



THE Minnesota News

Agency Pre-Planning Pays Off During Superstorm Sandy One Independent Insurance Agency's Experience with the Storm





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March 2013

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Happy March! I hope you all had an enjoyable February. We have a couple very important events and issues to highlight this month. We do hope that you're able to participate!

The annual Business Day at the Capitol is quickly approaching! We'll join the Minnesota Chamber of Commerce on March 13th at the Crowne Plaza Riverfront Hotel to discuss business issues to our lawmakers.



Dominic will be discussing the state health insurance exchange proposal which he has been lobbying on your behalf to ensure agents are kept in the process. It's very critical our members attend this meeting and contact their legislatures to discuss your involvement in the process. The insurance briefing will be held from 9:15 to 10:15 a.m. in Kellogg Suites 2 & 3 on the Lobby Level. The Insurance Federation will also be at this briefing discussing other insurance related legislation. Please be sure to register with the Minnesota Chamber of Commerce before March 1.

And we're excited to further share that a great resource has been upgraded, the www.insurpac.com webpage. The upgraded webpage allows visitors to see where their state ranks in terms of federal political involvement and, when logged in, see who in their state is a major InsurPac booster.

Today it is more important than ever to be engaged in the political process. The federal government is making decisions every day that affect the insurance market. Please visit www.insurpac.com to learn more about the federal political action committee for independent agents. And please consider supporting Insure Pac in the coming year.

We are looking forward to utilizing these improvements and attending the upcoming event. If you have any questions or comments, please feel free to reach out to me.

Stay warm!

Robb Wunderlich
robbw@wunderlichinsurance.com



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MAKING SURE THAT YOUR INDUSTRY IS SAFE AND SECURE FOR THE FUTURE

On April 17-19, your National Association will be conducting its annual Legislative Conference in Washington D.C. Over 3,000 independent agents throughout the country attend this meeting to lobby their local congressional delegation on issues facing independent agents and the insurance companies that they represent. Each year, the MIAB attends this conference along with 20 Minnesota agents to call on our local Congress representatives to meet one on one on the issues below. This grass-roots movement helps influence legislators in a positive way about our industry. We hope that our general membership will help lobby their local congressmen when they receive a notice to call their representatives.

AGENT LICENSING REFORM

The Big "I" strongly supports the "National Association of Registered Agents & Brokers (NARAB) Reform Act," which would provide non-resident (beyond one's home state) insurance agent and broker licensing reform while preserving the rights of states to supervise and discipline agents and brokers. The legislation would apply to marketplace entry only; agents and brokers would also have to adhere to each state's consumer protection laws. The legislation is expected to be introduced in both the House and Senate in early March.

TERRORISM INSURANCE

The Terrorism Risk Insurance Act (TRIA) was signed into law in response to the September 11, 2001 attacks and the ensuing inability of the commercial property-casualty insurance markets' to underwrite the risk associated with such massive and unpredictable acts of violence. The TRIA program has since undergone two reauthorizations, with many reforms to minimize taxpayer exposure, and is due to expire again December 31, 2014. IIABA believes some federal role is still necessary and will work with Congress to ensure the continued availability of this important coverage for many large and small businesses across the country.

FEDERAL CROP INSURANCE

The Big "I" continues to strongly advocate for agents as the exclusive sales force of the Federal Crop Insurance Program (FCIP) as the Farm Bill negotiations continue following the nine month extension as part of the Fiscal Cliff deal. The association has numerous concerns with the 2010 Standard Reinsurance Agreement (SRA) but will continue to work with Congress and the Risk Management Agency (RMA) to address these issues. The Big "I" also continues to look for ways to provide relief to agents across the country who have been negatively impacted by the SRA.

FLOOD INSURANCE PROGRAM

In July 2012 President Barack Obama signed into law the Biggert-Waters Flood Insurance Reform Act of 2012. This new law extends the NFIP until 2017 and makes necessary reforms to the program, including phasing out many subsidies to make the program more actuarially sound. Unfortunately, before the law could even be implemented, Superstorm Sandy struck causing the NFIP to borrow an additional \$9.7 billion and for some critics to call for further reform or even privatization. Any such effort should carefully consider the 5.6 million American consumers who rely on the NFIP for flood risk protection as well as the difficulty the private market historically has had with offering this coverage.

HEALTH CARE REFORM

The impact of the Patient Protection and Affordable Care Act (PPACA) on IIABA membership has so far been overwhelmingly negative, since it has hurt independent agents both as small businesses and as health insurance advisors. For health agents, the most detrimental provisions to be implemented have been those regarding the Medical Loss Ratios (MLRs). Also of concern are the many tax increases on small businesses, as well as





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uncertainty over how the many far-reaching provisions due to take effect in 2014 will be implemented including the individual/employer mandate, guaranteed issue, state/federal exchanges, and navigator programs. The Big I will continue to be heavily involved in the regulatory process as the bill is implemented to represent the interests of our small business members and their customers.

INSURANCE REGULATORY REFORM

The Dodd Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank) wisely left the day-to-day regulation of insurance at the state level. However, there are some elements of the law that impact the insurance market. The Big "I" is continuing to work with Congress and the appropriate federal agencies to ensure that these provisions are implemented appropriately. Property casualty insurance companies did not contribute to the financial crisis of 2008, and therefore it is important that the Dodd-Frank reforms continue to properly differentiate between insurance and banking activities.

TAXES

The American Taxpayer Relief Act of 2012 permanently addressed tax rates for marginal income, capital gains and dividends as well as rates and exemption amounts regarding estate taxes. As Congress works toward wholesale reform of our byzantine tax code, the Big "I" urges Members to ensure that individual tax rates are addressed along with corporate rates to avoid disadvantaging the thousands of small businesses that file at the individual rates as "pass-through" entities.

If you have a personal relationship with your local congressional representative, please let me know, we are looking to expand our Minnesota team when we lobby them in April. You can contact me at driley@miaa.org Once again, we want to thank you for your support of the Association and your ability to help us lobby Congress on these issues.

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Capitol Notes



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

Health Insurance Exchange Update

The health insurance exchange (HIX) proposal cleared three more committee to continue its quick march to the House and Senate floors. No major new amendments were adopted. The support and opposition to the HIX proposal continues along party lines. However, an amendment was adopted to give the legislature greater oversight over the HIX board, their activities and finances. A legislative oversight committee of 10 legislators will perform this function.

With the role of agents somewhat defined now in the bill, discussion has turned to the responsibilities of "navigators" and "in-person assistors". Navigators are required under the Affordable Care Act to assist people in steering the exchange web site. Under the federal law, states cannot require them to be licensed as insurance producers or carry errors and omissions coverage. However, they can be prohibited from making recommendations on insurance products. Under our HIX proposal, it appears the major role of navigators will be to enroll persons in public programs. Projections suggest that nearly 60% of the initial enrollees in the exchange will qualify for our extended Medicaid program. Navigators will most likely work for advocacy groups, social service agencies and county government units. Their compensation will be set by the exchange and be paid by the exchange. Suggested fees range from \$25-\$35 per enrollee. While navigators cannot act as insurance producers, agents could function as navigators.

The definition of in-person assistor is a bit murkier since it is not specified in the Affordable Care Act, but they will basically act as navigators. In-person assistors are individuals that will assist qualified persons of specific populations that might have trouble in using the exchange web site. Their funding will be coming from federal grants and will be available for two years. They would not act as insurance producers. The main difference between navigators and in-person assistors is the navigators cannot be funded from federal grants, but in-person assistors can.

There are still a couple of controversial provisions that have not been addressed to everyone's satisfaction. One relates to the governance and the seven member exchange board that will direct the exchange staff and their activities. Some feel that seven members is too few. Others object to the conflict of interest provision that prohibits board members from being from the insurance industry unless they have not been employed by the industry within the last year.



Another controversial provision relates to the exchange board's ability to choose insurance companies that can participate in the exchange. This is referred to as the "active purchaser" model. The state's health plans would prefer to allow any plan certified by the department of Commerce to be qualified for the exchange, an "any willing plan" model. They fear that the HIX board may deny a carrier access to the exchange.

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 if you are interested.

Bill Butler, CIC
Young Agent Committee Chair

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Preparing for Spring Flooding

By Bruce Bender
Team FloodSmart

As we approach the end of winter, warmer temperatures can bring rapid snowmelt and heavy rains that increase the risk of flooding, especially in areas that experienced heavy snowfall. As an insurance professional, you can ensure that your clients are covered for a flood.

A spring thaw can produce large amounts of runoff in a short period of time. Each cubic foot of snow that accumulates during the winter contains about a gallon of water. Because the ground is hard and frozen, water cannot penetrate and be reabsorbed. The water then runs off the surface and flows into lakes, streams and rivers, causing excess water to spill over their banks.

Heavy rains, snow melt, ice jams and flash flooding all increase the flood risk at this time of year. And remember, typically, there is a 30-day waiting period before a policy goes into effect, so it is important to have insurance in place before the spring flood season begins.

Tools To Help You Explain Risk

Flood Risk Scenarios Tool

<https://agents.floodsmart.gov/manageagent/marketing-and-advertising/interactive-tools/flood-risk-scenarios>

Help your clients understand all of these risks and the financial burden of a flood by sharing the Flood Risk Scenarios tool with them. The snow melt scenario illustrates how a home located in a rural area exposed to heavy snowfall can experience a slow flood that could last for a week or more once the snow begins to melt. The flash flood scenario demonstrates that once a current of warm moist air sweeps in, it could cause a torrential downpour that, when coupled with snowmelt, could cause massive flooding and destruction.

Cost of Flooding Tool

http://www.floodsmart.gov/floodsmart/pages/flooding_flood_risks/the_cost_of_flooding.jsp

A few inches of water can cost tens of thousands of dollars in damage. Use the Cost of Flooding tool to illustrate to clients how costly a flood can be. Watch the calculator ring up the estimated cost of damage by raising the water level from 1 inch to 4 feet. Seeing the large totals add up will help customers understand the need for flood insurance.

You can share or embed both of these interactive tools on your website.

Check out other resources available on www.Agents.FloodSmart.gov such as talking points and messaging necessary to engage and teach clients or prospects about the importance of buying flood insurance. You will also find more interactive tools, widgets and testimonial videos that help communicate flood risk on www.FloodSmart.gov

Finally, be sure to register to become a FloodSmart agent. Show proof of two hours of flood insurance training in the past two years, and receive free, qualified leads through the Agent Referral Program.

<https://agents.floodsmart.gov/manageagent/marketing-and-advertising/referral-program>

So before the snow begins to melt and the spring rains begin to fall, visit www.Agents.FloodSmart.gov

FloodSmart Bio: As the marketing arm for FEMA's National Flood Insurance Program, FloodSmart's goal is to educate communities nationwide about the risk of flooding and the importance of flood insurance. FloodSmart plans and executes national direct response and awareness campaigns that include television, radio and print advertising, direct mail and public relations. FloodSmart also provides tools, training and outreach to insurance agents, stakeholders and FEMA regional offices in an effort to provide information on the local and state levels.

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The Power of Recognition

I had the privilege of representing the MIIAB Association at the Atlas Insurance Brokers 2013 Leaders Circle Awards Banquet held February 16th at the Minneapolis Convention Center. It was a blast!

Atlas recognized their top 40 producers for 2012 with a banquet, award ceremony and casino night that was a pleasure to attend.

I have always believed that recognition is a strong motivator in business as well as our personal lives. When a person receives acknowledgment for a job well done or for an effort that exceeds expectation a positive relationship is created. It is this stronger bond that is the result of recognition.

I observed these positive relationships growing and developing all night between the Atlas agents, their spouses or guests and the leadership team.

And then it happened: "Frank do you have a second?" came a voice from behind me. As I turned to face the person I received a firm hand shake and these words: "I just want to take a second and thank you for the assistance you gave me last year on a client problem I was having. Your immediate attention and quick solution to the problem was very helpful and I appreciate your help. I look forward to working with you in the future!"

Yes a simple "Thank You" is one of the most powerful forms of recognition that you can give. Strengthen an important relationship today with a show of recognition.

Be Remarkable!
Frank



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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.

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

Diamond Profile



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President & CEO
Jeff Kusch*

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In Minnesota, Main Street America's Main Line Business Owners Policy (Main Line BOP), tiered commercial auto, workers' compensation and commercial umbrella products were recently introduced to agent-customers

throughout the North Star State. Issuing commercial lines policies is easy and convenient, as quotes and new business can all be quickly submitted through the company's Main Street Station commercial lines policy processing system.

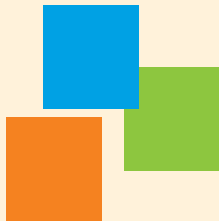
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Agency Pre-Planning Pays Off During Superstorm Sandy

One Independent Insurance Agency's Experience with the Storm

by Lisa Parry Becker, Parry & Son Insurance Agency



Over the past few years, our region has faced flooding numerous times. Most often, it's local—involving the Delaware River, which separates New Jersey, where I live, and Pennsylvania, where our family insurance agency is located. What's been described as the largest of these floods took place in 1955, before I was born.

More recently, we've seen flooding brought on by extraordinary amounts of rain associated with tropical storms and hurricanes—Floyd in 1999, Ivan in 2004, Irene and Lee in 2011, and other events. So in the latter part of October, when buzz started about potential mid-Atlantic impact from what then was Tropical Storm Sandy—a system hundreds of miles away from the Florida coast—we thought we knew what was coming.

We were wrong. This time was different.

I was actually in Florida as Sandy began her approach. Early in the week, we talked about the storm at an industry dinner and while we gathered to watch the final presidential debate. On Wednesday, I flew home and on Friday, our world was turned upside down as we began implementing our disaster plan—and not our annual Halloween party preparations.

Warnings coming from our insurance companies, local and state emergency preparedness officials and our ever-so-dramatic local weather forecasters were much different than they had been in previous years. The messages were much stronger. Everyone, including our agency staff, was in emergency mode.

We believed we were ready for this storm and its potential impact, thanks to information and ideas I picked up from the Agents Council for Technology (ACT) website's Disaster Planning page and from fellow agents I knew through my volunteer work with ACT, AUGIE (ACORD-User Groups Information Exchange) and ASCnet (Applied Systems Client Network).

We thought we new what was coming. We were **wrong**. This time was different.

Getting ready

We had our agency disaster plan in place, from the 2011 storms, which allowed us to act before the storm hit. We had thought through potential scenarios that could affect our agency and clients and were ready as Sandy approached. It was nice to have all of that work done ahead of time. All we had to do that Friday was go through the checklist and follow the steps we had outlined. Things were pretty much on autopilot.

We had laptops, cell phones and, most important, extra chargers on hand to keep our portable electronics powered up. Given the likelihood that we would probably be operating without power, we printed expiration lists and client lists. This advice, from Gulf Coast independent agent Angelyn Treutel, who has lived through hurricanes, including Katrina and Rita in 2005, was invaluable, and had served us well in 2011.

We updated and printed a spreadsheet that contained all of the contact information for our company claims offices so we'd have information handy and would be prepared to respond to customer calls. We needed to be able to go into action quickly. As independent agents, that's what we do—we respond and act on behalf of our clients. It is emotionally stressful to have a claim; if we're there when customers need us and if we can walk them through the process, we've done our job.

By Friday afternoon, we had posted our claims cellphone number and my personal email address on our website, so customers could reach us in the event our office or our office phone system were not accessible. We posted similar information to our Facebook page and our LinkedIn pages, and shared it via Twitter. I am amazed at how many people saw the information online—I know, because I received calls, text messages and emails on those otherwise private numbers and email addresses.

We shared hurricane preparedness information on our blog, including links to local resources and information we received from one of our carriers during Hurricane Irene that was worth saving. We distributed the blog post through Facebook, LinkedIn and Twitter. We used these forums to update readers on what was occurring. Using our various lists, we spent much of Friday calling flood customers and making priority arrangements with tree-removal companies, clean-up and restoration companies, contractors and others. We knew if the storm were less severe than predicted, we could always remove folks from the priority cleanup list—a lesson we learned a few years back during a different storm.

Waiting it out

Because we were able to do so much agency work ahead of time, we were able to spend time preparing my parents' house on the river for potential flooding, including sand bagging and moving furniture from the first floor to higher ground. We continued to make work preparations, but we didn't really have to spend a lot of time thinking about what we needed to be doing, because all of the planning was already done. Again, we just continued to work through the checklist.

Given the dire forecasts, my dad broke with tradition and decided he and mom would evacuate their home this time and stay with us. Usually, he likes to stay put so he can manually operate the sump pumps and get water out of the basement when it starts to come in. But this time he didn't. I'm not sure why, but he apparently sensed things—including the wind—would be different this time.

Over the weekend, I started receiving texts from clients—flood clients, in particular. We started receiving status updates from as far away as the Jersey Shore. This is actually the first time in 15 years we've seen much flooding there, so this was new and different—and we were glad we were ready. We started reporting claims right away, which enabled our clients to have first response from claims adjusters. As one of our carriers put it, we want to be first in to adjust and first out to pay claims.

We were able to communicate via text with our employees. It was reassuring to check in and see how everyone was doing and to make sure they and their properties were okay. It's important to take care of your employees and to make sure they're prepared. When claims arrive, if their personal affairs are in order, they're better able to help clients.

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At our home, we all waited for the full force of the storm to arrive. On Monday it hit with a vengeance. We lost power at around 8:00 PM Sunday evening and continued our wait by candlelight. We tried to sleep, knowing we'd need to be rested, but the wind and driving rain outside were relentless.



After the storm

When we woke up early the next morning, Dad and I boiled water for coffee and headed out to check on his and mom's house, as well as neighboring houses. There was no power anywhere—generators were operating traffic lights. Everywhere we went, all we saw were trees, trees, and more trees strewn about. The downed trees had created a monstrous debris field down their lane and in the yard. Fortunately, there were no trees on the house and water had not entered the basement.

Later in the morning, I headed to the office—about 30 minutes away. The scenery was the same. Downed trees all around. When I arrived at the office, fire alarms were sounding, even though there was no fire. A sprinkler within our condo unit complex had burst.

Without power or telephones, it would have been difficult to work in the office. But with the constant ringing of alarms, it was

impossible. So I set up my office in the parking lot—in the front seat of my SUV. I was equipped with chargers, powered-up cell phones, my Netbook and an iPad. I had printed ACORD loss notices from 2011 along with my printed expiration lists.

I took calls from clients and called others. I received emails and text messages—some with pictures of storm damage.

And I responded to clients and forwarded information to claims offices and adjusters. As the day went on, the magnitude of losses became more apparent. We had a number of claims at the Jersey Shore, and numerous claims in eastern Pennsylvania and into central New Jersey.

The worst property damage claims we had involved property damage resulting from falling trees. One was rather significant; the tree apparently caused the foundation to crack and some walls to move. After our contractor was out to assess the damage, we realized we needed the assistance of an engineer to identify, interpret and advise the needed repairs so the home could be structurally sound again. The engineer's report was instrumental in settling this claim for our client. Another property claim—just 10 minutes up the road from our office—was caused by a number of trees falling on the insureds' home and cars.



On the less-severe-but-kind-of humorous end of the scale was fence damage caused when a flying trampoline landed. Knowing nobody was hurt and property damage was minor, the image of an eight-foot trampoline soaring Frisbee-style through the air makes me chuckle. (It turns out this is a liability claim for the trampoline's owner since she had not anchored the trampoline prior to the storm.)



A local bank we insure, which had been decked out with Halloween decorations, had a tree come through the roof. Tree branches poking through the bank's drop ceiling seemed to complement the holiday décor.

We worked quickly with the insured and the contractor to tarp the roof to prevent further damage, conduct some initial cleanup, and prepare estimates. I received a call from the claims adjuster the following Sunday evening for follow up—all parties in the claim system worked diligently to service and respond to claims.



Agency & Carriers expedite the claims process

In addition to claims for property damage caused by trees and trampolines and flooding, we also handled calls on loss of refrigerated products, business interruption, business income, and more. We worked with insureds and contractors to shore up properties, get emergency repairs done quickly, and get estimates put together for cleanup and repairs. And we worked with carriers to get claims moving. In many cases, when we did the pre-work and submitted photos, invoices and repair estimates to the insurance companies, they were able to adjust claims with this information which expedited check issuance.

On Tuesday—the day after Sandy hit—one of our carriers sent out an email announcing it was hosting a series of webinars to provide claims response info. The company let us know it had positioned two teams of adjusters just outside of the impacted areas on the east coast, and it was ready to move. The company's goal was to be first in and first out, to be first responders. The communication was fantastic, just like the claims response.

Discussion with a commercial client from Sea Isle City, N.J., drove home our agency's and carrier's value. We had texted the weekend before Sandy hit and before they evacuated the island. On Monday afternoon, when they were able to return to the island, she let me know one of her two commercial buildings had sustained three feet of water damage within the building. We set up a flood claim that day. An adjuster was assigned right away and was available to go out to look at the building that same week. We were able to have him send an advance of \$15,000 to the insured prior to completing a proof of loss. In contrast, she did not see an adjuster at her residential condo, which we don't insure, for at least a couple of weeks. Two flood claims with two totally different response scenarios.

Two days after Sandy hit, we were able to return to our office; power had been restored and the sprinkler (and the noisy alarm) had been dealt with, but the phones were still down. When everyone returned to work, my brother Ryan and I divvied up the claims that had been coming through our cellphones, and fellow employees worked them using their own cell phones. We were able to tie all of our mobile communication back to our management system, so we have permanent records of what transpired.

Lessons learned

Needless to say, going through another major storm like Sandy taught us some important lessons. First and foremost, we'll continue to trust Dad's intuition. If he decides to evacuate his home, we know things will be serious.

We also learned the value of preparation, which was aided by the information available through ACT and other industry sources. One of our carrier calls drove that home. On that call, other agents were asking for FEMA's phone number and the number to report National Flood Insurance Program claims. They asked if they could report claims with just a name and/or property address. All I could think was, "Wow! I'm so glad we were prepared" and "I'm so thankful for the ACT documentation." Because we weren't scrambling for info like this, we could help our clients when they were scrambling and when they needed us most.

I learned the importance of mobile technology and power. When the office is without power and phone service, we could respond, thanks to our laptops, iPads, cell phones and chargers. We could text pictures to claims offices, so adjusters could see first-hand what they were dealing with, and we could exchange info with clients anytime, anywhere.

Equally important was social media. Being able to communicate early and often—and not having to learn social media as the storm approached, but knowing how it worked because we use it to connect with clients and prospects all the time—made a huge difference in response and customer reassurance. I suspect we'll continue to build on the communication we started before and after the storm, and help clients prepare even more for possible future disasters.

Being first in with claims (thanks, again, to having info at the ready as part of our agency disaster plan) put us in a priority position with carriers, and got the ball moving early. I learned how valuable this was when our

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customers were getting checks before some of their neighbors had even heard from an adjuster. That's huge: in a disaster like this, being able to move money makes all the difference in the world. Getting advances lets our insureds pay contractors and keep things moving.

We're rethinking our phone system. Our local phone company was affected by the storm; as a result, we had no service and we couldn't retrieve voice mail. An Internet-based phone system could offer more flexibility, and allow us to manage and route calls more easily if we face another similar disaster.

Because school was cancelled for a week, and we were camping at home without electricity for nine days, I wasn't the only one learning things. My eight-year-old son received several days of on-the-job "claim adjuster assistant" training. He learned about roofs and tree damage, partial payments, deductibles and coverage triggers. This learning builds on other expertise he developed accompanying me on underwriting risk inspections starting when he was 18 months old.

He also learned about how insurance agents respond when disaster hits. On Friday, at the end of one of the most draining weeks we'd encountered as a staff, he put his artistic skills into motion and drew pictures for everyone in the office under Uncle Ryan's guidance. He even wrote my dad a letter, complimenting him on his hard work and client response. It made me proud—and a bit hopeful that the sixth generation of Parrys is being groomed to keep our local business moving forward.



Ten weeks after the storm, I'm amazed at how much our region—and our staff and customers—went through. And how far we've come. I'm honored to be an independent agent, and I'm privileged to have resources, like fellow agents and groups like ACT, that help me to support my clients and community, in good times and bad.

Lisa Parry Becker is a principal of Parry & Son, an independent insurance agency located in Langhorne, PA, as well as a member of the ACT Committee. Lisa wrote this article for ACT and she can be reached at lisa-parry@parry-insurance.com. This article reflects the views of the author and should not be construed as an official statement by ACT.



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How to Reject Bad Ideas ... Without People Rejecting You!

By Curt Wang

You're in a meeting when a colleague brings up an idea that you think (or even know) is not so great. For many of us, our first instinct is to shoot the idea down immediately, one way or another, before it gains traction. How often have you suffered through this challenging situation?

When it comes to gaining influence, remember the law of reciprocity. The more you support others, the more they will support you. If you want people to adopt your ideas in the future, you need to be collaborative yourself. You need to support their ideas, or at a minimum, show respect and a willingness to listen before weighing in. Squash a colleague's pet initiative too quickly or be perceived as a naysayer, and you may find that your initiatives will increasingly fail to receive full and fair consideration.

The key to your success is to learn to reject or redirect bad ideas in a thoughtful, positive and more collaborative way. Consider employing one or more of the six tips below:

#1 – Pause. Take a deep breath before weighing in. Often, someone else's idea can "hijack" you during a meeting because it poses a threat to your own objectives, goals, priorities or resources. As human beings, we are wired to identify and react immediately to anything that may harm us. By simply pausing, you are allowing your reasoning power to catch up to your emotional response. If you wait until you are fully composed, you will deliver your response in a more thoughtful, reasoned and kind way.

#2 – Allow others to weigh in first. Particularly when your gut reaction is negative, suppress the urge to be the first to jump in with your opinion. Why object before you have others' perspective? You may hear a thought that sways your opinion. Or the opposite may happen; someone else brings up the challenges you were going to raise first. Even if you later reinforce the concerns, you are not a lone dissenter.

A CFO was tired of always being the bad guy when he had to shut down ideas for which the business case was not sound. He started implementing this technique in leadership team meetings and found that he had to be the naysayer only half as often. Many leaders intentionally weigh in last so that they can hear the opinions of their reports without biasing them first with their own thoughts.

#3 - Be curious first; pose questions rather than pass judgment. Ask open-ended questions with an open mind. Make sure the person feels fully heard, and be careful not to take small stabs at the idea in the phrasing of your questions. To quote Steven Covey, "Seek first to understand, then to be understood." Even if you ultimately disagree with or reject the idea, you will be in a much better position to state your objection in a way that acknowledges the idea presenter's point of view. The person will receive the feedback much better if he or she feels that they have been fully heard and understood. Remember how frustrated you felt the last time you presented an idea and it was shut down before you felt you had the chance to fully explain it.

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#4 - Instead of stating why an idea can't be done, state what is required from your perspective to make the idea work.

Phrased this way - what needs to be done to make an idea work - your objection to the idea is served up as a problem to be solved rather than a flat rejection. You shift from someone who is saying "no" to someone is giving helpful insights and facts. While you may actually see the challenge you pose as insurmountable, often others will bring creative solutions to the table that may make the idea feasible.

A marketing director in a manufacturing company proposed an idea for a new product. The operations director's first instinct was to jump in and say, "We can't make your product because we don't have the right equipment." But instead he said, "In order to make your products we will need to plan for having access to the right equipment which we currently don't have." That led to a full discussion about what it would take to lease, buy or outsource the production. Once the marketing person had a greater understanding of the different options and their costs, she came to the conclusion that the idea was not feasible.

#5 - Help the other person save face whenever possible. If you feel compelled to shut an idea down, ask yourself, "Do I need to shut the idea down right now and during this meeting?" Perhaps you can circle back with the idea presenter after the meeting to meet one-on-one. Shutting down a staff member's idea in your department meeting is a good way to help ensure no one on your staff will risk bringing up new ideas in the future that might be extremely valuable to the success of your team and organization. If peers lose face because of you, there is a good chance that they will increasingly work around you and you will be the last to know about their future initiatives.

Circling back after the meeting also provides you more time to reflect and prepare. You can gather more facts and information, be more thoughtful and tactful in sharing your opinion, and perhaps get into a longer and more open conversation.

#6 - Acknowledge the parts of an idea you can agree with. Even if you can't agree with the entire idea, acknowledging components can help to validate the presenter of the idea, at least in part. Very often there are aspects of ideas that are valuable and can be evolved to be very usable and helpful. Imagine yourself saying, "I like this part of the idea, let's dig deeper into the other part." Provide recommendations on what might make the idea better or more workable.

Even when his idea has flaws, the person might be calling attention to an important, underlying problem that needs to be solved.

In conclusion, don't lose sight of the fact that if a truly bad idea needs to be challenged, challenge it. The primary emphasis here is not to change what you need to say, but on the process and timeline you choose to say it in order to maintain social capital and goodwill. Remember, soon will come the time when it is you who is the one striving to influence others to buy into your idea.

ABOUT THE AUTHOR

Curt Wang is an Executive Coach at Make The Leap! Coaching. He coaches smart, creative and successful executives and professionals to reach higher levels of performance and achieve their business and career goals. He is also an expert and professional speaker on the topics of change leadership and organizational change. For more information on Curt's speaking and coaching, please visit www.maketheleapcoaching.com Contact him at 888-848-3130 or curt@maketheleapcoaching.com



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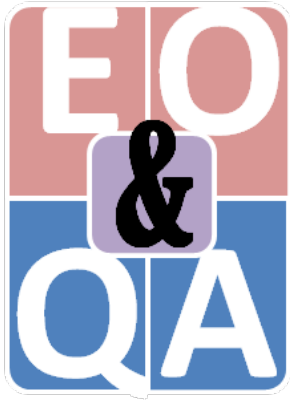
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Agent's questions about Errors and Omissions, and how E&O losses can be prevented.

By Mary LaPorte, CPCU,
CIC, LIC, CPIA

Q: Mary, I am the Director of Finance at a large school district, and like many schools, we have been furnishing iPads to students. We explain to the parents that the iPads are still owned by the school district, but they are responsible for any damage to the iPad, whether accidental or otherwise. I have been contacted by both parents and insurance agents who are concerned about providing insurance coverage on them. Some agents have told me that they cannot insure them, since their insured (the parents) have no insurable interest. Other agents have told me they are insuring them as if they were leased, but the inland marine coverage offered can be a bit expensive. How should this be handled?

Jim, Minnesota

A: Jim, this is a timely question, as many school districts are providing their students with iPads or tablets. In many respects, this is similar to the situation schools have had for many years with musical instruments owned by the school. Even though the school owns them, students use them as if they were their own, taking them back and forth from home to school again, making them susceptible to all kinds of damage.

There is a simple solution here, and the good news is that it doesn't cost the parents any money. Under most Homeowner's policies, there is coverage called "Damage of Property of Others" under Additional Coverages in the Liability section of the policy. Most policies offer coverage up to a \$1,000 limit (some policies may be only \$500) for property in your care, custody and control. This is very broad coverage and will pay any type of damage unless excluded, and there are only a few exclusions. In the ISO version, the coverage is provided at replacement cost, and will even cover accidental breakage. A surprising bonus is that even intentional damage is covered if the child causing the damage is under the age of 13. Agents should check the policies being written in their agency to determine how this coverage would apply.

In most cases, this limit will be sufficient to cover the cost of the typical iPad, so it is not necessary for parents to attempt to schedule or otherwise purchase coverage for these items. Keep in mind however, that in some states, the number of claims submitted under your Homeowner's policy could affect insurability. For this reason, agents may want to counsel their customers about whether they would submit a small claim in situations where payment of a loss could jeopardize insurability.

*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...

NEW DEPUTY COMMERCE COMMISSIONER

Commerce Commissioner Mike Rothman announced a recent change to the Minnesota Department of Commerce leadership team.

"I am pleased to announce the promotion of Tim Vande Hey to Deputy Commissioner of the Insurance Division for the Commerce Department," said Commissioner Mike Rothman. "With his extensive experience in insurance regulation - from mergers and acquisitions, to examinations, liquidations, and rehabilitations - Tim's leadership at the Commerce Department is an asset to Minnesota consumers and the insurance industry."

Commissioner Rothman has promoted Tim Vande Hey in his leadership role at the Commerce Department's Insurance Division to Deputy Commissioner. Vande Hey was first appointed Assistant Commissioner in April 2012, and prior to his appointment, served the Wisconsin Office of the Commissioner of Insurance for 14 years, including ten years as an advanced insurance financial examiner and four years as special assistant deputy rehabilitator.

Deputy Commissioner Vande Hey oversees all functions of financial regulation of insurers in Minnesota, including financial analysis, field examinations, actuarial and insurance company licensing. The Insurance Division also provides organizational oversight of domestic insurers and their holding companies.

Vande Hey brings significant regulatory experience to the Insurance Division, with extensive experience in mergers, acquisitions, licensing, liquidations, and rehabilitation. He has served as chair of the National Association of Insurance Commissioners (NAIC) Financial Analysis Handbook Working Group and Financial Analysis Research and Development Working Group. Vande Hey has a Bachelor of Science degree from Edgewood College in Madison with a double emphasis in Accounting and Business.

THREE INSURANCE AGENCIES FROM ACROSS THE STATE MERGE TO BECOME SECOND LARGEST PRIVATE INSURANCE BROKERAGE IN MINNESOTA

Johnson McCann of St. Paul, C.O. Brown of Rochester, and the Apollo Insurance Agency of St. Cloud have joined forces to become the second largest private insurance brokerage in Minnesota. Among them, they have a dozen offices, reaching from north of St. Cloud to south of Rochester. All of the agencies offer commercial property and casualty, homeowners and auto insurance, group employee benefits and individual life and health insurance.

According to Pat McCann, who serves as president of the recently combined group, "the merger allows us to combine resources, offer more services and provide a broader base of experience and expertise to all of the agencies' clients."

As a result of the merger, the new group also will be able to offer:

- A full-service property and liability division connected with over 50 insurance companies nationwide.
- Expanded prevention of risk: A health and wellness division will be created, and a risk and safety consultant will be added.
- More clout in the insurance marketplace, due to the significant increase in size, which will result in lower costs for clients.

"Some of the clients who've seen us primarily as a provider of a particular type of insurance may be interested in the efficiency of working with a single provider for group health, life, property and casualty, dental, disability, long-term care, etc.," says McCann. "This is an exciting opportunity for the owners of these three agencies, and our collective 150 employees, to serve our clients better."

"Each agency will continue to be the go-to place for their clients, while we also look to bring

additional resources from the partnership to bear over time for the benefit of each client."

McCann and his wife, Gayle, are principals of Johnson McCann, which is based in Saint Paul, Minn., and was recently awarded a Best Place to Work award by the Business Journal of Minneapolis/St. Paul. Johnson McCann has specialized in providing group insurance options to medical groups, nonprofit organizations, corporations, banks, and municipalities. The company employs 22 benefits advisors, consultants, and support staff. More information is available at <http://www.johnsonmccann.com/>

The south-central Minnesota agency in the merger is C.O. Brown of Rochester, which is headed by Mark Hayford, president. C.O. Brown Agency was founded in 1917 and is the largest independent insurance agency in southeastern Minnesota. It employs more than 85 insurance professionals, "We have offices in Rochester, Austin, Kasson, Lake City, Mankato, Red Wing," says Hayford, who has been affiliated with the third agency in the merger, the Apollo Insurance Agency.

The Apollo Insurance Agency, which has offices in St. Cloud, Albany, Melrose, Alexandria and Monticello is headed by partners John Delinsky, Steve Thelen and DeEtte Wurm. The Apollo agencies collectively serve over 5,000 businesses and individuals in Minnesota and surrounding states. "Our team is comprised of over 40 employees. In 2005, the agency was also selected from over 4,000 candidates as the recipient of the "Agency of the Year" award."

More information about C.O. Brown is available at <http://www.cobrown.com> and additional information about the Apollo Insurance Agency is at <http://www.apolloinsurance.com>

ACUITY REACHES \$1 BILLION REVENUE MILESTONE

ACUITY announced that it has reached the \$1 billion revenue mark, generated on premiums written across its 20-state operating territory. ACUITY has quadrupled its annual written premium revenue since the beginning of 1999.

Company President and CEO Ben Salzmann stated that ACUITY's growth is significant to its employees, independent agencies, and the

communities in which it does business.

"As we grow, we can hire more people, and the people who are already on our staff find more opportunities for growth and advancement," said Salzmann. "Being a \$1 billion company also increases our capacity to help people. We can insure more individuals, families, and businesses, and we can contribute more to the communities in which we operate."

ACUITY has averaged a double-digit growth rate over the past 14 years despite insurance market fluctuations and global economic downturns. During that period, ACUITY has also expanded its geographic reach, doubling the number of states in which it does business. The company's expansion has it on track to quickly become a top-60 carrier in the United States—out of more than 3,000 in the nation—and to break into the top 50 within a few years.

"We have the agents, employees, and strategic plan in place to allow our growth to keep compounding," Salzmann said. "We plan to sustain our momentum on the path to becoming a multibillion-dollar insurer."

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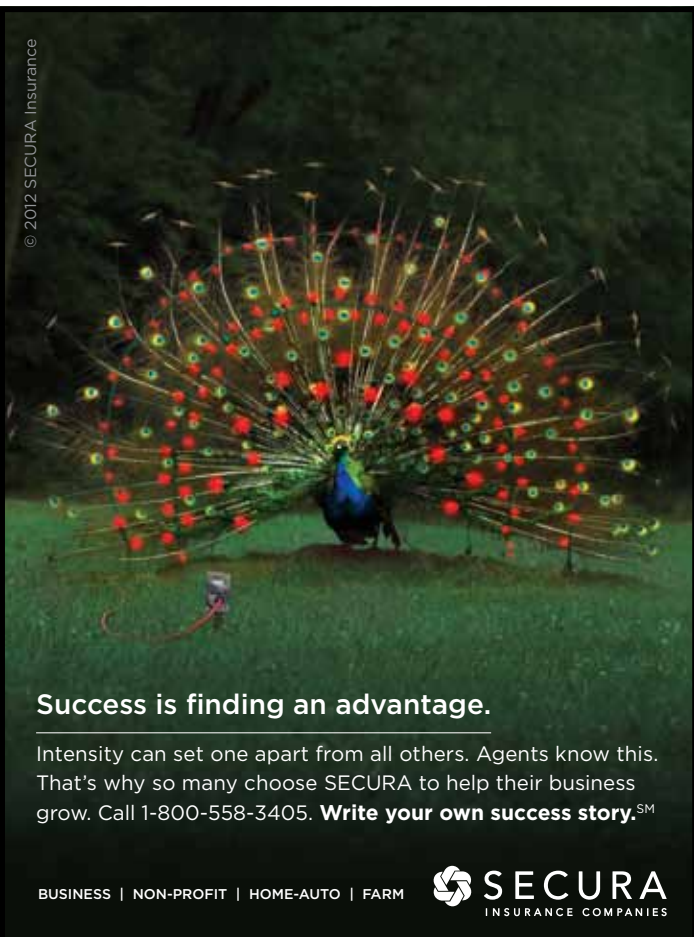
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Expert Advice: Sometimes you need answers to questions that can't be found in the research library. To help with these "just in time" issues, we have assembled a faculty of leading experts from around the country. Big "I" Members can submit questions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

All of this can be accessed on the web at
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

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.

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.

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
\$430.00	CIC Institutes (20 Hours)
\$420.00	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.

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

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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
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
Doubletree Rochester
150 South Broadway
Rochester, MN 55904
507.281.8000
- 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
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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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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.

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