



THE Minnesota News

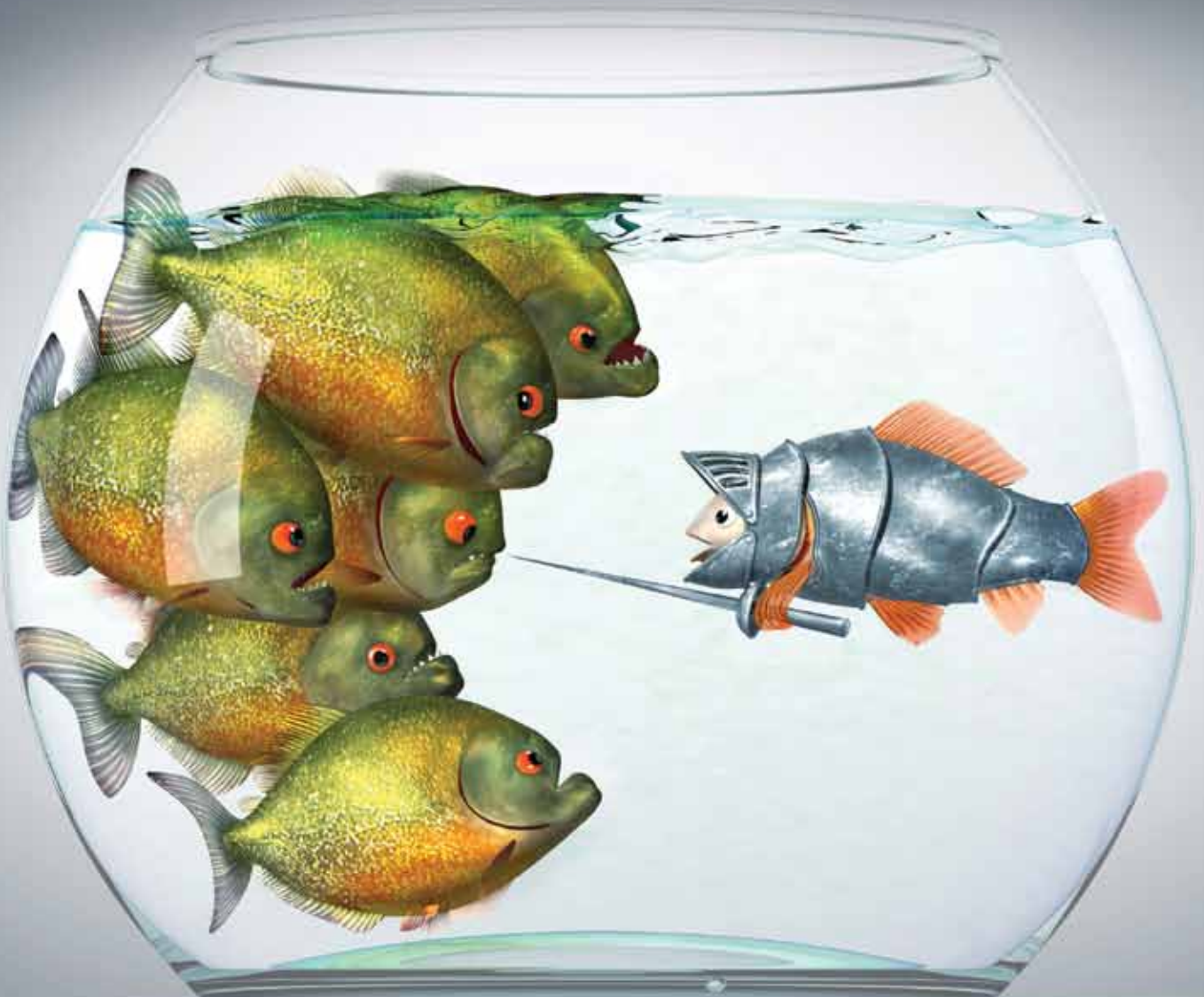
2015 MIAB/Trusted Choice Convention

New President Jamie Larson
Larson Insurance of Fergus Falls



Amy and Jamie Larson pose for our Make-A-Wish Fundraising Event at the MIAB/Trusted Choice Convention

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MN Independent Insurance Agents & Brokers Association

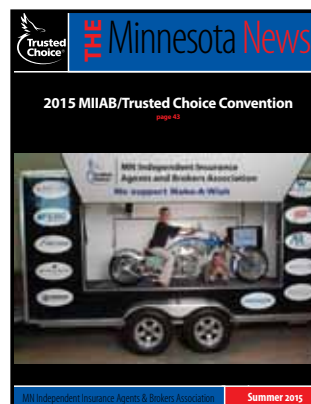
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Jamie Larson of Larson Insurance of Fergus Falls was recently installed as Minnesota Independent Insurance Agents and Brokers Association President. Minnesota News sat down with Jamie to hear his insights on his upcoming term as President.

How did you start your career in the insurance industry?

I was an office kid. Always at the office after school or hanging out with Dad at the agency while he worked in the evenings. I went to college looking forward to being part of the insurance industry. I graduated with a marketing degree from Moorhead State because I saw that the vast majority of executives of companies either had that degree or came out of the actuarial side of the business.

I was licensed in 1995 and sold life insurance while I lived in Fargo. With a child on the way, I needed a stable income so I worked at a crop insurance company as an in office adjuster and underwriter.

I moved into the agency in 1997 and never looked back. I love being in a profession where we can help people be made whole after a loss and we can help them sleep at night, knowing they can trust they are covered.

Tell us a little bit about your agency?

We are a family run business which started in 1984 after my father, Myron, struck out in his own. We have three offices in central MN; Alexandria, Fergus Falls, and Elbow Lake. I'm blessed to be able to work with my dad, mom Cheryl and brother, Mickey. It turns family outings into board meetings and account reviews. Rarely do we sit and not talk about a client or something we are needing help on.

We are a well mixed agency, with a great group of agents who are so fun to be around as we look to grow and better our clients.

What sort of community service are you involved in?

I am extremely active in my church, where I lead worship and play locally in the band. This includes a lot of hours mentoring people and growing them into leaders and musicians. I am also the communication director of my Rotary club, which I served as president and was District Rotarian of the Year in 2006. I also spent 7 years as treasurer of a local private elementary school in Fergus Falls.

What do you find fulfilling about being an insurance agent?

I love the fact that we are able to protect our neighbors and friends from financial crisis arising out of loss of property, an illness, a death, or a liability issue.



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

The Big 'I' has allowed me to develop relationships with other agents, who have the same issues and struggles I have. The friendships are invaluable. I frequently ask advice or am able to lend a hand to one of my Big 'I' buddies. It has helped me grow my relationships with the companies who partner not only with our agency but others that we may need access to as we grow.

Who is/was your biggest influence?

I would say my Dad has been my biggest influence. He has taught me some valuable lessons throughout the years and he challenges me daily to be a better agent even when he isn't intentionally trying. As a boy, we would play catch and go on walks. We always brought a ball of some sort. He would remind me "every ball I can touch, I can catch." I have taken that saying with me into the business world. Every person I can touch; I can influence, I can help, I can insure, I can learn from.



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

As an agent, I've learned to see the value in not only my products, but the relationships I develop with my clients. Not only do I need to be a sales person which often times has a negative connotation to it, I need to be a friend, a teacher and an advocate for my clients. This also translates into the association. We may be all indirect competitors but we really need each other to be an active part of the association. I've been around the association for as long as I can remember. I have been involved with young agents and watched the leaders before me, as they led the association. Learning from their successes and continuing those successes as we grow.



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

This is no brainer... A quick story. My dad was sitting by an agent who had a very large crop insurance book. Myron asked if he was part of his state association and if he gave to InsurPac. He replied he didn't see that value. My dad's response was priceless. "Why wouldn't you be active in an association that works every day to protect your business?" So I tell that story often. Why would you? I know most people are trying to make a living and are involved with a million other things but they can support the association in various ways that are mutually beneficial. One is InsurPac - Give. Second is programs and classes - Send your staff. The retraining and certifications are top notch. Thirdly, look at our products that we can offer to protect you and most likely save you a lot of money on the premium side.



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

Go for it! Find your passion within the industry, the market segment that fits you and go for it. Insurance is work. Yes, passion makes it easier. Companies and agency principals love to see an agent go out and find their thing.

My Dad told us that Insurance sales is like picking rocks. Being from rural MN picking rocks is something we all experienced growing up. To make a pile you have all sorts of sizes rocks. The nicest piles are the ones where you have a good mix of sizes. Often times you only get to work with the rocks that are in your field. Then you spend all day trying to get that one massive rock and

when you finally get it. It sort of makes a mess of your pile. You spend a lot of time supporting it so it doesn't roll off. Try to have all sizes of clients. Yes, the big accounts are great but you have to support your book with some of those small ones.

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

Outside of an aging agency force and a change in the agency landscape as agents retire, cyber liability and data issues will be one of the number one losses we see unless there is some protection on the federal level. We know we will always have weather losses and property losses, there is no telling what we are going to see as cyber terrorism and data breaches become not just something for the big corporations. We will see small companies that are breached.

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

We really need to make the calls. With all the visits to legislators, we are told that the calls and emails are great to direct the conversation as often times well intentioned legislators don't understand our business or the outcomes of laws they are voting on.

Jamie Larson

Larson Insurance of Fergus Falls

Thank you, agents.

Auto-Owners is dedicated to the independent agency system and proudly stands behind the agents who represent us. Thank you, agents for your continued loyalty, which helps us take care of the policyholders who rely on us.



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Trusted Choice/MIAB Unveils its Catastrophe Response Initiative and Community Outreach Program

At our 2015 State Convention the Association announced its new initiative that will respond to local catastrophes that happen in MN by being there with its Catastrophe vehicle and trailer at the time of your customers needs. With the support of the National Association and our Diamond level partners AAA Insurance, Arlington/Roe, Austin Mutual Insurance Company, Auto-Owners Insurance, EMC Insurance, Foremost Insurance Group, North Star Mutual Insurance Company, Progressive, Secura Insurance Companies, West Bend, and Western National Insurance this MIAB mobile unit will be in your local communities supporting you and your customers when a catastrophe hits. With our combined company support we have put together emergency supplies that will help when a catastrophe strikes. Below is a picture of the MIAB mobile unit and the Catastrophe clean up buckets that highlight the "Trusted Choice Independent Agents" and the "Diamond Level Power in Partner Company supporters." These buckets will be handed out at your local Catastrophe in cooperation with our member agents. We will be as visible in a Catastrophe as our competition.....the direct writers.



Also at the convention we asked our members who were going to attend this years event to bring in non-perishable food items that we can have on hand for when a catastrophe strikes. Again, we will be delivering these items to your local food shelf in conjunction with our response team and local agents when we're in town during a catastrophe. Finally, we are putting together a "Catastrophe Response Committee" made up of Company representatives and Insurance Agents to help build upon our catastrophe response planning.

Branding Trusted Choice/Independent Agents in Your Local Community by Promoting the Trusted Choice Van, Trailer and Trusted Choice Chopper:

The Castrophe Van and Trailer will have multiple uses. Not only will the van help deliver catastrophe supplies to your local MN community, the van and trailer also transport our Trusted Choice Chopper which can be used in your local agency and community events highlighting the Independent Agency and the products and services that you sell to your consumer. Below is a picture of the trailer with the Trusted Choice chopper inside at the Convention in which members could have their picture taken on the chopper. This is a way you can utilize the chopper in your local community or agency events. This chopper was specifically



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made to help raise money for The Make a Wish Foundation. We used it at our convention to grant our Make a Wish child's wish of having an above ground swimming pool in her backyard for her and her family. We raised almost \$4,000 at convention to grant Kianna's wish. Please [click here](#) for Kianna's story and if you would like to make a donation.



If you are interested in reserving the MIIAB mobile unit including the Trusted Choice Chopper [click here](#) for the reservation form. Weekend dates are filling up fast with local Community events.

Thanks everyone for their support!

On behalf of the Board of Directors and Staff we would first like to thank Vance Prigge from Atlas Agency in Rochester, MN for all his hard work as President last year. Also, all of the agents and agency staff for making this years convention the largest ever. A special thank you to all the exhibitors that were packed into the trade show making that an enormous networking success. Finally, all of the hundreds of new members that have come on board over the last 2 years and supported the Association and its products, especially the Westport E&O Program. Without all your support an organization like ours would not be a success. We are a member organization supported by outstanding members and we pride ourselves on the relationships with insurance company executives that we have built over the years to make MN one of the premiere states to do business in.

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Contact Sandy Carlson

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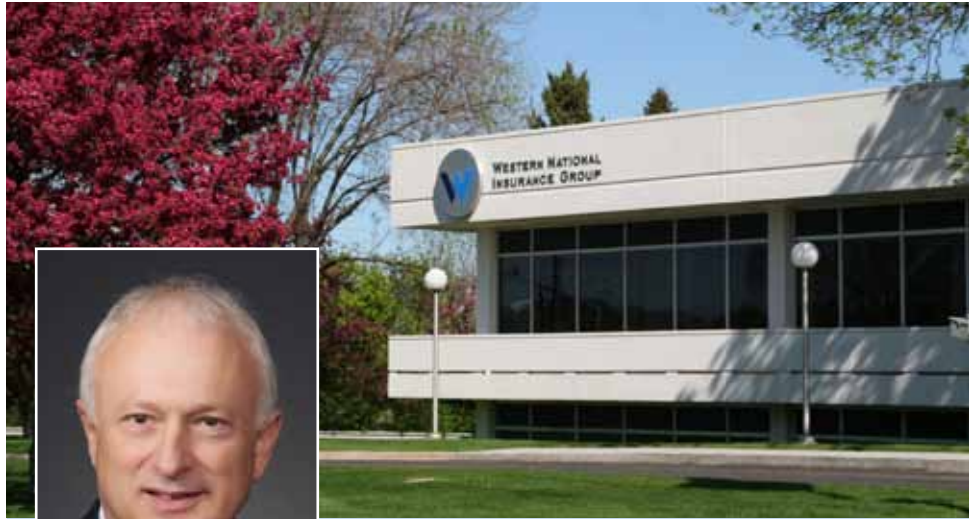
COMPANY HEADQUARTERS
Edina, MN

A.M. BEST RATING
"A" Excellent

Western National Insurance Group, headquartered in Edina, is a group of property-and-casualty insurance companies providing personal and commercial coverage plus surety in 19 states across the Midwestern, Northwestern, and Southwestern United States; and surety-only in another 7 states. From the Group's roots as a fire insurer for Minnesota's creameries and cheese factories, to its current role as a super-regional insurer for individuals, families, and businesses, Western National continues to focus on building quality relationships with its agency partners, policyholders, and local communities. Western National distributes its products exclusively through professional Independent Insurance Agents.

"Working solely with Independent Insurance Agents ensures that Western National policyholders find the best coverage for their unique insurance needs, and it allows us

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



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

to build strong relationships with those agents over time," said Stuart Henderson, President and Chief Executive Officer of the Western National Insurance Group. "We are committed to the independent agency system and look forward to partnering with Independent Agents for years to come."

While Western National is looking toward the future, the Group is also taking time to celebrate its recent successes. In the past year, Western National had its "A" (Excellent) rating affirmed by A.M. Best, was recognized once again (its ninth time in the past ten years) as a Ward's Top 50 Benchmark Group of top-performing U.S. property-and-casualty companies, and was named a Top Workplace by the Star Tribune for the fourth year in a row. Supporting those accolades were a strong business plan and the continued hard work of employees and agency partners, which also

resulted in growth of the Group's policyholder surplus to \$350 million.

This year, Western National is continuing its focus on customer experience, which has been at the heart of its operation for over a century. The Group is currently several months into a two-year partnership with Normandale Community College that will provide thousands of hours of customer experience and journey mapping training to Western National's employees. In addition, Western National continues to work on enhancements to its billing program, AgentsOnline, and its mobile app (which was recently updated to enable policyholders to pay their insurance bills using their mobile devices) — all of which exhibit how Western National anticipates customer needs and provides impressive solutions to their concerns.



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CYBER COVERAGE IN OUR STANDARD POLICIES

Last issue we considered the cost of a cyber loss. For one relatively small (5,000 files) medical practice, it is estimated that the loss will be around \$800,000. Since many of our clients do not have any specific cyber policy coverage, let's consider if they have any chance of coverage under our standard forms. Remember, the above loss is a **third party loss** – meaning the medical practice is being sued or fined by third parties for allowing the medical files to be compromised. We will also consider **first party losses** – where our clients are trying to restore their own electronic/digital systems.

One problem is the change in our standard policies that was introduced beginning in 2001 when the various ISO forms were being revised from year to year.. Let's look at some of the restrictions that have resulted.

The ISO 2012 Standard Building & Personal Property Coverage Form: the problem is in the ***“Property Not Covered”*** section of the policy, specifically #n. This excludes coverage for all electronic data which is defined as ***“information, facts or computer programs stored as, or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. The term computer programs referred to in the foregoing description of electronic data, means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.”*** A 2012 change then makes it clear that the above language does not apply to prepackaged software, or to electronic data that operates and controls a building's elevators, lighting, heating, ventilation, air conditioning or security systems.

The 2013 edition of the **BOP** says the same thing, by the way. So do the various **Time Element** forms, the **Crime** forms, the **Equipment Breakdown** forms, even the 2011 **Homeowners** forms. Each of these policies then gives back some coverage, under the ***“Additional Coverages”*** section. Frankly, it is not very good.

Back to the 2012 ISO BPP form – Additional Coverage #f, **Electronic Data**. It uses the same definition as shown above. It agrees to pay up \$2,500 for the cost to restore or replace electronic data by a covered cause of loss. This would include a virus, harmful code or similar instruction introduced into or enacted on a computer system or to the network to which it is connected. The \$2,500 (\$10,000 in the BOP) is the most that will be paid in any one policy year. The Additional Coverage then specifies several nasty restrictions.

1. If you have Special Causes of Loss coverage (almost all insureds do), this coverage is restricted to the “specified causes of loss”, which puts this coverage on a named peril basis.
2. If you endorse another cause of loss to the policy, this Additional Coverage will not take on that cause of loss. If you added flood coverage, for example, that flood coverage would not apply to this Additional Coverage.
3. No coverage if the problem is caused by an employee (including a temporary or leased employee), or by a computer expert that you hired to inspect, design, install, modify, repair, etc., the system. Since many losses are caused by disgruntled employees, this is bad news.

The **Business Income and Extra Expense Form (and its equivalent in the BOP)** also have a restriction called ***“Interruption of Computer Operations”*** which limits the coverage for electronic data and its impact on income and extra expense losses. It then gives an Additional Coverage for \$2,500 (\$10,000 in the BOP), but with the same restrictions as in the BPP above.

As mentioned previously, the **Crime** and **Equipment Breakdown** forms also have similar restrictions, with the relatively poor Additional Coverage given back.





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Since the vast majority of our clients depend on their computer systems to do business in today's world, it should be apparent from the above that a **Computer (EDP)** policy or coverage is a must to take care of these **first party exposures**. A good EDP policy can include not only coverage to replace or restore electronic data, but can also include Extra Expense and Income coverage with separate limits.

How about a **third party claim**? Example: I send you an email that contains an electronic nasty that corrupts or deletes your data. Assuming that you could prove that it was my email that did this, you sue me for the loss (or your EDP carrier will subrogate against me). I look to my **General Liability** policy and maybe my **Umbrella** to defend me in this claim. They, too, have been changed. Exclusion #p in the GL policy has been added to the bodily injury and property damage exclusions in the latest editions. It reads: **"Damages arising out of the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data."** It is pretty clear that I would have no coverage under the GL policy for this claim. Ditto for the **Umbrella** – it has the same exclusion, but does say that it will cover if there is valid and collectible underlying insurance. Or as we call it, it puts this coverage on a following form basis. In my case, it will not cover my claim either since the GL form does not. There is also no coverage under the Personal Injury and Advertising Injury section of the GL, as this claim would not fit the definition of what a "personal injury" and "advertising injury" is.

So there is a quick look at our typical, everyday policies and what they will and will not do for our clients. Next issue, we will look at what a **Cyber Liability** policy will do for third party claims. Again, for first party claims, an **EDP** policy is best.

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Company Award of Excellence



Grinnell Mutual Reinsurance Company

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

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

This year's recipient of the company award of excellence is a company that was established in 1909 as a local mutual insurance company in rural Iowa. Over the past 110 years, they reached an enormous milestone by exceeding \$500 million dollars in written premium. They are also one of the largest primary reinsurance companies of farm mutuals in North America.

Because of their enormous success and growth, they are expanding their internal facilities and building a state of the art conference and training center. In 2014, they were named one of Iowa's "top workplaces" by Des Moines Registry.

It gives me great pleasure to present one of MIIAB's platinum level partners with the Company Award of Excellence, Grinnell Mutual Reinsurance Company.

Retention Strategy #6

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Susan Vriezelaar, Des Moines Branch Claims Adjuster II

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Company Representative of the Year



Cathy Beaudin, CPCU Integrity Insurance

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

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

Our award recipient today has over 3 decades of experience in the insurance industry. She was nominated by the MIIAB members; MIIAB president, Vance Prigge stated: "she is hard working, hands on and always assists our staff in analyzing risk for the customer and recommending coverage solutions. We can also count on her to advocate for our agency and our customers". She and her company are a top supporters of the MIIAB by being a platinum level power in partner. She is a true insurance professional; she earned her bachelor's in marketing from Lakeland College in Sheboygan, WI and also holds the CPCU designation. This year she will celebrate 20 years with integrity insurance company. She has received numerous industry awards and recognitions as a field sales director. Relationship building and agency service has been the cornerstone of her career. Today, it is our pleasure to honor Cathy Beaudin, Field Sales Director from Integrity Insurance with the 2015 Company Representative of the Year.

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Agency of the Year



Hal Tiffany Agency, Inc.

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

The next award is for an agency that has dedicated themselves to their profession, their clients and to the companies they represent. This year's Agency of the Year award is bestowed on an agency that was established in 1990 in Minneapolis to serve clients throughout the twin cities. Today through aggressive growth and strategic agency acquisitions they have become a dominant force in our business. This agency is dedicated to bringing young professionals into our business, just recently bringing his son in to the family business. Last fall, they elected to help individuals and families in need of affordable health insurance as they volunteered to become one of the six lead agencies for MNsure, the state's health insurance exchange.

It is our pleasure to award the 2015 Agency of the Year award to the Hal Tiffany Agency in Roseville, Minnesota.



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Agent of the Year



Thomas C. Stender **Otis-Magie Insurance Agency, Inc.**

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

This year's recipient is an individual who has been active in our business since 1998 with one of the most prominent insurance agencies in the state. Under his leadership, his agency has grown revenues 50% and more than doubled its size, becoming the largest independent insurance agency in northern Minnesota. The firm now employs 55 professionals in five offices: Duluth, Hibbing, Grand Rapids and Virginia, MN as well as Ashland, WI.

His agency represents more than a dozen major insurance carriers and assists clients with needs including commercial and personal insurance, employee benefits, investments and financial planning. The company also helps business clients with human resources consulting, compliance support services and employee health & wellness programs.

He was highly recommended by one of the premier insurance companies in the country, Western National Insurance. President, Stewart Henderson described him in this manner: "it has been our pleasure to get to know Tom and his agency staff over the last several years. He has built one of the most successful agency's centered on integrity and community. We have been honored to be a partner with him and his endeavors as he has grown the agency over the years. On a daily basis, Tom displays the value of the independent agent and is a great ambassador for all independent agents in Minnesota."

This recipient of the MIIAB/Trusted Choice Agent of the Year award is Tom Stender, CEO & Chairman, Otis-Magie Insurance Agency, Inc. in Duluth, MN



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- Credit monitoring and credit restoration services
- Notification costs outside limit of liability
- Security and privacy liability

Young Agent of the Year



Stephanie Thiel Blakestad

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

Our next award is the young agent of the year. Today we will recognize an individual who has shown leadership with her peers in our industry. Last year the MIIAB board re-focused the association energy on young insurance professionals in our organization with great success. This afternoon we would like to honor Stephanie Thiel, Past President of the Young Agents Council where her primary role was to encourage, support and assist young individuals to enter into the insurance field as independent agents. She also helped develop programs to increase awareness of young agent involvement in the industry. Originally from Virginia, MN and a graduate from the University of Minnesota - Duluth, Stephanie currently works at Blakestad insurance located in Minneapolis as a client advisor. Her and her husband, JT, are expecting their first child at the end of June and she promised to name him "Frank?". Please welcome Stephanie Thiel as the MIIAB, 2015 Young Agent of the Year.



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All Industry Award



University of St. Thomas, Beta Pi Chapter of Gamma Iota Sigma

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

Our next award is the all industry award. This is a special award presented by the board of directors of the association to an individual or entity that is dedicated to insurance industry.

Today this award is rather unique in which we are going to recognize an entity and the individuals it represents.

Gamma Iota Sigma is an international risk management, insurance and actuarial science academic fraternity. The organization exists to promote student interest in the insurance industry and encourage high moral and scholastic attainments of its members. There are over 60 chapters nationwide, with the most recent chapter established this February at the University of St. Thomas. The Beta Pi Chapter is excited to take advantage of the insurance community in the Twin Cities and help their members learn from experienced professionals to advance their professional and educational knowledge. The MIIAB, as well as many of the independent agency companies have lent their support to this new industry initiative being developed to entice new talent into our industry in Minnesota.

We would like to recognize St. Thomas student, Sarah Rumon, who is President of the St. Thomas Fraternity, Gamma Iota Sigma Beta Pi chapter, one of the MIIAB industry partners, Mike Happe, from SFM for his hard work in helping this new program get underway at the university and our MIIAB consultant, Al Danforth. Therefore, would Sara Rumon and all the fraternity members, Dr. Thorston, Mike Happe, and Al Danforth please come forward and accept this all industry award.



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President's Award



Senator Vicki Jensen

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

Vance Prigge has a special award he would like to present today called, the President's Award. This recognition is an honor bestowed on an individual or individuals by the outgoing president of the association. It is an award of personal choice and one that recognizes a person within the industry who has had great influence on the daily life of the president during his term of office and career.

This years MIIAB President's Award goes to Senator Vicki Jensen



The New MIIAB Leadership
Jamie Larson - President,
Darian Hunt - Vice-President
Ted Dyste - President-Elect,
and Chad Ostermann



Current President
Vance Prigge passes
the gavel to incoming
President Jamie Larson



Mike Donohoe addresses
the MIIAB Board



Chad Bjugan and
Dave Szczepanski arm
wrestle to see who is
buying the next beer.



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working hard



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Record attendance at Awards Luncheon of over 550 Insurance Professionals



Keynote Speaker: Comedian C. Willi Miles

Frank presents MIIAB's Make-a-Wish Kid, Kianna, with toys to go with her wish of an above ground pool.



Grandpa Frank is making sure the kids eat their dessert first.



Chad Bjugan, Dan Riley & Shawn Wensel



New Producer Onboarding Seminar



U of M Teacher Roy Gaddey addresses
Insurance Company Luncheon



Large Agent Meeting

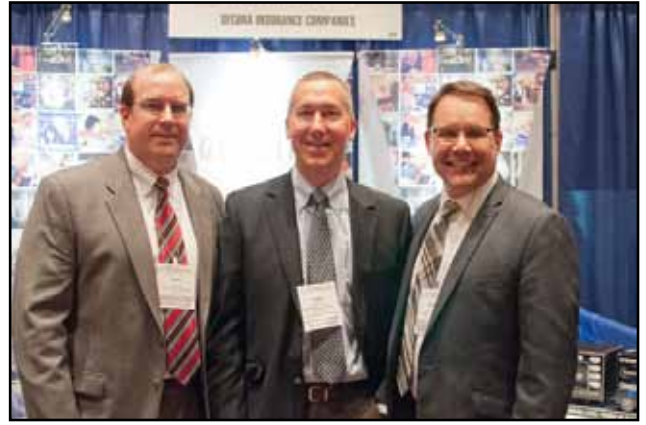


Insurance Company Luncheon



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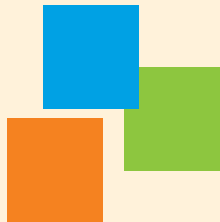






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- We are socially responsible in our communities.

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Capitol Notes



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

2015 End of Session Wrap-up

The 2015 session of the state legislature came to chaotic end at 11:59 Monday a minute before its required midnight adjournment. Legislators scurried to pass several appropriations bills to fund state government for the next two years. These bills were devoid of any major changes to state government or shifts in state spending priorities. There were referred to as “lights on bills” since they basically approved budgets that keep state government running. Governor Dayton has indicated he will veto the \$17 billion K-12 school funding bill and call the legislature back into a special session to re-work this bill. The Governor has not indicated whether he will veto other bills, but it would be quite possible now that a special session will be needed.

Our continued experiment in divided legislative bodies proved to be mediocre at best. Neither party was able to advance their top legislative priorities. House Republicans were unable to return any of the state budget surplus to voters, enact a major transportation project, repeal MNsure or change MinnesotaCare into a private insurance program. Senate Democrats were unable to enact a gasoline tax for road repair or enact cuts to property taxes. The session will be remembered more for the missed opportunities than the bare bones spending bills funding state government.

Major proposals for transportation spending, bonding projects and a tax bill failed to gain passage. It is possible that these issues could appear on the agenda for a special session. However, legislators remain much divided on these proposals. The failure to pass transportation funding and a tax bill results in a continued state surplus of nearly \$1 billion which should be available for legislators to spend when they return for the 2016 legislative session on March 8.

For the MIIA, it was a fairly good session, primarily because most of our issues were not related to state spending. The legislature passed the following legislation.

Transportation Networks. The so-called “Uber bill” establishes insurance requirements for transportation network providers and their drivers. The new law clarifies that coverage does not exist for drivers under their private passenger auto policies unless insurers offer additional coverage or policy riders.

Minnesotans Right to Advice. This bill places in statute the definition of “agent of record” and “agent of record agreements” and allows policyholders to select their insurance agent. It also requires the state’s health plans recognize valid AORs and award to the agent appropriate compensation. Another provision in the bill would allow policyholders who purchased insurance through MNsure, the state’s health insurance exchange, to retroactively appoint an insurance agent or navigator for up to six months after enrollment.

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Self-Storage Rental Insurance. Legislation was passed that authorizes self-storage rental facilities to sell property insurance to their renters. The facility must notify renters that their homeowners and renters insurance will likely cover this property and they should check with their insurance agent prior to purchasing additional insurance.

Electronic Proof of Insurance. New law will allow proof of auto insurance to be maintained electronically upon a device, such as a cell phone. The use of such a device does not constitute consent for law enforcement to review other information contained on the device.

Insurance Auto Fraud. A jobs and economic development appropriation bill which was the last bill passed by the House, contained key provisions of the insurance industry's no-fault auto anti-fraud proposal. The bill authorizes the commissioner of commerce to assess administrative penalties against a person or persons who are found to have engaged in insurance fraud. The commissioner was also given the authority to bar payment from insurance companies to such a person for up to five years. Lastly, the legislation establishes a Task Force on No-fault Auto Insurance Issues that will look at the arbitration process, independent medical examinations, health care standards and provider oversight. The Task Force must report back to the legislature in 2016.



We await the governor's action on several bills. The governor is expected to issue a few more vetoes in the days ahead. I will provide a more extensive report once the dust has finally settled at the state capitol. And I mean dust both figuratively and literally. The capitol building is now closed for construction and will not reopen until 2017.

Dominic Sposeto
MIIAB Lobbyist

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Hate Cold Calling?

If you're like most sales professionals I know, you're always looking for opportunities to make more money.

And you know what that means - more prospecting. Please note I didn't say COLD CALLING - because no-one wants to make (or receive) a cold call.

Anyone can cold call, and **it takes almost no skill at all to convert a huge number of contacts into a sparse number of opportunities.** But if you want to significantly increase your revenues, you need to have a better plan.

If your prospecting efforts aren't producing the right results or you're simply frustrated with your current plan, then I've got 6 quick tips for you to check out.

Being successful in insurance sales requires a smart and consistent approach to finding new opportunities. Here are six key principles that have created success for me – I'm hoping they'll help you produce more business.

#1) Stop Dropping Your Price!

Dropping your prices is one of the easiest ways to try and win business when times are tough. Although price concessions can be valuable in winning key opportunities, they can easily become a crutch that masks other problems. **When you sell on price you are simply renting the customer's business, when you sell on value you own it.** Work on communicating value with each and every opportunity.

#2) Get a Better Plan.

What is your plan for reaching more potential prospects? Anyone can make cold calls, and it takes almost no skill to convert a large number of contacts into a sparse number of opportunities. But if you want to significantly increase your sales results, you'll need to have a better plan. **Selling is not an activity, it's a process. What is your process?**

#3) Don't Make Decisions For Your Prospects.

Stop assuming they won't take your call, agree to an appointment or give you an order. I know it hurts to lose, but you can't lose what you don't have. Move forward with a relentless **"Go for No" Attitude.** Sure you'll face a little more rejection, but that helps clean out your prospect funnel and forces you to focus on the right opportunities. You just might be surprised how many times you'll hear a "yes."

#4) Follow Up With Everyone!

Customers buy when they are ready to buy, not when you are ready to sell.

Too many Trusted Choice Agents throw proposal after proposal out the door and then lose interest in following up because they get distracted chasing a newer opportunity. According to some surveys, 80% of all new business is won after the fifth contact. Make it a practice to follow up with everyone but don't become a pest who calls every day leaving the same message. You're better than that. Want a tip? End every conversation with these magic words: "I know it's easy to get busy and I'm guessing you would rather not play phone tag. Why don't we get out our calendars and schedule our next conversation right now." This will force both you and the prospect to stay in tune and in touch!

continued on page 49



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#5) Ask For The Order!

This is one of the top 3 reasons why agents don't get the prospect's business. They just don't ask for it. **Don't focus on the outcome, focus on the process.** If you've done the right things in the right way, it becomes your professional responsibility to be assertive.

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

#6) Master the Critical Skills.

If you're going to sell more every year, you need to get better every year. Let's look at this a different way. If what you are currently doing would produce the results you are looking for, the results should have already shown up. There is an abundance of MIIAB offered seminars, webinars and sales training programs available today. What are you waiting for?

Be Remarkable! Sales Tip

It's not complicated - if you want to sell more every year, you need to get better every year. Unfortunately, many Trusted Choice Agents think that once they've taken a few insurance courses, they are essentially done with learning. That may be OK if your closing question is "Will that be paper or plastic?"

What's your plan to get better?

Be Remarkable!

Frank

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We work with a select group of independent agents who want to grow their business by focusing on the mass affluent.

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We work with a select group of independent agents who want to grow their business by focusing on a very specific and attractive market – the mass affluent.

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**Contact Brian Mitchell at 612-219-2870,
brian.mitchell@encompassins.com.**

**Dean Ohlhues at 651-452-2730,
dean.ohlhues@encompassins.com.**



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At Risk Placement Services (RPS), we are committed to building relationships in Minnesota one retail partner at a time. Our stewardship begins by providing you access to the finest markets and top producers in the industry. In addition, we provide customized solutions by designing, negotiating, and tailoring individual risks to help you meet your insureds needs. It's a statewide partnership that shines bright!

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**2015 MIIAB CIC
Program Schedule**

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

**EXAMS NOW
ON FRIDAY!**

Please select Seminar date

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

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

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

Method of Payment

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

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

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

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

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

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

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Agency/Company _____ Phone _____ Email _____

Address _____ City _____ State _____ Zip _____

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MN Independent Insurance Agents & Brokers Association



2015 MIIAB CISR Program Schedule

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

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

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

Method of Payment

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

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

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

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

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

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

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



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

Please Check Location

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

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

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

Agencies that attend this seminar will receive a 10% loss control credit on their Westport E&O Premium. Once an agency attends the seminar the 10% credit will apply for 3 years if the agency remains claim free during the 3 year period.

Method of Payment

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

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

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

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MIIAB is now sponsoring the **Certified Risk Managers Designation**

The Certified Risk Managers (CRM) designation demonstrates that you are knowledgeable in all areas of managing risks, hazards, and exposures.

The courses provide you with an in-depth knowledge about today's highest priorities – identifying, analyzing, controlling, financing, and administering operational risks – as well as political risks, catastrophic loss exposures, third-party exposures, fiduciary exposures, employee injury exposures, juridical risks, legal risks, and more – whether insurable or not. The skills you learn will make you more proactive and valuable to your organization in discovering how risks can interrupt the flow of earnings and how to protect against it.

The five CRM courses are:

Principles of Risk Management

Analysis of Risk

Control of Risk

Financing of Risk

Practice of Risk Management

Each course is 2-½ days of instruction, followed by an optional exam. Any eligible individual may attend classes without taking the examinations or working toward the designation.

For more info and to register follow this link:

<https://www.scic.com/courses/CRM#>

CRM Control of Risk

June 24-27, 2014 Eden Prairie, MN

Risk control is a core aspect of risk management. This course will make you proficient in all the risk control essentials, including safety, alternative dispute resolution, employment practices liability, and crisis management.

CRM Analysis of Risk

December 2-5, 2014 Eden Prairie, MN

You'll acquire rock-solid expertise in the analysis and measurement of exposures and loss data that is fundamental to risk management. We recommend that you take Analysis of Risk before embarking on the Financing of Risk course, in order to build on your growing knowledge in the most effective possible way.



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Thank you to the following companies that are supporting the association through our Power in Partners Program in 2015. Their support helps to make possible exceptional education opportunities, quality networking events, up-to-date communications to our members and strong lobbying presence within the state of Minnesota.

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- Harmon Auto Glass
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- Lindstrom Restoration
- McNeil & Company, Inc.
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