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August 2013

The Minnesota News

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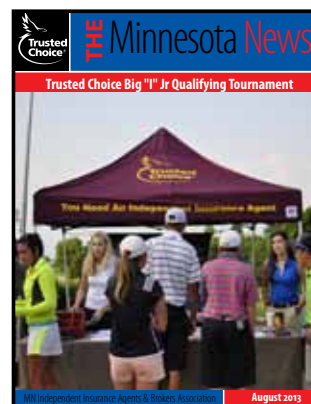


MN Independent Insurance Agents & Brokers Association

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On July 1 the MIIAB was honored to host the 3rd annual Trusted Choice® Big "I" Junior Qualifying Tournament at Hazeltine Golf Course in Chaska. This tournament gives junior golfers throughout Minnesota and the nation the chance to compete for the opportunity to play in the National Big "I" junior tournament, this year held in Pinehurst, North Carolina. The Trusted Choice® Big "I" Junior Golf Tournament is the 3rd oldest junior golf event in the United States. Past participants have included Phil Michelson, Fuzzy Zoeller, Grace Park, Kellie Kuehne and Tiger Woods.

As you know, it takes a lot of coordination to run a tournament of this size, and the MIIAB could not have accomplished this task without the help of the volunteers from the agencies and companies of the Big "I". Thanks again to all that came out and gave up their Monday morning to assist us!

Thanks also to Frank Whitcomb who MC'ed the awards luncheon. Frank did a great job announcing the winners of the tournament and introducing the importance of "Trusted Choice" agencies and companies of the MIIAB: Not only explaining the benefits to the customer, but also the many job opportunities that are available in the insurance industry. Insurance people love to golf!

After the junior golfers had finished showing us how true golf should be played, we hosted the 2nd Annual "Industry Challenge" golf tournament. This tournament is a fundraiser for the MIIAB Education Foundation, whose goal is to encourage not only young people into the agency business, but to help find and train existing business professionals looking for a career change. The "Industry Challenge" gives Big "I" members the opportunity to play on one of the best private golf courses in Minnesota.

Prior to the afternoon "Industry Challenge" tournament, members of the Education Foundation board and Power in Partners company representatives met to discuss ways to further the perpetuation of the agency system and how to get young people or displaced workers looking for a new career, into our industry. There were many good ideas discussed on how to "tell our story" about the insurance industry to let prospective workers know how great of an industry we represent. We also talked about strengthening our relationships with Universities and Colleges through the state of Minnesota.

If you have a strong relationship with a place of higher learning or have interest in helping with the Education Foundation, let me or Dan Riley know.

Chad Bjugan
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MIIAB Is Looking For Your Help In Developing A Plan To Bring In New Talent To The Insurance Industry

The MIIAB Insurance Education Foundation golf outing was a huge success in getting insurance agents and company executives together to raise money for the foundation. This is our second year in conducting the fundraising event. Before the golf event, we had a committee of agent and company executives discussing our approach to getting young professionals interested in our industry. The consensus of this committee was to begin a networking process with the colleges, universities, and community colleges. Effective August 1st, Frank Whitcomb, will head up the committee and he will be meeting with approximately 10-15 of these entities to get their involvement in working with our foundation to promote internships and employment opportunities for these students. We are hoping that insurance agencies and companies will help commit resources in hiring these interns next year, and more importantly, will provide opportunities for young professionals to become part of our businesses.

If your agency is currently working with these educational institutions, Frank and I would appreciate your help in providing that contact information to us. If you would like to serve on this committee, we would encourage your involvement. Finally, if you have a plan that has worked in your agency with internships and/or hiring new producers or CSRs, we hope that you could share that with our committee.

Frank's focus will be working with these educational institutions along with getting local members to become involved in developing a long-term relationship with these entities. According to statistics, there are over 184,000 jobs in our industry country-wide that will be looking for replacements over the next ten years. Therefore, this is a great opportunity for young students to look at the insurance industry for career opportunities.

We very much appreciate your involvement in the Foundation or helping us in developing our network throughout Minnesota.





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Agency Strategies to Manage Change Successfully

By Jeff Yates

Few would dispute that we are living in a time of rapid and profound changes. Consumer expectations are changing fast, often shaped by their experiences in other industries. More and more consumers are “connected” and will communicate with their business partners using any device that is handy to them at the time. These consumers are also empowered by social media and will use these tools to research their potential business partners, as well as to spread the word when they receive bad service. New technologies are enabling businesses to enhance the consumer experiences that they provide and to differentiate themselves from their competitors.

Managing through all of this change has become a major challenge even for the most tech savvy agencies, as well as for our carriers and vendors. What are the key trends that will affect my business materially? Where will my major competitors be in five years? Which new technologies should I implement and when?

Agencies can position themselves to prosper in this rapidly changing environment by creating a culture that embraces innovation and implementing a defined change management process. Below are several insights gleaned from ACT discussions to assist agencies in managing change successfully within their firms.

Management Sets the Tone

Agency management plays a key role in creating a culture where innovation is prized as a core value of the business. These agency leaders look at new technologies and other innovations strategically, as tools that will give them a competitive advantage. They encourage ideas from every source – most especially from their employees and clients – as to how the agency can do things better.

Clients are surveyed regularly and some agencies have even set up client advisory councils to test ideas and get fresh thinking. These agency leaders are involved in their associations and organizations like ACT, AUGIE (ACORD User Groups Information Exchange) and their user groups, as well as with their carriers, to keep up with the latest innovations available to them and the benefits other agencies are deriving from these implementations.

The ACT website contains a number of resources to assist agencies in considering the key trends that are likely to affect them and how their fellow agencies are changing to position themselves for the future. (Examples include: 2012 Key Trends & Industry "Must Do" Issues (currently being updated); "Agency Perspectives on the Future" Video; How Consumers, Businesses & Agencies will Change; Attributes of Successful Independent Agencies of the Future.)

Keeping up with Innovation in Other Industries

Innovative agencies also are keeping up with the innovations taking place in other industries, because consumer and business expectations increasingly are being shaped by the experiences they have in these other industries. Agents can also learn from their business clients by asking them about their recent innovations and their resulting impact.

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Daniel Burrus, the author of *Technotrends*, notes that successful businesses of the future will not only need to be “agile” but “anticipatory.” Agility is important in reacting to competition. But being anticipatory enables you to *become* the competition because you are thinking through the “hard” trends that will affect you and you foresee where your consumers and your competitors will be in the future in light of these trends. (“Hard” trends are those that are certain and permanent.) The anticipatory firm begins to make the changes now to position itself to be where its consumers and competitors will be in the future.

The other key for successful implementers of change is to create metrics, so that you can quantify whether the change has been a success or not.

Employee Involvement & Training are Key

The agencies that are implementing change successfully involve their employees in the shaping of that change. Employees – representing all of the disciplines affected by the change – work together in teams to implement it. Employees are empowered to innovate based upon the firm’s principles and are rewarded for doing so. There is an understanding that many innovations will not work perfectly at the start and will need to be modified and enhanced. These employees are also encouraged to work through these issues and to pursue problems with their carriers and vendors until they are fixed.

The innovative agency makes sure it has the right employees in the correct spots. These agencies are looking for employees who are willing to embrace change and who know how to ask the right questions to get their jobs done correctly. These qualities have become the top factors these agencies look for in candidates – even more important than the individual’s insurance expertise.

Some agencies also are striving to have a staff make up that reflects the multiple generations and ethnic groups their firm is serving, to encourage diverse thinking and more effective understanding of each of their client segments. These agencies are also more willing to delegate authority and responsibility to employees in areas where they have a special interest and skill (in social media, for example).

In order to achieve a successful implementation, these agencies tell their employees the “why” for the change, how it fits with the agency’s vision (which the employees have bought into) and then thoroughly train them on how to implement the change effectively. Once the agency implements the new workflow or technology, the employees are expected to use it, so that there is consistency throughout the agency.

Innovative agencies also provide their employees with training that helps them to become more effective employees in areas such as teamwork, leadership and management.

“Slow Down in order to Speed Up”

This expression, coined by Paul Fuller of Strategic Insurance Software, expresses so well the importance of the agency’s taking the time to make sure the change it is pursuing – whether a new technology, workflow, etc. – is the right solution. Employees should be given uninterrupted time to confirm that their defined solution is the correct one. In addition, rather than just automating a traditional workflow that was devised for a paper world, these agencies rethink the workflow from the ground up in light of the new possibilities that have been enabled by technology.

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Willingness to Experiment

Successful agency innovators are willing to experiment with new technologies and continue to “tweak” them based upon feedback from clients and others. Creating a mobile friendly website and mobile apps provide great examples. There is no question mobility and the “connected” consumer are both “hard” trends that will increasingly affect us. Steve Anderson reports in a recent *TechTips* that 43% of Google searches are local and 74% are performed via a mobile device. So, it makes good sense for agencies to position themselves for this inevitable change, fully realizing they are going to have to enhance these mobile tools over time based upon the features that consumers ask for and use.

Another good example where agents are experimenting with new technology tools involves Internet marketing. Agencies continue to measure the effectiveness of the social media ads they run and modify the criteria until they hit upon a strategy that attracts the most correct leads, most cost effectively.

The keys for these innovative agencies are: (1) to be willing to experiment; (2) to measure the effectiveness of each change they make; and (3) to refine the implementation as needed.

Innovations Save Time & Money

Successful innovations often cut the time it takes to accomplish particular processes. For example, Stu Durland, a New York independent agent, found that he was able to cut his agency’s turnaround time to receive signed client documents from an average of 23 days to 3-5 days by implementing an electronic signature tool. Think about all of the time and follow ups this one innovation is saving his agency!

Similarly, Applied Systems has been able to greatly speed up its responsiveness to customers by creating faster communications vehicles for reporting issues and implementing an Agile development process, which brings together multi-functional teams to work with customers to devise and implement solutions without delays.

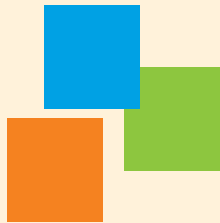
There are numerous technologies available to agencies today that can enhance their competitive position. None of these specific implementations, however, is as important as positioning the agency to implement change successfully. The agency that embraces innovation as a basic value, keeps up with key trends and opportunities both within the industry and in other industries, empowers its employees to participate in the change process and implements a defined change management process – will position itself effectively for an environment that will continue to experience rapid and profound change.

Jeff Yates is Executive Director of the Agents Council for Technology (ACT) which is part of the Independent Insurance Agents & Brokers of America. Jeff can be reached at jeff.yates@iiaba.net ACT’s website is www.iiaba.net/act This article reflects the views of the author and should not be construed as an official statement by ACT.



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Who Gets Dad's Office? 5 Tips for Family Business Succession Planning

By Lois Lang, Psy.D.

When it comes to family business succession planning, one thing is certain: Most family business leaders don't do it, they don't do it well, or they wait to do it until it's too late. While the CEO longevity in non-family businesses is an average of six years, for a family owned businesses CEOs tend to stay for 20-25 years.

Sure, that long tenure contributes to leadership stability and consistency, but it can also fuel flat growth, narrow business focus, and decreasing leadership drive. Additionally, when the CEO and other top level executive family members do not step aside in a timely manner, it causes a high level of frustration in the next generation

who is ready to charge forward and make their mark. Once it becomes clear that the children might reach their mid to late fifties before taking over, it becomes hard to hold on to the ambitious ones. That's why all family businesses need to have a solid succession plan in place—one that helps the senior generation leave with ease and welcomes the well-prepared next generation.

While succession planning can happen at any level within the organization, we commonly think about the top five to eight key positions for a written, structured succession plan. So as you plan your company's future leadership, keep these points in mind.

1. Think beyond seniority. Many family business executives choose their future leaders based on seniority (i.e.: "She's the oldest, so she will be our next CEO."). In some families, the next in line is the oldest male. Of course, a single owner can make the easy decision to pass the business leadership to the child of their choice. But this "easy" choice can backfire if the adult child or the one with the most seniority has not gained respect from other family members and employees. In other words, often the easy choice or the obvious choice isn't the best choice. Therefore, be open to broadening your search beyond the next of kin.

2. Embrace a more professional process of skill evaluations, performance assessments, and reviews of career history. The more thoughtful, objective, and inclusive the process of bringing on the next leader is, the more likely that the transition will be embraced. Succession readiness calls for a written transition plan and an individual development plan for the future CEO within three years of the planned succession date. Implementation of the plan may involve identifying other executive team members with succession needs, building a coaching plan, and providing stretch assignments in different functional areas of the company.

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3. Rank possible successors based on key criteria. Rather than just appoint the next oldest family member to the leadership role, consider creating a list of all the possible successors and rank them, from 1 to 10 (with 10 being high), in each of the following areas:

- Past work experience and advancement history
- Education
- Geographic mobility, if appropriate
- Learning agility
- Prior leadership positions—size and scope of leadership responsibilities
- Advancement potential
- Advancement desire
- Interpersonal skills
- Assessment of the individual compared to the company's values and leadership competencies
- Past performance ratings
- The ability to take risks
- Decision-making ability
- Problem-solving ability

Doing this for each potential successor will help you see which ones are best positioned to move the company forward. Finding a successor with the right mix of skills, attitude, drive, character, and experience that matches your business will ensure the family company succeeds for the long term.

4. Groom the next generation. Once you have a successor in mind, offer him/her additional development through such things as job rotations, stretch assignments, additional profit and loss responsibility, and additional exposure to board members and customers. The more emphasis you place on prepping the next leader, the smoother the transition will be.

5. Consider a non-family leader. When a family business member utters the words, "Let's consider a non-family CEO," the first reply is usually a colorful no! However, a non-family CEO frequently brings diverse, in-depth experience to drive business growth, bringing professional alliances, partnerships, and strategy opportunities. They can be a great mentor for the next generation of family leaders—often then known as a "bridge CEO" from one generation to the next. While the family may hold all the stock, it is critical to develop a performance incentive that will reward and retain the non-family CEO and an employment agreement that will fairly treat and protect the CEO.

Choose Who's Next

Thoughtful, on-going planning for succession is a must for long-term business success and sustainability. Therefore, start now. Develop a clear plan about the succession of senior leader positions, including who will be next, when the transition will take place, and how that successor will be groomed to make the move smoother. The more planning you do now, the better the future will be—for you and your family business.

ABOUT THE AUTHOR

Lois Lang is a speaker and consultant with Evolve Partner Group, LLC where she helps organizations become high performance workplaces. Lois works with clients on management succession readiness, organizational/team strengthening, executive coaching, executive compensation design, wage studies and mediated conflict resolution. For more information on Lois' speaking and consulting, please visit www.evolvepartnergroup.com or contact Lois at lois.lang@evolvepartnergroup.com or (209) 952-1143.



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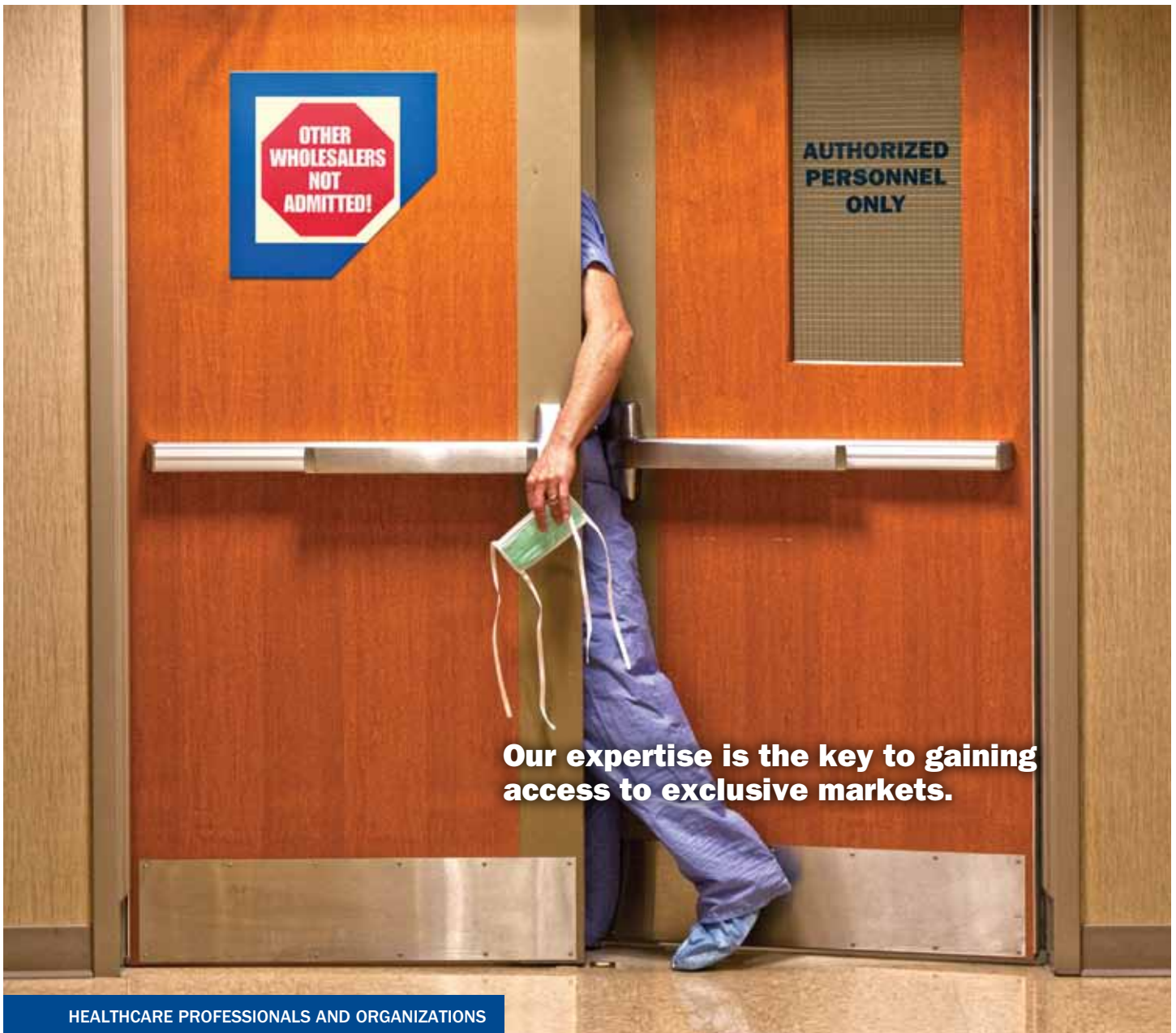
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Capitol Notes



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

Do You Sell Annuities? Here is Some Important Information...

Insurance producers who wish to sell annuity products in Minnesota will be required to complete a four hour continuing education course on new suitability regulations enacted by the state legislature. Currently licensed producers will not need to complete the coursework prior to July 2014, so you have basically a year to obtain this education.

The new law enacted this session assures that all annuity products sold in Minnesota must be suitable for the individual consumer considering that person's age and finances. It establishes a process for insurance companies to independently review policy applications to assure suitability determinations made at the point of sale. The new law clearly makes the company responsible for the actions of its producers. It also specifies the proper maintenance of insurance/annuity records and their length of retention.

The bill is based upon model legislation that was composed and adopted by the National Association of Insurance Commissioners, the national organization of 50 state insurance regulators, along with input from representatives of national insurance producer organizations including NAIFA and the IIABA. The model act may have as much to do with avoiding the federal regulation of insurance as it does with the suitability of annuity products. During the debates on the Dodd-Frank law and Wall Street reform, annuities came under the microscope. Since annuities are insurance products and as such basically state regulated, they were exempted from the considerable federal oversight that was being advocated by the securities industry and many in Congress. However, in order to avoid potential federal regulation of these insurance investment products, Congress challenged state regulators and the industry to prove that they could adequately regulate annuities throughout the country. Hence the development of this model regulation by the NAIC.

With its enactment, Minnesota becomes the twenty-ninth state to enact the NAIC model act. Its passage sends a clear message to Congress and supporters of national insurance regulation that state legislators and state insurance regulators are capable of regulating this insurance product and willing to do so.

However, passage of this model act was not a slam dunk in Minnesota. Last year, Governor Mark Dayton vetoed the NAIC Model Annuity Disclosure Act after it was overwhelmingly passed by the Republican controlled state legislature. He did so at the urging of Minnesota Attorney General, Lori Swanson. The AG and her key staff prefer the maintenance of the current state suitability law (one page) which gives the AG's office greater interpretation and latitude in addressing annuity sales. The industry's position is that the new law, 12 pages, provides greater consumer protection, clear standards across the industry and specifies the actions that producers and insurers must take to assure suitability. The new law clearly is more understandable and prescriptive for producers who sale annuities.

CAPITOL NOTES continued on page 31

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This year, the legislation sponsored by NAIFA and the life insurance industry was overwhelmingly passed by the DFL controlled legislature. Once again, the Attorney General's office encouraged Governor Dayton to veto the model act. However, this year the industry was able to educate the Governor on the benefits of the new law and its importance to the maintenance of state regulation. He decided to let the bill become law without his signature and it took effect this month.

The provision of most interest to MIIAB members is probably the new education requirement. This is part of the model act and many of you may have already completed this education for other states. If so, you should be good to go. If not, you have until July 2014 to complete the training which by law must also qualify for Minnesota continuing education credits. The ultimate enforcement of the training falls upon your annuity carrier who must oversee suitability and annuity regulations. You should be hearing more from your carriers in the months ahead. The MIIAB is exploring possible options in providing the four hours of required training to its members. Stay tuned for more information.



Dominic Sposeto
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Finding Happiness In Your Work

Ask yourself: If you could do anything for 8 hours a day for the rest of your life, and money was no object, what would you do?

Holidays like Independence Day give me the excuse to reflect on what I'm doing with my life and what I've done since my last milestone, a career change. Am I excited to do what I'm doing every day? And if not, is it me, or something else?

One of the big blessings of living in a democracy is the ability to pursue one's own path, and the idea that anyone can pick him or herself up by the bootstraps and achieve great things. Of course, survival and success are inescapably connected to work, but we have the luxury of deciding how fun our day-to-day work is going to be. Sometimes that comes as a tradeoff for pay, but spending ½ your waking hours doing something you love is often well worth it. And I'm convinced that the people who are best at what they do tend to be the ones that love it the most.

The most important thing for me as a consultant for MIAB is knowing that every association member is excited to show up to work every day and that each is doing what he or she loves. The most amazing words I could ever hear one of our Trusted Choice member say (and I'm humbled to overhear it occasionally) is, "This is the best job I've ever had."

I'm not saying anything that you haven't heard before. But sometimes it's important to remind ourselves why we're doing what we're doing, and to take inventory of our dreams.

Below are some of my favorite inspirational quotes about the intersection of happiness and work:

- *Happiness is not in the mere possession of money; it lies in the joy of achievement, in the thrill of creative effort.*
-Franklin D. Roosevelt
- *Far and away the best prize that life offers is the chance to work hard at work worth doing.*
-Theodore Roosevelt
- *Hard work is painful when life is devoid of purpose. But when you live for something greater than yourself and the gratification of your own ego, then hard work becomes a labor of love.*
-Steve Pavlina
- *Never work just for money or for power. They won't save your soul or help you sleep at night.*
-Marian Wright Edelman
- *Success is peace of mind, which is a direct result of self-satisfaction in knowing you, did your best to become the best you are capable of becoming.*
-John R. Wooden
- *Dream big and dare to fail.*
-Norman Vaughan
- *Build your own dreams, or someone else will hire you to build theirs.*
-Farrah Gray
- *Too many of us are not living our dreams because we are living our fears.*
-Les Brown
- *The best time to plant a tree was 20 years ago. The second best time is now*
-Chinese Proverb
- *Stop trying to be perfect and **Be Remarkable!***
-Frank Whitcomb





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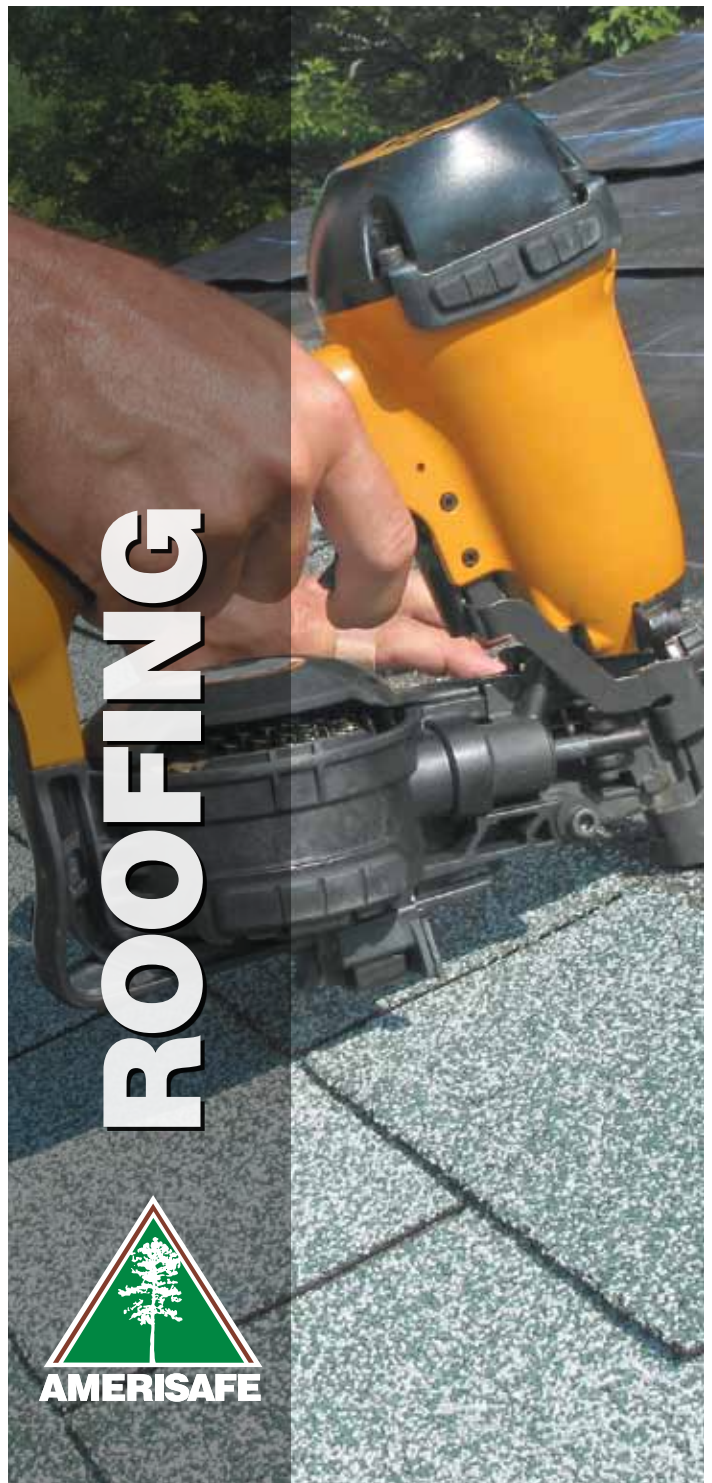
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Minnesota's New Anti-Indemnity Statute

The Minnesota legislature passed an amendment to the current statute (337.05 2012) that will take effect on construction contracts written on or after August 1, 2013. Here is the wording from the statute:

“(b) A provision that requires a party to provide insurance coverage to one or more other parties, including third parties, for the negligence or intentional acts or omissions of any of those other parties, including third parties, is against public policy and is void and unenforceable.”

The legislation is being hailed as an end to “broad form construction contracts”, in which one contractor (usually a sub-contractor) has been required to provide insurance for the negligent acts or omissions of another contractor (usually a general contractor and/or a third party). Time will tell.

There are several exceptions to the above amendment:

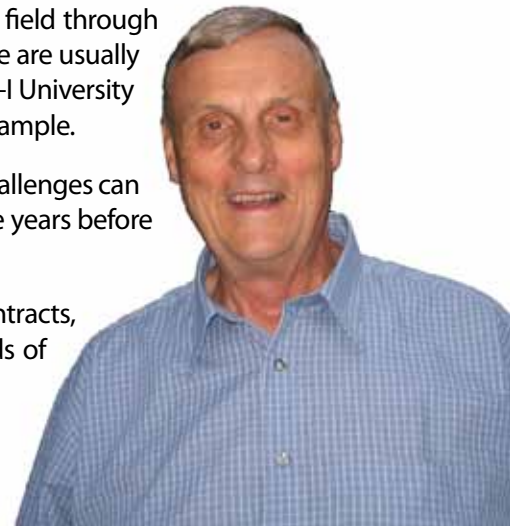
1. Workers Compensation policies.
2. Performance/payment bonds
3. Project-specific insurance policies, including Builders Risk policies or owner- controlled or contractor-controlled insurance programs or policies (commonly referred to as “OCIP’s” or “CCIP’s”.
4. Agreements to provide insurance for the promisee’s vicarious liability or liability imposed by warranty arising out of the acts or omissions of the promisor. This is the coverage that general contractors first sought when Hold Harmless agreements were introduced; this is the coverage that is provided by a Basic Hold Harmless agreement. It provides coverage, for example, for the general contractor should they be sued for the acts or omissions of the sub-contractors that were hired by them.
5. Building and construction contracts for work within 50 feet of public or private railroads regulated by the Federal Railroad Administration.

The broad form contracts came into being the past 25-30 years around the country. It was a simple demand from the contractor or third party with the most clout – either sign the construction agreement that contained the broad form agreement, or you don’t get the job. There has been much written about the validity of one party taking on the negligence acts or omissions of another, but these agreements have been held to be legal in many states. And, our general liability policies and endorsements provided coverage for these agreements until the ISO changes that were implemented in 2004. At this 2004 ISO filing, the Additional Insured endorsements were changed in language so as not to provide coverage for broad form agreements. This caused much hardship in our insurance business and many questions about what was covered, what to put on the required certificates of insurance, etc.

In the past 10-20 years, several states had already changed the construction playing field through the legislative process, and had outlawed broad form contracts in construction. These are usually referred to as “anti-indemnification statutes”, and you can find a list of them in the Big-I University web site. One of the more recent states to change before Minnesota was Iowa, for example.

It will be interesting to see how this amendment is received by all parties involved. Challenges can be expected, many more exceptions may be found through the courts, and it may be years before we see how this will all shake out.

A final note to remember – this statute only applies to building and construction contracts, and only to those that are here in Minnesota. A contraction contract in the oil fields of North Dakota, for example are not affected by this change.



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In The News...

THE MAIN STREET AMERICA GROUP NAMED TO WARD'S 50 FOR THIRD CONSECUTIVE YEAR

The Main Street America Group has been selected to the Ward's 50 of top-performing property/casualty insurance companies in the United States for the third consecutive year, ranking the super-regional carrier amongst the top 2 percent of best-performing U.S. property/casualty companies.

"What makes this achievement so unique is you do not apply for the Ward's 50. There is no nomination process. It is strictly based on long-term financial performance."

Based on Ward's annual analysis of the property/casualty industry, Main Street America is being recognized on the 2013 Ward's 50 list for achieving superior financial performance over a five-year period (2008-2012) while maintaining safety and consistency. Key areas of measurement include:

- Five-year average return on equity
- Five-year average return on total revenue
- Five-year growth in net premiums written
- Five-year improvement in leverage ratio
- Five-year average combined ratio

"To be selected to the Ward's 50 for three consecutive years is a great honor for our company," said Tom Van Berkel, Main Street America's chairman and chief executive officer. "This shows our commitment to being a strong underwriting company and achieving sustained solid financial performance year-after-year."

Van Berkel added, "What makes this achievement so unique is you do not apply for the Ward's 50. There is no nomination process. It is strictly based on long-term financial performance." Main Street America is the only Florida-domiciled company on the Ward's 50 property/casualty list this year.

In addition to the Ward's 50 honor, Main Street America recently achieved affirmation of its "A" (Excellent) financial strength rating and "a+" issuer credit rating from A.M. Best.

Annually, the Ward Group analyzes the performance of more than 3,000 property/casualty insurance companies and 800 life/

health insurance companies domiciled in the United States and identifies the top performers in each sector. The Ward's 50 lists companies in alphabetical order.

"In selecting the Ward's 50, we identify companies that pass financial stability requirements and measure their ability to grow while maintaining strong capital positions and underwriting results," said Jeffrey Rieder, partner and head of Ward Group. This is the 23rd consecutive year the Ward Group has conducted this analysis.

BIG "I" NAMES KNEELAND ACTING GENERAL COUNSEL

The Independent Insurance Agents & Brokers of America (IIABA or the Big "I") is pleased to announce the promotion of Scott Kneeland to the role of Big "I" acting general counsel, after having served as senior counsel for the past four years. He steps into this position following the decision by Debra Perkins, IIABA's executive vice president and general counsel, to pursue other opportunities and interests after a long tenure on the Big "I" staff.

"Scott has been a great member of our team and I am pleased to promote him to succeed Debra to lead our legal department," says Robert Rusbult, Big "I" president & CEO. "The IIABA general counsel position is crucial for our membership, association, and in many respects for our industry."

Before joining the Big "I" staff in 2009, Kneeland worked for Arent Fox, a national law firm based in Washington, D.C. with about 350 attorneys, where he handled a wide array of sophisticated corporate and real estate transactional work, including work for several national trade associations. Prior to that, Kneeland was a journalist for The Gainesville Sun, then part of the New York Times Regional Newspaper Group. He earned his undergraduate degree at the University of Florida and his law degree at The George Washington University.

"Debra has been an integral and valued member of our executive management and legal teams for nearly 17 years," Rusbult says. "Her unique ability

to blend business savvy with legal expertise has made her an exceptional resource. The IIABA is very grateful for all her contributions. We are very pleased she has agreed to continue on as a consultant for the Big 'I' through the fall, and we wish her every success with her future endeavors."

WESTERN NATIONAL INSURANCE GROUP NAMED ONE OF '100 BEST COMPANIES TO WORK FOR'

Western National Insurance Group today announced that it has been selected by Minnesota Business magazine as one of the year's "100 Best Companies to Work For". This annual recognition salutes Minnesota organizations that best set the standards for employee well-being, based on feedback from employees at those organizations.

Western National and other 100 Best Companies to Work For will be recognized at a "100 Best awards event" hosted by Minnesota Business on Thursday, June 6 in Minneapolis.

The second annual 100 Best Companies to Work For awards were chosen using data gathered from an anonymous employee satisfaction survey administered by an independent research group. Only the top 100 Minnesotan companies, as judged in areas such as work environment, employee benefits, employee happiness, and leadership, were selected for inclusion in the 100 Best Companies to Work For list.

"We are honored that our employees have affirmed Western National as one of the 100 best places to work in Minnesota," said Stuart Henderson, president and chief executive officer of Western National Insurance Group. "Providing a quality and accommodating work environment continues to be a top priority for our group of companies, and we look forward to seeing that commitment continue to benefit our employees and customers in the years ahead."

THE BIG "I" COMMENDS HOUSE ON ADVANCING FARM BILL

Today the U.S. House of Representatives passed H.R. 2642, the "Federal Agriculture Reform and Risk Management Act of 2013" (known as FARRM or the House 2013 Farm Bill), in a 216-208 vote. The House version of the bill eliminates the \$5 billion a

year in direct payments and correctly places more of an emphasis on the Federal Crop Insurance Program (FCIP) as the primary mechanism to protect America's farmland.

"The Big 'I' is pleased to see that the Federal Crop Insurance Program (FCIP) serves as the primary risk management tool in FARRM," says Charles Symington, Big "I" senior vice president of external and government affairs. "Independent agents continue to play an integral role in the success of the crop program and serve as trusted advisors to farmers seeking protection for their farmland."

In a break from traditional farm policy, the House bill only addresses the agriculture aspects of the Farm Bill and strips a reauthorization of the food stamp program that has been included in previous Farm Bills. The Supplemental Nutrition Assistance Program (SNAP) will now be addressed in a separate reauthorization bill.

"The Big 'I' was particularly pleased to see that an amendment offered by Rep. Ron Kind (D-Wis.) and Rep. Tom Petri (R-Wis.) which was defeated in debate last month was not included in H.R. 2642 considered today," says Jen McPhillips, Big "I" senior director of federal government affairs. "The amendment would have sharply reduced the availability and affordability of crop insurance and it would have undermined private sector delivery of this important risk management tool."

The House and Senate will now conference their versions of the bill. The current Farm Bill is operating under an extension that is set to expire on Sept. 30, 2013.

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For more info and to register follow this link:

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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.

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- 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

(Additional non-refundable charge of \$15 will apply per seminar for credit card transactions)

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)

Card Number _____ Expiration Date _____ Signature _____

Name on Card _____ Security Code (3 digits) _____ Billing Address _____

Name _____ MN Insurance License # _____ DOB _____ Designations _____

Agency/Company _____ Phone _____ Email _____

Address _____ City _____ State _____ Zip _____

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

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2013 MIIAB CISR Program Schedule

MN Independent Insurance Agents & Brokers Association

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

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

- 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

Method of Payment

Check Enclosed (Payable to MIIAB) or Charge to: VISA Mastercard
(Additional non-refundable charge of \$5 will apply per seminar for credit card transactions)

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

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

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

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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
Eden Prairie, MN 55344
952.835.4180

AGENCY STAFF SIZE	TOTAL ATTENDEES REQUIRED AT A (6 HOUR) SEMINAR	POSITION IN AGENCY	PLUS ADDITIONAL REQUIREMENTS
1	1	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER OR OFFICER	NONE
2-7	2	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER OR OFFICER	ONE PRODUCER OR CSR
8-20	4	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER AND ONE ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER, OPERATIONS MANAGER OR PRODUCER	TWO PRODUCER'S OR CSR'S
21-50	6	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER AND ONE ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER, OPERATIONS MANAGER OR PRODUCER AND ONE CSR	THREE PRODUCER'S OR CSR'S
51+	10	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER AND TWO ACTIVE AGENCY PRINCIPAL'S, OWNER'S, PARTNER'S, OFFICER'S, OPERATIONS MANAGER'S OR PRODUCER'S AND TWO CSR'S	FIVE PRODUCER'S OR CSR'S

<p>Cost per person \$151.00 MIIAB Member Price \$166.00 Non-Member Price</p>	<p>Agencies that attend this seminar will receive a 10% loss control credit on their Westport E&O Premium. Once an agency attends the seminar the 10% credit will apply for 3 years if the agency remains claim free during the 3 year period.</p>
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Method of Payment

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(Additional non-refundable charge of \$5 will apply per class for credit card transactions)

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Agency/Company	Phone	Email	
Address	City	State	Zip

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POWER IN PARTNERS PROGRAM

Thank you to the following companies that are supporting the association through our Power in Partners Program in 2013. Their support helps to make possible exceptional education opportunities, quality networking events, up-to-date communications to our members and strong lobbying presence within the state of Minnesota.

MN Independent Insurance Agents & Brokers Association

DIAMOND LEVEL



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



PLATINUM LEVEL



GOLD LEVEL

**American Strategic Insurance
Foremost Insurance
Liberty Mutual Insurance
Midwest Family Mutual**

**QBE
SECURA Insurance
The Hanover Group**

SILVER LEVEL

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

Kemper Preferred
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
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Wilson Mutual Insurance Company
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