

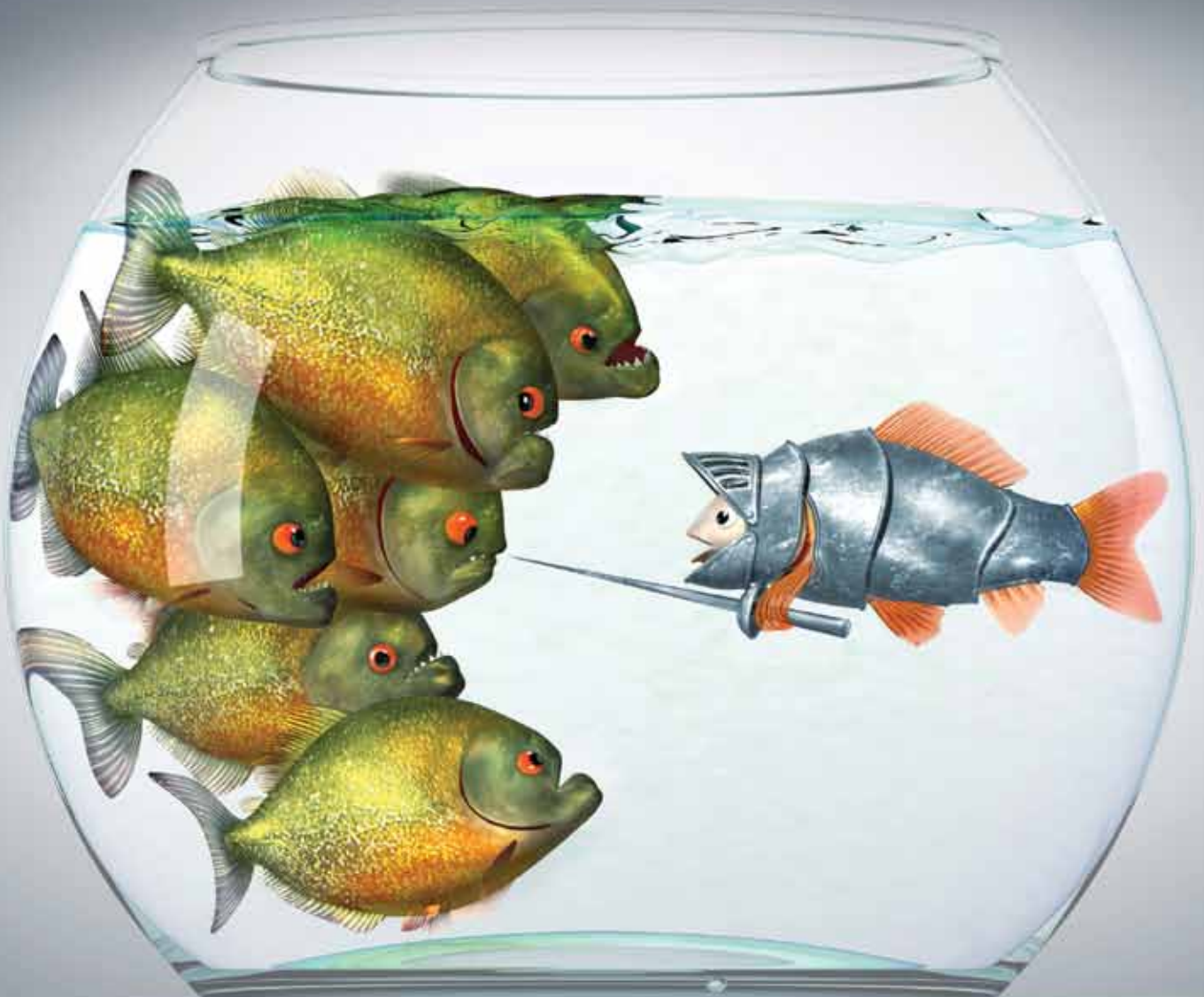


# THE Minnesota News

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# August 2014

# The Minnesota News

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## MN Independent Insurance Agents & Brokers Association

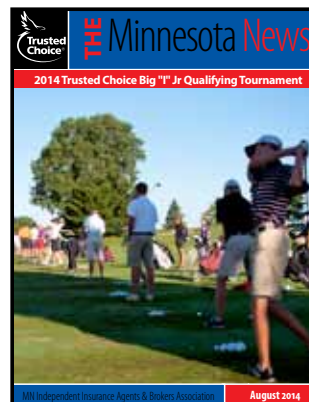
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## On the Cover



**2014 Trusted  
Choice Big "I"  
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Tournament**  
Pages 15

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## 5 Steps of the Sales Process

Whether you are selling light bulbs in Las Vegas, ice to Eskimos, or insurance, there are some basic steps that will lead to your success. The five steps below have been useful to me and may be helpful for newer producers in your agency. We will look at these steps from the prospective that your producers are selling auto and home insurance.

**Setting the Appointment:** Be courteous and respectful when setting the appointment by asking permission to speak. Example: "My name is Vance Prigge of Atlas Insurance Brokers, I was given your name by our mutual acquaintance James Simons. Would now be a good time visit?" If the prospect is unavailable to visit the next step would be providing a couple of options on when would be a good time to visit (choice close – see below).

One of the critical mistakes that newer producers make is not visiting with the decision maker(s). It is important that the decision maker be present during the appointment.

**Establish Credibility:** Consumers can do business with anyone. This is the producer's opportunity to share why the consumer should do business with them. This is a good time to share the producers and/or agencies background by providing a brief resume. Example: I have been agent in the community for over 20 years, my office conveniently located next to McDonalds on 55th St which is staffed by 15 people so a live person will answer your calls, we offer over 20 auto & home carriers allowing us to customize a comprehensive insurance package for your household, etc...

**Creating the Need:** This is great opportunity for an agent to separate themselves from being an "order taker" and an "insurance professional" by gathering the clients current household/insurance information along with asking some basic questions to determine what is important to the prospect such as below;

Would you prefer a check for the purchase price of your vehicle if it is totaled?

Would you like to your rates not to increase if you have an accident?

Do you feel comfortable paying \$5K to get your roof replaced on your \$500K home?

Would you rather have one deductible in a storm for your 3 vehicles & home or 4 separate deductibles?

**Providing the Solution:** This is the time to share the benefits and services you offer in order to properly insure the prospects household. For example, you may offer carriers that will provide guaranteed replacement coverage on new vehicles, offer accident forgiveness, have the same deductible for a wind/hail losses instead of a 1% deductible of the home's value, and/or one deductible for a common loss on the home and autos.

**Asking for the Business:** After your have addressed any questions and/or concerns from the prospect it is beneficial to offer them two options that will best fits their needs. For example, the Chevy option has coverage options similar what you currently have and is more cost effective what you are currently paying. The Cadillac option is a few dollars more per month but will provide some of the additional features we visited about which you stated are important to you. Which option do you prefer the Chevy or Cadillac? It is valuable to simplify the options and provide a choice close. The Chevy or Cadillac option is not a Yes or No question (choice close). If the insured is still unsure of which option will suit their needs it's a good time to address any concerns, update the package options, and repeat the choice close process.

This is an area where producers are most likely to "drop the ball" by not asking for the business, addressing the insured's needs, and/or simply talking too much. The key is to let the prospect answer the question on which option is best for them. Awkward silence is a good thing because it gives the prospect time to think and come to a decision. It is typical for newer producers to talk more and listen less. Reversing this trend will improve your producers close ratio.

Thank you for reading this article and Happy Selling!



# 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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## A Busy Summer Developing Your Brand Throughout Minnesota

Your Association Board of Directors has been very busy putting together unique products and services for our members to enhance the brand of our industry. We have two new products that will be available for our members to use by the end of the summer.

The first is the Trusted Choice® Catastrophe Response Vehicle. This vehicle will provide our members with a response vehicle, used at the time of a loss to promote their agency. Your association, along with the response van, will be there at the time of loss. It will no longer be only the direct writers in their RV vehicles at a catastrophe. Call us at the time of need and we will deliver the van to your agency. Emergency supplies will be provided for your community.

The second is the Trusted Choice® Custom Chopper. As a member of the MIIAB, your agency will have the ability to showcase the customized Trusted Choice® Chopper designed by "Paul Sr." from the Orange County Choppers. This chopper was designed to promote Trusted Choice and also to help raise money for Make-A-Wish® throughout the country. It now has a home in Minnesota. You can use it for promoting your agency, motorcycle insurance or in your local community events. Just call Frank and order the chopper now!

Details and pictures of these new products are on the pages 8 and 9.

## Trusted Choice® Junior Golf Tournament

In this issue we are highlighting the 4th annual Trusted Choice® Junior Golf Tournament which was held at Hazeltine National Golf Club this past June 30th, 2014. We had 86 junior golfers who competed in this event from all over the state of MN. The video will give you highlights from the event and the insurance companies that help make it happen. This video also went to the junior golfers who played in this event and highlighted our industry to those young men and women. I know you'll find this video very cutting edge. It also has been posted on all our social media sites for maximum exposure for the industry and our partners.



## MIAB Education Foundation Industry Golf Challenge

The MIIAB Education Foundation held its 3rd annual fundraising event that followed the TC Junior Golf Tournament. This was a sold out event where member agencies and insurance company executives came together for an afternoon fun and fundraising for the foundation. We raised over \$28,000 at the event which will be used to help recruit young insurance professionals in our industry. Frank Whitcomb, on our staff, is heading up the Foundation and the board will be



working with Frank to further our development into the local colleges and universities throughout the state and promoting our industry. Currently we are working hand in hand with the University of MN on an intern program for our members. If you are looking to hire an intern for next year please contact Frank and he will help you through the process. Please take a minute and check out the video link from the Foundation golf outing. Hope to see you there next year!





# MN Independent Insurance Agents & Brokers Association

## NEW MEMBER BENEFIT

### PROMOTING YOUR AGENCY IN YOUR LOCAL COMMUNITY

A special national grant provided us with the resources to design a special van called the “Trusted Choice® Catastrophe Response Vehicle.”

This vehicle will provide our members with a response vehicle, used at the time of a loss to promote their agency. Your association, along with the response van, will be there at the time of loss. It will no longer be only the direct writers in their RV vehicles at a catastrophe. Call us at the time of need and we will deliver the van to your agency. Emergency supplies will be provided for your community.

#### Trusted Choice Catastrophe Response Vehicle



#### Trusted Choice Custom Chopper



Do you sell motorcycle insurance? Or do you need a unique advertisement for your agency at your local community events?

As a member of the MIIAB your agency will have the ability to showcase the customized Trusted Choice® Chopper designed by “Paul Sr.” from the Orange County Choppers. This chopper was designed to promote Trusted Choice® and also to help raise money for Make-A-Wish® throughout the country. It now has a home in Minnesota. You can use it for promoting your agency, motorcycle insurance or in your local community events. Just call Frank and order the chopper! Turn page for more...

To Reserve Contact Frank Whitcomb

Email: [Fwhitcomb@miaa.org](mailto:Fwhitcomb@miaa.org) Phone: 763-235-6487



# TRUSTED CHOICE® CUSTOM CHOPPER HISTORY



## **Purchased by the Minnesota Independent Insurance Agents & Brokers Association to Benefit Brand Awareness and Make-A-Wish® Foundation.**

The Trusted Choice®-themed custom motorcycle, designed and built by Paul Teutel, Sr., star of the reality TV show “American Chopper,” was purchased by the Minnesota Independent Insurance Agents and Brokers Association. After a year-long tour across the country, the custom motorcycle was up for grabs—and 100% of the proceeds went to [Make-A-Wish®](#).

The **Orange County Choppers** Custom rigid motorcycle was built in 2012 and made its debut on the hit TV show “**American Chopper**” that September. Both strong supporters of [Make-A-Wish®](#), Trusted Choice® and Teutel conceived the bike in an effort to raise awareness and money for the world’s leading children’s charity.

The motorcycle has caught the attention of many agents and consumers nationwide. Displayed at various events including both insurance industry and biker conferences in South Carolina, New York, South Dakota, California and more, the ten-foot bike is a symbol of the Trusted Choice® initiative to support those in need.

“The MIAB could not pass up the opportunity to bid on the Trusted Choice® Custom Chopper. It will truly enhance our consumer brand’s identity in Minnesota. We look forward to all of the opportunities and awareness it will bring to our Trusted Choice® Members. It shows our dedication to the Trusted Choice® brand and a commitment to [Make-A-Wish®](#) and the children it serves.” -Dan Riley, Executive Vice President & CEO of MIAB

The custom chopper was up for bid in July 2013. The MIAB made a bid to purchase the bike so they could carry on the tradition of raising money for the [Make-A-Wish®](#) Foundation and to promote the Trusted Choice brand in Minnesota at agency and community events.

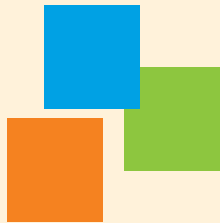
If your agency is interested in showing the Chopper in your community, please contact Frank Whitcomb.

**Email:** [Fwhitcomb@miiia.org](mailto:Fwhitcomb@miiia.org) **Phone:** 763-235-6487



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# Diamond Profile



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Auto-Owners  
Insurance Company

## REGIONAL VICE PRESIDENT

Barry Preslaski

## COMPANY HEADQUARTERS

Lansing, Michigan

## A.M. BEST RATING

"A++" (Superior)

**A**uto-Owners Insurance Company, based in Lansing, Michigan, has been providing protection to its policyholders since 1916. Auto-Owners serves over 3 million policyholders in its 26-state marketing territory, providing a full line of property/casualty and life insurance products.

Auto-Owners entered Minnesota in 1945 and has been a strong presence in the state ever since. The company has an underwriting branch in White Bear Lake and claims offices in White Bear Lake, Rochester, St. Cloud and Willmar.

Auto-Owners also has nine marketing representatives in Minnesota to service the over 450 independent agencies that represent the company. The marketing representatives visit agents regularly and most

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



*Regional Vice President  
Barry Preslaski*

have backgrounds in either underwriting or claims, which enhances their marketing knowledge. Auto-Owners markets its products exclusively through independent agents.

Auto-Owners prides itself on its financial stability and its claims service. The company has been rated A++ (Superior) by A.M. Best 22 consecutive years, and has earned its highest rating every year since 1972. The Auto-Owners Life Insurance Company has been rated A+ (Superior) by A.M. Best every year since 1976. And for 12 consecutive years Auto-Owners has been listed among the Fortune 500, ranking 428 in 2014.

"Auto-Owners is proud to have received A.M. Best's highest rating for the past 42 years," said Jeff Harrold, chairman and CEO, Auto-Owners. "This recognition

reflects the company's safe, sound, secure philosophy, which has been consistent throughout our history."

In regards to claims service, Auto-Owners consistently garners high rankings from consumer publications. Its superior customer satisfaction earned it recognition from J.D. Power and Associates for "Highest Customer Satisfaction Among Auto Insurers in the Central Region," which includes Minnesota.

With over \$5.5 billion in net written premium in 2013, Auto-Owners is among the 20 largest property and casualty insurers in the country. The company boasts over \$18.2 billion in combined assets, and its surplus is over \$7.5 billion.

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**Pete Sienko, 74**



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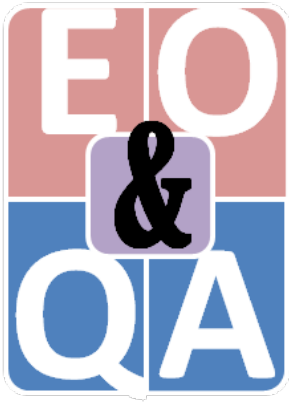


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## *Agent's questions about Errors and Omissions, and how E&O losses can be prevented.*

By Mary LaPorte, CPCU,  
CIC, LIC, CPIA

**Q:** We were just asked to testify in a court case related to a former customer whose auto insurance policy had lapsed for non-payment of premium. We were not asked to bring any documentation, so we were not sure if we should duplicate our file and bring it with us. What would be your take on this?

**Ethan, Massachusetts**

**A:** Ethan, many times an agency will find themselves in a situation where they are asked to be involved in legal proceedings where they may not see any potential E&O liability for the agency. Sometimes, a person in the agency may be deposed related to action between an agency customer and a carrier. Sometimes it may be related to other legal action involving your customer or former customer, such as in your example.

The best thing you can do is notify your E&O carrier for advice. Their legal team stands ready to advise you in these situations. This is one of the benefits of your E&O policy. In many situations, the carrier's representative may simply speak with you and offer advice. In the case of a deposition, they may assign counsel to represent you at the deposition. If you have purchased a policy in which the defense is subject to retention, you may have to pay for situations where counsel is provided. Even in those cases, it still pays to check with your individual carrier before proceeding on your own.

E&O carriers know that situations where an agency is involved in some type of legal action related to their customers or former customers could develop into an E&O claim if not handled correctly. Don't hesitate to reach out for their advice..

*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](mailto:marylp@lpinsuranceconsult.com)  
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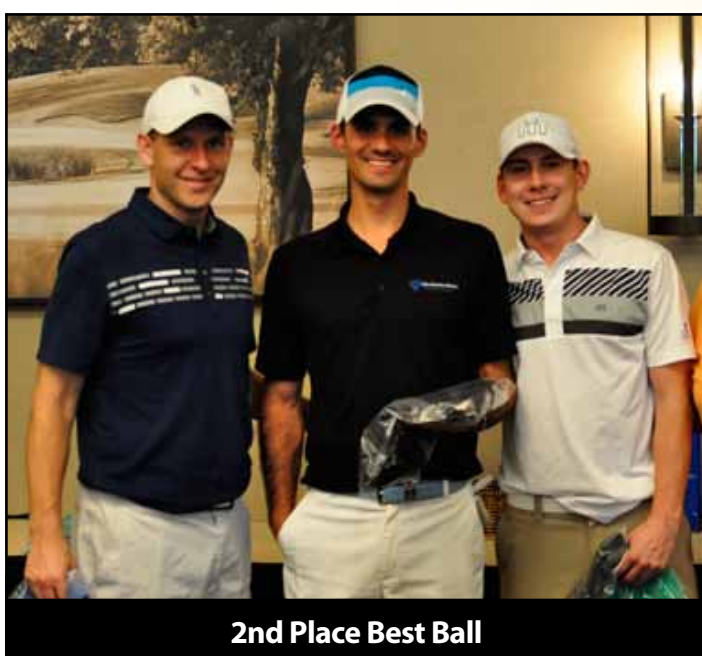




2nd Place Scramble



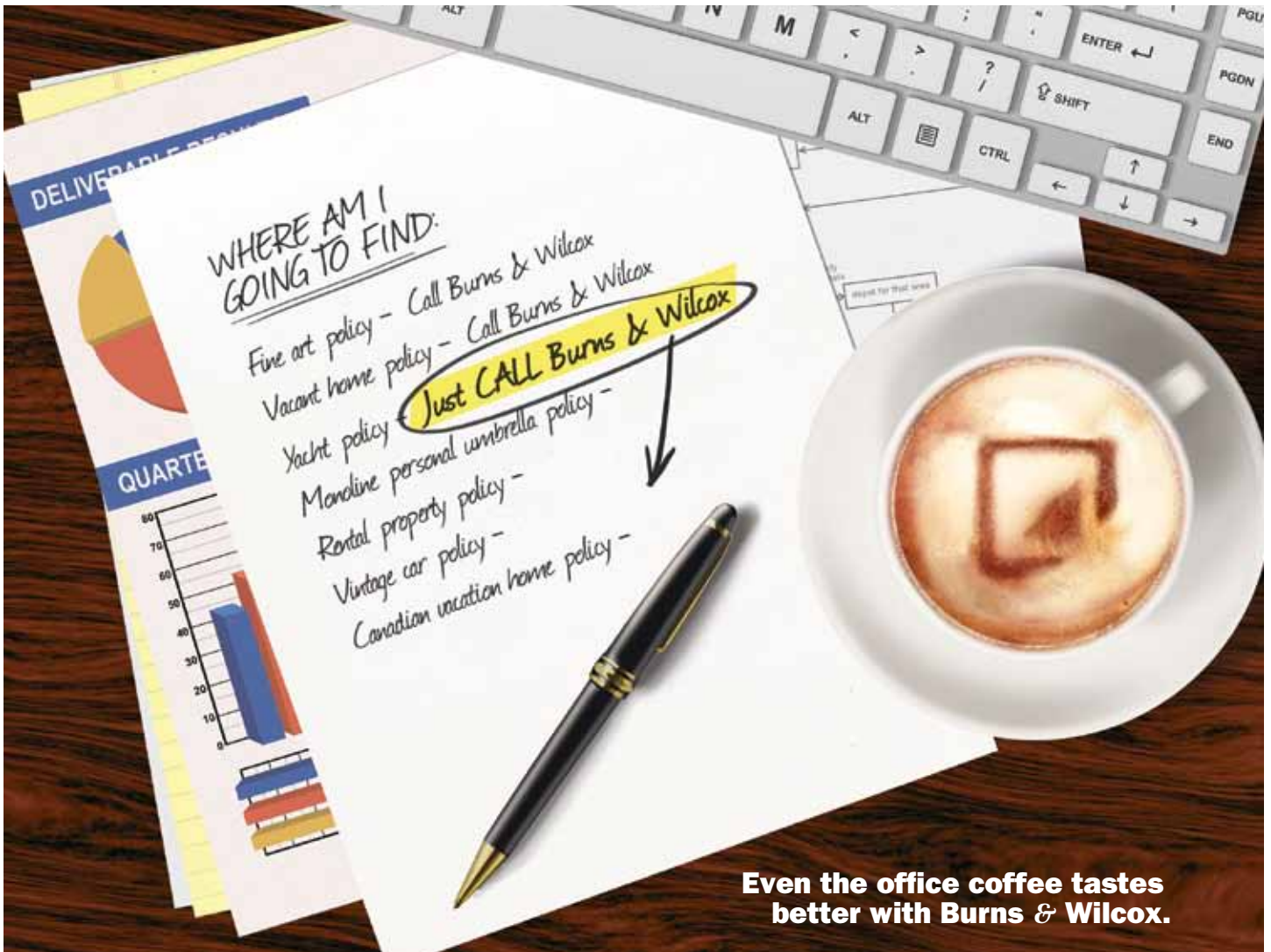
1st Place Scramble



2nd Place Best Ball



1st Place Best Ball



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## Is Your Client a Taxi?

It does not take long for insurance exposures to change. Just when things quiet down a bit, here come some new risks that call for us to take note and be prepared to handle questions from our clients.

The latest to hit the auto market is the entrance of companies like Uber, Lyft, Sidecar and others in the business of offering people a ride for less money than a taxi or limo company. The big difference in the exposure is that they do not provide the automobiles for the transportation – they “hire” anyone willing to use their own automobile to provide someone a needed ride.

It works like this. The new company (XYZ) enters into a contract with, say, a retired person who is looking to make a few bucks and who also happens to be a client of yours. Your client will be connected to the new company (XYZ) with a smart phone application, and will be called to provide rides. Your client collects the passenger, takes them to their destination, collects the fare and goes home. Your client sends the fare to XYZ, minus the agreed upon portion of the fare that your client will keep.

Some questions here: how does XYZ hire its drivers? What risk management approach does it take to determine who is worthy of being a driver? Is there any specific equipment necessary? Does the driver need a special license to provide rides for a fare? And most of all, will your client be smart enough to give you a call to see if they have any auto coverage when they do this?

I want to comment on the coverage angles. As everyone who has ever studied a Personal Auto Policy knows, there is an exclusion for “public or livery conveyance” (with an exception for a share-the-expense car pool, which this situation is definitely not). There is no endorsement that I am aware of that will bring the coverage back. And some carriers still use the old ISO language that used to be in the Personal Auto Policy. It will read something like this: no coverage for “carrying people or property for a fee”. By the way, this language not only excludes the exposure we are discussing but also those clients who deliver pizza, sandwiches, etc.

So what do we tell our clients who (hopefully) will call us before they start doing this? First of all, there is no way to get coverage under the Personal Auto Policy. It simply does not cover this exposure. So we can tell them not to do it. If they still persist, then you should ask them to ascertain from XYZ what sort of coverage XYZ will be providing for them.

Here is what I discovered from a set of documents and insurance coverages that would be provided by XYZ. It is a Business Auto policy with \$1,000,000 limits. The \$1,000,000 is for Liability as well as Uninsured and Underinsured Motorist Coverage.

The coverage is triggered with a Symbol #10 endorsement (sometimes called the negotiation symbol or get-what-you need symbol, CA 99 54)), which reads:

***“Any auto of the private passenger type while:***

***a. The auto is being operated by a Named Operator in the Limitation of Coverage to Designated Named Operators Endorsement, and***



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**b. The auto is being used following the Named Operator as defined by that endorsement, logged and recorded acceptance in the XYZ application to transport passengers, and the Named Operator is:**

**1) En route to pick up that passenger, or**

**2) Is transporting that passenger to their destination."**

Who are these Named Operators? They are shown on a separate endorsement and are covered under a type of blanket agreement. The endorsement is entitled "**Limitation of Coverage to Designated Named Operators**". It reads under the Schedule: "**Drivers who have entered into a contract with the Named Insured prior to the time of the accident**". The endorsement then says that coverage is limited to those drivers named in the Schedule. There is a separate endorsement called **Additional Insured – Scheduled**, which says that additional insured persons are covered "**as required by Written Contract**".

So, while your client's Personal Auto Policy will not provide any coverage, it looks like your client would have \$1,000,000 of coverage from XYZ.

Two little negative thoughts – 1) if you look again at the Symbol #10 coverage, it seems to end when the passenger gets delivered to their destination, and not when your client makes it safely home. As long as everyone agrees that "Public or Livery Conveyance" ends when the passenger is delivered, and that the Personal Auto Policy exclusion no longer applies while your client is driving back to their home, all is well. And 2), there is no coverage for property damage to the property of the person being transported.

Those are the coverage angles as I see them. You might want to point out to your client that they would be covered by a policy of someone else, whose technical expertise and service you cannot guarantee. You should also make sure that XYZ is providing what the state of Minnesota requires – such as no-fault coverage. And, finally, you should point out that their personal umbrellas will not cover them either.



It might not be quite as relaxing as a day at the beach, but knowing you've done everything in your power to protect the customers who trust you to help them will go a long way towards easing your mind.

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## **INSURER INSOLVENCY AND ITS POTENTIAL CONSEQUENCES FOR THE INSURANCE AGENT**

**By Rolf E. Sonnesyn, Attorney,  
Tomsche Sonnesyn, and Tomsche, P.A.**

### **Introduction**

People expect that an insurance company will pay money when a loss occurs. But it can happen that an insurer is declared insolvent. The insured that no longer has a solvent insurance company to pay the insured's loss is not pleased with the insurance product that the agent sold to the insurance customer. When an insurer is declared insolvent, the last person standing might be the insurance agent.

### **Standard of Care**

Minnesota does not impose liability on an insurance agent for selling an insurance policy that does not perform simply because the insurer is insolvent. In other words, if the insurer becomes insolvent, the insurance agent is not automatically liable to the insured. The question is, under what circumstances can an insurance agent be liable to the insurance customer in the instance when the insurer becomes insolvent?

Obviously, an insurance agent faces liability if the agent makes an intentional misrepresentation of fact about an insurer's financial status.

*continued on page 31*

*continued from page 30*

It is a murkier analysis when the insurance customer claims that the insurance agent was negligent in the sale of the insurance policy. In other words, should the agent have foreseen that the insurer would become insolvent and that the insurance policy would not indemnify the insured?

The most prominent case is out of Texas. In *Higginbotham & Associates, Inc. v. Jack E. Greer*, 738 S.W.2d 45 (Tex.Civ.App. – Texarcana 1987), Jack Greer, the insurance customer, purchased a bowling center in Marshall, Texas. Higginbotham was an independent insurance agent in Fort Worth, Texas. Higginbotham sold Greer an insurance policy written by Proprietors Insurance Corporation. The bowling center was destroyed by fire. After the fire, Higginbotham submitted Greer’s claim to Proprietors. Proprietors became insolvent and Greer sued Higginbotham. Greer alleged negligence in the procurement of the policy.

The Higginbotham court stated that the general rule is an insurance agent or broker is not a “... guarantor of the financial condition or solvency of the company from which he obtains the insurance.” The insurance agent is required to use reasonable care “...with a view to the security or indemnity for which the insurance is sought, and a failure in that respect may render them liable to the insured for resulting losses.” It is foreseeability or knowledge that creates liability for the insurance agent. If the insurer is known by the agent to be insolvent or on the verge of insolvency, the insurance agent can be liable. The Higginbotham court held that if the insurer was solvent when the policy was procured, then the agent is not liable. The court in Higginbotham focused on the agent’s knowledge at the time the policy was issued, not at the time of the loss and the failure of the insurer to pay the claim. Proprietors was a fully admitted and approved carrier in Texas and was subject to the financial scrutiny by the state when the policy was sold. At the time that the policy was written, Proprietors was paying claims promptly, had paid dividends the preceding year, and was rated by A.M. Best as B+ (very good).

The test, then, is foreseeability. If it is not reasonably foreseeable to an insurance agent that the insurer stands a good chance of being declared insolvent, then the insurance agent is probably not liable.

As usual, there are exceptions. As an insurance agent, you might be expected to catch “red flags” about an insurer’s financial status.

*AYH Holdings, Inc. v. Avreco, Inc.*, 357 Ill.App.3d 17, 826 N.E.2d 1111, 1120-1122 (Ill.Dec.675) illustrates a battle of experts. In *AYH Holdings*, one expert, Hackley, testified that it was his view that a surplus line broker has a responsibility to know about the financial security of the market where he places the business.

A second expert, Molloy, testified similarly that it was part of his job as a surplus lines broker to know something about the financial condition of the company where he places his clients’ insurance. Molloy testified that if he discovered a problem involving the insurer during the midterm of the policy, he would inform the client.

Another expert, Pearson, testified that there was no obligation impelling a broker to inform his clients about the financial health or claims paying ability of an insurer.

A fourth expert, Prestipino, testified that he did not consider it a part of his job to perform a background investigation of an insurer before recommending that insurer to his client.

*continued on page 33*

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Yet another expert, Baggot, said that she, as a wholesale broker, did not have a duty to advise a client about the insurer's financial condition.

The experts in AYH Holdings were commenting on the duties of a surplus lines broker, and some of them considered the retail insurance agent to be their client, not the insurance customer.

In AYH Holdings, the insurer was an insurance syndicate that conducted business through the Illinois Insurance Exchange (Exchange). The Exchange was a surplus lines market that was arranged in a way similar to a Lloyds of London syndicate.

AYH Holdings exemplifies the different views that retail insurance agents and surplus lines brokers have about their respective duties and obligations. Not surprisingly, the opinions of the insurance experts are often subjective, that is, they view the standard of care in the framework of how they would perform their job. It is one thing to speak of a general rule that applies to insurance agents and brokers, but as a practical matter, a trial court will usually be reluctant to dismiss a case where the plaintiff's insurance expert offers an opinion that the defendant did not meet the standard of care.

### The Lesson

It is smart to be proactive about what you might hear on the street. An insurance agent is not obligated to second guess the A.M. Best rating, but you might be able to prevent an errors and omissions case if you learn information about an insurer that contradicts the A.M. Best rating. Insurance experts often have different views about whether or not an insurer's financial health, or lack of it, is obvious. A good preventative measure is to inform the insured in the event the A.M. Best rating might not be as accurate as it appears. Be proactive and take steps to work with your insured.

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**ROLF E. SONNESYN**, born Minneapolis, Minnesota, November 13, 1953; admitted to bar, 1981, Minnesota; 1989, Wisconsin. Education: University of Minnesota (B.A. 1977 *summa cum laude*); William Mitchell College of Law (J.D. 1981). Member: Hennepin County Bar Association, Minnesota State and Wisconsin State Bar Associations, Minnesota Defense Lawyers Association, The Defense Research Institute, Academy of Certified Trial Lawyers of Minnesota, Professional Liability Defense Federation, Professional Liability Underwriting Society. Certified as a Civil Trial Specialist by the Minnesota State Bar Association. Selected as a "Super Lawyer" by Minnesota Law and Politics



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**A t t o r n e y s   a t   L a w**

# What You Need to Know About Social Media Etiquette

By Margaret Page

Like children with a shiny new toy, adults introduced to social media jumped in and started playing: posting personal photos to Facebook, accepting requests for “friendship” from long-lost high school pals, and checking into everywhere from the coffee shop to their favorite local eatery. What fun! Suddenly we were getting an inside look into the lives of people we hadn’t connected with in years!

But unlike a new toy, social media didn’t come with any real instructions. We unwrapped it, signed up and off we went, sharing our world with... the world. As more and more people glommed onto this new way of communicating, the seeds of chaos were planted.

## **Rules of Engagement**

Without guidelines on how to use social media, disaster is just a tweet away. Many people – and companies – have found this out the hard way. Embarrassing gaffs, impulsive rants, and misguided comments have ensued.

What you post on social media sites is out there forever. The Internet never forgets; a “selfie” posted after a night on the town or a tweet about a colleague can cause more damage than you think. It’s dangerous to assume privacy settings protect you. Even if you’ve locked down your Facebook page, once it’s posted to the web you can guarantee someone who is not directly connected to you will find it. All it takes is for one of your friends to share it with their friends.

And what you say CAN and WILL be held against you! Your future boss, clients, partners, voters and vendor are watching.

A good rule of thumb, whether you are engaging on social media for personal or in business is this: “If you wouldn’t say it loudly, in front of your mother (or boss!), you shouldn’t post it online—anywhere!”

With so many companies supporting BYOD, it’s more important than ever that a clear social media policy is in place for employees. Your employees are representatives of your brand, and in business, perception is everything. To protect yourself from the embarrassment of a social media faux pas, create a policy that clearly states what you expect from your employees when it comes to social media use. Set clear boundaries, especially for those who are part of your brand building process.

## Do I Know You?

In this world of connectivity, how connected are we really? Has the word “connected” lost its meaning? With our ability to connect to anyone, anytime, anywhere through social media, the term “connected” has been watered down. Think about how many of the generic “I’d like to add you to my professional network on LinkedIn” invitations to connect you receive each month. Very few of them are from people you have truly “connected” with outside of social media. It feels a little like “the person with the most fans and followers” wins. But do they, really?

Before there was LinkedIn, you wouldn’t dream of asking a new acquaintance to buy something from you just minutes after you met. And, you certainly wouldn’t show up at a networking event in yesterday’s outfit. Just like offline networking, building relationships online, follows the same basic etiquette rules.

Here are a few to keep in mind:

- **Be professional.** On Twitter, don’t be the egg; post a professional photo of yourself on your profile. This holds true on all social media sites. A business colleague should recognize you from your online picture. Include information about yourself. Your social media profiles are the equivalent of your business card, so be sure you keep it updated as your professional information changes. Always keep your basic contact information updated and link to your other professional profiles.
- **Introduce yourself.** Want people to get a sense for who you are? Post interesting, value-added content on your social media accounts to showcase your professional expertise. This is especially true with LinkedIn; when you update your status with useful information, you’re building trust among your network – opening doors for introductions to new connections.
- **Be authentic.** Just like in real life, no one wants to connect with “that guy.” You know the one: the guy in the sleazy suit who spends his time schmoozing. One of the biggest mistakes people make when connecting on LinkedIn or Facebook is not personalizing the message in the invitation. Swap out the default message with something like “George. I really enjoy your blog at xblog.com. The leadership content you share is so valuable. I’d like to add you to my professional network and get to know more about your business.” This will let the recipient know how you found them and why you want to connect. In turn, they will know that you aren’t connecting for the sake of just adding to their numbers.
- **Listen.** Building connections through social media isn’t just about pushing out content on this network or that. If you’re not taking time to listen and engage with influential people (the ones you are hoping to connect with), you’re missing an opportunity. Choose a handful of key people you want to build a business relationship with, read what they are posting, and where there is an opportunity for you to add value—jump in!

Whether you are connecting with people in the online world, or at a dinner party, knowing how to present yourself in a positive way is the same. Think before you speak translates to “think before you tweet.”

### About The Author

*Margaret Page is a recognized etiquette expert, speaker and coach, who helps people and organizations be more professional. She is the author of *The Power of Polite, Blueprint for Success and Cognito Cards — Wisdom for Dining & Social Etiquette*. She is the founder and CEO of *Etiquette Page Enterprises*, a leading Western Canadian training organization. To learn more about Margaret follow her on Twitter and Facebook or sign up for her *Etiquette blog* or *Etiquette Edge Newsletter*. To contact Margaret, please visit her website at <http://etiquettepage.com/> or call 604 880 8002.*

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# Capitol Notes



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

## Early Primary Around the Corner

It seemed that forever Minnesota held its primary election in September after the end of the summer tourism season and after the kids had returned to school. The thought was that most Minnesotans cannot concentrate on electoral politics during our short but wonderful summers. That may be true. In fact, it was always an unwritten rule that candidates didn't do media advertising or even put out lawn signs until after Labor Day. But in 2012, the state legislature changed all that by moving the Minnesota primary to August.

For years I heard statewide candidates complain that the long primary season after the spring party conventions was too expensive, too grueling and ultimately limited their general election campaign to just two short months. Republicans and Democrats alike have opposed and then supported an early primary. Governor Pawlenty vetoed an early primary bill in 2010.

The conventional wisdom held that the party without a serious primary fight would benefit by the other party spending July, August and the first half of September fighting amongst itself, leaving the eventual nominee broke, battered and exhausted less than two months before the general election. The nominees without a primary challenge would be rested, have money in the bank and a unified party behind him. Although that was not the case in 2012, when Mark Dayton waged a major primary battle against the endorsed DFL gubernatorial candidate and then when on to win the general (election) over a unified Republican campaign.

The underlying reason that Minnesota moved up our primary was a new federal law relating to the mailing and collection of absentee ballots from our servicemen and women serving abroad. Federal law requires that overseas voters get at least 45 days to file their ballots before the general election. The September primary did not give the state enough time to tally the primary results, print and mail general election ballots.

The legislature toyed with the idea of a June primary but there was lots of resistance to moving the primary that far up in the year. Rural legislators worried that they would be tied up in a legislative session till late May and could not get back home to campaign. The two political parties were also leery of a primary so close to their state conventions.

*CAPITOL NOTES continued on page 39*



# 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.

This year's top primary contest will be for the Republican nomination for governor, where three candidates, Rep. Kurt Zellers, former Rep. Mary Seifert, and businessman Scott Honour, are all challenging the endorsed candidate, Jeff Johnson. This looks to be a very competitive race. The Democrats appear to have a fight over their nominee for state auditor where current auditor Rebecca Otto is being challenged by former state house minority leader and gubernatorial candidate Matt Entenza.

So here is a reminder. The Minnesota state primary election is Tuesday, August 12. Mark it in your calendar and don't forget to vote. Minnesota is an open primary system so you don't have to declare a party affiliation. You can vote in either the Republican or Democratic primaries. Who knows, your vote in a primary may count even more than a vote in the general election.



**Dominic Sposeto**  
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An advertisement for Amerisafe Trucking. The top half features a close-up, low-angle shot of a white semi-truck's front grille and headlights against a clear blue sky. On the left side, the word "TRUCKING" is written vertically in large, white, bold, sans-serif capital letters. Below it is the Amerisafe logo, which consists of a green triangle containing a white silhouette of a tree, with the word "AMERISAFE" in white capital letters underneath. The bottom half of the advertisement is a solid green horizontal band. In the center of this band, the text "WORKERS' COMP INSURANCE" is written in white, bold, sans-serif capital letters. Below that, in a smaller white font, is the text "FOR MORE INFORMATION, CALL: (800) 381-9347 | AMERISAFE.COM".



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*David Gross  
President & CEO  
SECURA Insurance*

It's about people ... treating agents and policyholders the way they want to be treated by answering calls and handling claims quickly, and being flexible and resourceful. This Midwest work ethic and helpful attitude permeates SECURA's culture and can be felt with each interaction. It's what the company was founded on in 1900 when a group of neighboring farmers united to protect each other after a natural disaster, and it's the same genuine care for others that continues to drive the company today.

Dave Gross, who has been with the company for 17 years, stepped into his new leadership role as President and CEO on July 1, 2014. His dedication to agent relationships and inspiring others to achieve their best, combined with his proven character, credentials, and sincere care for those he serves, positions the company for continued success into the future.

The company offers Commercial, Personal, Farm-Ag, and Specialty

insurance products and services to more than 430 agents in 12 states. Minnesota is its second largest market, at \$70 million in premium for 2013, and has seen double digit growth continue this year with results for the first six months up 18.8 percent over the first half of last year. Overall, SECURA saw its policyholders' surplus increase to more than \$321 million in 2013, a 17.7 percent gain. Direct written premium grew by nearly 11.6 percent to more than \$466 million and a combined ratio of 92.7 percent.

Agents rely on the company's Commercial Lines to offer coverage for contractors, golf courses, manufacturers, restaurants, and numerous other markets. Setting it apart from other carriers is its consultative approach to Risk Management and its unique Work Comp Nurse Hotline. The service results in better care for injured workers, fewer claims and lower premiums for employers, and a more profitable book of business for agents.

Personal Lines offers the MILE-STONE® home and auto package with numerous enhancements like *Roadside Rescuer* and *Pet Protector™* to give agents an edge attracting new customers. Farm Lines is part of the company's heritage and expanded in 2010 to include an agribusiness product to insure those who support farming operations, like grain, milk, and livestock haulers, and seed dealers. Lastly, its Specialty Lines covers niche programs like sports and recreation, nonprofits, and special events such as hole-in-one insurance.

SECURA's dedication to providing excellent products, service, and personal attention to agents and policyholders is demonstrated by its consistent ranking as a Top 10 carrier nationwide in the Making Business Easier Survey. The company was most recently recognized in Ward's 50 Top Performers. This commitment to excellence is a testament to its people, who are among the most qualified in the industry and genuinely enjoy helping others.

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## How to Build a Good Reputation

In all things, it's harder to build than to destroy. Building a good reputation requires effort, patience, and time. Destroying a good reputation only requires a single misstep. The secret to building a good reputation is to become a Trusted Choice Independent Insurance Agent who deserves one. Take consistent action to develop the personal and business characteristics you want others to associate with you.

Your reputation is a fragile thing. It requires constant monitoring and evaluation. Consistency is crucial. If you live up to your reputation 99% of the time but fail to do so 1% of the time, you risk damage if the person you let down is highly influential in your community, agency or book of business. A good reputation is a natural outgrowth of your striving to be the agent and person you most want to be.

### The Benefits of a Good Reputation

1. A good reputation provides you a target at which to keep aiming. Sometimes you may not feel like you deserve your reputation, that's it's better than you are. Rather than worry about your weaknesses, let your good reputation serve as motivation for you to try to improve yourself and focus on your strengths.
2. A good reputation represents a great marketing strategy. When I find an agent, employee or company or whose performance outshines their competition, they become like gold to me. I use them repeatedly, recommend them enthusiastically to others, and don't begrudge paying them what they're worth.
3. A good reputation inspires others. It is not your scripted presentation that closes a sale, retains a customer or raises children – it is your good reputation.

A good reputation attracts clients and generates referrals - a bad one causing doors to slam in our face.

**Be Remarkable!**

Frank



# In The News...

## **NORTH STAR NAMED TO THE 2014 WARD'S 50 TOP PERFORMERS**

For the tenth consecutive year, North Star Mutual has been named to the Ward's 50 Top Performing Property/Casualty Companies list. The Ward Group analyzes the financial performance of over 3,000 property-casualty insurance companies domiciled in the United States. The companies selected have achieved outstanding financial results in the areas of safety, consistency, and performance over a five-year period (2009-2013).

Since 1991 The Ward Group has been analyzing the financial performance of property-casualty insurance companies. An important objective of Ward's 50 is to compare each company's performance to the industry, specializing in revenue, expense, staffing, and operational analysis. Ward's 50 group companies have consistently outperformed the industry in these areas.

"It is a real honor to be included with this elite group of top performing companies," said Jeff Mauland, President and CEO. "The outstanding support of our agents and dedicated staff has been key to our success over the years."

## **WEST BEND MUTUAL INSURANCE IS THE TOP WORKPLACE**

West Bend Mutual Insurance Company led this year's list of the Milwaukee Journal Sentinel Top Workplaces, which recognizes the best places to work in Southeast Wisconsin. West Bend was ranked number one in the large company category in 2014, up from second place in 2013 and third place in 2012.

The evaluation for the Top Workplaces program is based on feedback from an employee survey. "At West Bend, we always strive to be a winning organization and we've made tremendous strides in accomplishing this," said Kevin Steiner, West Bend president and CEO. "We went from the third-best company in 2012 to the second-best in 2013. Our number-one ranking this year is evidence of

the great work our 1,100 associates are doing to be that winning organization. I'm very proud of every one of our associates and their commitment to excellence."

A total of 150 companies were named to the Top Workplaces list in 2014. Competitors in West Bend's large company category include Shorewest Realtors at #2, Kwik Trip Inc. at #3, Children's Hospital of Wisconsin at #11, and Allen Edmunds Shoe Corporation at #17.

## **A.M. BEST UPGRADES RATINGS OF MEMBERS OF DAKOTA GROUP**

A.M. Best has upgraded the financial strength rating to A- (Excellent) from B++ (Good) and the issuer credit ratings to "a-" from "bbb+" for the Dakota Group (Dakota). The Dakota Group is comprised of Dakota Truck Underwriters and First Dakota Indemnity Company. These positive rating attributes of the Dakota Group are supported by the benefits garnered through its relationship with RAS, which serves as the Attorney-in-Fact for DTU (and owns the remaining 50% of FDI) and manages all of the insurance operations for Dakota.

Celebrating 25 years in business, RAS is headquartered in Sioux Falls, SD, and supplies loss control, underwriting and claims management services to each company and through affiliated partnerships with a managed care organization, a preferred provider organization (PPO), and a bill review company. RAS is able to offer comprehensive services to workers' compensation insureds of Dakota. Additionally, the entire group benefits from strategic relationships with partners that offer complementary services to its customers.

A.M. Best comments, "the rating actions reflect Dakota's strong risk-adjusted capitalization, historically positive operating results and specialized market presence as a niche workers' compensation writer in the upper Midwestern states. Dakota's relatively strong after-tax returns have led to decreased underwriting leverage in

recent years, which is reflected in a stronger level of risk-adjusted capitalization.”

Richard Johnson, President of RAS, noted, “We are pleased to have earned the upgrade to an A- which recognizes our financial strength but also serves as a validation of our strategy of remaining focused on providing a comprehensive approach for all of the workers’ compensation needs of our customers in our targeted market. This rating upgrade supports the Dakota Group’s ability to continue to build and refine that strategy.”

### **WESTERN NATIONAL INSURANCE GROUP NAMED TO 2014 WARD’S TOP 50**

Western National Insurance Group (WNIG) of Edina, Minn., announced that it has been named to the 2014 Ward’s 50 Benchmark Group of top-performing property-and-casualty companies in the United States. Being named to this group recognizes Western National for achieving outstanding financial results in the areas of safety, consistency, and performance over a five-year period (2009 – 2013). This is the ninth time in the past ten years (and the sixth consecutive year) that Western National has been named to this list of top performers. “We are pleased to be recognized once again by the Ward Group® as an industry leader in financial strength and performance,” said Stuart Henderson, president and chief executive officer. “Our focus continues to be on providing service that anticipates customer needs and offers impressive solutions. We’re gratified to see that this service-oriented mission and the hard work of our employees, independent agents, and other business partners have once again resulted in such superior financial performance. We look forward to building on this financial strength for the continued protection of our policyholders in the years to come.”

### **DAVE GROSS LEADS SECURA INSURANCE AS PRESIDENT/CEO**

SECURA Insurance announced that today Dave Gross takes over as President & CEO of the company after John Bykowski retired at the end of June 2014. Gross served at Bykowski’s side during the past 17 years, contributing to the company’s long-term profitable growth by building a people-

focused culture, first-rate agent relationships, and exceptional customer service. Bykowski will continue as Chairman of SECURA’s Board of Directors.

“The company remains in well-qualified hands, and Dave Gross and the leadership team have my complete confidence,” said Bykowski. “You’ll see the same true relationship and service focus with continuing investments in people and technology. SECURA is better positioned today than ever before to continue in our mission to serve customers.”

Gross joined SECURA in 1997 as Vice President–Sales. In 2001, he was promoted to Senior Vice President–Underwriting Operations with responsibility for both underwriting and sales. Gross successfully guided the company’s new product development, state expansion, and agency force, ultimately helping profitably grow it to the nearly \$500 million in sales (direct written premium) that the company will be by year end 2014. He was named Bykowski’s successor, and promoted to President & COO in August 2013 and added responsibility for claims operations.

### **GRINNELL MUTUAL RECOGNIZED BY CIO MAGAZINE AS ONE OF THE CIO 100 AWARD WINNERS**

IDG’s CIO magazine today announced Grinnell Mutual as a recipient of the 2014 CIO 100. The 27th annual award program recognizes organizations around the world that exemplify the highest level of operational and strategic excellence in information technology (IT). Grinnell Mutual is recognized for integrating brand marketing and advertising with the company’s Business Information Services (BIS) division to produce and expand multi-channel marketing to drive customer engagement.

“For 27 years now, the CIO 100 awards have honored the innovative use of technology to deliver genuine business value,” said Maryfran Johnson, editor in chief of CIO magazine and events. “Our 2014 winners are an outstanding example of the transformative power of IT to drive everything from revenue growth to competitive advantage.”

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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

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**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 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

- |   |   |
|---|---|
| <input type="checkbox"/> 1/7/14 - Eden Prairie Personal Lines Miscellaneous | <input type="checkbox"/> 7/10/14 - Eden Prairie Elements of Risk Management   |
| <input type="checkbox"/> 1/23/14 - Shoreview Agency Operations              | <input type="checkbox"/> 7/15/14 - Alexandria Commercial Property             |
| <input type="checkbox"/> 2/5/14 - Eden Prairie Commercial Casualty I        | <input type="checkbox"/> 7/22/14 - Mankato Commercial Property                |
| <input type="checkbox"/> 2/6/14 - St. Cloud Commercial Casualty I           | <input type="checkbox"/> 7/23/14 - Detroit Lakes Personal Lines Miscellaneous |
| <input type="checkbox"/> 2/11/14 - Duluth Commercial Property               | <input type="checkbox"/> 8/5/14 - Rochester Personal Lines Miscellaneous      |
| <input type="checkbox"/> 3/4/14 - Shoreview Personal Lines Miscellaneous    | <input type="checkbox"/> 8/12/14 - Eden Prairie Commercial Casualty II        |
| <input type="checkbox"/> 3/11/14 - Rochester Commercial Property            | <input type="checkbox"/> 8/12/14 - Willmar Agency Operations                  |
| <input type="checkbox"/> 3/12/14 - Eden Prairie Agency Operations           | <input type="checkbox"/> 8/21/14 - Bemidji Commercial Casualty I              |
| <input type="checkbox"/> 4/8/14 - St. Cloud WTH - Personal Lines            | <input type="checkbox"/> 9/9/14 - St. Cloud Commercial Casualty II            |
| <input type="checkbox"/> 4/15/14 - Eden Prairie Personal Auto               | <input type="checkbox"/> 9/16/14 - Duluth Elements of Risk Management         |
| <input type="checkbox"/> 5/6/14 - Eden Prairie Commercial Property          | <input type="checkbox"/> 9/23/14 - Eden Prairie Personal Residential          |
| <input type="checkbox"/> 5/14/14 - Rochester Elements of Risk Management    | <input type="checkbox"/> 10/2/14 - Shoreview WTH - Personal Lines             |
| <input type="checkbox"/> 5/15/14 - Duluth Personal Residential              | <input type="checkbox"/> 10/14/14 - Eden Prairie Dynamics of Service          |
| <input type="checkbox"/> 5/20/14 - Grand Rapids Commercial Casualty II      | <input type="checkbox"/> 10/15/14 - Rochester Dynamics of Service             |
| <input type="checkbox"/> 6/5/14 - Brainerd Agency Operations                | <input type="checkbox"/> 11/11/14 - St. Cloud Personal Residential            |
| <input type="checkbox"/> 6/10/14 - Eden Prairie WTH - Personal Lines        | <input type="checkbox"/> 11/18/14 - Mankato Personal Lines Miscellaneous      |
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*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  
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Minneapolis, MN 55403  
612.335.6000
- 6/19/14 - Morton** 8:30am-3:30pm  
Jackpot Junction  
39375 County Hwy 24  
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- 7/9/14 - Walker** 8:30am-3:30pm  
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- 9/17/14 - Duluth** 8:30am-3:30pm  
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- 10/22/14 - Eden Prairie** 8:30am-3:30pm  
Prairie Conference Center  
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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

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

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

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

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Return to: **MIAB, 15490 101st Ave N, Suite 100, Maple Grove, MN 55369 P: 763.235.6460 F: 763.235.6461 E: mii@mii.org**

[www.mii.org](http://www.mii.org)



# MN Independent Insurance Agents & Brokers Association

# 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.

## DIAMOND LEVEL



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



## PLATINUM LEVEL



## GOLD LEVEL

**American Strategic Insurance  
Foremost Insurance  
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**QBE  
The Hanover Group  
Universal Property & Casualty**

## SILVER LEVEL

ACUITY  
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AmTrust North America  
Capital Premium Financing  
CNA Insurance  
Continental Western Group  
Encompass Insurance Company  
Erickson-Larsen, Inc.  
Harmon Auto Glass

ICC Restoration & Cleaning Services  
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