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Trusted Choice
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Google: Friend or Foe

Foe:

Google is planning to begin selling auto insurance directly in the U.S. this year. Google has been selling auto insurance online in the United Kingdom for over three years. The U.K. model provides consumers the option to purchase insurance through Google from over 120 carriers.

Here is some of the information out on Google's domestic insurance venture:

- Google currently has a referral relationship with Comparenow which offers around 30 carriers using a comparison format similar to the Kayak travel site.
- Google is currently appointed directly with 6 insurance carriers. The carriers which market in Minnesota are Met and Dairyland/Viking.
- Google is appointed to write insurance in 26 states which includes Minnesota and Iowa.
- Google is rumored to be purchasing Coverhound which is an independent agency in California (located near the Google Campus) which markets nationally.
- Google plans to be listed in the top 3 paid ads for insurance searches on its search engine.

Friend:

Google's advanced analytics allow agents to create marketing campaigns with a calculated return on investment.

Search engines have replaced the yellow pages for many potential clients. Google offers a more cost effective option for agencies to target local consumers.

Google's listing of local locations and its mapping features help drive in prospects in your area to your agency.

Should we be concerned about Google selling auto insurance?

The simple answer is Yes. However keep in mind, roughly 17% of Google's gross revenues reportedly comes from insurance pay per click and marketing ads. It is unlikely Google will want to alienate these current relationships especially when their December search engine market share dropped approximately 4%.

Google does some things better than others. Phone customer service is a weakness. Have you ever had any luck calling Google with a customer service issue? Solid phone support is a pretty important tool in building a successful insurance agency. Google also likes to take things from start to finish. In our world, successful integration with the carrier technologies is crucial. Will Google be willing to give up control once the client's information has been submitted to a carrier?

Walmart, GEICO, Esurance, etc.. all sell insurance online but how often do we lose a client to these channels? Independent Insurance Agents provide more than low rate auto insurance rates. We provide complete insurance solutions offering multiple insurance products and coverages. We are experts in our field and members of our community.

Competition from Google and other new distribution channels will give the Independent Agency channel the opportunity to strengthen itself and thrive.

Thank you for your support of the MIIAB,



Thank you, agents.

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MIIAB Membership Increases 32%

While most industry experts predict a decrease in Independent Agencies throughout the United States Minnesota is experiencing a 32% growth in our membership over the last 2 years. The growth in new membership is coming from the smaller agencies with revenues between \$500,000 – \$1,000,000 dollars. We are also seeing an increase in memberships in network agencies in which these networks have brought in agents from the direct writers who have moved into Independent Agency System. We are finding out that these new agencies are attracted to the MIIAB's educational opportunities and more importantly their ability to access our new webinar program anywhere in the state at their convenience.

What is surprising this year is that more of the larger agencies are being courted by the national brokers for consolidation. The Board of Directors of MIIAB is pleased with the growth of the Association and the benefits that the Association can provide for these new members.

Swiss Re/Westport E&O Program is the preferred carrier for MN Agents

With the growth of our membership comes the growth of our E&O Program through Swiss Re/Westport. The Minnesota Association is leading the country in E&O growth in new sales and retention for Swiss Re. Frank Whitcomb, MIIAB's member product consultant, has spearheaded the growth of the E&O program in Minnesota. He has designed the E&O program for you, our members, that we offer you today. Instead of selling a policy; we designed coverages and educational benefits to meet the needs of each individual member under their E&O program. Frank, Shelley, and Sandy have done an outstanding job in building and strengthening the E&O program for our members. If you would like to discuss the Association's new E&O strategy and benefits, please contact Frank Whitcomb at fwhitcomb@miaa.org or 763-235-6487.

Strengthening our Partnership with the Companies - MIIAB's Power in Partner Program

Over the past 7 years the MIIAB Board of Directors has made it their priority to build a strong relationship with insurance company executives doing business with MIIAB members. Each year a number of board members and staff visit each and every insurance company that has partnered with us in their home offices to discuss industry issues. We have over 55 Power in Partner companies who have pledged their support to the Association in improving and growing our independent agency system. One key area that our partners are extremely proud of supporting is the Young Agent Group and their integration into becoming successful independent agents. There are over 125 Young Agents who are now part of the group and they will be expanding educational opportunities in the sales and marketing area to insure their success in the marketplace. Look for the Young Agents upcoming "Producer Development Academy" that will be announced at the Convention, sponsored by the MIIAB Education Foundation along with the Diamond Level Power in Partners. The Young Agents are also meeting monthly for networking and education and their next meeting is Wednesday March 11th starting at 4pm at Best Western Bloomington, near the Mall of America. Click here for details: <http://tinyurl.com/lezwaf8>





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At North Star Mutual, we specialize in more than just Farm, Home, Auto and Small Business insurance; we specialize in service. With our straightforward agency tools and accessible staff, it's easy to get things done. Thank you to our independent agency partners for your excellent long-term support. We look forward to our continued commitment of serving you and your policyholders for years to come.



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MIAB working with local Colleges and Universities

Over the past 2 years the Association has been working with the University of MN and their sales and marketing department to discuss the many opportunities for young people in our business. In these classes we emphasize the potential careers that are available as producers in our industry. We are working with the Professor at the University to come up with a plan to hire these young students as interns in our member agencies. Your Association also hired a number of interns over the last several years that have helped us improve our communication and social media connection to our members. We have hired these interns out of the University of MN, and the University of Mankato to name a few. Both of these interns have done an outstanding job in taking the Association to a new level in our communication wavelengths. Just recently, we participated the MN State Private Colleges and University Job Fair at the Convention Center. At this event we had a MIAB booth and invited a number of local agency owners and young agents to be involved in explaining the opportunities available in our industry. Because of that tradeshow we have over 15 qualified student resumes who are looking for an opportunity in our industry. If you would like to see or contact these individuals please contact Frank Whitcomb at fwhitcomb@miia.org or 763-235-6487.

Don't miss the upcoming State Convention April 29th & 30th

Here is the link that will connect you to the details for this years upcoming Convention <http://tinyurl.com/l7e4y9u> We expect over 1000 insurance professionals at this years Convention and Trade show at the Minneapolis Convention Center. Not only will there be CE credits available for those that attend the convention but we have brought in a nationally renowned Key Note Speaker for the opening luncheon C. Willi Myles. Which, I expect, will be the highlight of the Convention. Don't miss registering your agency staff to attend Wednesday afternoon exhibit hall area where they can network with approximately 80 exhibitor's at the Trade Show, please register for this afternoon event by clicking on this link, <http://tinyurl.com/qb83mgx> On behalf of the board of directors and staff of the Association we thank you for your membership, your support of all the products and services available for you, and hope to see you at Convention and Trade Show on April 29th -30th.

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So cover your clients... protect your agency... and profit from umbrella sales!

Contact Sandy Carlson
at 763.235.6477
or
scarlson@miia.org



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Diamond Profile



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

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PRESIDENT & CEO

Kevin Steiner

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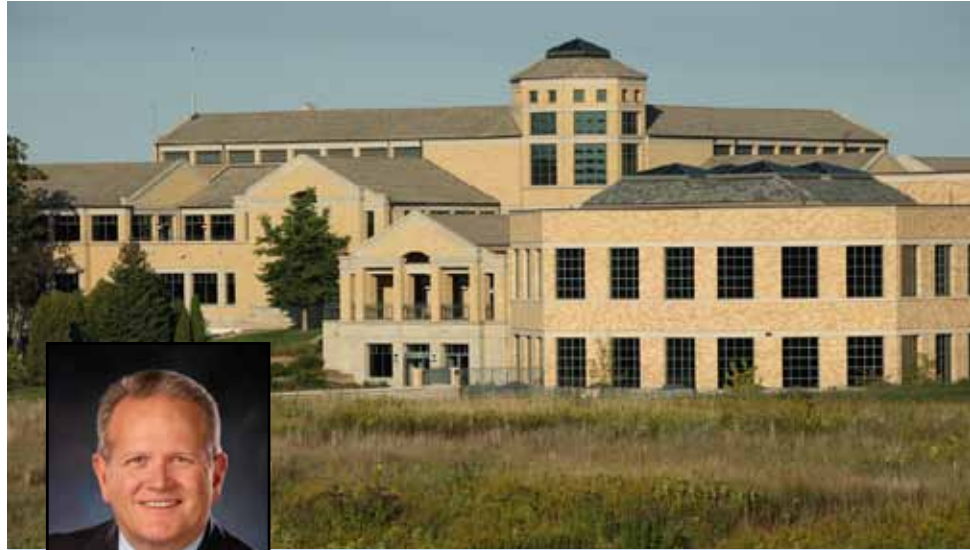
West Bend, WI

A.M. BEST RATING

"A" (Excellent)

WEBSITE

www.thesilverlining.com



*President & CEO
Kevin Steiner*

West Bend: The Silver Lining®

West Bend supports, and wholeheartedly endorses, a strong independent agency system.

Our agents are our partners, as well as our primary customers. More than 1,000 independent insurance agencies offer West Bend's products; many of them sell \$1 million or more in West Bend premium each year. Agents prefer West Bend for many reasons, including relationships that foster trust and respect, fast service, and extensive training and education programs.

We pride ourselves on approachability and accessibility at every level of the company. With senior management, with the underwriting team, with billing, with claims, in fact with our entire company -- you simply will not find a more dedicated, personable, community-oriented, and caring group of people. And

the fact that our associates are long tenured allows us to better understand and support our agencies over the long haul.

Our agent training opportunities are second to none, both in content and presentation, at our state-of-the-art facilities in West Bend, Wisconsin. We're constantly evolving our training options to meet your needs and the changing needs of the business world. Special sales and service programs provide opportunities for agents to participate in a more extensive training experience.

Our product offerings are well-rounded and diverse. Our Home and Highway® personal lines package is an industry leader. Our Commercial Lines professionals' broad base of knowledge and experience allows us to write a wide range of businesses. Through NSI, we specialize in writing risks that other companies turn away. Our bond department makes

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We realize nothing happens until an agent sells a policy. With an appealing compensation program, easy-to-understand profit sharing plan, and other incentives like our Partners In Excellence® performance travel program, West Bend offers one of the best overall compensation plans.

Our Independent Agents' Fund benefits nonprofit organizations served by the agents who represent our company, and stretches West Bend's philanthropy into other Midwestern communities.

West Bend's associates are the driving force behind our success. From processing claims quickly and efficiently, to finding the best coverages for businesses and homeowners, our associates do all they can to provide you and your customers with the Silver Lining®.



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CYBER LIABILITY EXPOSURES AND COSTS

It seems that almost every week there is another announcement of a prominent company that has been hacked and had many thousands of files stolen, containing addresses, phone numbers, credit card numbers, social security numbers, email addresses, birthdays, employment and income information, passwords and other personal information. Target, Home Depot and just recently, Anthem are just a few of the big names in the news. And the disturbing fact about the Anthem hack is that they now suspect it was ongoing since 2004!

Anthem (previously called Wellpoint) operates under the names of Anthem Blue Cross and Anthem Blue Cross and Blue Shield Amerigroup and Healthlink. The question has now been raised as to why it took the company such a long time to uncover the hacking.

I am going to use some of the data from a CIC outline that was developed by Paul Burkett. Paul just recently taught this subject at a CIC Ruble Graduate Seminar here in the Twin Cities area and has given me the OK to use the data. One of the problems with the cyber exposure is that we often do not understand the elements that can result from a hacked web site, and the costs associated with it. Here are some figures from an actual case. I hope it will give you an idea of what factors are involved with their related estimated costs.

A medical practice was hacked. The receptionist was in collusion with the hacker. The 5,000 stolen digital files are sold to individuals who use the benefits information to fraudulently obtain medical services. The medical practice now has to notify all patients and incur the costs of notification and credit monitoring as per the federal laws of HIPAA and HITECT. Some fines will result. Some patients are seeking payments for emotional distress. Health insurance carriers are also suing to recover reimbursements for the fraudulently obtained medical services. The state is investigating (states have privacy statutes) and fines will likely result from that source as well.

How much did all this cost? Here is an estimate. The final costs may be plus or minus 20%.

Internal Investigation Costs for 5,000 Compromised Files

Hiring a Cybercrime Consultant	\$34,500
Attorneys Fees	\$34,980

Notification/Crisis Management Costs

Customer Notification Certified Mail	\$63,600
Call Center Support	\$45,000
Crisis Management Consulting	\$25,200
Media Management	\$ 4,950

Regulatory Compliance Costs

Credit Monitoring for Affected Customers	\$289,200
Regulatory Investigation Expenses	\$106,980
State and Federal Fines/Fees	\$226,920

Grand Total **\$831,360**

This is the cost for 5,000 files. Anthem is saying as many as 800,000 files may be at risk.



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The largest cost in the above loss is the credit monitoring. Anthem has notified all its customers whose personal data may have been compromised that they will provide two years of credit monitoring free of charge. With that many people affected, it is easy to see where the huge costs come from.

How can you and I give a decent answer to a client who asks how much coverage they should purchase? The following web sites will provide some guidance:

1. <https://databreachcalculator.com>
2. www.privacyrights.org/databreach
3. www.emrisk.com/services/take-your-data-breach-risk-assessment
4. <http://www.privacyrisksadvisors.com/data-breach-toolkit/data-breach-calculators/>

OK, so it costs a lot of money if one of our clients gets hacked. What about our insurance products that we are providing? Is there any help there? Coverages like the General Liability form, the Umbrella Excess forms, the Personal Property coverage, the BOP, the standard computer policies, the Crime forms, etc. – will they help? We will look into that next issue.

Please judge us by the company we keep!



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From left to right: Andy Roe, Katie Roe Weiper, Jim Roe and Patrick Roe

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Diamond Profile



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PRESIDENT & CEO

Jeff Mauland, CPCU

COMPANY HEADQUARTERS

Cottonwood, MN

A.M. BEST RATING

"A+" (Superior)

COMPANY WEBSITE

www.northstarmutual.com

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



*President & CEO
Jeff Mauland, CPCU*

North Star Mutual

"A Personable Company – Keeping You on Course"

North Star Mutual is a Minnesota based regional insurance carrier specializing in Farm, Home, Auto and Small Business Insurance Products. Today the company writes \$360 million in premium and insures nearly 300,000 policyholders across six states. All business is written through a network of more than 1,500 independent agency partners located throughout the operating territory.

"Independent Agents have built our company and are vital to our success," said Jeff Mauland, President and CEO of North Star Mutual. "We are committed to our agency partners who are in the best position to meet the needs of their policyholders. We support the Minnesota Agent Association, not only for their

work to provide many benefits to agent members, but also for their strong support and promotion of our industry."

Uniquely located in the small farming community of Cottonwood, North Star prides itself on its rural values and personable service. The company is the top Farm writer in Minnesota, working in partnership with township mutuals across the state. North Star has been a recognized leader in the agricultural insurance market and has had a historic emphasis on insuring farm and rural properties in the Upper Midwest.

"We have many excellent, long term relationships with our agents and are grateful for the outstanding support we have received over the years," said Jeff Mauland. "Our rural location provides us with a very experienced, dedicated

and caring staff which, combined with user-friendly technology, are keys to our success. Agents appreciate and value our consistency in claims handling, product and policy service." Agents Meetings and Advisory Councils are also held each year to stay current on issues important to agents.

North Star is proud of its financial stability and strong commitment to serving agents and policyholders. The company is rated A+ Superior by A.M. Best and in 2014, was again selected as a Ward's Top 50 Property/Casualty Insurance Company for the 10th consecutive year. North Star looks forward to its continued commitment of working closely with its agency partners in the years to come.

Retention Strategy #6

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Susan Vriezelaar, Des Moines Branch Claims Adjuster II

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Successful Producer Onboarding A Best Practice Approach

Wednesday
9:00am - 11:00am
Location: TBD



David Connolly
iQ Consulting

New talent recruiting and onboarding is perhaps the most significant and pressing challenge our industry and Agency Principals will face over the next decade. Only 30% of the industry producers are under age 46 and over 61% of ownership is held by those over age 55. Think of it, over the next decade over half of our production talent will retire. Compound that with studies that show 55-60% of agencies are under hiring for future needs, and when they do hire, over 56% fail within the first 18 months and much higher failure rates over 3-5 years. There is a name that describes the end result . . . For sale.

The good news : The top 25% of Agency firms in the industry are hiring successfully and experience an 84% success rate with new producers. What are they doing? What do they know that the rest of us need to know?

Successful new producer recruiting and onboarding isn't a game of chance. It's a process. In this 2-hour symposium, iQ Consulting, an industry leader in New producer development, will share what we have learned working with the best talent recruiters in our industry. We will help you take the risk out of hiring new producers by teaching you the processes and give you the tools to develop: **A Best practices Approach to New Producer Onboarding**



Social Networking: OMG or E&O

Wednesday
9:00am-11:00am
Location: TBD

Chris Amrhein, AAI
Amrhien & Associates, Inc.

Social networking is expanding rapidly and agents are encouraged by everyone around to jump in or miss the boat. At the same time, the rapid evolution of technology coupled with the seemingly instantaneous dispersal of information can leave the agency subject to new and unknown issues affecting errors and omissions (E&O). This course addresses the current state of those issues, draws parallels between current "offline" E&O practices and those needed for online actions, and makes recommendations as to next steps. **(2 CE's Approved)**



Cyber Liability - Understanding the Exposures

Wednesday
9:00am-11:00am
Location: TBD

John Immordino
Arlington/Roe

Cybercrime has grown seventeen times since 2009 with no slowdown in sight. All businesses, including Insurance Agents, which collect private information about their clients, must comply with State and/or Federal Notification Laws. These notification requirements can cost small businesses on average over \$200,000 and larger businesses can be in the millions. Since this is also a rapidly growing exposure it is difficult for businesses to understand the definition of private information, how to protect it and how to comply with Notification Laws.

This course will provide agents with an understanding of the current exposures associated with cyber risks and ways to protect themselves and their clients. **(2 CE's Approved)**

MIAB Awards Luncheon

Wednesday

11:15am - 1:30pm

101B-I - Level 1

Awards

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



Vance Prigge
MIAB President
2014



Jamie Larson
MIAB President
2015

Lunch Keynote - C. Willi Myles



C. Willi Myles was born and grew up in Mobile, Alabama. He attended St. Cloud University where he majored in Theater and later became an assistant coach for both the football and basketball programs. After a brief professional career coaching and traveling around the country, Willi caught the comedy bug. He began his stand-up career when a friend asked him to host the opening of a comedy club. Within two years he was spotted by the owner of

a record label, was offered a deal to open for major concerts throughout the Midwest, and has been performing professionally for over a decade. Willi has performed in 49 states and 3 countries, and a couple of performances that he considers to be his career highlights are performing at the Legendary Apollo in New York, and the Surf Ballroom in Iowa.

Accomplishments/Career Highlights:

- Performances with The Temptations, The O'Jays, Fleetwood Mac, Bill Cosby, Ray Charles, Aretha Franklin, Dennis Miller, Toby Keith, and Bonnie Raitt.
- Local and national appearances on TV's Fox Network, Comedy Central, and Showtime at the Apollo
- He has released a DVD and six CDs
- Certified as a corporate train the trainer The Disney Way at Disney University and Yes I Can and Making it Right at Carlson Companies for Radisson Hotels
- Spent six years in radio as an on-air personality on The Freddie Bell Morning Show in Minneapolis
- Founder and Chairman of The Standup Foundation; a nonprofit organization that raises money for the Minnesota Children's Home Society

Convention Schedule

Wednesday April 29, 2015

9-11am **Successful Producer Onboarding** TBD

9-11am **Social Networking: OMG or E&O** TBD

9-11am **Cyber Liability** TBD

11:15am - 1:30pm **Awards Luncheon** 101B-I

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

5:30-7:00pm **Young Agents Reception** - Brits Pub

Thursday April 30, 2015

8:30-11:30 pm **BIP(idy), BOP(idy), B00(ze)** TBD

8:30-11:30 pm **25 Things Minnesota Insurance Agents Need to Know** TBD

8:30-3:30am **E&O Risk Management** TBD

Wednesday Afternoon

Exhibit Hall Open

Ballroom A - Level 1

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

Young Agents Reception

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Wednesday

5:30 p.m. - 7:00 p.m.

E&O Risk Management: Meeting the Challenge of Change

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



Lisa Burnside, CIC, CPCU, MBA, DTM
Burnside Dynamics LLC

Thursday
8:30am - 3:30pm
Location: TBD

This highly interactive class is written by the Big "I" Advantage, Inc and Swiss Re Americas from a best-in-class approach. This course will review the common causes and sources of errors and omissions claims against agents. An agent's best defense is proper documentation. Learning the laws and rules that must be followed when working with excess and surplus lines carriers and the importance of using financially stable markets will be addressed. While conducting business personal information is entrusted to an agent/agency. We will address what information is private and the duty to protect it. Social media, while a benefit, must be carefully considered with regard to advertising, defamation, privacy, misrepresentation, and contractual obligations. Often unethical behavior or behavior that could be construed as unethical can be the basis of an errors and omissions claim. Knowing and following the laws of the state in which an agent does business, understanding the pitfalls a customer may face when an agent places coverage with a non-admitted market, identifying permitted authority in agent agreements or the lack of authority, and making every transaction transparent to the customer is essential to avoiding errors and omissions claims with an ethics basis. The first rule of ethics is knowing the law and operating inside the authority, and then setting up safeguards within the agency in the form of policies and procedures to assure staff is acting within the authority. **(6 CE's Approved)**



BIP(idy) BOP(idy) BOO(ze): Turning Three Mundane Coverages Into Magic

Chris Amrhein,AAI
Amrhein & Associates, Inc.

Thursday
8:30am - 11:30am
Location: TBD

In this course we first bop to the BOPs. We'll stroll through the typical BOP form and show that, contrary to common opinion, "one size fits all" makes no more sense in insurance than it does in clothing. There are a plethora of potential problems just crying for a sharp coverage eye to spot and solve. And that we will!

Then it's on to the BIPs -- or Business Income Policies. A majorly overlooked coverage area even for the basic protection, we'll be focusing on the optional coverages, forms and endorsements than can turn a plain vanilla BIP into a veritable plethora of pithy protection.

Next on tap: it's time to bring on the Booze! Namely, a deep and coverage refreshing quaff from the cool stream of liquor liability. Beginning with its headsprings in the CGL liquor exclusion, we'll ferment the questions and issues (What is "serving"? Does a BYOB change your SOP? Do those 2013 ISO changes create the perfect blend or spoil the batch?). You'll find the final section on standard endorsements available to eliminate/provide/modify coverage as the perfect chaser.

BOPs, BIPs and Booze: a refreshing oasis on your CE caravan. Now available freshly brewed. **(3 CE's Approved)**



25 Things Minnesota Insurance Agents Need to Know

Gloria Thompson, CIC
American Agency Inc.

Thursday
8:30am - 11:30am
Location: TBD

This course is made in Minnesota and specific to the Land of 10,000 Lakes. Come and learn when a carrier can legally non-renew auto and homeowner policies. How many days does an employer have to file a First Report of Injury? What if the worker is severely injured? What disclosure stamp is required on a Minnesota surplus lines policy? What if the carrier is an ineligible surplus lines carrier? What kind of rented autos are covered under a personal auto policy? How many days do you have to notify the Dept. of Commerce of your new address? We work in a highly regulated industry and need to be aware of the laws and rules that govern agents, companies, and the policies we sell. Once you know these Minnesota insurance facts you will be a true North "Star" Agent!
(3 CE's Requested)



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APRIL 29th & 30th 2015
Minneapolis Convention Center

Registration Form

Please complete one form per participant. Photocopy for your associates. Pre-registration deadline is **April 20, 2015**

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Full Convention

Includes Awards Luncheon, Exhibit Hall and Seminars listed below

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

Wednesday Sessions (pick only one)

- 9am - 11am **Successful Producer Onboarding**
- 9am - 11am **Social Networking: OMG or E&O** (2 CE's approved)
- 9am - 11am **Cyber Liability** (2 CE's approved)

Thursday Sessions (pick only one)

- 8:30am - 11:30am **25 Things MN Insurance Agents Need to Know** (3 CE's approved)
- 8:30am - 11:30am **BIP(idy), BOP(idy), B00(ze)** (3 CE's approved)
- 8:30am - 3:30pm **E&O Seminar** (6 CE's approved)

Ala Carte Registration

Wednesday Only Includes Wed Seminars, Awards Luncheon and Exhibit Hall

9:00am - 5:30pm

- \$125.00** Member
- \$225.00** Non-Member
- 9am - 11am **Successful Producer Onboarding**
- 9am - 11am **Social Networking: OMG or E&O** (2 CE's approved)
- 9am - 11am **Cyber Liability** (2 CE's approved)

Wednesday Awards Luncheon Only

11:15am - 1:30pm

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

Wednesday Exhibit Hall Only

2:00pm - 5:30pm

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

Thursday

25 Things MN Insurance Agents Need to Know

8:30am - 11:30am

- \$50.00** Member
- \$65.00** Non-Member

3 CE's approved

Thursday

BIP(idy), BOP(idy), B00(ze)

8:30am - 11:30am

- \$50.00** Member
- \$65.00** Non-Member

3 CE's approved

Thursday

E&O Seminar

8:30am - 3:30pm

- \$151.00** Member
- \$166.00** Non-Member

6 CE's approved

Total Due: _____

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Be Aware of Changing Coverages

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

There is nothing new about insurance companies modifying the insurance coverage policy forms they use on a periodic basis. However, recently insurance companies have been doing this more often and sometimes substantially changing the coverage being offered in their policy coverage forms. In addition, insurance companies continue to add new exclusions and limitations to their insurance policies. See for example: <http://www.erraonline.org/journalproperty.pdf> - "New Insurance Exclusions for Terrorism and Mold Create Unprecedented Levels of Uninsured Risks for Property Managers, Property Owners and Lenders. Or Sorry We Forgot to Tell You..."; and <http://naturalsociety.com/insurance-companies-begin-writing-ebola-exclusions-policies/>

With our world becoming ever more complex insurance companies are modifying their insurance policy language to address our more complex world. Obviously uncertain risks are something that insurance companies wish to avoid. In addition, there are some risks that would just not be profitable for insurance companies to write in a standard policy. This is particularly the case with technological risks, new terrorism risks, and biological/medical risks. In addition, insurance companies are also modifying the coverage provided for more standard risks. For example, some insurance companies have recently modified language in their No-Fault and UM/UIM coverage.

It should be remembered that the insurance coverage provided is determined by the specific policy language in the insurance policies you sell to your insurance customers. If you tell your insurance customer that there is coverage for a peril, but in fact the specific policy language does not provide coverage for this particular peril, then you as the insurance agent will likely be liable if there is loss related to this peril. This is in fact a very common Errors and Omissions claim against insurance agents.

It is recommended that as an insurance agent you regularly review the wording of the insurance policies you are selling. The coverage provided by an updated and modified policy may not be what you assume it is. Also, sometimes it is easy to miss the modification of the policy language. Often insurance companies will provide seminars to insurance agents to address new and changing policy language. It is suggested that you participate in these seminars.



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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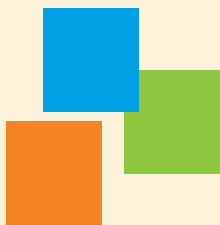
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Capitol Notes



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

Legislative Update - Mid-Session

The 2015 session of the state legislature is heading into its hectic phase as committee deadlines for bills to advance are fast approaching in mid-March. Over 2000 bills have already been introduced of which about 300-400 will advance this year.

There are several proposals in play this year including a few of interest to MIIAB members. These include:

No-fault Insurance Fraud. This legislation is sponsored by the National Insurance Crime Bureau who asserts that organized crime rings from outside of Minnesota are targeting Minnesota for fraudulent activity. The proposal would add civil penalties for fraud, deter policyholder solicitations by limiting access to accident reports for 30 days, provide more oversight of health care providers and add additional anti-fraud resources for the Department of Commerce.

Transportation Networks. The Insurance Federation is sponsoring legislation to clarify the financial and insurance responsibilities for transportation networks such as Uber. The primary purpose of the legislation is make clear the application or lack thereof of private passenger auto insurance upon personal autos used as part of a transportation network. Particularly it defines when a vehicle is being used for commercial purposes as compared to personal use.

Private auto insurance would be primary for the participating driver unless the loss occurs during the driver's working period. The law would define the working period as "the time period starting from the moment a participating driver logs on to the transportation network company's online-enabled application to the moment the participating driver logs off the transportation network's online-enabled application or when a passenger exits the vehicle, whichever is later." The proposal would then require the transportation network maintain "transportation network financial responsibility" during the working period of its drivers.

MNsure. The scathing report of MNsure's first year delivered by the Legislative Auditor has the legislature considering reform of the state's health insurance exchange. One proposal would make MNsure a state agency while another would add an insurance executive and an insurance producer to the MNsure board. One proposal to be introduced shortly, entitled the "Right to Advice" would give any MNsure applicant the right to the advice of an insurance producer and require that insurers pay the producer for that advice through an agent of record letter. Republicans are supporting legislation that would allow persons receiving federal subsidies to gain those subsidies even if they purchase insurance outside MNsure. (This would require a federal waiver from the ACA which requires subsidies only through insurance exchanges.)

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The Legislative Auditor made a couple of recommendations in his report that may gain some traction. One would direct MNSure to adequately compensate insurance producers for their work including payment for enrolling persons in public programs. Another recommendation suggests allowing certified MNSure insurance producers to write business with all MNSure carriers without an appointment to that carrier.

Auto Repair – Freedom to Choose. Minnesota’s auto service providers are seeking legislation to keep insurance companies from steering policyholders to preferred network auto repair shops. The proposal is very similar to the state’s auto glass vendor protections. The bill would also prohibit insurers from specifying or requiring a repair shop to utilize certain products, vendors, suppliers or manufacturers and enforcing pricing arrangements that have been negotiated by the insurer. The industry is opposed to this legislation.



Dominic Sposeto
MIIAB Lobbyist

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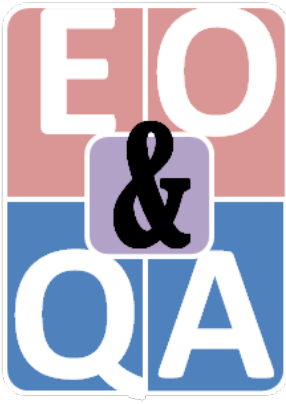
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Agent's questions about Errors and Omissions, and how E&O losses can be prevented.

By Mary LaPorte, CPCU,
CIC, LIC, CPIA

Q: We have read your columns before about the importance of documentation. We think you know how busy we are, and that sometimes there just isn't time to go into great detail. Most of us in the agency do a good job, but we are concerned about a couple of the CSRs (mostly one) who go overboard with abbreviations. We all use abbreviations in our documentation, but sometimes we can't understand what others have written. How do you know when abbreviations are OK to use, and when it can be too much? We all want to condense what we write and not have to "write a book" each time we document. What are your thoughts in this area?

Carla & Jen, Minnesota

A: Carla & Jen, I am glad to hear that you have been reading the columns and I hope you continue to find them beneficial. Thank you for sending in this great question.

The quality of documentation is really determined not when you enter it, but some later time when you need that information. Usually you need that information so that you can properly provide service to your customer. But when an E&O claim occurs, that is really when your documentation will be tested.

At that time, other people will be reading your notes and trying to make sense of them. They will be trying to put together pieces of a puzzle as to what occurred between the customer and the agency. If the reader cannot understand what the documentation says, it could mean the difference in the outcome of the claim.

Abbreviations help save time, and everyone's time in the agency is precious. It is perfectly acceptable to use abbreviations, as long as everyone else knows what they mean. Many agencies take this seriously, and include a list of accepted abbreviations in their written standards and procedures. This is what I recommend. In this way, a guideline is provided as to which abbreviations may be used, and no others are acceptable.

I suggest you invest just a little time to create this list. Ask each person in the agency to make a list of the abbreviations they use and include their definition. Then pull the lists together and create a master list. You may need to say "no" to some just to keep the list manageable. The typical lists I see are about two pages long, so don't be surprised as to how many abbreviations are being used. Also, allow the list to be updated occasionally. It is expected that during the first few months of use that someone will think of one that they forgot to originally include.

When file audits are performed, check to verify that only approved abbreviations are being used. In the event of an E&O claim, you can provide the list to your attorney so that it can be used as a "key" to help understand the documentation.

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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Please and Thank You

Do you remember your first marketing lesson? I certainly do. It happened to all of us at about the same age, the same place and with the same person....mom.

I remember it was a Saturday morning as I walked down the narrow isles of our local grocery store with my mother holding my hand tightly as she did our weekly shopping.

As we approached the candy counter I would always ask mom for a candy bar and she would respond "Frankie, what do you say?" I'd say PLEASE! And she would then hand me a candy bar. As I grabbed it she would hold on and say "now what do you say?" and I would yell THANK YOU!! She then released the candy bar and I would get what I wanted. This was my first lesson in marketing.

Today what do you say when you finish a conversation with a client? If you are like most agents you say THANK YOU. But where is the PLEASE? Mom taught us we need both to get what we want.

So if you want more referrals, clients and business I suggest that you start to implement your first marketing lesson – please AND thank you or Thank You and Please.

THANK YOU for your business and would you PLEASE....

allow me to quote your home policy.

allow me to send you an email with my website information.

allow me to email you my referral letter for you to forward to friends and relatives.

Mom was Remarkable!

Be Remarkable!

Frank



In The News...

THE MAIN STREET AMERICA GROUP PROMOTES JEFF KUSCH TO SVP/HEAD OF FIELD OPERATIONS; TIFFANY DALY TO WESTERN REGION PRESIDENT



The Main Street America Group, a super-regional property/casualty insurance company, has announced the appointments of two Maple Grove-based executives: Jeff Kusch to senior vice president/head of field operations and Tiffany Daly to president of its Western Region.

“These internal promotions will enable us to leverage the leadership and expertise of two key members of our field operations unit,” said Tom Van Berkel, Main Street America chairman and chief executive officer.

Kusch has been the company’s Western Region president since 2012. He is also the president and CEO of Main Street America’s Austin Mutual Insurance Company affiliate, headquartered in Maple Grove. In conjunction with his promotion, Kusch will become a member of Main Street America’s senior management team and report to Van Berkel. He will split his time between the company’s regional operations in Maple Grove and its corporate headquarters in Jacksonville, Fla.

“In Jeff’s new role, he will be responsible for leading our national field operations function and spearheading state-specific strategies to spur profitable growth via our distribution network of 3,000 independent insurance agent-customers in 36 states,” Van Berkel said.

Chris Cox, Main Street America’s assistant vice president of distribution management, as well as the company’s four regional presidents – Mark Berger (Northeast Region), Steve Berry (New England Region, Tiffany Daly (Western Region) and Gregg Effner (Southeast Region) – will report

to Kusch, as will his executive assistant, Bev Krall. Kusch joined Austin Mutual in 1992 as an accounting manager. His leadership roles at Austin Mutual included treasurer, secretary, president, chief executive officer and chairman of the board. Following Austin Mutual’s affiliation with Main Street America in 2012, Kusch became its Western Region president.

“Tiffany will assume Jeff’s responsibilities as our Western Region president, overseeing the region’s management and performance, and providing leadership to our sales team throughout the region’s 19 states located in the Midwest, Southwest and Pacific Northwest,” Van Berkel said.

Daly joined Main Street America’s Grain Dealers Mutual Insurance Company in 2005 in Indianapolis, Ind. She has held various marketing and sales roles with the company, including regional field supervisor. In 2011, Daly became Main Street America’s Indiana business development executive and assumed the Western Region regional sales director role in 2013, when she relocated to the company’s Maple Grove office. In her new leadership position, Daly will remain based in Maple Grove.

ACUITY’S GROWTH CREATES 150 JOB OPENINGS

ACUITY announced that it plans to hire 150 employees in 2015 due to strong, sustained business growth. Staff will be added at the insurer’s corporate headquarters in Sheboygan and throughout the 23 states in which it does business.

ACUITY has grown to become the 62nd-largest property-casualty insurance company in the nation. In 2014, the insurer increased its revenue by nearly \$120 million to reach \$1.24 billion in written premium, a 10.6 percent gain over 2013. ACUITY is also continuing work on a 240,000-square-foot addition to its corporate headquarters to accommodate expansion.

“We are increasing our staff not only to respond to our strong growth, but as an investment in our future,” said Ben Salzmann, ACUITY President and CEO. “We need to be certain to have the people

and resources in place to maintain our level of world-class service to a growing number of families, individuals, and businesses."

ACUITY will be hiring processors and underwriters, software developers and technical support staff, business analysts, claims staff, customer service representatives, premium auditors, and more.

"Because of ACUITY's continued expansion, we have been able to provide rewarding jobs for more and more people," said Joan Ravanelli Miller, General Counsel and Vice President - Human Resources. "From new recruits and college graduates to professionals with years of experience, ACUITY offers rewarding career opportunities, interesting and meaningful responsibilities, and employment benefits that make us the employer of choice in the insurance industry."

SECURA PROMOTES MONGARELLA TO DIRECTOR— RISK MANAGEMENT



SECURA Insurance promoted Dom Mongarella to Director—Risk Management.

In this position, Mongarella will continue to lead the company's Risk Management team. He will be responsible for enhancing risk management services, and

leveraging the knowledge and strengths of his team to support the company's agent partners. Mongarella joined SECURA in 2011 as a risk management consultant and was promoted in March 2013 to supervisor.

"Dom's collaborative style and strong communication skills helped him build an engaged and talented team that adds significant value to helping us write and retain quality business," said Marty Arnold, Senior Vice President—Underwriting. "He possesses the leadership and knowledge to drive the exceptional level of service that we provide to our independent agent partners and policyholders."

Prior to SECURA, he worked as director of safety for the City of Jeffersonville in Indiana and senior loss prevention consultant with Willis/HRH. Mongarella also served 21 years in the United States Air Force. He earned associate degrees in safety and

sciences; audiovisual production; and instructor of technology and military science. Mongarella also holds numerous certifications, including the Certified Safety and Health Manager; Certified Workers' Compensation Counselor; Property Risk and Insurance Specialist; and Member, American Society of Safety Engineers.

WESTERN NATIONAL INSURANCE GROUP AND MICHIGAN MILLERS MUTUAL ANNOUNCE AFFILIATION

Western National Insurance Group today announced that the Boards of Directors of Michigan Millers Mutual Insurance Company and Western National Mutual Insurance Company have approved an affiliation of the two companies. This affiliation will be final after the necessary regulatory approvals are completed, which are expected to be done by the end of the first quarter of 2015.

The affiliation of Western National and Michigan Millers will result in expanded opportunities for both companies. "The affiliated companies already share similar organizational values and a long history of service to policyholders and partner independent agents," said Stuart Henderson, President and Chief Executive Officer of the Western National Insurance Group. After the transaction is completed, the companies will achieve better geographical diversification, operational expense savings and expanded market reach. Most significantly, Michigan Millers expects to regain an "A- (Excellent)" rating from A.M. Best, providing extra financial security for their policyholders and the last needed element for continued, strong growth.

"This is an exciting time for all the folks at Western National and Michigan Millers," said Henderson. The combined direct written premiums of the group at affiliation will be in excess of \$550 million, with total assets of \$1.1 billion and policyholder surplus of almost \$400 million.

"We look forward to our future with Western National as we continue to grow and prosper for the benefit of our policyholders, partner agents, and employees," said Thomas Lindell, President and Chief Executive Officer of Michigan Millers Mutual Insurance Company.



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Please select Seminar date

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- 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.

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Optional Exam: **Friday** 2:00 p.m. to 4:00 p.m.
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Important Information
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| <input type="checkbox"/> 1/21/15 - Eden Prairie Commercial Property | <input type="checkbox"/> 7/22/15 - St. Cloud Agency Operations |
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2015 MIIAB E&O Risk Management: Meeting the Challenges of Change



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Please Check Location

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Eden Prairie, MN 55344
952.835.4180
- 3/12/15 - St. Cloud** 8:30am-3:30pm
Best Western Kelly Inn
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St. Cloud, MN 56301
320.253.0606
- 4/30/15 - MIIAB Convention** 8:30am-3:30pm
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- 5/19/15 - Fergus Falls** 8:30am-3:30pm
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- 7/16/15 - Walker** 8:30am-3:30pm
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2-7	2	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER OR OFFICER	ONE PRODUCER OR CSR
8-20	4	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER AND ONE ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER, OPERATIONS MANAGER OR PRODUCER	TWO PRODUCER'S OR CSR'S
21-50	6	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER AND ONE ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER, OPERATIONS MANAGER OR PRODUCER AND ONE CSR	THREE PRODUCER'S OR CSR'S
51+	10	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER AND TWO ACTIVE AGENCY PRINCIPAL'S, OWNER'S, PARTNER'S, OFFICER'S, OPERATIONS MANAGER'S OR PRODUCER'S AND TWO CSR'S	FIVE PRODUCER'S OR CSR'S

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