



# THE Minnesota News

**Trusted Choice® Offers Super Bowl Party Playbook**



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# February 2013

# The Minnesota News

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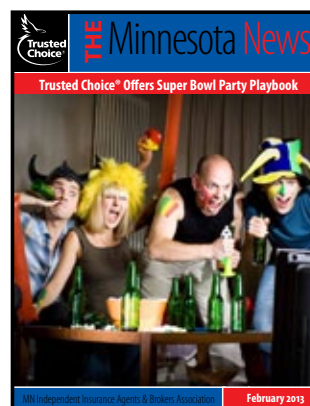
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**MN Independent Insurance Agents & Brokers Association**



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Happy February! I hope you all are staying warm in these frigid temperatures.

This month I'd like to reiterate what we all know to be true, our dedication to our customers is second to none! Here are a few things to remember to communicate to your customers on a daily basis.

Again, it's implied, but telling your customers that you're working for them and will find the best value for their money. It's about the inherent value that comes with working with independent agents. We have many choices of products, so we can and will find the best option for each individual situation.

Our claim service is also excellent. I know that often times it can put a wrench in the plans of the day or expectations, but we always come through with the personalized service that many have come to know and expect. And we will keep it that way for many years to come, make sure your customers know what lengths you will go to help satisfy the steps to their claim day or night.

The ease of making one decision is an added bonus, the trust that our customers put in us is not to be taken lightly. They value not having to make multiple decisions, they place their trust in us by choosing to hire our teams. Customers leave the remainder of the decision making up to us. Don't forget to highlight that the decision making process is much lighter!

And last but certainly not least, as a summation of the above points, we're Trusted Choice® agents. We take an official pledge which, as you know goes like this:

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

And as always, feel free to email me with any feedback or thoughts for future article topics that you'd like to discuss.

Stay warm!

**Robb Wunderlich**  
[robbw@wunderlichinsurance.com](mailto:robbw@wunderlichinsurance.com)



# THANK YOU AGENTS

Auto-Owners Insurance is ranked “Highest in Customer Satisfaction with the Auto Insurance Claims Experience, Five Years in a Row” according to J.D. Power and Associates.



Auto-Owners Insurance ranks highest among auto insurance providers in the J.D. Power and Associates 2008-2012 Auto Claims Studies<sup>SM</sup>. 2012 study based on 12,508 total responses, ranking 26 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 November 2011-September 2012. Your experiences may vary. Visit [jdpower.com](http://jdpower.com).

*Auto-Owners Insurance*



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

## **Dominic is Working Hard to Keep Independent Agents Involved in The Minnesota Health Insurance Exchange**

Last week the MIIAB conducted a Health Insurance Summit in which over 100 member agents who sell health insurance today came to review the upcoming legislative proposal on The Minnesota Health Insurance Exchange. We invited representatives from the Dayton administration to provide us with their perspective on where the exchange is headed in the House and Senate. It was very interesting to hear them discuss their vision of the Affordable Care Act and how they see it evolving in Minnesota.

We also viewed a public relations clip in which members of both the Republican and Democratic houses came together to talk about how they now need to work together to ensure the success of this exchange in Minnesota. In a recent study in which the Minnesota Department of Health asked how consumers feel about agent involvement in healthcare it was revealed that 65% of consumers prefer agent involvement in their healthcare coverages. This came as a complete surprise to them and it only helps us in our argument with the legislators on why agents need to be an intricate part of the process.

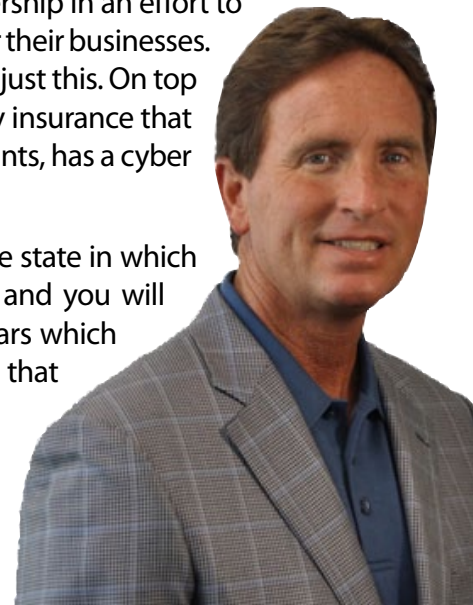
Dominic is doing an outstanding job in working with representatives of the House and Senate to ensure that agents are involved in The Minnesota Health Insurance Exchange. MIIAB is the leading association in guiding this process through the legislature and we are lucky to have Dominic as our ally at the Capitol. He has told me that this process will happen very quickly and we will need help from our agents to make calls to their local legislators. Be sure to watch for Dominic's legislative alerts in the near future.

## **Your Agency Must Comply With the Federal Trade Commission (FTC) Rules on Data Protection**

Your association, in concert with Data Risk Consultants, NAS Insurance Services, and Swett & Crawford have developed a complete package for your agency to begin its compliance with FTC rules on data protection. As you all know, your agency collects an enormous amount of data on your insureds, whether it be homeowners, auto, commercial, life insurance, disability insurance, or long term care. All of this data must be secured and policy procedures must be in place according to the FTC in order for your agency to be compliant with federal regulation.

As an association, we are interested in providing the education to our membership in an effort to help them comply and provide them with the necessary procedure manuals for their businesses. We believe that we have one of the best educational programs available to do just this. On top of that, NAS has provided an opportunity for agents to purchase cyber liability insurance that provides outstanding coverages at reasonable rates. Finally, Data Risk Consultants, has a cyber liability device that will help protect your agency from outside attacks.

We are conducting our first series of seminars on February 5-8 throughout the state in which you can go to our website to register. The first series of programs are free and you will receive one free CE credit. We hope that you will all attend one of the seminars which will explain how your agency can comply with the FTC rules and regulations that govern insurance agencies and financial institutions.







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# Capitol Notes



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

## HIX Bill Introduced

A legislative proposal to establish a Minnesota health insurance exchange has been introduced in the House and Senate and the legislature is on schedule to pass this legislation quickly in order to obtain federal approval for our state exchange. There are good points and not so good points in the legislation. A key provision authorizes insurance producers to write health insurance through the exchange. The value of licensed agents and brokers has been recognized. However, the way producers interact with the exchange is problematic.

Producer compensation will be based upon a percentage of individual and small group premiums and will be initially collected from the insurance carriers as part of their insurance premiums. Then, these compensation amounts will be remitted to the exchange by the carriers. The exchange will then pay the producer directly. In essence, the producer will work for the exchange.

Initial compensation will be established by the Commissioner of Management and Budget and will be based upon available state and national private market data. Compensation or commission percentages will be equal to the percentages paid in the private market during 2012 as identified by the NAIC through their national I-SITE. Compensation should therefore be equivalent to current private market commissions. Compensation within the exchange may not exceed the compensation paid for products sold outside the exchange. In the future, compensation will be set by the seven board of directors that will operate the health insurance exchange.

Here are some other points of interest in the legislation.

- The legislation refers to the exchange as the Minnesota Insurance Marketplace. (The word exchange has gathered considerable negative connotations at the capitol.)
- The marketplace/exchange will be set up as a state agency. I was told that this would be required because of the Medicaid enrollment that will be a large part of the exchange.
- Producers do not have to become “navigators” to sell products within the exchange. Agents could serve as navigators but their reimbursement would be entirely different. Navigator reimbursement levels will be determined by the commissioner of Management and Budget and would qualify for federal grant money.
- The administrative operations of the exchange including navigator, call center and web site expenses will be paid by an assessment of 3.5% on insurance premiums of policies sold through the exchange.
- The exchange will be governed by a seven member board of directors. Three members will represent consumers and three will be awarded to persons with knowledge and experience in health insurance benefit administration, or public health care programs. However, anyone who is or who has within the last year worked as or for an insurance carrier, producer, health care provider or any entity that sells health insurance will be deemed to have a conflict of interest and will be ineligible for the board.
- Six of the seven member board will be appointed by politicians. The final member and supposed swing vote will be the commissioner of human services.



This is the bill as introduced. It will have to clear at least seven different legislative committees before reaching the floor. There will be several amendments, including amendments we are drafting, to address the more controversial portions of the bill.

It will be a difficult and hectic process. The only thing known for sure is the final exchange bill will be passed and sent to Governor Dayton by March 23.

**Dominic Sposeto**  
MIIAB Lobbyist

---

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# Young AGENTS News

## What's In Store for the Young Agents in 2013?

Well we had a great 2012 and are working on planning a great 2013 for the Young Agents of MN. The two main tenants of our mission statement deal with Networking and Professional Sales Training. In 2013 our committee will be focusing on bringing those two items to agents in Minnesota.

### 2013 MIIAB State Convention

We have been working on planning the MIIAB Young Agent training for the State Convention in May. Look for more information to come out very soon about what we will be offering.

### Networking & Social Events

We are holding monthly networking social events around the Twin Cities. These are a great opportunity to network with other Young Agents and Insurance Professionals. Here is a list of our upcoming Networking Events.

We will be there from 5:30 – 7:00 pm. All are welcome to attend.

- Chatterbox Pub St Paul - Feb 21st
- Pat's Tap - March 21st
- Pinstripes - April 18th
- The Local - May 8th
- Bryant Lake Bowl - June 20th

### 2013 Midwest Young Agents Conference

**Save the date: June 27-29 2013**


This is a great event held at the Kalahari Resort in the Wisconsin Dells. I have attended the last 3 years and I have had a great time each year. If you have never attended or if it has been a few years I highly recommend it.

### Young Agent Committee

Our Committee has a need for some great Young Insurance Professionals who are interested in working with the MIIAB upper leadership to help grow Young Agents in Minnesota. Young Insurance Agents will be in the unique position to help guide our committee as we move forward and grow over 2013. There are time commitments involved with volunteering, but what you gain in experience and industry knowledge will be valuable as you move forward in your insurance careers. Contact Bill Butler [bill@insurewithbutler.com](mailto:bill@insurewithbutler.com) if you are interested.

**Bill Butler, CIC**  
**Young Agent Committee Chair**





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### Attend an Upcoming Cyber Info Session

#### ALEXANDRIA, MN

**February 5, 2013**  
1:00PM – 2:30PM  
Holiday Inn: 5637 Hwy 29 S.  
Alexandria, MN 56308

#### ST. CLOUD, MN

**February 6, 2013**  
9:00AM – 10:30AM  
Best Western/Kelly Inn,  
100 4th Ave  
St. Cloud, MN

#### ROCHESTER, MN

**February 7, 2013**  
9:00AM – 10:30AM  
Kahler Grand Hotel,  
20 2nd Ave SW  
Rochester, MN 55902

#### EDEN PRAIRIE, MN

**February 8, 2013**  
9:00AM – 10:30AM  
MIIAB Training Center,  
7500 Flying Cloud Drive  
Eden Prairie, MN 55344

#### ST. PAUL, MN

**February 8, 2013**  
1:00PM – 2:30PM  
Best Western/Kelly Inn:  
161 St. Anthony Boulevard  
St. Paul, MN 56103

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Email: sales@datariskconsultants.com

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## Cyber Criminals are Working Hard to Steal Data from Your Agency

# Attention Agency Owners: You Could Lose Your Agency If you Don't Protect your Data

The MIIAB Board of Directors has approved a process for all member agencies to become compliant with the FTC regulations for Cyber Liability Security. This low cost – highly efficient solution will be discussed at upcoming owner meetings during the first week of February at five locations around the state. It is important that each agency is represented. Please plan on registering yourself, your IT manager or an agency representative to attend one of the sessions. One hour of CE will be available for each person who attends.

In a recent meeting with the Minnesota Department of Commerce our MIIAB solution to have member agencies compliant with the FTC requirements was reviewed and praised as an effective solution to the growing issue of cyber crime and data theft.

This meeting is designed to give you an overview of the program and provide details on how to proceed for your agency to be compliant with the FTC Cyber Liability Regulations.

This one hour class will look at the issues surrounding Data Security, particularly as it applies to Insurance Agencies in the State of Minnesota. The laws pertaining to Agencies and how these Agencies need to manage Personally Identifiable Information will be covered, as well as what is required for the Agencies to do to comply.

### Learning Objectives:

1. To understand the FTC Safeguards Rule and how it applies to Insurance Agencies.
2. To gain an understanding of what a Written Information Security Policy (WISP) is as prescribed by the law and what the elements are.
3. Become aware of what the penalties are for failure to comply with these laws, and to understand what the true costs of a Data Breach are.

Please register by Wednesday 1/30/2013. Your time is valuable so thank you for your attention to this important matter.

### Please Check your requested Location

#### ☐ February 5, 2013 - Alexandria

1:00pm - 2:30pm  
Holiday Inn  
5637 Hwy 29 S,  
Alexandria, MN 56308  
320.763.6577

#### ☐ February 6, 2013 - St. Cloud

9:00am - 10:30am  
Best Western/Kelly Inn  
100 4th Ave S  
St. Cloud, MN 56301  
320.243.0606

#### ☐ February 7, 2013 - Rochester

9:00am - 10:30am  
Kahler Grand Hotel  
20 2nd Ave SW  
Rochester, MN 55902  
507.285.2753

#### ☐ February 8, 2013 - Eden Prairie

9:00am - 10:30am  
MIIAB Training Center  
7500 Flying Cloud Dr Ste 125  
Eden Prairie, MN 55344  
952.835.4180

#### ☐ February 8, 2013 - St. Paul

1:00pm - 2:30pm  
Best Western/Kelly Inn  
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# Worker's Compensation Class Code Change for Insurance Agencies

By: Gloria J. Thompson

For once there may be an agency expense that is going down; workers compensation insurance premiums! Recently I discovered that the MWCIA released a Circular which announces the approval of class code 8723 for Insurance Companies, Including Clerical & Salespersons. (Circular Letter No. 11-1595) The code applies to:

**The code is applicable to all insurance companies and their employees including office workers, customer service representatives, actuaries, underwriters, professional support staff such as lawyers, computer programmers, as well as agents, brokers and rating organizations.**

Prior to this class code update, most agencies would have two class codes on their workers' compensation policies; clerical code 8810 and outside sales class code 8742. Now agency payroll for these two codes will be combined into code 8723.

## Example

**Prior to 1/1/2012**

**Using Current MN Assigned Risk Pool Rates**

Code	Description	Estimated Payroll	Rate	Premium
8810	Clerical	1,000,000	.34	\$3,400
8742	Salesperson	\$2,000,000	.75	\$15,000
			Total	\$18,400

**After 1/1/2012**

Code	Description	Estimated Payroll	Rate	Premium
8723	Insurance Operations	\$3,000,000	.34	\$10,200
			Total	\$10,200
			<b>Savings</b>	<b>\$8,200</b>

It is possible that your workers' compensation insurance carrier did not update your policy last year to reflect the new code. Make sure that your premium audit reflects the new code, and update your current policy term too.



# Getting to know MIIAB's New Sales & Marketing Expert



As MIIAB's consultant for Sales and Marketing Frank Whitcomb will assist in the development and presentation of programs in education and professional development for member agencies. Frank will also focus on special sales and marketing projects that are vital to member's success and growth.

# Frank Whitcomb

## Sales & Marketing Expert

Minnesota Independent Insurance Agents  
& Brokers Association



### Q: How did you start your career in the insurance industry?

**A:** I was a teacher/coach before entering the insurance business as an agent for Horace Mann Insurance in 1977. I was attending a teacher meeting one afternoon and an agent made a presentation to the group about auto insurance. We all filled out an x-date card and I saw him drive off in a Cadillac. I said to myself – I can do that!

### Q: Tell us a little bit about your insurance career?

**A:** I started my insurance career as an agent with Horace Mann in Edina, MN in 1977. I managed their motivation department for 3 years before becoming an Agency Manager for 7 years with the field responsibility of hiring and training agents.

In 1987 I was hired to start the Century 21 Insurance Services Agency for Met Life in Minnesota. Again hiring insurance agents and placing them in the Century 21 reality offices to assist clients with their insurance needs.

Terry Zahradka recruited me in 1991 to join the independent agency channel as a Personal Lines Sales Specialist with CNA. CNA personal lines was bought by Allstate in 2000 and Encompass Insurance was created. I represented Encompass and the USP policy until 2011.

GMAC Insurance brought me on to open the state of Minnesota and Wisconsin for them in 2011. They wanted to compete in the mono - line auto and RV market. GMAC is now offered in over 300 agency locations in Minnesota/Wisconsin.

This opportunity to work with the MIAB in sales and marketing projects is a dream come true. Independent Agents are truly the Trusted Choice in insurance and I look forward to our partnership to make your agency the best!

*continued on page 21*

Independent Agents are truly the **Trusted Choice**® for insurance solutions. I want the MIAB to be a place where Independent Agents can turn to for accurate guidance and professional assistance. Together we can be the **dominate** distribution system in the insurance industry.



# Nationwide Strength. Midwest Values.

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*workers' compensation  
is our primary focus.*  
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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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**Q: And your family?**

**A:** My wife Pam is an adapted physical teacher and has dedicated her career to working with special needs children in Dakota County ISD917.

We had a wonderful summer this last year as both of our children got married. The princess, Chelsey, was married in June and she and Cliff live in Lakeville. Our son Ben was married in August and he and Amy also live in Lakeville.

**Q: What sort of community service are you involved in?**

**A:** I have enjoyed being the public address announcer for Lakeville High School sports for the past 18 years. I also do the PA for the Minnesota State High School football, wrestling and softball state tournaments.

**Q: How have you benefited professionally and personally with your MIIAB association.**

**A:** My association with MIIAB has allowed me to meet many wonderful people in our business. I have tried to take away the lessons that their experience has to offer. Working with the Trusted Choice branding project has been especially rewarding. Personally I have made many friends through the association. These relationships are my greatest reward.

**Q: Who is/was your biggest influence?**

**A:** When I started in the insurance business in 1977 I met Fred Jarosz. Fred was the EVP and Chief Marketing Officer for Horace Mann Insurance. Fred became my mentor and taught me the trade of communication. I use these skills everyday and they have improved my life personally and my business professionally. The Sales Power seminars that I have presented over the years focus on many of the rules of communication that I learned from Fred Jarosz.

**Q: If asked, "Why should I join the MIIAB" what would your answer be?**

**A:** Connections! It is important to be connected in today's business world.!

**Q: What is your advice to Young Agents as they begin their careers in the insurance industry?**

**A:** Stop trying to be perfect and start being **Remarkable!**



Stop trying  
to be perfect  
and start being  
**Remarkable!**

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Created through a collaboration of the Project CAP, Trusted Choice® and IIABA teams, the new Trusted Choice® Mobile App is a powerful tool for reaching and serving today's online consumers – wherever they are.

Designed to work on iOS and Android platforms (with Blackberry versions planned for Spring 2012), this amazing resource allows consumers to find a local Trusted Choice® agent, create their home inventory, document an accident, ask a question and read relevant headlines – all from their smartphone, tablet or other mobile device.

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.

Best of all, the new Trusted Choice® Mobile App is included as a component of most Project CAP agency marketing packages or available separately for a nominal monthly fee to IIABA agencies

## Trusted Choice® Mobile App



Find out more at [www.projectcapmarketing.com](http://www.projectcapmarketing.com)

# Diamond Profile



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## FEATURED PARTNER

West Bend

## PRESIDENT & CEO

Kevin Steiner

## HEADQUARTERS

West Bend, WI

## A.M. BEST RATING

"A" (Excellent)

## WEBSITE

[www.thesilverlining.com](http://www.thesilverlining.com)



*President & CEO  
Kevin Steiner*

### West Bend: The Silver Lining®

West Bend supports, and wholeheartedly endorses, a strong independent agency system.

Our agents are our partners, as well as our primary customers.

More than 1,000 independent insurance agencies offer West Bend's products; many of them sell \$1 million or more in West Bend premium each year. Agents prefer West Bend for many reasons, including relationships that foster trust and respect, fast service, and extensive training and education programs.

We pride ourselves on accessibility at every level of our company. From senior management to underwriting, claims, and billing, you won't find a more dedicated, personable, and caring group of people.

West Bend agency training and education programs are taught in our spacious Prairie Center,

using state-of-the-art technology. Special sales and service programs provide opportunities for agents to participate in a more extensive training experience.

Our product offerings are well rounded, innovative, and diverse. Our Home and Highway® personal lines product is an industry leader. We're an industry leader in commercial insurance, specializing in writing most businesses you'd find on your Main Street. Through NSI, we write risks typically not written in the standard marketplace. Contract and surety bonding is easy to quote and issue.

West Bend leads the country's property/casualty insurance carriers when it comes to ease of doing business (EODB), according to Deep Customer Connections (DCC), a firm that specializes in measuring and improving EODB performance. Each year, DCC surveys thousands of independent insurance agents across the U.S., and West Bend

consistently outperforms other carriers in ease of doing business.

Our company is proud to support charitable causes. The West Bend Charitable Trust, established in 1995, has provided more than \$3.2 million to organizations that include the United Way, American Cancer Society, and American Red Cross.

The West Bend Independent Agents' Fund benefits nonprofit organizations served by the independent insurance agents who represent our company, and stretches West Bend's philanthropy into other Midwestern communities.

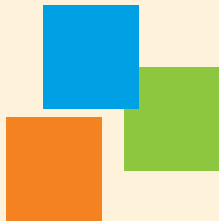
West Bend's associates are the driving force behind our success. From processing claims quickly and efficiently, to finding the best coverages for businesses and homeowners, our associates do all they can to provide customers with The Silver Lining.





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# BURNS AND WILCOX BECOMES FIRST NATIONAL WHOLESALER TO JOIN TRUSTED CHOICE®

*Nation's largest wholesale broker and underwriting manager is latest brand movement company partner.*

Burns and Wilcox is the newest member of the Trusted Choice® consumer branding program for independent insurance agents and brokers. Burns & Wilcox, headquartered in Farmington Hills, Mich., has joined 64 leading companies nationwide as a Trusted Choice® company partner.

"Welcoming Burns & Wilcox to Trusted Choice® reflects our appreciation for the company's longstanding commitment to the Big 'I' at the national, state and local levels," says Dave Evans, Trusted Choice® executive director. "While our members already work with Burns & Wilcox, we look forward to this relationship fueling greater connections with our outstanding independent member agencies."

Burns & Wilcox is the industry's largest privately-held wholesale broker and underwriting manager. Burns & Wilcox has more than 40 offices across the United States, Canada and London and employs more than 1,000 professionals. Founded in 1969 and headquartered in Metro Detroit, Burns & Wilcox is internationally recognized for its insurance brokerage and underwriting expertise in commercial and professional liability, property, marine and personal insurance.

"We built Burns & Wilcox as a business 100 percent committed to wholesale, which has enabled our firm to foster lasting relationships with insurance brokers and agents across the country," says Alan Jay Kaufman, Burns & Wilcox Chairman, president and CEO. "That legacy continues today with our focus on helping brokers and agents succeed. Our relationship with Trusted Choice® underscores how much we value the product choice, policy customization and advocacy that independent agents provide their clients. It is an honor for Burns & Wilcox to be part of this great organization."

Burns & Wilcox is a member of the Kaufman Financial Group, which also includes Burns & Wilcox Brokerage, Burns & Wilcox Canada, Burns & Wilcox Re, Chesterfield Insurance Brokers Ltd. of London, R.B. Jones, Royal Premium, US-Reports, and Minuteman Adjusters. More information can be found at [www.burnsandwilcox.com](http://www.burnsandwilcox.com) or [www.kaufmanfinancialgroup.com](http://www.kaufmanfinancialgroup.com)

Trusted Choice® was launched by the Independent Insurance Agents & Brokers of America (IIABA or the Big "I") and several independent agency companies to highlight the benefits independent agencies and brokerage firms offer consumers—choice of companies, customization of policies and advocacy support. It is the premier consumer brand for independent insurance agents and provides national advertising and other strategic tools to reach consumers.

Trusted Choice® is the consumer marketing identity for more than 24,000 independent insurance agencies and brokerage firms and 65 leading insurance and financial services companies. For more information, go to [www.TrustedChoice.com](http://www.TrustedChoice.com)

## Trusted Choice® Offers Super Bowl Party Playbook



As millions of Americans prepare to host and attend Super Bowl parties next month, many may be unaware of the risks they may be taking. According to Trusted Choice® and the Independent Insurance Agents & Brokers of America (IIABA or the Big "I") party hosts need to understand their responsibilities when inviting people into their homes and serving food and drinks.

"Before hosting a party for the big game homeowners may want to consult with their Trusted Choice® independent insurance agent and ask questions," says Robert A. Rusbuldt, Big "I" president & CEO. "Hosts shouldn't drop the ball regarding their responsibilities. They need to be aware that if someone drives drunk or becomes sick after consuming food at their party, the host could actually be liable."

In fact, a bad bratwurst could bring just as many risks as too many beers. A recent survey by Trusted Choice® and IIABA found that almost three-fourths of homeowners had served food in their home that was prepared by someone other than themselves. That means more than 111 million homeowners in the United States have put themselves at risk for a lawsuit by just feeding their guests.

"Whether the food served came from your kitchen, a pizza delivery truck or a five-star caterer, if you serve it, you could be liable if anyone gets sick," says Madelyn Flannagan, Big "I" vice president for education and research. "Even a simple neighborhood Super Bowl potluck could have disastrous results for the host if someone is stricken with food-poisoning."



# Game day party hosts could be liable if a guest gets food poisoning or drives drunk!

**The Big “I” and Trusted Choice® provide the following tips for party hosts and guests.**

**Study the Host Playbook and Do Your Homework:** When hosting a party, individuals should look to the liability portion of their homeowners or renters insurance policy to protect them if they are sued and found liable for an accident involving a guest who drank or got sick after consuming food at their home. Consumers should regularly review their liability coverage limits to ensure they are adequately covered should an accident or illness occur.

**Watch What You Eat and Feed Others:** Even if food was prepared outside your home by a caterer, another guest, a local deli or the neighborhood pizza joint, YOU could be held liable if someone becomes ill from consuming it on your property. Make sure that you check food and don't put anything out that you suspect may be undercooked, spoiled or contaminated. Use only reputable food purveyors. Follow proper food-handling, heating/cooling and storage recommendations. When in doubt, throw it out.

**Know the Rules (Your State Laws and Statutes):** In many states, party hosts can be held liable if a guest is involved in an alcohol-related accident. Many courts have found hosts liable for damages their party guests cause as a result of consuming alcohol and then driving motor vehicles. Many states have also enacted statutes that can be interpreted as mandating non-commercial social host liability. So, if a guest or third party is injured in an accident that is related to alcohol consumption and the drinking can be linked to you, you could be held responsible for the payment of medical bills, vehicle repair costs, lost time from work and — in the worst case — claims for wrongful death resulting in huge monetary settlements.

**Let the Party Go into Overtime:** If necessary, encourage guests to stay after the game is over to enjoy some non-alcoholic beverages and safe, filling food to sober up before driving home. Immediately after the Super Bowl is one of the most dangerous times of the year to be on the road.

**Make the Party an “Away Game”:** Host your party at a restaurant or a local sports bar that has a liquor license, rather in a home to decrease your liability.

**Call a Cab, Get a Room or Have a Slumber Party:** Arrange transportation or overnight accommodations for those who cannot or should not drive home.

**Just Say No:** Do not serve guests who are visibly intoxicated. Stop serving alcohol at least one hour before the party is scheduled to end. Stay alert and always remember your responsibilities as a host. You might also consider hiring an off-duty police officer or professional bouncer to discreetly monitor guests' sobriety or handle any alcohol-related problems as guests leave.

*continued on page 29*

“Don’t let clients compromise on data compromise coverage.”

Troy Boysen, Minneapolis Branch Commercial Underwriter

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*continued from page 27*

**Consider an Umbrella Policy:** While partygoers and hosts alike should act responsibly and know their limits, consumers need to acknowledge that most risks cannot be entirely eliminated. But planning ahead and learning about what's involved in hosting a reception is the best defense. Purchasing a personal "umbrella" liability policy — providing \$1 million or more in additional coverage over the limit of a standard homeowners or renters policy — may be a prudent move for the frequent party host.

The survey was conducted for Trusted Choice® via telephone by International Communications Research (ICR), an independent research company in Media, Pa. Interviews of a nationally representative sample of 760 homeowners were conducted in November and December 2012. More information about ICR can be obtained at <http://www.icrsurvey.com>

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*Trusted Choice® agencies are insurance and financial services firms. They represent multiple insurance companies, offering individuals and business owners a variety of coverage choices, customized insurance plans to meet specialized needs as well as advocacy support. These firms adhere to a pledge of performance, committing them to providing excellent customer service. For more information, go to [www.TrustedChoice.com](http://www.TrustedChoice.com)*

*Founded in 1896, the Big "I" is the nation's oldest and largest national association of independent insurance agents and brokers, representing a network of approximately a quarter of a million agents, brokers and their employees nationally. Its members are businesses that offer customers a choice of policies from a variety of insurance companies. Independent agents and brokers offer all lines of insurance—property, casualty, life, health, employee benefit plans and retirement products. Web address: [www.independentagent.com](http://www.independentagent.com).*





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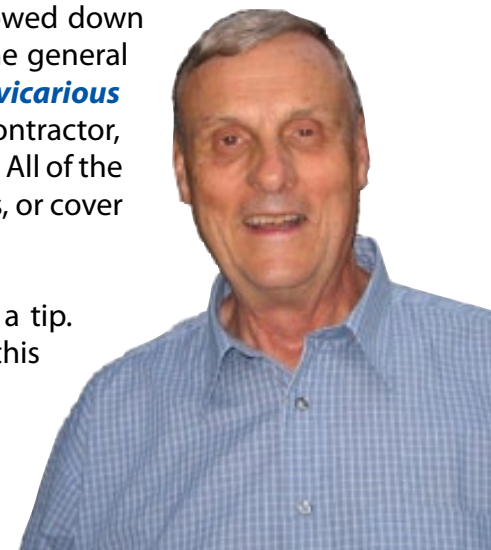
Over the past 40 years in our insurance business, one of the more significant changes has been the requirement by anyone with any kind of “clout” to force those working for them in any capacity to add them as an additional insured on their GL and Umbrella policies. Using a general contractor as an example of one with this “clout”, he/she will demand additional insured status on the policies of any and all subcontractors. This is now done in lieu of just depending on the Hold Harmless agreements that are also required. The result is a “double-barreled” type of protection for the general contractor whose wish is that the subcontractor pay for any and all losses and their insurance program be left in peace.

Unfortunately, another development has also been occurring over the years – namely the proliferation of the **“Broad Form Hold Harmless Agreement”**. This agreement requires the subcontractor to pay for the **sole negligence of the general contractor**. In other words, the general contractor (or his/her employees) caused the loss, but the subcontractor has to pay for it, according to the requirements of the broad form agreement. This type of agreement used to be the sole instrument of what I would call the “heavy hitters” or very large insureds, such as the Railroads, many municipalities, very large general contractors, etc. And you have to admit; it makes good sense and was good risk management from their standpoint. Not so good for the subcontractors that many of us insure.

Up until the July, 2004 edition, the additional insured endorsements that were promulgated by ISO covered this broad form contract requirement. If and when the general contractor caused a loss and required the subcontractor to pay for it, the additional insured endorsements dutifully stepped forward and did just that. The result was that many GL and Umbrella policies were called upon to pay for the negligence of some one other than the Named Insured under those policies. Frankly, for the insurance carrier, this did not make good sense – they often had no knowledge of the general contractor, and of course, received no premium for the increased exposure.

But the 07/2004 endorsement filings changed the rules substantially. Taking a look at the endorsement used most often in the contractor/subcontractor relationship – **the CG 20 10 Additional Insured – Contractors** – the coverage has been narrowed down to cover just the negligence of the subcontractor that would result in the general contractor being named in a lawsuit. In other words, it will cover the **vicarious liability** of the general contractor when the claim is caused by the subcontractor, but not the claim caused by the general contractor’s own sole negligence. All of the other 07/2004 endorsements that we use (to cover Completed Operations, or cover Leasing arrangements, etc.) are following this format.

If you see an endorsement and do not know what edition it is, here is a tip. Look for the phrase **“..arising out of..”** in the endorsement. If you see this



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Technically Speaking...continued from page 31

terminology, you will know that it is an older endorsement, and would probably cover a broad form Hold Harmless agreement. That phrase has been completely eliminated in the 07/2004 endorsement filings.

The "heavy hitters" do not like this. In reaction to these developments, some of the general contractors are requiring their subcontractors to produce the endorsements from past editions, like the October, 2001 edition or the "11/85" edition. They know that these endorsements will cover their sole negligence and keep their risk management program intact. Some smaller agents who do not have a lot of insurance carriers to call upon have actually lost some subcontractor accounts because of this.

It would be nice if all the insurance carriers would adopt the newer edition endorsements and provide a level playing field for all the agents out there, but these changes always take time. And, even though a carrier may adopt the newer forms, does not mean that they can't use the older endorsements on a case by case basis. Sometimes, the "perfume of the premium" still continues to overcome the "stench of the risk".

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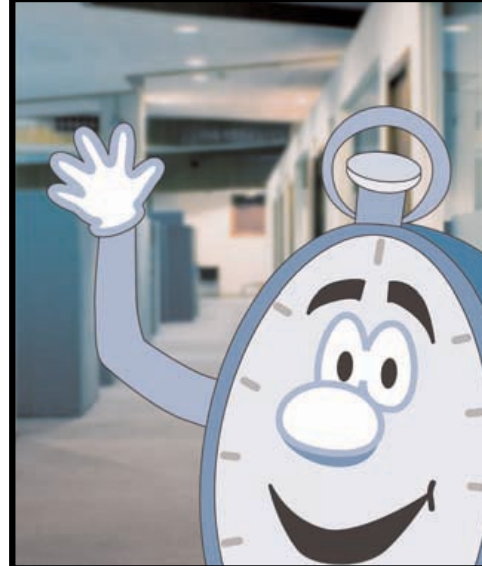
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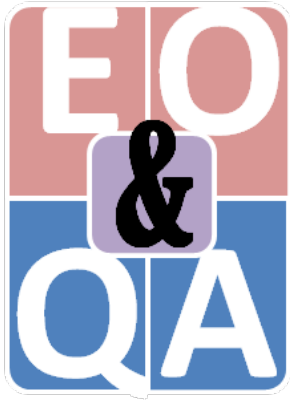
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## *Agent's questions about Errors and Omissions, and how E&O losses can be prevented.*

By Mary LaPorte, CPCU,  
CIC, LIC, CPIA

**Q:** Here is the situation: My client owns multiple dwellings that he rents out and we insure them under a Commercial Package. Three weeks ago, he hired a company to paint the outside of their homes. One of the employees of that company fell off a ladder and was injured. My client called to ask me if this would be covered in case he was sued, since the company he hired carried no Workers' Compensation insurance. I told him it would not be covered because the injured party was working on his behalf, and that there would be no duty to defend him because there is no coverage. I am not 100% sure that I am correct. Is there a way I can explain this so he can better understand why this isn't covered? Thank you for your help and time!

**Susan, Texas**

**A:** Susan, thank you for your confidence in me. Let's take this one step at a time. Number one rule.....do not tell someone there is no coverage. Let the carrier do that instead. You can say "I think there is no coverage, but you will hear from an adjuster." Without looking at the actual coverage form, I assume the workers compensation exclusion probably applies to the employees of the insured.....not the employees of someone else. In other words, this may be a covered loss under the General Liability portion of the policy. Some of this will depend on the type of contract they had, the relationship the insured had with the worker, etc....but let the carrier sort those details out. And of course, if it is determined that there is coverage then the duty to defend would be included in that coverage. You should notify the carrier promptly and allow them to investigate the claim and provide any coverage.

*(Note to reader: The above exchange took place by e-mail. After receiving my response, Susan forwarded me a copy of an endorsement under this policy which included strong exclusionary language for all work-related injuries. This was not the standard wording expected under a General Liability policy. My recommendation was that a claim still be submitted, and that the carrier be allowed to respond as they see appropriate.)*

*This raises even a greater E&O concern: Is your agency familiar with the coverage forms being written for your customers? In some cases, such as for difficult to place risks, you may be at the mercy of the carrier who is willing to cover the exposure, but only with reduced or limited coverage. In cases where broader forms are available, the option for a broader coverage form should always be made known to the customer, even if that option is at a higher cost.*

*The best way to evaluate coverage forms is to read through them yourself. Look for areas that may reduce or remove coverage in situations where coverage would be provided under a standard policy. If you are not comfortable in reading a policy, take a class to help learn the basics of policy-reading. A better-educated agent leads to a better-protected insured, and ultimately to fewer E&O situations.)*

Mary LaPorte is a consultant and educator with a strong background in Errors & Omissions loss prevention. Forward your E&O questions to [marylp@lpinsuranceconsult.com](mailto:marylp@lpinsuranceconsult.com)  
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# In The News...

## **SECURA INSURANCE PRESENTED WELL WORKPLACE AWARD BY WELLNESS COUNCIL OF AMERICA**

The Wellness Council of America recently presented its coveted Platinum Well Workplace Award to Appleton, Wis.-based SECURA Insurance, a super-regional mutual property and casualty insurer. SECURA is only the second company in Wisconsin to receive the Platinum Well Workplace Award, which recognizes an organization for its commitment to the health and well being of its employees. This was the first time SECURA submitted its wellness program for a Well Workplace Award. It is rare for a company to achieve the Platinum level on its first submission.

As stated by WELCOA President David Hunnicutt, "Good companies know that their employees are their most valuable asset. Great companies adopt policies that support employees' efforts to reduce health risks and motivate them through bold strategies, programs, and tactics. Great companies know that by improving their employees' health, they can reduce health care costs."

From its onsite fitness center and exercise classes, to wellness programs throughout the year, to educational seminars about nutrition, physical health, and emotional well-being, SECURA's commitment to wellness is evident companywide. The company's dedication to creating a healthy environment is recognized by the highest level of the Well Workplace Award. "We're proud to be in the elite ranks of America's healthiest companies," said SECURA President & CEO John Bykowski. "It's confirmation that our long-term integration of wellness into our culture has improved the quality of life for our associates. Plus, I've always believed that a healthy associate is happier, more productive, and provides that exceptional level of service SECURA is known for. So it's a win-win-win situation for us." The Well Workplace Awards initiative is driven by a rigorous set of criteria outlined in WELCOA's seven benchmarks to a result-oriented Well Workplace. Since its inception in 1991, over 1,000 organizations,

ranging from educational institutions to non-profit and profit sectors have joined the list of "America's Healthiest Companies" by receiving the Well Workplace Award. "SECURA worked hard to successfully meet the rigorous standards set by the Well Workplace process. It is our pleasure to recognize them as the newest Wisconsin employer to achieve Well Workplace status," said Wellness Council of Wisconsin's Executive Director, Jessica Raddemann.

## **A.M. BEST AFFIRMS "A" FINANCIAL STRENGTH RATING FOR WESTERN NATIONAL INSURANCE GROUP**

Western National Insurance Group (WNIG) of Edina, Minn., today announced that A.M. Best Company has affirmed the group's "A" (Excellent) financial strength rating and "a" issuer credit rating, effective December 19, 2012. The group's outlook for all ratings is stable.

This affirmation reflects the group's strong capitalization, operating performance, and business profile, according to A.M. Best. It applies to Western National Mutual Insurance Company and the following wholly owned subsidiaries: Western National Assurance Company, Western Home Insurance Company, Pioneer Specialty Insurance Company, Umialik Insurance Company, and Arizona Automobile Insurance Company.

Additionally, A.M. Best announced two changes regarding its ratings to WNIG subsidiary companies: an upgrade to American Freedom Insurance Company's financial strength rating to "A" (Excellent) from "A-" (Excellent) and its issuer credit rating to "a" from "a-"; and a withdrawal of the ratings for Titan P & C Insurance Company due to the company's legal merger into Western National Mutual Insurance Company in October 2012.

"We are pleased to have our full group of companies recognized as excellent, 'A' grade providers of financial strength and stability," said Stuart Henderson, President and CEO of Western National Insurance Group. "Our strong

capitalization and consistent profitability are the result of a solid business strategy and of the continued hard work of our employees and business partners. We look forward to building on our positive performance in these areas in the years to come, for the continued financial protection of our group's policyholders."

## **INTEGRITY INSURANCE HONORED FOR TECHNOLOGY ACHIEVEMENTS**

### **COMPANY WINS TWO AWARDS AT THE 2012 ACORD IMPLEMENTATION FORUM**

The Association for Cooperative Operations Research and Development (ACORD) recognized Appleton-based Integrity Insurance with two of its top-level awards at its 2012 Implementation Forum, which took place October 22-25 in Fort Lauderdale, Fla.

Integrity, among 23 carriers and vendors, received the 2012 Property & Casualty AL3 Download Award for its ACORD-certified AL3 download. This award is given to companies who have made significant accomplishments using the current electronic data interchange standards, and companies whose implementation of those standards have provided a solid history of success for the industry.

In addition, Integrity received the 2012 ACORD User Group Information Exchange (AUGIE) Commercial Lines Download Award. This award recognizes companies for outstanding implementation based on ACORD standards, which help streamline workflows and improve the quality of data available to users who need to service their customers.

"Integrity continues its commitment to providing our agency partners with the best experience possible, and a big part of that is offering an easy-to-use commercial lines processing platform," said Jill Stache, Integrity Insurance's vice president of commercial lines. "To be recognized for these offerings from industry associations such as ACORD underscores how important our Ease of Doing Business® philosophy is to delivering a quality customer experience."

The ACORD awards recognize companies for their

achievements in implementing the association's standards in categories such as compelling case studies, early adoption of standards implementation and technology, as well as download.

## **ACUITY REVENUE INCREASE SETS RECORD**

ACUITY announced its 2012 growth results, reporting an all-time record \$143 million gain in written premium revenue, which is a 17.1 percent increase over the previous year. That percentage was more than double that of 2011 and continued ACUITY's trend where written premium has increased \$206 million in just 24 months.

"ACUITY continues to be a strong resource for independent agents, offering them pricing consistency, broad coverage, and service excellence," said ACUITY President and CEO Ben Salzmann. "Agents have responded by writing record amounts of business with ACUITY, and we appreciate their trust."

ACUITY reached a new all-time high for revenue in 2012, at \$983 million, which is quadruple that of just 14 years prior. Over the past decade, ACUITY's written premium growth has been more than double that of the industry.

## **EMPLOYMENT OPPORTUNITIES**

The James R Weir Insurance Agency has an immediate opening for a commercial lines customer service agent. Please send resume to Mike Donohoe at [miked@weirinsurance.com](mailto:miked@weirinsurance.com)

-----  
Energetic full time Property Casualty agent. Experience with Crop Insurance as well as Health and Life is beneficial. Agency located in a central Minnesota community. Contact: [rich@mnnationalagency.com](mailto:rich@mnnationalagency.com)

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**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](http://www.independentagent.com/vu)





## MIIAB is now sponsoring the **Certified Risk Managers Designation**

The Certified Risk Managers (CRM) designation demonstrates that you are knowledgeable in all areas of managing risks, hazards, and exposures.

The courses provide you with an in-depth knowledge about today's highest priorities – identifying, analyzing, controlling, financing, and administering operational risks – as well as political risks, catastrophic loss exposures, third-party exposures, fiduciary exposures, employee injury exposures, juridical risks, legal risks, and more – whether insurable or not. The skills you learn will make you more proactive and valuable to your organization in discovering how risks can interrupt the flow of earnings and how to protect against it.

The five CRM courses are:

### **Principles of Risk Management**

**Analysis of Risk**

**Control of Risk**

**Financing of Risk**

### **Practice of Risk Management**

Each course is 2-½ days of instruction, followed by an optional exam. Any eligible individual may attend classes without taking the examinations or working toward the designation.

For more info and to register follow this link:

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

## **CRM Principles of Risk Management June 25-28, 2013 Eden Prairie, MN**

We recommend you take this course first because it lays a solid foundation in risk management essentials, and gives you the tools for identifying exposures - the first step in the risk management process. It also provides the background to ensure your success in the courses that follow.

## **CRM Financing of Risk December 3-6, 2013 Eden Prairie, MN**

Financing of risk can be an intricate and complex task. In this course, you will compare the various financing options presented: non-insurance transfer, guaranteed cost plans, retro plans, dividend plans, pools, and various types of captives. You will learn how to deliver the message to management in present value dollars.



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# 2013 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

- 1/16 - 1/18/13 Eden Prairie** Commercial Casualty
- 2/6 - 2/7/13 Plymouth** \*Ruble Graduate Seminar
- 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
- 8/7 - 8/9/13 Eden Prairie** Life & Health
- 9/25 - 9/26/13 Plymouth** \*Ruble Graduate Seminar
- 10/16 - 10/18/13 Eden Prairie** Commercial Property
- 11/13 - 11/15/13 Eden Prairie** Personal Lines

\* 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.

## 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*

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**.

Cost	Seminar
<b>\$430.00</b>	CIC Institutes (20 Hours)
<b>\$420.00</b>	Ruble Graduate Seminar (16 Hours)

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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)

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

**\* 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.

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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	Time
\$158.00	CISR Seminar	8:00am-3:45pm Test: 4:15-5:15pm
\$168.00	*William T. Hold Seminar (WTH)	8:00am-5:00pm
\$158.00	**Dynamics of Service	8:00am-5:00pm

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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  
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507.644.3000
- 7/23/13 - Walker** 8:30am-3:30pm  
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888.242.7306
- 8/21/13 - Rochester** 8:30am-3:30pm  
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- 9/17/13 - Duluth** 8:30am-3:30pm  
Holiday Inn & Suites  
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218.727.7492
- 10/23/13 - Eden Prairie** 8:30am-3:30pm  
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AGENCY STAFF SIZE	TOTAL ATTENDEES REQUIRED AT A (6 HOUR) SEMINAR	POSITION IN AGENCY	PLUS ADDITIONAL REQUIREMENTS
1	1	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER OR OFFICER	NONE
2-7	2	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER OR OFFICER	ONE PRODUCER OR CSR
8-20	4	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER <b>AND</b> ONE ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER, OPERATIONS MANAGER OR PRODUCER	TWO PRODUCER'S OR CSR'S
21-50	6	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER <b>AND</b> ONE ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER, OPERATIONS MANAGER OR PRODUCER <b>AND</b> ONE CSR	THREE PRODUCER'S OR CSR'S
51+	10	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER <b>AND</b> TWO ACTIVE AGENCY PRINCIPAL'S, OWNER'S, PARTNER'S, OFFICER'S, OPERATIONS MANAGER'S OR PRODUCER'S <b>AND</b> TWO CSR'S	FIVE PRODUCER'S OR CSR'S

<b>Cost per person</b> <b>\$151.00 MIIAB Member Price</b> <b>\$166.00 Non-Member Price</b>	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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*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 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

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