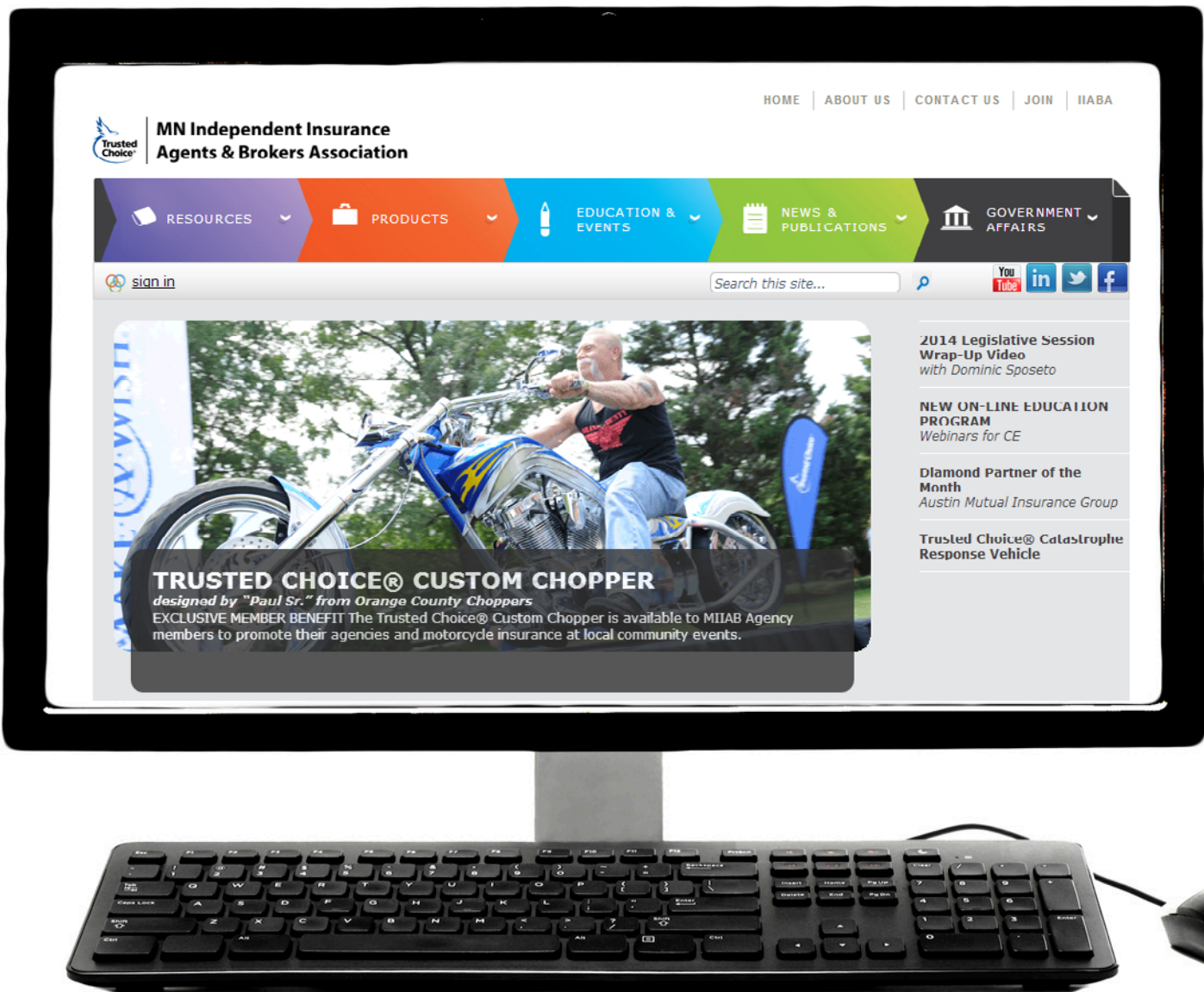




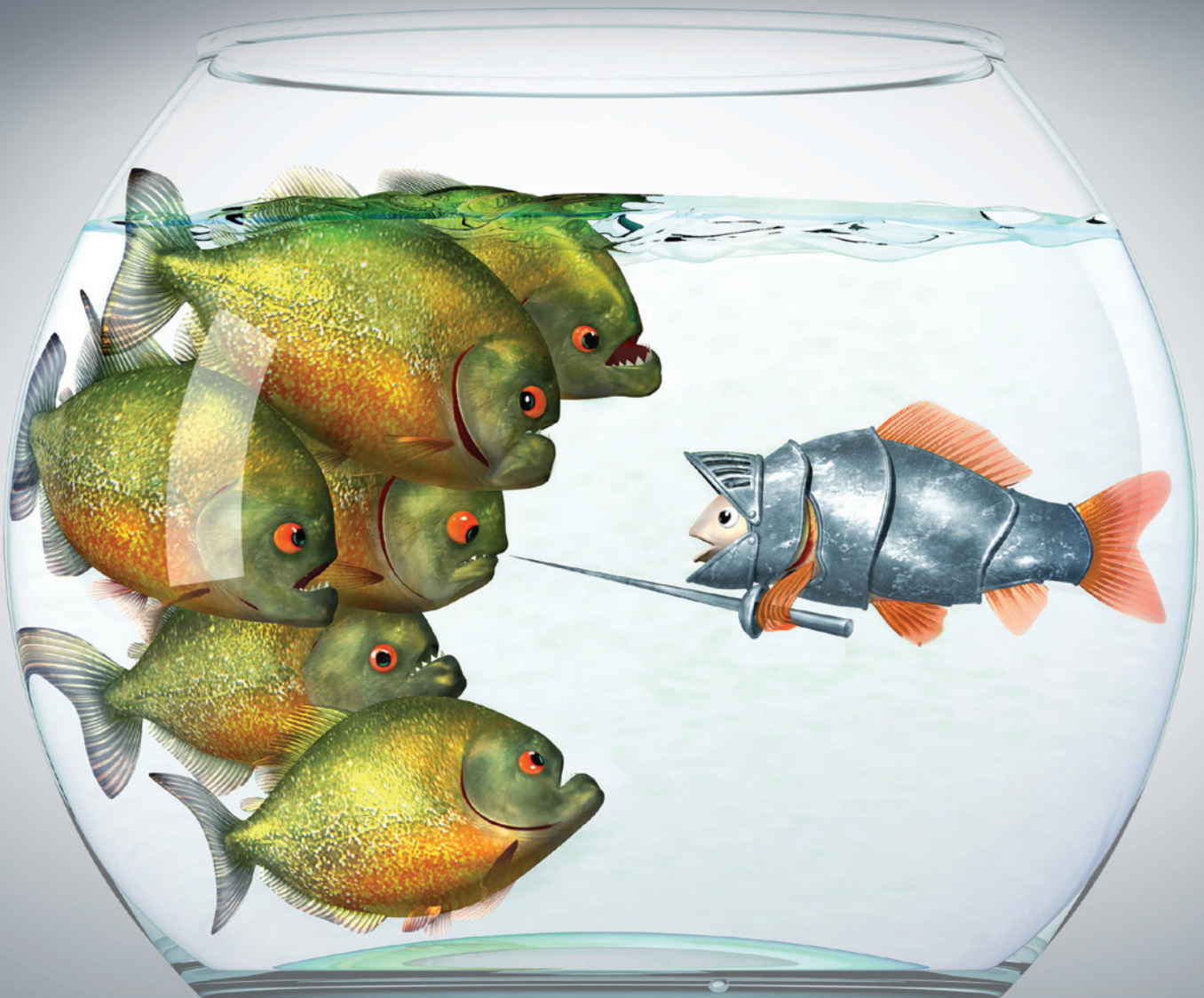
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The culture surrounding commerce is changing. More and more, people make their purchasing decisions based not only on price but on who they're purchasing from. A large section of the American public is willing to pay more money for a product if the company that creates or sells it aligns with their values. Take a moment to think about your family, friends and coworkers. Do you know any that refuse to shop at big box stores like Wal-Mart or Home Depot? How about any that will only buy groceries from Whole Foods? This is not a decision based on price. This is a powerful concept to consider and it deserves some thought. How can you differentiate yourself and/or your business in an impactful way that will create greater retention, referrals, and goodwill toward your business? One way is to let your community know what you value and proactively support those causes. And don't forget to let your customers know. This can be especially powerful when used with social media. Just look at the immense impact the recent ALS Ice Bucket Challenge has had for the ALS association. As of 8/22/2014, the association had received \$53.3 million in donations compared to \$2.2 million in the same time period last year. People want to take part in meaningful, positive activities like this. 91% of global consumers are likely to switch brands to one associated with a good cause, given comparable price and quality¹. As independent agents, we've got the price and quality part down. So, take part in a good cause in your community and give them a reason to become your client.

Following are a few strong reasons to pay attention to this trend:

- 93% of Americans have a positive impression of companies that support social causes¹
- 91% of global consumers want to hear about the social effort of companies¹
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- 90% of Americans are more loyal to these companies¹
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Vance Prigge
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¹(2013). Echo Global CSR Study. Cone Communications.

²Kotler, P. (2010). Marketing 3.0. New Jersey: John Wiley & Sons, Inc.

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MIIAB's NEW Webinar CE Series is a Huge Success!

After a year long discussion with the Minnesota Commerce Department we were able to convince them that they should look at approving quality Insurance CE Webinar's for our industry in the near future. Dominic, April, and I worked with the staff at the commerce department to insure that education standards for conducting a webinar were going to meet their needs as regulators.

On August 13th we conducted our first webinar on "Ethics for Insurance Professionals" conducted by Kevin Amrhein, CIC and after the class the feedback was exceptional. 58 members were in attendance for our first webinar and 89% of those who attended thought the educational experience was Very Good – Excellent!

90% of those attendees also thought the course materials, the visual aids, and the instructors delivery was Excellent! We were happy with the survey results from our students who took the first MIIAB webinar. Also, the first class we conducted was FREE to member agents of the Association. All throughout this next year, member agents

will be able to take their Ethics requirements through our webinar program, free of charge, as a member perk. Our next Ethics program will be conducted on 9/24/14 from 12-3pm and you can register by going to our new website and link to MIIAB webinars through our Education calendar.

The Association will be conducting approximately 20 CE Webinar's throughout the year with a variety of topics and instructors that are second to none. We have priced this product for member agents at \$45.00 for the 3 hours of CEU's. You now are eligible to pick up your CE credits in your office at your fingertips, you'll be surprised at how simple the process is. Your Association will be developing a number of "Cutting Edge" 1 hour CE Webinar's in the near future to add to the selection of educational opportunities for your staff.

We hope you find this new educational opportunity rewarding for your Agency.

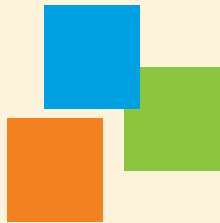
Thanks Again for supporting the Association and I hope you will enjoy the complimentary Ethics CE Webinar for all your agents as a member of the MIIAB.





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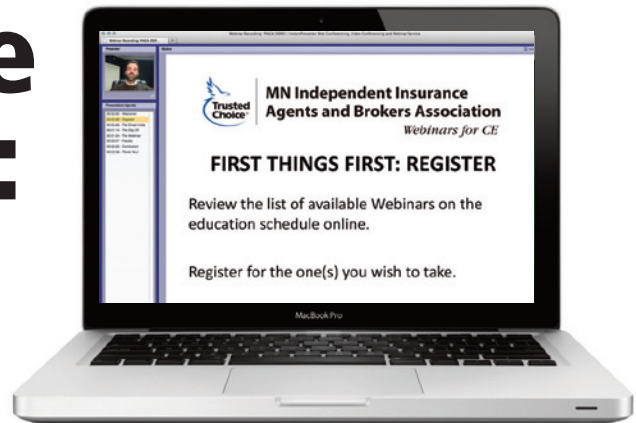
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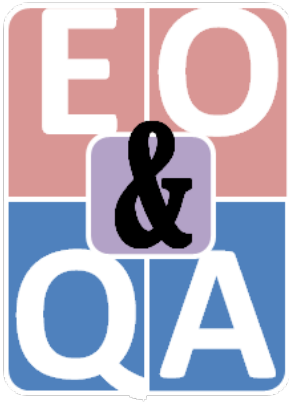
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Agent's questions about Errors and Omissions, and how E&O losses can be prevented.

By Mary LaPorte, CPCU,
CIC, LIC, CPIA

Q: I hope you can help us with a concern we have in our agency about using coverage waiver forms. We are provided with a form where we can fill in the blanks about some coverage the insured is rejecting, and then have the insured sign the form. Our instructions are to use the form when "appropriate". We have a lot of discussion about this, but not a lot of agreement. I know some of the account managers use the form frequently, and some use it almost never. Can you help us determine when it is "appropriate"?

Merilee, Texas

A: Merilee, this is one of the most challenging areas of E&O protection in the agency, and yet very important. I know some agencies will instruct employees to use a waiver or rejection form whenever "significant" coverage is removed. Yet, that still doesn't explain what "significant" is. Isn't everything "significant" to the insured once the loss has occurred? Well, yes. But if you think of it in terms of an E&O claim that might help. How much exposure is involved? Sometimes management sets a requirement, such as \$10,000 for property exposures, while requiring that all liability exposures rejected be in writing.

The reason coverage rejections or waivers are used is to provide stronger documentation that the insured did not want a particular coverage or limit. We could put a note in our file indicating that the insured does not want a coverage, but then later that insured may say he never asked for that coverage to be removed. We could send a letter to an insured indicating that a coverage offered was rejected, but he could then say he never received the letter. Obtaining something in writing from that customer, or a signed rejection form is a much stronger defense in an E&O situation.

Let's break it down a bit, and talk about removing coverages first. If the insured requests that a certain coverage be removed from the policy, many agencies will require a rejection form to be signed. Other agencies require that you say "I am sorry, but I cannot remove any coverage from the policy until I receive your request in writing." Receiving a letter or email from your customer regarding the removal of coverage is good documentation in lieu of a signed rejection or waiver form.

Another time it is appropriate to obtain a signed rejection is at the time a new policy is sold, or at the time of a coverage review. If the agent suggests a particular limit or coverage, but the customer is unwilling to purchase that option or coverage, then a signed document is recommended. Some agencies will use an "options" page on a commercial proposal, or some other type of checklist to give the customer an opportunity to "sign off" coverages rejected.

Another suggestion is to create a general waiver form for each line of business, and include the most-often rejected options on one page. Provide an area for the customer to initial and check the coverage rejected, and a signature and date at the bottom. This helps the CSR or producer to have a simple tool at their fingertips, rather than having to complete a generic rejection form.

Whichever method works best for your agency, make sure that you establish clear guidelines so that the use of any rejection or waiver forms is uniform throughout the agency. Consistency is one of the best defenses in an E&O situation.

*Mary LaPorte is a consultant and educator with a strong background in Errors & Omissions loss prevention. Forward your E&O questions to marylp@lpinsuranceconsult.com
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Client Relationship RX: Seven Tough Clients and How to Win Them Over

By Andrew Sobel and Jerold Panas

You're a master at the work you do. Unfortunately, you've got one client (or maybe more than one) who's so hard to deal with you can't get to a place where you can prove your value. Sound familiar? It should. From time to time, we've all struggled with a client who seems indifferent, constantly questions our judgment, or calls our cell phone demanding attention on a Saturday night.

Early in my consulting career, I had a client who became downright abusive. When we first met, he was relaxed, confident, professional, and even charming. But underneath that veneer he was a mean-spirited tyrant. As time passed, he became ever-more demanding and even vicious.

One day, I walked into his office with a three-page memo

I had written to summarize our conclusions. He noticed a typo on the second page and began angrily yelling at me. 'This is shoddy, unprofessional work,' he shouted across the table, his eyes bulging and face turning red. 'How could you show this to me? This is totally unacceptable!' His rant continued for a full minute. I had no idea how to handle it.

I was only 28 at the time, felt utterly trapped in the project. And while I admit this was an extreme case, difficult clients are everywhere, and most of us will, at some point, have to deal with them. The good news is you can often connect with these people and even turn them into loyal fans.


Sure, there may be the occasional need to fire a client, but for the most part, you can salvage the relationship. It's just a matter of mastering some basic relationship rules and putting them into practice.

Here, are seven types of tough clients you need to be aware of and the strategies for dealing with them:

The Insecure Client. These clients are unsure of themselves and it manifests as them being unsure of you and nervous about failing or looking bad. They are difficult to work for because they micromanage you. They find it hard to trust outsiders and won't let you build relationships with their boss or other executives in their organization—they keep you for themselves. Insecure clients may also have difficulty trusting you to do new and different things for them, and they review your work over and over.

The Prescription: Build more trust and reduce their perception of risk. This means investing in more face time, reassuring them about your product or service delivery, showing them what you're doing at key stages of the engagement, increasing communications, and demonstrating utter reliability and consistency. Convince the insecure client that you should go together to see their boss, so that you will also have a relationship with him or her. Explain how this will ultimately help them and the program you're working on together. You need to frequently reassure this type of client and give them a sense of control.

continued on page 17



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The Boundary Pusher. Clients like this perceive no boundaries around you and your work. They will call and email you at all hours of the day and night, expecting an immediate response. They don't distinguish between something that's truly important and urgent and an issue that's just a simple "to do." They invade your personal life and leave you feeling swarmed and even overwhelmed.

The Prescription: It's best to explain your boundaries at the very start of the relationship, especially if you suspect this may become an issue. Say (or write), On workdays, we respond to emails within four hours unless it's clearly urgent, in which case we'll get back to you within the hour. If something comes up over the weekend, unless it's an emergency, we'll respond Monday morning.

If you didn't set clear boundaries early on—or if you did, but the client is ignoring them—you can still alter their behavior without direct confrontation. Simply answer the email you get on Saturday on Sunday night or Monday morning; or, write a one-liner back that says, 'Steve, I'll respond first thing Monday when I'm at my office.' Also, regularly prioritize with your client. Just say: 'Mary, right now my priority is getting that analysis that we discussed in shape. Can this wait until Thursday?'

The Do Nothing Client. There are some clients who just never move ahead and get things done. You meet with them, you talk, you agree on next steps, and so on—but then, nothing. This is more of a frustrating client than a "difficult" one. In fact, you might have a very good and pleasant relationship with a Do Nothing executive. Still, you need to produce, and that requires the client to move ahead.

The Prescription: Explore what's behind your client's inaction. Is it insecurity and fear (see type one)? Are they hemmed in by a boss or another executive who is blocking them from taking action? Do they work in an organizational culture that is risk averse and prizes survival above all? There are many different reasons why a client doesn't act, and you need to diagnose why so that you know how to address the inaction.

Ask yourself if you might be able to work with them to reassure them about your approach—perhaps even having them talk to another client. Can you help them manage the stakeholders that may be getting in the way? Can you increase their sense of urgency by illustrating the costs of not acting?

Also, ask yourself if the problem or issue you're addressing is truly an urgent, important one. Maybe the client's priorities have shifted. If so, you need to know that so you can help the client accomplish something that does provide value.

The Know-It-All. This client thinks they know more about what you do than you and is constantly telling you how to do your job. They give you way too many suggestions in areas that are really outside their expertise. They are overly directive.

I've had clients, who themselves were terrible at group facilitation, try and tell me how to facilitate a training workshop. I've had others try and impose their own models for client loyalty, having just hired me to give them mine.

The Prescription: Reestablish your respective roles. If gentle rebukes don't work (Through many years of doing this, I've found this is the most effective approach...), you have to put your foot down with a Know-It-All client. Confront them. Tell them they have hired you because of your expertise and experience, and that they need to give you the proper berth to exercise it on their behalf.

Twice I have had to say to clients, 'When you buy a Mercedes-Benz car, do you tell the salesman that you want to travel to Germany to inspect the production line and make suggestions to them about how to assemble your car?'. Then I'd say, 'I didn't think so, because you know Mercedes is a great brand and understands how to make cars. Similarly, you need to let me do my job for you and not advise me on my own expertise.' In both cases, the client laughed and backed off.

Mr. or Ms. Aloof. Some clients treat you like a vendor and resist all efforts to build a real relationship. They are often very professional and can be perfectly pleasant when you're with them. But it's a purely arm's-length relationship, which seriously limits how much you're able to help them achieve.

The Prescription: Learn more about the client's agenda and help them accomplish it. You may not truly understand their priorities—their underlying needs and goals. What's important to them right now? What are they trying to accomplish this year? Everyone has a hot button—have you discovered what it is for this executive? Once you do, you'll be in a better position to help them and go "above and beyond" the letter of your contract. Also, try and find out how your client views the relationship. It may just be that he or she feels the relationship is perfectly fine and doesn't need it to be anything more than what it is. And that may be good enough for now.

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The Insatiable Client. This client feels the work is never, ever good enough, and they also micromanage you—although for different reasons from the Insecure client. Their behavior can absolutely wear you down. You never feel like you're succeeding. These people have carping, critical personalities and can't give out compliments—who knows, maybe they grew up with overly demanding parents themselves!

The Prescription: Carefully calibrate expectations at the beginning of each engagement or transaction. IT firms have "service level agreements" (SLAs)—maybe you need to go deeper into specifics around the type, quality, and format of your output for the client.

Don't become overly needy about getting compliments and positive feedback. This is a client, not your spouse, and as long as you're doing a good job and achieving the agreed-upon goals, you shouldn't worry about getting a constant stream of praise.

The Tyrant. They have personality and emotional issues and treat their people—and perhaps you—terribly. Everyone who works for them hates them. Who knows why someone acts like this? There are many possible reasons. The Tyrant could be a good-hearted person who happens to have an anger management issue, or they could be genuinely mean—like my client from years ago.

The Prescription: If the client is nice to you, but tyrannical with their team, you may be able to coach them and influence them to change their behavior. Unless you're specifically in a coaching relationship, however, they may not be open to that kind of personal feedback. If the client is treating you or your colleagues badly, consider moving on.

Life is too short to spend time in abusive relationships, be they at work or in our personal lives! Occasionally you may be able to have a frank discussion with a Tyrant that results in improvement, but generally if bad behavior is that extreme, the person will not be able to hide their true colors forever.

In summary, when faced with a difficult client, you should consider these four steps:

1. Assess. Diagnose why the person is acting that way. What's behind the behavior?
2. Make an action plan. Identify remedial actions you can take to address the underlying dynamic (e.g., if a client is micromanaging you because of insecurity, what steps can you take to build greater trust?).
3. Confront. If appropriate, confront the client with their behavior (e.g., point out that they are second-guessing your expertise and experience and ask them to stop).
4. Finally, fish or cut bait. Decide what your boundaries are, and if you've really had enough, move on and focus on more fruitful relationships. You won't need to fire a client often, but doing so can be extremely healthy, not only for your business but for your own sense of self-esteem and well-being.

Just knowing you have a plan to deal with difficult clients can bring a huge sense of relief. Relationships may feel complex and mysterious, but, really, they're subject to some pretty simple rules. When you learn them, and put them into practice, it can shift your work and your career to a higher level.

About the Authors:

Andrew Sobel and Jerold Panas are coauthors of *Power Relationships: 26 Irrefutable Laws for Building Extraordinary Relationships* (Wiley, 2014, ISBN: 978-1-118-58568-9, \$25.00) and the accompanying workbook, *Power Relationships Personal Planning Guide* (available at www.andrewsobel.com).

Andrew is the leading authority on client relationships and the skills and strategies required to earn enduring client loyalty. He is also the coauthor, with Jerold, of the bestselling *Power Questions* (Wiley) as well as seven other acclaimed books on building clients for life. He has been featured in the *Harvard Business Review*, the *New York Times*, and *USA Today*. His clients include senior executives at leading companies such as Citigroup, Ernst & Young, Cognizant, and Booz Allen Hamilton.

For more information, please visit www.andrewsobel.com

Jerold is the world's leading consultant in philanthropy and the CEO of Jerold Panas, Linzy & Partners, the largest consulting firm in the world for advising nonprofit organizations and foundations on fundraising. Jerry is the author of 14 bestselling books on fundraising and nonprofit management. He works directly with CEOs, boards, and development professionals around the world.

About the Book:

Power Relationships: 26 Irrefutable Laws for Building Extraordinary Relationships (Wiley, 2014, ISBN: 978-1-118-58568-9, \$25.00) is available at bookstores nationwide, from major online booksellers, and direct from the publisher by calling 800-225-5945. In Canada, call 800-567-4797. For more information, please visit the book's page on www.wiley.com

The accompanying workbook, *Power Relationships Personal Planning Guide*, is available only at www.andrewsobel.com and is free for anyone who buys the book.



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Worker's Compensation

A Worker's Compensation Panel Discussion

Classification Codes. Audits. Independent Contractors vs. Employees. Work Comp Scams. New or changing worker's compensation laws.

As anyone who has worked with Worker's Compensation Insurance for any length of time can attest, we have seen significant changes in the way that this coverage is written. With the current economic climate, more and more of our customers are shopping their insurance in order to reduce their costs. And companies are becoming even more stringent in their underwriting guidelines. What can a Worker's Comp producer or CSR do to retain current customers? Is it worth the headaches to write more organic new business?

For the answers to these and many other burning questions, we invite you to attend the Worker's Compensation Panel Discussion being hosted by MIIAB Region 8. Companies scheduled to attend include: Builder's Group, Meadowbrook, RAS, RTW and SFM. Our Special Guest will be Philip Moosbrugger, Manager of WC Self-Insurance and MWCARP from the Minnesota Department of Commerce. Panelists will be asked questions regarding the Worker's Compensation marketplace here in Minnesota and what direction they see this coverage taking in the future. Questions will also be taken from the audience. **All agency principals and staff as well as company personnel are invited to attend!!**

Join us for the Region 8 Worker's Compensation Panel Discussion. You'll be glad that you did!

What: ***Worker's Compensation Panel Discussion***
 When: ***Tuesday, October 21, 2014 from 1:30pm to 4:30pm***
 Where: ***MIIAB Association Training Center,
 7500 Flying Cloud Drive #125, Eden Prairie, MN 55344***
 Cost: ***\$5.00 per person***

Name: _____
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Registrations must be received by Friday, October 15th and should be mailed to: MIIAB, 15490 101st Avenue North #100, Maple Grove, MN 55469 Phone #: 763-235-6460

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Document Retention Policies

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

Today most businesses have some sort of document retention policy. A document retention policy is a guideline or rule for how long documents must be kept within that organization. For example, many organizations have a six year document retention policy. This means that the organization must keep its documents for at least six years. One of the reasons for keeping documents for a certain period of time is so that there is a written record in case a claim or dispute arises. Sometimes the document retention period is tied to the applicable statute of limitations for bringing a lawsuit in that jurisdiction.

As an insurance agent the first question you should ask yourself is "what is my agency's document retention policy?" If your agency does not have a document retention policy, it is strongly suggested that you establish a document retention policy and reduce the document retention policy down to writing. Some document retention policies are complex with different retention periods for different types of documents. Other document retention policies are very simple, such as all documents must be

continued on page 25



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continued from page 23

kept for ten years. It is suggested that a specific individual at your agency be assigned to be in charge of your agency's document retention policy and the supervision of the preservation and destruction of documents. It is also suggested that you consult an attorney to approve and sign off on your agency's document retention policy.

Another factor to consider is how to calculate the period of time to retain a document. Your agency may have a six year document retention policy, but what does that mean? Does that mean that documents are to be kept for six years from the date of the creation of the document or six years from the date the last time the document was used, or even six years from the date of last activity on the insurance customer's file. In the insurance agent/agency context this can be important because often very old documents (such as original applications signed by the insurance customer) can be critical documents should that insurance customer bring a claim against you. Thus, as an insurance agent it is recommended that you retain all key documents regarding all of your current insurance customers no matter how old the document is. If a person or entity no longer is your insurance customer it is still recommended that you retain all key documents regarding that person or entity for at least six years from the date that the person or entity was your insurance customer.

It should also be noted that some documents are required to be preserved under state and/or federal law. For example, the Health Insurance Portability and Accountability Act (HIPAA) of 1996 requires a covered entity to retain certain documents for six years from the date of its creation or the date when it last was in effect, whichever is later. There are also laws that require how long an insurance company must retain its records. For a table of various employee and business records that must be maintained under various laws see:

<http://www.mncpa.org/publications/footnote/2013-06/employee-record-and-retention.aspx>

While many document retention policies only require that documents are preserved for six or seven years, **it is suggested that documents be maintained for as long as possible**. This is particularly the case today with technological advancements allowing the relatively inexpensive scanning and digital storage of documents, coupled with the fact that many documents are electronic or digital to begin with. Even though you may not be legally required to retain a certain document it is often very helpful to have that document at a later date should a dispute or claim arise.

*In particular, it is suggested that the following category of documents **never be destroyed**:*

1. *Applications, checklists, and renewal forms signed by insurance customers.*
2. *Complete files regarding complex or potentially problematic insurance customers.*
3. *Any documentation regarding the reduction or removal of coverage.*
4. *Any documentation regarding recommendations made to an insurance customer that were not followed by the customer.*
5. *Tax Returns.*
6. *Corporate documents.*

continued on page 27

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continued from page 25

7. Deeds.
8. Year-end Financial Statements.
9. Legal documents.
10. Property documents.

If there is a question about retaining a document it is always better to keep the document as opposed to destroying the document.

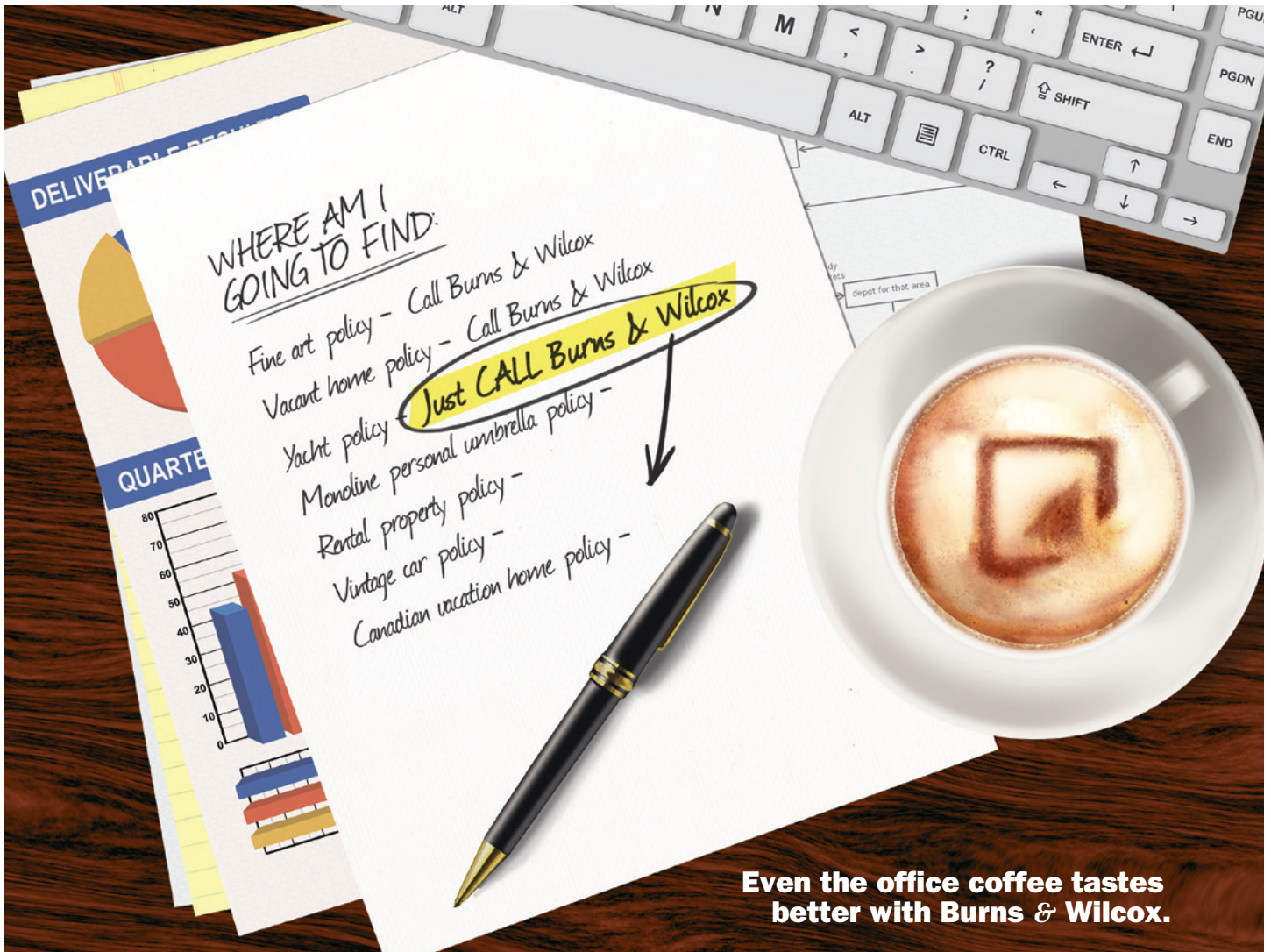
As a final note, if you are involved in an *errors and omissions claim or litigation situation*, or even a potential errors and omissions claim or litigation situation, it is imperative that you not destroy any documents regarding that claim, litigation, and customer regardless of the age of the document. This includes making sure that electronic documents are not automatically purged or destroyed. The reason for this is because you have a legal requirement to preserve these documents until the matter is resolved. If you are involved in an *errors and omissions claim or litigation situation*, or even a potential errors and omissions claim or litigation situation, you should immediately seek legal advice to determine the steps you need to take to preserve documents.

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



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Capitol Notes



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

Primary Election Report – August 2014

Probably the lead story out of last week's primary election was the lower than expected voter turnout. Even with a hotly contested Republican gubernatorial primary, voter turnout according to the secretary of state was an abysmal 9.8%. Political prognosticators of all ilk including the Secretary of State, Mark Ritchie, had predicted 13 to 15 percent of registered voters would show up at the polls. That did not happen.

Governor: The Republican Governor's primary winner was endorsed candidate Jeff Johnson, a Hennepin County Commissioner. He defeated businessman Scott Honour, former state House of Representatives member Marty Seifert, and former Speaker of the House, Kurt Zellers, to win the Republican gubernatorial nomination with 30% of the vote. Zellers came in second with 23%. Many pundits thought the race would be a toss-up with Zellers and Johnson fighting it out to the end. Johnson took an early lead and it never got close. Obviously, the party endorsement accounted for a great deal in a three way race.

Republicans should be concerned. Even with a four-way primary, considerable advertising (mostly anti-governor Dayton) and the attention of a contested race, Mark Dayton polled 704 more votes than all four Republican candidates combined.

U. S. Senate: In the contest to see which Republican will challenge US Senator Al Franken, Sunfish Lake investment banker and political newcomer, Mike McFadden handily beat out four other candidates, including state rep. Jim Abeler. This race may receive lots of national attention if it looks close. It is one of the seats the Republicans have targeted in their attempt to gain control of the US Senate. However, once again, the Democrat in a non-contested race received more votes. Al Franken got nearly 2000 votes more than all the Republican candidates combined.

Minnesota House: There were two key Minnesota House of Representatives races where incumbent legislators were facing significant challengers from inside their own party. Both held on to advance to the general election. Longtime state legislator Phyllis Kahn, DFL-Minneapolis, won a close race over Mpls. School Board member Mohamud Noor with 54% of the vote. When Kahn is reelected as expected in November, it will be her 22nd term (44 years) in the House (a record).

Rep. Jenifer Loon, R-Eden Prairie, an assistant minority leader and a Commerce and Tax Committee member, survived a challenge from the right over her vote to support gay marriage. Loon bested

CAPITOL NOTES continued on page 33



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.

her opponent, Sheila Kihne, with approximately 61% of the vote. Loon has received the support of the MIIAB's political action committee, MIIAPAC.

State Auditor: In the only real contest of interest on the Democratic statewide ballot, Rebecca Otto, the incumbent state auditor, defeated Matt Entenza. Entenza pumped nearly \$700,000 of his own money into the race but received only 19% of the vote. Otto captured a commanding 81 percent of the vote. Entenza, a former state representative who finished third in the 2010 gubernatorial primary, infuriated many Democrats with his last-minute campaign and harsh criticism of the incumbent.

Jeff Johnson: Johnson is a 47 year old Hennepin County Commissioner who was born and raised in Detroit Lakes. After attending law school, Jeff worked for several law firms and as an attorney with Cargill. He was elected to the House Representatives in 2000 where he served three terms. In 2006, Johnson was the losing Republican candidate for attorney general. During the next election, Johnson was elected as a county commissioner representing several northwestern suburbs.



Johnson will have an immediately priority, to raise cash. Mark Dayton has \$850,000 on hand, while Johnson had to spend most his cash on the primary election. While Governor Dayton currently has a double digit lead in the polls, the race is expected to get much closer.

Dominic Sposeto
MIAB Lobbyist

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contact [kän'takt' for v., occas. k'n takt'

noun

The definition of contact is the act or state of touching or being in touch.

verb

Contact is defined as to touch or to get in touch with someone.

SALES STATISTICS

48% OF SALES PEOPLE NEVER FOLLOW UP WITH A PROSPECT
25% OF SALES PEOPLE MAKE A SECOND CONTACT AND STOP
12% OF SALES PEOPLE ONLY MAKE THREE CONTACTS AND STOP
ONLY 10% OF SALES PEOPLE MAKE MORE THAN THREE CONTACTS
2% OF SALES ARE MADE ON THE FIRST CONTACT
3% OF SALES ARE MADE ON THE SECOND CONTACT
5% OF SALES ARE MADE ON THE THIRD CONTACT
10% OF SALES ARE MADE ON THE FORTH CONTACT
80% OF SALES ARE MADE ON THE FIFTH TO TWELFTH CONTACT

Source: National Sales Executive Association

I believe the best contact of a prospect is to buy them a drink. It is not important what the drink is. It could be a cup of coffee, soda, beer, wine or water. What is important is that a shared drink puts you face-to-face with a prospect. Once you are face-to-face with a prospect your half way home. Call a prospect and offer to buy them a drink today and you may gain a client.

Be Remarkable!

Frank



In The News...

SOLD: TRUSTED CHOICE® “CHOPPER FOR CHARITY”

Trusted Choice® and OCC team up to raise money for Make-A-Wish®.

The Trusted Choice®-themed custom motorcycle designed by the renowned Orange County Choppers to raise money for Make-A-Wish® was recently purchased by the Minnesota Independent Insurance Agents & Brokers (MIIAB) for \$35,000 after two years of touring the country to raise money and awareness for the children's charity. MIIAB will continue to display it at agent events.

“Our association in Minnesota is very excited to support Make-A-Wish by purchasing the Orange County Chopper,” says Daniel Riley, MIIAB executive vice president & CEO. “The chopper will also be used to promote the Trusted Choice® brand in our state and serve as a symbol of our affinity for Make-A-Wish. We know our donation will help grant life-changing wishes for children with life-threatening medical conditions throughout the country by raising resources and awareness for this worthwhile organization. Our members are already lining up to help and to reserve the chopper for their local community events.”

In July 2012, the motorcycle was unveiled by Paul “Paul Sr.” Teutul, Sr., Orange County Choppers owner and “American Chopper” star. The unveiling occurred in Old Town Alexandria, Va., and was recorded for an episode of the Discovery Channel television show “American Chopper.” The show has since been canceled, but is often aired in syndication.

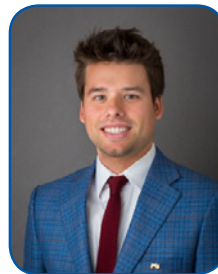
The chopper toured across the country, visiting numerous Big “I” state association gatherings and events with proceeds generated going to Make-A-Wish.

“We are very proud, Trusted Choice® and the Big ‘I,’ to work with our charity of choice, Make-A-Wish,” says Bob Rusboldt, Trusted Choice® president and Big “I” president & CEO. “Independent agents are there to instill confidence and hope in their clients and customers, and that’s what Make-A-Wish does for so many children. We are proud to support

wish granting and look forward to helping Make-A-Wish enrich the lives of these children with hope, strength and joy.”

Trusted Choice® is proud to have sponsored wishes for more than 29 children with life-threatening medical conditions since its first social media campaign in 2011. In addition, Trusted Choice® will have provided 70 grants through a \$525,000 local sponsorship initiative before year's end. Collectively, Trusted Choice® has raised more than \$1.5 million for Make-A-Wish since 2011.

JACK MOORES JOINS MOORES INSURANCE MANAGEMENT, INC.



Mark Z. Moores, president of St. Paul-based Moores Insurance Management, Inc. announced that Jack Moores has joined the St. Paul-based agency as Risk Advisor. In this role, Jack will focus on continued growth for the agency through asset protection counsel for personalized clients.

A graduate of Iowa State University, double majoring in finance and business economics, Jack is a designated Chartered Property Casualty Underwriter (CPCU), an Associate in Risk Management (ARM) and an Accredited Advisor in Insurance (AAI). He most recently served as a marketing representative for Northern States Agency, a managing general agency and wholesale broker that is part of the Berkshire Hathaway family of companies. In this role, Jack traveled throughout the upper Midwest, meeting with hundreds of independent agencies.

Jack grew up learning about the business from his father, Mark, and determined early in his college education that he wanted to pursue a career in insurance on the agency side. The opportunity to join Moores Insurance Management has provided him a path to practice individualized, consultative service to his clients. “Our expertise and success in developing strategic and customized asset protection strategies is what sets us apart in the

industry," said Jack. "We want businesses and individuals to understand the measurable benefit they will achieve by adding a risk management advisor to their financial and legal counsel."

"We're thrilled to have Jack join our firm," said Mark Moores. "His energy and commitment to providing his customers knowledgeable counsel is consistent with our long-standing practice of customized service," continued Moores. "We're looking forward to Jack's participation in shaping the future growth of the agency."

BIG "I" PROVIDES SENATE APPROPRIATIONS COMMITTEE WITH AGENT PERSPECTIVE ON NATIONAL FLOOD INSURANCE PROGRAM

Association submits testimony to subcommittee regarding implementation of two laws.

The Independent Insurance Agents & Brokers of America (IIABA or the Big "I") today submitted testimony before the U.S. Senate Committee on Appropriations Subcommittee on Homeland Security at a hearing entitled, "Insuring our Future: Building a Flood Insurance Program We Can Live With, Grow With, and Prosper With."

The hearing is set to discuss the implementation of two laws that directly impact the National Flood Insurance Program (NFIP): the Biggert-Waters Flood Insurance Reform Act of 2012 (Biggert-Waters) and the Homeowners Flood Insurance Affordability Act (HFIAA) which was signed into law in March 2014.

"The Big 'I' welcomes the opportunity to provide the independent insurance agent and broker perspective on implementation of both Biggert-Waters and HFIAA," says Charles Symington, Big "I" senior vice president for external and government affairs. "The Big 'I' is pleased to offer insight and looks forward to continuing to work with the committee on this critical issue for homeowners and business owners."

In its testimony before the Senate Subcommittee, the Big "I" stated that "In stark contrast to the uncertainty and confusion during the initial implementation of Biggert-Waters, we are happy to report to the Committee that, to date, the roll-out of HFIAA has gone rather smoothly." The association, however, went on to note that

"Of course, not everything is perfect regarding implementation, and there will undoubtedly be challenges going forward."

INTEGRITY ANNOUNCES KATEY SMITH AS VP OF HUMAN RESOURCES AND ADMINISTRATION



Integrity Insurance has announced Katey Smith has joined the organization as Vice President of Human Resources and Administration. She was previously Director of Human Resources at Associated Banc-Corp.

"We are excited about Katey's background and history of service to associates in the human resource environment. Continuing to offer innovative and competitive benefits as well as strengthening our approach to talent management is a high organizational priority. Katey is well equipped to support our ongoing strategy to invest in associates at Integrity," said Integrity President Jill Wagner.

Smith comes to Integrity with a career dedicated to human resource which includes six years with Associated Banc-Corp. in their Green Bay headquarters. She also held leadership positions at Bay Valley Foods along with several years supporting human resource activities at the City of Green Bay, Rayovac and Fort Howard Corporation.

Wagner also added, "Katey is the right person to ensure Integrity attracts and retains the top talent in our industry. We are pleased to have her join our leadership team."

In her role, Smith will provide leadership for all of Integrity's human resource functions as well as several other key operational services that support associates, agents and policyholders.

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scarlson@miia.org



**MN Independent Insurance
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**2015 MIAB CIC
Program Schedule**

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

**EXAMS NOW
ON FRIDAY!**

Please select Seminar date

- 1/14 - 1/16/15 Eden Prairie** Personal Lines
- 2/11 - 2/12/15 Plymouth** *Ruble Graduate Seminar
- 3/4- 3/6/15 Eden Prairie** Commercial Casualty
- 4/8 - 4/10/15 Eden Prairie** Commercial Property
- 5/20 - 5/22/15 Eden Prairie** Agency Management
- 6/10 - 6/12/15 Grand Rapids** Commercial Casualty
- 7/15 - 7/17/15 Eden Prairie** Life & Health
- 8/5 - 8/7/15 Maple Grove** Personal Lines
- 9/16 - 9/17/15 Plymouth** *Ruble Graduate Seminar
- 10/7- 10/9/15 Eden Prairie** Commercial Property
- 11/4 - 11/6/15 Maple Grove** Agency Management

* 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 MIAB) or Charge to: VISA Mastercard
(Additional non-refundable charge of \$15 will apply per seminar for credit card transactions)

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

All courses begin Wednesdays at 8:00 a.m., Thursdays from 8:00 a.m. until 5:00 p.m., and Fridays from 8:00 a.m. to 12:00 p.m.
Optional Exam: **Friday** 2:00 p.m. to 4:00 p.m.
NOTE: Ruble Graduate Seminars only meet Wednesdays and Thursdays from 8:00 a.m. until 5:15 p.m. & there is no exam.

Important Information
All participants must present photo identification to the on-site registrar at the institute. Cancellations received within 7 calendar days of a program will incur a \$75 non-refundable fee. If you do not cancel and do not attend the program, you will incur a \$125 fee. The balance of the registration fee may be refunded or transferred to another course. You may substitute an eligible person for the same event anytime at no charge with notification prior to the course.

These courses have been submitted for approval to the MN Commissioner of Commerce for **20 hours of Insurance continuing education**. Except for Ruble Graduate Seminar that are only **16 hours**.

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

Card Number _____ Expiration Date _____ Signature _____

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Name _____ MN Insurance License # _____ DOB _____ Designations _____

Agency/Company _____ Phone _____ Email _____

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MN Independent Insurance Agents & Brokers Association



2015 MIIAB CISR Program Schedule

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

Please select Seminar date - These courses have been approved by the MN Commissioner of Commerce for 7 hours of Insurance continuing education

- 1/7/15 - **Shoreview** Personal Residential
- 1/8/15 - **St. Cloud** Commercial Property
- 1/21/15 - **Eden Prairie** Commercial Property
- 2/17/15 - **Maple Grove** Personal Auto
- 2/19/15 - **Rochester** Commercial Casualty II
- 3/10/15 - **Eden Prairie** Elements of Risk Management
- 3/18/15 - **Mankato** Agency Operations
- 4/2/15 - **Maple Grove** Commercial Casualty I
- 4/7/15 - **St. Cloud** Elements of Risk Management
- 5/6/15 - **Duluth** Commercial Casualty I
- 5/12/15 - **Rochester** Agency Operations
- 5/14/15 - **Eden Prairie** WTH - Commercial Lines
- 6/3/15 - **Shoreview** Commercial Property
- 6/4/15 - **Brainerd** Personal Auto
- 6/9/15 - **Fergus Falls** Dynamics of Service
- 6/16/15 - **Thief River Falls** Elements of Risk Mgmt
- 6/18/15 - **Maple Grove** Agency Operations
- 7/8/15 - **Eden Prairie** Personal Residential
- 7/9/15 - **Bemidji** Commercial Property
- 7/14/15 - **Duluth** WTH - Commercial Lines
- 7/22/15 - **St. Cloud** Agency Operations
- 8/4/15 - **Mankato** WTH - Commercial Lines
- 8/13/15 - **Grand Rapids** Personal Lines Miscellaneous
- 8/18/15 - **Rochester** Personal Residential
- 8/20/15 - **Maple Grove** Commercial Casualty II
- 9/15/15 - **Willmar** Commercial Property
- 9/23/15 - **Eden Prairie** Dynamics of Service
- 10/6/15 - **Maple Grove** Personal Lines Miscellaneous
- 10/7/15 - **Alexandria** Commercial Casualty II
- 10/8/15 - **Shoreview** Elements of Risk Management
- 10/13/15 - **Duluth** Agency Operations
- 10/21/15 - **St. Cloud** Commercial Casualty I
- 11/10/15 - **Rochester** Commercial Casualty I
- 11/11/15 - **Shoreview** Commercial Casualty I
- 12/15/15 - **Eden Prairie** Commercial Property

Method of Payment

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

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

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

NEW!!!
William T. Hold Seminar and Dynamics of Service Open to All!
 You are no longer required to have your designation or to be a dues paying member of the National Alliance to attend the William T. Hold or Dynamics of Service Seminars. You can also use these courses to update your CISR designation.

BONUS!!!
William T. Hold Seminar Meets Ethics Requirements

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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2015 MIIAB E&O Risk Management: Meeting the Challenges of Change



**MN Independent Insurance
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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

- 1/22/15 - Eden Prairie** 8:30am-3:30pm
Prairie Conference Center
7500 Flying Cloud Dr, Ste 125
Eden Prairie, MN 55344
952.835.4180
- 3/12/15 - St. Cloud** 8:30am-3:30pm
Best Western Kelly Inn
Hwy 23 & 4th Ave
St. Cloud, MN 56301
320.253.0606
- 4/30/15 - MIIAB Convention** 8:30am-3:30pm
Minneapolis Convention Center
1301 2nd Ave S
Minneapolis, MN 55403
612.335.6000
- 5/19/15 - Fergus Falls** 8:30am-3:30pm
Best Western/Bigwoods Event Center
925 Western Ave
Fergus Falls, MN 56537
800.293.2216
- 6/11/15 - Morton** 8:30am-3:30pm
Jackpot Junction
39375 County Hwy 24
Morton, MN 56270
507.644.3000
- 7/16/15 - Walker** 8:30am-3:30pm
Northern Lights Casino
6800 Y. Frontage Rd NW
Walker, MN 56484
866.652.4683
- 8/4/15 - Rochester** 8:30am-3:30pm
Ramada Hotel & Conference Ctr
1517 16th St SW
Rochester, MN 55902
507.289.8866
- 9/9/15 - Duluth** 8:30am-3:30pm
Holiday Inn & Suites
200 West First St.
Duluth, MN 55802
218.727.7492
- 10/22/15 - Maple Grove** 8:30am-3:30pm
MIIAB/Austin Mutual Training Center
15490 101st Ave. N
Maple Grove, MN 55369
763.235.6460

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

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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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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**EXAMS NOW
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Please select Seminar date

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

* Must be a dues paid member of CIC or CRM to attend a Ruble Graduate Seminar

Dates and locations are subject to change. Before making any travel arrangements, call to verify the dates, location, start time and availability when registering for a program.

Method of Payment

Check Enclosed (Payable to MIIAB) or Charge to: VISA Mastercard

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

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

All courses begin Wednesdays at 8:00 a.m., Thursdays from 8:00 a.m. until 5:00 p.m., and Fridays from 8:00 a.m. to 12:00 p.m.
Optional Exam: **Friday** 2:00 p.m. to 4:00 p.m.
NOTE: Ruble Graduate Seminars only meet Wednesdays and Thursdays from 8:00 a.m. until 5:15 p.m. & there is no exam.

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These courses have been submitted for approval to the MN Commissioner of Commerce for **20 hours of Insurance continuing education**. Except for Ruble Graduate Seminar that are only **16 hours**.

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

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Name	MN Insurance License #	DOB	Designations
Agency/Company	Phone	Email	
Address	City	State	Zip

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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 |
| <input type="checkbox"/> 6/11/14 - Shoreview Commercial Casualty II | <input type="checkbox"/> 12/9/14 - Eden Prairie Personal Lines Miscellaneous |
| <input type="checkbox"/> 6/17/14 - Thief River Falls Personal Auto | |

NEW!!!
William T. Hold Seminar and Dynamics of Service Open to All!

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BONUS!!!
William T. Hold Seminar Meets Ethics Requirements

Method of Payment

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

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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

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

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



**MN Independent Insurance
Agents & Brokers Association**

These courses have been approved by the MN Commissioner of
Commerce for 6 hours of Insurance continuing education.

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 AND ONE ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER, OPERATIONS MANAGER OR PRODUCER	TWO PRODUCER'S OR CSR'S
21-50	6	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER AND ONE ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER, OPERATIONS MANAGER OR PRODUCER AND ONE CSR	THREE PRODUCER'S OR CSR'S
51+	10	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER AND TWO ACTIVE AGENCY PRINCIPAL'S, OWNER'S, PARTNER'S, OFFICER'S, OPERATIONS MANAGER'S OR PRODUCER'S AND TWO CSR'S	FIVE PRODUCER'S OR CSR'S

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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**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.

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