



THE Minnesota News

Quest for Personal Lines Begins Anew



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March 2012

The Minnesota News

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On the Cover




Quest for Personal Lines Begins Anew

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The End of an Era

Thanks to all my colleagues

It's hard to believe my term as president is nearly over. This past year has been a great experience, one I've thoroughly enjoyed largely because of what the association has given to me more-so than what I feel I have done for it.

From the start of my year at the annual convention in Minneapolis to the close of my year (which will be at the annual convention in Minneapolis, I've had the great pleasure of meeting colleagues from around the state and around the country. That opportunity has been priceless.

I have written and spoken before about the power of knowing your peers. There are some great people in this business; people who really know their stuff and are truly happy to help a fellow independent agent.

Over the years, I have tapped into this valuable resource, a resource I probably never would have had if I'd not gotten involved in our association. This winter, I had a tremendous example of "why" your colleagues matter.

A pressure-cooker situation

This past January, I attended the National IIABA Board meeting in Orlando, Florida. Before I left, I had been working late hours on a new opportunity with one of my clients. My client wanted me to handle their workers compensation, the only line of coverage I was not handling for them. The client had grown so quickly adding tens of millions of dollars in new sales, two new manufacturing facilities in two different states and several hundred employees in less than 2 years.... a true success story.

Their focus on safety and loss control was not at the level it needed to be given the extraordinarily rapid growth. Claims were showing up. In fact, the incumbent insurer wanted off the account and was going to cancel the policy. My "plan B" was to establish a top-notch safety and loss control program articulating what has and would be changing and why the current insurer and other insurers would want to write my client's coverage. We approached every conceivable insurance provider, both from a standard and surplus lines basis. None were interested. I was faced with placing my customer in the various State Assigned Risk Pools. The State Pools would be significantly more expensive and provide little, if any, loss control support. This was not what I had hoped for nor what I wanted to present to the client.

While at the conference, my office and I worked to finalize the coverage placement with each of the State Pools. The placement of the coverage in Florida however, was turning out to be a huge challenge. (I have a whole new level of appreciation for the great job our Assigned Risk Pool does).





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

Weather Related Claims Changing The Homeowners Market In Minnesota

As we all know, over the past several years tornadoes, high winds, floods, and hail have devastated the loss ratios of insurance companies doing business in Minnesota. We have come to find out that this is not peculiar to Minnesota, but it is a nationwide problem. Today, you all are seeing increases in homeowners insurance costs and higher mandated deductibles throughout the marketplace. In talking with most of the insurance carriers doing business with our members, they all feel that they have to raise rates and deal with hail claims relating to roofs and siding in order to keep writing business in Minnesota. In some states, insurance companies are going to ACV on roofs and siding. We are not there yet in Minnesota, but this may happen if these storms keep occurring.



Your Association has tried to help educate consumers about the homeowners marketplace and the cause and effect of these weather related claims on the insurance industry. Dick McKenny, our National Director, was interviewed on Fox 9 News in Minneapolis. Dick provided a very comprehensive overview of the marketplace. In Albert Lea, Tom Sorenson from Americana Insurance Group, and Celeste Krause of C.O. Brown, also provided their local newscast, ABC 6 News, their perspective on what is taking place in the homeowners marketplace. The more we educate the consumers on what is happening in our industry, the better off we are when our members have to deal with their clients when increases happen.



Power in Partners and CAP Supporters

On a local level, your Association and its Board of Directors have been building a strong relationship with your company partners. Through our Power in Partners Program in Minnesota, we have built a level of trust that will help ensure the success of the independent agency system here in Minnesota. I would like to thank all of those Power in Partners companies for their support. On a national level, the IIABA has built a Consumer Agent Portal (CAP) which will help members become more visible in this internet marketing age. These companies who have invested millions of dollars into CAP feel that independent agents must begin to focus on internet marketing to compete with the direct writers who have been stealing the personal lines market share away. We should thank those CAP companies for their support. More importantly, CAP will be unveiled here in Minnesota at our convention and throughout the spring and summer for our members to take advantage of. You will be impressed by what IIABA and the CAP companies have put together. This new internet marketing and rating program will be a nationwide effort to compete in the marketplace, not just a fly by night state effort to compete.



Minnesota Independent Insurance Agents & Brokers Association

POWER IN PARTNERS PROGRAM

All Independent Insurance Agents & Brokers Association

<p>DIAMOND</p> <p>AAA Insurance Austin Mutual Insurance Co EMC Insurance Companies GMAC Insurance PROGRESSIVE Insurance West Bend Mutual Insurance Co Western National Insurance Group</p> <p>PLATINUM</p> <p>Allied Insurance Auto-Owners Insurance Company Burns & Wilcox LTD Integrity Mutual Insurance Co Premco Financial Corporation North Star Mutual Insurance Co. Risk Administration Services SFM - the Work Comp Experts Swiss Re Zurich North America Small Business</p> <p>GOLD</p> <p>Grinnell Mutual Reinsurance Company Indiana Insurance Midwest Family Mutual Insurance Co QBE SECURA Insurance The Hanover Group</p>	<p>SILVER</p> <p>ACUITY AFCO/Prime Rate Premium Finance AmTrustNorth America Encompass Insurance Company ICC Restoration & Cleaning Services Kemper Preferred Insurance Meadowbrook, Inc. MVP Service Solutions RPS Schneider Agency S.H. Smith & Company, Inc. Safeco Insurance Selective Insurance Company of America Solbrekk Business Technology Solutions Spring Valley Mutual Insurance State Auto Companies The Hartford Tomsche, Sonnesyn, & Tomsche, PA Toshiba Business Solutions Travelers Companies, Inc. Westfield Insurance Wilson Mutual Insurance Company Workers Compensation Specialists</p>
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Young AGENTS News

CIC Scholarship Winner!!!

Having recently achieved my Certified Insurance Counselor designation, I appreciate what it means to start on the journey to 'get your CIC'. After the deadline of February 10th the YAC had a tough task in selecting one winner for our scholarship. All the applicants wrote moving essays, so we had a very hard choice to make. We selected **Nathan Cotter** of Apollo Insurance Agency from St Cloud. He will receive \$650 to pay for the cost of his first CIC course and to help with expenses. The Committee is planning to offer more opportunities like this in the future for Young Agents and Insurance Professionals around the state to further their professional development.

Sales Training

The Young Agents Committee offered the first in a series of Cross Selling sales courses with help from Jon Stewart and Chris Steffl of MVP Service Solutions. I joined a handful of agents who participated in an hour-long session in February. I personally used what I learned in that first class. I am already '3 for 3' when asking clients the one simple question that gets more business!. I hope many Young Agents will be taking advantage of this Cross Selling Series. We will offer 3 more classes in the Metro area and a number of classes around Minnesota. The details for the next session are pending, so look for information when the details are finalized.

State Convention

The MIIAB/Trusted Choice Convention & Exhibit Hall is fast approaching! The Young Agents have teamed up with Ed Lamont from Lamont Consulting Group to offer 2 full days of great sales training. This excellent opportunity is aimed at giving agents and agency staff fresh ideas to improve their sales skills. Young Agent members who attend the Sales Track will receive a discount on their registration fee and scholarships are available. The deadline for scholarship application is 3/13/12. Don't forget, we will be hosting a networking evening at The Local on Wednesday April 4th. It's open to all conference attendees and it was a big hit last year!

2 Day Sales Training Info follow this link: <http://tinyurl.com/838wogy>

Young Agent Convention Scholarship follow this link: <http://tinyurl.com/6lhma9v>

As always, we are looking for motivated Young Agents to help with our committee. If you are interested in participating, we meet the second Tuesday of every month at the MIIAB offices at 9 am.

Bill Butler, CIC, CISR
Young Agents Committee Chair
bill@insurewithbutler.com



A fellow colleague to the rescue

At one of the conference breakout sessions, the state presidents met with the IIABA president-elect to discuss key issues. As luck would have it, the gentleman who sat next to me at the meeting was the IIAB president from the State of Florida (John Laurie from BB&T Insurance Services).

After a brief introduction, I mentioned to John my frustration with the Florida workers compensation marketplace and the difficulties I was having for my client. Within about 10 minutes, John had helped me work out a game plan where our agencies would work together and try to come up with a workers compensation option for my client. I quickly learned that Florida's workers compensation marketplace is dominated by more regional insurers and that they could be a better fit than the national insurers I had approached. I armed John with my client's new safety and loss control program, which John took and then leveraged with his agency's relationships with a key regional insurer. They liked what they saw and in literally three days we had an offer on the table for our client. Unbelievable.

Forever a fan of supporting the association (your colleagues)

If I was not involved in MIIABA, I would have never met John nor had this opportunity. That chance meeting turned out to be a win for my client, the regional insurer, John and his agency and me and my agency.

There are so many opportunities out there to connect with colleagues who can make a difference in your business and you in theirs. Your association will and can connect you to people like John. Join the fun, get involved. This past year has been without a doubt, time well spent. Thank you to all of you who have had a hand in making it so.



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



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1000+ Attendees



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1300 Nicollet Mall,
Minneapolis, MN 55403

New
2 Day Sales Training Track
sponsored by
Young AGENTS

InVEST in the Future
Developing the Future Insurance Generation
Diane Mattis, CPCU, AFIS, AIAM
Executive Director InVEST
Wednesday
1:30pm - 4:30pm



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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MIIAB/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

MIIAB Awards Luncheon Wednesday 11:00am - 1:30pm Nicollet A,B&C - Main Level Keynotes



Mike Donohoe
IIABA President



Mark Moores, CPCU,
ARM, AAI
MIIAB President
2011



Rob Wunderlich
MIIAB 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

InVEST in the Future Developing the Future Insurance Generation Diane Mattis, CPCU, AFIS, AIAM Executive Director InVEST

Wednesday
1:30pm - 4:30pm

Nicollet
A,B&C
Main Level



The millennial generation, the largest generation yet at 100 million people, will soon dominate the business and consumer world. Agency owners and companies need to attract the attention of the most technology-savvy generation yet this group perceives the insurance industry as "old" and "not innovative." We need to act fast to recruit those voted

"Most Likely to Succeed" to work in our industry. We can only attract the brightest by intriguing them to choose insurance as a career path before they finish college. InVEST, a school-to-work insurance program founded by IIABA, is a perfect solution to address the Generation Y talent challenge. Diane Mattis, Executive Director of InVEST, will share insights into the key factors the millennial generation look for when searching for a job and ways you can position yourself to connect with the next generation. Attend this session to learn how to provide your office with motivated, talented and intelligent insurance professionals.



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



Networking at the Local

931 Nicollet Mall, Mpls, MN 55402

Wednesday 7:30pm

Sponsored by



**All
Welcome**

Enjoy Downtown Networking & Nightlife Wednesday Evening

- Barrio
- Block E
- Brit's Pub
- 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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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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MIAB/Trusted Choice Convention & Exhibit Hall April 4-5, 2012



2 Day Sales Training Track

Nicollet D - Main Level

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**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.

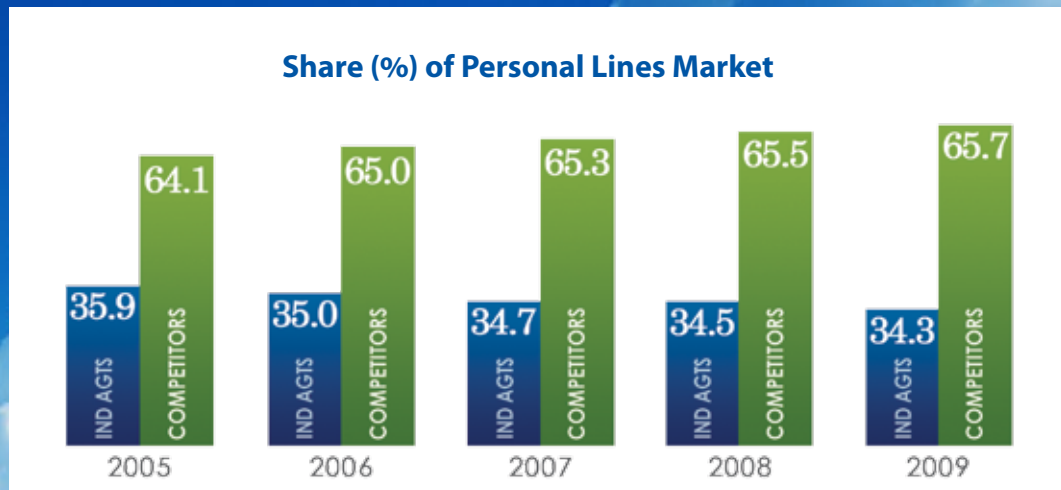
Ed's clients include insurance companies and independent agents throughout America. He's led hundreds of sales training seminars, webinars, and teleconference sessions. Ed's professional support ranges from "One on One" producer coaching to "Take It To The Street" agency management consulting. He's trained 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.

Quest for Personal Lines Begins Anew

BY RICK MORGAN





SOURCE: A.M.BEST



digital marketing services and consumer portal make debut in 2012.

Three out of four consumers do research online before buying insurance. That's up from 61% just a few years ago. Are your consumers finding you online?

The independent agency distribution channel faces challenges today not just from traditional competitors but from structural changes to the insurance industry marketplace. Digital marketing is no longer just a good idea, it is an essential part of doing business when (according to ComScore) close to 75% of consumers go online before buying insurance. Concepts such as search engine optimization and being liked on Facebook have replaced traditional marketing models in both importance and effectiveness in building a book.

The challenge for the independent agency channel is seen most clearly in its personal lines market share, which sagged from 35.9% in 2005 to 34.3% in 2009. Regaining market share is vital to the future of the independent agency channel since every point of personal lines market share equals approximately \$2.8 billion in net premium, based on A.M. Best Co. data.



Get the Point in Personal Lines

Personal lines represents a huge market. Personal auto alone now constitutes approximately one-third of the entire property-casualty pie.

One percentage point of market share in personal lines is now worth approximately \$2.8 billion in net premium. Independent agents need to team up to “get that point” and recapture market share. That single point also adds up to \$300 million in annual agency commissions.

The Big “I” is leading a sustained, concentrated effort to support independent agents in their collective effort to recapture market share in personal lines. This effort includes implementing a digital marketing strategy to help agents reach today’s consumers in the places they are researching and shopping for personal lines coverage.

“The Big ‘I’ understands that the status quo in personal lines is not acceptable for independent agencies,” says Bob Rusbuldt, Big “I” president & CEO. “We must do business the way consumers want to do business. We are leaving a lot of good business on the table because consumers cannot find independent agencies online.”

Today's Independent Channel: Marketing as 22,000 Separate Voices



National Strategy of Marketing Locally Makes 22,000 Agencies a Massive Market Force

A message from the CEO of Project CAP.

At Project CAP, we want to put independent agents front and center in the digital space—so consumers can find them and benefit from their expertise, product choice and advocacy.

The nature of the independent agency channel has actually worked against its collective strength as the consumer has turned to the digital environment to shop and buy insurance. The channel has not collectively leveraged its strength in numbers in market positioning, media or messaging. And it has not delivered digital impact in proportion to our collective potential. Project CAP aims to change all that. We are helping agencies join forces to achieve:

- **More consistency** in marketing strategies, tactics, messaging and resources.
- **More intelligence** in data, planning, execution, tracking and reporting.

- **More leverage** by combining our forces to become a leading voice in media and messaging.

Independent agents offer a sustainable, attractive value to consumers. The channel is the only online insurance shopping choice that provides:

- A choice of insurance companies,
- Guidance and information from an independent insurance professional, and
- Real advocacy and local, personal service.

More than a marketing initiative, Project CAP will inform, inspire and empower agents, carrier leaders and IIABA association leaders. We align and leverage the collective strengths of the independent agency distribution channel to compete more effectively against the direct writers and captive agent carriers. Project CAP is **the** industry cause to regain personal lines market share.

By participating, you will help yourself, help your fellow agents all over the country, and help the IA channel sustain and thrive for the future.

As the New Year begins, this effort is coming to fruition and is poised for implementation. Through a new initiative known as Project CAP, Big "I" member agents in 2012 will be able to access:

- New **digital marketing offerings through Project CAP's Industry Services** (launching in Q1 2012), designed exclusively for Big "I" member agents to be more visible and accessible to insurance consumers in their local markets.
- A **Consumer Portal where insurance shoppers** (launching in July 2012) can find an agent, look at agency profiles, find information resources about insurance, compare auto rates and coverages and get quotes from agents.

Website Offers Digital Marketing Strategy and Services

Scheduled for initial rollout in early 2012, a new Industry Services website (www.ProjectCAP.info) provides digital marketing services for independent agencies as well as carriers. It will be an internal industry Web solution for agencies

Tomorrow's Independent Channel: Marketing as One Voice and One Trusted Choice



to gain access to digital marketing tools, business intelligence, training, systems and services they need to build their brands and enhance their online presence.

From introductory self-instruction offerings to advanced outsourced services done by professionals, each element of Project CAP's digital marketing

solutions will help agencies develop marketing strategies that compete effectively in local online markets while reinforcing national brand values.

Project CAP's Industry Services digital marketing programs also will prepare participating agencies to manage prospect relationships

Share of Consumers Who Have Used the Internet to Research/Shop Auto Insurance



*ESTIMATE. SOURCE: COMSCORE

We've designed Project CAP to unify and elevate our independent agency channel's collective standing within the insurance industry and, more importantly, with consumers.

I invite you as an independent agent to imagine how much more profitable your business would be if you were more visible and active where consumers are now looking for insurance information and products. Imagine an environment where independent agents are growing their personal lines premium at a significant rate, and contributing to a growth in market share nationally. Imagine business flowing to your agency rather than out of the community.

We at Project CAP stand ready to help independent agents not only imagine but create these results in the near future. Please visit www.ProjectCAP.info to learn more.

Scott A. Deetz (ScottDeetz@ProjectCAP.info) is CEO of Project CAP. Previously the president and CEO of MI-Assistant Software, Inc., Deetz led the organization from 90 customers and six employees to serve more than 2,000 leading insurance agencies and carriers with a staff of 75.



generated through the new Consumer Portal once it is active later in 2012.

Together with the Consumer Portal, the unparalleled resources available to agencies and carriers will help drive Project CAP's "national strategy of marketing locally" for the independent agency channel.

Independent agents can sign up now for a wide range of digital marketing training, products and services at www.ProjectCAP.info

Endorsed by IIABA and Trusted Choice®, Project CAP agency marketing programs feature a full set of tools, technologies, strategies and tactics agents can apply immediately to increase their digital marketing expertise and dominate their target markets.

Choices range from a basic, do-it-yourself digital marketing package offered at no additional charge to IIABA agencies, to comprehensive website development and digital marketing programs that include a full suite of professional services for additional cost.

Given the diversity of experience and knowledge among independent agencies, Project CAP has designed a range of digital marketing packages to fit the broad range of agencies—no matter how they are currently using digital marketing. The menu includes:

- Complete turnkey packages for agencies that want to get started right away without customizing.
- Packages for agencies that can work on a do-it-yourself basis.
- Premium packages for agencies that want to take a "done for you" approach.

Pricing varies by package. Contact Project CAP directly for information, including the latest in carrier-sponsored agency programs.

Agencies do not need to participate in Project CAP agency digital marketing programs in order to participate in Project CAP's Consumer Portal. However, those agencies that employ the digital marketing services provided through Project CAP's

Project CAP: What's In a Name?

The name "Project CAP" is derived from the original, singular vision of the Big "I" when it first began this effort in 2009: a Consumer Portal. Those involved in developing the portal shortened the moniker to the acronym "CAP," and this abbreviation remains a part of the project name today. The entity created by the Big "I" as a separate company to acquire funding was established as Consumer Agent Portal, LLC.

Notably, six visionary independent carriers teamed with IIABA to provide the initial investment capital to fund Project CAP.

They are:

- The Central Companies
- The Main Street America Group
- Safeco Insurance
- Selective Insurance Company of America
- State Auto Insurance Companies
- Westfield Insurance

As the leadership team explored ways to develop the portal, it soon became clear that more help could and should be offered to agencies. Market research, industry feedback and agent requests soon compelled the leadership team to expand development to include digital marketing tools, training and services for independent agents to tap and implement. CAP expanded to include agent-focused and carrier-focused digital marketing services.

The Project CAP name is likely to be a temporary one. Going forward, Project CAP plans to identify and adopt a name more appropriate to the broad spectrum of services it provides.

The management and staff of Consumer Agent Portal, LLC, is headquartered in Minneapolis. Additional information may be found at www.ProjectCAP.info

—R.M.

Industry Services will be better prepared to manage portal leads and better equipped to generate greater online marketing results on their own. Additionally, insights and data gleaned from the Consumer Portal will give agencies that use Project CAP's digital marketing services an edge.

Project CAP also is offering insurance carriers a range of business intelligence services.

Even if agencies are not ready to participate at this point, they can sign up for regular program updates and announcements at the Industry Services website or www.ProjectCAP.info

Consumer Portal Set for Summer Launch

Industry buzz already surrounds the fact that Project CAP has been researching and developing a national Web portal. This Consumer Portal is slated to launch in July 2012. Designed and built by some of the best minds in both the insurance industry and Internet marketing, this new website will address the insurance customer's collective desire for knowledge, choice and comprehensive service.

While some other online options may also offer consumer research and rate comparisons, none present the unique combination of benefits that will be available in the Consumer Portal. The portal will provide consumers with the capability to select an independent agent who will advocate on their behalf, to evaluate dozens of insurance companies and products, and to buy insurance from an agent.

Grounded in the strategy and spirit of Trusted Choice®, this unique consumer resource will allow participating IIABA agencies to gain exclusive, real-time access to consumer leads, inquiries and activity.

The basic resources and services of Project CAP's two powerful initiatives will be available *at no additional charge* to members of IIABA and Trusted Choice®. Agencies can choose from a range of



Agent to Agent: Why Project CAP Matters

We are at a pivotal time in the history of the independent agency channel in personal lines insurance.

Starting in 2012, Big "I" member agencies have a new opportunity to work together to create a more favorable, dynamic and productive business environment for all independent agents.

I call upon my fellow agents throughout the United States—and insurance carriers that use independent agency distribution—to take advantage of this unprecedented opportunity.

IIABA, key insurance carriers, Trusted Choice® and state associations have created Project CAP—an industry initiative with the vision and resources to recapture and expand the independent agent's share of the personal lines insurance market.

Project CAP is a catalyst for agencies and a way for every agent to participate in a national strategy of marketing locally. Project CAP's purpose is to regain and increase personal lines market share by promoting the independent agency channel's unique value proposition online to consumers on a national and local level. In short, Project CAP is leading our most important cause as independent agencies.

All of us among Big "I" leadership—your executive committee, national association leadership and state association leaders from around the country—invite you to join this cause and help tilt the competitive playing field of personal lines insurance back in our favor. This is our market, and it's our time to highlight our value proposition more broadly and more forcefully in the digital environment.

The strategy of Project CAP is simple: Help agencies and carriers leverage digital marketing, and help consumers find and connect with agencies like yours. To execute that strategy, Project CAP is introducing training products, tools and services through a new Industry Services Website for independent agencies and insurance carriers, and a new Consumer Portal for online insurance consumers.

This program can positively shape our future as individual producers and business owners, and amplify the value we provide our customers greatly. Project CAP offers solutions that help individual agents, who in turn help the overall independent agent channel, which then in turn helps individual agents. It's a virtuous cycle.

Thomas J. Minkler is a member of the Big "I" executive committee, a board member of Consumer Agent Portal, LLC, and the president of the Clark-Mortenson Agency, Inc., headquartered in Keene, N.H.

Project CAP Consumer Portal: Consumer Information, Comparative Rating and Agency Prospects



Project CAP Industry Services: Digital Marketing Training, Tools, Technology and Services for Local Independent Agents

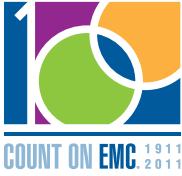
enhanced digital marketing offerings and professional services for an additional cost.

Join the Cause

With professional and financial support from a number of national and regional carriers, Big "I" association leaders created a new entity to champion agents' cause and advance visibility with today's consumers. Now it's your turn. Join the cause—to "get the point." Project CAP's national strategy of marketing locally is designed with independent agents in mind, to help them sustain and grow their business in personal lines.

Visit www.ProjectCAP.info and learn more about the initiative. Together, independent agents and IIABA can raise a collective voice, elevate the independent agency channel and recapture a share of personal lines.

Rick Morgan (rick@Aartrijk.com) is senior vice president of Aartrijk.



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

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THE GRASS IS ALWAYS GREENER... EXCEPT WHEN IT ISN'T

Agency Management Systems

By Cindy Tritz, Cox Insurance Associates

Wishing you could change agency management systems? Thinking maybe that another system might do a better job for you? Before you start looking at new systems, make sure you're getting the most out of the system you have. This would be a good time to take a look at what your system can do and how many of those features you are using to their full potential.

One of the most time saving features is Policy download. If you're not doing Policy download, what are you waiting for? Start small, one company at a time. Your agency management support can help you get the set up started, that's what you're paying them for. If you are doing policy download, have you considered direct bill commission download or automatic invoicing? Once again, start small, one company at a time. This can be a huge time saver. Claims download is also available.

If you're familiar with download, are there things you'd like to change? You can! Get your agency management download support and your Company download experts working together so they aren't deleting info you've added and leaving the area blank. Challenge your Company download team as to what and where they are putting information. Our agency has had a very good response from companies when we've brought some of these items to their attention. At the very least, you will have a better understanding of the policy download procedure.

Another thing to consider is data clean up to improve efficiency. Since this can be a tedious and time consuming endeavor, spread it out. Give several people lists and ask for 15 minutes a day. Your clean up will be completed quickly and no one is overwhelmed. Run reports to find the problems. Once you've got the data corrected, run monthly reports and make sure it stays that way.

A great way to get the most out of your system is attend your user group meetings. The collective brain power, innovation and expertise in those groups are off the charts and they are willing to share. If you can't attend the meetings, look for blogs and bulletin boards where you can post questions to users and see what other agencies are doing.

Take the time to make sure you're using the features of your system correctly. We tend to keep doing things the way we've always done them, even if we've had updates and new features added to our system. Check for online training and review some of the workflows you're using. You may be surprised to find a new and easier way to do things.

If you look at the different agency management systems, you'll find a lot of similarities. It is a major undertaking to change systems and you may be able to get the extra productivity you need from the system you have. Take a good hard look at what you have before you decide the grass is greener.....it may not be all that different.



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Our Agents and Partners

The success of EMC is a direct result of its partnership with independent insurance agents. EMC distributes its products solely through independent agents, believing this brings a superior level of service to customers. EMC is part of the Trusted Choice® initiative, demonstrating the company's ongoing commitment to the independent agency system.

The Minneapolis Branch responds to agent and policyholder needs for underwriting, marketing, loss control and claim services. Local claim representatives and adjusters at the branch location strive to handle every claim as quickly and fairly as possible, regardless of the type or size. About 70 percent of the business written in Minnesota is in commercial lines, with the remaining 30 percent in personal lines.

A Trustworthy Company

EMC Insurance Group Inc. (EMCI) was identified by Forbes as being one of the most transparent and trustworthy companies that trade on American exchanges on the "100 Most Trustworthy Companies" list in 2010. (Employers Mutual Casualty Company, operating under the trade name EMC Insurance Companies, is the parent company of EMCI.)

100 Ways of Giving

In honor of EMC's centennial in 2011, the EMC Insurance Foundation gave away \$200,000 through the 100 Ways of Giving program. Top EMC agencies nominated nonprofit organizations and \$1,000 grants were awarded in Minnesota to Blue Earth Area Mentors; Laura Baker Services Association, Northfield; Mille Lacs County Historical Society, Princeton; Rebuilding Together Twin Cities; and The Family Place, St. Paul.

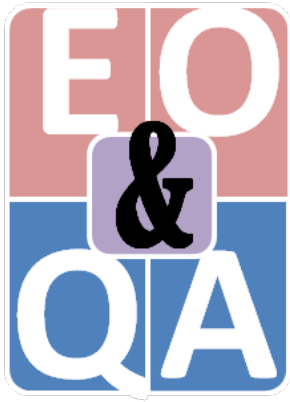
A Different Approach

As a mutual insurance company, EMC takes a long-term approach to business strategies and decisions. The company operates using the same business model it has for years: careful risk selection and conservative investing. The formula works—the company now boasts an estimated \$3 billion in assets. For more information, visit our website, www.emcins.com



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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: We are in the process of setting up new procedures in our Commercial Lines department. As we are discussing the procedures for handling renewals, we have some disagreement about policy checking. We are developing a checklist which will include all areas of the policy which needs to be checked. When a renewal policy comes in, is it necessary to check all of the form numbers and endorsement numbers against the previous term? I say yes, but I am outnumbered and would appreciate your comments.

Bette, Texas

A: Bette, count my vote on your side! One of the critical areas of policy review includes checking all form numbers and endorsement numbers. This should be done not only on renewals, but new business as well. There are many E&O claims that occur as a result of some coverage being removed by endorsement at renewal, yet the insured (nor the agent) has any knowledge of the coverage reduction. You might think that if some coverage was reduced at renewal, that the company would have to stand by the previous coverage if they did not notify the customer or the agent, or if it was an error. The courts do not agree. Many courts state that once the agent has received the policy and had an opportunity to review it, the coverage stands. Unfortunatley, most agents do not find out about the coverage reduction until after the uncovered claim occurs.

Some states require that the insured be notified in situations when coverage has been reduced, but there are usually no requirements to notify the agent. I think you would agree that even if the insured had received a notice, they might not recognize it as anything important that they need to read, or may have read it but not understood it's impact. This is where the agent can step in and make an understandable explanation, and possibly offer alternatives to secure the lost coverage.

Make sure that when checking form numbers and endorsement numbers that you also verify the edition date to see if it has changed. If you have a clear, detailed checklist, a well-trained assistant or support person can perform the policy checking, referring the checklist or any discrepanices to a more experienced CSR, Account Manager or Producer. It is then their responsibility to identify the differences between the prior term and the renewing coverage and address critical coverage issues with the insured. I encourage you to develop a comprehensive checklist that includes verification of not only form numbers, but all limits, deductibles, locations, operations, co-insurance, etc. The best checklists would address a specific line of business and all areas related to coverage. I commend you and your agency for establishing a good policy checking procedures.

Mary LaPorte is a consultant and educator with a strong background in Errors & Omissions loss prevention. Forward your E&O questions to marylp@lpinsuranceconsult.com

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TRUE BREAKDOWN COVERAGE

A couple of times each year, I get a message from an agent who is in the middle of trying to figure out what they should have done in certain situations that only happen once in a while, but when they do, it can leave everyone wishing they had done more to provide proper coverage. I call it "true breakdown coverage."

As most of you know, our Building and Personal Property coverage forms, including most of the various BOP forms out there, often do not provide any help for losses that have to do with certain causes of loss. I am referring to losses caused by explosions of pressure vessels, electric arcing, centrifugal force, mechanical breakdown, and so on. In the old days, we would call the solution to these perils "Boiler and Machinery" coverage. Today, it is often called either "Mechanical Breakdown", or more often, "Equipment Breakdown." This coverage is provided by the various carriers in different ways, sometimes as a separate policy, or an endorsement, or it might be an "additional coverage" that is built into a policy (like a high-end BOP or Building or Package form).

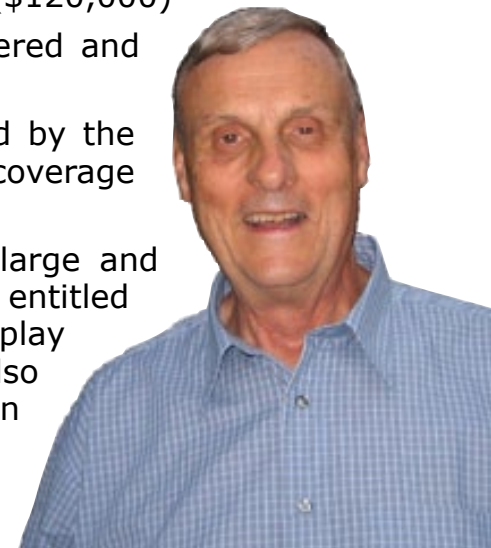
Here is the problem. Most of our forms are on a "Special Causes of Loss" basis that has an insuring agreement with language that typically says a loss must be caused by "direct physical loss or damage". Very nice coverage, but it does require some kind of manifestation. That means the property burned, was blown up or away, sagged, shows signs of smoke damage, was stolen, etc. But what happens if a machine just stops working and there is no outward sign (or manifestation) of damage? For industries that rely on their machines to make certain products, this can be a devastating loss, and often the client will be told there is no coverage.

Let's take an example of an actual loss. A machine that was mixing and drying a certain product (hermetically sealed in the machine) stopped working before the process was complete. The client suffered the following losses:

- Loss to the machine, which had to be replaced (\$175,000)
- Loss of use of the machine which not only had to be replaced, but also had to be tested for several months (Federal requirements) (\$200,000)
- Loss of their customer's product that was ruined when the machine quit running prematurely, and for which the insured had contractually agreed to be absolutely responsible while the product was in their care and control (\$120,000)
- Extra Expenses incurred in getting the new machine ordered and installed as quickly as possible (\$15,000)

Needless to say, the client was not very happy when informed by the adjuster (correctly) that the "direct physical loss or damage" coverage would not apply to these losses.

What was interesting is that the policy (provided by a very large and very prestigious insurance carrier) had a sublimit of coverage entitled "Mechanical Breakdown", which one would think would come into play here. But the insuring agreement for the built-in coverage was also on a "direct physical loss or damage" basis, so the whole situation



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was like the dog chasing its tail – we went round and round, but there was no coverage.

Another loss to a freezer complex occurred a few years ago, when the freezers just shut down and stopped working. Once again, there was no manifestation or cause of loss to justify the stoppage – and the claim was denied. By the time the loss was discovered, the frozen french fries were no longer completely frozen and the customer would not accept them for delivery in their food establishment.

The solution to the problem is really fairly simple – you want “true mechanical or equipment breakdown” coverage. However, it is provided, look


at the insuring agreement of this special coverage. Remember, it can be a separate policy, an endorsement or a built-in sublimit. If the words “direct physical loss or damage” are there, that is fine as long as they are followed by the word “failure” or “malfunction”. The word “failure” is my preference since carriers sometimes use the word “malfunction” later in their forms to describe property not covered, or property excluded. “Failure” will provide coverage when the machine just quits. Your clients will have coverage when their machines just stop running, and you do not have to be concerned about manifestations or signs of damage.

* * * * *

In a somewhat related topic, I was asked by a couple of agents what to tell their clients when they are selling off-premises power interruption. This, too, is provided in a number of ways, but usually is offered by our carriers on a direct and an indirect basis. Their main question was how to explain to a client why they might want the indirect as well as the direct coverage.

I use a very simple example. The local grocery store suffered a loss when the power was knocked out by a storm a couple of blocks away. The loss was to their tomato, the only product they had to sell. The tomato cost the grocer 50 cents to obtain from their supplier, and this is what they would receive under the direct coverage – 50 cents. But if the grocer also buys the indirect coverage which is designed to cover their extra expenses and/or loss of income from the interruption of power, the grocer could receive their mark-up price. Let’s say they will offer the tomato at \$1.50. The indirect coverage could provide the \$1.00 of mark-up. This is all subject to the limits and other conditions of the coverage, of course, but that is a simple way to show why a client might want to consider this coverage.

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

GOVERNOR VETOES LAWSUIT REFORM BILLS

Just a day after the Minnesota State Legislature passed four major tort reform bills, Governor Mark Dayton vetoed all four accusing the Republican controlled legislature of attempting to reduce the rights of law-abiding citizens. He also suggested that the bills were inspired by the conservative national lobbying group called the American Legislative Exchange Council. Republicans countered that the bills were designed to improve Minnesota's business climate and create jobs.

Behind the scenes this battle has been brewing for quite awhile. The bills were sponsored by an organization called Minnesotans for Lawsuit Reform, whose membership includes most of business and trade associations in the state. The MIIAB is a member of this coalition. The coalition is led primarily by the Minnesota Chamber of Commerce, that National Federation of Independent Business and the Insurance Federation of Minnesota. This organization was formerly called the Minnesota Civil Justice Coalition.

Opposing the bills was the Minnesota Association for Justice, and organization that represents the state's plaintiff lawyers. This organization was formerly called the Minnesota Trial Lawyers Association. The trial lawyers are a very effective political and legislative organization particularly with the Democratic Farmer Labor party.

But even with the name changes, the battle between the business/insurance community and the trial lawyers has been fairly constant. With the emergence of the Republican Party in the state legislature, the climate for passage of tort reform proposals was markedly improved. However, the governor's veto was not unexpected. After all, Mark Dayton is a DFLer.

The four bills sponsored by Minnesotans for Lawsuit Reform would have,

- return prejudgment interest to its pre-2009 level, and have it float with US T-bill rates. The current rate in statute is 10%.
- reduce Minnesota's general statute of limitations for lawsuits from six to four years. Thirty-two states have three years or less.
- make it harder to instigate class action lawsuits that may be illegitimate.
- cuts attorneys fees where a reasonable offer has been rejected and the plaintiff goes on to win a lesser amount at trial.

Even though these bills received some DFL votes in the House and even more in the Senate, there were not enough votes to override a gubernatorial veto. The only hopes of passing tort reform would require some compromise between the various interested parties and compromise is now a rare commodity at the state capitol.

CAPITOL NOTES continued on page 41

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LEGISLATOR TO GET NEW DISTRICT BOUNDARIES

An event that is likely to get every single legislator's immediate attention will be the announcement by the Minnesota Supreme Court of its redistricting plan on February 21. Redistricting or reapportionment of Minnesota's Congressional and state legislative districts occurs every ten years after the U.S. census in order to make these districts equal in population. The political fate of many legislators has been dictated by these new district boundaries and the announcement of the new districts will create a flurry of activity at the state capitol. It is not unusual for a few legislators to announce their retirements. Some may actually contemplate changing their residence.

The Supreme Court of the state is not directed to develop Congressional and legislative boundaries. This is supposed to be a function of the state legislature with the approval of the governor. However, since Minnesota has had divided government for most of the last three decades, the legislature and the governor have been unable to agree on a redistricting plan. This is not surprising since each party attempts to gain advantage from their own redistricting plans. Governors have submitted their plans to the legislature which were rejected and legislatures have sent their plans to the governors which were vetoed. Hence the court must step in and referee.



Dominic Sposeto
MIIAB Lobbyist

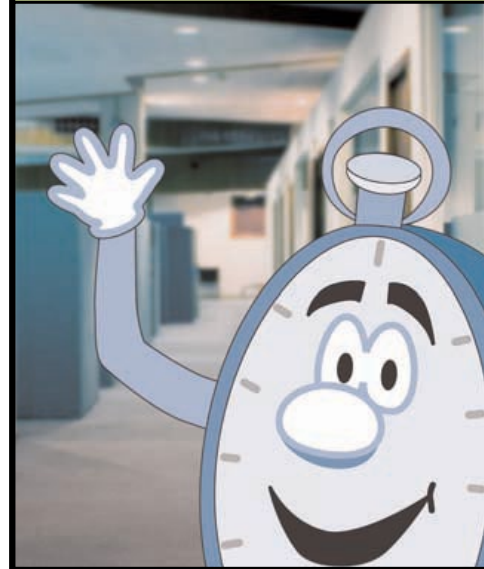
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In The News...

SECURA ANNOUNCES A.M. BEST AFFIRMED A (EXCELLENT) RATING

SECURA Insurance announces that A.M. Best has affirmed its Financial Strength Rating of A (Excellent) with a stable outlook.

"The basis of our mutuality is that we're focused on remaining a strong, financially stable company over the long term," said President & CEO John Bykowski. "Last year was challenging due to increased weather-related and large loss activity, but that's the business we're in. We have the strength and discipline to ensure a stable market for our policyholders, agents, and associates."

Though the company grew its top-line direct written premium 7 percent, weather and large loss experience affected its overall underwriting performance and profitability, resulting in a 106.9 percent combined ratio. A.M. Best revised its outlook on the company's issuer credit rating (ICR) of "a+" to negative from stable based on these results.

Key factors cited by A.M. Best in its rating analysis include SECURA's:

- Strong capitalization
- Long-standing regional business strategy
- Strong agency selection and long-term relationships
- Historically profitable underwriting and operating results
- Conservative balance sheet
- Effective reinsurance utilization
- Improving risk management capabilities

INVEST PARTICIPATES IN NATIONAL JOB SHADOW DAY

Financial literacy program encourages industry job shadowing on Groundhog Day and every day.

InVEST, the insurance industry's premier classroom to career education program, is actively supporting efforts across the country for members

of the independent agency system to participate in National Job Shadow Day. Numerous InVEST students, agents, brokers, company leaders and other industry leaders are participating today.

"InVEST is proud to maximize opportunities like National Job Shadow Day and bring students and professionals together," says Heather Minkler, InVEST board chair and CEO of Clark-Mortenson Agency, an independent agency in Keene, N.H. "An important initiative for our board this year is to encourage more agencies and carriers to host job shadow days and this effort is a great start to what we're confident will be a successful year."

Job shadowing provides students with first-hand experience as to what it is like to work in the industry and understand the wide variety of positions available in insurance. Numerous organizations are conducting job shadowing days and field trips today.

"Quite often, students view an industry only by what they see on the surface, for insurance that is sales and claim personnel," says Neal Montgomery, InVEST Board member and Travelers director of field management. "This event provides students with a look at product development, risk control and forensics, underwriting, finance and accounting, compliance and regulatory areas, market research, information technology, as well as college recruiting and event planning. Students are exposed to a variety of areas of insurance from large national accounts and home owners insurance."

InVEST provides professionals and teachers with a job shadow guide which provides step by step directions on how to implement a job shadow day complete with student release forms and media information.

"InVEST is critically important not just to the future of the independent agency system, but to the insurance industry as a whole," says Robert Rusbuldt, Independent Insurance Agents & Brokers of America (IIABA or the Big "I") president & CEO. "The InVEST program is crucial in the effort to replenish our workforce for the coming years."

The work InVEST is doing today will pay important dividends in the near future. The participation of educators, volunteers, agents and industry leaders, in efforts like the National Job Shadowing Day, are key to the success of this program."

LARRY JANSEN HAS BEEN NAMED AS GRINNELL MUTUAL PRESIDENT AND CEO

The Board of Directors is pleased to announce that Larry Jansen has been named as Grinnell Mutual President and CEO effective immediately.

During Larry's 33-year career at Grinnell Mutual he has served in a variety of roles including personal lines underwriting manager, regional underwriting manager, regional vice president, and most recently, senior vice president of the Direct Underwriting and Production Division. He also serves as president of Grinnell Select Insurance Company as well as Big M Agency.

He has served the insurance industry as a past president of the Mutual Insurance Association of Iowa, a trustee of the Iowa Automobile Insurance Plan, and he is currently the chairman of the Iowa Fair Plan.

Larry is a graduate of the University of Iowa and he holds the Chartered Property and Casualty Underwriter (CPCU) designation.

We appreciate the experience and insight Larry brings to this position and we are confident and excited about the possibilities going forward.

On behalf of the Board of Directors, please join us in congratulating Larry on his new position.

BIG "I" AND SWISS RE CORPORATE SOLUTIONS LAUNCH NEW WEB RESOURCE

Website provides new risk management information, tools and resources.

The Independent Agents & Brokers of America Big "I" Professional Liability Program and Swiss Re Corporate Solutions recently launched a new and improved risk management "E&O Happens" website available exclusively to agency E&O Swiss Re Corporate Solutions policyholders.

"On average, about one in seven agents will report

a potential E&O incident to their carrier every year according to Swiss Re Corporate Solution claims data," says Robert Rusbult, Big "I" president & CEO. "The Big 'I' Professional Liability Program joined forces with Swiss Re Corporate Solutions to create this industry-leading risk management program to help Swiss Re Corporate Solutions policyholders avoid E&O claims and improve their agency's operation."

The Big "I" Risk Management Website – "E&O Happens" – is a key component of the organization's risk management efforts. Available at www.iiaba.net/eohappens, Swiss Re Corporate Solutions policyholders will find risk management information and tools to help them avoid future claims such as: understanding the root causes of E&O claims, prevention tips for all agency staff, sample disclaimers, sample procedures and customer letters, operational self-assessments, real-life case studies for learning, E&O-related articles, and more.

"The resources available on the E&O Happens website are very practical and can help agencies create greater awareness with agency staff of the need to proactively avoid E&O claims," says Sabrena Sally, CPCU, Swiss Re Corporate Solutions senior vice president. "We want to offer our insureds more than just a policy but a comprehensive program. Every agent needs to think about their own E&O exposure and the good news is that a well-run agency operation is one that can avoid claims and successfully defend itself should one occur."

The website also offers expanded E&O related content with the inclusion of the Big "I" Agents Council for Technology (ACT) and Big "I" Virtual University (VU) E&O related materials. More information regarding ACT and the VU are available at www.iiaba.net or www.iiaba.net/eohappens

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Online Courses: The VU offers a wide variety of online classes to enhance and expand insurance technical and business skills. When taking an online class through the VU, you can be confident you or your staff is learning the highest quality education available online. You do NOT have to be a member or subscriber to take an online course since a separate fee is charged.

Research Library: For those who seek a smarter way to research, the VU provides access to hundreds of insurance, business and technology articles written by volunteer faculty and other contributors. Technical insurance articles often include links to full sample ISO forms. You'll also find white papers and articles on many issues affecting today's insurance marketplace.

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.

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 Wednesdays at 8:00 a.m., Thursdays from 8:00 a.m. until 5:00 p.m., and Fridays from 8:00 a.m. to 12:00 p.m.
 Optional Exam: **Friday** 2:00 p.m. to 4:00 p.m.
NOTE: Ruble Graduate Seminars only meet Wednesdays and Thursdays from 8:00 a.m. until 5:15 p.m. & there is no exam.

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!!!**
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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

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 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
St. Cloud, MN 56301
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
925 Western Ave
Fergus Falls, MN 56537
800.293.2216
- 6/19/12 - Morton** 8:30am-3:30pm
Jackpot Junction
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507.644.3000
- 7/10/12 - Walker** 8:30am-3:30pm
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Walker, MN 56484
888.242.7306
- 8/8/12 - Rochester** 8:30am-3:30pm
Courtyard Marriott - Rochester
161 13th Ave SW
Rochester, MN 55902
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
7500 Flying Cloud Dr
Eden Prairie, MN 55344
952.835.4180

Cost per person
\$151.00 MIIAB Member Price
\$166.00 Non-Member Price

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

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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

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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.

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