



THE Minnesota News

C MIAB/Trusted Choice
CONVENTION APRIL 30
& MAY 1
Minneapolis Convention Center **2014**

80+ Exhibitors

Awards Luncheon

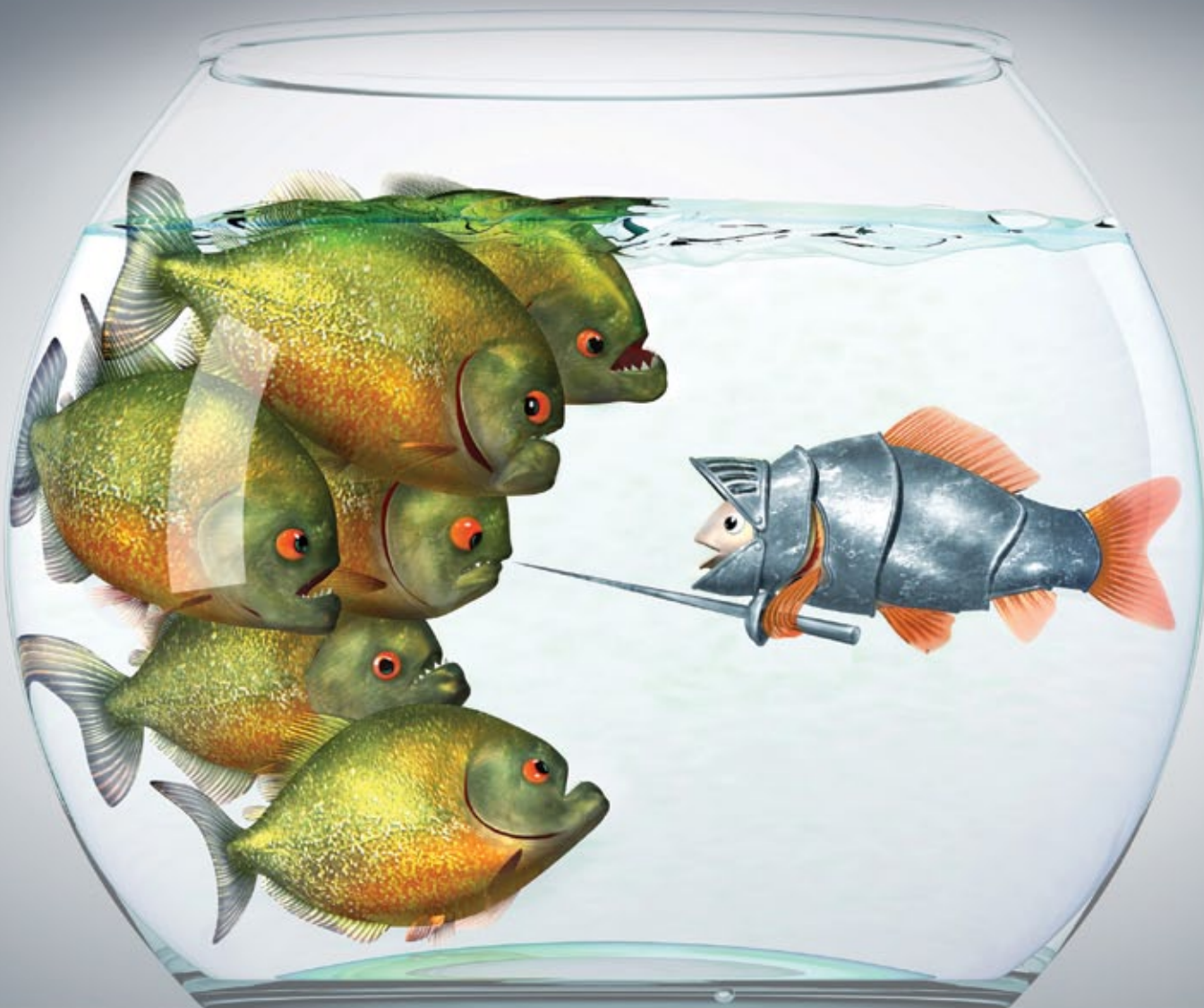
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PROGRESSIVE



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Attorneys at Law

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MN Independent Insurance Agents & Brokers Association

15490 101st Ave N, Suite 100
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www.progressiveagent.com

Time

Nothing is a waste of time if you use the experience wisely.-Rodin

It only seems like yesterday that I was accepting the role of President of the MIIAB from Robb Wunderlich at the Minneapolis Convention Center last year. I only wish that I could say that winter went as fast as my presidency but unfortunately it has not.

As I write my last column for the newsletter I would like to thank some people that have helped me over the last year as president.

I would like to first thank Dan Riley and his staff at the association offices. Without them the job as President of the association would have been much more difficult. We have one of the best association staffs in the country and that was proven to me this year.

I also want to thank my business partner, Jim Poppie, and my staff and producers for affording me the opportunity to take on this role. Thank you for your flexibility and support. I know the role has taken me away from the office but I believe it has been positive for our agencies.

One of the biggest thanks I want to extend is to you, our association members. Without you there would be no association. I have really enjoyed meeting a lot of you for the first time this year and appreciate the kind words you have said to me.

As I traveled around the country for the MIIAB I was encouraged by the great people we have in our industry. From the CEO's of national companies down to the customer service representative of a two person agency, we really have the best of the best when it comes to people.

One of my main goals this year was to revitalize the Young Agent Council. With the great work of Frank Whitcomb I think we are succeeding in doing that. I honestly was amazed of the quality of young people in our organization. They sometimes say that insurance is something you fall into not something you necessarily choose. If that is the case, we got very lucky that the young agents we have, "fell" into insurance.

Lastly I want to wish Vance Prigge, the next President of the MIIAB, the best for the upcoming year. Getting to know Vance the last few years I know he will put the same time and effort into the association he has into growing his own agency.

Thank you again to the MIIAB members for giving me this opportunity.

Chad Bjugan
Richfield State Insurance



Thank you, agents.

Auto-Owners is dedicated to the independent agency system and proudly stands behind the agents who represent us. Thank you, agents for your continued loyalty, which helps us take care of the policyholders who rely on us.



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MIAB Members Lobby Congress On Your Behalf on April 9-10, 2014

Each year the MIAB takes a delegation of Minnesota agents to Washington, D.C. for the IIABA's Federal Legislative Conference. This year is no exception. Below are the issues that we will be discussing with the Minnesota Congressional Delegation:

AGENT LICENSING REFORM

BIG "I" POSITION: The Big "I" strongly supports legislation to streamline the nonresident licensing of agents and brokers to allow them to better serve insurance consumers. This legislation, H.R. 1155, was introduced in March 2013 by Insurance Subcommittee Chairman Randy Neugebauer (R-Texas) and Rep. David Scott (D-Ga.) in the House. The companion bill, S. 534, the "National Association of Registered Agents & Brokers Reform Act" (NARAB II), was introduced in April 2013 by Sens. Jon Tester (D-Mont.) and Mike Johanns (R-Neb.) in the Senate. The House passed H.R. 1155 by a 397-6 vote in July 2013. The Senate passed the legislation as part of a separate flood insurance bill in January 2014. The legislation has the support of the major insurance industry stakeholders and has been endorsed by the National Association of Insurance Commissioners (NAIC). NARAB II would increase consumer access to insurance markets and allow agents and brokers operating on a multi-state level to avoid duplicative licensing requirements while maintaining important consumer protections.

TERRORISM INSURANCE

BIG "I" POSITION: The current authorization for the Terrorism Risk Insurance Act (TRIA) program expires on Dec. 31, 2014. IIABA urges Congress to work toward enacting an extension of this program as soon as possible in order to continue protecting our country's economic security against the threat of terrorism. As such, the Big "I" supports H.R. 508, the "TRIA Reauthorization Act of 2013," by Reps. Michael Grimm (R-N.Y.) and Carolyn Maloney (D-N.Y.), which would provide a five-year reauthorization of this important program. As the legislative process moves forward in both chambers, the IIABA looks forward to working with the committees of jurisdiction on their proposals to bolster the commercial property-casualty market for terrorism insurance.

TAX REFORM

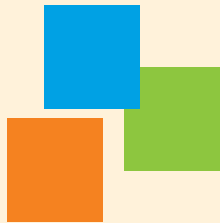
BIG "I" POSITION: The Big "I" is generally encouraged by continued discussions of a broad tax code reform effort. If any such proposal moves through the legislative process this Congress, IIABA urges Congress and the Obama Administration to address individual rates along with corporate rates, as





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.

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many of IIABA's small business members file individually as pass-through entities. Any efforts to create an imbalanced tax regime between individuals, small businesses and corporate entities, or to finance a reduction in rates for large corporations on the backs of small businesses will be strongly opposed by the IIABA. The Big "I" is concerned by the direction and precedential nature of portions of the draft bills penned by the tax-writing Committees this Congress.

Also, we should thank the following Minnesota agents who will be taking their time to lobby on your behalf on issues affecting your industry. We appreciate all of their time and efforts in D.C.

Chad Bjugan

Richfield State Insurance
Richfield

Beth DeLaForest

Sherman Insurance Agency
S. St. Paul

Roberta Gibbons

Dyste Williams Agency
Minneapolis

Karen Hawkinson

Blakestad-Phenow, Inc.
Fridley

Darian Hunt

House of Insurance Agency, Inc.
Le Center

Mike Johnson

M&M Insurance Agency
Mapleton

Alisa Lamb

Stein Insurance Agency
Lindstrom

Jamie Larson

Larson Insurance
Fergus Falls

Myron Larson

Larson Insurance
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Richard McKenny

Advance Insurance Agency
Edina

Ken Ohl

Pioneer Heritage Insurance, LLC.
Spicer

Vance Prigge

Atlas Insurance Brokers
Rochester

Dominic Sposeto

MIIAB
Maple Grove

Jen Vetter

Park Valley Agency
Maple Grove

Robb Wunderlich

Wunderlich Insurance Agency
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Glenn Renwick

**PERSONAL LINES
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John Sauerland

**COMMERCIAL LINES
PRESIDENT**
John Barbagallo

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Mayfield Village, OH

A.M. BEST RATING
"A+" (Superior)

COMPANY WEBSITE
www.ProgressiveAgent.com

Progressive is the number one writer of auto insurance through independent agents, with a network of more than 35,000 agents. Progressive is a leader in commercial lines and special lines, with coverages for motorcycles, all-terrain vehicles, boats, snowmobiles, personal watercraft and RVs. Additionally, umbrella and homeowners products are available for preferred customers at competitive rates.*

Founded in 1937 and headquartered in Mayfield Village, Ohio, Progressive thrives on innovation and cutting-edge technology. Snapshot®, the industry's leading usage-based insurance program, offers drivers personalized rates and discounts for safe driving. Customers can even test drive Snapshot to see if they can save with the program before switching carriers.

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



*Personal Lines
President
John Sauerland*



*Commercial Lines
President
John Barbagallo*

Progressive's broad range of coverages is backed by unparalleled claims and exceptional customer service. Its Service Centers are a one-stop shop for getting customers back on the road quickly after an accident. Progressive offers agents and customers 24/7 support through online resources and knowledgeable customer service representatives. Progressive makes quoting and binding easy with its award-winning portal, ForAgentsOnly.com and broad capabilities for interfacing with agency management systems. It helps shoppers find local agents with its website, www.ProgressiveAgent.com which provides agents over 50,000 leads every month.

Progressive is committed to helping agents grow their business. Its marketing representatives can provide recommendations on advertising, social media, local search and optimizing an agency's online presence. In

addition, Progressive offers easy marketing solutions including co-brandable advertising and co-op marketing. All of these resources are supported by its highly recognizable, award-winning national brand.

Progressive has proudly supported agents for more than 75 years and it continues to offer great prices, products, claims, service and support.

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& MAY 1
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Awards Luncheon

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Top Speakers

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Largest Insurance Convention in Minnesota!!!

Workers' Compensation in MN

Wednesday
9:00am - 11:00am
101D - Level 1



James R. Waldhauser
Cousineau McGuire
Chartered



Thomas W. Atchison
Cousineau McGuire
Chartered

This course is designed to be a primer to Minnesota Workers' Compensation Law and will discuss how to properly handle and defend claims. After the introduction, we will cover the fundamentals of workers' compensation to develop the initial knowledge base. Next, we will examine recent changes to Minnesota law and discuss how these changes will affect employers and employees. After that, we will cover the defense and settlement of workers' compensation cases. Lastly, we will also conduct a case law summary to highlight specific examples. (2 CE Approved)

Agency Perpetuation during the Baby Boomer Demographic Shift



Christopher Stall
Moss & Barnett

Wednesday
9:00am-11:00am
101E - Level 1

Perpetuation planning can be a key component to your financial security and prosperity, whether you are growing an agency or planning for retirement. The leading edge of the baby boomer generation turns 68 this year. Are ready for the opportunities and changes that are coming? A successful perpetuation plan takes planning, business perspective and solid execution. This presentation will provide attendees with practical tools to address issues, opportunities and pitfalls unique to perpetuation planning with insurance agencies. (2 CE's Approved)

Wednesday Afternoon

Exhibit Hall Open

Ballroom A - Level 1

2:00 p.m. to 5:30 p.m.

MIIAB Awards Luncheon

Wednesday
11:15am - 1:30pm
Ballroom B - Level 1

Awards

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



Kelly McDonald
McDonald
Marketing



Tom Minkler
Big "I" Chairman
2014



Chad Bjugan
MIIAB President
2013



Vance Prigge
MIIAB President
2014

Keynote Speakers



KEYNOTE SPEAKER
Kelly McDonald
 McDonald Marketing

Wednesday 9:00am-11:00am

101C - Level 1

Come Together: Generational Differences and How to Effectively Work with Someone Much Older or Younger than You

Matures. Boomers. Gen X. Gen Y. Or are they called Millennials? Why is Gen X called "X"? Why don't Boomers realize there's more to life than work? And why don't Millennials realize that their 5:00 pm yoga class does not take precedence over a client deadline? What happened to "paying your dues"? Why doesn't my supervisor praise me and appreciate me for all the great things I do every day?

These questions are being asked and grumbled about in every office everywhere in the country. Any time two or more generations work side by side, there are going to be potential differences in the approach to work and collaboration. But never have the differences between these generations been so profoundly marked as they are now.

Why? And more importantly, how do you learn to work with someone who has such a different approach to work, not to mention their values and priorities?

This presentation focuses on key generational differences and how you can work effectively with someone much older or younger than you - and enjoy it!

Tips & Tricks for Taking Social Media to the Next Level

So you're blogging, tweeting and posting away and your fan base and followers are growing accordingly. Now what? What are the next steps in social media? How do you monetize it, track it and keep it growing?

This session will focus on how to use social media to build your brand and elevate your B2B marketing. The social media landscape is changing fast and new tools are entering the picture that make consumer connection, dialogue and purchase influences easier and better than ever. This session will cover key tips on what's new in social media marketing as well as best practices and top tips to try. Along the way a few social media marketing myths will also be shattered

LUNCH KEYNOTE

Crafting the Customer Experience for People Not Like You

Deliver a better business experience, for every kind of customer.

This session will show how companies, brands and products struggling to differentiate themselves in a sea of sameness can foster long-term loyalty and brand preference with exceptional and customized customer service.

A "one-size fits all" approach to customer service is no longer viable. Businesses competing on service need to understand and cater to customers' racial, ethnic, religious, generational, lifestyle and geographic differences in order to meet or exceed customers' service expectations.

Core customer groups will be covered, including women, the five generations (Matures, Boomers, Gen X, Gen Y and Gen Z), racial and ethnic segments, such as Hispanics, Asians and African-Americans, as well as those who are defined by key lifestyle and life-stage attributes. Includes consumer insights that will help you deliver a better business experience for every customer.

You cannot control the economy, the stock market or the costs of goods and labor. But you can control your organization's customer experience. It's an empowering thought.

Customer service is 100% in your control at all times and it's more important than ever in today's competitive business environment.

And terrific customer service doesn't have to break the bank; it's about understanding your customer's values and catering to their priorities.

Wednesday 2:00-3:00pm

101C - Level 1

Crafting the Customer Experience for People Not Like You

(Expanded Version)

REGION 8 SPONSORED SEMINAR

Kelly McDonald is a marketing and advertising expert and considered one of the nation's top experts in multicultural marketing and consumer trends. Her client experience includes brands such as Toyota, State Farm, Nike, Harley-Davidson, Miller-Coors, and Sherwin-Williams. Kelly was named #1 on the list of "26 Hot Speakers" by Successful Meetings Magazine. Advertising Age has twice named her company one of the top ad agencies in the U.S. She has been featured on CNBC, in Forbes, BusinessWeek, Fast Company, on CNNMoney.com and on Sirius/XM Radio. She is the author of two books. Her first, "How to Market to People Not Like You", was #7 on the list of Bestselling Business Books of 2011 and her latest book is titled "Crafting the Customer Experience for People Not Like You".

Convention Schedule

Wednesday April 30, 2014

9-11am **Generational Differences & Social Media**

101C - Level 1

9-11am **Workers' Compensation in Minnesota**

101D - Level 1

9-11am **Agency Perpetuation**

101E - Level 1

11:15am -1:30pm **Awards Luncheon**

Ballroom B - Level 1

2-5:30pm **Exhibit Hall**

Ballroom A - Level 1

2-3pm **Crafting the Customer Experience for People Not Like You**

101C - Level 1

Thursday May 1, 2014

8:30-12:30 pm **2013 General Liability Policy**

101D - Level 1

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

101C - Level 1

**Enjoy Downtown
Networking &
Nightlife
Wednesday
Evening**



2013 General Liability Policy

**Jeffrey R. Maas, CIC
CBIZ AIA**

**Thursday
8:30am - 12:30pm
101D - Level 1**

This course will study and General Liability form and the endorsements used with the form in great detail. We will look at the changes made in the 2013 edition. All of the pertinent changes will be discussed. To accomplish this, the course is divided into 12 sections. After the introduction, the student will be exposed to all the recent changes. Then we will consider the "Who is An Insured" subject. This will include various endorsements that can be used. We will study the policy form in detail, from the insuring agreement for Bodily Injury and Property Damage to the exclusions. We will then do the same thing for the Personal Injury/Advertising Injury section and Medical Payments. We will discuss the Supplementary Payments. We will next bring in a study of the limits of liability. We will consider many of the GL endorsements that can enhance, broaden or restrict our clients' coverage. **(4 CE's Approved)**

E&O Risk Management: Meeting the Challenge of Change



**Gloria Thompson, CIC
American Agency Inc.**

**Thursday
8:30am - 3:30pm
101C - Level 1**

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

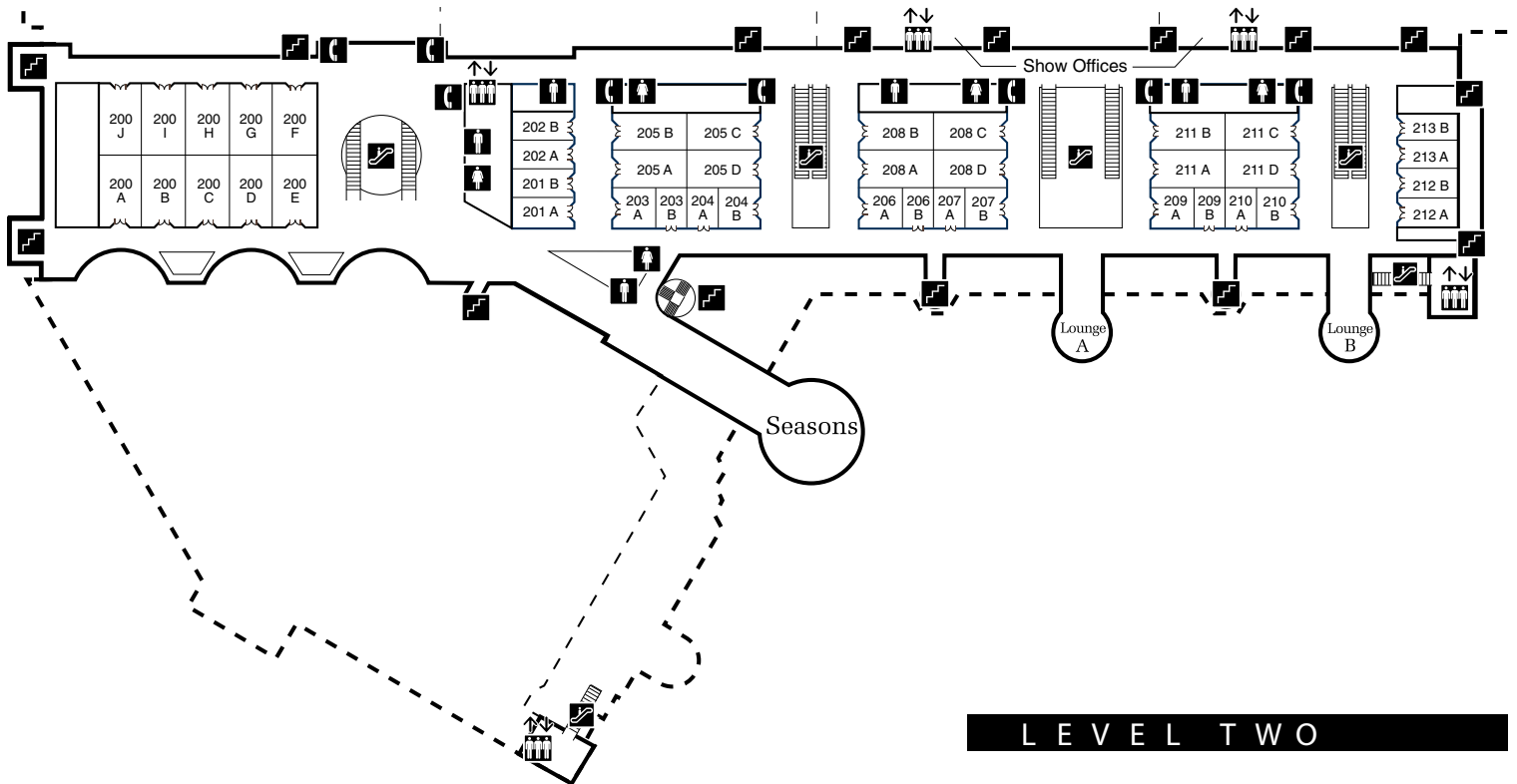
This highly interactive class is written by the Big "I" Advantage, Inc and Swiss Re Americas from a best-in-class approach. This course will review the common causes and sources of errors and omissions claims against agents. An agent's best defense is proper documentation. Learning the laws and rules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

(6 CE's Approved)



Minneapolis Convention Center

1301 2nd Ave South
Minneapolis, MN 55403





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CONVENTION APRIL 30 & MAY 1
 Minneapolis Convention Center **2014**

Registration Form

Please complete one form per participant. Photocopy for your associates. Pre-registration deadline is **April 21, 2014**

Full Convention Track received after April 21 will incur a late fee of \$25.00. Ala Carte Registrations received after April 21 will incur a late fee of \$5.00

Full Convention

Includes Awards Luncheon, Exhibit Hall and Seminars listed below

- \$175.00** Member
- \$275.00** Non-Member
- \$100.00** Young Agent

Wednesday Morning Sessions (pick only one)

- 9am - 11am **Generational Differences/Social Media**
- 9am - 11am **Worker's Comp** (2 CE's approved)
- 9am - 11am **Agency Perpetuation** (2 CE's approved)

Wednesday Afternoon Session

- 2pm - 3pm **Customer Service (sponsored by Region 8)**

Thursday Sessions (pick only one)

- 8:30am - 12:30pm **2013 General Liability Policy** (4 CE's approved)
- 8:30am - 3:30pm **E&O Seminar** (6 CE's approved)

Ala Carte Registration

Wednesday Only Includes Seminars, Awards Luncheon and Exhibit Hall

9:00am - 5:30pm

- \$125.00** Member
- \$225.00** Non-Member
- 9am - 11am **Generational Differences/Social Media**
- 9am - 11am **Worker's Comp** (2 CE's approved)
- 9am - 11am **Agency Perpetuation** (2 CE's approved)
- 2pm - 3pm **Customer Service (sponsored by Region 8)**

Wednesday

Awards Luncheon Only

11:15am - 1:30pm

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

Thursday

2013 General Liability Policy Only

8:30am - 12:30pm

- \$50.00** Member
 - \$65.00** Non-Member
- 4 CE's approved

Wednesday

Exhibit Hall Only

2:00pm - 5:30pm

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

Thursday

E&O Seminar Only

8:30am - 3:30pm

- \$151.00** Member
 - \$166.00** Non-Member
- 6 CE's approved

Total Due: _____

Check which applies: Agent Company Representative

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MN Insurance #

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Diamond Profile



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PRESIDENT & CEO
Jeff Kusch

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Maple Grove, MN

WEBSITE
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A.M. BEST RATING
"A" (Excellent)

Austin Mutual Insurance Company became an affiliate of super-regional The Main Street America Group in 2012 and the partnership has opened many great opportunities throughout Minnesota.

Minnesota's independent agents will benefit greatly from this affiliation. Main Street America and Austin Mutual are focused on expanding their market share in the state in commercial lines, personal lines and bonds. Their commercial product suite features the robust Main Line Business Owners Policy (Main Line BOP), as well as tiered commercial auto, commercial umbrella and workers' compensation. Austin Mutual's personal lines product suite includes private passenger auto, homeowners, umbrella, dwellings and mobile homes. Their bonds product line features fidelity bonds and commercial surety.

Austin Mutual has been meeting the insurance needs of Minnesota individuals, families and businesses since 1896. Much like Austin Mutual, Main Street America's rich history began nearly a century ago when

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



*Austin Mutual
President & CEO
Jeff Kusch*

the company was established to provide auto liability insurance to members of the Grange Fraternity in New Hampshire.

The two storied insurance carriers share much in common – in particular, our steadfast commitment to you, the independent insurance agent, as our sole channel of distribution. In addition, both Austin Mutual and Main Street America are strong company partners of Trusted Choice® and Consumer Agent Portal (TrustedChoice.com). In fact, Main Street America was honored with the "2013 Award of Excellence" from the MIIAB for its commitment to Minnesota and independent agents. The Twin Cities suburb of Maple Grove is headquarters for Austin Mutual and Main Street America's Western Region.

Austin Mutual – as well as Main Street America's other eight property and casualty writing companies – are "A" rated by A.M. Best for their financial strength. They also carry an "a+" issuer credit rating from A.M. Best. Main Street America has been selected to the Ward's 50 for three consecutive

years based on sustained five-year financial performance. This ranks it amongst the top 2 percent of all U.S. property/casualty companies.

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Capitol Notes



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

Legislative Update

As I write this article, the legislature is heading the halfway mark of the 2014 session. Here is a brief highlight of the major issues of interest to the MIIAB membership.

Driving Record Access Fix Introduced

A bill, House File 2795, would direct the Department of Public Safety to continue to provide bulk motor vehicle and driver information to outside entities that are qualified users of this information under federal law. This would include driving records and the third party entities that provide this information to insurance agencies. It is hoped that this legislation would be enacted prior to May 12, when the department has stated their intent to cease access to bulk data.

The Department of Public Safety is opposing to the bill and suggests their recent proposed change was instituted to protect the privacy of the public. They assert that they are unable to audit data given to outside entities and therefore cannot assure its proper use. They also believe that they are authorized by state law to assess fees up to \$9 for this information. A Senate version will be introduced shortly. It's difficult to predict the legislature's reception to this legislation, but so far it is looking like this proposal will get positive attention.

No-Fault Anti-Fraud Bill

A compromise bill offered by the Senate Working Group on Insurance Fraud has passed a major committee and its passage by the Senate is likely. The bill has several anti-fraud provisions including given the Commerce Department authority to levy fines up to \$25000 per violation of fraud, as well as the authority to de-authorize a health care provider from being able to receive reimbursement for no-fault medical procedures. It would remove the ability of the department of public safety to sell accident reports to parties within 60 days of an accident. The bill also increases the weekly wage for economic loss and disability benefits from the current \$250 to \$500. The funeral expense benefit would be raised from \$2000 to \$5000.

CAPITOL NOTES continued on page 25

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Webinars for CE

A proposal sponsored by the MIIAB would change state continuing education law to allow CE through Webinars. The definition of classroom education would be expanded to include the simultaneous broadcast of a classroom course. By defining webinars as classroom education, all participants regardless of their location will no longer be required to take a test to receive credit.

These could be accomplished two ways. One way would be to broadcast a live program to a remote setting monitored by a proctor. Another mechanism would be a concurrently simulcast program to individual agents online if it includes a process to authenticate the student's identity and the technology to guarantee seat time.

Minnesota Secure Choice Retirement Savings Plan

This proposal would authorize the state to sell retirement plans to private sector employees who do not have access to retirement accounts through their employer. Individuals could establish a secure choice trust account that would be held in the state treasury and administered by the State Investment Board. This proposal is sponsored by the AARP and unions who have considerable influence within the Democratic Party. It is authored by Senator Sandy Pappas, D-St. Paul and Rep. Patty Fritz, D-Faribault. Insurers and agents oppose this governmental intervention into the private retirement market that is already loaded with retirement savings options, including the President's recently announced myRA.

Zero Paid Claims


A bill has been introduced that relates to policyholder queries or submitted claims for which no payment is made by the insurer. The bill would prohibit the use of these queries or non-paid claims in future underwriting. Similar bills have been introduced in the past but have not gained much attention.

Freedom to Choose A Motor Vehicle Repair Shop

Legislation is pending that would prohibit insurers from restricting a policyholders choice of repair shops for covered repair services. It would prohibit limiting repairs to a particular repair shop selected by the insurer. The bill also prohibits an insurer from specifying or requiring any motor vehicle repair shop to utilize specific vendors, distributors, or manufacturers. It would not however get rid of 800 numbers recommended by insurance companies. The bill is the initiative of the Alliance of Automotive Service Providers, which includes both dealers and independent repair shops. It is not likely this bill will be advanced this year.



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Insurance Agency Marketing and Potential Errors & Omissions Issues

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

In this highly digital and online world we currently live in nearly every insurance agency has a website to advertise its services to the world. Many of these insurance agency websites are somewhat sophisticated, with multiple pages of content attempting to attract new insurance customers. On these insurance agency websites there are frequently statements such as:

"We are a one stop shop for all of your insurance needs."

"We are experts in the field of selling insurance."

"We will provide you with the highest level of customer service."

"We will take care of your insurance needs and you will not have to worry about anything."

"We will provide you a comprehensive risk management assessment of your insurance needs."

"We have dedicated insurance experts to help assist you in all of your insurance."

"We will provide you the best coverage."

"We will provide you with a personalized insurance package that meets all of your insurance needs."

However, what you may not know is that statements like those illustrated above can and will be used against you should an errors and omissions claim arise. Plaintiffs' attorneys are very cognizant of the existence of these types of statements and regularly use these types of statements to help make their client's errors and omission claim against an insurance agent. Plaintiffs' attorneys will argue that these types of statements create a special relationship that gives rise to a heightened duty of care to be imposed on the insurance agent. Plaintiffs' attorneys will argue that by putting statements such as this on your website that you have now taken on a heightened duty to inform, advise and counsel your insurance customers. It should also be noted that Plaintiffs' attorneys will make these same arguments about statements on your marketing materials, statements on your letterhead, and statements on insurance proposals.

Even though it is often possible to ultimately defeat these types of arguments made by Plaintiffs' attorneys, the attorney defending you in a errors and omissions claim still will have to take the time (and expend the attorneys' fees) to do so. As an attorney representing insurance agents and

continued on page 29

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agencies in errors and omissions litigation on a regular basis I pay particular attention to statements made on my client's websites. I know that down the road as the case progresses I will likely be seeing these statements at the deposition of my client.

There are even websites (such as the internet archive wayback machine <http://archive.org/web/>) that capture and store historical webpages. I have already seen Plaintiffs' attorneys use this tool to pull old webpages from an insurance agency's website and then use these old webpages at an insurance agent's deposition in errors and omissions litigation against the insurance agent. Thus, even if you change your website, a Plaintiffs' attorney may still be able to uncover older websites you have previously published.

So what is the take home lesson to be learned here? At a minimum you should be conscious of the fact that what you put on your agency's web page, marketing materials, letterhead, and insurance proposals may one day be used against you in an errors and omissions claim. Thus, you may want to consider altering some of these statements. Some examples of useful marketing statements that are less of a concern from an errors and omissions standpoint are as follows.

"We can provide you with meaningful options and information to help you make decisions on your insurance."

"We can use specific information about your business that you provide us to provide you with a personalized insurance package proposal that can meet your key insurance needs."

"As your partner in the insurance purchasing process, we can work with you to assist you in your business decisions about what insurance to purchase."

Finally, when creating a new webpage, marketing materials, letterhead, or insurance proposals, pay attention to these issues and use care in creating the content for these items.

If you have any further questions or concerns about this issue please feel free to contact me at asimon@tstlaw.com or 612-520-8617.

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.



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Three Rules to Become A Remarkable Presenter

Imagine you've been working on a significant opportunity for several months. You've invested long hours with all of the key players and it's almost time to go to contract. The final step is a simple "show-n-tell" presentation that you need to deliver to your client. All you need is their acceptance and you're off to the bank to deposit the commission check.

The day of the big presentation arrives and you're feeling good. You walk confidently into the prospects office, connect your laptop and launch the presentation. Suddenly all eyes are on you and without warning you find yourself stumbling through a lame introduction that goes something like: "Hi, my name is Bob and I represent XYZ Agency. Thanks for taking some time to be here today."

You race through the power point until you get to the meat of the presentation (easily identified by the slides that have lots of words typed in small fonts). Finally you begin to feel strangely comfortable as you start reading these complex screen shots to the decision makers.

And then, without warning you find yourself staring at a blank slide. There is nothing left in the power point so you immediately ask for questions and of course there aren't any. You awkwardly thank everyone for his or her time and head back to the office. Now you're left with no clue if you'll win this opportunity but you're certain that you won't get a second chance.

So what does it take to become A Remarkable Presenter?

#1. Get a hook!

Most prospects rush to conclusions in the first two minutes of your presentation. Failure to develop a solid introduction is one of the biggest mistakes Trusted Choice professionals make. Leverage those first two minutes to take command of your listeners. Engage them with a relevant story. Grab their attention with an alarming insight or just make them smile with some simple humor. Worry less about educating and more about connecting.

I'm not suggesting you start your next presentation with a card trick. But I am suggesting you take a hard look at how you get your prospect to lean in for the first two minutes of your presentation.

Practice and polish your hook until it is rock solid. Grabbing attention from the very start sets you and your ideas apart from everyone else who just "wings" their opening. And a great hook creates confidence that you can build upon throughout your presentation.

#2. "I know this next slide is a little hard to read."

PowerPoint was originally developed to be a visual aid; a tool that presenters could use to add "power" to their message by highlighting a key "point." Think big fonts, few words, maybe even a picture or two to drive home important ideas.

Your PowerPoint is not the presentation - you are the presentation. The slide is there to support you and your ideas.

Look at it another way. A PowerPoint that is jammed full of data, charts, conclusions and complete paragraphs could just be emailed to your customer. What do they need you for? They can just read it, saving you from having to make a personal visit. What an interesting way to decrease business and work yourself out of a job.

#3. The two words that everyone loves to close with:

Most sales presentations close with the agent saying "thank you." Not exactly a strong call to action, is it?

You deliver presentations because you want someone to do something. You might want their approval or an introduction or maybe you want feedback on an idea. The bottom line is you want something from your listener and the best way to get it is to ask for it!

I know you won't always get what you want, but if you'll ask for something specific it becomes a springboard for questions, discussion and next steps. You walk out of the prospects office knowing where you stand versus going back to the office and hoping that your phone will ring.

Whether you are speaking to an audience of one or one thousand, it's crucial that you engage your listeners. Start applying these three lessons today and become **A Remarkable Presenter!**



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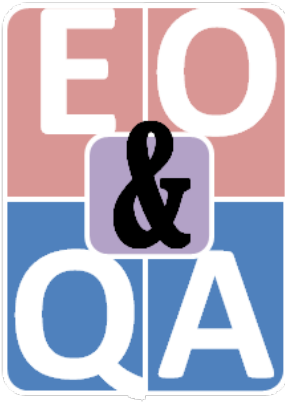
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Agent's questions about Errors and Omissions, and how E&O losses can be prevented.

By Mary LaPorte, CPCU,
CIC, LIC, CPIA

Q: We recently had an issue in our agency where a commercial lines customer had a claim denied by the carrier saying that collision coverage was not on the vehicle which was involved in the accident. When we went back and checked the original application from two years ago, the coverage had been requested, but was not included in the policy when it was issued. As it turned out, the damage was paid by another party so he dropped his claim. We wondered if the carrier would have been responsible if the customer had pursued the claim. Whose fault is it when a coverage like this is missing?

Leslee, Georgia

A: Leslee, this is a more common scenario than you might think. Often an agent will request a specific limit, deductible or coverage and the policy may be issued without that requested coverage. Both commercial and personal lines new business should be checked carefully upon receipt. There is a myriad of information in a single policy, and it is too easy for someone to make a simple error when inputting that information into the policy issuance system. The agent should assure that the policy received was issued accurately. I recommend that whenever possible, two "sets of eyes" check the policy. This could include the producer, the CSR, Account Manager, or policy processing person. A simple checklist could be used to verify that each area of information is correct. Some agencies require that the checklist be scanned and attached to the customer record, or even completed on a fillable checklist form. This creates accountability for the person who checked the policy and holds the agency to a higher standard. If the carrier has made an error, then it should be brought to their attention immediately, and followed up in the same manner as any policy change.

Should the carrier be responsible if the error is missed? If you have a good relationship with your carrier, you will probably find that they will want to correct the error when brought to their attention, even if it means having to pay a loss. In the event of a missing coverage, like collision, it is fair for the carrier to expect the insured pay the premium for any coverage which was back-dated.

One additional word of caution: It is not unusual for large claims of this nature to end up in litigation. Many courts have held that once the agent has had an opportunity to review the policy and made no attempt to make changes or corrections, that the carrier is not obligated to honor a claim for missing coverage. For this reason, agencies should always be diligent in checking policies for accuracy.

*Mary LaPorte is a consultant and educator with a strong background in Errors & Omissions loss prevention. Forward your E&O questions to marylp@lpinsuranceconsult.com
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30 Years of Pollution Coverage (?)

Back in the early 1980's, ISO asked for feedback from agents, insurance carriers and insurance professionals on what should the "new" General Liability form look like. The result was the November, 1985 edition. You will hear and see various edition dates as it took some states a couple of years to approve the new form, but by 1987 most of the states were allowing its use. This edition was a massive make-over of the General Liability form, and it contained many coverage changes.

One of these changes was how the new General Liability form treated pollution issues. In the previous editions, there was a two line exclusion that basically said that pollution was not covered **"unless it was sudden and accidental"**. When the courts began to call pollution claims that happened over 7 years "sudden and accidental", ISO decided to take action. They did two things – enlarged the pollution exclusion and added a definition of "Pollutants" at the end of the 1985 exclusion (it is now back in the Definitions Section at the end of the General Liability form where it belongs).

First the definition: **"Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed."** As you can see, this definition will impact just about anything on or in this earth as well as in the air.

In 2013, the Federal Government stated that carbon dioxide was a pollutant, this done so the EPA can now regulate its use and release. The Minnesota Supreme Court found in March, 2013 that because it is now recognized as a pollutant, the Total Pollution Exclusion endorsement would take away coverage for any injury or death caused by a third party releasing carbon dioxide negligently (Midwest Family vs. Wolters). However, as you can see, the above definition that was introduced in 1985 already did this as far as General Liability and Umbrella coverage goes (note the words "vapor" and "fumes" in the definition). Now, let's examine the 1985 pollution exclusion.

Here is the 1985 pollution exclusion:

"f. (1) Bodily injury or property damage arising out of the actual, alleged or threatened discharge, dispersal, release or escape of pollutants:

(a) At or from premises you own, rent or occupy;

(b) At or from any site or location used by or for you or others for the handling, storage, disposal, processing or treatment of waste;

(c) Which are at any time transported, handled, stored, treated, disposed of, or processed as waste by or for you or any person or organization for whom you may be legally responsible; or

(d) At or from any site or location on which you or any contractors or sub-contractors working directly or indirectly on your behalf are performing operations:





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**(i) if the pollutants are brought on or to the site or location in connection with such operations;
or**

(ii) if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize the pollutants.

(2) Any loss, cost or expense arising out of any governmental direction or request that you test for, monitor, clean up, remove, contain, treat, detoxify or neutralize pollutants."

This was quite a change from the two line exclusion that had existed before. Note that it took away **ALL** pollution coverage (for bodily injury and property damage, as well as the clean-up costs) except for the exceptions to the exclusion. By looking at the definition, and then exclusion f. (1) (a), you can see why a carrier denied a claim that resulted from suffocation of several people who were staying in a hotel that caught on fire. The smoke and poison gases given off by the fire killed the people, not the fire itself. This resulted in a large bodily injury claim that was clearly not covered because of the above language. And this was clearly not the intention of ISO, so one of the first changes was an endorsement that brought back coverage for "hostile fire" (this is now built into the General Liability form).

Eventually, other exceptions were added to the pollution exclusion so that today there are several give-backs. The latest ones involve the emission of pollutants from the heating and cooling systems in our buildings – these usually involve carbon monoxide poisoning claims.

But then came another endorsement from ISO that companies may or may not use. It is called the **Total Pollution Exclusion Endorsement (CG 21 98)**. From a strictly coverage standpoint, this is a nasty endorsement. **It takes all pollution coverage away.** The reason for the title of this endorsement is because ISO referred to the 1985 pollution exclusion that was built into the General Liability form as the **"Absolute"** pollution exclusion. Then it made several exceptions to this absolute exclusion. Thus, when this **new Pollution Exclusion Endorsement** was introduced, it was call **"Total"**. The way I express this in class is: "the absolute pollution exclusion is not absolute, but the total is." (If you understand that statement, you are way ahead of the game).

The total pollution exclusion is available for both the General Liability policies, and also the Umbrella policies. This has occasionally caused problems with the Umbrella NOT following the form of the primary General Liability policy because the General Liability policy has exceptions to the pollution exclusion, but the Umbrella does not if the underwriter puts the total pollution exclusion only on the Umbrella. Remember, it takes everything away. And there is a variety of total pollution exclusions out there. One, for example, is called the "Total Pollution Exclusion with a Hostile Fire Exception". You can figure that one out.

Be on the lookout for this exclusion. Check both your General Liability policies and the Umbrellas that you are providing for your clients.

Next issue, we will go through the 2013 latest edition ISO General Liability form and latest Umbrella form, and discuss the coverages that are provided/not provided for pollution.

In The News...

HARMON AUTOGLASS EARNS ESTEEMED 2013 ANGIE'S LIST SUPER SERVICE AWARD

Harmon AutoGlass has earned the service industry's coveted Angie's List Super Service Award, reflecting an exemplary year of service provided to members of the consumer review service in 2013.

Angie's List Super Service Award 2013 winners have met strict eligibility requirements, which include an "A" rating in overall grade, recent grade, and review period grade; the company must be in good standing with Angie's List, have a fully complete profile, pass a background check and abide by Angie's List operational guidelines.

"We were thrilled to receive the news that Harmon's commitment to outstanding service had been recognized by Angie's List. We value this achievement particularly because it reflects our top priority, our customers. Since 1949, the primary goal of Harmon AutoGlass has been to provide 100% customer satisfaction, and that goal continues today. We thank you, our customers, for the opportunity to provide quality workmanship and customer service in 2013, and we look forward to doing the same in 2014 and for years to come." Mark Reese, President of Harmon AutoGlass

"Only about 5 percent of the companies Harmon AutoGlass competes with in the Minneapolis/St. Paul area as well as outstate Minnesota are able to earn our Super Service Award," said Angie's List Founder Angie Hicks. "It's a mark of consistently great customer service."

BIG "I" APPLAUDS SENATE PASSAGE OF FLOOD INSURANCE LEGISLATION

The Big "I" applauds the U.S. Senate for passing H.R. 3370, the "Homeowner Flood Insurance Affordability Act of 2013," by Sen. Bob Menendez (D-N.J.) and Rep. Michael Grimm (R-N.Y.).

The bipartisan bill would make changes to the Biggert-Waters Act of 2012 (Biggert-Waters) in order to help with the "sticker shock" some consumers are facing as a result of two provisions that create drastic premium increases in many parts of the country. The House passed H.R. 3370

on March 4, 2014 in a 306 – 91 vote.

"The Big 'I' would like to particularly commend Senators Menendez and Isakson and Representatives Grimm and Waters for their tireless work on fixing some of the unintended effects of Biggert-Waters," says Robert Rusbult, Big "I" president & CEO. "This bill was a top priority for the Big 'I' as it will reduce some of the harmful effects of Biggert-Waters without undoing the numerous positive provisions within the law."

In addition to other revisions to Biggert-Waters, the bill would repeal the entirety of Section 207 and would therefore reinstate the "grandfathering" of policies located in communities with a new or redrawn map. H.R. 3370 would also stop the elimination of subsidies for pre-FIRM properties that are bought and sold, which is an extremely problematic provision in Section 205 of Biggert-Waters.

"Today's Senate vote represents a major victory for independent insurance agents, as Section 207 and the bought/sold provision of Section 205 were the two specific items that the Big 'I' has been asking Congress to revisit," says Charles Symington, Big "I" senior vice president for external and government affairs. "The startling pace with which Congress acted in order to fix the unintended effects of these two provisions in Biggert-Waters, itself less than two years old, should be commended."

ACUITY EARNS AWARDS FOR CREATIVE EXCELLENCE

ACUITY earned a 2014 Platinum AVA Digital Award from the Association of Marketing and Communication Professionals for the insurer's Anatomy of a Super Claim continuing education video and a Gold American Advertising Award from the Fox River Chapter of the American Advertising Federation (AAF) for its 2012 annual report, Word of Mouth.

"ACUITY is honored to be recognized for creativity and innovation in communications," says Ben Salzmann, President and CEO. "Our goal is to provide our agents, policyholders, and employees information they can use in an engaging and effective way, and these awards affirm that we are meeting that objective."

The AVA Digital Awards program is an international competition that recognizes excellence by creative professionals responsible for the planning, concept, direction, design, and production of digital communication. The American Advertising Awards program is the advertising industry's largest and most representative competition, attracting over 40,000 entries every year.

Anatomy of a Super Claim, introduced in late 2013, is the first in a series of videos designed to provide continuing education to independent agents on a variety of insurance-related topics. ACUITY has continued to produce new videos, with the goal of providing a half-dozen online courses for agents each year. No other insurance company has made a comparable commitment to providing continuing education to independent agents.

ACUITY produced Anatomy of a Super Claim utilizing professional resources and methods involved in documentary moviemaking. Creative direction was provided by DuFour Advertising; filming, editing, and production was handled by LAUNCH films; and CNN correspondent and Milwaukee television news anchor Jessica Jallings Gomez interviewed speakers and narrated the story line.

The Word of Mouth annual report incorporated computer-driven, miniature video technology to deliver personal messages from each ACUITY officer to readers. Creative direction was also provided by DuFour on a project that involved solving numerous logistical challenges and coordinating specialized projection resources across the globe.

LONG-SERVING BIG "I" LEADER JEFF YATES RETIRES

The Independent Insurance Agents & Brokers of America is announcing the retirement of Jeff Yates, a 39-year veteran of the association who most recently served as Agents Council for Technology (ACT) executive director. Since 1975, Yates has served in numerous capacities within the association.

"The Big 'I' is tremendously grateful to Jeff Yates for his innumerable contributions to the association and the independent agency system," says Robert Rusbuldt, Big "I" president & CEO. "Jeff has been an amazing leader, mentor and industry trailblazer.

His countless efforts, dating back to when he joined the association in 1975 as assistant general counsel to his service as CEO and his role in developing ACT, have been instrumental to the independent agency system. We will greatly miss him on our team and wish him happiness in his retirement."

"We are also excited to have Ron Berg onboard to succeed Jeff as ACT executive director," Rusbuldt continues. "Ron has been an active volunteer in ACT from almost the beginning and is the right person to lead this critical initiative into the future."

Yates served in the general counsel's office from 1975 to 1982 (as executive vice president and general counsel for most of that period). In 1989, he spearheaded the association's move from New York to its current headquarters in Alexandria, Va. In 1998 he was promoted to CEO and first retired in 2000. In 2001 he returned to the Big "I" to lead the ACT program as executive director. He has received numerous awards and accolades throughout his 39-year career. The Big "I" has created a lifetime service award named in his honor that was presented at the Big "I" Legislative Conference last April. Yates and his wife, Luran, are retiring in Bozeman, Mont. A more detailed timeline of his service is available on the association website.

New ACT executive director Ron Berg previously worked with MetLife Auto & Home for almost 20 years, advising on technology strategies and advocating for effective Real Time agent workflows. He has long been involved with industry work groups and associations such as ACT, AUGIE, the Real Time/Download Campaign and numerous other user group conferences. Berg earned a degree in computer science at Alexandria College in Alexandria, Minn.

"The ACT Committee and members want to thank Jeff for his years of leadership and for working with so many dedicated volunteers to grow ACT into such a great initiative," says Jim Armitage, ACT chair and vice president of Arroyo Insurance in Arcadia, Calif. "We are also delighted to have Ron Berg onboard to succeed Jeff. Ron has been working with Jeff on the transition for two months now and is bringing passion, experience, dedication and fresh ideas to the role to help take ACT to the next level."

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

All of this can be accessed on the web at

www.independentagent.com/vu



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

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

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

The five CRM courses are:

Principles of Risk Management

Analysis of Risk

Control of Risk

Financing of Risk

Practice of Risk Management

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

For more info and to register follow this link:

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

CRM Control of Risk

June 24-27, 2014 Eden Prairie, MN

Risk control is a core aspect of risk management. This course will make you proficient in all the risk control essentials, including safety, alternative dispute resolution, employment practices liability, and crisis management.

CRM Analysis of Risk

December 2-5, 2014 Eden Prairie, MN

You'll acquire rock-solid expertise in the analysis and measurement of exposures and loss data that is fundamental to risk management. We recommend that you take Analysis of Risk before embarking on the Financing of Risk course, in order to build on your growing knowledge in the most effective possible way.



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2014 MIIAB CIC Program Schedule

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

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

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EXAMS NOW ON FRIDAY!

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.

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2014 MIIAB CISR Program Schedule

Please select Seminar date - These courses have been approved by the MN Commissioner of Commerce 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
- 6/11/14 - Shoreview Commercial Casualty II
- 6/17/14 - Thief River Falls Personal Auto
- 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

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

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2014 MIIAB E&O Risk Management: Meeting the Challenges of Change



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These courses have been approved by the MN Commissioner of
Commerce for 6 hours of Insurance 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
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320.253.0606
- 4/15/14 - Fergus Falls** 8:30am-3:30pm
Best Western/Bigwoods Event Center
925 Western Ave
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- 5/1/14 - MIIAB Convention** 8:30am-3:30pm
Minneapolis Convention Center
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- 6/19/14 - Morton** 8:30am-3:30pm
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- 10/22/14 - Eden Prairie** 8:30am-3:30pm
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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

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\$151.00 MIIAB Member Price
\$166.00 Non-Member Price

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