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April 2013

The Minnesota News

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MIIAB/Trusted Choice
CONVENTION MAY 8 & 9
Minneapolis Convention Center 2013

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Agents & Brokers Association**

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www.progressiveagent.com

MIIAB Convention is Just Around the Corner

Happy spring! Although we can't quite feel the effects of spring time weather, we know it's quickly approaching. Also quickly approaching is the MIIAB/Trusted Choice Convention held on May 8th and 9th!

We're excited to welcome fantastic speakers, specific time allocated to networking and up to date information regarding changes in our industry. One of this year's seminars is focused on Taking Care of Your Customers: Information Security Training Program and Personalizing Personal Lines. Making sure your clients' personal information is secure is always a hot topic, but the balance to maintaining a personal relationship is also key. Learn more about how to perfect the balancing act.

Are you interested in learning how to Grow Your Agency with Digital Marketing? Digital marketing should be an integral aspect of your marketing mix. How do you connect with online future customers? Learn the latest trends so you can be ahead of the curve.

Our featured speaker will focus on how to Fire Your Fear: Get Rid of Fear and Grow Your Business. She will also focus on "How to make more sales!" Everyone loves more sales, but sometimes fear can get in the way of growth in uncharted territory. Learn to combat it!

The second day will focus on the Affordable Care Act Overview and E & O Risk Management; Meeting the Challenge of Change. Do you feel in the dark on these topics? You're not alone, receive up to date information about the latest changes and a summary of the most important aspects of these changes.

I look forward to meeting many new people and catching up with many of you as well. It's always a great couple of days! But in the meantime, if anything should come up that you'd like to discuss, please don't hesitate to reach out to me.

Robb Wunderlich
robw@wunderlichinsurance.com



THANK YOU AGENTS

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Hard Work and Over 30 Years of Lobbying Efforts Pay Off

I have been asked many times, **“What does the MIAB do for independent agents in Minnesota?”** Unfortunately being a member of your professional trade association is like purchasing insurance, you never know when you will need it, but you have peace of mind for your business or family that it is there to protect them in the future.

Over the past 30 years, you Lobbyist, Dominic Sposeto, and I, have spent long hours dealing with potential legislative activities that could cripple your business. Today we have the ability to meet one on one with legislators on both sides of the aisle, we can pick up the phone and get immediate access to the insurance commissioners, the Attorney General, or if needed, the Governor himself. This only happens with associations and individuals who have a high credibility factor among these people.

Recently, the Affordable Care Act was passed on a National level and Democratic Governor, Mark Dayton, and the Democrats that took over the House and Senate, moved quickly to pass the law here in Minnesota. I know most of our members and their business communities were against this new healthcare law; however, with the vast majority of our members involved in selling health insurance to their customers, it was our job to keep insurance agents in the equation. This was not an easy task for Dominic to accomplish in light of the new law and the distrust of the insurance industry, including insurance agents. For the independent agency system, Dominic single handedly guided our amendments through the legislative process to keep over 27% of the health care insurance purchased in Minnesota going through independent agents. Today, after the Governor signed the bill on March 20th, independent agents will be part of the process. The investment that we made in time, energy, and dollars over the years developing credibility with all of those who were involved in this process has paid off for our membership. When legislators and regulators talk about this bill and what needs to be done to keep a viable health insurance market, they come to Dominic and your association for advice. Dominic has worked tirelessly over the last several months from sun up to the wee hours of the night making sure your agency and business relationships are protected. You should be proud of the work that Dominic and the Association have done on this legislative issue. This alone, is worth the price of your membership.

The work has just begun on developing the intricate parts of the Health Exchange here in Minnesota. Currently we are working with the regulators on how to educate our members if they want to be part of the exchange. Also, we will be having a special three hour CE course at our convention that will provide more information to our member agents on their duties and responsibilities under this new law.

You should expect additional information or legislative alerts from Dominic over the next several months as the internal operations of the Minnesota Health Care Exchange are developed. The good news is the session is going to take an Easter break this week and Dominic is going to take a little vacation in Arizona so he will be rested and ready to go for the next round.





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Largest Insurance Convention in Minnesota!!!

Taking Care of Your Customers

Wednesday

9:00am - 11:00am

208CD - Level 2

Information Security Training Program

Data Risk Consultants, LLC.

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. (1 CE Approved)

Personalizing Personal Lines

Gloria Thompson, CIC
American Agency Inc.

If you sell personal lines insurance, you know that the coverage must be personalized to be meaningful. Customizing insurance policies isn't just a factor of writing new business, it should also be incorporated into the renewal process. Using simple tools and techniques, we can begin to educate our customers about the life events and situations that should trigger them to call their agent and update their policy. In doing so, customers can avoid serious coverage gaps and maximize discounts. Come and get ideas on how to keep personal lines - personalized.

(1 CE Applied For)

Grow Your Agency with Digital Marketing

Special Guest Speaker

Michael Priem

CEO at USDM.net

Wednesday

1:30pm - 4:30pm

Ballroom B - Level 1



Consumers shop for insurance online but then buy from a local agent. If you show up online, you win. You don't need to "out-Internet" the direct writers, because you will "out-local" the direct writers.

Project CAP was created as a partnership of the IIABA and six forward thinking carriers to help independent agents show up online.

Today, more than 700 independent agencies show up on the first page of a Google search because they signed up for CAP's Google Local program.

Independent agencies using CAP's social media program are seeing immediate results, with referrals and leads turning into policies. For example, one agent generated more than \$4,000 in commissions in just 30 days. Another agent wrote 14 new clients with a total of 34 policies, in the first month alone.

Perhaps the most exciting CAP initiative is the new TrustedChoice.com portal. It will offer customers a one-stop-shop with real time, accurate quotes from multiple insurance companies and multiple agents. None of our major competitors - neither the direct writers nor the captives - can do that.

Michael Priem As an expert in global branding, media and integrated marketing communications, Michael is a highly sought-after speaker and panelist worldwide. Michael is CEO of USDM.net - a digital services and media company that has been creating megahit success for its clients for over 21 years - where his experience in using technology to drive consumer engagement and build relationships set the tone for the company culture. During his successful career, he has been a pioneer in the digital revolution for blue chip industries. He's lent his strategic foresight and direction to world-class brands such as Target, BestBuy, General Mills, Sears, Williams Sonoma, Harley Davidson, American Express, Insurance.com, HP and Aston Martin to name a few. In addition to frequent speaking and presenting, Michael is routinely interviewed by industry publications like Ad Age, AdWeek and the Financial Times.

MIIAB Awards Luncheon

Wednesday

11:00am - 1:30pm

Ballroom B - Level 1

Awards

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

Keynote Speakers



David Walker, CIC, AAI,
LIC, ARM
IIABA President



Robb Wunderlich
MIIAB President
2012



Chad Bjugan
MIIAB President
2013



Deirdre Van Nest

Professional Speaker and Business Performance Coach

Wednesday
1:30pm - 4:30pm
207AB - Level 2



“Fire Your Fear: Get Rid of Fear and Grow Your Business”

What’s holding you back? The answer may be, fear. When you “fire your fear,” you can get control -- and create the business you really want.

In this interactive presentation, you will discover:

- Why how you think can build (or wreck) your business faster than what you do
- How fear and self-doubt may be sabotaging your success
- The action plan that propels you out of the comfort zone --and into the “success zone”
- Simple tools to boost self-confidence and performance

“How to make more sales without having to go to more networking or coffee meetings.”

Instead of constantly pounding the pavement for new prospects, wouldn’t it be easier and more effective to convert a higher percentage of the prospects you already have into clients?

In this interactive workshop you will:

- Learn a powerful and little-known formula for connecting with your prospect emotionally so that they are motivated to work with you.
- Discover the biggest “sales killing” mistake most Agents make and how not to make that mistake yourself.
- Walk out with a simple, customizable tool you can use immediately to increase your conversion rate.

Deirdre Van Nest is a Professional Speaker and Business Performance Coach for a variety of Fortune 500 companies. As a World Class Speaking Coach™, a Certified Fearless Living Coach, and a Get Clients Now!™ facilitator, she is committed to helping Sales and Service Professionals grow their businesses by reaching prospects through public speaking, eliminating fear and excuses, and getting them into focused action. Her style is a mixture of compassion and candor. Audiences connect with her authenticity and clients appreciate her attention to detail, flexibility, and passion for helping their teams thrive.

Convention Schedule

Wednesday May 8th, 2013

9 -11 am **Taking Care of Your Customers**

208CD - Level 2

11 -1:30pm **Awards Luncheon**

Ballroom B - Level 1

1:30 - 4:30pm **Grow Your Agency with Digital Marketing**

Ballroom B - Level 1

1:30 - 4:30pm **“Fire Your Fear: Get Rid of Fear and Grow Your Business”**
and

“How to Make More Sales Without Having To Go To More Networking or Coffee Meetings”

207AB - Level 2

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

Ballroom A - Level 1

7:30pm **Networking at the Local**

931 Nicollet Mall, Mpls, MN 55402

Thursday May 9th, 2013

8:30-11:30am **An Overview of the Affordable Health Care Act**

207AB - Level 2

8:30-3:30am **E&O Risk Management Meeting the Challenge of Change**

208CD - Level 2

11:30-12:30pm **Lunch on Your Own**

Wednesday Afternoon

Exhibit Hall

Open

Ballroom A - Level 1

4:30 p.m.
to
7:30 p.m.



Networking at the Local

931 Nicollet Mall, Mpls, MN 55402

Wednesday 7:30pm

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AGENTS

All
Welcome

Enjoy Downtown Networking & Nightlife Wednesday Evening

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



An Overview of the Affordable Health Care Act

Gloria Thompson, CIC
American Agency Inc.

Thursday

8:30am - 11:30am

207AB - Level 2

Have you put off trying to understand the Affordable Health Care Act (AHA)? Do you know how it will affect you, your business, or your customers? The Supreme Court has handed down their decision, the election is over, the Health Insurance Exchange (HIX) in Minnesota is on a fast track, and some provisions of the law have already been implemented. January 1, 2014 is just around the corner; the date all Americans are mandated to purchase health insurance. Now is the time to at least learn the basics. What provisions of AHA have already been put in place? What changes are yet to come? What changes or expansions will there be to Medicare and Medicaid? How will these changes be implemented in Minnesota? Learn all of this and more. Your customers, even if you don't sell health insurance, rely on you for advice and guidance for all of their insurance needs. Being able to give them information on this timely topic, will allow you to be their Trusted Choice agent.. **(3 CE's Applied For)**



E&O Risk Management: Meeting the Challenge of Change

Lisa Burnside, CIC, CPCU, MBA
Burnside Dynamics

Thursday

8:30am - 3:30pm

208CD - Level 2

Take this course to gain your 10% loss control credit on your E&O policy PLUS obtain 6 CE's, including 3 Ethics CE's!

This highly interactive class is written by the Big "I" Advantage, Inc and Swiss Re Americas from a best-in-class approach. This course will review the common causes and sources of errors and omissions claims against agents. An agent's best defense is proper documentation. Learning the laws and rules that must be followed when working with excess and surplus lines carriers and the importance of using financially stable markets will be addressed. While conducting business personal information is entrusted to an agent/agency. We will address what information is private and the duty to protect it. Social media, while a benefit, must be carefully considered with regard to advertising, defamation, privacy, misrepresentation, and contractual obligations. Often unethical behavior or behavior that could be construed as unethical can be the basis of an errors and omissions claim. Knowing and following the laws of the state in which an agent does business, understanding the pitfalls a customer may face when an agent places coverage with a non-admitted market, identifying permitted authority in agent agreements or the lack of authority, and making every transaction transparent to the customer is essential to avoiding errors and omissions claims with an ethics basis. The first rule of ethics is knowing the law and operating inside the authority, and then setting up safeguards within the agency in the form of policies and procedures to assure staff is acting within the authority.

(6 CE's Approved Including 3 Ethics CE's)



MIIAB/Trusted Choice CONVENTION MAY 8 & 9 2013

Minneapolis Convention Center

Registration Form

Please complete one form per participant. Photocopy for your associates. Pre-registration deadline is **April 29th, 2013**

Full Convention Track received after April 29th will incur a late fee of \$25.00. Ala Carte Registrations received after April 29th will incur a late fee of \$5.00

Full Convention Includes Awards Luncheon, Exhibit Hall and Sessions listed below

- \$175.00** Member
 \$275.00 Non-Member
 \$125.00 Young Agent

Wednesday Morning Sessions

- 9am - 11am **Taking Care of Your Customers**
 Information Security Training Program (1 CE approved)
 & Personalizing Personal Lines (1 CE applied for)

Wednesday Afternoon Sessions

- 1:30pm - 4:30pm **"Grow Your Agency with Digital Marketing"**
Special Guest Speaker: Michael Priem, CEO USDM.net

Or

- 1:30pm - 4:30pm **"Fire Your Fear: How to Grow Your Business by Getting Rid of Fear"**
 and **"How to Reach More Prospects in One Hour then Most Agents Reach in One Month"**
 Deirdre S. Van Nest (sponsored by the Young Agents)

Thursday Sessions

- 8:30am - 11:30am **An Overview of the Affordable Care Act** (3 CE's applied for)
Or
 8:30am - 3:30pm **E&O Seminar** (6 CE's approved)

Special Promotion for Agents: With 1 Full Convention Registration, Agencies can purchase up to 5 Exhibit Hall Only Tickets for \$10.00 Each **(60% Discount)**
(Tickets will be mailed separately)

Number of Exhibit Hall Only Tickets at \$10.00 Each

Ala Carte Registration

Wednesday Afternoon Only

11:00am - 7:30pm

Includes Awards Luncheon, Exhibit Hall and Sessions listed below

- \$75.00** Member **\$100.00** Non-Member

- 1:30pm - 4:30pm **"Grow Your Agency with Digital Marketing"**
Special Guest Speaker: Michael Priem, CEO USDM.net

Or

- 1:30pm - 4:30pm **"Fire Your Fear: How to Grow Your Business by Getting Rid of Fear"** and **"How to Reach More Prospects in One Hour then Most Agents Reach in One Month"** Deirdre S. Van Nest (sponsored by the Young Agents)

Wednesday Awards Luncheon Only

11:00am - 1:30pm

- \$35.00** Member **\$50.00** Non-Member

Wednesday Exhibit Hall Only

4:30pm - 7:30pm

- \$25.00** Member **\$35.00** Non-Member

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Capitol Notes



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

The Minnesota Insurance Marketplace Act

The newly enacted health insurance exchange law was signed by Governor Dayton on March 20th. The new law entitled "The Minnesota Insurance Marketplace Act" is effectively immediately and some of the exchange deadlines are very aggressive. Open enrollment in the exchange will begin as early as October, and in January public subsidies will be available for some exchange enrollees. Prior to the October roll-out, health plans will have to qualify for sale through the exchange, insurance producers will have to take training and be certified to sell exchange products, navigators will be hired, privacy standards will be developed. The state's health insurance exchange's official name is "MNsure." Here are some of the highlights of the new law.



<http://www.mn.gov/hix/>

GOVERNANCE

The exchange will be a semi-state agency and be governed by a seven member board appointed by the governor. The board will have considerable power in establishing and operating the exchange. For example, the board will establish certification requirements for insurance producers and policies and procedures for the navigator program. Three members will be representatives of exchange purchasers and three will be representatives with knowledge of health administration, health care finance or health plan purchasing. However under a conflict of interest provision in the new law, members of the board cannot be affiliated or employed by a health care provider, health plan, insurance company or insurance producer for one year prior to their appointment. This could mean either retirees or professors on the insurance side of the board. The final member of the board will be the commissioner of human services.

QUALIFIED HEALTH PLANS

Health plans must meet the requirements of the Affordable Care Act and become "qualified" to be sold on the exchange. Health plans have until May 17 to submit their plan designs and rates. This qualification will be done by the Minnesota Department of Commerce.

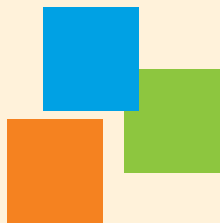
Which plans could be sold on the exchange was a very controversial issue. Proponents of the ACA wanted the board to have the ability to limit the number of plans sold through the exchange. They fear consumers would be overwhelmed with plan choices. On the other hand, the industry thought that any health plan that made the effort in time and money to submit a plan and the plan was qualified by the Department of Commerce should be made available on the exchange. The final language was an attempt at compromise. It allows for any qualified plan to be offered on the exchange during 2014, the first year of the exchange. In 2015, the board would have the ability to select exchange plans.

CAPITOL NOTES continued on page 17



THE RIGHT MIX

Austin Mutual Insurance Company's rich tradition and strong Minnesota presence sets us apart in the marketplace. As the newest affiliate of super regional The Main Street America Group, our two companies are building upon this solid foundation with the introduction of new competitive commercial lines products.



Our Main Line Business Owners Policy (Main Line BOP), tiered commercial auto, workers' compensation and commercial umbrella products – written through our Spring Valley Mutual Insurance Company – are now available for you to sell to your commercial insureds. Our tiered commercial auto is available as a standalone product or you can pair it with our Main Line BOP, which includes many coverages not available in competing products.

Quoting and issuing all of our commercial products is easier than ever through our Main Street Station commercial lines system.

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INSURANCE PRODUCERS

Any licensed insurance agent who wishes to sell products from the insurance exchange will be able to do so once they are certified by the exchange. The exchange board, in consultation with the commissioner of commerce, will be developing certification requirements for exchange producers. This certification will require training relating to cost-sharing arrangements, tax credits, eligibility verification, online enrollment, available health plans and basic information on public programs. Agents will be able to complete this training at any time which will most likely be Internet based. You can expect this training to be available in a couple of months.

Insurance producers placing business through the exchange will be compensated by the insurance carriers. This was a major change from the original proposal which had producers compensated by the exchange itself. Insurers will have to develop a compensation structure for defined contribution plans that involve multiple carriers.

The law requires producers to disclose to potential purchasers the plans the producer is authorized to sell, that the producer may be compensated by the insurance carrier, and information on plans is available on the exchange Web site.

NAVIGATORS

The exchange will provide interim funding for a navigator program as required under the ACA. The board will then establish procedures for the ongoing operation of a navigator program to be implemented beginning Jan. 1, 2015. The exchange will also be authorized to employ in-person assistants, call center and customer service staff to assist with questions and services related to the Web site. They will be spending a good deal of time enrolling the projected 800,000 individuals who will enroll in public programs.

DATA PRACTICES

Since a good deal of private information including financial data will be collected for eligibility and tax credit purposes, the exchange will need to maintain privacy of purchaser information. All data collected by insurance producers will be classified as private data. Certification training will include data practices and data sharing requirements. Any individual has the right to refuse to participate in the exchange.

OVERSIGHT

The board of the exchange will act as an autonomous state agency and have a good deal of power over the state's health insurance marketplace. In order to assure legislative oversight, the law creates a Legislative Oversight Committee of 10 members, five senators and five representatives. The Oversight Committee will review any proposed exchange rules and monitor its implementation. It will also receive an operating report from the exchange annually.

MINNESOTA COMPREHENSIVE HEALTH ASSOCIATION

The commissioner of commerce, in consultation with the MCHA board of directors, is given the authority to develop a phase-out plan for those currently enrolled in the program. The phase-out must begin January 2014 when qualified plans will become available. The phase-out plan however will ensure the least amount of disruption to the enrollee's current health care coverage. The length of the phase-out is yet to be determined.



Dominic Sposeto
MIIAB Lobbyist

WANT MORE INFORMATION? The MIIAB Annual Convention will feature an overview of the insurance exchange and other federal health care reforms on Thursday, May 9th from 8:30am to 11:30am at the Minneapolis Convention Center.

SIGN UP NOW

C MIIAB/Trusted Choice
CONVENTION MAY 8 & 9
Minneapolis Convention Center **2013**

Your customers deserve a Silver Lining.®



When something happens to your customer's home, car, or business, it may not be a disaster. But no matter what it is, your customers always deserve fast and fair service from their insurance company.

West Bend provides a Silver Lining, no matter what the claim may be. When the lighted outdoor sign at Bill's restaurant was damaged in a wind storm, repairing it quickly was important for his business. So that's just what we did.

Sometimes little things mean a lot. And every day, when something bad happens to someone, West Bend makes sure your customers experience the Silver Lining. Because the worst brings out our best.®



Young AGENTS News

The Young Agents Committee is extremely proud to offer great education for young and more experienced agents alike for the second year in a row at the MIIAB Convention! This year we have some great education lined up that will be capped off by Deirdre Van Nest. I have personally used her services over the last 3 years to help me take my business to the next level. In 2009 I was struggling to meet not only agency goals but personal goals as well. Since 2009 I have had double digit increases in production and have been able to use the tools that I learned from Deirdre to stay focused on insurance and not let distractions or my own roadblocks from achieving my goals. Every time I have meet with Deirdre or have seen her speak she has given me tools to look at myself, the way I am interacting with my co-workers and clients and make impactful changes to the way I do business. I know that everyone who attends her seminar at the MIIAB Convention will be able to apply what they learn from Deirdre and make immediate changes that will improve your business. **Bill Butler, CIC**

“Fire Your Fear: Get Rid of Fear and Grow Your Business”

What’s holding you back? The answer may be, fear. When you “fire your fear,” you can get control -- and create the business you really want.

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- How fear and self-doubt may be sabotaging your success
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- Simple tools to boost self-confidence and performance

“How to make more sales without having to go to more networking or coffee meetings.”

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- Walk out with a simple, customizable tool you can use immediately to increase your conversion rate.



Deirdre Van Nest is a Professional Speaker and Business Performance Coach for a variety of Fortune 500 companies. As a World Class Speaking Coach™, a Certified Fearless Living Coach, and a Get Clients Now!™ facilitator, she is committed to helping Sales and Service Professionals grow their businesses by reaching prospects through public speaking, eliminating fear and excuses, and getting them into focused action. Her style is a mixture of compassion and candor. Audiences connect with her authenticity and clients appreciate her attention to detail, flexibility, and passion for helping their teams thrive.

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“SNIOP”

Suggested Negative Influence of Other People

John Wooden was one of the most successful coaches in terms of taking advantage of the SNIOP principle; both avoiding it and utilizing it with his players. Great coaches repeatedly teach their athletes to play their own game and not let the opposition force them into playing their game. Under Coach Wooden, UCLA won ten national collegiate basketball championships in twelve years; seven in a row. No other major college basketball coach has achieved such success.

Another example of overcoming the SNIOP principle happened on May 6, 1954, when Roger Bannister, a 25-year-old British medical student, broke the 4-minute mile. His best previous time for the mile was 4:06. His record time was 3 minutes, 59.4 seconds. The following month, Australian John Landy bettered Bannister's record by running the mile in 3:57.9. In 1973, at a track meet in Baton Rouge, Louisiana, eight runners ran the mile in less than four minutes! Remove SNIOP and anything is possible.

We all are affected by negative thinking of other people. One pessimist can knock the wind out of the sails of a committee of positive people. Here are some of my favorite SNIOPs:

“I’ve tried that before and it doesn’t work.”

“There is no way you can accomplish that.”

“That’s not the way we do things here.”

“We never did it that way before.”

“You will never get in the door.”

“You are too inexperienced.”

“There’s not enough time.”

“That idea will not work.”

“Are you kidding?”

“Get real.”

Who are the SNIOP people in your personal and professional life? How many times have they knocked the wind out of your “sales”? Let their negative influence end today. Determine in your mind and heart that you will not be influenced by a SNIOP again! With the support of the positive people in your life, you will succeed!”

The Magic Of Believing

I’m not old enough to play baseball or football. I’m not eight yet. My mom told me when you start baseball, you aren’t going to be able to run that fast because you had an operation. I told Mom I wouldn’t need to run that fast. When I play baseball I’ll just hit them out of the park. Then I’ll be able to walk.

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Frank





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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

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Minnesota Independent Insurance Agents & Brokers Association recognizes Western National Insurance Group as one of its Diamond Partners. MIIAB Diamond Partners dedicated the highest level of sponsorship to our organization



*Western National Insurance Group
President & CEO, Stuart Henderson*

The group's products are sold exclusively through independent insurance agents.

"We are proud to continue our support for the MIIAB and its member agents, who help us provide Western National's policyholders with the best possible mix of personal service, choice, and product quality," said Stuart Henderson, president and chief executive officer of Western National Insurance Group. "The professionalism of the MIIAB is essential to the strength of independent insurance in our state, and we believe it will continue to be the backbone of our industry going forward."

While Western National has its eyes on the future, it is also

taking time to celebrate its recent successes. In addition to being named once again to the Ward's Top 50 list (its seventh time in eight years) and receiving the Alfred P. Sloan Workplace Flexibility Award (for the fourth consecutive year) in 2012, Western National also received the prestigious Minnesota Business Ethics Award presented by the Center for Ethical Business Cultures. Other major achievements included profitable premium growth (allowing the group to add \$22.8 million to its policyholder surplus) and the contribution of more than \$150,000 and hundreds of employee hours to 70 charitable causes in employees' communities.

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Primary & Noncontributory (and good news for 2013)

The above words most of us see every day, usually as a request from a general contractor or owner or large corporation to have a subcontractor's insurance lined up to be first (primary) and pay all its limits (noncontributory). Usually the people with the clout want the sub's insurance to act as a large "deductible" before their insurance has to be involved in a claim. The idea is to have the sub's general liability insurance and the sub's umbrella excess pay first, and then their insurance would take over. The problem we have is that the "primary and noncontributory" coverage in the general liability policy is not clearly set forth, especially for our third parties who may not be used to insurance jargon.

Working with a potentially large claim recently, I found that this will work, thanks to some very important wording in the umbrella excess policy. Let's say that the sub has \$1,000,000 CSL general liability limits with a \$2,000,000 umbrella excess policy, as required by a construction agreement. What the general contractor wants is to have this total amount of \$3,000,000 pay first. Then the general contractor's general liability and umbrella excess coverage would pay after that.

Let's take the policies one at a time. The sub's ISO general liability policy says it will be primary, except in certain circumstances in which it will pay as excess (typical wording). Since none of the excess situations it lists would apply here, it will then be primary for the first \$1,000,000. So far so good.

Next in line is the sub's umbrella excess policy of \$2,000,000. And the critical wording I mentioned in the second paragraph is the first sentence in the all-important umbrella excess insuring agreement. Here is the wording from the latest ISO umbrella excess policy, 12-07 edition:

"We will pay on behalf of the insured the "ultimate net loss" in excess of the "retained limit" because of BI or PD to which this insurance applies."

The "retained limit" is then defined later on in the policy as:

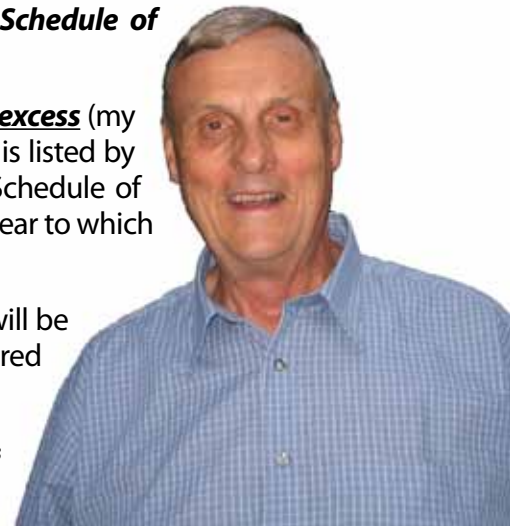
"The available limits of "underlying insurance" scheduled in the Declarations or the 'self-insured retention, whichever applies."

"Underlying Insurance" is then defined as:

"Any policies of insurance listed in the Declarations under the Schedule of "underlying insurance."

This makes it clear that the sub's \$2,000,000 umbrella excess will be ***specific excess*** (my term) over the sub's \$1,000,000 GL policy, since the GL policy of \$1,000,000 is listed by policy number, date, etc., in the Schedule of Underlying Insurance. This Schedule of Underlying Insurance is required by the umbrella excess policy, so that it is clear to which specific limits the umbrella will be excess.

Next in line is the general contractor's general liability policy, which says it will be excess when the general contractor has been added as an additional insured



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(GL Policy Condition # 4. b. (2)). (Note that the GL policy of the general contractor is NOT listed in the Schedule of Underlying Insurance of the **sub's umbrella excess policy**, so it is not "specific excess"). And if the general contractor is using the same ISO umbrella excess, his/her umbrella will say that it is also "specific excess" to their own underlying general liability policy that is shown in the Schedule of Underlying Insurance.

The point here is the ISO general liability policy and the ISO umbrella excess policy will take care of the **primary and non-contributory** requests or demands that we see every day, without the need of any endorsements. The appropriate wording is built into both contracts.

Good news from the latest edition General Liability policy and the endorsements that have been approved here in Minnesota with an April 1, 2013 date. None of the above language has changed in the general liability policy itself, but there is a new endorsement that we are all going to like. It is entitled "**Primary and Noncontributory – Other Insurance Condition (ISO # CG 20 01, with a 04-13 edition date)**". Here are the words of the endorsement in its entirety:

"The following is added to the Other Insurance Condition and supersedes any provision to the contrary:

Primary and Noncontributory Insurance

This insurance is primary to and will not seek contribution from any other insurance available to an additional insured under your policy provided that:

(1) The additional insured is a Named Insured under such other insurance; and

(2) You have agreed in writing in a contract or agreement that this insurance would be primary and would not seek contribution from any other insurance available to the additional insured."

So, finally, we have an ISO endorsement that we can ask for from the carriers to send to our third parties to solve this frequent "primary and noncontributory" request that we get so often.

Good news indeed.

Next month we will investigate the 2013 General Liability policy changes.

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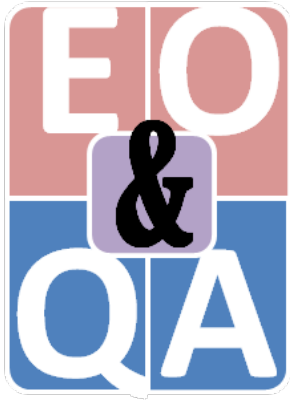
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Agent's questions about Errors and Omissions, and how E&O losses can be prevented.

By Mary LaPorte, CPCU,
CIC, LIC, CPIA

Q: Our agency just had a strange situation occur. After our insured had filed a claim under their auto policy, the carrier rescinded the coverage back to the effective date of the policy. Their reason was that the insured had given incorrect information on the application. Because of this they denied the claim and voided the policy. We wondered if this type of situation could lead to an E&O claim against our agency. Could we be at risk if this happens again in the future?

Crissi, Texas

A: Crissi, insurers have the right to rescind policies because of misrepresentation. In order for the carrier to rescind a policy, the misrepresentation must be material. In other words, the false information or undisclosed information would need to have affected the carrier's decision to issue the policy. For example, if the applicant stated that they drive two miles each way to work, but they actually drive 20 miles each way, that would not be considered material misrepresentation. (It may be misrepresentation, but would not have made a difference in eligibility). The carrier would still have issued the policy, even though the vehicle may have been subject to a different rate classification. On the other hand, if the insured stated that there were no other drivers in the household, but in fact another driver of the vehicle was their resident son, who had lost his drivers license due to an Operating Under the Influence (OUI) violation, that would be material misrepresentation. Had the insurer been aware of the son being an operator, they would not have issued the policy. Under such situations, it is understandable that the carrier would rescind the policy back to the inception date.

Your question related to the agency's E&O exposure in such a situation. Let's imagine that the insured in this case claims that they told you, their agent, about the son. They claim that it was your advice not to list the son on the application. This might even cause the carrier to accuse you of being a party to fraud in this case. If it was true, even your E&O policy would not pay the loss for an intentional illegal act on your part. But if it wasn't true, how would you defend yourself?

Here's where we come right back to our old friend: Documentation! You may have been aware of the fact that the applicant had a son and asked about it. Or the son may have come up in the course of casual conversation. When asked, the applicant answered "Oh no, he no longer lives at home. He moved to Seattle, has his own car and is living there with his girlfriend." Note it in your file. In that way if anything comes back to you later, you have sound documentation. Most of our agency management systems encrypt notes or activities which creates strong evidence that the information was entered on that particular date.

I recently spoke with a CSR who told me about having to testify in a fraud case as to what an insured said when they took out a policy over three years earlier. Most of us would not remember the details of a conversation after that length of time, without having some documentation to help us remember.

According to NICB (National Insurance Crime Bureau), insurance fraud continues to grow. Although many consumers consider insurance fraud to be a victimless crime, it really affects all of us in the form of increased premiums and cost of goods and services. As agents, it is prudent for us to ask a lot of questions at the time of application. Doing so may help uncover additional exposures, giving us the opportunity to offer additional coverage. The answers we receive, when documented, can help us remember the "rest of the story".

*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...

STUDY REVEALS GROWTH IN PROPERTY-CASUALTY INSURANCE MARKET

Independent insurance agents outperformed captive agency carriers in several areas.

The Independent Insurance Agents & Brokers of America (IIABA or the Big "I") has released the results of the 2013 Market Share Study (based on 2011 data) which reveal that after years of market contraction, all property-casualty insurance premium lines grew. The study also showed that independent agency and brokers (collectively "IAs") were well positioned to capture a substantial piece of the market going forward.

This is the 17th year the Big "I" has contracted with A.M. Best Company to supply it with year-end industry market share and company expense data. The Big "I" analyzes this data annually to assess the state of the independent agency system.

"The Big 'I' is pleased to announce that, despite the market fluctuations and challenges of recent years, the independent insurance agency system remains stable, strong and growing," says Bob Rusbuldt, Big "I" president and CEO. "Many carriers that weathered the storm of market contractions for several years were able to successfully bounce back."

The market share study revealed that many regional and national IA carriers expanded their market shares by impressive double digits and that overall IA shares grew in several states. More good news also showed that regional IAs outpaced market growth in many business lines across the country.

"This annual study provides the most accurate picture of what is occurring with property casualty insurance distribution because it separates out the direct response companies from the captive agency companies," notes Madelyn Flannagan, Big "I" vice president of agent development, education and research. "Unique to the Big 'I' study, A.M. Best separates out the affiliates of groups which use different distribution systems and places these

affiliates in the appropriate distribution category wherever the company group uses separate affiliates for this purpose."

Other findings from the Market Share Study include:

- IAs outperformed captive agencies carriers in personal lines and grew premiums by nearly the same amount as direct response carriers largely due to impressive performance in homeowners, where IAs outperformed the captive agencies;
- IA carriers also benefited greatly by a huge surge in commercial premiums, which climbed by 5% in 2011. IA carriers also captured \$8.4 billion in additional premiums in 2011, which represents 74% of the entire \$11.4 billion growth in that market.
- IAs still control a majority of the entire p-c market, writing 57% of all premiums, including a third of all personal premiums.
- IAs still dominate commercial insurance sales, which resurged in 2011, growing \$11 billion or 5% more than 2010.
- IAs grew premiums and/or market share in several states and IA share remains strong in many states overall. In many states, IAs dominate both personal and commercial lines.
- IAs are as efficient as other models. While IAs as a group may have higher efficiency ratios compared with captive and direct writers, there are several IA carriers with personal auto efficiency ratios that rival these challengers. As noted in past reports, this proves that management, not the model itself, is the key driver.
- Many Big "I" Best Practices firms continued to grow in the face of recent weak markets and are doing well now that the p-c market appears to have turned around. Agencies that are easy to do business with, use improved access to technology and leverage the confidence and customization

communicated through the Trusted Choice® brand have the potential to enjoy robust growth in every state and every product line.

All of the data in the Big "I" report come from A.M. Best and is printed with its permission. More information on the study is available by request or online at: www.independentagent.com/Resources/Research



MAGUIRE AGENCY RECEIVES 'BEST IN CLASS' COMMUNITY IMPACT

AWARD FROM MINNESOTA BUSINESS MAGAZINE

Maguire Agency, an independent insurance agency offering property/casualty, employee benefits, and personal insurance lines, was recently awarded the "Best in Class – Small Company" Community Impact Award by Minnesota Business Magazine. The awards honor companies (and company initiatives) making a positive impact on Minnesota communities. Maguire was chosen for its culture of continuous volunteer, monetary and material support for many community nonprofits.

"Our day-to-day support for Cradle of Hope, and regular food drives, coat collections and fundraising walks demonstrate that a even small group of people can make a big impact on the lives of those around us who may need a helping hand," said Matt Clysdale, CPCU, CIC, president of Maguire. "We strive for the same level of commitment to our community as we have to providing great service to our clients."

The Best in Class – Small Company recognized companies with 50 employees or less that excelled at giving back to the community. The awards ceremony was held Thursday, Feb. 23, 2013, at the University of Minnesota in Minneapolis.

The 2011 Employer of the Year for the Insurance Professionals of Greater Minneapolis (IPGM) and the St. Paul Association of Insurance Professionals (SPAIP),

Maguire Agency offers property/casualty insurance, employee benefits, and personal insurance lines from a wide range of highly rated, financially stable insurance companies.

WESTERN NATIONAL INSURANCE GROUP ANNOUNCES YEAR-END 2012 RESULTS

Western National Insurance Group announced full-year financial results through December 31, 2012. Significant comparative financial measures include:

- Total Assets grew from \$689.7 million to \$774.6 million (\$84.9 million, or 12.3% growth compared to 12/31/11)
- Direct Premium Written totaled \$365.9 million, an increase of \$51.6 million (16.4%) over 2011
- The Combined Ratio improved to 97.3%, compared to 100.6% in 2011
- Net Income After Tax totaled \$18.7 million, compared to \$16.2 million in 2011
- Surplus increased from \$269.5 million to \$292.4 million (\$22.9 million, or 8.4% growth compared to 12/31/11)

These figures reflect the combined performance of all group companies, including Western National Mutual Insurance Company and its subsidiaries American Freedom Insurance Company, Arizona Automobile Insurance Company, Pioneer Specialty Insurance Company, Umialik Insurance Company, Western National Assurance Company, and Western Home Insurance Company.

"Thanks to the proper execution of a quality long-term plan, and to the commitment of our staff and agency partners to continually enhancing our customer service, we are very pleased to be able to report growth in the funds available to protect our policyholders," said Stuart Henderson, president & chief executive officer. "We look forward to building on these successes as we work to enhance policyholder protection throughout 2013 and beyond."

Western National Insurance Group, headquartered in Edina, Minn., is a super-regional group of seven active property-and-casualty insurance companies serving individuals, families, and

In The News... con't

businesses in 17 states in the Midwestern, Northwestern, and Southwestern U.S. The group distributes its products exclusively through independent insurance agents.

MIDWEST FAMILY MUTUAL ENTERS ARIZONA AND NEVADA

Midwest Family Mutual Insurance Company is now actively writing business in the states of Arizona and Nevada. We are quoting commercial lines effective IMMEDIATELY!!! A personal lines offering may follow in the future. By entering these two new states, MFM is officially active in 13 states with continued expansion on the horizon. Our future plans include entering the state of Ohio in 2013. In 2014, we'll enter Colorado, Utah, and Wyoming. Other future expansion plans include New Mexico, Idaho, Washington and Oregon. Our long term plans should culminate in a 21 state region spanning the upper Midwest, Southwest and the Northwest. We're well on our way.

Our approach with Arizona and Nevada will be to build up a presence as quick as we can to offset the summer storm activity in the Midwest. That's not to mean we don't expect storms or losses in the Southwest. We do, but they'll be of a more diverse nature than what we're used to now. As such, it's our strategic intention to ramp up business as soon as possible. We were approved to write business in both states effective December 1, 2012. We have appointed a solid marketing talent in Shane Opdahl to appoint Agents and train them, and we have put some of our best underwriting talent on the job. So far, so good!!! In the course of almost three months, we have appointed two dozen high quality Independent Agents to represent our products. As an indication of our "love" for Independent Agents, we hosted an introductory meeting with these Agents on "Valentine's Day." We were very satisfied with the attendance given that we had only really been in the state for just over two months. There were over 60 attendees and the reception was warm (and I'm not just referring to the weather).

Once again, MFM has shown that one of our key differentiators is our ability to develop new products and enter new states. Our systems capabilities coupled with the expertise of our staff provide us the unique capacity to navigate the twists and turns associated with bringing a new state online. We're very satisfied with the job that our employees have done whether it be our R&D staff that researched and executed this venture, our IT staff that has helped on the technical aspects, the testers that have identified defects prior to our official entry, the claims staff who secured counsel for purposes of educating us on the local legal environment, or the marketing, service and underwriting staff that have been instrumental in bringing on new Agents and training them. This was a team effort and we're all very proud.

We're also cognizant of the next steps. This is only the first chapter and we know that top notch service is the best way to assure success with our new crop of Southwest Agents. It's comforting to know this isn't our first rodeo. We've been down this road before and we've succeeded in carving out market share in new states by servicing our customers and bringing value to our Independent Agents. One way we do so is by recognizing the extrinsic and intrinsic value of the Independent Agent. By treating our Agents as customers, they are better able to service our mutual insureds. We intend to extend this unique philosophy to Arizona and Nevada. It will be interesting to find out how Midwest values play out in the Southwest...

CONSUMER PORTAL (PROJECT CAP) SELECTS EZLYNX RATING ENGINE FOR REAL TIME PRICING

Project CAP has selected EZLynx to be the key real-time rating technology partner for Project CAP's enhanced TrustedChoice.com website, which is set to launch nationwide in 2013, announced Charles "Chip" Bacciocco, CEO of Project CAP, site developer of the enhanced TrustedChoice.com.

The EZLynx Rating Engine will be used to power

the website's 'get a quote' function and allow consumers shopping online to get accurate, real-time quotes for home and auto insurance from multiple insurance companies.

From the day it launches in mid-2013, the enhanced TrustedChoice.com website will give consumers in all 50 states the ability to research insurance topics, and find information on insurance companies and local independent agents. As the 'get a quote' functionality is introduced on a state-by-state basis throughout 2013, the website will also provide accurate real-time quoting from multiple insurance companies.

"Our past experience with our own lead generation service told us very clearly that consumers prefer to research insurance and get price quotes online," said Nag Rao, president of Webcetera. "But then they prefer to buy from a local agent. Direct writers and captive agent companies simply cannot offer consumers the kind of choices our independent agents bring to bear. We are very excited to be part of this industry-changing initiative."

"The enhanced TrustedChoice.com is meant to complement the strengths of the independent agents and give consumers a way to readily access agents, insurance information and pricing on the web," explained Bacciocco of Project CAP. "Independent agents have always offered a highly attractive combination of local service, advocacy, and choice of carriers that distinguishes independent agents from the limited offerings of direct and captive agent channels."

"EZLynx pioneered the concept of real-time quoting from multiple insurance companies and is the leading agency solution vendor for independent agents. We are really happy that their technology will provide additional capabilities to TrustedChoice.com," Bacciocco said. "The new portal will launch in 2013 and transform the way consumers shop for and buy insurance."

ACUITY RELEASES 2012 FINANCIAL STATEMENT

ACUITY released its 2012 Financial Statement, which details the insurer's profitability, strength, and stability. ACUITY's financial results shattered company records in several areas and surpassed peer companies in the insurance industry's most important measurements of performance.

Highlighting ACUITY's 2012 financial results is a 94.2 percent combined ratio, nearly 14 points better than the insurer's competitors in the property/casualty industry.

"We recorded a 94.2 combined in 2012, but we really earned that result over the past several years when we exercised underwriting and pricing discipline in a market where other carriers were doing crazy things," says Ben Salzman, ACUITY President and CEO. "With adequately priced, good business on the books, we can grow even more."

ACUITY's 2012 Financial Statement showed other areas of continued strength as well. Assets under management reached an all-time high of \$2.75 billion and policyholders' surplus passed the \$1 billion milestone to finish at a record \$1.125 billion (GAAP).

The increase in policyholders' surplus was a remarkable 14.8 percent gain over 2011, compared to a decrease of 1 percent at peer companies. Additionally, ACUITY maintained a leverage ratio under 1:1 for the fourth consecutive year, finishing 2012 at a robust 0.94:1.0.

In 2012, ACUITY also combined financial performance with record-setting sales growth that was balanced between personal and commercial lines. Companywide, ACUITY increased its written premium by 17.1 percent, double the growth of 2011, and grew its policy count to an all-time high of 255,600 policies written.

EMPLOYMENT OPPORTUNITIES

Dolliff Insurance is seeking an experienced commercial lines customer service/marketing representative. The position requires at least 5 years commercial lines experience in an automated independent agency environment, and a Minnesota property & casualty insurance license. Candidates must have broad knowledge of commercial lines insurance policy forms and carrier products. Candidates must also have strong computer skills, including proficiency in Microsoft Word & Excel, proficiency with on-line carrier rating platforms, and touch typing proficiency. Experience with AMS360 is a plus. Candidates should email resumes to nludwig@dolliff.com

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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

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
\$430.00	CIC Institutes (20 Hours)
\$420.00	Ruble Graduate Seminar (16 Hours)

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2013 MIIAB CISR Program Schedule

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Please select Seminar date - These courses have been approved by the MN Commissioner of Commerce for 8 hours of Insurance continuing education (**Dynamics of Service has been approved for 7 hours of Insurance continuing education)

- 1/9/13 - 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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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
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952.835.4180
- 3/14/13 - St. Cloud** 8:30am-3:30pm
Best Western Kelly Inn
Hwy 23 & 4th Ave
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320.253.0606
- 4/24/13 - Fergus Falls** 8:30am-3:30pm
Best Western/Bigwoods Event Center
925 Western Ave
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- 5/9/13 - MIIAB Convention** 8:30am-3:30pm
Minneapolis Convention Center
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- 6/20/13 - Morton** 8:30am-3:30pm
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- 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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Rochester, MN 55904
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- 9/17/13 - Duluth** 8:30am-3:30pm
Holiday Inn & Suites
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Duluth, MN 55802
218.727.7492
- 10/23/13 - Eden Prairie** 8:30am-3:30pm
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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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**American Strategic Insurance
Liberty Mutual Insurance
Midwest Family Mutual**

**QBE
SECURA Insurance
The Hanover Group**

SILVER LEVEL

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

Meadowbrook, Inc.
MVP Service Solutions
RPS Schneider Agency
Safeco Insurance
Safelite Auto Glass
Scobie Group
Selective Insurance
S.H. Smith & Company, Inc.
Solbrekk Business Technology Solutions

Spring Valley Mutual Insurance
State Auto Companies
The IMT Group
Tomsche, Sonnesyn & Tomsche, PA
Toshiba Business Solutions
Travelers Companies, Inc.
Westfield Insurance
Wilson Mutual Insurance Company
Workers Compensation Specialist