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January 2013

The Minnesota News

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Happy January! Hopefully you and your agency had a wonderful holiday season filled with cherished time with your family and friends.

But back to business, Dan and I and other board members have been making various trips to different states to meet with different company executives to discuss our Power and Partner Program. The Power and Partner's mission is "to build a true partnership for the future of our industry in Minnesota."

We have over 40 companies already committed to participating in this program for 2013.

It is a program that supports the insurance agents associations. We're hopeful that this program will continue to grow. More to come in the future.

It has been a very successful program and it continues that way. The companies that are involved are all so very hospitable and interested in what we have to say. It is a learning process from both the company and agent's perspective. Some of the board members that have made the trips to these companies are: Chad Bjugan, Darian Hunt, Dick McKenny, Ken Ohl and Vance Prigge.

Thank you very much for your help, it is greatly appreciated! Also the homeowners issue was discussed with every company we visited. We all seem to be getting on the same page with this issue. ACV endorsements need to be added to policies and roofs need to be excluded entirely.

If you have questions about this month's discussed topics or any additional thoughts, please don't hesitate to shoot me an email. My email is robby@wunderlichinsurance.com

To your success,

Robb Wunderlich



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Building on Our Company/Agency Relationships in 2013

Over the past five years, the leadership of your Association has made a conscious effort to build a strong relationship with the insurance companies that do business with Trusted Choice independent insurance agents in Minnesota. Each year members of the MIIAB Executive Committee and Board of Directors visit insurance company executives to discuss industry issues facing insurance companies and independent agents.

This year we visited over 30 insurance company executives in **Minnesota, Iowa, Wisconsin, Michigan, and Illinois**. Each year these insurance company executives look forward to sitting down with us in their board rooms to discuss the future of our industry. In 2011 the main issue was the horrendous losses insurance companies were incurring due to weather related claims. Being more specific, it was the hail damage to roofs and siding that were the major culprit of their losses. Because of our dialog with these insurance company executives and our meetings with the Insurance Federation of Minnesota, we helped draft and pass legislation that would hopefully help correct the unscrupulous contractors that were trying to replace roofs that did not need replacing. We were successful in teaming up with the Insurance Federation and our lobbying team to get this done. We helped educate the consumers, regulators, and legislators that these claims were devastating to insurance companies and changes must occur to help keep a viable homeowners market in Minnesota. Since that time, we have been lucky that storms have somewhat subsided over the past year in Minnesota and provided some relief to insurance companies. However, we are all seeing a change in the thought process of insurance companies in their efforts to provide quality homeowners insurance to the Minnesota consumers by properly underwriting for aged roofs.

In 2012 the main topics of discussion at our company partnership meetings were agency planning and perpetuation for the future of independent agencies, as well as enticing new producers into our industry. These insurance company executives and the Association are deeply concerned about our members and the future of the independent insurance agency business. Without a viable and thriving agency force insurance companies would be deeply impacted in their ability to sell their products. Also, the Association's membership will gradually deteriorate. Your Association, along with The Education Foundation, and help from the National Alliance will be trying to put together a business plan to provide a solution to our perpetuation and producer recruitment problems. We are hoping to meet with a number of these insurance company executives in May to review this plan and to implement a strategy that will help in the future of our agency system. Insurance companies and the Association feel strongly that this should be one of the top priorities that we focus on for the future.

In closing, I would like to thank all of the insurance company executives for their time in meeting with us to discuss these issues. We thank all of our members for their support of all of our numerous programs we provide for them, and we hope that 2013 brings much joy, happiness, and success to each and everyone who are touched by the MIIAB.



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Capitol Notes



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

Health Insurance - R U in or out MIIAB Health Insurance Summit

By October 1 of this year, Minnesota will have a state operated health insurance exchange (HIX) that complies with the Affordable Care Act and will sell subsidized health insurance to individuals and small employers throughout the state. The Minnesota State Legislature, within the next three months, will draft and enact legislation to establish the rules and regulations for the HIX. These will likely include a role for licensed insurance agents and brokers.

It would seem axiomatic that for an HIX to succeed it will need agents to make it work. However, there are a few progressive lobbying groups who advocate no role for agents and point to savings that can be attained without agent compensation. They want the public to buy their insurance exclusively through the Internet with the assistance of publicly employed "navigators". They have some key supporters in the legislature.

The MIIAB will need to be very proactive to this legislative debate in order to maintain a role for agents in the HIX. We need to understand how an exchange might work and what services agents can provide and more importantly **we need to educate legislators on what agents do to help individuals and businesses find appropriate and affordable insurance.** No one else will do this for us!

We also know that many MIIAB members are not involved in the sale of health insurance and therefore are less interested in this issue. But we know many of our members do sale health insurance and it can make up a considerable part of their agency income. It is these members we are seeking at the following meeting:

MIIAB Health Insurance Summit

MIIAB Training Center - 7500 Flying Cloud Drive Ste 125, Eden Prairie, 55344

January 21st, 2013

9:00 to 11:00 AM

Join fellow MIIAB members interested in this issue. We will review the progress towards a state health insurance exchange, hear from state officials putting together the exchange and discuss how agents can influence this process. If you care about the government's involvement in the health insurance market, you need to attend this meeting.

If you write a significant amount of health insurance, please join us. If not, **we request that you share this information with the person or persons in your agency most involved in health insurance.**

Please RSVP to April Goodin at agoodin@miia.org or 952-253-2074.



Dominic Sposeto
MIIAB Lobbyist



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Since real marketing is all about building relationships that build your brand, this app can be customized with your agency's color scheme and logo. Of course, it's integrated with both Project CAP and IIABA online systems to provide participating agencies with single sign-on and easy account administration.

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Social Media Time-Savers

by Matt Marko

"You don't
have to
dedicate
hundreds of
hours to see
a return from
social media"

As a Marketing Process Manager for Progressive, I speak with independent agents across the country about the importance of social media. For most, finding time in their busy schedule is one of the biggest concerns.

But you don't have to dedicate hundreds of hours to see a return from social media. A well-defined strategy (and a few time-saving tools) can help you strike a balance between the time you invest and the value your investment adds.

When it comes to social media planning, there's no right or wrong level of involvement. The most important factor is consistency. Start by setting goals for your agency's participation. Whether it's regular interaction with customers on Facebook, a tweet every few days, or a weekly blog post, you can strengthen your social media presence by having clear goals in sight.

Here are three levels of social media involvement to consider based on the time you want to commit and the goals you set.

Listen (1-2 hours a week)

This should be the first step of any social media strategy. After you've set up your agency's accounts on sites like Facebook www.facebook.com Twitter www.twitter.com and LinkedIn www.linkedin.com , study what people are saying on the platform. Check sites like Google Places www.google.com/places or Yelp! www.yelp.com for customer reviews of your agency. Friend your customers and follow their updates, track your competitors' tweets, and watch how people respond. Note what's working, record the questions and topics that dominate the conversation, and think through how you'd respond.

By first using social media as a listening tool, you'll learn best practices for status updates, tweets and blog posts before creating your own. Plus, you can apply what you're learning from online chatter to shape quoting and in-person conversations with your customers.

Time-savers

- Clearly outline actions and responsibilities within your agency to prevent redundancy, maintain focus and meet your social media goals. For example, you could assign a single person in your agency to review Facebook, Twitter and LinkedIn for one hour, twice a week.
- "Like" competitor Facebook pages from your personal profile to more easily follow their updates when you're online.
- Search Twitter and third party directories like WeFollow www.wefollow.com and Twellow www.tewillow.com to identify popular profiles associated with insurance. Create Twitter lists to organize the people you follow by category (customers, competitors, etc.), and use programs like Hootsuite www.hootsuite.com or Tweetdeck www.tweetdeck.com to monitor your Twitter lists at a glance.
- Use a reputation management tool to monitor what people are saying about your agency. Consider using free services like SocialMention www.socialmention.com and Google Alerts www.google.com/alerts , or more robust paid services like ChatMeter www.chatmeter.com LocationMonitor www.locationmonitor.com , or Trackur www.trackur.com
- Create a Google Reader www.google.com/reader account for one-stop monitoring of key insurance blogs and publications. Content hubs can save you hours a week by better organizing content for quick review.

Respond (2-5 hours a week)

After taking some time to listen, join the conversation by responding to questions, posts, and comments with a helpful link or thoughtful answer. Note that while answering questions or directing people to another online resource builds goodwill and trust, "hijacking" an online conversation to explicitly promote your agency can undermine your efforts.

Provide helpful advice over time and associate comments with your agency through hyperlinks or a simple signature with contact information. Remember, showing your value doesn't require you to give "pro bono" advice. Asking the right questions and outlining relevant points customers should consider can demonstrate the value of an independent agent, and lead to a follow-up phone call.

Time-savers

- Focus on a few active online communities rather than jumping around looking for every opportunity to respond. You'll get to know the members better and your participation will build credibility that can lead to references across the social network.



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- Develop a FAQ of common topics, your responses, and online resources you can share. Using these responses as a starting point can save time when responding to similar questions or comments.

Publish (5+ hours a week)

The final level of social media engagement is proactively communicating to your audience. Although most businesses prefer to jump right into engagement, by listening and responding first, you'll be more comfortable with the medium and your audience. By starting slow, you'll also have a better understanding of the time you have for social media, and you'll be more likely to provide the consistent presence necessary to build trust.

Time-savers

- Put a process in place to keep your involvement consistent and efficient. Assign a producer, CSR, or a marketing intern from a local college as your social media manager to ensure a single point of contact. Make sure they work alongside everyone in your agency to get questions answered and develop content without bottlenecks. Remember that effective social media engagement is timely and human. Delayed responses and overly-corporate language limit your effectiveness online.
- Share any quality information you think followers may be interested in—it doesn't always need to be about insurance. Not only can this save you time developing your own content, it provides value to fans, followers and readers and increases the chance that others will share your content with their communities.
- Distribute the work among a few employees to keep it manageable. This adds variety to your posts, and prevents disruption due to vacation, job changes, or illness.
- Mix up your content. A thought-provoking question can be as effective as a blog post, and takes a fraction of the time to compose. Discussing community events or commenting on your favorite sports team can also engage your audience without the research and writing time longer posts may require. Plus, consumers will appreciate seeing the personality of your agency and its employees.

Editor's Note: Please visit the "Websites & Social Media" quick link at www.iiaba.net/act for more articles and recorded webinars on social media issues.

***Matthew Marko** is a Marketing Process Manager for Progressive Insurance. He works to provide local marketing strategies, tools and co-branded collateral to help independent agencies grow their businesses. E-mail him at matthew_marko@progressive.com Matt prepared this article for ACT. For more information about ACT, contact Jeff Yates, ACT Executive Director at jeff.yates@iiaba.net This article reflects the views of the author and should not be construed as an official statement by ACT.*

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MIIAB Board Meeting
December 13, 2012



Dave Eide and Jeff Couchman from Western National Insurance Company visit with MIIAB Board



Jason Ward and Victoria Hanson from AAA Insurance Company visit with MIIAB Board



Dominic Sposeto, MIIAB Lobbyist, updates MIIAB Board on Legislative Issues

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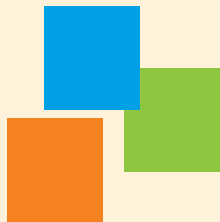

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INSURANCE INDUSTRY MAY BE ON THE ROAD TO RECOVERY

Big "I" Best Practices Study shows profits held constant
and organic growth improved.



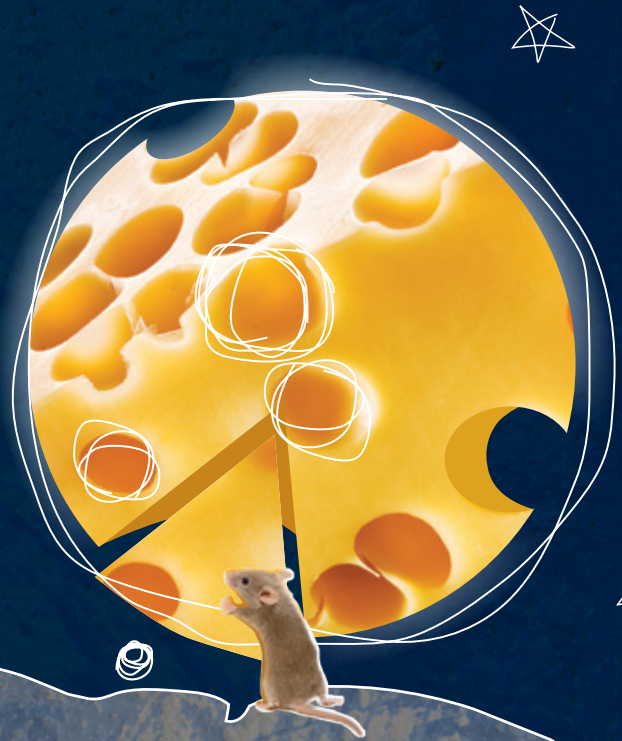
The Independent Insurance Agents & Brokers of America (IIABA or the Big "I") announced the release of its 2012 Best Practices Study which found that organic growth improved, albeit modestly, and profitability held constant across most of the study's six revenue groups.

"The results of this year's Best Practices study indicate that organic growth continues to improve as the independent agency system faces the unusual combination of a hardening market and a continuing soft economy," says Madelyn Flannagan, Big "I" vice president of agent development, research and education. "Most Best Practices agencies confidently held their ground and have put resources and systems in place to move cautiously into a changing market."

Other findings from the 2012 Best Practices Study include:

- **Big Picture:** Most study participants benefitted from the growth strategies deployed over the last few years when the recession suddenly amplified the pressure of a prolonged soft market. Organic growth continued to improve but profitability remained flat. The good news is that organic growth was the highest since the 2008-2009 economic downturn. Small to mid-size agencies grew their revenue by an average 2.1% while the larger agencies grew revenues by an average 4.5%.
- **Cutting the fat:** As with revenue growth, the agencies benefitted from steps taken over the last few years to control and lower expenses. Profitability was flat across the board in all study groups with an average Pro Forma EBITDA margin of 25.9% for agencies. Larger firms had an average of 19.3% margin.
- **Rule of 20:** In recent years, the Rule of 20 outcomes, a quick measure for determining whether an agency is creating value for its shareholders, have fallen significantly short of the desired score of 20 for most of the study groups. The 2012 results improved several points but fell short of the desired outcome of 20. The smaller firms averaged a score of 15.9 while the larger firms averaged 14.9.
- **New hires:** Many of the study's agencies continued to invest in new producers as a strategy to drive growth. Those hiring, however, brought on fewer new producers than in the previous two years. One third of the smaller agencies hired an average of 1.3 new producers while three-fourths of the larger firms hired an average of 6.6 producers.
- **More carriers represented:** In both the large and small agency study groups, the number of both personal and commercial property-casualty carriers increased by a few carriers after years of decreasing the number of carriers. The number of life-health carriers remained flat.

continued on page 23



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INSURANCE INDUSTRY MAY BE ON THE ROAD TO RECOVERY

Continued

"The 2012 results are not stellar but they do indicate that Best Practices agencies are still rebounding from the devastating effects of the recession and soft market, and are poised for new growth and stronger profitability, the key components of agency value," says Robert Rusboldt, Big "I" president & CEO. "Overall, we are pleased, but not surprised, that the independent insurance agency system remains strong and stable."

Every three years, the Big "I" collaborates with Reagan Consulting to select "Best Practices" firms throughout the nation for outstanding management and financial achievement in six revenue categories (less than \$1,250,000; \$1,250,000 to \$2,500,000; \$2,500,000 to \$5,000,000; \$5,000,000 to \$10,000,000; \$10,000,000 to \$25,000,000; and more than \$25,000,000). Agencies are nominated by either a Big "I"-affiliated state association or an insurance company and qualified based on operational excellence. Financial and benchmarking information for the participating agencies are also reviewed and updated.

The Best Practices Study was initiated by the Big "I" in 1993 as the foundation for efforts to improve agency performance and create higher valued agencies. The survey and study of leading independent insurance agencies documents the business practices of these "best" agencies and urges others to adopt similar practices.

Twelve insurance companies and four industry vendors provide financial support for the research and development of the Best Practices Study – Applied Systems, Addis Intellectual Capital, Central Insurance Cos., Chubb, EMC Insurance Companies, Encompass Insurance, Erie Insurance, Great American Insurance Group, The Hanover Insurance Group, Harleysville Insurance, Imperial PFS, InsurBanc, Kemper Preferred, Liberty Mutual Insurance, Ohio Mutual Insurance Group and Zurich.



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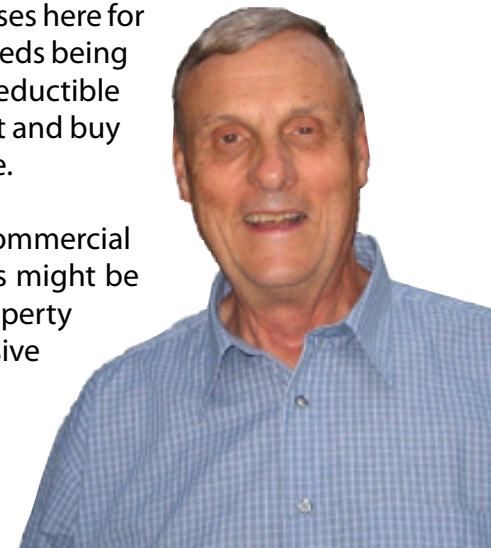
I have received lots of questions and comments about how the insurance industry can be looking at \$30 – 50 billion dollars (lots of estimates out there) in insured losses, since most insurance policies exclude the peril of flood. And, while many kinds of property will not be covered by insurance (highways, roads, walkways, tunnels that collapsed, public structures with self-insurance, etc.), many insureds will be thankful that they can look for some help. Let's look at some possible answers.

First of all, there will be claims based on wind losses (typically covered). Whether wind or water caused the losses will be up to the adjusters and eventually the courts to determine (they are still looking at losses from hurricane Katrina in 2005, over seven years ago!). So there will be reserves for defense expenses in these situations, even after the claims have been denied. In Katrina, for example, billions are still at stake with this argument. In some instances, however, these claims were defeated because of videos that were taken in and around the stricken areas after the initial storm surges, showing the tops of buildings, church steeples, etc. above the water. Eventually the water knocked most of them down or severely damaged them. But the only recourse open to many of the insureds was to use this argument to try and find coverage.

Then there is the fact that many of the commercial insureds who have property on or near the waters in the oceans or rivers have purchased flood insurance, either through the National Flood Act or through special forms that some carriers provide. You can bet, for example, that the casinos and other larger commercial insureds have purchased this coverage. Even though they will probably have some very large retentions, much of the losses will be covered. If so, then we have to look not only at the direct losses to buildings and personal property, but also to the indirect losses of business interruption. Adjusters and insureds will have to calculate losses to their earnings, as well as extra expenses. Also, many articles have already been written about the contingent business interruption losses – where one insured depends on the products and/or services of another insured to do their thing. This last exposure will take months to figure out.

There will also be some individuals who have purchased flood policies for their exposed properties. While this number is probably fairly low due to the fact that not many hurricanes have hit the northern part of the Atlantic, there will be some losses here for these prudent insureds. Another reason for the number of individual insureds being fairly low, is the usual requirement in the flood policies for a 30 day time deductible before the policy is effective. An individual could not, for example, run out and buy a flood policy 2 days before the hurricane hit and expect to have coverage.

There are also many possibilities of coverage in both personal lines and commercial lines where insureds have purchased very broad coverage. Such policies might be a Fine Arts floater, a Personal Articles floater or a Scheduled Personal Property endorsement in personal lines. These are purchased to cover very expensive



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and special kinds of property like paintings, various collections, antiques, etc. In the commercial areas, it could be very broad computer (EDP) coverages, Equipment Breakdown (Mechanical Breakdown), some Inland Marine forms, and the like. I should point out that many of these forms are company-specific, so there will be some instances where flood losses may be excluded. Also, a company can always add a flood exclusion endorsement for insureds near the water.

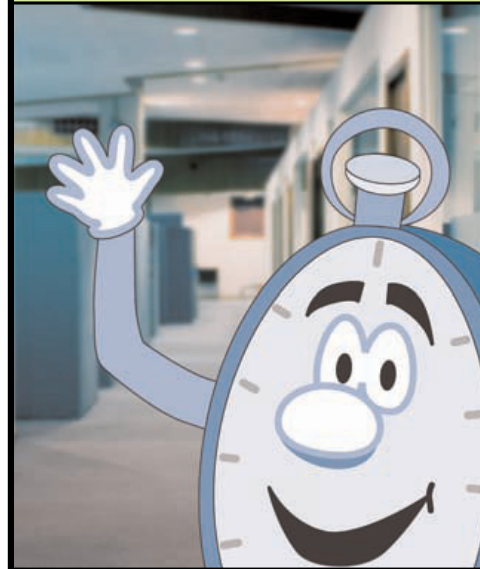
Then, we have to consider all of the auto losses that will be coming (remember the pictures showing dozens of vehicles under water?). Neither the Personal Auto nor the Business Auto policies exclude flood if the insured has purchased Physical Damage insurance. And, in the Business Auto, it makes no difference if the insured has bought Comprehensive or Specified Causes of Loss. Even in the Specified Causes of Loss, flood is one of the named perils.

One more area of cost – litigation against the city, state, FEMA, etc. for doing things and not doing things. In the flood two years ago in Minot, ND there were some cases where lawsuits were initiated against the city and the city contractors who put up the dikes to protect some of the structures. The argument could be made that the flood losses were worse for some of the structures that were on the wrong side of the dike. Also, in their haste to put up the dike, some of the equipment actually hit some structures, causing damage. Even if the above-mentioned entities invoke public immunity, lawsuits still have to be answered.

Finally, one more thought – a coverage form change was made due to losses from Katrina. The Louisiana Supreme Court decided that the flood losses in the inner city of New Orleans were covered and that the flood exclusion did not apply to them. The reason? The dike protecting New Orleans failed, and thus the flood losses were “man-made” and not “nature-made”, and the court decided that the flood exclusion was designed to exclude only “nature-made” losses. As a result, ISO revised its water exclusion and has incorporated it into all the property forms, starting about 5 years ago. If you look at the water exclusion in any property policy, and you see that it specifically excludes “storm surge” and “tsunami”, then you know it is the new wording. The exclusion also ends with wording that it now makes no difference if the losses were “man-made” or “nature-made”, they are not covered. I would imagine that most carriers have adopted the forms with this new language, especially for those properties along the coast of the United States.

Time will tell how much this hurricane will cost the insurance industry. The good thought is that the carriers seem well positioned to handle the losses. One last scary thought, what if a Katrina hits that same area?

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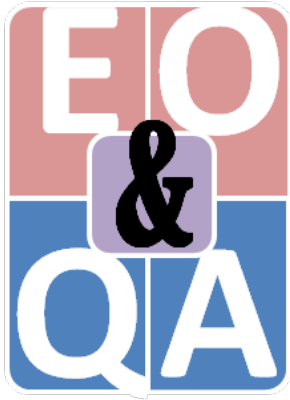
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Agent's questions about Errors and Omissions, and how E&O losses can be prevented.

By Mary LaPorte, CPCU,
CIC, LIC, CPIA

Q: We are a smaller agency and do not have a claim department. Each of the CSRs in the office are responsible for taking claim information and forwarding new claims to the carrier. Because this is not my main responsibility, I sometimes feel that I may not be handling claims correctly, or missing important information. I don't want to be the cause of an E&O claim for the agency. Do you have any suggestions to help us avoid pitfalls in this area?
Patricia, South Dakota

A: Patricia, what a good question! It isn't only in smaller agencies that the claim responsibilities often fall on the CSR, and many CSRs do not get any training in handling the claims, other than how to report them to the carrier. If your agency does not have written procedures for handling claims, you may find yourself in situations where you are not sure how to proceed. For most insureds, this is the reason they have purchased insurance from you in the first place, and a claim handled smoothly can make the difference in your relationship with that client in the future and the retention of that business.

Here is a checklist of areas that should be addressed. If you currently do not have written procedures, go ahead and copy these points or adapt them for your agency purposes. If you do have written claim procedures, you can use this as a guideline to edit your procedures, assuring that all areas are addressed.

- Never deny or acknowledge coverage in a claim situation. Except for the most basic claims (like a broken windshield or towing claim), refer all coverage questions to the carrier.
- Once a claim is reported to the agency, it should be reported to the carrier. If the insured starts out with a statement like: "I don't want to make a claim, but...".stop them immediately and explain that if you become aware of the claim, that you will need to report it to the carrier. Offer them advice, education for a specific situation to help them decide if they want to proceed. There are certain claims that you should encourage the insured to always report which could affect coverage later if not reported immediately, such as under a claims-made policy or employee dishonesty coverage form.
- Take detailed information. It is helpful if you can fill in the Notice of Loss form as you take the information. If you are more comfortable writing the information down, develop a simple form to use for property, auto and liability losses, so that you don't forget critical information.
- Advise the insured what their responsibilities are in the policy. These are very basic: If something is stolen, report it to the police. If property is damaged, protect it from further damage. In liability situations, do not admit negligence to anyone.
- Advise the insured what to expect. When should they hear from an adjuster? What should they do in the meantime to expedite the process? Help them feel comfortable that they can contact you if they have not heard from an adjuster within a reasonable period of time. They may be new to the claim process and may not know what to expect.
- If it is your agency procedure to follow-up with claims, then create a suspense to follow-up in a reasonable period of time. Understand what management expects of you in this area. Some agencies follow all claims to their conclusion. Others will only follow-up to assure that a claim number and adjuster has been assigned. Regardless of your agency requirement, always follow up on suit papers (summons & compliant). Give these documents priority handling and make sure that the carrier acknowledges their receipt.
- In the event of serious liability claims, remember to notify excess or umbrella carriers of the loss. Management may want to create a guideline of when this is appropriate.
- Don't forget to protect private information. Do not give coverage or protected information to unauthorized individuals, such as claimants, insurers for other parties, attorneys, etc. When in doubt, refer these questions to the carrier.

Many of the areas above can be expounded upon to meet the standards in your agency. I hope you find this helpful. The most important point is to be there for your customer at this time of need. What we sell our customer is coverage at the time of a loss and when it all comes together, it's a beautiful thing!

*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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In The News...

SECURA'S FOUR-YEAR DRIVE TO SUPPORT BREAST CANCER RESEARCH SURPASSES \$81,000

SECURA Insurance led its fourth annual One by One campaign to raise funds for breast cancer research and generate awareness about the need for early detection. With the addition of the nearly \$10,000 raised this year, SECURA has given more than \$81,000 to the Breast Cancer Research Foundation (BCRF) during those four years. Ninety percent of the funds BCRF receives go directly to research grants and awareness programs.

The carrier promoted the cause by leveraging its MILE-STONE® home and auto insurance. For each new policy written between Aug. 1 and Oct. 31, 2012, SECURA donated money to BCRF. Independent agents who write SECURA's MILE-STONE policy in its 12 states of operation were instrumental in the campaign's success.

"Breast cancer impacts so many lives in different ways, but there are still others who are unaware of the importance of early detection," said Diana Buechel, VP-Personal Lines. "This campaign is our way to increase awareness among agents, policyholders, and community members, and fight this devastating disease."

A woman in the U.S. will be diagnosed with invasive breast cancer every 2.3 minutes, according to the American Cancer Society. This year, that amounts to an estimated 226,870 new cases. One in eight women will develop breast cancer in her lifetime, and men account for approximately 1 percent of all breast cancer cases.

WEST BEND MUTUAL INSURANCE WINS NATIONAL WORKPLACE AWARD FOR THIRD STRAIGHT YEAR

For the third straight year, Business Insurance magazine and the Best Companies Group have named West Bend Mutual Insurance Company the nation's top place to work in the large property/casualty insurer category. West Bend was one of 50 companies nationally recognized in the 2012 Best Places to Work in Insurance program.

"It's such an honor to receive this award three years

in a row," said Kevin Steiner, West Bend president and CEO. "Since 75% of the Workplace Award evaluation was based on confidential employee surveys, this recognition is strong evidence that our associates value what we offer and make us the company of choice. I'm proud of all we've accomplished, and am especially proud of our 1000-plus associates and their great work."

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

West Bend offers their associates many amenities including continuing education courses held in a state-of-the-art training facility; an on-site bank; dry cleaning services; a 7,100-square-foot fitness center; three miles of walking trails; 20 different fitness classes; on-site massage therapist; wellness programs that include health risk assessments; and Take Your Child to Work Day.

West Bend associates say they like being part of a company with community and environmental priorities. West Bend actively supports dozens of not-for-profit organizations, including Habitat for Humanity, United Way, and The MACC Fund. Care for the environment is promoted through reduction of paper use, elimination of plastic wear and Styrofoam in the on-site cafeteria, maintenance of a fresh water tower on site which saves 250,000 gallons of water a year, and the preservation of 160 acres of prairie land on their campus. These are just a few of the company's sustainability initiatives.

INVEST GRADUATE IS NEW NATIONAL BOARD MEMBER

InVEST, the insurance industry's premier classroom to career education program, recently announced that Lindsey Shank has joined its national board. Shank is BB&T Insurance assistant agency manager in St. Petersburg, Fla.

"InVEST is proud to announce Lindsey Shank has joined our distinguished group of board members," says Heather Minkler, InVEST board chair and CEO of Clark-Mortenson Agency, an independent

agency in Keene, N.H. "It has been inspirational to the whole program to watch Lindsey grow from an InVEST high school student, to a young agent and now a senior level professional at an agency. Lindsey brings an amazing level of enthusiasm and unique personal experience to the InVEST board of directors and we look forward to learning from her to improve the program."

Lindsey Shank was first exposed to InVEST at St. Petersburg Catholic High School in St. Petersburg, Fla. where she was an InVEST student her junior and senior years. She began working at Iler Wall & Shonter a week after high school graduation where she continued to rise through the ranks throughout her college career. Shank earned a bachelor's degree in finance from the Honors College at the University of South Florida.

Shank continues to be an advocate for the industry and is a volunteer teacher for the InVEST program at her alma mater, St. Petersburg Catholic High School. She coordinates guest speakers and field trips; serves as a guest presenter in the classroom; assists in mentoring the students on insurance education, business and life skills; and coordinates the local scholarship process for the seniors. She has also served as the Florida state InVEST committee chair and was presented with the DACH Award which honors an insurance industry volunteer in 2005 and 2010.

"InVEST is critically important not just to the future of the independent agency system, but to the insurance industry as a whole," says Robert Rusbult, Independent Insurance Agents & Brokers of America (IIABA or the Big "I") president & CEO. "Survey results from the Agency Universe Study by Future One (a collaboration of the Big 'I' and leading independent agency companies) pointed to InVEST as crucial to the future of the industry, with a majority of respondents stating the insurance industry should encourage high schools and community colleges to help students plan for insurance careers. Lindsey Shank is a prime example of the InVEST program's mission and success. Educators, volunteers, agents and industry leaders, especially those with firsthand InVEST experience like Lindsey, are key to the success of this program."

STEVE KLINGEMANN NAMED VICE PRESIDENT OF PERSONAL LINES FOR INTEGRITY INSURANCE



Integrity Insurance has named Steve Klingemann as Vice President of Personal Lines effective November 12, 2012.

"I'm pleased to announce that Steve Klingemann has joined the Integrity team. We believe Steve's blend of education, professional experience and track record of success position him well for this key leadership role," said Joe DiMartino, President & CEO of Integrity Insurance.

Prior to joining Integrity, Klingemann was with Midwest Employers Casualty Company in St. Louis, where he was responsible for the pricing unit. He spent 11 years with the Auto Club of Missouri culminating in the Director of Product Management role that spanned eight states and included both auto and homeowners insurance. He also has held actuarial management and analyst roles during his 17 years in the insurance industry.

DiMartino shared, "Steve will play a vital role in ensuring our personal lines business continues to exceed the needs of our agents and policyholders through the introduction of new products, competitive pricing and profitable growth opportunities."

Klingemann holds a Bachelor of Science degree in Actuarial Sciences from Maryville University in St. Louis and an ACAS designation from the Casualty Actuarial Society.

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- 3/6 - 3/8/13 Eden Prairie** Commercial Property
- 4/24 - 4/26/13 Eden Prairie** Life & Health
- 5/15 - 5/17/13 Eden Prairie** Personal Lines
- 6/12 - 6/14/13 Brainerd** Agency Management
- 7/17 - 7/19/13 Eden Prairie** Commercial Casualty
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\$430.00	CIC Institutes (20 Hours)
\$420.00	Ruble Graduate Seminar (16 Hours)

Card Number	Expiration Date	Signature	
Name on Card	Security Code (3 digits)	Billing Address	
Name	MN Insurance License #	DOB	Designations
Agency/Company	Phone		Email
Address	City	State	Zip

Return to: **MIIAB, 7500 Flying Cloud Dr, Suite 900, Eden Prairie, MN 55344 P: 952.835.4180 F: 952.835.4774 E: tdoeden@miaa.org**

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2013 MIIAB CISR Program Schedule

MN Independent Insurance Agents & Brokers Association

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

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)

- | | |
|---|--|
| <input type="checkbox"/> 1/9/13 - Shoreview Commercial Casualty | <input type="checkbox"/> 7/11/13 - Shoreview Personal Auto |
| <input type="checkbox"/> 1/22/13 - Eden Prairie Personal Auto | <input type="checkbox"/> 7/16/13 - Alexandria Agency Operations |
| <input type="checkbox"/> 2/5/13 - Eden Prairie *WTH - Personal Lines | <input type="checkbox"/> 7/25/13 - Brainerd Commercial Casualty 1 |
| <input type="checkbox"/> 2/13/13 - Rochester Agency Operations | <input type="checkbox"/> 8/13/13 - St. Cloud *WTH - Commercial Lines |
| <input type="checkbox"/> 2/19/13 - Eden Prairie Commercial Casualty | <input type="checkbox"/> 8/15/13 - Eden Prairie **Dynamics of Service |
| <input type="checkbox"/> 2/26/13 - St. Cloud Personal Residential | <input type="checkbox"/> 8/22/13 - Fergus Falls Personal Auto |
| <input type="checkbox"/> 3/20/13 - Duluth Commercial Casualty | <input type="checkbox"/> 9/10/13 - Eden Prairie Personal Auto |
| <input type="checkbox"/> 4/17/13 - Rochester Commercial Casualty 1 | <input type="checkbox"/> 9/11/13 - Thief River Falls Agency Operations |
| <input type="checkbox"/> 4/18/13 - Eden Prairie Personal Residential | <input type="checkbox"/> 9/12/13 - Shoreview Commercial Property |
| <input type="checkbox"/> 4/23/13 - Shoreview *WTH - Commercial Lines | <input type="checkbox"/> 9/24/13 - Morton Commercial Property |
| <input type="checkbox"/> 5/14/13 - Eden Prairie Agency Operations | <input type="checkbox"/> 10/3/13 - St. Cloud Personal Auto |
| <input type="checkbox"/> 5/16/13 - Rochester *WTH - Personal Lines | <input type="checkbox"/> 10/9/13 - Eden Prairie Commercial Casualty 2 |
| <input type="checkbox"/> 5/21/13 - Duluth Personal Lines Miscellaneous | <input type="checkbox"/> 10/10/13 - Duluth Personal Auto |
| <input type="checkbox"/> 5/22/13 - St. Cloud Commercial Property | <input type="checkbox"/> 10/22/13 - Mankato Commercial Casualty 1 |
| <input type="checkbox"/> 6/4/13 - Mankato Personal Auto | <input type="checkbox"/> 11/5/13 - Eden Prairie Personal Residential |
| <input type="checkbox"/> 6/5/13 - Bemidji Personal Residential | <input type="checkbox"/> 11/13/13 - Rochester Personal Auto |
| <input type="checkbox"/> 6/11/13 - Grand Rapids Agency Operations | <input type="checkbox"/> 12/10/13 - Eden Prairie Commercial Property |
| <input type="checkbox"/> 6/18/13 - Eden Prairie *WTH - Commercial Lines | |

Method of Payment

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

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

*** NEW!!!**
William T. Hold Seminar and Dynamics of Service
Open to All!
 You are no longer required to have your designation or to be a dues paying member of the National Alliance to attend the William T. Hold or Dynamics of Service Seminars. You can also use these courses to update your CISR designation.

BONUS!!!
William T. Hold Seminar Meets Ethics Requirements

Cost	Seminar
\$158.00	CISR Seminar
\$168.00	*William T. Hold Seminar (WTH)
\$158.00	**Dynamics of Service

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2013 MIIAB E&O Risk Management: Meeting the Challenges of Change



MN Independent Insurance Agents & Brokers Association

These courses have been approved by the MN Commissioner of Commerce for 6 hours of Insurance continuing education of which 3 hours also qualify for Ethics continuing education.

Please Check Location

- 1/23/13 - Eden Prairie** 8:30am-3:30pm
Prairie Conference Center
7500 Flying Cloud Dr
Eden Prairie, MN 55344
952.835.4180
- 3/14/13 - St. Cloud** 8:30am-3:30pm
Best Western Kelly Inn
Hwy 23 & 4th Ave
St. Cloud, MN 56301
320.253.0606
- 4/24/13 - Fergus Falls** 8:30am-3:30pm
Best Western/Bigwoods Event Center
925 Western Ave
Fergus Falls, MN 56537
800.293.2216
- 5/9/13 - MIIAB Convention** 8:30am-3:30pm
Minneapolis Convention Center
1301 2nd Ave S
Minneapolis, MN 55403
612.335.6000
- 6/20/13 - Morton** 8:30am-3:30pm
Jackpot Junction
39375 County Hwy 24
Morton, MN 56270
507.644.3000
- 7/23/13 - Walker** 8:30am-3:30pm
Chase on the Lake
502 Cleveland Blvd
Walker, MN 56484
888.242.7306
- 8/21/13 - Rochester** 8:30am-3:30pm
Hilton Garden Inn
225 South Broadway
Rochester, MN 55904
507.285.1234
- 9/17/13 - Duluth** 8:30am-3:30pm
Holiday Inn & Suites
200 West First St.
Duluth, MN 55802
218.727.7492
- 10/23/13 - Eden Prairie** 8:30am-3:30pm
Prairie Conference Center
7500 Flying Cloud Dr
Eden Prairie, MN 55344
952.835.4180

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

<p>Cost per person \$151.00 MIIAB Member Price \$166.00 Non-Member Price</p>	<p>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.</p>
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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 2013. Their support helps to make possible exceptional education opportunities, quality networking events, up-to-date communications to our members and strong lobbying presence within the state of Minnesota.

MN Independent Insurance Agents & Brokers Association

DIAMOND LEVEL



**AUSTIN MUTUAL
INSURANCE COMPANY**
A member of The Main Street America Group



PLATINUM LEVEL



GOLD LEVEL

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

**QBE
SECURA Insurance
The Hanover Group**

SILVER LEVEL

ACUITY
AFCO/Prime Rate Premium Finance
AmTrust North America
CNA Insurance
Continental Western Group
Encompass Insurance Company
Erickson-Larsen, Inc.
ICC Restoration & Cleaning Services
Meadowbrook, Inc.

MVP Service Solutions
RPS Schneider Agency
Safeco Insurance
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