views of the author and should not be construed as an official statement by ACT.*



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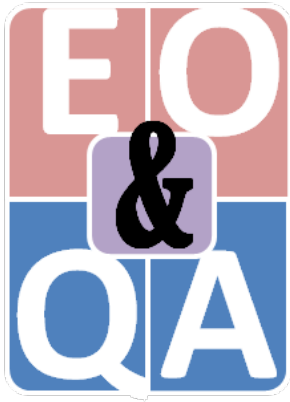


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## *Agent's questions about Errors and Omissions, and how E&O losses can be prevented.*

By Mary LaPorte, CPCU,  
CIC, LIC, CPIA

**Q:** I hope you can address an issue that has been a problem in the office for some time. We have worked very hard to establish standard procedures in the agency, and one of our requirements relates to documentation. The agency procedures require that phone calls or conversations with an insured be documented in an "activity" in our agency management system. Most of the Account Managers in Commercial Lines do a good job in creating documentation in our system. But the producers are another story. Most of the producers do not use our system to document, so sometimes we are at a loss to figure out what has happened on an account. They have been trained how to put activities in the system, but they really don't use the system enough to remember how to do it. We certainly can't make them do it, but maybe you could offer some ideas of how we can help them understand why this is a problem.

**Anna, Iowa**

**A:** Anna, you are not alone with this problem. In many agencies, producers do not use the agency management system. This is especially true for Commercial Lines producers. On the other hand, I visit many agencies where the producers are very proficient in the agency management system and create great documentation in the system as required. Some of this depends on the culture of the agency and to what degree management stresses compliance. This also is dependent on the individual producer's willingness and comfort in using the system. In fairness to the producers, many agency management systems (with some exceptions) revolve around servicing the customer, not sales. And since the producer's primary focus is on sales rather than service, they may not use the system enough to become competent.

Having said that, it is critical that everyone in the agency understand the importance of documentation. In the event of an E&O claim against an agency or employee, good documentation can result in the claim being successfully defended. It should therefore be a requirement that every conversation with a customer or regarding a customer's coverage should be documented. So what is the solution? It may be that using e-mail for documentation may work well in your agency situation. If producers do not document in the agency management system, they should be required to send an e-mail to the CSR or Account Manager who handles the account and include the detail of the conversation. The e-mail should then be attached to the customer record in the agency management system, which creates good documentation. Not only does the e-mail serve to document the file, but it also keeps the CSR or Account Manager "in the loop" as to what is happening on the account. If the producer sends a copy of the e-mail to the customer, it creates an even stronger form of documentation.

Because documentation is critical to an E&O defense, it should not be optional, and saved e-mail is an acceptable form of documentation.

*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](mailto:marylp@lpinsuranceconsult.com)*

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## ***Is the Insurance Policy You Sold to Your Insurance Customer Really Providing Them With the Insurance Coverage They Requested?***

By Aaron M. Simon, Attorney at Law,  
Tomsche Sonnesyn, and Tomsche, P.A.

As we all know insurance companies will sometimes deny coverage for a loss. Often when this happens a lawsuit will be initiated to determine if the insurance company's denial of coverage was proper. The court then must make a ruling regarding coverage. In these circumstances courts have in the past concluded that the specific wording of the insurance policy in question (including the exclusions and the endorsements contained in the policy) did not provide coverage for a loss. This result can be understandably unexpected and concerning to the insurance customer who bought the policy, as well as the insurance agent who sold the policy. Thus it is important to be aware of how policy language and the courts' interpretation of this policy language may affect the coverage being provided to your insurance customers.

As a starting point, it is a long established principle that general rules of contract law govern the interpretation of an insurance policy<sup>1</sup>. What this means is that if the wording of the insurance policy specifically excludes coverage for something, the courts will enforce this. In an ever more complex and fast paced world this can mean that risks assumed to be covered under a general liability policy may in fact not be covered. General liability policies are not insurance policies providing blanket liability coverage.

In addition, often circumstances that may at first seem like they should be covered under a policy are in fact not covered after a careful examination of the policy terms. For example, this past year the Minnesota Court of Appeals enforced a pollution exclusion in regards the emission of carbon monoxide from a boiler in a home<sup>2</sup>. The Minnesota Court of Appeals specifically noted that "Minnesota courts have concluded that changes to the language of the pollution exclusion have broadened its scope." To some this interpretation of the pollution exclusion may be a surprise, but this was not the first time Minnesota courts have interpreted the pollution exclusion broadly<sup>3</sup>.

What can make matters even more complex is that different states may interpret policy language differently. For example, a majority of states limit the pollution exclusion to encompass only traditional environmental pollution, not interior contaminants<sup>4</sup>. Thus,

*continued on page 33*

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where there is not coverage for something in one state there may be coverage in another state.

In addition, courts have not only strictly enforced exclusions but have also at times narrowly interpreted what constitutes an "occurrence" or "property damage" based on the specific language of the policy. In fact, recently, the Minnesota Court of Appeals concluded that a contractor's liability to a homeowner for failing to disclose preexisting moisture damage to the home was not an "occurrence" or "property damage" under the contractor's commercial general liability policy<sup>5</sup>.

Given the above considerations it is probably a good idea to stay on top of policy language changes (including endorsements and exclusions) made by the insurers with whom you work. There is no harm in specifically asking the insurer how the insurer plans to interpret and enforce its policies, especially in regards to new policy language. Try and think how policy language changes may affect your insurance customers' businesses. It is also a good idea, at least to the best of your ability to do so, to try and understand your clients' businesses and insurance requirements. However, often it is difficult for an agent to get the insurance customer to spend the necessary time to provide all of this information to the agent.

Finally, it is also always a good idea to inquire about the specific insurance the customer desires. It is also suggested that agents forward this specific information onto their insurers to make sure the insurers knows what the insurance customers want. This can help make sure your insurance customer is getting the insurance the customer wants.

See *Illinois Farmers Ins. Co. v. Glass Serv. Co.*, 683 N.W.2d 792, 799 (Minn. 2004). ("The interpretation of insurance contracts is governed by general principles of contract law." . . . "When the language of an insurance contract is unambiguous, we interpret that language in accordance with its plain and ordinary meaning.")

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<sup>1</sup> See *Illinois Farmers Ins. Co. v. Glass Serv. Co.*, 683 N.W.2d 792, 799 (Minn. 2004). ("The interpretation of insurance contracts is governed by general principles of contract law." . . . "When the language of an insurance contract is unambiguous, we interpret that language in accordance with its plain and ordinary meaning.")

<sup>2</sup> See *Midwest Family Mut. Ins. Co. v. Wolters*, A11-181, 2011 WL 3654498 (Minn. Ct. App. Aug. 22, 2011), review granted (Nov. 15, 2011).

<sup>3</sup> See, e.g., *Bd. of Regents of Univ. of Minnesota v. Royal Ins. Co. of Am.*, 517 N.W.2d 888, 893 (Minn.1994) (concluding that asbestos fibers, released inside a building are a pollutant); *Auto-Owners Ins. Co. v. Hanson*, 588 N.W.2d 777, 779 (Minn. Ct. App. 1999), (concluding that lead paint in apartment is a pollutant); *League of Minn. Cities Ins. v. City of Coon Rapids*, 446 N.W.2d 419, 421-22 (Minn. Ct. App. 1989) (concluding that nitrogen dioxide released from Zamboni is a pollutant), review denied (Minn. Dec. 15, 1989); *Am. States Ins. Co. v. Tech. Surfacing, Inc.*, 50 F.Supp.2d 888, 890-91 (D. Minn. 1999) (concluding that xylene fumes from floor sealant in a grocery store is a pollutant under Minnesota law); *Cont'l Cas. Ins. Co. v. Advance Terrazzo & Tile Co.*, No. Civ. 03-5446 MJDJSM, 2005 WL 1923661 (D. Minn. Aug.11, 2005) (concluding that carbon monoxide emitted by contractor's grinders in a school is a pollutant under Minnesota law).

<sup>4</sup> See 22 Minnesota Practice § 12.21 (2d ed.2010).

<sup>5</sup> See *Remodeling Dimensions, Inc. v. Integrity Mutual Insurance Co.* 2011 WL.

**Aaron M. Simon** attended law school at the University of Minnesota. He graduated from the University of Minnesota Law School in May of 2003. After Law School Mr. Simon clerked for Hennepin County Judge Gary Larson for two years. Mr. Simon has been practicing law in the insurance defense field for the past six years. Mr. Simon is admitted to practice law in the State of Minnesota District Courts and the Federal Court, District of Minnesota. Mr. Simon's practice concentrations include litigation involving: insurance agents/agencies, construction defects, products liability, liquor liability, insurance coverage, professional liability, and asbestos. In particular Mr. Simon has successfully defended insurance agents in both the Minnesota District Court and the Minnesota Court of Appeals. Mr. Simon is a member of the Hennepin County Bar Association, the Minnesota State Bar Association, the Minnesota Defense Lawyers Association, and the Defense Research Institute.



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## Notes



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

### MINNESOTACARE - PUBLIC PROGRAM TO PRIVATE INSURANCE AGENTS NEEDED

During the Special Session in July, the State Legislature passed legislation to move adults without children from the MinnesotaCare program, a public program financed by a health care tax, into private individual health insurance. This program entitle, the Healthy Minnesota Contribution Program, was the top legislative priority for the Agents Coalition for Health Care Reform.

Under the program, the state will establish a defined contribution (voucher) program for MinnesotaCare eligible adults without children whose income is greater than 200 percent of federal poverty. The amount of the state's contribution will be based upon a formula that is a function of age and income. The monthly per person base contribution will vary from \$125 a month for 19 years old to \$360 for a person over 60. Insurers will develop individual insurance products that can be sold by independent insurance agents.

The law stipulates that the commissioner of human services, who will administer the program, must refer eligible individuals to insurance agents through their professional agent associations. The MIIA along with other agent groups have been meeting with both the authors of the legislation and the commissioner of human services to determine how best associations can become involved in the program.

This program will begin on July 1, 2012, so time is important as we develop a process for agent involvement. Currently, the prevailing concept is to create a multi association web site that would provide persons, whom the department of human services deem eligible, with contact information of insurance agents in their area who have agreed to participate in this program.

The concept of transferring responsibility for enrollment in government funded health care programs from the state to independent insurance agents in a competitive private market is the rationale for this new program. Now that the legislature and the governor have agreed to give this voucher concept a try, it is imperative that agents step up and make this program a success.

If you write individual health insurance, consider becoming part of the Healthy Minnesota Contribution Program. Stay tuned for agent application or enrollment information. This information will be forwarded to MIIA members once our discussions with the department of human services have concluded.



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# Keep Your BlackBerry out of Bed...and Three Other Simple Steps to a More Productive, More Gratifying Work Day

by Jason Womack

*Tired of ending the day feeling like you didn't even come close to getting the right amount of work done? Jason Womack offers up a few easy tips for creating the habits that will help you knock out your to-do list—so you can focus on your want-to-do list.*

**Keep your BlackBerry out of bed.** Womack writes about a client who listed “Check e-mail on BlackBerry (in bed)” as part of his daily morning routine. Note that he didn’t do anything about those e-mails while still in bed. He waited until he was commuting to work (he had a 40-minute train ride to the office each day) to start taking action. Then, he said, he rushed through his morning worrying about the e-mails he had read in bed.

“Together, he and I designed a five-day experiment during which period he would leave his mobile device in another room and use an alarm clock to wake up instead of his phone,” says Womack. “He would shower, dress, eat breakfast, and then check e-mail on his train ride to work. Initially, he expressed concern that he might miss the ‘thinking about what I have to think about’ time he had built in to the early part of the day, but he was willing to give the experiment a try.

“When I called him the following week, he had good news,” Womack continues. “The experiment had worked. He was less stressed and was using his morning more productively. This change in his routine gave him a higher quality of life with less stress and increased productivity—one he didn’t know was possible without falling behind in his work.”

**Always be prepared for “bonus time.”** This is a great strategy for increasing productivity. Bring small chunks of work with you wherever you go. Then, while waiting for a meeting to start or for a delayed flight to depart—Womack calls these unexpected blocks of free time “bonus time”—you’ll be able to reply to an e-mail or make a phone call. In other instances, you might have enough time to review materials for another meeting or project you are working on. If you’re prepared, you can also confirm appointments, draft responses, or map out a project outline.

“I can promise you that sometime during the next month, someone is going to arrive late for a meeting with you, cancel a meeting, or otherwise keep you waiting,” says Womack. “When that inevitably happens, you can look over your to-do list and pick something—anything—to work on.”

**Change how you manage e-mail.** The moment you click on your inbox, your focus goes and your stress grows, as you proceed to delete, respond, forward, and file the

*continued on page 39*



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*continued from page 37*

messages you find there. You see names and subject lines and suddenly your mind starts racing; all you can think of are the latest projects, the “loudest” issues, and the high-priority work that shows up. If you’re not careful, all you’ll do all day is manage your e-mail.

Rather than simply flag e-mails that require action, use the subject lines to catalog and organize them, suggests Womack. For example, you might put “Follow-up Call” in the subject line of an e-mail about a meeting you just had with a client. Also, don’t look at your e-mail unless you have a block of time to devote to prioritizing them and responding to them. When you are going through your e-mail, use subject lines to catalog them and organize them so that you’ll easily be able to go back to less urgent e-mails later on.

**Identify the VERBS that need attention.** (And here’s a hint: Smaller is better.) Organize your to-do list by verbs in order to manage your productivity in terms of action, delegation, and progress. Actions such as call, draft, review, and invite are things that you can do, generally in one sitting, that have the potential to move the project forward one step at a time.

“If your to-do list has ‘big’ verbs—by which I mean verbs that are mentally demanding or longer term in nature such as plan, discuss, create, or implement—replace them with action steps to just get started,” says Womack. “That is, pick ‘smaller’ verbs, by which I mean verbs describing tasks that are easier to start and faster to finish. This will save you time and reduce the sense of overload you’re feeling.”

“We all want to enjoy what we do every day,” says Womack. “We want to get better and better, both on the job and off, and yet, many people are too overwhelmed to make the key changes that will help them do so. There is no reason to remain mired in frustration and struggling to catch up. With just a few key changes, you can work in a way that feels really good—and spend your after-work life doing things that feel even better.”

### **About the Author:**

Jason W. Womack, MEd, MA, provides practical methods to maximize tools, systems, and processes to achieve quality work/life balance. He has worked with leaders and executives for over 16 years in the business and education sectors. His focus is on creating ideas that matter and implementing solutions that are valuable to organizations and the individuals in those organizations.

Author of *Your Best Just Got Better: Work Smarter, Think Bigger, Make More*, Jason shows that working longer hours doesn’t make up for a flawed approach to productivity and performance. Entrepreneurs need to clarify their habits, build mindset-based strategies, and be proactive. Womack’s signature workplace performance techniques offer specific strategies to consistently and incrementally improve performance.

### **About the Book:**

*Your Best Just Got Better: Work Smarter, Think Bigger, Make More* (Wiley, February 2012, ISBN: 978-1-118-12198-6, \$24.95) is available at bookstores nationwide and from major online booksellers.

For more information, visit [www.womackcompany.com](http://www.womackcompany.com)

# In The News...

## LIÈS NAMED SWISS RE GROUP CEO

Swiss Re announces that Michel M. Liès, currently chairman global partnerships, has been appointed by the board of directors as the company's new group chief executive officer as of Feb. 1.

A Swiss Re veteran of more than 30 years, Liès succeeds Stefan Lippe, who announced his decision to step down in December 2011.

Liès comments, "The company is in a healthy state after the successful turnaround, and I am fully committed to implementing and further developing the strategy set, advancing our market position. I will ensure that we continue to leverage our exceptional underwriting capacity as well as our clear focus on client centricity."

Liès has experience in both life and non-life re/insurance from the various roles held at Swiss Re for more than 30 years, according to the company.

Liès previously served as Swiss Re's head client markets, where he was in charge of all client relationships worldwide, and was a member of the group's executive committee from 2005.

The board of directors also announces that Moses Ojisekhoba will join Swiss Re as CEO, Reinsurance Asia, and Regional President, Asia, effective March 15. Martyn Parker, currently CEO, Reinsurance Asia, will return to Europe.

Walter B. Kielholz, chairman of the board of directors notes that Liès' "proven track record in reinsurance and broad international experience will support our mission to become the leading player in the wholesale re/insurance industry, while ensuring strategic and operational continuity."

## ACUITY SETS RECORDS FOR REVENUE

ACUITY announced its 2011 growth results, reporting a \$63 million increase in written premium, which is an 8.1 percent increase over the previous year. ACUITY's growth in revenue exceeded the insurer's original projections by over \$31 million.

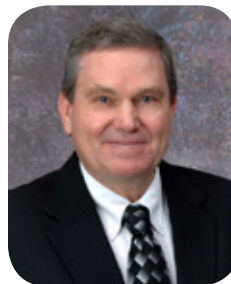
"Our strong increase in business in 2011 shows that ACUITY is offering independent agents the pricing, coverage, and service they aren't getting from the rest of the industry," said ACUITY President and CEO Ben Salzman. "It also shows that we are fulfilling our mission of protecting and enhancing the well-being of our customers and rebuilding shattered lives."

ACUITY set a new record for written premium, at \$840 million, on a record-high 247,000 policies. ACUITY's strong premium growth contrasted with other carriers in the industry, which continued to struggle in 2011. Over the past ten years, ACUITY's written premium growth has been more than double that of the industry.

ACUITY saw strong sales performance in both its personal and commercial lines business. In personal lines, ACUITY ended the year with over \$238 million in written premium, a record high. ACUITY also reached a new milestone by writing 159,000 personal lines policies.

In commercial lines, ACUITY set a new record for in-force policies at 88,700, which generated over \$600 million in premium for the insurer. ACUITY wrote \$110 million in new business premium and reached an all-time high for quotes received at 59,000.

## CADWELL NAMED GRINNELL MUTUAL CROP HAIL VICE PRESIDENT



Verne Cadwell has been named vice president of the Crop Hail Division at Grinnell Mutual Reinsurance Company located in Grinnell, Iowa.

Cadwell's promotion follows a 12-year career at Grinnell Mutual, where he has served as the Crop Hail claims manager. Cadwell entered the insurance industry nearly 20 years ago. Prior to his position at Grinnell Mutual he has worked as a crop hail adjuster and insurance agent. He currently serves on the National Crop Insurance



Services' (NCIS) Crop Hail Policy, Procedures, and Loss Adjustment Committee. He has also assisted with NCIS research and presented at Iowa State University's Annual Soybean Adjuster School.

Cadwell replaces Shirley Linn, who retired as vice president after a 28-year career at Grinnell Mutual.

### **MARVIN BRAXTON APPOINTED PRESIDENT AND CEO OF INDIANA INSURANCE®**



Indiana Insurance, a Liberty Mutual Agency Corporation regional company today announced the appointment of Marvin K. (Keith) Braxton to president and chief executive officer for the commercial lines company that operates

in a nine state territory in the upper Midwest.

Mr. Braxton joins Indiana Insurance after having been President and Chief Executive Officer of Liberty Mutual Agency Corporation's Colorado Casualty® since 2008. Under Mr. Braxton's management, the company grew its commercial lines direct written premium by more than 17 percent.

"Keith's tremendous leadership was responsible for operational and financial success at Colorado Casualty," said Thomas Troy, executive vice president and chief operating officer, Liberty Mutual Agency Corporation's Regional Companies Group. "His proven track record and agency relationship acumen will be instrumental to Indiana Insurance's success and growth in the region."

"I look forward to working with a great team at Indiana Insurance," said Braxton. "Working closely with our agencies, we will build on our strengths of providing superior commercial lines coverages and services to our customers."

With more than 25 years of insurance industry experience, Mr. Braxton will be based in Indiana Insurance's home office in suburban Milwaukee.

### **ACUITY NAMES NEW COMMUNICATIONS DIRECTOR**



Paul Miller is promoted to Director - Communications at ACUITY's Corporate Headquarters in Sheboygan.

After graduating Summa Cum Laude from the University of Wisconsin-Milwaukee with a bachelor's degree in Criminal

Justice, Paul joined ACUITY as a Business Analyst in 1998. He earned a promotion to Senior Business Analyst in 2004.

In 2011, Paul was promoted to Social Media Advocate. In that position, he spearheaded ACUITY's expanded use of social media, including Facebook pages targeted to truckers, contractors, retailers, manufacturers, independent agents, and the general public. He will continue those responsibilities in his new position.

A native of Manitowoc, Paul lives in Oostburg with his wife, Leah, their son, AJ, and their daughter, Taylor.

## **EMPLOYMENT OPPORTUNITIES**

**North Star Mutual Insurance Company** of Cottonwood, MN has openings for Claims Adjusters in Minnesota, Nebraska, North Dakota, and South Dakota. See our Careers tab at [www.nstarco.com](http://www.nstarco.com) for more information.

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**Expert Advice:** Sometimes you need answers to questions that can't be found in the research library. To help with these "just in time" issues, we have assembled a faculty of leading experts from around the country. Big "I" Members can submit questions to our "Ask an Expert" service and a response is usually sent within 3-5 business days, but often sooner.

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# 2012 MIIAB CIC Program Schedule

**EXAMS NOW ON FRIDAY!**

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## 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
<b>\$421.00</b>	CIC Institutes (20 Hours)
<b>\$420.00</b>	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!!!**  
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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*

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

MN Independent Insurance Agents & Brokers Association

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

## Please Check Location

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

- 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  
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320.253.0606
- 4/5/12 - MIIAB Convention** 8:30am-3:30pm  
Hyatt Regency Minneapolis  
1300 Nicollet Ave  
Minneapolis, MN 55403  
612.370.1234
- 5/17/12 - Fergus Falls** 8:30am-3:30pm  
Best Western/Bigwoods Event Center  
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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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- 9/20/12 - Duluth** 8:30am-3:30pm  
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- 11/14/12 - Eden Prairie** 8:30am-3:30pm  
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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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Name	MN Insurance License #	DOB	Designations
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Address	City	State	Zip

Return to: **MIAB, 7500 Flying Cloud Dr, Suite 900, Eden Prairie, MN 55344 P: 952.835.4180 F: 952.835.4774 E: tnorum@miia.org**

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



# POWER IN PARTNERS PROGRAM

Thank you to the following companies that are supporting the association through our Power in Partners Program in 2012. Their support helps to make possible many of our events and meetings such as the MIIAB/Trusted Choice Annual Convention and Fall Town Meetings.

MN Independent Insurance Agents & Brokers Association

## DIAMOND LEVEL



## PLATINUM LEVEL



## GOLD LEVEL

**Grinnell Mutual Reinsurance Company**  
**Indiana Insurance**  
**Midwest Family Mutual**

**QBE**  
**Secura Insurance Companies**  
**The Hanover Group**

## SILVER LEVEL

ACUITY  
AmTrust North America  
ICC Restoration & Cleaning Services  
Kemper  
MVP Service Solutions  
RPS Schneider Agency

Selective Insurance Company of America  
S.H. Smith & Company, Inc.  
Solbrekk Business Technology Solutions  
Spring Valley Mutual Insurance  
State Auto Companies  
The Hartford

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Westfield Insurance  
Wilson Mutual Insurance Company  
Workers Compensation Specialist