

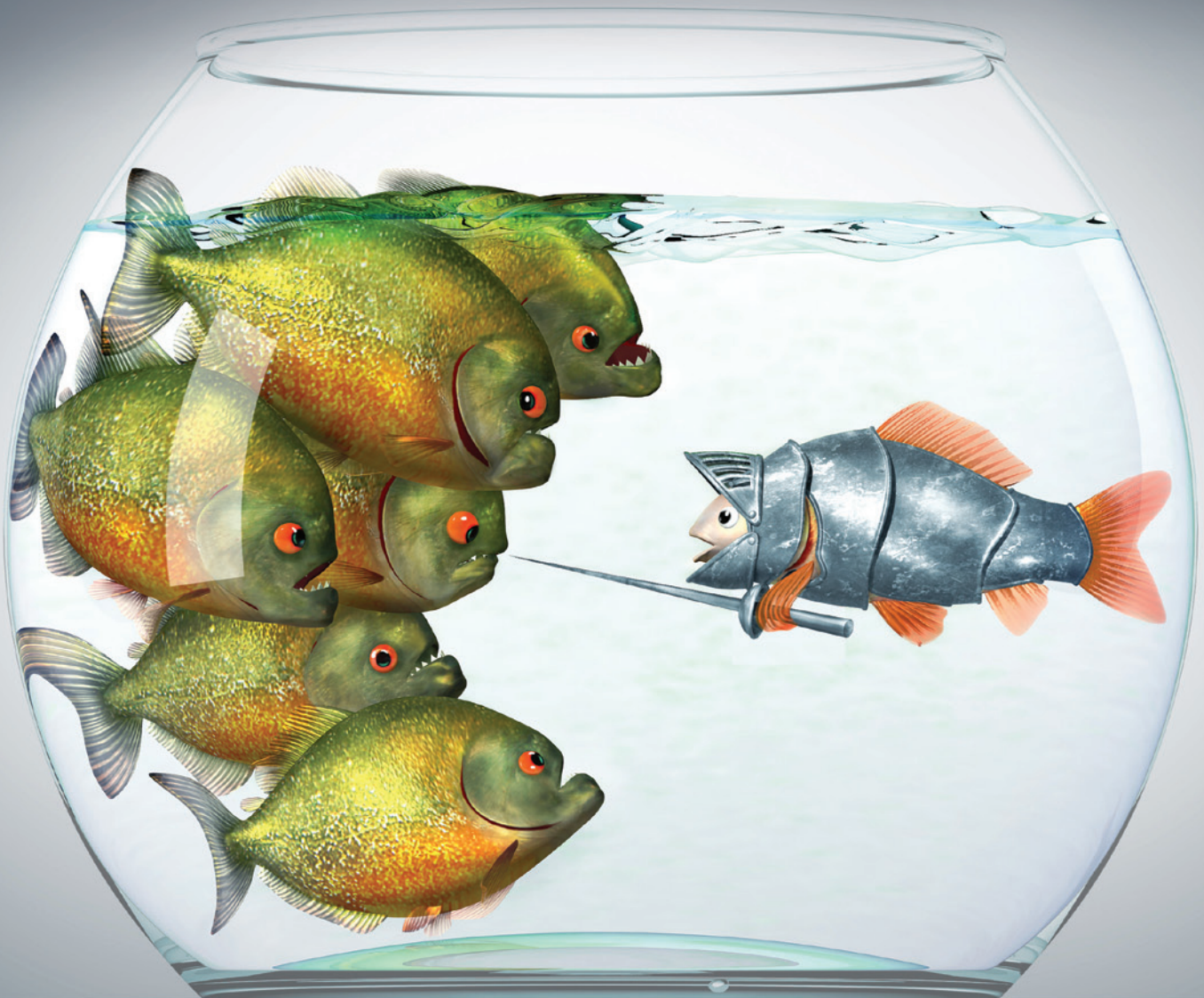


# THE Minnesota News

## 2014 MIAB Convention Pictorial



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June 2014

The Minnesota News

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## WESTERN NATIONAL INSURANCE

*The relationship company®*

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## MN Independent Insurance Agents & Brokers Association

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[www.progressiveagent.com](http://www.progressiveagent.com)

***Vance Prigge of Atlas Insurance Brokers, LLC, Rochester, MN was recently installed as Minnesota Independent Insurance Agents and Brokers Association President. Minnesota News sat down with Vance to hear his insights on his upcoming term as President.***

## **How did you start your career in the insurance industry?**

Started in the Insurance Industry June of 1993 working for Life Investors Insurance Company's local office in Rochester, MN. Primary product was Universal Life Insurance. Got my P & C license in 1996 and purchased a small book of around \$100,000 in P & C premium (most crop/hail business) from a member of my church.

## **Tell us a little bit about your agency?**

Atlases home office is in Rochester staffed by 15 people. The home office supports over 100 Atlas agents in 80 locations throughout the state.

## **What sort of community service are you involved in?**

Atlas sponsors 16 youth sports teams annually in Rochester. We also donate too many charities on an annual basis including the American Cancer Society, Red Cross, March of Dimes, etc....

## **What do you find fulfilling about being an insurance agent?**

Being able to provide service to people in their time of need.

## **How has the Big 'I' benefited you professionally and or personally?**

Allowed me to meet carrier reps and influential people.

## **Who is/was your biggest influence?**

Parents. Father was Dairy Farmer & Mother was Nurse.

## **What in your professional experience as an independent insurance agent has prepared you for being the President of the MN Big 'I'?**

Helping agents establish and grow independent insurance agencies.

## **If asked, "Why should I join the Big 'I'" what would your answer be?**

1. The Big I is the single most important voice in getting our issues addressed at the State and Federal Level.
2. The Big I is the leader in providing quality education, designations, and training in the insurance industry.
3. The Big I is the main source of information for our members on items that are affecting our industry.

## **What is your advice to Young Agents as they begin their careers in the insurance industry?**

Be prepared to put 3 to 5 years in the business before seeing the fruits of your labor. Make one more sale before you consider leaving the business.

## **What significant changes do you foresee in the industry over the next 5-10 years?**

Technology is going to continue to make it easier to communicate allowing agents to attract business using multiple platforms.

## **How important is it that agents become involved in grassroots political activity?**

It is necessary for agent's voices to be heard at all levels.

## **Vance Prigge**

Atlas Insurance Brokers, LLC



# 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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## This Years Convention Was a Huge Success

On behalf of the board of directors and staff we would like to thank all of the attendee's for making this years convention a huge success. Our attendance for the luncheon skyrocketed this year and the tradeshow was jam packed with exhibitors and member agents who networked with one another to ensure their business's were up to speed with the latest trends in the industry. We congratulate all the award winners this year and a special thank you for all of the support we had from insurance companies and exhibitors.

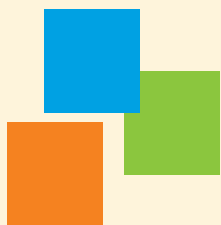
Below is a video that we produced which will provide you with an overview of the excitement and enthusiasm the members experienced at this years convention. Kassie Hanson from Minnesota State University, Mankato is our intern this year and she will be developing our social media programming for our Association and she did a fantastic job in creating this short video recapping the 2014 Convention. Please take a few minutes to view this video; I know you'll find it interesting. Just a reminder that next years Convention is scheduled for April 29th & 30th 2015 at the Minneapolis Convention Center.





# 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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Upon our acquisition by National Indemnity Company/Berkshire Hathaway in October of 2012, a new and improved GUARD emerged. A year later, we are pleased to introduce a new logo that better reflects our ENHANCED GUARD BRAND. As you can see, we highlight the immense resources available to us through our ultimate parent as we continue climbing to the top of our industry . . . while retaining reminders of the steps behind us – an assurance that the best of our old values still remain.

Join us as we reach new heights.

Berkshire Hathaway GUARD Insurance Companies are rated A+ ("SUPERIOR") by A.M. Best Company and specialize in small- to mid-sized accounts – featuring Workers' Compensation coverage in 38 states and complementary Businessowner's Policy (BOP), Umbrella, and Commercial Auto products in select jurisdictions.

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# Diamond Profile



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**MINNESOTA RESIDENT  
VICE PRESIDENT**

Jerry K. Harlow, CPCU, AU

**BRANCH OFFICE**  
Minnetonka, MN

**A.M. BEST RATING**  
A (Excellent)  
Stable Outlook

## Managed Care

### A Way To Contain Costs and Get Workers Back to Work Sooner

Getting an injured worker back on the job as soon as possible is a productivity benefit for the insured and can be an overall cost-saver. Having a nurse case manager well-versed on the medical components, the application of Minnesota Treatment Parameters, and how worker's compensation claims work from the very beginning can make all the difference.

#### Managed Care Plans

In an effort to control rising worker's compensation claim severity, EMC Insurance Companies recommends our worker's compensation accounts use Minnesota Certified Managed Care Plans. Worker's Compensation Managed Care Plans are certified by the Minnesota Department of Labor and Industry and provide for the delivery and management of medical treatment for injured employees through a network of health care providers.

EMC's partner in this process is Corvel. Corvel's Managed Care program was

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



*EMC Insurance Companies  
Minnesota Resident Vice President  
Jerry K. Harlow, CPCU, AU*

certified by the Department of Labor and Industry in 1994. The benefits of using Corvel Managed Care for EMC policyholders and injured workers are:

- Facilitation of appropriate treatment
- Timely patient recovery
- Cost-management

Corvel's nurse case managers partner with EMC's local adjusters and the injured worker. Treatment is directed to the appropriate medical provider who is within the certified provider network in all Minnesota counties. Providers contract and are paid at the Minnesota State Fee Schedule, so the policyholder can be assured the rates charged for services are appropriate.

Employers can help facilitate the process by:

- Hanging provided posters in the work place
- Providing an injured employee with ID card and instruction brochure
- Knowing the right medical provider an employee can be referred to

#### About EMC

EMC Insurance Companies was incorporated in 1911 to provide worker's compensation coverage to Iowa

manufacturers. Injury and accident prevention has been an integral part of EMC's commitment to policyholders since 1926. Policyholders can Count on EMC® for a variety of proven loss control services. And managed care is one of the many excellent services we offer.

Today, EMC is a near-national company operating in more than 40 states and writing reinsurance worldwide. EMC offers commercial and personal lines insurance, excess and surplus lines, bonds, and life insurance products through its affiliate, EMC National Life Company.

EMC's Minnesota Branch has steadily grown in premium dollars and personnel since opening in 1942. With a full staff of local underwriting, claims, marketing, and loss control professionals, we are a full service branch office.

The success of EMC is a direct result of its partnership with independent insurance agents. EMC distributes its products solely through independent agents believing this brings a superior level of service to customers. EMC is proud to hold an "A" (Excellent) rating with a stable outlook from A.M. Best.

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# Company Award of Excellence



## Encompass Insurance

### *Excerpts from the awards presentation for the Company Award of Excellence...*

Our first award is the Company Award of Excellence. This award is bestowed on a company by the board of directors and member agents of the association. This company and its employees have shown their dedication to the American agency system and the agencies they represent.

This year's recipient is a company known nationwide who represents over 2,500 professional trusted choice agencies. According to their President and CEO, they are proud of the fact that in Minnesota, they represent over 227 agents throughout the state and serve over 13,500 consumers who purchase their signature package policies. He also stated that they are proud of the fact that they have doubled their company growth over the last two years and currently, their premium writings to date are up over 48%. Dean Hildebrandt from Ahmann-Martin describes this company: "Their field representatives are second to none in their knowledge and expertise of their products they provide. This company offers one of the best insurance programs for personal lines insurance and more importantly, their claims handling is phenomenal."

Chad Bjugan, current president of the MIAB, stated: "I am proud to be doing business, not only with this company, but their company representatives, and in particular, their president." Their current President is focused on supporting our association in our efforts to bring in new professional individuals to our agency force. Our board of directors would also like to thank him for this effort.

We proudly bestow the 2014 Trusted Choice Company Award of Excellence to Encompass Insurance Company. Tom Ealy, President, will be accepting this award on behalf of his company.



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# Company Representative of the Year



## Richard Steele, CIC, CLU Safeco Insurance Company

### *Excerpts from the awards presentation for the Company Representative of the Year...*

The next award is the MIIAB/Trusted Choice “Company Representative of the Year”. This year’s recipient is a person who represents the insurance industry with true professionalism. This individual is by far one of the hardest working insurance representatives in our business. The knowledge and experience is what separates him from the competition.

This year’s recipient has over three decades of experience in the insurance industry. This individual was nominated by the MIIAB members; one member stated: “He is hard working, very hands on and assists our staff in analyzing risk for the customer. We can also count on him to advocate for our agency and our customers, providing solutions of mutual benefit.” This individual has won the respect of his colleagues and the agents he serves. Unfortunately, he has recently retired from Safeco Insurance Company and we will all miss him greatly. Today, it is our pleasure to honor Richard Steele, former Marketing Representative for Safeco Insurance Company, with the MIIAB/Trusted Choice Company Representative of the Year.



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# Agency of the Year



## The Christensen Group, Inc.

### *Excerpts from the awards presentation for the Agency of the Year...*

The next award is for an agency that has dedicated themselves to their profession, their clients and to the companies they represent. This year's Agency of the Year Award is bestowed on an agency that was established in Minneapolis in 1952 to serve clients throughout Minnesota. Today they are one of the largest agencies in the Midwest with over 100 insurance professionals dedicated to their clients in providing property and casualty insurance, life & health, and employee benefits. Over the past six decades their business has been handed off from one family generation to the next. Today they are owned by all of their agency employees through an employee stock ownership plan arrangement.

Kevin Steiner, President of West Bend Insurance Company states that "The Christensen Group is one of the finest agencies that we have appointed. Their knowledge of the products and dedication to service for their customers is outstanding"

It is our pleasure to award the 2014 Agency of the Year Award to The Christensen Group in Minnetonka, Minnesota. Accepting this award is Rick Redding, Senior Vice President of the agency.

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# Agent of the Year



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

### ***Excerpts from the awards presentation for the Agent of the Year...***

This year's recipient is an individual who has been active in our business with one of the most prominent insurance agencies in the state. She has been mentored by some of the best agents in the state. Her mentors have also been leaders in our industry. Their agency goals are to build a foundation of integrity and trust that reflects the personal values and long term partnerships with their customers and their companies. Dan Riley, CEO of the association remarked that "Her professional experiences and her vast knowledge of the business have helped thousands of Minnesota agents become the best insurance professionals in the country. She conducts an assortment of professional education programs for the association. We all appreciate what she has done for us and our industry."

This year's recipient of the MIIAB/Trusted Choice Agent of the Year Award is Gloria Thompson, CIC from the American Agency in St Louis Park, MN.

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# Young Agent of the Year



## Christine Larson Empire Insurance Group, Inc.

### *Excerpts from the awards presentation for the Young Agent of the Year...*

I would now like to call upon Joe Scaramell from Empire Insurance Group to present the next award, Joe, will you come forward?

Joe Scaramell comes forward and un-be-known to his daughter he surprises her with the Young Agent of the Year Award. It was a very touching moment as he described how proud he was of her and how impressed with what she has accomplished so far in life.

The 2014 MIIAB/Trusted Choice Young Agent recipient is Christine Larson from Empire Insurance Group in North Branch, MN.

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### Prosper.

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# All Industry Award




## John Bykowski Secura Insurance

### *Excerpts from the awards presentation for the All Industry Award...*

Our next award is the all industry award. This is a special award presented by the board of directors of the association to an individual who is dedicated to the american agency system, to the insurance companies, insurance agencies, and more importantly, the improvement of the independent agency system in Minnesota.

This unique individual needs no introduction but deserves this recognition from all his colleagues today. For over 42 years, this insurance professional has dedicated his career servicing our industry. Over the past four decades, he has held several positions in the industry, which brought him to the CEO position in 1997 of one of the most successful companies in the country. Unfortunately for all of us, he has decided to retire. However, we could not let him retire without recognizing him for all he has done for our industry, the independent insurance agents and the community he resides in.

Let's recognize John Bykowski, former President and CEO of Secura Insurance Company.



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## Marv Bjugan Carver Insurance Group

### *Excerpts from the awards presentation for the President's Award...*

Chad Bjugan has a special award he would like to present today called, the President's Award. This recognition is an honor bestowed on an individual or individuals by the outgoing president of the association. It is an award of personal choice and one that recognizes a person within the industry who has had great influence on the daily life of the president during his term of office and career. This was another touching moment during the awards presentation when Chad awarded the Presidents Award to his Father, Marv Bjugan of Carver Insurance Group in Carver, MN. Chad spoke to how influential his father was to him over the years and how much he looked up to him.

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# Community Service Award



## SFM The Work Comp Experts "SFM Foundation"

*Excerpts from the awards presentation  
for the Community Service Award...*

Our final award is the Trusted Choice Community Service Award and is bestowed on an individual or company for their commitment to a charitable cause. This year we have two insurance companies that deserve recognition for their community service in helping others.

Today we wish to recognize SFM and their foundation which was created in 2008 with the vision to be a collaborative effort for the insurance industry to give scholarships to high school seniors and college students with parents (including stepparents or guardians) who were seriously injured or killed while working for a Minnesota or Wisconsin employer.

The foundation awards scholarships on financial need, academic merit, community service and other factors. However, the awards do not take into account which insurance company was involved in the parent's workers' compensation claim.

The foundation parent company, SFM, supports the administrative costs of the foundation so the donations flow almost entirely into the scholarships. The MIIAB, along with many independent agencies, and insurance companies support funding to the foundation for this worthy effort.

To date, the SFM Foundation has given 60 (multi-year) scholarships of up to \$5,000 per year, to students that otherwise would struggle to be able to attend college.

We are honored to recognize the SFM Foundation today. Would Mike Happe please come forward, let's give a hand for their efforts.

## West Bend Mutual Insurance Company

### "MACC Fund"

*Excerpts from the awards presentation  
for the Community Service Award...*

We would also like to recognize another outstanding independent agency company partner for their philanthropic support of the communities they serve.

West Bend Insurance Company has a proud history supporting worthy causes in our community and throughout the Midwest. The West Bend Independent Agents' Fund was established in 2006 for nonprofit organizations served by the independent insurance agents who represent West Bend. Grants from the fund are aimed at bettering these organizations and improving the lives of those served by them. Today grants from the fund total nearly \$700,000. West Bend has helped promote and support local agencies in their communities and these agencies really appreciate their efforts. Furthermore, West Bend is also a strong supporter of the MACC Fund (Midwest Athletes Against Childhood Cancer) and sponsors a bi-annual fundraiser for the MACC Fund. West Bend's agents participate in the fundraising as well as other business associates of West Bend. West Bend has raised nearly \$600,000 to fight childhood cancer since 2006 and should be recognized for all of their philanthropic efforts.

Will Kevin Steiner, President of West Bend Insurance Company come forward to receive the Trusted Choice Community Service Award.

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# Deductible Reduction Offers Policyholders Significant Savings

## *Written Documentation Can Save You Thousands*

It's pretty likely that every E&O seminar that you've ever been to preached DOCUMENT, DOCUMENT, DOCUMENT! Hopefully, you were listening and more importantly you were implementing sound agency procedures to document the offer and rejection of coverage to customers. If you were, you are well positioned to potentially save thousands of dollars with the introduction of Swiss Re Corporate Solutions' new policy form and the "Deductible Reduction" feature.

The Deductible Reduction provision provides policyholders with up to a 50% reduction of the deductible (up to a maximum of \$12,500) for claims alleging failure to procure coverage where Swiss Re determines the agency has written documentation in the customer file refuting such a claim. With about 1 in 4 claims alleging failure to procure coverage, this policy feature can result in significant cost savings if the refusal of coverage and higher limits is documented.

While some carriers in the E&O market may offer "vanishing deductibles" as part of their policies that seem attractive, they really don't compare to Swiss Re's Deductible Reduction. Here's why:

- 1. IMMEDIATE:** The opportunity to save 50% on the deductible is immediate - you don't have to be claims-free over time to build up incremental discounts.
- 2. LONG-TERM BENEFIT:** Even if you have claims you do not lose your eligibility to qualify for the Deductible Reduction since it is based on the documentation in the customer's file for each particular claim. This is unlike other vanishing deductible models from other carriers that are based on being claim-free. One claim and you have to be claims free for another 5 years to get the same benefit of Swiss Re's Deductible Reduction.
- 3. MORE SAVINGS:** Some carriers limit the size in which their vanishing deductible will apply with their claims-free accumulated experience. While the Deductible Reduction is capped at 50% of the deductible up to \$12,500, there is no limit on the number of claims that it could apply to. See the below example of the potential savings over the course of several policy periods. We assume the policy has a January 1st effective date and a \$10,000 deductible in Year 1 which changes to \$15,000 in Year 2. Further, the claims made against the agency allege failure to recommend coverage or higher limits and where the agent has written documentation showing the customer was offered and rejected coverage:

Claim Date	Policy Year	Deductible	Savings
1. February 1st	Year 1	\$10,000	\$5,000
2. June 15th	Year 1	\$10,000	\$5,000
3. October 31st	Year 2	\$15,000	\$7,500
4. November 3rd	Year 2	\$15,000	\$7,500
TOTAL DEDUCTIBLE SAVINGS (over 2 policy periods)			\$25,000

The savings from the Deductible Reduction provision can be significant. With an average of 1 in 7 agents reporting incidents to their E&O carrier in a given year, the Deductible Reduction is a huge benefit and one that needs to factor into your E&O purchasing decision. But you can't lose sight of the need to: understand the operations and exposures of customers; implement a best practices approach offering additional coverages and increased limits; and thoroughly documenting customers' files on all customer interactions, especially the written acceptance and rejection of coverage.



The New MIIAB Leadership  
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Jamie Larson - President Elect,  
Ted Dyste - Vice President, and Kelly Bowe



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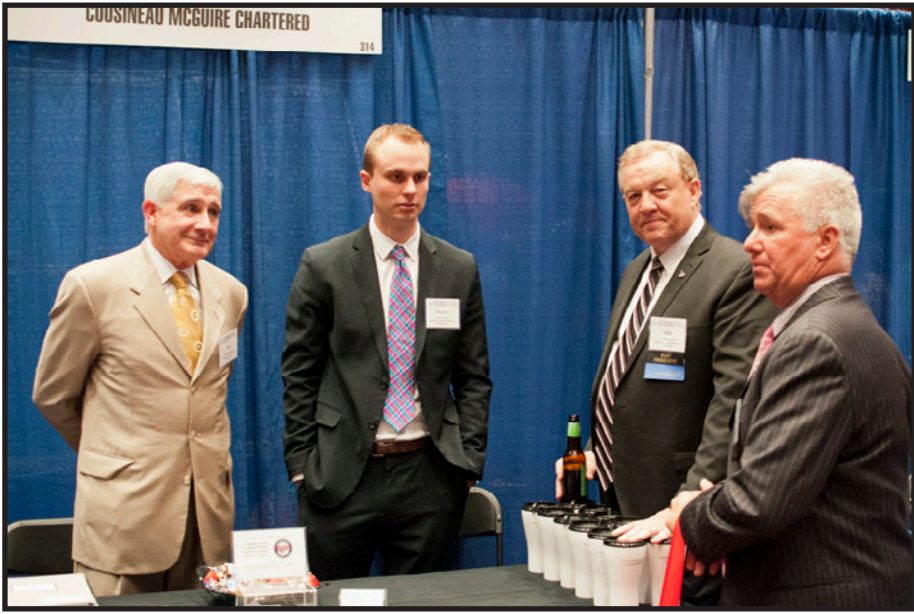
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# Attendance at the Trusted Choice Exhibit Hall



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# Capitol Notes



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

## 2014 Legislative Session Wrap-Up

The Minnesota State Legislature adjourned late Friday night May 16th three days before their constitutional deadline. This ended the “mini-session” which began rather late, February 25th. The legislature accomplished much during this short session.

The legislature addressed the state’s projected \$1 billion dollar state budget surplus by enacting two separate tax bills which returned over half of this surplus to individual taxpayers in the form of tax relief. It should be noted that they had enacted over \$2 billion in revenue increases in 2013. The legislature also provided \$263 million in additional state appropriations and passed an \$850 million bonding bill to repair or construct state buildings, roads and bridges.

This session will primarily be remembered for its commitment to the capitol complex including capitol restoration and a new senate office building as well as passage of a medical marijuana law. It was also an active year for insurance legislation. Following is a summary of the major issues of interest.

### Access to Driving Records

When the Department of Public Service rather surprisingly announced they were ending access to bulk motor vehicle and drivers’ records in December, our association joined a coalition of interest groups affected by this decision. We participated in several meetings with department staff to attempt to alter this decision without success. The governor and DPS did agree to continue to provide access to bulk data, but with a rather complex and more expensive system.

The coalition decided to call this issue to the attention of the state legislature. After several attempts to reach a compromise with the Governor’s office and DPS, legislators took over and passed legislation keeping access to bulk data and prescribing fees for this access.

The Governor gave long consideration to vetoing this proposal since it was not consistent with his department’s position. However, he eventually decided to sign the bill, but line-item veto a DPS funding provision contained in the bill. The veto relates to a direct appropriation to the legislative auditor for oversight of stored and transmitted DPS data. It should not affect our access or cost.

Under the new legislation, vendors will be able to access bulk data after completing a subscriber agreement with the Department. All vendors must conduct audits by independent professional audit agencies and

*CAPITOL NOTES continued on page 36*

share these audits with the department. Bulk data recipients would pay a monthly fee and an additional one cent per record fee for subsequent daily updates.

Vendors have indicated that the new subscriber system, audits and increased record expenses will result in increases in cost for agents seeking this information. Of course, agents as authorized users of the data could go direct to the department to receive driving records, but the cost could be prohibitive. MIIAB encourages you to discuss procedures and costs with your current driving record provider.

### **Continuing Education**

MIIAB working with the state association of realtors successfully pursued legislation to expand agent/realtor continuing education programs. A live course simulcast to remote locations or a live course offered online would be acceptable for CE credit under the new law effective August 1, 2014. Online simulcast courses would have to include a process to authenticate the person's identity and monitor actual "seat time". They will be classified as classroom CE instead of Internet courses and therefore will not require a final examination.

### **No-fault Auto & Insurance Fraud**

The numerous hours of work by the Senate Commerce Subcommittee on Insurance Reform paid off with the passage of a fairly non-controversial insurance fraud bill dealing mostly with no-fault claims. The subcommittee was chaired by MIIAB member Senator Vicki Jensen and fellow insurance agent Senator Paul Gazelka. Without their efforts, the House would not have taken up this issue.

After several stops, starts and revisions, Senator Jensen created a "compromise" proposal that was adopted by the House and signed into law by the Governor. The bill provides immunity from liability to insurance agents and insurance support organizations for reporting information related to insurance fraud. The new law sets no-fault reimbursement limits for drugs dispensed outside the state, repackaged or compounded drugs.

The new law also brings some much needed increases in statutory benefits. No-fault maximum disability and income loss benefits will increase from \$250 to \$500 per week and the benefit for funeral and burial expenses will rise from \$2000 to \$5000. The law also increases the weekly benefit payable to survivors of a family member who died in an insured accident from \$200 to \$500 a week and extends coverage to an actual dependent (other than spouse or child) who lived with the decedent at the time of death.

The proposal establishes a task force under the Department of Public Safety to tackle the high incidence of persons without auto insurance. The Task Force on Motor Vehicle Insurance Coverage will review and evaluate approaches to coverage verification and recommend legislation to create and fund a program to assure compliance with state law. The task force will submit its recommendations by February 1, 2015 in time to be debated by the state legislature next year.

### **Zero Paid Claims**

The legislature expanded current law relating to non paid claims inquiries under which an insurer may not impose a surcharge on homeowners insurance solely due to a policyholder inquiry. An inquiry is defined as a phone call or other communication that does not result in a paid claim. It now includes conversations regarding general terms and conditions offered under a policy including questions concerning filing a claim and whether a claim may be covered. The prohibition on surcharges would also apply to the removal of any claims free discounts.

### Secure Retirement Accounts

Under a proposal sponsored by the AARP and state employee unions, the state would establish a secure retirement account for persons who are not eligible for qualified plans or automatic payroll deduction plans. The Minnesota life insurance industry was quick to point out the already numerous existing options available for persons willing to contribute small amounts for their retirement including the President's myRA program. Although it was very clear that this state operated program was not necessary, the AARP and unions were able to obtain \$400,000 for a study of this issue. A report with recommendations will be delivered to the legislature next year.

### Long Term Care Insurance Tax Credit

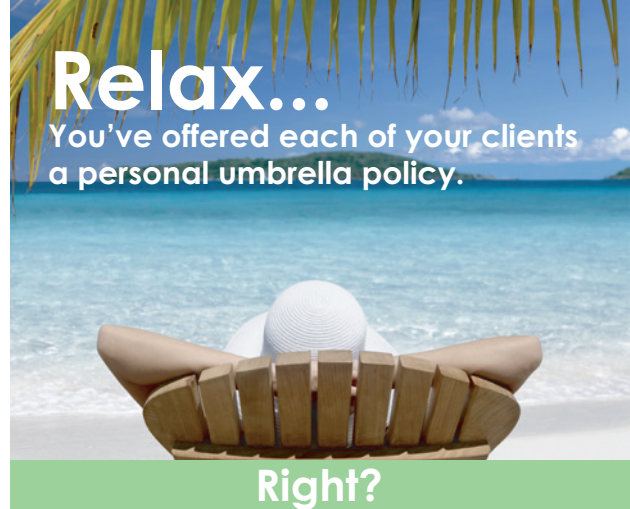
The House Majority Leader, Erin Murphy introduced a proposal to eliminate the state's \$100 long term care insurance credit and use these funds (nearly \$8 million) to fund a Minnesota Regenerative Medical Center. Through the efforts of the long term care industry, the credit repeal was removed from the bill. The project went on to be funded from state general revenues.

This is the second year in a row that repeal of the LTC insurance tax credit has been discussed at the state capitol. The department of revenue is not a fan of the credit and they believe it is failing to encouraging low to middle income Minnesotans to buy LTC insurance. It will be back under discussion again next session.

The state legislature will convene on Tuesday, January 6, 2015 for a major budget year session. Before then, voters will select a new House of Representatives and possibly a new governor. Republicans need only seven changes in the 134 House seats to take control of the chamber. A shift in the House, and the possibility of a new governor could dramatically alter the politics at the capitol in 2015.



**Dominic Sposeto**  
MIIAB Lobbyist



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Stuart Henderson

## COMPANY HEADQUARTERS

Edina, MN

## A.M. BEST RATING

"A" Excellent

Western National Insurance Group, based in Edina, is a Minnesota-domiciled group of property-and-casualty insurance companies with over 110 years of experience serving personal and commercial policyholders in Minnesota and its surrounding states. From the group's roots as a Redwood Falls-based fire insurer for Minnesota's creameries and cheese factories, to its current role as a super-regional group serving policyholders in 19 states in the Midwestern and Western U.S., Western National continues to make quality relationships and customer service its priorities in working with agency partners, policyholders, and local communities. The group's products are sold exclusively through independent insurance agents.

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



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

"We believe that independent insurance agents provide Western National's policyholders with the mix of coverage and knowledge that best meets their insurance needs," said Stuart Henderson, president and chief executive officer of Western National Insurance Group. "We recognize the MIIAB's vital role in promoting those benefits throughout our home state, and we're proud to continue supporting this organization and the independent agency distribution system, now and into the future."

While Western National has its eyes on the future, the group is also taking time to celebrate its recent successes. In addition to being named once again to the Ward's Top 50 list (its eighth time in nine years) and receiving

the Alfred P. Sloan Workplace Flexibility Award (for the fifth consecutive year) in 2013, Western National was also named one of the "100 Best Companies to Work For" by Minnesota Business Magazine. Western National also recently launched its first broadcast advertising campaign (with select media partners including WCCO, the Minnesota Twins, and Gopher Sports) to promote brand awareness and direct prospective customers to find an independent agent. Other major achievements include profitable premium growth leading to over \$300 million in policyholder surplus, and the contribution of more than \$180,000 and hundreds of employee hours to over 50 charitable causes in employees' communities in 2013.

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## Four Sales Crimes You Must Avoid!

Times are tough for Trusted Choice professionals everywhere. Customers are slashing budgets, shuffling business priorities, reorganizing internal responsibilities and avoiding almost every unnecessary risk. Today's business climate has many prospects running scared and spending time with an insurance salesperson is not exactly at the top of anyone's list.

So what can you do to increase your chances of success in this turbulent economy?

Hint: The answer is right there in your mirror. That's right... it's YOU!

It's easy to blame the economy, the relentless competition or even the prospects unwillingness to close as primary reasons for your lack of success. Hiding behind these excuses is simple and painless. But unfortunately it also creates the perfect environment to start losing your edge. Here's a quick countdown of the four worst "selling" crimes being committed today and some practical advice on how you can avoid them.

### **Crime #4 – Assuming "no" when you really don't "know"**

Stop assuming they won't take your call, agree to an appointment or do business with you. Too many insurance agents simply give up because they don't hear back from prospects right away.

Please understand that I'm not giving you license to become a pest, but I am encouraging you to become more persistent. Quit making decisions for your prospects and move forward with a relentless "go for no" attitude. Sure you'll face a little more rejection, but that helps clean out your pipeline and forces you to focus on the right opportunities. I know it hurts to lose, but you can't lose what you don't have. And you just might be surprised how many times you'll hear a "yes" if you're willing to stay engaged.

### **Crime #3 – Talking too much**

Many sales people get hired because they have the infamous "gift of gab." There is a pretty good chance that you've worked with someone who loved nothing better than the sound of his or her voice. These agents are great at telling stories, but they struggle to connect and create deeper dialogue with prospects and customers.

Being able to clearly and succinctly articulate a compelling story is vital to your success. Your goal is to be brief, be bright and then be gone.

Before you make your next call, ask yourself; why should this prospect want to do business with me right now?

### **Crime #2 – Failing to ask for commitment**

One of the major reasons agents don't get the business is because they hesitate to ask for it. Don't focus on the outcome - focus on the process. If you've done the right things in the right way, it becomes your professional responsibility to be assertive.

When should you close? Early and often! Asking for little commitments along the way makes asking for the final commitment much easier. Plus you'll quickly learn how realistic the opportunity is. Customers who are unwilling to make small commitments along the way are going to be even less enthusiastic about making a bigger commitment later on.

### **Crime #1 – Using less than adequate skills**

If you're going to sell more every year, you need to get better every year. Trusted Choice agents who think they're done learning are usually just done. And that's OK if your closing question is "Do you want fries with that?"

MIAB offers an abundance of seminars, sales training programs CIC, CISR and CRM certification that will enhance your skills and knowledge. If you are a young agent or CSR consider joining the Young Agent Group and network with other young agents that are looking to advance their insurance careers just like you.

What are you waiting for?

Make a commitment right now to sharpen some of your selling skills and product knowledge. I'm confident it will help you win more opportunities and create more success!

**Become Remarkable!**

Frank



# In The News...

## **AAA PROMOTES VICTORIA HANSON TO REGIONAL PRESIDENT**

Steve Wagner, President, The Auto Group, details Victoria Hanson promotion to Regional President

"Vicki began her successful career at ACG in 2002 as an Independent Agent Territorial Sales Manager in Minnesota. In 2004, she was promoted to Independent Agent Regional Sales Director for the states of Minnesota and Iowa. In recognition of her leadership role in building a highly effective Independent Agent channel in the Minnesota/Iowa Region, Vicki was again promoted in 2007 to her current position of Assistant Vice President of Field Sales Independent Agents in our Minnesota/Iowa market.

Vicki will be relocating to Madison, Wisconsin to assume the role of Regional President in the next month and will report directly to me. Please join me in congratulating Vicki on her promotion and wish her great success in her new responsibilities."

## **MNSURE WELCOMES KEN HARPELL AS DIRECTOR OF BROKER RELATIONS**

MNsure announced the addition of Ken Harpell as the organization's new Director of Broker Relations. He will begin his duties starting May 19.

Harpell will lead relationship management with MNsure's certified insurance agents. Agents/brokers are insurance professionals who are trained and licensed to sell insurance plans in Minnesota and are crucial to MNsure's success.

"We are pleased to welcome Ken to MNsure, and we are confident that the experience he brings to this newly-created position will strengthen the work we do with our agent and broker partners," said MNsure CEO Scott Leitz. "Our insurance agents and brokers are vital to MNsure's mission of reaching those who are uninsured and underinsured, and Ken's depth of knowledge will be an asset as MNsure moves forward with special enrollment and toward the next open enrollment period."

"I am very excited to expand on agent and broker relationships for MNsure," said Harpell. "Agents

and brokers are such an important part of the health care delivery process, and both MNsure and the agents and brokers will benefit from that partnership. I look forward to making a positive impact."

Harpell has dedicated his 28-year career to the health insurance industry. Most recently, Harpell was a Regional Sales Director for 11 years with Assurant Health, where he managed a five-state territory. A longtime member of the Minnesota Association of Health Underwriters, Harpell served one term on their Board of Directors and acted as Chair of the Legislative Committee. He holds a Bachelor of Arts from the University of Wisconsin-Eau Claire.

## **MAGUIRE AGENCY AND KELLY AGENCY UNITE**

Maguire Agency, an independent insurance agency offering property/casualty, employee benefits and personal insurance lines, and the Kelly Agency, a St. Paul-based commercial insurance agency, have joined forces to offer Kelly Agency clients access to more insurance carriers and expanded services. Employees of the Kelly Agency, which is known as a specialist in construction insurance, joined Maguire Agency April 1, 2014.

"Maguire Agency and the Kelly Agency operate under similar principles of integrity, honesty and customer service above all else," said Matt Clysdale, CPCU, CIC, president of Maguire. "We anticipate a smooth transition for the Kelly Agency clients, which now have access to 25 insurance carriers as well as our Client Services Program. Our collaborative culture also ensures the Kelly Agency employees will thrive in their new environment."

Named One of the Best Companies to Work For and a Community Impact Award Winner, Maguire Agency offers property/casualty insurance, employee benefits, and personal insurance lines from a wide range of highly rated, financially stable insurance companies.

## **EMC INSURANCE COMPANIES SUBSIDIARY, EMC INSURANCE GROUP INC., NAMED TO 50 MOST TRUSTWORTHY FINANCIAL COMPANIES LIST BY FORBES**

EMC Insurance Group Inc. (EMCI) is listed on the 50 Most Trustworthy Financial Companies list, announced by Forbes. EMCI achieved a top aggressive accounting and governance risk (AGR) score in the small-cap category.

Forbes asked the independent research firm GMI Ratings to compile an inaugural list of the most transparent and trustworthy financial institutions that trade on American exchanges—a list separate from the Forbes 100 Most Trustworthy Companies. GMI created a separate list excluding banking and insurance companies because many appeared on the list of the 100 Most Trustworthy.

“EMCI is on the most trustworthy list because of our dedication to honesty and integrity in all aspects of our business,” says Bruce G. Kelley, EMCI president and chief executive officer. “Being on this list only affirms the strong, 103-year financial foundation established by our parent company, EMC Insurance Companies. We are proud to be a stable company consistently adding to stockholder value with our solid financial results.”

To create the list, GMI examined more than 8,000 companies traded on U.S. exchanges. GMI considers accounting and governance behaviors, including high-risk events, revenue and expense recognition methods, SEC actions and bankruptcy risk in scoring a company’s credibility. An AGR number is then given to each company and is the final composite by which organizations are scored. “If you’re interested in investing in any of the companies on this list, you can be really comfortable that what you’re reading about them is an honest reflection of what’s going on in the company,” says James Kaplan, director of GMI Ratings.

## **SECURA PROMOTES HEYROTH TO VP—SALES**

SECURA Insurance promotes Tim Heyroth to Vice President–Sales, effective April 14, 2014.

In this newly created position, Heyroth will be responsible for developing and implementing sales strategies for property and casualty insurance

through independent agents throughout the company’s 12 states of operation.

“Tim’s strong collaboration skills and accomplished history with our agency partners position him well for this challenge,” said Dave Gross, President and COO. “Tim has worked for SECURA for more than

17 years. During that time, he made a name for himself by tackling any challenge extended to him. This true drive and passion is what we want our agents and policyholders to feel from our people.”

Heyroth joined SECURA in 1997 and achieved success in his diverse roles in IT, Agency Automation, as a market manager in Missouri and Illinois, and most recently as Sales Director for Illinois, Indiana, and Kentucky. He earned a bachelor’s degree from the University of Wisconsin – La Crosse, and his MBA from Cardinal Stritch University. Heyroth also holds the CIC designation. He and his wife Rita, and their three children will move to Appleton, Wis., where the company’s home office is located.

As part of this change, the company is realigning its sales territories. Regional Vice President–Sales Shane Roh will add Illinois and Indiana to his Wisconsin market; Regional Vice President–Sales Glen Dye will add Kentucky to his Arizona, Colorado, Missouri, and Kansas markets; and Regional Vice President–Sales Harvey Enerson will retain his current Minnesota, North Dakota, Iowa, and Michigan markets.

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## 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*

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

**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.

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
<b>\$430.00</b>	CIC Institutes (20 Hours)
<b>\$420.00</b>	Ruble Graduate Seminar (16 Hours)

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**2014 MIAB 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

**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.  
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Meets Ethics  
Requirements**

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**CANCELLATION POLICY: Registration fee is fully refundable if cancellation is received seven days prior to class. A \$30.00 fee will be charged for cancellations less than seven days before the scheduled class. NO SHOWS will NOT receive a refund.**

*In accordance with Title III of the American with Disabilities Act, we invite all registrants to advise us of any disability and any request for accommodation to that disability. Please submit your request as far as possible in advance of the program you wish to attend*

Cost	Seminar	Time
\$158.00	CISR Seminar	8:00am-3:45pm Test: 4:15-5:15pm
\$168.00	William T. Hold Seminar (WTH)	8:00am-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  
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
- 10/22/14 - 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 <b>AND</b> 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 <b>AND</b> ONE ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER, OPERATIONS MANAGER OR PRODUCER <b>AND</b> ONE CSR	THREE PRODUCER'S OR CSR'S
51+	10	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER <b>AND</b> TWO ACTIVE AGENCY PRINCIPAL'S, OWNER'S, PARTNER'S, OFFICER'S, OPERATIONS MANAGER'S OR PRODUCER'S <b>AND</b> TWO CSR'S	FIVE PRODUCER'S OR CSR'S

**Cost per person**  
**\$151.00 MIIAB Member Price**  
**\$166.00 Non-Member Price**

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.

### Method of Payment

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**CANCELLATION POLICY: Registration fee is fully refundable if cancellation is received seven days prior to class. A \$30.00 fee will be charged for cancellations less than seven days before the scheduled class. NO SHOWS will NOT receive a refund.**

*In accordance with Title III of the American with Disabilities Act, we invite all registrants to advise us of any disability and any request for accommodation to that disability. Please submit your request as far as possible in advance of the program you wish to attend*

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# POWER IN PARTNERS PROGRAM 2014

Thank you to the following companies that are supporting the association through our Power in Partners Program in 2014. Their support helps to make possible exceptional education opportunities, quality networking events, up-to-date communications to our members and strong lobbying presence within the state of Minnesota.

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