

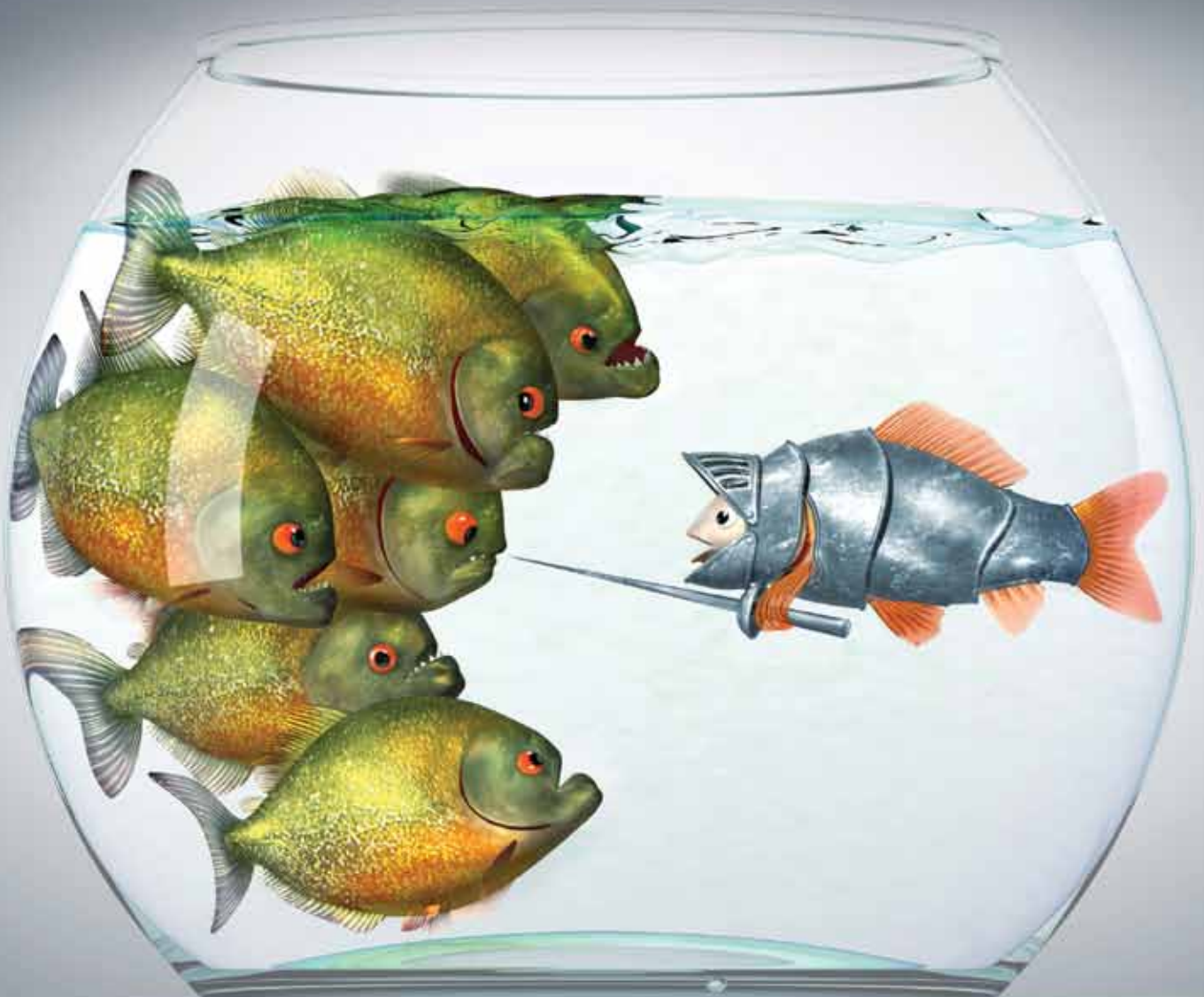


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Is Personal Lines Insurance a Commodity?



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**MN Independent Insurance
Agents & Brokers Association**

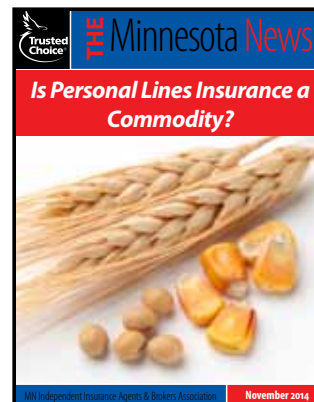
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The Art of War Insurance

The Art of War is a classic Chinese text from over 2000 years ago. Although it was written about the tactics of warfare, it can be interpreted as a commentary on any organization in competition with another. The text breaks warfare down to its simplest elements, in order to teach the reader the ins and outs of leading a group effectively. Sound familiar?

I've outlined some of the most important insights from The Art of War as it applies to the insurance business. These are by no means the only great ideas in the book and shouldn't be considered a comprehensive list. I've touched on only a few of the many that spoke to me.

The first of which is, ***"The question regarding political leadership is, who is able to win the hearts of the people."*** Success depends on your clients and your staff actually *liking* you. Many of us do okay with prospects that are indifferent to us but I've yet to meet a successful agent whose book of business had a negative impression of him or her. Although you can do okay with an indifferent prospect/client pool, you can do *great* and have a lot more fun with a prospect/client pool that *likes* you. Don't be afraid to join a golf league, dart league, or whatever you're into and make friends; it's good to be out of the office. Just remember that you still need to be reachable. By this I mean you either need to have staff working your office, make your cell phone number available to your clients, or both.

This leads me to the next insight, which is in regards to your competition. ***"Wait for them to become decadent and lazy."*** Continual improvement in your systems and servicing will attract more clients. Nobody wants an agent they can never get a hold of, even it means paying more for insurance with another agency. You have to make yourself available to your clients and continually earn their business, not just at renewal time. Be better than your competition and you will retain and earn more clients.

"Those who cannot deploy their machines effectively are in trouble." We're not talking about crossbows and catapults here but the tools that you utilize each day. Technology is an enormous part of our day to day now, completely different from even 18 years ago when I started in the business. As technology continues to change and improve, our clients become more and more demanding of immediate attention and ease of doing business. This means you either change with the technological landscape or you will eventually lose clients and not be able to replace them with new customers. Take a class if you have to, but don't overlook the importance of new tools in your business; your clients aren't.

"Bad ground is land that lacks stability and is unsuitable for building fortifications and trenches. It is best to leave such terrain as quickly as possible." You may have heard of the Pareto Principle; the rule of 80-20. It basically states that 80% of your income will come from 20% of your clients. In our case, the "bad ground" is a state minimum, SR-22 policy with no supporting home insurance and bad credit. These accounts will cost you more in time and service than they are worth. This is not to say that there aren't good policyholders in a tough spot. What I'm saying is, you need to use your discretion and work on quality business. Continually try to push your top 20% higher and eliminate clients from your bottom 20%.

"If you do not compete for allies and helpers, then you will be isolated with little help." Our industry relies heavily on referrals. You should be actively trying to gain "allies and helpers" in your community, such as realtors and mortgage brokers. Don't forget that you're competing for their help. Creating alliances with referral partners should be planned out and executed as well as any strategy used in your business. If that means stopping by their office on a regular basis with a treat or just a hand-delivered thank you card, make the time to do it. Over time, you'll likely have out-boxed your competition and you will reap the benefits.

The ideas we've discussed, earning the trust and friendship of your community, providing a better service than your competition, utilizing all of the tools you have available to best of your abilities, seeking to create the most profitable business you can, and creating referral partners, may seem obvious in hindsight. Really, they should be obvious to any business owner, but all too often we overlook these basic principles, so it's good to be reminded now and again. There are countless more examples of timeless advice that could be plucked from The Art of War and I recommend you read it. It isn't a very large book and could be finished in a few days with 30 minutes each night.



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Dawn Demma, CIC, CISR
Minnesota Outstanding Customer
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Congratulations to the CIC, CISR, CRM and CSRM Class of 2014

On behalf of the Board of Directors and staff of the MIIAB we would like to congratulate the 2014 class of CIC, CISR and the CRM's. What a great accomplishment! You are now one of the Elite Agents that have acquired this prestigious designation. The association has offered professional designated programs for over 40 plus years which has separated independent agents from the completion who only sell on price. Independent agents are known for the educational value you bring to their customers and you are now a true leader in your field. You are your customers "Trusted Choice"

As our association leadership travels annually to all of the Independent Agency Companies and speaks to their executive officers about our industry in Minnesota. These executives always bring up the fact the Minnesota agents are the most highly educated agents in the country. In fact they directly equate it to lower loss ratios for their company. We believe that is true and now you too will help improve the loss ratios for the companies and your agencies.

Don't stop now. If you are a new CISR, your next step in to move in to the expanded CIC Institutes. If you are a CIC you'll look forward to the every expanded educational opportunities available through the Ruble Seminars. And if you are really ambitious, the next challenge that will separate you from the competition by taking the CRM program.

Remember "Knowledge is Power"! Congratulation from all of us!

Also a special recognition to the Minnesota Outstanding Customer Service Representative of the year recipient Dawn DemmaCongratulations!





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2014 Outstanding Customer Service Representative of the Year



Dawn Demma, CIC, CISR
Ahmann-Martin Company
Eden Prairie, MN

Dawn M. Demma, CIC, CISR, was selected as the Minnesota 2014 Outstanding CSR of the Year. Each year, a group of exceptional insurance professionals are chosen by The National Alliance for Insurance Education & Research to represent their states and compete to become the National Outstanding CSR of the Year. This prestigious award, regarded as the foremost national award of its kind, recognizes the contributions and commitment of those who serve clients within the insurance industry. Dawn, an Account Manager with Ahmann Martin Risk & Benefits Consulting, is a model and example of customer service skills.

To qualify for the top state honor, the 2014 candidates submitted an essay on the following topic:

"It is generally agreed that both new and renewal business are crucial to the success of an agency. Explain whether new business or renewal business is more important to the long-term value and profitability of an agency. Identify four ways a CSR, Account Executive, or Account Manager can have a meaningful impact on the new and/or renewal business written by their agency."

Additionally, entrants must have demonstrated commendable service to their agencies, their industry, and their community. The only eligibility requirement for this award is that the candidate must be an insurance customer service representative, or have primary responsibility for insurance customer service duties.

"The Outstanding CSR of the Year Award is an opportunity to connect with and recognize exceptional customer service representatives across the nation," said Danielle Janecka, Senior Vice President of The National Alliance. "Each of the state winners meets a new standard for personal and professional excellence as demonstrated by their essay, contributions to their agencies and the industry, and their letters of recommendation. They clearly understand and appreciate the most precious of our assets – our customers!"

Each state winner receives a framed certificate and is eligible to compete for the national honor, which carries a \$2,000 cash award, a gold and diamond pin, \$1,000 cash award for the nominator, and a scholarship for the recipient's employer to any program offered by The National Alliance. Additionally, the name of the Outstanding CSR of the Year is inscribed on a sculpture permanently displayed at the national headquarters of The National Alliance for Insurance Education & Research in Austin, Texas.



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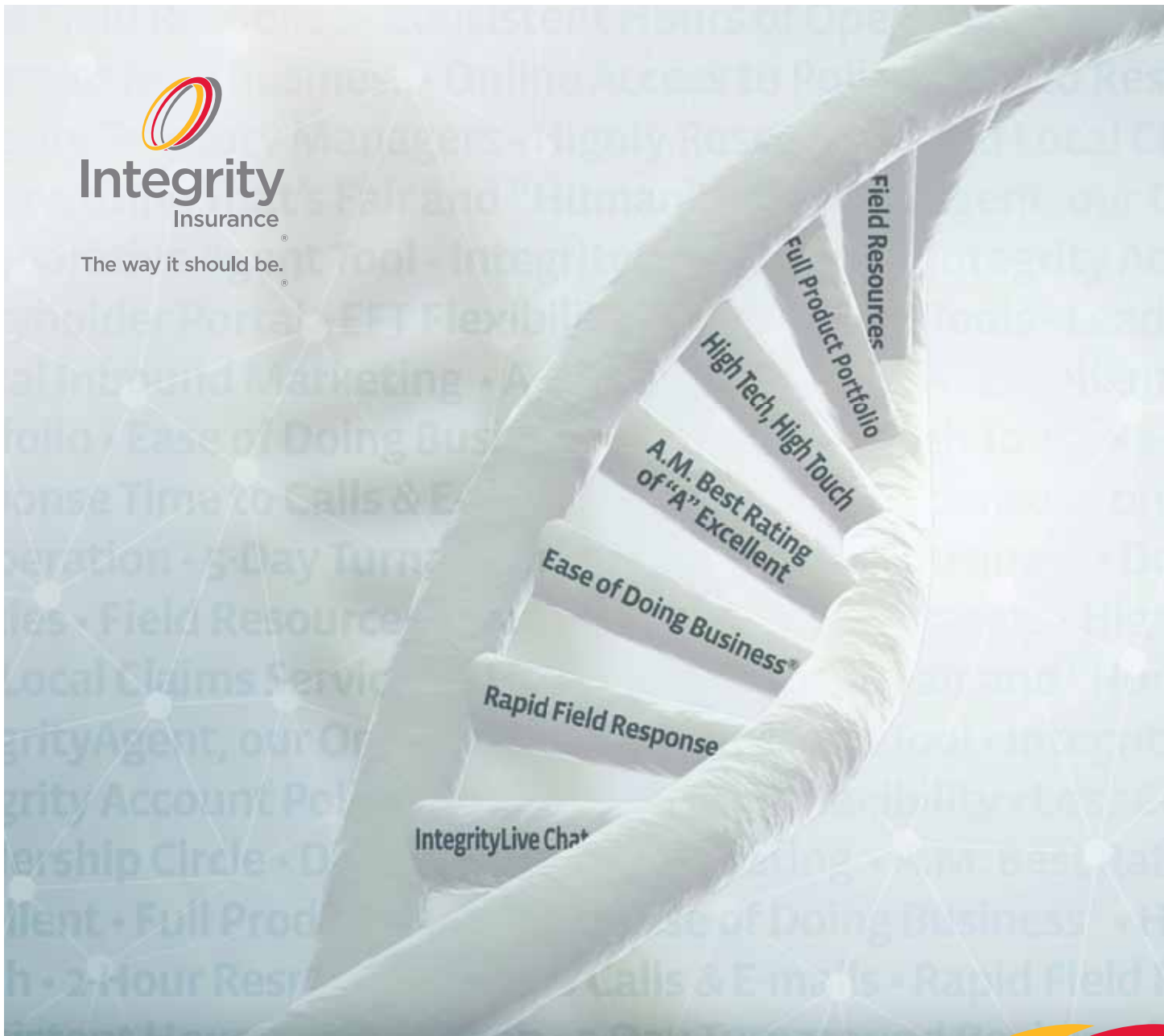
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Is Personal Lines Insurance a Commodity?

Dispelling the Myth

by **William C. Wilson Jr.**, CPCU, ARM, AIM, AAM

Has personal lines insurance—particularly auto insurance—become a commodity? If you believe what you see in much of the personal lines insurance advertising, and you accept what some researchers have claimed in recently published reports, then the answer is likely, “Yes.” However, if your feet are firmly planted in reality AND you’ve ever read more than one specific insurance policy, the answer is a resounding “No.”

Whether or not personal lines insurance is a commodity is more than just an academic discussion. If consumers are led to believe that the only material difference among insurance products and insurance providers is price and if that assertion is NOT true, then millions of Americans could be exposed to significant and potentially catastrophic coverage gaps that they have assumed in order to save a few dollars in insurance premiums.

Take a real-life example. A boomerang child lost his job and was forced to move back home with his parents. Two months later, while driving his mother’s car, he negligently struck another vehicle, causing several thousand dollars in property damage but, fortunately, no bodily injury. The parents’ personal auto insurer denied the claim, citing an exclusion in their policy that required any new household members to be reported to the insurer within thirty days of their residency.

This claim clearly would have been covered by an ISO-standard policy (the 2005 Personal Auto Policy of industry advisory organization Insurance Services Office, Inc.), which, absent an exclusion to the contrary, covers any resident family members for the ownership, maintenance, or use of any declared or nonowned auto. The carrier involved in the claim cited above, however, has dozens of provisions in its policy that are at variance with the ISO policy form—as do many other policies in the marketplace.

Despite these differences, however, the insurer advertises that it offers the “same coverage, better value” as other insurers.

What Is a Commodity?

The traditional definition of commodity is best expressed by Wikipedia's characterization that the term

...is specifically used to describe a class of goods for which there is demand, but which is supplied without qualitative differentiation across a market. A commodity has full or partial fungibility; that is, the market treats its instances as equivalent or nearly so with no regard to who produced them.

Merriam-Webster defines commodity a "a good or service whose wide availability typically leads to smaller profit margins and diminishes the importance of factors (as brand name) other than price."

By these definitions, things like wheat, salt, coal, and other products may be viewed as commodities, though how many varieties of salt are available? Does insurance in any form meet these qualifications? There is perhaps an argument that a standardized form such as a National Council on Compensation Insurance (NCCI) workers compensation policy or National Flood Insurance Program (NFIP) policy could be considered a commodity; however, keep in mind, for example, that flood insurance can encompass more than an NFIP policy if a business or consumer is in an area where an ISO or proprietary flood policy or endorsement may be sold.

What Researchers and Purported Experts Say

In June 2013, the McKinsey & Company report, *Agents of the Future: The Evolution of Property and Casualty Insurance Distribution*, all but predicted the demise of the local insurance agent selling and servicing personal lines insurance. According to the report:

Perhaps most disruptive to the traditional agent value model, auto insurance—which accounts for 70 percent of personal lines premiums—is fast becoming commoditized...Insurance may never be a pure commodity like copper or wheat, but personal auto is edging closer to this territory.

In September 2013, the A.M. Best Special Report, *Distribution Trends Continue to Shift in the Private Passenger Automobile Market*, was announced via a press release that included the statement, "In the highly commoditized private passenger automobile (PPA) segment..."

In October 2013, a Nomura Equity Research report touting the success of direct sales marketing of auto insurance was quoted in the Insurance Journal as stating, "For a commoditized product, low cost and effective marketing are keys to share gain."

Going back to 2011, a "Gartner Predicts 2012 Research" series addressed evolving insurance distribution channels. One ReadWrite.com article that commented on the series noted the following:

In their report, they advise insurers to plan now for the commoditization of their products and services, implying that they should perhaps be sold through portals the way cloud service customers purchase bandwidth and virtual machines today.

So, are these researchers correct, that auto insurance, for example, is or is becoming a commodity? Again, based on the predominant form of advertising of auto insurance, you would have to think that the insurance industry itself believes this from the perspective that pricing is pretty much all that matters. Likewise, the media and non-experts seem to have bought into this as well.

What the Media and Nonexperts Say: Comparing Apples to Apples

Many of the hundreds and hundreds of articles on how to save money on car insurance caution consumers to make sure, when getting premium quotes, that they are comparing "apples to apples." What they mean by this is to make sure you are comparing the same limits of liability, medical payments, uninsured motorist, and perhaps no-fault coverage and the same deductibles for physical damage coverage. It is the exceedingly rare article that points out that the actual fine print in the form of policy terms, conditions, and exclusions is where, pardon the pun, the rubber meets the road. Most consumer reporters are oblivious to the fact that insurance policies can be dramatically different in what they do or don't cover.

One online auto insurance quoting service has a YouTube channel with clever videos that include claims such as this:

All auto insurance is exactly the same. It doesn't matter what company you get it from. It's just a question of finding the lowest rate. But the reason these companies spend so much on advertising is that there are millions of idiots in this country who actually believe that there is a difference between competing brands of auto insurance. These people have not yet figured out that they are being lied to, that all auto insurance is the same... The distinctions, typically made via mass advertising, that big insurance brands attempt to draw between each other, are baldfaced lies. Insurance is a commodity.

When you read claims like this, along with consumer articles, and even “expert” reports, one wonders whether any of these people have ever read their own auto policies, much less compared the actual terms of two or more policies.

Refuting the Myth

So, at this point, we can probably agree that many researchers believe auto insurance is a commodity or is fast becoming one. Unquestionably, this is the view of most of the media and consumers. And even within our own industry, based on the dominant form of advertising, auto insurance is presented as a generic product differing mainly in how cheaply it can be sold, how quickly it can be sold, or how funny its marketing is.

But does that make it a commodity? No. Just because auto insurance is positioned as a commodity and just because it is generally perceived as a commodity doesn't mean it is a commodity. When I was a child, my mother insisted there was a tooth fairy—so I unquestionably believed there was a tooth fairy. After all, who is more trustworthy than your mother? However, once we are able to reason as adults, we learn that, just because someone tells you something is true, that doesn't mean it's true. And just because we believe something to be true doesn't mean that it is indeed true.

At the beginning of this article, we provided an actual claims example where a boomerang child discovered he had no coverage while driving his mother's car. Briefly, here are three more examples, one of which is based on a recently litigated court case:

- A Florida insured's auto was in the shop, so she rented a car and later loaned it to someone, who loaned it to someone else, who had an at-fault accident that killed a child and seriously injured other children. The claim against the operator and named insured was denied by the insurance company on the premise that the vehicle was not a “temporary substitute” and the operator was not a “permissive” user, as defined in this insurer's personal auto policy.
- The son of a friend of an insurance agency owner was street racing when he crashed, seriously injuring himself and his passenger. The claim was denied by the insurance company based on its interpretation of its personal auto policy's racing exclusion.
- A church allowed a member to park his car in its heated bus barn. While exiting, the member wrecked the car, causing structural damage to the building. The claim was denied by the insurer, citing the care, custody, or control” exclusion in the personal auto policy.

What do each of these claims have in common, other than denial by the insurance company? All of them would have been covered if the policyholder had purchased an ISO-standard personal auto policy rather than the policy in question.

With regard to the Florida claim, the ISO personal auto policy defines “temporary substitute” and “permissive use” much less restrictively than the policies that were in effect. The named insured might have saved money when she purchased her auto policy, but it proved to be a bad deal when she had to take her claim to the Florida Supreme Court to recover. And in the court's reversal of the court of appeals' ruling favorable to the insurer, the rationale for coverage was less about the policy language that appeared to support the insurer's claim denial and more about Florida's rather unique dangerous instrumentality doctrine.

In the street-racing claim, the ISO personal auto policy excludes injury that arises from accidents that take place “inside a facility designed for racing,” while the auto policy in question excludes almost any racing activity, including one taking place on a public street.

The ISO personal auto policy has a care, custody, or control exclusion, but it makes an exception for damage to a private garage. The policy in the bus barn claim has the same exclusion but no such exception—not to mention the fact that it’s unlikely that the barn was actually in the driver’s care, custody, or control. So both the policy itself and the insurer’s interpretation of the exclusion were faulty from the insured’s perspective—rendering the carrier’s advertising slogan, “Same coverage, better value” highly questionable.

A Dozen More Examples

If the four claims examples thus far are not enough to convince the reader that auto policies differ (as may adjusters’ interpretations of identical policy language), here are a dozen variations in auto policies that are currently being sold in the marketplace:

- 1. Undisclosed household residents are excluded.** How many of your insureds have boomerang kids living at home that you’re not aware of?
- 2. Business use of nonowned autos is excluded.** Have you ever borrowed a neighbor’s car or made a business stop in a dealer’s loaner auto?
- 3. Business use of ANY auto is excluded.** Do you ever run to Staples or the post office on business for your employer?
- 4. Use of ANY nonowned auto is excluded.** Better not drive anyone’s car but your own!
- 5. Vehicles over 10,000 pounds in gross vehicle weight are excluded.** Have you ever rented a U-Haul truck or an RV thinking your liability coverage extended to the rental?
- 6. Any type of delivery is excluded.** Denied claims can involve delivery of pizza, newspapers, Mary Kay cosmetics, and, yes, even insurance policies to customers by an agency producer.
- 7. Permissive users only get minimum limits.** This can apply to people who borrow your car or even to unlisted household drivers.
- 8. Street racing is excluded.** Google “street racing” and see how often people are killed or critically injured in the process.
- 9. Criminal acts are excluded or limits reduced.** DUIs or even speeding tickets may preclude coverage.
- 10. Medical payments only include fees from licensed physicians.** One insured incurred a \$25,000 “life flight” helicopter fee that would not be covered, even in part, by a policy with this exclusion.
- 11. Theft without evidence of forced entry is excluded.** One insured had a four-figure vehicle theft loss denied because he had left his keys in the car.
- 12. Sales tax is not covered under loss settlement.** This cost one “same coverage” insured more than \$2,000 out of pocket for sales tax on a replacement auto.

So, if you believed personal auto insurance was pretty much a commodity product when you began this article, what do you think now?

A Wake-Up Call

Industry advertising focusing on price is fine, but not if the premise is that price is the only (or even the major) difference between policies and insurers. Consumers need to know that there is often a material difference between insurers’ products and claims practices. In fact, it may be a good idea not only to make this point, it might be the law.

Tennessee's Unfair Trade Practices statute, for example, includes reference to "an advertisement, announcement or statement containing any assertion, representation or statement with respect to the business of insurance...that is untrue, deceptive or misleading."

It is also fair to say that, just because one auto policy is cheaper than another, it doesn't necessarily mean that the coverage of the less-expensive policy is inferior to that of the pricier policy—but that is often the case. To quote legendary sales guru Morty Seinfeld, "Cheap fabric and dim lighting. That's how you move merchandise."

Recall that the Merriam-Webster definition of commodity may refer to a good or service whose wide availability typically leads to smaller profit margins. To remain viable, a company must offset decreasing profit margins with a reduction in costs. In the case of insurance, if operating costs are at minimal levels—and we're led to believe that selling insurance via the Internet should reduce an insurer's operating costs—then that leaves loss costs as the only variable that can address diminishing returns. The logical conclusion is reduced coverage and/or fewer or smaller claim payments.

So, one presumption is that when insurance products are sold almost exclusively on the basis of price, as competition intensifies, there is a tendency for policies to provide less and less coverage and/or for policy terms to be applied more restrictively. When consumers are oblivious to this, they subject themselves and their families to great uncertainty and the potential for great financial and emotional loss, all to save a few dollars.

Personal lines insurance is NOT a commodity by any reasonable definition of that term. The differences among auto insurance policies are many, varied, and potentially catastrophic. As insurance educator John Eubank, CPCU, ARM, says, "The bitterness of no coverage is remembered long after the sweetness of low price has been forgotten."



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He has served as a trainer and speaker for various organizations, including the Independent Insurance Agents of America (IIABA national conventions and state convention programs and seminars), the CPCU Society national convention, National Leadership Conference and chapter programs, the National Association of Insurance Women (NAIW), the Southern Agents Conference, and the Risk & Insurance Managers Society (RIMS). For more information, please contact Bill Wilson at bill.wilson@iiaba.net or go to www.independentagent.com/Education/VU/Pages/featured-resources/Commodity/default.aspx

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Cyber Liability Coverage


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

It seems that almost every week there is a new story about some major company experiencing some type of data breach or data leak¹. Not only can this happen to large well-known companies, but this can happen to smaller businesses as well. The costs associated with these data breaches, data leaks, and similar issues can cripple if not outright destroy a company. In addition, frequently the issue of insurance coverage arises in these types of losses. A few recent court cases are exemplary of the issues involved. In the first case the insured did not have the appropriate coverage to respond to the data security breach, in the second case the insured did have the appropriate coverage.

In *Recall Total Info. Mgmt., Inc. v. Fed. Ins. Co.*², insurance coverage for cyber liability was the center issue of the case. In the case a company called Recall Total Information Management, Inc. ("Recall") was hired by IBM to store vital records for IBM. Recall in turn hired another company called Ex Log to securely transport IBM's vital data to and from the storage facilities. On February 23, 2007, an IBM cart containing electronic media fell out of Ex Log's transport van in New York State. The IBM cart and approximately 130 data tapes, containing personal information for more than 500,000 IBM employees was stolen and never recovered. The damages sustained by IBM were significant. IBM claimed a total of \$6,192,468.30 in expenses as a result of the loss of the tapes (\$2,467,245.10 for notifying current and/or former employees, \$595,122.00 for maintaining call centers, and \$3,130,101.20 for credit monitoring services). Recall and Ex Log presented IBM's claim for damages to their insurers. Recall and Ex Log's insurers denied coverage for the data loss. Recall and Ex Log settled with IBM for the full amount of IBM's damages. Recall and Ex Log then sued their insurers for breach of contract. The insurers' main reason for the denial coverage was based on the premise that IBM's claim for damages was only for the remedial and consequential damages from a loss of electronic data, and that electronic data was specifically excluded from the definition of tangible property in both policies. The court agreed with the insurers that the loss of electronic data was not damage to tangible property and that the loss or damage to electronic data was specifically excluded by the unambiguous language in the policies. In the case the court also noted that both Connecticut and New York have statutes requiring that certain actions be taken when electronic data containing personal information is compromised. Minnesota has a similar statute³.

In another case, *State Bank of Bellingham v. Banclinsure, Inc.*⁴, the State Bank of Bellingham sued its insurer Banclinsure, Inc. regarding a data security breach and two fraudulent wire transfers. The State Bank of Bellingham is a Minnesota state bank with five employees and one location in Bellingham, Minnesota. Banclinsure issued a bond to the State Bank of Bellingham. Under the Bond, Banclinsure agreed to indemnify the State Bank of Bellingham under various circumstances, including "computer systems fraud." The loss in this case was the result of a downloaded computer virus that allowed a hacker to gain access to various bank employee passwords. Using the bank employee passwords the hacker initiated fraudulent wire transfers from the bank to two separate accounts in Europe. The hacker also instituted a targeted distributed denial-of-service attack (or "DDoS" attack) designed to prevent the bank from reporting and undoing the fraudulent wire transfers once the transfers were discovered. The hacker was able to initiate two wire transfers from the bank in the amount of \$940,000. One of the transfers was reverted and the funds were returned to the bank, however the second transfer in the amount

continued on page 27



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of \$485,000 went through and the funds were never credited back or reverted back to the bank. In the case it was noted that the bank's computer systems had several previous computer virus infections and vulnerabilities due to user activities such as reading emails with malicious code, clicking on internet links with malicious code, sending personal emails, and accessing Facebook. BanInsure put forth numerous reasons for denying coverage under the bond. However, ultimately the court found that under the specific computer systems fraud insurance coverage language in the bond that the State Bank of Bellingham was entitled to prevail on its claim for breach of contract on the bond against BanInsure. The court awarded State Bank of Bellingham \$480,000, the amount of the loss less the \$5,000 deductible.

These cases illustrate the need for Cyber Liability Coverage. Cyber Liability Coverage (sometimes also referred to as Cyber Liability Insurance Coverage or CLIC) is a set of insurance products that specifically addresses these types of losses. Cyber Liability Coverage can come in many forms but essentially is a package of insurance coverages covering data security breaches and losses; multimedia and media liability; website defacement; intellectual property infringement; some types of information and data extortion; and network security breaches and outages.

These types of insurance products have been around for at least 15 years. These insurance products can be sold as a stand-alone insurance product or as part of a comprehensive business insurance package. In fact, in the wake of recent high profile data breaches, insurance companies have been heavily marketing Cyber Liability insurance products⁵. Apparently there is enough competition in the market to keep the cost of these insurance products relatively inexpensive. The take-home message from all of this is that it is recommended that as an insurance agent you should discuss the need and desirability for Cyber Liability insurance coverage with all of your commercial insurance customers.

¹http://www.slate.com/articles/technology/future_tense/2014/10/publix_cybersecurity_credit_card_hacks_how_companies_should_handle_data.html
<http://www.wptv.com/decodedc/cyber-attacks-are-on-the-rise-but-congress-focus-is-elsewhere>
<http://www.csoonline.com/article/2689346/big-data-security/survey-shows-the-cost-of-security-breaches-are-on-the-rise.html>.

²Recall Total Info. Mgmt., Inc. v. Fed. Ins. Co.X07CV095031734S, 2012 WL 469988 (Conn. Super. Ct. Jan. 17, 2012) aff'd, 147 Conn. App. 450 (2014).

³ See Minn. Stat. §325E.61 and 64. In fact most states have some type of data breach statute.
See <http://www.ncsl.org/research/telecommunications-and-information-technology/security-breach-notification-laws.aspx>

⁴ State Bank of Bellingham v. BanInsure, Inc., 13-CV-0900 SRN/JJG, 2014 WL 4829184 (D. Minn. Sept. 29, 2014).

⁵ See http://seattletimes.com/html/business/technology/2024742482_cyberattackinsurancexml.html

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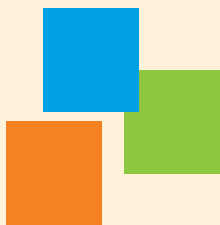
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THE LEGISLATIVE AND POLITICAL NEWSLETTER OF THE
MN INDEPENDENT INSURANCE AGENTS & BROKERS ASSOCIATION

MNsure Rate Controversy

Almost immediately after the Department of Commerce announced that MNsure rates on average would increase only 4.5%, insurance industry experts criticized the department's statistical analysis and accused the department of misleading the public. The criticism centered on two significant omissions in the department's rate methodologies.

First, the department did not choose to include the rate increases of Preferred One which was the largest carrier in the exchange with 60 percent of MNsure's private insurance policies. Preferred One recently announced that they could no longer continue to issue new MNsure policies and that those individuals who had purchased policies through the exchange could expect premium increases of up to 63%. Failing to include the majority of MNsure enrollees into the rate increase data questions the true value of the DOC rate increase press release.

The Department also chose to use a simple average of the rate increases of the four insurance carriers that will continue to write coverage through the exchange. These rate increases by carrier were 17.2, 8.1, 1.8, and -9.1. This produced the 4.5 percent average increase reported to the media. However according to experts a more accurate depiction would have been to use a weighted average that takes into consideration the number of policyholders affected by each carrier's rate increases.

UCare, the only insurer to offer a rate decrease, 9.1 percent, has only 549 enrollees in MNSure. This translates to only one percent of the MNsure marketplace. Under the simple average employed by the commerce department, UCare's rate change represents one-quarter of the rate increase calculation. A weighted average which considered the number of policyholders by carrier would have produced an 11.8 average rate increase.

If one includes Preferred One policyholders receiving renewal notices and those of Blue Cross which has another 20 percent of the MNsure pool and average increases of 17.2 percent, at least 80 percent of current MNsure enrollees will see premium increases four to twelve times greater than announced by the Department. Most MNsure enrollees will not be happy to learn this.

Small Employers Concerns

Major increases in premium rates for some small employer groups have caused employers to consider dropping their group coverage. To counteract, many small employers may choose to provide additional compensation to employees to help offset the cost of acquiring individual insurance.

Some have projected that up to a third of employee groups of 10 and under will likely drop their group insurance and opt for individual insurance coverage for their employees. In many cases this



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just makes sense for some employers. If you are involved in this situation with your clients, you should be aware of the legal and economic ramifications of this action.

First, the IRS takes the position that the Internal Revenue Code does not allow for pre-tax treatment of compensation given to employees to purchase individual insurance in lieu of group coverage. If an employer is considering this option, you should make them aware that the compensation they provide to employees to purchase health insurance will subject the employee to both income and applicable payroll taxes (Social Security and FICA) and will subject the employer to payroll taxes (Social Security and FICA) and unemployment insurance. You should encourage employers to talk to their accountant, or tax attorney prior to making this decision. Note that the IRS has the tools impose substantial penalties for non-compliance.

Second, Minnesota law enacted in 1994 prohibits insurance agents from knowingly and willfully breaking up of a small group for the purpose of selling individual health plans to eligible employees and dependents. Minn. Stat. §62L.12 was enacted along with Minnesota's Small Employer Insurance Reform Act with the intent of stopping the practice of "cherry picking" where unhealthy individuals were broken out of the group and placed in MCHA. The goal was to keep small groups whole and thereby maintaining the small employer rating pool where rate increases and underwriting were regulated and limited. Of course, with the advent of the ACA and guaranteed issue, carving out employees for MCHA is no longer applicable. The law is still on the books, however, and could be used in an enforcement action.

A small employer is not prohibited from eliminating their group insurance or providing compensation for individual health products. If small employer maintains group insurance, however, such small employer is prohibited from taking certain actions to discourage participation in the group insurance. Similarly, agents are prohibited from knowingly offering, issuing or renewing an individual policy to a person who meets the minimum participation and contribution requirements of a small group.

We recommend caution is assisting customers in this area. Agents may lay out alternatives and the results of pursuing those alternatives for their clients. Agents, however, should avoid communications that could be construed as advocating or recommending "breaking up" of small group plans. It might be advantageous to have an employer document that their agent did not recommend "breaking up" the group, prior to such agent assisting employees in enrolling in individual coverage.



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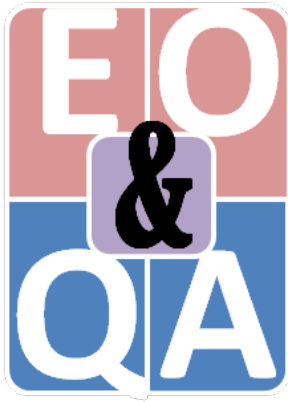
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Agent's questions about Errors and Omissions, and how E&O losses can be prevented.

By Mary LaPorte, CPCU,
CIC, LIC, CPIA

Q: We are very conscientious about documenting files in our agency, and as operations manager, it is my job to make sure that everyone is doing a good job in this area. To raise awareness, we have declared next month to be "Documentation December". Of course we intend to document well all year long, but we wanted to take some time to emphasize how important this part of our job is. We have made little buttons for everyone to wear which say "Write it down or it didn't happen!" Can you share some of your favorite documentation tips?

Sarah, Louisiana

A: Sarah, what a great and fun idea! Creating a special time to focus on this important area will surely help to cement the importance of good documentation practices. There are so many aspects to documentation, but I will try to hit some highlights.

- All communication with the customer should be documented, as well as communication regarding a particular customer (such as with an underwriter, mortgagee, certificate holder, etc.). There is no question that the best place to document is in your agency management system. In most agency management systems, this means creating a note or activity in the customer record.
- Documentation needs to be created by the person actually involved in the conversation, and as soon as possible after the conversation takes place. (Having someone else document for you is only "hearsay").
- Abbreviations may be quicker, but should only be acceptable if everyone else knows how to interpret them. Discuss which abbreviations are acceptable, and refrain from using others.
- Rather than stating that you had a conversation with the "insured", be sure you always include the name of the person spoken to (such as: Sally, Mrs. Smith, etc.). If speaking to an underwriter, use both their first and last name and indicate the name of the carrier. (such as: Jim Brown/Travelers).
- Each time you document, imagine that your documentation could be read in court. Is there enough information included to clarify the reason for the contact and how issues were resolved?
- Producers or other who are frequently out of the office should work to develop a process of documenting mobile phone or in-person conversations which take place when the agency management system is not available. Some may document in a recording device or voice message to themselves, which later needs to be entered into the management system.. Voice to text software may be helpful as well. Create a method of assuring that this important documentation does not get missed.

Quantity and quality of documentation is only tested when it is needed at a later time. Good documentation can mean the difference between paying and E&O claim or having it dismissed. Raising awareness is a good goal for every agency and helps employees understand the important role that documentation plays in defending an E&O allegation.

*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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Habits Will Determine Your Success in Career and Life

“We are what we repeatedly do. Excellence then, is not an act, but a habit.” - **Aristotle**

If you could just pick one or two habits to create in the next few months — habits that will have the most impact on your insurance sales career and life — what would they be?

I often get asked this question, because agents are overwhelmed when it comes to starting positive life and career changes.

They ask me: what one or two habits should they start with?

It's not an easy question. In life there are so many changes I've gone through, from quitting smoking to simplifying my life to reducing debt to many more. And they have all seemed life-changing, and they have all seemed important. In my career I have had to change habits from talking to listening, asking questions instead of assuming I knew what was best for my client and stop trying to be perfect and start being remarkable.

But if I was to start again, and had to pick habits to develop going forward, I would select one or two from the list below.

Habits That Can Change Your Life and Career

Develop Positive Thinking. I put this first because I think it's the keystone habit that will help you form other important habits. I learned this when I quit smoking — when I allowed myself to think negative thoughts, I would end up failing. But when I learned how to squash negative thoughts and think positive ones instead, I succeeded.

Single-Tasking. (The opposite of multi-tasking) You'll be more effective with your tasks and get more done. It's hard to achieve important things if you're constantly switching tasks and distracted by other “urgent” things. You'll be less stressed and happier throughout your day personally and professionally.

Focus on One Goal. Just as focusing on one task at a time is more effective, and focusing on one habit at a time is more effect, so is focusing on one goal at a time. While it might seem very difficult, focusing on one goal at a time is the most powerful way of achieving your goals. When you try to take on many goals at once, you're spreading thin your focus and energy — the two critical components for achieving a goal.

Eliminate The Non-Essential. First identify the essential things in your life that are most important to you, that you love the most. Then eliminate everything else. This process works with anything — with your life and career in general, with work projects and tasks, with emails and other communication. This will change your life because it will help you to simplify, to focus on what's important, and to build the life you want.

Kindness. Yes, kindness is a habit. And it can be cultivated. Focus on it every day and you'll see profound changes in your life. You'll feel better about yourself as a person. You'll see people react to you differently and treat you better, over the long run.

Daily Routine. It's so simple, but creating a daily routine for yourself can make a big difference in your life. The best routines, I've found, come at the start and end of the day — both your workday and your day in general.

I hope this list stimulates your thinking on what habits you need to develop in your life and career to be successful and happy.

Be Remarkable!

Frank



In The News...

SECURA FIGHTS BREAST CANCER

SECURA Insurance and its associates, network of independent agents, and Facebook fans are making a difference in the fight against breast cancer through its sixth annual One by One campaign. Last year's campaign saw the company's total donation to the Breast Cancer Research Foundation (BCRF) top \$100,000, and it is expected to exceed \$130,000 in 2014.

To kick off October's Breast Cancer Awareness Month, the fountain in front of SECURA's home office on Memorial Drive in Appleton, Wis. turned pink at dusk, and will remain so throughout the month. Nearly 200 associates also participated in a pink relay. Throughout the entire day on Oct. 1, associates wore pink and walked to raise awareness of breast cancer and honor loved ones affected by the disease.

Kathy Oudenhoven, a 30-year employee at SECURA who is now approaching her 5-year anniversary of being cancer free, joined in the relay. "The first One by One campaign was just being wrapped up when I heard the words 'you have breast cancer,'" she said. "Many of us have someone close in our lives affected by the disease, so the funds being raised by the One by One campaign are important to all of us. I will never be able to thank SECURA and my co-workers enough for the support I was given while going through treatments."

Some of the company's contributions to the BCRF are linked to its social media efforts. During the month of October, it will donate a dollar for each new "like" of its Facebook page, and contribute even more when people "pinkify" their profile picture with the use of a special app, also available on their Facebook page. Shares, posts, and other engagement in October will account for even more donations by the company.

The efforts of SECURA's partnership with independent agents account for the highest contributions toward the cause. For each new MILE-STONE® home and auto insurance policy and Specialty Lines account written between Aug. 1 and Oct. 31, 2014, the carrier will donate money to the BCRF.

Learn more about SECURA's efforts to raise awareness and funds for breast cancer research at facebook.com/securainsurance or view its short video at <http://bit.ly/secura1by1> The campaign is just another way for SECURA to demonstrate its ultimate goal of protecting families and enriching their lives. One by One, we can all make a difference.

RELIABLE INSURANCE CELEBRATES 40 YEARS WITH THE COMMUNITY



We are celebrating our 40th anniversary this year, and it's all thanks to our wonderful customers! To show our appreciation, we held Business and Community dinner and luncheon events at our Cloquet office. Both events were set up in a large heated tent in our parking lot.

The business event was held the evening of Wednesday, October 8, and the community luncheon Thursday, October 9. The luncheon featured burgers and brats from Cloquet's B&B Market, which is always delicious! Our tables were covered in congratulatory flowers and plants from local businesses, and the tent was filled with community members! We had a great turnout!

BIG "I" 2014 BEST PRACTICES STUDY RELEASED

The Independent Insurance Agents & Brokers of America (IIABA or the Big "I") has released its 2014 Best Practices Study which found slowed revenue growth rates and an increase in profitability in some of the study's six revenue groups.

"The results of this year's Best Practices Study further demonstrate the stability of the independent agency system despite some challenges," says Madelyn Flannagan, Big "I" vice

president of agent development, research and education. "Most study participants have either grown their business or remained consistent. The industry is also continuing to invest more in staff and technology."

Findings from the 2014 Best Practices Study include:

- **Service Staff Productivity:** This year's study included several new staffing statistics including the number of remote worker and administrative staff (accounting and HR). The number of workers, total payroll and the payroll as a percentage of net revenues are included. Last year the service staff data was changed to offer salary ranges for the key service and sales support positions and to provide the total number of staffing needed to support each line of business. These updates reflect the changing workplace and should provide interesting data in the future.
- **Organic Growth:** Last year's study revealed the highest organic growth rates since 2008. This year's study shows a different picture with only one study group achieving an increased growth rate of at least one percentage point (\$1.25-5 million).
- **Growth Rates:** In conjunction with the organic growth numbers, growth rates remained in the high single digits with two study groups (\$1.25 to 5 and \$10 to 25 million) achieving double digit growth rates.
- **Profitability:** Pro-forma profit margins—the actual profitability of an agency if non-recurring/extraordinary expenses and revenue, and excessive owner compensation and perks are normalized—were strong but again stagnant. As revenue growth rates slowed, profit margins were and will be under increased pressure, and may result in either no growth or negative growth in the coming year. Operating profit margins grew slightly. The operating profit is the pre-tax profit of an agency excluding supplemental income (contingent, bonus, and investment income). P-c contingent and life-health bonus income has historically contributed significantly to an agency's profit margin. Over the last decade, however, that source of revenue has shrunk.

Best Practices Agencies focused on becoming less dependent on it by reducing expenses, becoming more efficient and finding other sources of revenue. As a result, the operating profits continued to improve.

- **Value Creation: The Rule of 20** scores, a simple growth and profitability balancing equation that provides a quick way to determine whether or not agency is creating value for its shareholders, were down this year, reflecting the flat growth and profitability results. A score of 20 or more indicates that an agency is maintaining a healthy balance between its efforts to grow revenues and to sustain or enhance profitability. Typically, a core of 20 or more indicates that an agency will achieve, through profit distributions and/or stock appreciation, an industry standard rate of return on the investments it is making in the people, systems and activities needed to grow and operate the agency.

"The 2014 results indicate that Best Practices agencies continue to grow and build their businesses, and increase profitability, the key components of agency value," says Robert Rusbult, Big "I" president & CEO. "We are pleased, but not surprised, that the independent insurance agency system remains stable and strong."

Every three years, the Big "I" collaborates with Reagan Consulting to select "Best Practices" firms throughout the nation for outstanding management and financial achievement in six revenue categories (less than \$1,250,000; \$1,250,000 to \$2,500,000; \$2,500,000 to \$5,000,000; \$5,000,000 to \$10,000,000; \$10,000,000 to \$25,000,000; and more than \$25,000,000). Agencies are nominated by either a Big "I"-affiliated state association or an insurance company and qualified based on operational excellence. Financial and benchmarking information for the participating agencies are also reviewed and updated.

The Best Practices Study was initiated by the Big "I" in 1993 as the foundation for efforts to improve agency performance and create higher valued agencies. The survey and study of leading independent insurance agencies documents the business practices of these "best" agencies and urges others to adopt similar practices.

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- 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

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



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Please Check Location

- 1/22/15 - Eden Prairie** 8:30am-3:30pm
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Eden Prairie, MN 55344
952.835.4180
- 3/12/15 - St. Cloud** 8:30am-3:30pm
Best Western Kelly Inn
Hwy 23 & 4th Ave
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320.253.0606
- 4/30/15 - MIIAB Convention** 8:30am-3:30pm
Minneapolis Convention Center
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2-7	2	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER OR OFFICER	ONE PRODUCER OR CSR
8-20	4	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER AND ONE ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER, OPERATIONS MANAGER OR PRODUCER	TWO PRODUCER'S OR CSR'S
21-50	6	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER AND ONE ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER, OPERATIONS MANAGER OR PRODUCER AND ONE CSR	THREE PRODUCER'S OR CSR'S
51+	10	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER AND TWO ACTIVE AGENCY PRINCIPAL'S, OWNER'S, PARTNER'S, OFFICER'S, OPERATIONS MANAGER'S OR PRODUCER'S AND TWO CSR'S	FIVE PRODUCER'S OR CSR'S

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www.miiab.org



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.



**MN Independent Insurance
Agents & Brokers Association**



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**2014 MIIAB CIC
Program Schedule**

Please select Seminar date

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

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

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

Method of Payment

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

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

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

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

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

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www.miiia.org

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

**EXAMS NOW
ON FRIDAY!**

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

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

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



MN Independent Insurance Agents & Brokers Association

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



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!**

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

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

Method of Payment

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

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

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

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

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

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www.miia.org

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



**MN Independent Insurance
Agents & Brokers Association**

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

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.

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

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**MN Independent Insurance
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POWER IN PARTNERS PROGRAM 2014

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

DIAMOND LEVEL



**AUSTIN MUTUAL
INSURANCE COMPANY**
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GOLD LEVEL

**American Strategic Insurance
Foremost Insurance
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Midwest Family Mutual**

**QBE
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SILVER LEVEL

ACUITY
AFCO/Prime Rate Premium Finance
Allstate Insurance Company
American Modern Insurance Group
AmTrust North America
Capital Premium Financing
CNA Insurance
Continental Western Group
Encompass Insurance Company
Erickson-Larsen, Inc.
Harmon Auto Glass

ICC Restoration & Cleaning Services
InsureSign
MVP Service Solutions
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Prime Insurance Company
RPS
R-T Specialty, LLC.
Safeco Insurance
Safelite Auto Glass
Selective Insurance
ServiceMaster by Hedden-SRM

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