



THE Minnesota News

Tom Ealy Gives Young Agents "Free Advice"



**2014 Education
Schedules
Available**

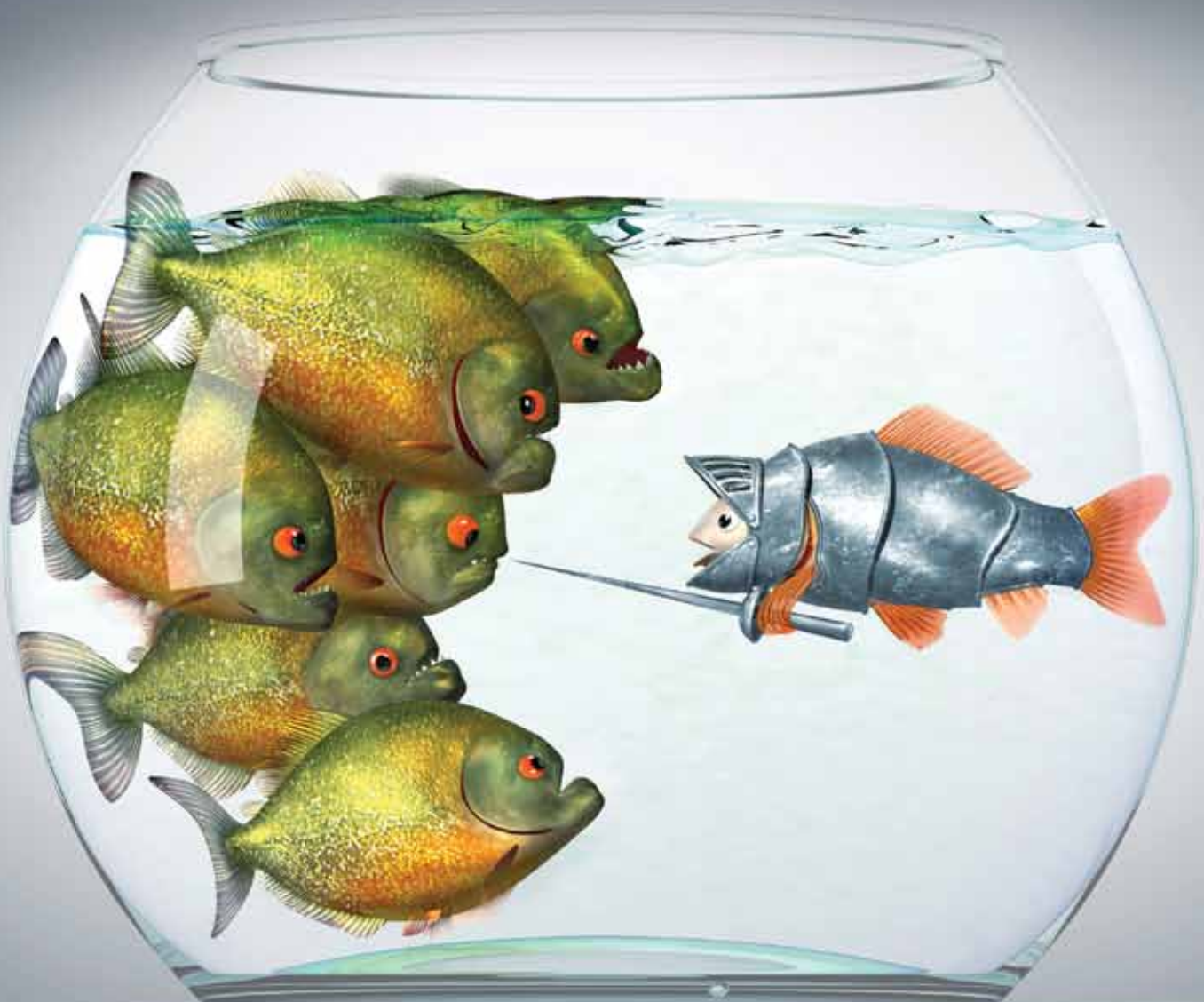
page 45

Technically Speaking...

**"The August 1, 2013
Anti-Indemnification Statute"**

page 35

Safety is your first line of defense



▶ SFM—The Work Comp Experts

▶ Providing superior injury prevention, claims management and cost control services



SFM[®]
The Work Comp Experts

sfmic.com

www.sfmic.com

MIIAB BOARD OF DIRECTORS

- Chad Bjugan**
President
Richfield State Insurance, Richfield, MN
- Vance Prigge**
President-Elect
Atlas Insurance Brokers, Rochester, MN
- Jamie Larson**
Vice President
Larson Insurance of Fergus Falls, Fergus Falls, MN
- Rob Wunderlich**
Past President
Wunderlich Insurance Agency, Winona, MN
- Richard McKenny, CIC**
IIABA State National Director
Advance Insurance Agency, Edina, MN
- Bill Butler, CIC, CISR**
Young Agents Committee Chair
Butler & Associates Ins. Agency, Inc., Apple Valley MN
- Ted Dyste, CIC**
Dyste Williams Agency, Minneapolis, MN
- Roberta Gibbons, CISR, CIC**
Dyste Williams Agency, Minneapolis, MN
- Darian Hunt, CIC**
House of Insurance Agency, Inc., Le Center, MN
- John Keller, CIC**
Lindfors Insurance Agency, Fosston, MN
- Mark D. Lancaster**
Bremer Insurance, Mankato, MN
- Tim Leonard**
Choice Insurance Agency, Inc., Minnetonka, MN
- Mike Olson**
Grand Rapids State Agency, Grand Rapids, MN
- Sandy Schow**
Freedom Insurance Agency, Willmar, MN
- Hal E. Tiffany Jr., CIC**
Hal Tiffany Agency, Inc., Rosville, MN
- Mark White, CIC, CPCU**
Foster Carlson White Agency, Monticello, MN
- Scott Wojtysiak, CSRM**
Reliable Agency, Inc., Cloquet, MN

MIIAB STAFF

- Daniel D. Riley**
Executive Vice President
952-253-6072 driley@miia.org
- April Goodin**
Director of Education
952-253-6074 agoodin@miia.org
- Judy Hansen**
Administrative Assistant
952-253-6077 jhansen@miia.org
- Michelle Herr**
Asst. Dir. of Education and Communications
952-253-6070 mherr@miia.org
- Keith B. Knapp**
Director of Communications
952-253-6243 kknapp@miia.org
- Alan Lepley**
Chief Financial Officer
952-253-6076 alepley@miia.org
- Bernie Neff**
Technical Expert
952-253-6073 neffbj@aol.com
- Dominic Sposito**
Government Affairs Director
952-253-6075 dsposito@gmail.com
- Shelley Waldhauser**
Director of Insurance Operations
952.253.6089 swaldhauser@miia.org
- Frank Whitcomb**
Sales and Marketing Expert
952-253-6239 fwhitcomb@miia.org



9 Lower the Anxiety Associated With Change



19 Diamond Partner Profile AAA Insurance



25 Eye of The Storm – The Independent Insurance Agent's Role in the Claims Process



27 Do You Put Clients Last? Ten Ways You May Be Failing Your Customers

Inside

- 5 President's Message
- 7 Executive VP Message
- 33 **Be Remarkable!**
- 35 Technically Speaking...
- 38 In the News...
- 43 Education
- 50 Power in Partners

On the Cover



Tom Ealy Gives Young Agent's "Free Advice" Page 7



MN Independent Insurance Agents & Brokers Association

Reach MIIAB at:
7500 Flying Cloud Drive, Suite 900
Eden Prairie, MN 55344
Telephone: 952-835-4180
Tollfree: 800-864-3846
Fax: 952-835-4774
www.miia.org

WE CAN HELP YOUR CUSTOMERS INSURE ANYTHING ON FOUR WHEELS, TWO WHEELS OR NO WHEELS AT ALL.

THE ONE STOP-SHOP THAT SAVES YOUR CUSTOMERS AROUND \$550 ON THEIR AUTO INSURANCE. Partner with a leader. It's no secret why drivers use independent agents. You offer quality service, and a convenience second to none. But Progressive can help too. Because Progressive is not only a leader in auto insurance, but also truck, boat, motorcycle and RV. Plus, drivers who switch to Progressive save an average of \$550 on their auto insurance. So no matter what you're helping your customers insure, together—we can help them insure it for less.



PROGRESSIVE®

Progressive Casualty Ins. Co. and its affiliates, Mayfield Village, OH. Auto insurance prices and products are different when purchased directly from Progressive or through independent agents/brokers. Not available in all states. Market positions from Highway Data's 2007 written premium data, NAIC 2008 market share data, and 2008 Millward Brown & Harris Interactive survey data. 10A0065.B (01/10)

www.progressiveagent.com

Young Agent Committee "Reboot"

When I went on my run today at 5 am, it was still dark and a bit chilly. I am already missing the humid mornings and daylight from just a few weeks ago. The talk in my house from my kids has been around school, their new teachers and seeing their friends again. Football training camps, are in full force and the leaves are starting to change; there is no way to deny it, Fall is on the way.

When we think of Fall, we usually think of "Change". Since Fall signifies "Change" to a lot of people, there isn't a better time of the year to implement a change. After many conversations and discussions, we have decided to "reboot" the Young Agent Committee (YAC).

I want to first thank Bill Butler for his leadership of the Young Agent Committee the past few years. He has done a great job keeping the YAC visible to the MIIAB membership with events like the YAC gatherings at the Local the last few conventions.

When I have gone to meetings, conventions, golf outings, etc., the more "seasoned" agents have entertained me with stories of social events, friendships (which they still have to this day) and camaraderie they have enjoyed with their fellow agents in the past. With the "reboot" of the YAC, I am hoping we can capture some of this fellowship with the young agents.

In the next few weeks, we will be sending Agency Principals out an email requesting that they nominate young agents in their office to be on the new "Young Agent Council". Also, if you are a Young Agent Principal and would like to be considered as well, that would be welcomed. After all nominations have been collected a new council will be selected.

This council will meet approximately four times a year and their meeting will mirror the meeting times of the MIIAB board. The new YAC's role will be to help the MIIAB with building its relationship with young agents and young consumers.

Some of the benefits for the members of the "Young Agent Council" will be additional sales training, prominent guest speakers, networking, Council Social Events and opportunity to sit in on portions of MIIAB board meetings.

If you are a young agent and this sounds like something you would like to participate in, talk to your agency owner and let them know you have interest in the "Young Agent Council". Please contact me or Dan Riley if you have any questions about this great opportunity.

Wishing everyone a great end to the summer and GO VIKINGS!

Chad Bjugan
Richfield State Insurance



THANK YOU AGENTS

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



Auto-Owners Insurance ranks highest among auto insurance providers in the J.D. Power and Associates 2008-2012 Auto Claims StudiesSM. 2012 study based on 12,508 total responses, ranking 26 insurance providers. Excludes those with claims only for glass/windshield, theft/stolen, roadside assistance or bodily injury claims. Proprietary results based on experiences and perceptions of consumers surveyed November 2011-September 2012. Your experiences may vary. Visit jdpower.com.

Auto-Owners Insurance



www.auto-owners.com

Tom Ealy, President of Encompass, Talks With MIAB's Young Agents



Last week, Tom Ealy, President of Encompass, took the opportunity to speak to approximately 100 young agents and agency owners about his vision of our industry and how important it is that we educate and train young agents in our business. Encompass is a strong supporter of the MIAB's Power in Partners Program. In fact, in our visits with Tom and his executive staff last fall, he emphasized the importance of Encompass' involvement in the Association and our collective interest in bringing new, young talent into our business.

During Tom's remarks, he emphasized that agents, especially young agents, should focus on their clients and their "insight" on the coverages they need to reduce their risk. He talked about a new sales program called, "Insight Selling" which takes a different approach in moving clients from their existing insurance carrier to independent agents. We also would like to recognize Regional Sales Manager, Jen Sellers, and their sales staff in Minnesota, Dean Ohlues, Brian Mitchel, and Karen Peters, from the Chicago office. We applaud Tom and his staff for participating in this special meeting for young agents.

TCF Stadium, A Great Venue for a Meeting

After Tom's remarks, we had Mike Hatch, former Commerce Commissioner and Attorney General from Minnesota, discuss the laws and regulations pertaining to cyber liability on a state and federal level. Mike discussed the fact that agencies must have a written information security plan which they regularly update to be compliant with these laws and rules. We had representatives from Data Risk Consultants discuss with members how they can comply with these issues by working with their company on the education portion of the law and providing a plan for every agency to implement in their offices. If you would like more information on cyber liability affecting independent agents in Minnesota, please go to their website, www.datariskconsultants.com



In conclusion, we would like to thank Encompass for their involvement in our Young Agents program and we expect to bring more young agent programs to our membership in the near future. We also must emphasize that agents should look at the state and federal laws that affect how they handle personal data in their agency, and if they do have any questions, please contact our resource, Data Risk Consultants.

Finally, we held our meeting at the TCF Bank Gopher Football Stadium which was a huge draw for young agents and owners. We had the opportunity to have the new Athletic Director, Norwood Teauge, say a few remarks on the overall athletic program and his enthusiasm for the upcoming 2013 football season. Following Norwood's speech, attendees had the opportunity to take a private tour of the new stadium which I know they all enjoyed. For those of you who attended the meeting, thank you for your participation.





“A Personable Company Keeping You on Course”



Insuring Homes, Farms, Businesses and Autos

Offered Exclusively Through Independent Agents



Rated “A+ Superior”



www.nstarco.com

Box 48, Cottonwood, MN 56229

1-800-622-5230

www.nstarco.com

Lower the Anxiety Associated With Change

*Recognizing the Positives and
Eliminating the Negatives*

By Tom Somodi



It is likely there have been situations when you have asked yourself, “Why are there times when I experience anxiety relative to a change I am facing in my life?”

To answer this question, let’s start by thinking of your replies to the following few simple questions:

1. What do you think has the potential of creating more anxiety: the change associated with taking a bus to work in the morning or the change associated with having an operation to repair your knee?
2. What do you think has the potential of creating more anxiety: the change associated with rearranging a room of furniture at work or the change associated with moving an entire business to a new location?
3. What do you think has the potential of creating more anxiety: the change associated with driving your car across town or the change associated with flying on an airplane across the country?

While the answers seem absurdly obvious and probably the associations between the questions may have some similarity in characteristics, there are definitely differences between the examples that are relevant to our quest to understand the relationship between anxiety and change.

In the first question, the major reason the anxiety associated with the operation on your knee is more likely to occur is due to how much more significant having an operation is relative to taking a bus to work. So the level of significance associated with a specific change will tend to influence the potential anxiety you experience.

In the second question, it is the level of difficulty that is a driver in determining the potential for anxiety. It is far more difficult to move an entire business operation to another location than it is to simply rearrange a few pieces of office furniture. We need to recognize that no matter how you want to personally define difficulty, the more difficulty you have associated with a change the more likely you are to experience the potential of anxiety.

continued on page 11

Acquisition Strategy #11

LOSS CONTROL SERVICES

“Reducing losses adds value for your clients.”

Nick Shemwell, Kansas City Branch
Risk Improvement Representative

Provide more than protection for your clients. Offer them the added value of EMC's no-fee loss control services, which could help reduce the cost of their insurance. It's just one of the many reasons policyholders *Count on EMC*®.



Minneapolis Branch: 800.362.4670 | Home Office: Des Moines, IA



www.emcins.com

© Copyright Employers Mutual Casualty Company 2013 All rights reserved

www.emcins.com



continued from page 9

Finally, the third question raises the issue of control. When you are driving the car you are completely in control. So generally speaking, you are more likely to experience less anxiety, when you are in control than when you are not in control—as in the case of relying on an airline and its pilot to fly you where you want to go. It is an interesting dynamic that having control of a situation can often greatly reduce the level of anxiety associated with a change, even when that change fails to occur.

A lack of control can also be associated with the unknown. Even though a change might be fairly simple, if an individual, organization, or society faces a change that contains a lot of unknowns, the unknowns create a feeling of a lack of control. This then increases the potential for anxiety.

For example, taking a train from one city to another city can be a relatively straightforward way of obtaining the change of traveling between locations. However, if you have never taken a train before and/or you are in a new city, there can be the potential for a great deal of anxiety associated with this change because the unknown creates a perception of a lack of control. So it is a lack of control that in turn increases the potential for anxiety. If you continue to take this same train in the future between the cities, chances are your anxiety will probably decrease, given that you become more familiar (that is, more experienced) with the change, resulting in a feeling of being more in control.

It is also important to realize that significance, difficulty, and control are not just individual characteristics but are, in fact, dynamics that can be interacting with each other relative to the same change. For example, a change can be very significant, but if you believe that you have a great deal of control over the change, then the anxiety that might otherwise exist can be tempered or even completely negated.

So the level of significance, difficulty, and control play a considerable role in the amount of anxiety that can be associated with any given change we are facing and the following rules can be applied:

- The greater the significance associated with a change, the greater the potential for anxiety.
- The greater the difficulty associated with a change, the greater the potential for anxiety.
- The greater the control you have associated with a change, the lower the potential for anxiety.
- Significance, difficulty, and control can be interacting simultaneously relative to a given change, thereby, creating a set of mixed dynamics relative to the anxiety that exists with any given change that we face.

It is important to note that these rules apply to us not only as individuals but also as organizations and societies. In fact, much of history has been influenced by the anxiety associated with the change an organization or a society was facing. For example, there is a good chance that you have been employed by, or maybe even managed, a business organization that completely reorganized itself because of its anxiety about its ability to remain competitive in the changing marketplace. Or how about a society that went to war because of its anxiety over an actual or perceived loss of control in its access to food, water, or other resources.

continued on page 13

AmTrust has the perfect blend for small businesses



Complementary workers' comp and BOP coverage

By offering a competitive businessowners policy (BOP) a' la carte or as an accompaniment to our workers' compensation insurance or commercial auto products, AmTrust has a brew that serves small businesses well.

Better yet, we offer a 10% discount on BOP for our existing workers' compensation policyholders. An umbrella policy is also available, with limits ranging from \$1 million to \$10 million to fit over our BOP and commercial auto products.



For more information about how you can write business with AmTrust, please call 877.528.7878 or visit www.amtrustnorthamerica.com.



A.M. Best rating of "A"
(Excellent) FSC X



AmTrust North America
An AmTrust Financial Company

Your Success is Our Policy.®

www.amtrustnorthamerica.com



continued from page 11

Now that we have established the main drivers behind anxiety and change, is there a why behind these relationships?

The answer to “why” exists in the fact that you realize that you are not always successful in obtaining the change you desire. If you know that the change you desire will always take place, then there would be no reason to have any anxiety. However, through experience, you have come to recognize that a desired change cannot be guaranteed.

You also have learned to realize the ramifications and affects associated with significance, difficulty, and control and this inability to obtain guaranteed change. From the time you were a baby on you have accumulated a vast conscious and unconscious knowledge base relative to change. This knowledge base has inherently provided you with the ability to realize that change is not guaranteed and has created recognition that significance, difficulty, and control can play a major role when attempting to obtain a desired change.

It has also inherently created a defense mechanism in the form of anxiety that helps bring certain change from the unconscious to the conscious where you are more likely to focus on it relative to everything else going on in your daily life. Even though in the end there might not be anything you can do about increasing the potential for success, this anxiety response provides you with an opportunity to focus on the desired change with the hope of increasing the chances for a successful change.

Is this set of dynamics good or bad? I believe that the answer is generally positive. While anxiety caused by the underlying drivers of significance, difficulty, and control can sometime paralyze us or create negative consequences, these emotions are in fact the natural response associated with bringing issues/ change into the forefront of our conscious attention. This in turn helps us focus on changes that require immediate and/or our full mental awareness.

In the end, this new found understanding of the relationship between anxiety and change should help you recognize the positives of the anxiety response while eliminating some of the negative aspects of anxiety by providing a basis for you to focus on and leverage off of the underlying drivers of significance, difficulty and control.

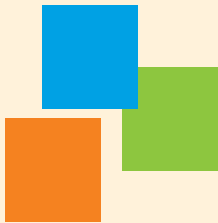
ABOUT THE AUTHOR

Tom Somodi is a speaker and expert in the areas of domestic and international reorganizations, acquisitions and strategic change initiatives covering manufacturing, distribution and service sectors. He has extensive public and private company executive and board level experience including positions as CEO, COO, CFO and CSO. Tom's forthcoming book, *The Science of Change: Basics Behind Why Change Succeeds & Fails*, is expected to be released in the Fall of 2013.



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.

Need More Information?

Call (800) 428-7081 or Visit www.msagroup.com



**AUSTIN MUTUAL
INSURANCE COMPANY**

A member of The Main Street America Group

www.msagroup.com



www.msagroup.com

THANK YOU

to all of the InsurPac
supporters !



Aljadah, Carole
Anderson, Kyle
Bacciocco, Charles
Banfield, Fritz
Berg, Paul
Bjugan, Chad
Bjugan, Marvin
Brustad, Lawrence
Butler, Daniel
Butler, William
Carlson, Glenn
Donohoe, Michael
Dressel, Roger
Essig, Jason
Essig, Merlin
Gibbons, Roberta
Goeman, William
Hansen, Travis
Haugen, Chad
Hawkinson, Karen
Hoschette, David
Hunt, Darian
Johnson, Michael
Keller, John
Knakmuhs, Kerry
Lancaster, Mark
Larson, Jamie
Leonard, Tim
McKenny, Richard
Michaletz, Scott
Micke, Steven

Advance Insurance Agency
Assured Protection, Inc.
Project CAP/Consumer Agency Portal, LLC
Heartman Agency, Inc.
R. D. Harder Insurance Agency
Richfield State Insurance
Swanson Insurance Agency
MN Insurance Group, Inc.
Butler & Associates Insurance Agency Inc
Butler & Associates Insurance Agency Inc
Corporate 4 Insurance Agency Inc
James R. Weir Insurance Agency, Inc.
Dressel Agency, Inc.
Essig Agency
Essig Agency
Dyste Williams Agency
Goeman Agency, LLC
Reliable Agency Inc
Fenstra Insurance
Blakestad Phenow, Inc.
Advance Insurance Agency
House of Insurance Agency, Inc.
M & M Insurance Agency, LLC
Lindfors Agency, Inc.
Knakmuhs Tracy Insurance Agency
Bremer Insurance, Inc.
Larson Insurance of Fergus Falls
Choice Insurance Agency, Inc.
Advance Insurance Agency
Kato Insurance Agency
Reliable Agency Inc

Moores, Mark
Morrissette, Jolene
Murphy, Robert
Nesbit, Ross
Nickel, James
Noah, Lawrence
Ohl, Walter
Pecka, Daniel
Peterson, Owen
Phenow, Denny
Plombon, J. Ted
Prigge, Vance
Rendall, John
Riley, Daniel
Rodger, Darlene
Rongstad, Paul
Roue, Darlene
Sogn, Bruce
Stein, James
Strande, James
Strehlow, Norman
Szczepanski, David
Tiffany, Hal
Van Baak, Dorothy
Vasgaard, John
Vetter, Jenifer
Wensel, Jim
Winters, Beth
Wojtysiak, Scott
Wojtysiak, Val
Wunderlich, Robert

Moores Insurance Management, Inc.
McKee & Andrews Insurance Agency Inc.
Lee F. Murphy, Inc.
Nesbit Agencies, Inc.
Nickel & Associates Insurance Agency, Inc.
Noah Insurance Services
Pioneer Heritage Insurance, LLC
Oakwood Insurance Agency, Inc.
Stearns Insurance Services, Inc.
Blakestad Phenow, Inc.
Advantage 1 Insurance Agency, Inc.
Atlas Insurance Brokers, LLC
Davies & Rendall Company
Minnesota Independent Insurance Agents
Advance Insurance Agency
Rongstad Insurance Services, LLC
Lindfors Agency, Inc.
Oakwood Insurance Agency, Inc.
Stein Agency, Inc.
Advance Insurance Agency
Insurance by Strehlow
Garry Insurancenter
Hal Tiffany Agency Inc
Van Baak Agency
Minnwest Investment & Insurance Ctr
Park Valley Agency, Inc.
Stearns Insurance Services, Inc.
R. D. Harder Insurance Agency
Reliable Agency Inc
Reliable Agency Inc
Wunderlich Insurance Agency

Speak softly and carry **A BIG CLUB**

AAA sells insurance products through Independent Agents.

What makes us different from other insurance carriers? Simple. We're a club, not just another company — creating marketing opportunities in select Midwestern markets that aren't available through other companies.

Here's your opportunity to share in AAA's brand strength — while enjoying a competitive commission structure, outstanding contingency program and innovative co-op advertising resources.

Contact Vicki Hanson at 952-707-4952 or vicki.hanson@mn-ia.aaa.com



Insurance underwritten by Auto Club Insurance Association or MemberSelect Insurance Company.

www.aaa.com

Consumers are
Searching for You.

Be Found!



This is your portal.

Claim your space.

Consumers shop online, then buy from a local agent.
The TrustedChoice.com portal explains the freedom of choice
uniquely offered by independent insurance agents.



The Power of Independents
855.372.0070 | projectcapmarketing.com



www.projectcapmarketing.com

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 a tornado in Eagle, Wisconsin cut the power at the Hen House Café, helping Mary get temporary power to the café and cleaning up water damage were important. 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.®



www.thesilverlining.com

Diamond Profile



Minnesota Independent Insurance Agents & Brokers Association recognizes AAA Insurance as one of its Diamond Partners. MIIAB Diamond Partners are the highest level of sponsorship to our organization.

FEATURED PARTNER

AAA Insurance

REGIONAL PRESIDENT

Jason Ward

ASSISTANT VICE PRESIDENT

Victoria Hanson

REGIONAL OFFICE

Burnsville, Minnesota

A.M. BEST RATING

"A-" (Excellent)

WEBSITE

www.aaa.com

AAA was founded over 100 years ago for the purpose of lobbying for driver and passenger rights, fair laws and safer vehicles. Since then, AAA has grown to over 50 million members strong while providing valuable membership services such as roadside assistance. Additionally, AAA has broadened its horizons to include all types of travel-related services, as well as offer a variety of insurance and financial products and services.

AAA Is Committed To Serving You

We're 50 Million Members Strong



Today, approximately 25 percent of households in the United States have AAA Memberships and more than 28 percent of North American passenger vehicles belong to AAA Members. Each year, AAA:

- Dispatches roadside assistance to nearly 30 million motorists
- Generates \$8.5 billion in insurance premiums
- Sells \$3 billion in travel agency services, making AAA Travel Agency the leading full-service leisure travel agency in North America
- Distributes nearly 160 million copies of travel-related materials, making AAA one of the world's largest travel publishers

- Provides information on more than 60,000 AAA Approved and Diamond-rated lodgings and restaurants, nearly 17,000 AAA Approved attractions and 21,000 events
- Advocates for consumer rights and safety improvements at local, state and national levels.

AAA continues to exist solely for its members and is committed to providing safety, security, peace of mind and unparalleled service and savings. We are proud to serve our Members, our Community and our Independent Agents.





We make things easy for you. So you can make things easy for them.

For more about how Integrity can help you
help your customers contact:

Cathy Beaudin at 920-968-8326
or cbeaudin@imico.com

integrityinsurance.com



Integrity
Insurance®

The way it should be.®

www.integrityinsurance.com

WHY WALK WHEN YOU CAN SOAR?



Swiss Re Corporate Solutions policyholders: Don't miss out on the invaluable risk management resources available exclusively to you. Log in to www.iiaba.net/EOHappens to access claims statistics, prevention tools, insightful articles and more.

THE BIG "I" PROFESSIONAL LIABILITY PROGRAM

Prevent.

Our exclusive risk management resources help your agency avoid making common preventable mistakes.

The Big "I" and Swiss Re Corporate Solutions are committed to providing IIABA members with leading edge agency E&O products and services. IIABA and its federation of 51 state associations endorse the comprehensive professional liability program offered by Swiss Re Corporate Solutions.

Visit www.iiaba.net/EOContact to connect with your state association today.

Insurance products underwritten by Westport Insurance Corporation, Overland Park, Kansas. Westport is a member of Swiss Re Corporate Solutions and is licensed in all 50 states and the District of Columbia.

Protect.

Our superior coverage through Swiss Re Corporate Solutions and our experienced claims teams are in your corner in the event of a claim.



Big "I"
**PROFESSIONAL
LIABILITY**

Shelley Waldhauser 952.253.6086
swaldhauser@miiia.org

Prosper.

When you know you have the best agency E&O Protection, you can focus on growing your most important asset—your business.

Swiss Re

Corporate Solutions

www.swissre.com/bigI



Relax ... BHHC has it covered.

With a Superior A++ rating from A.M. Best Company, BHHC remains a consistent carrier in the Commercial Auto and Commercial Property markets. We offer a wide variety of classes, ease of doing business, and a personal relationship you'll value. Whether you're looking for coverage for one vehicle or a large fleet, a corporate office building or a lakefront cabin, BHHC has the knowledge and experience necessary to cater to your clients' unique needs.

Along with our competitive Commercial Property product, BHHC now offers Commercial Auto in Minnesota. Visit our website for a look at the states where we are currently writing. We recommend checking often, as we are rapidly expanding nationwide!



Berkshire Hathaway
HOMESTATE COMPANIES

www.bhhc.com • 800.488.2930

Insurance written through the Berkshire Hathaway Homestate Companies: Berkshire Hathaway Homestate Insurance Company (Omaha, NE) • Brookwood Insurance Company (Coralville, IA) • Continental Divide Insurance Company (Englewood, CO) • Cypress Insurance Company (San Francisco, CA) • Oak River Insurance Company (Omaha, NE) • Redwood Fire and Casualty Insurance Company (Omaha, NE). Not all coverages, products, or features of products are available in all states or through all companies.

www.bhhc.com

Cyber Criminals are Working Hard to Steal Your Clients' Data

Are You Working Harder to Protect it?

This unique cyber risk management solution has been custom-built for Minnesota IIABA members. Take advantage of this state-of-the-art program and keep your agency protected from regulatory fines and penalties as well as relentless hackers.



NetGuard™ Plus Cyber Liability Insurance

- ▶ Comprehensive cyber liability coverage
- ▶ Save up to 20% in your cyber policy when you also purchase the **InteProIQ™ Information Security Training and Compliance System** and the **AutoShun® inline network appliance**.
- ▶ Policy underwritten by NAS Insurance on behalf Lloyds, London.



InteProIQ™ Online Training

- ▶ Information Security Training and Compliance
- ▶ Every organization holding Personally Identifiable Information (PII) or Private Health Information (PHI) must have a Written Information Security Program
- ▶ 60% of Information Security breaches are caused by employee mistakes
- ▶ The FTC can levy major fines and get a 20 year Consent Order for failure to comply with existing laws
- ▶ Complete Information Security Training Program, sample policies, risk assessment guides and audit tracking capability included
- ▶ Get a 15% discount on NetGuard™ Plus when you train everyone in your organization that has access to your company and customer information



Data Network Security AutoShun® Inline Network Appliance

- ▶ Adds a new layer of network protection
- ▶ Bi-Directionally blocks over 3,000,000+ known hostile IP addresses
- ▶ Helps make your network invisible to crimeware
- ▶ Get a 5% discount on NetGuard™ Plus when you install the AutoShun Device

For More Information, Contact:

John Bristol

Ph: 888.255.6603

Email: sales@datariskconsultants.com

Program developed in cooperation with:

The AutoShun Device is a Data Risk Consultants, LLC product.
AutoShun® is a trademark of a Data Risk Consultants, LLC partner, RiskAnalytics, LLC.
© 2013 All rights reserved.





Nationwide Strength. Midwest Values.

At RAS,
*workers' compensation
is our primary focus.*
It is what we do, and who we are.

We partner with our agents to help employers control the rising costs of managing a workforce while protecting profitability. We have a proven history of solid performance throughout Minnesota and continually develop new ways to overcome the difficult issues inherent to workers' compensation. We have a team approach to deliver exceptional service, including:

- LOCAL CLAIMS MANAGEMENT AND CASE MANAGEMENT
- INJURY ASSISTANCE CENTER
- STAY AT WORK/RETURN TO WORK PROGRAM DEVELOPMENT
- LOSS PREVENTION AND TRAINING
- ERGONOMIC ASSESSMENTS AND JOB FUNCTION MATCHING

**You're local, we're local;
let's work together.**



RISK ADMINISTRATION SERVICES, INC.

WORKERS' COMPENSATION.
Our Focus. Your Opportunity.SM

OFFICES IN MINNESOTA AND SOUTH DAKOTA
P. 800.732.1486 www.rascompanies.com

www.rascompanies.com



Eye of The Storm – The Independent Insurance Agent’s Role in the Claims Process

By Aaron M. Simon, Attorney at Law, Tomsche Sonnesyn, and Tomsche, P.A.

As we all know, there have been a significant amount of severe storms this spring and summer. Naturally, with this severe weather comes an increase in claims. As claims come in, it is important to be aware of how involved you, as an

independent insurance agent, are going to be in the claims process. In most circumstances, the independent insurance agent’s role in the claims process should be limited. Obviously, as a conscientious agent, you want to assist your insurance customer in submitting and resolving the claim. Nevertheless, in most circumstances, your role as an independent insurance agent, if any, in the claims process should be limited to assisting in promptly providing accurate information regarding your insurance customer’s claim to the insurance company. In fact, it is certainly proper and commonplace for an independent insurance agent to assist in relaying information between the insurance customer and the insurance company during the claims process always making certain that any information you are relaying is accurate, and remembering to document everything as much as possible.

However, if as an independent insurance agent you begin to advocate for and offer advice to your insurance customer in the claims process, extra caution should be taken. This is particularly so if you are contradicting or questioning the insurance company’s determination of coverage or adjustment of the claim. Should a dispute arise between your insurance customer and the insurance company, you have now inserted yourself in the middle of this dispute. It is to be remembered that as an independent insurance agent, it is not your job to make claim and coverage determinations. It is the insurance company’s claims adjuster’s job to make those determinations. Often, coverage conflicts between an insurance customer and an insurance company are very complicated and can turn on very nuanced and sophisticated coverage issues. It can obviously be problematic to voluntarily and blindly interject yourself into these conflicts.

In addition, once an insurance customer begins to believe the insurance company is acting unfairly or improperly, the insurance customer may begin to blame you as the agent for this issue. This is why advocating for and offering advice to your insurance customer in the claims process can be risky. If it turns out that the insurance company is correct and you are wrong, you may have just created a potential Errors and Omissions situation for yourself. Particular concern should arise if an insurance customer starts asking you for specific coverage advice during the claims process. Again, this is not your duty as an independent insurance agent. If this situation should occur, it is recommended that you tell the insurance customer that it is not your role to make claim and coverage determinations. It is understood that this can often be difficult or not feasible. Thus, if coverage advice or advocacy is provided, make certain to take extra caution when providing this type of advice or advocacy.



Aaron M. Simon is an attorney with the law firm of Tomsche, Sonnesyn & Tomsche, P.A. He has been admitted to practice law in the State of Minnesota since 2003. A large part of Mr. Simon’s law practice is in defending insurance agents and handling insurance coverage cases in both State Court and Federal Court in Minnesota. Mr. Simon is a member of the Hennepin County Bar Association, the Minnesota State Bar Association, the Minnesota Defense Lawyers Association, and the Defense Research Institute.

CHOOSE WISELY.

Work with Allied Insurance and get the kind of support that makes a difference. For you and your customers.

It's our unique approach that helps you deliver the best experience to your customers so you can write and keep more business.

It's just another way that Allied supports your independence, but makes sure you're never alone.

Learn More. alliedinsurance.com



**Allied
Insurance**

a Nationwide® company
On Your Side®

AUTO • HOME • BUSINESS • POWERSPORTS



Products underwritten by AMCO Insurance Company, Allied Property & Casualty Insurance Company, Depositors Insurance Company, Nationwide Insurance Company of America, Nationwide Affinity Insurance Company of America, Nationwide Property and Casualty Insurance Company, Nationwide Mutual Fire Insurance Company and Nationwide Agribusiness Insurance Company. Home Office: 1100 Locust Street, Des Moines, Iowa 50391-2000. Customers will be placed with one of the above companies based on location and the product requested. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. Products are subject to deductibles, exclusions and conditions. Nationwide, the Nationwide framemark and On Your Side are service marks of Nationwide Mutual Insurance Company. © 2010 Nationwide Mutual Insurance Company. All rights reserved. AP01637a (0310) 00

www.alliedinsurance.com

Do You Put Clients Last? Ten Ways You May Be Failing Your Customers

(and the One Way to Put Them First)

By Joseph and JoAnn Callaway



1. You believe your number-one business goal is to make money. Ummm...isn't that the point of running a company? you might be asking. Well, it's a point, but it's not the point. A too-acute focus on improving the bottom line takes your attention off of the people who are going to enable you to raise it: your customers. Your clients can always tell when they're not your first priority. (If you're skeptical, just consider the backlash that often occurs when small businesses are bought out and transformed by larger, more impersonal corporations.)

The difference between paying attention to service so that your clients will give you more business and doing so because serving the customer is your first priority may feel slight, but it's significant. Taking your focus off the bottom line may feel uncomfortable at first. But you'll soon find that when you focus on how best to serve clients, tough decisions make themselves. If it serves the client, you do it. If it doesn't, you don't—even if you make less money. This neutralizes moral dilemmas and really simplifies your life. And it can have a miracle effect on your growth and success.

2. You let the little things slide. As a business owner, there are a lot of "big" things you'd never neglect. For example, you wouldn't lock up for the night without making sure that your restaurant's kitchen was thoroughly cleaned, and you wouldn't allow your accountancy office's college intern to prepare a client's taxes. However, you might not be such a stickler for what you believe are "smaller things." Rushing through paperwork so you can get home early, failing to spellcheck an email or two, and running late to a meeting probably won't matter that much six months from now, you think. But that's not necessarily the case.

So often in life, it's the small details that differentiate 'good' from 'great'. And make no mistake: If it impacts a customer's happiness, best interests, comfort level, or anything else even the slightest bit, it's not a 'little' thing. When you fail to get the small details right, you fail to truly put customers first. On the other hand, promises kept, deadlines met, little extra flourishes, and small acts of kindness add up to happy clients.

One thing I do with clients in escrow is to call or email them every day, even if nothing is happening. This simple message of 'nothing happening, wanted you to know' is a huge stress reliever and an even bigger business builder.

3. If it's not "broke," you don't fix it. Many business owners subscribe to the theory that if something's not broken, they don't need to fix it. If the check-in paperwork your receptionist uses has been in place for years and you're not getting many complaints, why tinker with it? If your knowledge is sufficient to handle most of your clients' problems, why spend valuable time learning more? The answer is simple: If you don't consistently strive to improve, you're not putting your clients first.

I'm not saying you need to spend every minute of your spare time attending conferences, taking classes and webinars, and reading industry journals. You should make it a priority to stay familiar with the way your industry is growing and changing. You should also do everything possible to offer your customers the quality and value they deserve. Always question the status quo, and ask yourself how you can make it better. You don't just want your customers to be satisfied; you want them to be pleasantly surprised every time they do business with you.

4. You downplay your mistakes. Nobody likes the mishmash of negative feelings that accompanies making a mistake. That's why many business owners (and their employees) resolve matters with clients as quickly as possible when a ball is dropped, and then try to never speak of the matter again. After all, there's no sense wallowing in your slip-up—you need to move forward! Right?

continued on page 29



HEALTHCARE PROFESSIONALS AND ORGANIZATIONS



Burns & Wilcox

Enter exclusive markets for healthcare entities through our relationships with over 50 carriers. Whatever the diagnosis, our expertise delivers the fastest quotes. Take advantage of our experience to cover everything from medical malpractice to general liability without any gaps. Why let anything stand between you and the coverages your clients need? At Burns & Wilcox, we make the hard-to-place easy.

Burns & Wilcox is exclusively endorsed by the MIAA as a provider of choice.

Minneapolis, Minnesota | 612.564.1880 | toll free 800.328.1693
fax 612.564.1881 | minneapolis.burnsandwilcox.com

Commercial | Personal | Professional | Brokerage | Binding | Risk Management Services

www.minneapolis.burnsandwilcox.com



Wrong. When your company makes a mistake, no matter how big or small, it's your responsibility to stare that mistake in the face and get to the very bottom of what went wrong. That's not just so you can fix one particular error; it's so you can figure out why it happened and make sure it doesn't occur again.

Every mistake is a good learning opportunity. Maybe you'll figure out that you need to improve a quality-control procedure, for example, or perhaps a client's complaint about mail being sent to her former address will spur you to update your record-keeping systems. My point is, when you sweep a mistake under the rug instead of allowing it to make you better, you aren't putting your clients' future interests first.

5. You subscribe to the idea that the customer is always right. I'm not saying that you should disregard a client's preferences and desires—of course you should try to get to the bottom of what each customer wants, and then do whatever is in your power to deliver that product or service. However, when customers are simply wrong and their best interests are at stake, it's your responsibility to say so.

Allowing a customer to be 'right' when you know he isn't may pacify him temporarily, but in the end, it won't be good for either of you. Putting clients first sometimes means politely but honestly disagreeing with or disappointing them. If a financial advisor allows a client to make an overly risky investment he's determined to make, it doesn't make the client right; it just makes the advisor irresponsible.

JoAnn and I had our Clients First revelation while wrestling with whether or not to allow a customer to be 'right'. Should we allow a family to buy a home they wanted, but that would have stretched the buyer's finances and caused the seller to accept less than they should? We could have kept our mouths shut, but we decided to tell both parties that the transaction was a mistake. Ultimately, we were able to find a better option for both parties because we put their best interests above profits, pride, or convenience.

6. You habitually let certain clients go to voicemail. It's happened to everyone: When you see that name flash on your phone's caller ID, you slowly pull your hand back from the receiver and let the ringing continue. You just don't want to deal with the drama, or the whining, or the accusations, or the belligerence just now. Yes, we all have "problem" clients. But to avoid them or just go through the motions for them is a mistake. They will notice and remember your behavior. (And be honest: Would you want to give your business to someone who might write you off when the going got tough?)

Clients First means all clients. In over fourteen years, my wife and I have never gotten rid of a single client—even when we secretly wished we could—and we believe this no-fire strategy has contributed significantly to our ultimate success. Here's the payoff: When you make the choice to stand by all of your frazzled, frustrated customers, you will eventually reap financial and personal rewards.

You may even become known in your company or industry as the guy or gal who can handle the toughest customers. And chances are, your clients themselves will be grateful that you didn't give up on them and may even send others your way.

7. You find yourself telling white lies. Telling clients white lies, or exaggerating, misdirecting, or omitting, might make life easier temporarily. It's easy to justify such behavior (She'll never know, and it'll save me hours of work, for example). But these "little" lies are as bad as the whoppers. There is always a chance that customers will see through you and call you on the carpet. Even if they don't, a willingness to play fast and loose with the truth suggests a broader attitude that relegates clients to second or third priority. (In return, that's usually how they'll rate you.)

Honesty can be tough in the moment, but a reputation for trustworthiness—or untrustworthiness!—can stick with you for life. Live by a policy of never holding back or sugarcoating and you'll gain loyalty that money can't buy. Plus, when you have only the truth, you don't have to worry about getting the story straight or remembering what you have and haven't shared. You know you're doing the right thing.

8. You spend more time trying to get off the phone than really hearing what the customer has to say. Chances are, you roll out the red carpet in order to get prospective clients on board. And you're probably willing to bear with the whims, questions, and requests of fairly new customers whose business isn't yet cemented. But what about older, more established clients? Do you take the same amount of time and care with them, or do you assume they'll stick with you out of habit and convenience?

Our pizza restaurant package really delivers.



Your customers depend on the quality of your menu and the personal service you offer. Grinnell Mutual offers quality insurance coverages with fast, friendly service for restaurant owners just like you. We may even be able to cover your delivery drivers.

Visit our website for details on this and our other commercial packages, or to find a Grinnell Mutual agent near you.

A Policy of Working Together[®]



Like us on
Facebook





If you wouldn't hang up the phone at the first opportunity with a client you signed last week, don't do it with one you signed ten years ago. Companies that become number one don't do so because they win customers over once, but because they do it every day. A good experience last month usually won't keep a customer coming back this month if he or she believes that your level of service has slipped.

9. You don't know your client's daughter's name or what he likes to do on the weekends.

In your eyes you're being professional when every question in your meeting is about the client's financial preferences, for example, and not his family, pastimes, and interests. But in his eyes, you're cold and impersonal. Remember, to truly serve, you have to care. When you keep yourself at arm's length, you can't give your clients 100 percent...and you give them an incentive to take their business elsewhere.

Do you see your clients as sources of income, or do you see them as actual human beings with likes, preferences, quirks, and stories? People want to do business with individuals they like—and they like people who like them! Make a deeper connection with your clients by asking about their kids, their pets, their hobbies, and their jobs or businesses. You'll find that most of them are just like you: filled with worries, hopes, and dreams. Once you get familiar with and invested in these things, you'll work that much harder on each client's behalf, and you'll earn their loyalty in the process.

10. You feel your main obligation to employees is writing their paycheck. While (of course) you don't treat employees like dirt, you may feel that you don't owe them any special favors, either. After all, you're paying them—isn't that enough? Well, no. The way your people treat customers reflects the way you treat them. Are you courteous? Kind? Enthusiastic? Do you listen when they talk to you and try to accommodate their needs? Or are you short, perfunctory, and even (sometimes) rude?

Your job is to serve others, period. You can't do that by making distinctions between the people who work for you and the people to whom you provide a good or service. Realize that you set the tone for your company's 'personality,' and that you're creating a tribe of people who will beat the drum for your message. Try to see your employees through a client's eyes and be honest: Would they win first or second place in a customer service competition? If you don't like the answer, try adjusting your own attitude first.

After reading through all of these scenarios, the one way to put your customers first is probably pretty obvious: Put them first! There can be no excuses and no exceptions.

If you recognized yourself or your business in any of the examples above, don't beat yourself up, Clients First is definitely the exception in the marketplace, not the rule. And that's why adhering to it will propel you to increased customer satisfaction and success.

About the Authors:

Joseph Callaway and JoAnn Callaway are coauthors of the New York Times best seller *Clients First: The Two Word Miracle* and founders of the real estate company Those Callaways.

JoAnn sold more than four thousand homes totaling in excess of a billion dollars. She accomplished this in her first ten years selling real estate and she did it one client at a time. She is proud to be a REALTOR® and believes her fellow agents share her heart for helping others. She loves flowers, art, books, and Joseph. JoAnn lives in Scottsdale, Arizona, and wishes it had a beach.

Joseph is the author of countless advertisements, newspaper pages, magazine layouts, fliers, blog posts, manuals, property profiles, and thousands of real estate contracts. He surfed Dana Point, California, before the Army Corps of Engineers built the breakwater and he loves JoAnn very much.

To learn more, visit www.clientsfirstbook.com

**SOME THINGS
ARE AN EASY FIT...**

**...AND SOME
ARE NOT.**



We can help with both.

With friendly underwriters who listen, and a full complement of products to serve your small-to-mid-size commercial insurance needs (including enhanced BOP, surety, and packaged coverages), Western National is your one-stop shop for getting business done. The proof is in the partnership.

www.wnins.com



The relationship company

www.wnins.com

A “Trusted Choice” Attitude

Superior insurance consulting requires that you understand your products well and match features and benefits to minimize your customer's risks and needs. But before and beyond all that, the secret to success is about what goes on inside your head.

Above all, a Trusted Choice Independent Agent must have a positive attitude. It's how you think and feel. It's about your approach to yourself, your agency, the companies and products that you represent and, of course, your customers. This Trusted Choice Attitude can be condensed to three words: Confidence - Pride - Care.

Confidence

The basis of all success in business and life is confidence. This does not mean blind hope -- it is more about how you think about yourself and the future.

Self-Belief

A confident person believes in themselves and their abilities to be successful. If you do not believe in yourself, then you are doomed to failure and your customer will not believe in you either, nor will they believe what you say. Your doubt will become their doubt and doubt does not lead to success.

Informed Optimism

Blind belief is not always a good thing. Being positive because you have evaluated the product and analyzed the customer's needs is a greater reason to be confident. Belief and optimism provide powerful support but they do not replace knowledge.

Pride

Pride in your Agency and Industry

First, you should be proud to work at your Independent Agency. Associating yourself with your agency brand and the Trusted Choice values that you represent, being an independent agent should make you feel good. You should be proud to tell others where you work and what you do.

Pride in the Product

Secondly, as a Trusted Choice Independent Agent you should be proud of the companies and products that you are representing. Knowing that you have the privilege of representing superior products should make you very confident indeed.

As with pride in your agency, an intrinsic pride in the companies and products that you represent is a powerful motivator, both for you and for your customer.

Care

Finally, a Trusted Choice attitude is a caring attitude. Rather than just sell price to your customers, you should care about them and their insurance needs. Care for customers can include taking time out from your normal service routine where they contact you, for you to contact them. When others know that you care about them personally, then they will be far more willing to trust you -- and trust is the doorway towards success professionally and personally.





Success is finding an advantage.

Intensity can set one apart from all others. Agents know this. That's why so many choose SECURA to help their business grow. Call 1-800-558-3405. **Write your own success story.**SM

BUSINESS | NON-PROFIT | HOME-AUTO | FARM



Insurance solutions for business

No matter how big or small

Our full line of commercial property and casualty products can meet your customers' individual insurance needs.

Financial strength, unparalleled claims handling and exceptional service - that's QBE®.

qbena.com



Made possible by



QBE and the links logo are registered service marks of QBE Insurance Group Limited. All coverages underwritten by member companies of QBE. © 2012 QBE Holdings, Inc.

TRUCKING



WORKERS' COMP INSURANCE

FOR MORE INFORMATION, CALL: (800) 381-9347 | AMERISAFE.COM

The August 1, 2013 Anti-Indemnification Statute

The new Minnesota statute regarding assumption of another entity's negligence has promoted much conversation, and a lot of press. Effective August 1 of this year, the statute is usually referred to as the "Minnesota Anti-Indemnification Law". If you need to look it up on one of your Internet search engines, just type in "Minnesota Statutes 2012, section 337.05" and it should come right up.

Much of the conversation is about the exceptions that were built into the law. The statute begins: ***(a) "Except as otherwise provided in paragraph (b), sections 337.01 to 337.05 do not affect the validity of agreements whereby a promissor agrees to provide specific insurance coverage for the benefit of others"***

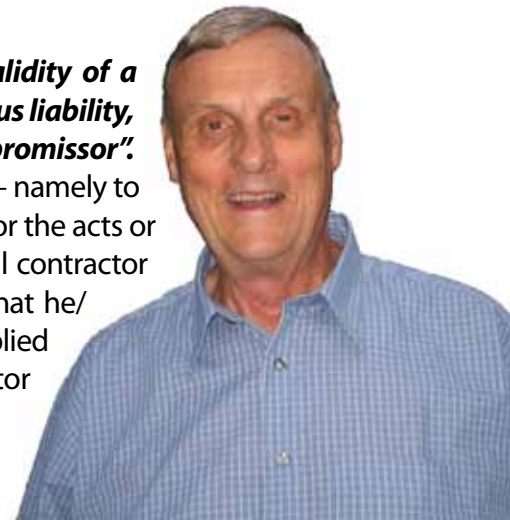
Then comes (b), which was just referred to: ***(b) "A provision that requires a party to provide insurance coverage to one or more other parties, including third parties, for the negligence or intentional acts or omissions of any of those other parties, including third parties, is against public policy and is void and unenforceable"***. This is the anti-indemnification part referred to in my opening paragraph.

And then comes (c) through (e) in the statute which are the exceptions to (b). It states: ***"Paragraph (b) does not affect the validity of a provision that requires a party to provide or obtain workers' compensation insurance, construction performance or payment bonds, or project-specific insurance, including without limitation, builder's risk policies or owner or contractor-controlled insurance programs or policies"***

Let's take them one at a time.

1. (c) says: ***"to provide or obtain workers compensation insurance,..."*** Good risk management at a job would dictate this – that all the contractors have coverage for their employees, and there is nothing prohibited here for the owner/general contractor to require this coverage of their sub-contractors.
2. Then (c) goes on: ***"construction performance or payment bond,..."*** Again, this is a common requirement for the financing of a project. If one or more of the contractors defaults on the project and cannot or will not complete the job, these types of surety bonds will provide the money to finish the project.
3. Then: ***"project-specific insurance, including, without limitation, builder's risk policies or owner or contractor-controlled insurance programs or polices."*** This is referring to usually very large projects in which all the contractors on the project are covered by insurance policies provided by the owner or the general contractor, or some other entity hired to do so. For example, all the contractors on the project would be covered by one large-limit general liability policy. This is required of all the contractors, and the statute would not impede these arrangements.

Next is paragraph (d) which states: ***"Paragraph (b) does not affect the validity of a provision to provide or obtain insurance coverage for the promisee's vicarious liability, or liability imposed by warranty, arising out of the acts or omission of the promissor"***. This exception is referring to the original intent of Hold Harmless agreements – namely to cover the promisee's (for example, the general contractor's) vicarious liability for the acts or omission of the promissor (the sub-contractor). Put another way, the general contractor could be sued (vicariously) for the acts or omissions of the sub-contractor that he/she hired. The warranties mentioned here, I believe, are referring to the implied warranties (guarantees) of safety that the work performed by the sub-contractor has been done in a safe and professional manner.



Platinum Partner



Let us save you time.

PREMCO has been Financing Insurance Premiums and supporting Independent Insurance Agencies for over 23 years. We are extremely proud to be serving your Minnesota Association and its members! Give us a call and experience why we are the chosen partner of your Association and why so many Independent Agents rely on us every day.



PREMCO Financial Corporation
(269) 375-3936 ph • (269) 375-6913 fx
Box 19367 • Kalamazoo, MI 49019-0367

www.go-premco.com



*Proudly Endorsed
by the MIIAB*

Finally comes (e) which states: "**Paragraph (b) does not apply to building and construction contracts for work within fifty feet of public or private railroads, or railroads regulated by the Federal Railroad Administration**". As we all know (if your contractor has ever worked near a railroad), the usual coverage required here is a "Railroad Protective" liability policy that the contractor has to purchase, and in which the **railroad is the named insured**. It protects the railroad, up to the limits required, for their vicarious liability for the acts or omissions of the contractor(s) working near their tracks. This exception keeps this coverage available with no issues.

One question that has come up – does this new law affect the Additional Insured requests, in which the owner or the general contractor wants to be an additional insured under the sub-contractor's policy? I do not believe it will impact anything – especially since we have ISO and insurance carrier additional insured endorsements that will cover the owner or general contractor, **but only for the negligent acts or omissions of the sub-contractor**. In other words, to protect the owner or general contractor for their vicarious liability, as already discussed and allowed in paragraph (d).

I would like to end here with a disclaimer. I am looking at this new law from the standpoint of insurance coverage, as I am an insurance geek, and am not an attorney. Other professionals may look at this same language and have a much different opinion than the ones that I have shown. Also, it will take time to see what legal challenges and difficulties will surface in the future. If any of you see other insights, please share them with me. I can be reached at neffbj@aol.com

DON'T GET BITTEN

**BY AN E&O CLAIM
YOU COULD HAVE
AVOIDED.**

Swiss Re policyholders written through the Big "I" Professional Liability Program have access to an exclusive risk management web site.

Log on today to fish for E&O claims frequency data, real-life case studies and analysis, sample client letters, sample agency procedures, agency E&O self assessments, podcasts on important E&O topics, and much more.



www.independentagent.com/EOHappens



In The News...

NORTH STAR MUTUAL RECOGNIZED BY THE WARD GROUP

For the ninth year in a row, North Star Mutual has been recognized among the Ward's 50 Top Performing P & C Insurers.

The Ward Group analyzes the financial performance of over 3,000 property-casualty insurance companies domiciled in the United States and identifies the top performers based on objective data and subjective quality measures. Each company has passed all safety and consistency screens and achieved superior performance over the five years analyzed.

SECURA INSURANCE ANNOUNCES PRESIDENT/CEO RETIREMENT, NAMES SUCCESSORS

SECURA Insurance announced today that President & CEO John Bykowski will retire from the company effective July 1, 2014. This comes after Bykowski led SECURA for 16 years of long-term profitable growth by building a people-focused culture and first-rate agent relationships. Bykowski will continue as Chairman of the Board after his retirement.



Senior Vice President – Underwriting Operations Dave Gross will be appointed President and Chief Operating Officer on Sept. 1, 2013. In this capacity, he adds responsibility for claims operations, with Senior Vice President Scott Huiras reporting

to him. This promotion positions Gross to become President and Chief Executive Officer effective the day after Bykowski retires.

Gross joined SECURA in 1997 as Vice President – Sales. In 2001, he was promoted to his current position with responsibility for both underwriting and sales. Gross successfully helped guide the company's new product development, state expansion, and its agency force, ultimately helping profitably grow the organization to the \$450+ million company it will be by year end.



Senior Vice President and CFO Kathryn Sieman will be appointed Executive Vice President on Sept. 1, 2013, making her the company's second-highest ranking executive. She also will remain CFO and continue to lead the company's Finance and Information Technology areas. Sieman joined SECURA in 1992. In 2005, she was promoted to Senior Vice President, named CFO in 2007 and, in 2012, the company's Information Technology division became part of her team.

"Dave's past success, his dedication to our associates and agency partners, and his passion for our industry prepare him well to become SECURA's next leader. Kathryn's financial acumen, strategic ability, and drive for internal efficiency make her a strong complement to Dave," said Bykowski. "I am confident the company remains in well-qualified hands with talented leaders able to take SECURA successfully into the future."



John Bykowski

Biography

SECURA Insurance

Upon John Bykowski's retirement July 1, 2014, he will have contributed more than 40 years to the property and casualty insurance industry. Currently, Bykowski is the President and CEO of SECURA Insurance, a mutual property and casualty insurer headquartered in Appleton, Wis. He has served in that role since joining the company in 1997 and was named chairman of its board of directors in 2004.

Bykowski's leadership and focus on relationships — both within and outside the company — have made a dramatic impact on its success. Overall employee satisfaction has soared over the years to the current high of 97 percent. Empowering people paid off. During his tenure, SECURA underscored its broadening appetite by entering Farm-Ag and opening a Specialty Lines division.

In addition, the annual company revenue (direct written premium) is slated to reach half a billion dollars the year of his departure.

Signals of strong leadership abound outside the company, too. A.M. Best consistently rates the company A (Excellent) for its ability to meet financial obligations to policyholders. And agents rank it among the nation's Top 10 carriers for ease of doing business. Since joining SECURA, Bykowski has held fast to his vision that the company is only as strong as the relationships with its agents. The agency force was honed over the years to include only the finest, and the goal is to continue to foster this success through his leadership transition and beyond.

Bykowski brought impressive property/casualty experience to SECURA. From 1972-79, he held underwriting management positions at Milwaukee Mutual and Allstate Insurance. He worked as vice president of casualty operations at Wisconsin Employers Group from 1979 to 1983, and then moved to West Bend Mutual where he was senior vice president of marketing from 1983 to 1997. Bykowski is a graduate of Marquette University.

Bykowski has long been active in the community and the insurance industry. He currently serves on the board of directors for the Trout Museum of Art, and is the immediate past chairman of the board and a board member for the Fox Cities Community Foundation. He has served on boards for many other community organizations, such as M&I Bank Fox Cities, the Fox Cities Performing Arts Center, United Way Fox Cities, and the YMCA of the Fox Cities. He also served on the board of directors for the National Association of Mutual Insurance Companies (NAMIC) from 2003 until the conclusion of his 2007-08 term as board chairman.

A transition plan for Bykowski's retirement begins Sept. 1, 2013, when Dave Gross is appointed SECURA's President and Chief Operating Officer, positioning him to become President and Chief Executive Officer upon Bykowski's retirement July 1, 2014. Bykowski will remain Chief Executive Officer until his retirement and will remain chairman of the board indefinitely. Gross is currently Senior Vice President – Underwriting Operations and has been with the company since 1997.

IOWA NOMINEE SELECTED AS THE 2013 NATIONAL OUTSTANDING CSR OF THE YEAR

Ms. Nicole Keck, CISR, Commercial Lines Coordinator and Senior Customer Service Agent for AW Welt Ambrisco Insurance, Inc. in Iowa City, Iowa, has just been awarded the most prestigious honor available to insurance customer service representatives: the 2013 National Outstanding CSR of the Year Award.

The Society of Certified Insurance Service Representatives (CISR) and the Society of Certified Insurance Counselors (CIC) selected Ms. Keck as the winner of this award from a field of 49 state winners. After five finalists were chosen from this field, a blue-ribbon panel of five judges evaluated the finalists based on their individual contributions to the insurance community, and the strength of their essays written on the topic: "Communication is one of the most important parts of building strong relationships with your clients, companies, and coworkers. Identify and explain the four greatest barriers to effective communication that you face (or have faced) and how you've worked to overcome these barriers."

Nicole Keck was praised by an associate as "committed and driven to excellence. She is always willing to help others and strives to make others around her better. Nicci has helped our agency open our eyes and minds to new ideas and methods of communication internally to help us improve our service model and better serve our clients. It is so difficult to find someone with so many strong character and leadership traits, but Nicci has them all."

In her essay, Ms. Keck cited four communication barriers she has faced and how she has overcome them: (1) finding a common language; (2) communication style differences; (3) email pitfalls; and (4) time management.

Ms. Keck receives a cash award of \$2,000, a distinctive gold and diamond lapel pin, and her name is inscribed on a sculpture on permanent display at The National Alliance headquarters in Austin, Texas. A scholarship will be awarded to her employer, AW Welt Ambrisco Insurance, for participation in any National Alliance program.



GET RESULTS!

Stagnant? Let's grow your agency.
Now offering exclusive pricing for MIIAB Members.
Call Today! **888-899-1243**



www.astonish.com

**Proudly Providing
Insurance in Minnesota
for More Than 100 Years**



**SPRING VALLEY MUTUAL
INSURANCE COMPANY**

A member of The Main Street America Group

www.springvalleymutual.com
(877) 346-7369



**BEST
OF A REGIONAL.**

**BEST
OF A NATIONAL.**

Safeco Insurance™

A Liberty Mutual Company

Call Tom Meka at 262-446-8719 for opportunities

Safeco Insurance, 1001 4th Ave, Seattle, WA 98154. ©2013 Liberty Mutual Insurance.

Success Takes More Than A Few Ingredients

Satisfy your appetite for business with a strong partner.

Talk to us about how we can partner with you—and provide the right ingredients to grow and succeed.

8300 Norman Center Drive, Suite 250
Bloomington, MN 55437
(952) 897-3000 www.hanover.com



TRAVELERS 

**CNA IS
PROUD TO
SUPPORT THE
INDEPENDENT
AGENTS AND
BROKERS OF
MINNESOTA.**

CNA

We can show you more.®

www.cna.com



SELECTIVE®

Response is everything.

www.selective.com

INCREASE YOUR REVENUE!

It's easy. Ask us how.

We finance. Insureds benefit. You profit.



service as unique as a two dollar bill™

**CAPITAL
PREMIUM FINANCING**

Several plans available. Contact us today for details.

1-800-767-0705

agencyrelations@capitalpremium.net

www.capitalpremium.net

Proud to be a MIIAB sponsor



**KEMPER
PREFERRED**

www.kemperpreferred.com

Business Insurance with an A+ (Superior) rating from A.M. Best, Inc.

It's what we do; period!

Continental Western Group®

A BERKLEY COMPANY®

1-800-533-0303 | www.cwgins.com

E&S SPECIALISTS

Artisan Contractors
Professional Liability
Environmental
Marine
Garage
Liquor Liability
Transportation
and MORE!

SCOBIE

group

5001 American Blvd W.
Bloomington, MN 55437

Phone: 800-622-1667
Direct: 952-807-0099

www.rwscobie.com

RPS

SCHNEIDER

7300 Metro Blvd, Suite 355
Minneapolis, MN 55439
Ph: 952.938.0655
Toll Free: 800.862.6038
www.RPSins.com

- Full Service Brokerage
- Uniquely Designed Specialty Programs
- Online Quotes, Rating and Binding Inc, Contractors and Workers' Compensation
- Admitted and Non-Admitted Carriers Available

A New Way for Insurance Agents To:

- Improve Policyholder Retention
- Increase "Word of Mouth" Referrals
- Gain a New Competitive Edge, Especially Against Internet Insurance Competition
- Better Control Loss Ratios

To Find Out How Contact Tami at:
651.739.4289 or tami@icchelps.com

ICC RESTORATION & CLEANING SERVICES



Proud to be a
Trusted Choice®
member company



WESTFIELD
INSURANCE
Sharing Knowledge. Building Trust.®

www.westfieldinsurance.com



Finding the best business
technology solutions does
not have to be difficult.

- ◇ Desktop and Application Hosting
- ◇ Network Support
- ◇ Laserfiche Document Management
- ◇ Professional Services
- ◇ Virtualization



www.solbrekk.com

763-475-9111

we make IT easy

THE IMT GROUP



WADENA
INSURANCE

IMT
INSURANCE



For Auto, Home, Business and More

West Des Moines, IA ♦ 800-274-3531 ♦ www.imtins.com

TST

TOMSICHE, SONNESYN
& TOMSICHE, P.A.

Attorneys at Law

Phone 763.521.4499
Fax 763.521.4482
www.tstlaw.com

Rolf E. Sonnesyn
Phone 612-520-8604

Insurance Defense

*Our portfolio includes an emphasis on the
defense of insurance agents*



www.EricksonLarsenInc.com

www.rateSPOTwithericksonlarsen.com

TOSHIBA

BUSINESS SOLUTIONS

960 Blue Gantian Road
Phone (651) 994-7700

Eagan, MN 55121
Fax (651) 994-3089

1-800-827-4569

Elite Partner
Office Printing

Copiers/MFP's-Color -Fax-Printers-
Document Management Systems-
Managed Print Services

<http://www.copiers.toshiba.com/tbs11/home.html>

Leading Innovation >>>

Wilson Mutual

INSURANCE COMPANY

Our people make the difference

www.wilsonmutual.com



Thank You to our Trusted Choice Partners in Minnesota

AAA Insurance: www.AAA.com

Allied Insurance: www.alliedinsurance.com

Austin Mutual Insurance: www.austinmutual.com

Burns & Wilcox: www.burnsandwilcox.com

Capital Insurance Group: www.ciginsurance.com

Continental Western Group: www.cwgins.com

EMC Insurance Companies: www.emcins.com

Encompass Insurance:
www.encompassinsurance.com

Foremost Insurance Group: www.formost.com

Harleysville Insurance: www.harleysvillegroup.com

The Hartford: www.thehartford.com

Integrity Insurance: www.integrityinsurance.com

Liberty Mutual: www.lmac.com

The Main Street America Group:
www.msagroup.com

MetLife Auto & Home: www.metlife.com

Midwest Family Mutual: www.midwestfamily.com

North Star Mutual: www.nstarco.com

Progressive Insurance: www.progressiveagent.com

Rain & Hail Insurance Service, Inc.:
www.rainandhail.com

Safeco Insurance: www.safeco.com

Selective Insurance: www.selective.com

SFM-The Work Comp Experts:
www.sfmic.com

State Auto Insurance: www.stateauto.com

Travelers Insurance: www.travelers.com

Western National Insurance: www.wnins.com

Westfield Insurance: www.westfieldinsurance.com

Wilson Mutual Insurance: www.wilsonmutual.com



Online Courses: The VU offers a wide variety of online classes to enhance and expand insurance technical and business skills. When taking an online class through the VU, you can be confident you or your staff is learning the highest quality education available online. You do NOT have to be a member or subscriber to take an online course since a separate fee is charged.

Research Library: For those who seek a smarter way to research, the VU provides access to hundreds of insurance, business and technology articles written by volunteer faculty and other contributors. Technical insurance articles often include links to full sample ISO forms. You'll also find white papers and articles on many issues affecting today's insurance marketplace.

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

All of this can be accessed on the web at

www.independentagent.com/vu



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.



**MN Independent Insurance
Agents & Brokers Association**



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

(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: agoodin@miaa.org**

www.miaa.org



2014 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

- 1/15 - 1/17/14 **Eden Prairie** Commercial Casualty
- 2/12 - 2/13/14 **Plymouth** *Ruble Graduate Seminar
- 3/5 - 3/7/14 **Eden Prairie** Agency Management
- 4/9 - 4/11/14 **Eden Prairie** Personal Lines
- 5/21 - 5/23/14 **Eden Prairie** Commercial Property
- 6/11 - 6/13/14 **Brainerd** Life & Health
- 7/16 - 7/18/14 **Eden Prairie** Personal Lines
- 8/6 - 8/8/14 **Eden Prairie** Commercial Casualty
- 9/10 - 9/11/14 **Plymouth** *Ruble Graduate Seminar
- 10/8 - 10/10/14 **Eden Prairie** Agency Management
- 11/5 - 11/7/14 **Eden Prairie** Commercial Property

* 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: agoodin@miia.org**
www.miia.org



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
- 8/15/13 - 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
- 9/17/13 - St. Cloud *WTH - Commercial Lines
- 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: mherr@miaa.org

www.miaa.org



2014 MIIAB CISR Program Schedule

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

MN Independent Insurance Agents & Brokers Association

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)

- 1/7/14 - Eden Prairie Personal Lines Miscellaneous
- 1/23/14 - Shoreview Agency Operations
- 2/5/14 - Eden Prairie Commercial Casualty I
- 2/6/14 - St. Cloud Commercial Casualty I
- 2/11/14 - Duluth Commercial Property
- 3/4/14 - Shoreview Personal Lines Miscellaneous
- 3/11/14 - Rochester Commercial Property
- 3/12/14 - Eden Prairie Agency Operations
- 4/8/14 - St. Cloud *WTH - Personal Lines
- 4/15/14 - Eden Prairie Personal Auto
- 5/6/14 - Eden Prairie Commercial Property
- 5/14/14 - Rochester Elements of Risk Management
- 5/15/14 - Duluth Personal Residential
- 5/20/14 - Grand Rapids Commercial Casualty II
- 6/5/14 - Brainerd Agency Operations
- 6/10/14 - Eden Prairie *WTH - Personal Lines
- 6/17/14 - Thief River Falls Personal Auto
- 6/18/14 - Shoreview Commercial Casualty II
- 7/10/14 - Eden Prairie Elements of Risk Management
- 7/15/14 - Alexandria Commercial Property
- 7/22/14 - Mankato Commercial Property
- 7/23/14 - Detroit Lakes Personal Lines Miscellaneous
- 8/5/14 - Rochester Personal Lines Miscellaneous
- 8/12/14 - Eden Prairie Commercial Casualty II
- 8/12/14 - Willmar Agency Operations
- 8/21/14 - Bemidji Commercial Casualty I
- 9/9/14 - St. Cloud Commercial Casualty II
- 9/16/14 - Duluth Elements of Risk Management
- 9/23/14 - Eden Prairie Personal Residential
- 10/2/14 - Shoreview *WTH - Personal Lines
- 10/14/14 - Eden Prairie **Dynamics of Service
- 10/15/14 - Rochester **Dynamics of Service
- 11/11/14 - St. Cloud Personal Residential
- 11/18/14 - Mankato Personal Lines Miscellaneous
- 12/9/14 - Eden Prairie Personal Lines Miscellaneous

*** 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: mherr@miia.org

www.miia.org

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>
---	--

Method of Payment

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

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: mherr@miia.org**

www.miia.org

2014 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

- 1/22/14 - Eden Prairie** 8:30am-3:30pm
Prairie Conference Center
7500 Flying Cloud Dr, Ste 125
Eden Prairie, MN 55344
952.835.4180
- 3/25/14 - St. Cloud** 8:30am-3:30pm
Best Western Kelly Inn
Hwy 23 & 4th Ave
St. Cloud, MN 56301
320.253.0606
- 4/15/14 - Fergus Falls** 8:30am-3:30pm
Best Western/Bigwoods Event Center
925 Western Ave
Fergus Falls, MN 56537
800.293.2216
- 5/1/14 - MIIAB Convention** 8:30am-3:30pm
Minneapolis Convention Center
1301 2nd Ave S
Minneapolis, MN 55403
612.335.6000
- 6/19/14 - Morton** 8:30am-3:30pm
Jackpot Junction
39375 County Hwy 24
Morton, MN 56270
507.644.3000
- 7/9/14 - Walker** 8:30am-3:30pm
Northern Lights Casino
6800 Y. Frontage Rd NW
Walker, MN 56484
866.652.4683
- 8/19/14 - Rochester** 8:30am-3:30pm
Ramada Hotel & Conference Ctr
1517 16th St SW
Rochester, MN 55902
507.289.8866
- 9/17/14 - Duluth** 8:30am-3:30pm
Holiday Inn & Suites
200 West First St.
Duluth, MN 55802
218.727.7492
- 10/22/13 - Eden Prairie** 8:30am-3:30pm
Prairie Conference Center
7500 Flying Cloud Dr, Ste 125
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>
---	--

Method of Payment

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

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: mherr@miia.org**

www.miia.org



Minnesota Independent Insurance Agents & Brokers Association

2013

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
Toshiba Business Solutions
Travelers Companies, Inc.
Westfield Insurance
Wilson Mutual Insurance Company
Workers Compensation Specialist