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## 2016 MIAB Award Winners





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**MN Independent Insurance  
Agents & Brokers Association**

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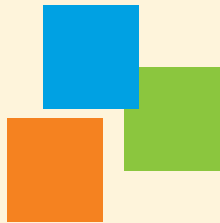


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***Ted Dyste of Dyste Williams Agency was recently installed as Minnesota Independent Insurance Agents and Brokers Association President. Minnesota News sat down with Ted to hear his insights on his upcoming term as President.***

### **How did you start your career in the insurance industry?**

After graduating from St. Olaf College, I began my insurance career at Lauritz N. Dyste & Son, Inc. (now Dyste Williams) on June 2, 1980.

### **Tell us a little bit about your agency?**

Dyste Williams is a family owned business and has been operating for over 80 years. My son (Nels) represents the fourth generation and is enjoying early success. We are balanced between business and personal lines and also have some specialty areas of business. Our Benefits department has been growing quickly over the past several years.

### **And your family?**

I've been married to Julie Dyste for 32 years. We have two children; our son Nels, who recently married Liz Scherer and our daughter Laura who is married to Drew Penz. They are all currently residing in the Twin Cities area.



**DYSTE WILLIAMS**

*A Tradition of Insurance Insight<sup>SM</sup>*





# DYSTE WILLIAMS

*A Tradition of Insurance Insight™*

## **What sort of community service are you involved in?**

I'm a current board member of the Rotary Club of Minneapolis. I am looking forward to returning as an adaptive ski instructor for Courage Kenny.

## **What do you find fulfilling about being an insurance agent?**

I really enjoy being a trusted insurance advisor for our business and personal clients. I especially look forward to client meetings and problem solving as their needs come up.

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

I've enjoyed being an active member in the Big I since 1980 and have met a lot of friends along the way. MIIAB is a great organization to collaborate and learn from shared experience of our members. The variety of our education opportunities that we bring to our members is excellent.

## **Who is/was your biggest influence?**

Jack and Jean Dyste (parents). They provided a strong foundation to allow me to develop my many interests when I was growing up. Dad was also a great business mentor to me as I entered the business world.

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

I will draw upon my 35 years of experience in the insurance business interacting with members and carrier partners.

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

MIIAB is an organization that fosters learning and sharing ideas with other independent agents.

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

Commit to being a lifelong learner, stay enthusiastic, and always strive to become your client's most trusted advisor. Also start your golf game earlier than I did.

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

I am very excited at the business opportunities for our independent agency members. While I believe consolidations will continue, agencies that focus their attention on profitable growth will enjoy a lot of success in the insurance business. We need to invest in our social presence and sharpen our service efforts to meet the ever changing demands of our clients.





# DYSTE WILLIAMS

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## **How important is it that agents become involved in grass roots political activity?**

Because we are a highly regulated industry, our political presence is critical to our mutual success as a professional organization. Our clients and carriers have all benefited from the great work that is currently being done at the MIIA.

### **Ted Dyste, CIC**

Dyste Williams Agency

# Thank you, agents.

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## **THANK YOU JAMIE LARSON FOR YOUR SERVICE AS THE 2015-16 PRESIDENT OF MIAB**

I just would like to thank Jamie Larson for his dedication and service to our industry over the past year as the MIAB President. Jamie did a great job in representing the association to our member insurance companies, member agents, and at the national meetings representing Minnesota. This was the first time in the association's history that a son of a Past President became President of the association. More importantly, this is a family owned agency in which Jamie and his brothers are the second generation of family members who will be perpetuating the Larson Insurance Agency in Alexandria and Fergus Falls. Jamie, his brothers, and Myron are truly dedicated to the independent agency system, the insurance companies they represent, their customers and their community. We are proud to have the Larson's as a dominant member of the MIAB over the last four decades. Congratulations, Jamie, on your accomplishments!

## **TED DYTE, DYTE-WILLIAMS AGENCY BECOMES THE 2016-17 PRESIDENT OF MIAB**

Congratulations to Ted Dyste for becoming the new President of the MIAB. What is unique about Ted and his agency is that he also comes from a family owned agency in Minneapolis in which he purchased the agency from his father and now has brought his son, Nels into the agency as a fourth generation of family members involved in the agency. As we all know, mergers, consolidations and acquisitions are happening all over the country and it is nice to see that the long standing tradition of family perpetuation of our member agencies is still taking place in agencies like the Larson's and the Dyste's. We all look forward to working with Ted in the upcoming year and I know that he is emphasizing to our members that they should become the best of the best and involved in the national association's "Best Practices Program".

## **THIS YEARS CONVENTION WAS THE LARGEST EVER**

It was nice to see that more and more agencies are becoming active in our annual convention and exhibit show. This year we had more insurance agency owners, producers and staff members who attended the programs at our convention. In fact, the exhibit space had to be expanded because of the additional interest from vendors who are seeking to network with our member agents and staff members to showcase their products and services they provide to them. We also expanded our education offerings to include topics on farm and crop insurance. This program was very successful and we hope to expand this even more next year. We specifically want to thank QBE NAU for spearheading and designing this program for agencies who sell in this arena.

## **MIAB IS GROWING IN BOTH MEMBERSHIP AND FINANCIAL STRENGTH FOR THE FUTURE**

While we are seeing some mergers and acquisitions in the state of Minnesota, the rate of these transactions are not happening as fast as some areas in the United States. In fact, in Minnesota, our total membership is growing and we see different models of independent agencies developing throughout the state and producing membership growth for the association. The MIAB is also growing in the area of professional education with our CIC, CISR, CRM, E&O, and Webinars. As we move into the future, we feel that the webinar educational programming that we have available for our members is the best in the country and as the next generation takes over our industry, webinar education will be the key to their success.

Financially we are in the best position that we have been in the history of the association. Our dues income is strong, our educational income expenses are at a break even, staff expenses are in line with national averages, our E&O income from members E&O products is up substantially, we have saved thousands of dollars by relocating our office from Eden Prairie to Maple Grove, and we have a financially sound balance sheet that will protect us into the future if there are substantial changes in the marketplace and the independent agency system. If you would like a copy of the audited financial statement from our CPA firm, please contact me or Alan Lepley, our CFO for this information.

Finally, I would like to thank our members for their support and thank those members and insurance companies who made this years convention a huge success. We look forward to a new year with Ted Dyste at the helm and mark your calendars for next years convention on May 10-11, 2017.



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Stuart Henderson

## COMPANY HEADQUARTERS

Edina, MN

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*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*

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 (over 115 years later) 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.

"At Western National, we believe working exclusively with Independent Insurance Agents provides the best possible

insurance product for our mutual policyholders," said Stuart Henderson, President and Chief Executive Officer of the Western National Insurance Group. "It's the mix of coverage, strong relationships, expertise, and choice that only an Independent Agent can provide that makes us proud to call it our sole distribution system. We are proud to partner with the MIIAB now and in the years to come."

While Western National is focusing on the future, the Group is also taking time to celebrate its recent successes. In the past year, Western National had its A.M. Best financial strength rating (A, Excellent) affirmed with a "Positive" outlook, was recognized once again as a Ward's Top 50 Benchmark Group of top-performing U.S. property-and-casualty companies (its tenth time in the past eleven years), and was named a Top Workplace by the Star Tribune for the fifth year in a row. Western

National also received an Innovation Award from the Customer Experience Professionals Association (CXPA) for its customer service training program. Supporting those accolades were a strong business plan and the continued hard work of employees and agency partners, which resulted in growth of the Group's policyholder surplus to \$390 million.

This year, Western National is continuing its focus on growth and customer experience. The company recently rolled out a new TV advertising campaign to further build awareness of its brand and support the mutual growth of the company and its agency partners. Western National is also developing its analytics system, making enhancements to Personal Lines rating, and updating the interface for its *AgentsOnline* systems — all of which will continue to enhance the user experience for its agents and policyholders.

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# Company Representative of the Year



## ACUITY

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

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 year's recipient is a company that has been in business since 1925 and has grown from a small mutual insurance company to one of the largest insurance operations in the country operating in 24 states and generating over 1.2 billion in revenues through its 1000 independent insurance agency's. ACUITY is known for its unique and customizable insurance products to consumers. Their successes are driven by the professional staff that supports its products through independent agents. President and C.E.O., Ben Salzman prides himself on the creative innovation of his company and, more importantly, on attracting bright, young professionals into his business. They are known in Wisconsin as being the company to work for and ACUITY has been consistently ranked by fortune magazine in their "100 best companies to work for" in America.

Ben Salzman and Wally Waldhart are a unique duo who ensure that the independent agency force and the acuity staff deliver the best possible product to consumers. They both thrive on the creativity in marketing their products to independent agents.

It gives me great pleasure to present one of MIIAB's Gold Level Partners, ACUITY, with the Company Award of Excellence.



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# Company Representative of the Year



**Jim Melchior**  
**Western National**

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

The next award is the 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. Jim Melchior has over 35 years of experience in the insurance industry. He started out as an insurance producer and for the past 15 years has been regional agency manager for Western National Insurance. Jim was nominated by many of the agents that he calls upon throughout Minnesota but one agency in particular, Advance Insurance Agency, wrote the following remarks: "Jim is one of the most professional and knowledgeable company representatives that call on our agency. His dedication to the independent agents he represents and the company he serves is second to none. We are proud to nominate Jim as Company Representative of the Year."

Today, it is our pleasure to honor Jim Melchior, Director of Agency Sales from Western National Insurance Company Representative of the Year.



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# Agency of the Year



## Mahowald Insurance Agency

### *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 Mahowald Insurance Agency of St. Cloud, MN. Their agency was established in 1930 as a family owned business and for the next 8 decades family members have joined the agency to perpetuate the family insurance legacy. Recently, they restructured themselves with a 7 partner ownership in which 60% of their business comes from commercial lines sales, 30% in group and financial products, and 10% from personal lines. Today through their strategic business decisions, the Mahowald Agency is a dominant force in the insurance business in Minnesota.

In our interview with them, they stressed that their success is based on employees that are like family. They have a strong commitment to their community in giving back to the citizens of St. Cloud.

It is our pleasure to award the Agency of the Year Award to the Mahowald Insurance Agency in St. Cloud, Minnesota



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# Agent of the Year



**Gary Sorenson**  
**Insurance Brokers of MN, Inc.**

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

This year's recipient is an individual who started his business in 1998 coming from 21 years with a captive writer. Gary Sorenson, President of the Insurance Brokers of MN runs a family owned agency with 27 locations throughout the state of Minnesota. Gary is viewed by the insurance companies and his agency colleagues as one of the most professional insurance agency owners in our business.

Gary was quoted in our interview, "An agent must be well educated, honest, dedicated to his customer and focused on the best interests of the consumer while being aware of the importance of having strong insurance markets"

It is our pleasure to honor Gary Sorenson from the Insurance Brokers of MN with the Agent of the Year Award.

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# Young Agent of the Year



## Jack Moores Moores Insurance Services Inc.

### *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 his peers in our industry. This year under Jack Moore's leadership, the Young Agents Council partnered to sponsor the No Plateau Producer Success Academy to insure the success of young producers in our business.

Jack has been very active in the agency business for the past 6 years. He first began his career with Northern States Agency and 3 years later he joined his father at Moores Insurance Management.

In our interview with Jack, he advises new producers to take the time to learn the business, develop relationships, not only with insurance companies but with your agency peers. And finally, invest in professional education that will put you above the competition in a sales situation.

Please welcome Jack Moores as the Young Agent of the Year.

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# All Industry Award



**Merwyn Larsen  
Erickson-Larsen, Inc.**

## ***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 that is dedicated to the insurance industry.

For 35 plus years, Merwyn Larsen from Erickson-Larsen, Inc. was a pillar of the general insurance agency business in Minnesota. When you had a unique risk, you called Merwyn to see if he could handle it or recommend the right broker for your customers needs. This year, Merwyn has decided to retire and leave his business to his daughter, Jennifer.

In discussing his memories with us, Merwyn told us how much it meant to him to work with the independent agents, the association, and his staff. The thousands of memories that he has will be cherished. One memory he has that is deeply rooted with him and his family was the sudden passing of his daughter-in-law at the age of 35. He and the family were devastated that she was taken so early in her life from a brain disorder called Creutzfeldt-Jakob Disease. In honoring his daughter-in-law, Tiffany, the association would like to present a \$1000 donation to the CDJ foundation in memory of Tiffany.

Today, we would like to thank Merwyn, his past partner Lance Erickson, his daughter Jennifer, and his staff for the outstanding job that they do for our independent agents and the clients they serve.

It is our pleasure to recognize and honor Merwyn Larsen for his 51 years of dedicated service to the insurance industry in Minnesota with the All Industry Award.



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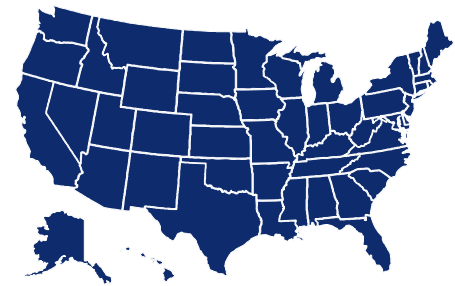
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# President's Award



## Myron Larson Larson Insurance Services

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

Jamie Larson awards the President's Award to Myron Larson. "It is my honor to award someone from the industry who has a great impact on my year and career. This year I selected Myron Larson. He has had a big impact on our state as Past President and National Director. We have all learned from his emphasis on relationships within our industry and with our company partners. He was often my first call to ask questions about what the association's past and guiding for the future. My dad gave me a chance to impact the communities we serve. I am humbled to award my Dad with this years President's award."



# IT'S THE RIGHT THING TO DO.

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

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# Community Service Award



## Maguire Agency, Inc.

### *Excerpts from the awards presentation for the Community Service Award...*

The association would like to recognize at this time, Matt Clysdale and the Maguire Agency as this years recipient of our Community Service Award for their involvement in the Cradle of Hope charity. 25 years ago, Matt's mother, Sharon had a friend named Ann Dickinson who started a charity for new mothers in need of financial assistance. Throughout the years, the Maguire Agency and the Clysdale family have stayed closely involved in this charity. In fact, the Cradle of Hope has been housed in the Maguire agency for all these years. The mission of Cradle of Hope is "a motherhood fund providing financial aide to women facing a crisis pregnancy and for the needs of their newborns"

The association would like to present Matt Clysdale and the Cradle of Hope with a check for \$1000 to assist in their mission. Would Darlene and Brittany from Cradle of Hope come forward to accept the check and matt, would you please come forward and accept this Community Service Award.



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the gavel to incoming  
President Ted Dyste



Dominic Sposeto addresses  
the MIIAB Board



Company Partner Lunch



Steve Jahnke, Larry Johnson, Brian  
Mitchell, and Vance Prigge attend  
the Company Partner Lunch



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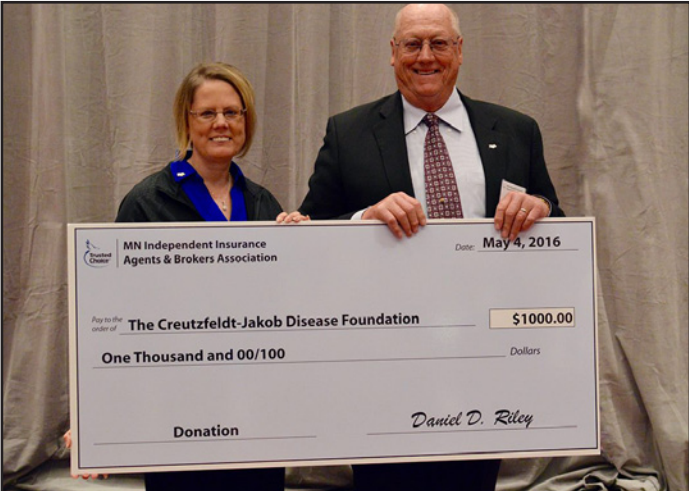
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## Is Your Client a Taxi?

This is a repeat of an article that I wrote last year. I have had so many questions about this subject that it needs to be repeated.

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

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

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

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

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

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

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

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

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





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

- 1) En route to pick up that passenger, or**
- 2) Is transporting that passenger to their destination."**

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

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

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

Those are the coverage angles as I see them. You might want to point out to your client that they would be covered by a policy of someone else, whose technical expertise and service you cannot guarantee. You should also make sure that XYZ is providing what the state of Minnesota requires – such as no-fault coverage. Finally, I have heard that some carriers are going to offer some personal auto endorsements that will wrap around the coverage mentioned above. This would be a good safety coverage just in case.

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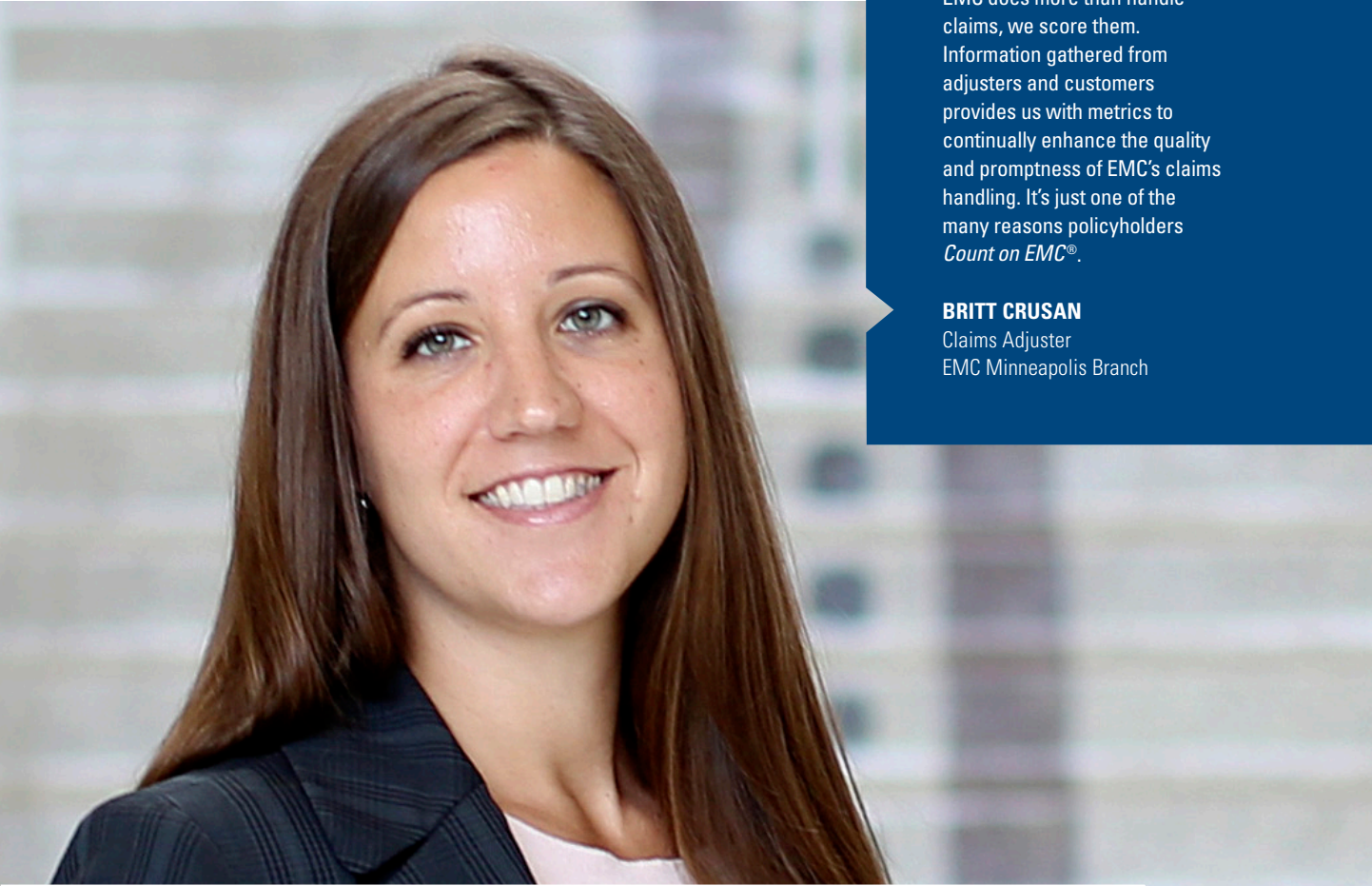
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Donna Kimmes

## REGIONAL OFFICE

Burnsville, Minnesota

## A.M. BEST RATING

"A-" (Excellent)

## WEBSITE

[www.aaa.com](http://www.aaa.com)

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- We embrace change and diversity.
- We are socially responsible in our communities.

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Barry Preslaski

### COMPANY HEADQUARTERS

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### A.M. BEST RATING

"A++" (Superior)

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

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

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

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*Regional Vice President  
Barry Preslaski*

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

Auto-Owners prides itself on its financial stability and its claims service. The company has been rated A++ (Superior) by A.M. Best 23 consecutive years, and has earned its highest rating every year since 1972. The Auto-Owners Life Insurance Company has been rated A+ (Superior) by A.M. Best every year since 1976. And for 13 consecutive years Auto-Owners has been listed among the Fortune 500, ranking 425 in 2015.

"Auto-Owners is proud to have received A.M. Best's highest rating for the past 44 years," said

Jeff Harrold, chairman and CEO, Auto-Owners. "This recognition reflects the company's safe, sound, secure philosophy, which has been consistent throughout our 99-year history."

In regards to claims service, Auto-Owners consistently garners high rankings from consumer publications, and from J.D. Power and Associates.

With over \$5.8 billion in net written premium in 2014, Auto-Owners is among the 15 largest property and casualty insurers in the country. The company boasts over \$19.2 billion in combined assets, and its surplus is over \$7.9 billion.



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Once upon a time a psychology professor walked around on a stage while teaching stress management principles to an auditorium filled with students. As she raised a glass of water, everyone expected they'd be asked the typical "glass half empty or glass half full" question. Instead, with a smile on her face, the professor asked, "How heavy is this glass of water I'm holding?"

Students shouted out answers ranging from eight ounces to a couple pounds.

She replied, "From my perspective, the absolute weight of this glass doesn't matter. It all depends on how long I hold it. If I hold it for a minute or two, it's fairly light. If I hold it for an hour straight, its weight might make my arm ache a little. If I hold it for a day straight, my arm will likely cramp up and feel completely numb and paralyzed, forcing me to drop the glass to the floor. In each case, the weight of the glass doesn't change, but the longer I hold it, the heavier it feels to me."

As the class shook their heads in agreement, she continued, "Your stresses and worries in life are very much like this glass of water. Think about them for a while and nothing happens. Think about them a bit longer and you begin to ache a little. Think about them all day long, and you will feel completely numb and paralyzed – incapable of doing anything else until you drop them."

**The moral:** It's important to remember to let go of your stresses and worries. No matter what happens during the day, as early in the evening as you can, put all your burdens down. Don't carry them through the night and into the next day with you. If you still feel the weight of yesterday's stress, it's a strong sign that it's time to put the glass down.

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Every successful business is built on strong relationships. That's why we're committed to the partnerships we create with agents like you. At Liberty Mutual Insurance, you can depend on us for responsive, local decision-making and comprehensive coverages for your clients, for all business sizes or industries. You're passionate about helping your clients and we're passionate about partnering with you. For more information, contact your territory manager or visit [libertymutualgroup.com/business](http://libertymutualgroup.com/business).



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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.

Encompass is as discerning about our agents as our consumers are about their coverage. 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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brian.mitchell@encompassins.com.

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

Sandy Schow at 320-979-9757,  
sandy.schow@encompassins.com



## A NAME COMMITTED TO MINNESOTA

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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# MN Independent Insurance Agents & Brokers Association



## 2016 MIIAB CIC Program Schedule

### Please select Seminar date

- 1/13 - 1/15/16 **Maple Grove** Commercial Casualty
- 2/10 - 2/11/16 **Plymouth** \*Ruble Graduate Seminar
- 3/9 - 3/11/16 **Maple Grove** Personal Lines
- 4/6 - 4/8/16 **Maple Grove** Commercial Property
- 5/18 - 5/20/16 **Maple Grove** Life & Health
- 6/8 - 6/9/16 **Walker** \*Ruble Graduate Seminar
- 7/13 - 7/15/16 **Maple Grove** Agency Management
- 8/10 - 8/12/16 **Maple Grove** Commercial Casualty
- 9/21 - 9/22/16 **Plymouth** \*Ruble Graduate Seminar
- 10/12 - 10/14/16 **Maple Grove** Personal Lines
- 11/9 - 11/11/16 **Maple Grove** Commercial Property

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

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

### Method of Payment

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

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

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

**It's always with reluctance that we have to announce a price increase to cover our increased cost of equipment, supplies, and staff. We trust that our \$10 increase, effective January 1, will still allow you to enjoy the seminars you've come to expect from an association such as ours.**

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
<b>\$440.00</b>	CIC Institutes (20 Hours)
<b>\$430.00</b>	Ruble Graduate Seminar (16 Hours)

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

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

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# MN Independent Insurance Agents & Brokers Association



## 2016 MIAB CISR Program Schedule

**It's always with reluctance that we have to announce a price increase to cover our increased cost of equipment, supplies, and staff. We trust that our \$6 increase, effective January 1, will still allow you to enjoy the seminars you've come to expect from an association such as ours.**

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

- 1/7/16 - St. Cloud Personal Lines Miscellaneous
- 1/12/16 - Shoreview Personal Auto
- 1/20/16 - Maple Grove Commercial Casualty I
- 2/4/16 - Maple Grove Personal Auto
- 2/9/16 - Rochester Personal Auto
- 3/8/16 - St. Cloud Commercial Casualty II
- 3/16/16 - Maple Grove WTH - Multi-Lines
- 3/17/16 - Mankato Personal Residential
- 4/5/16 - Maple Grove Elements of Risk Management
- 4/12/16 - Duluth Personal Auto
- 5/12/16 - Brainerd Commercial Property
- 5/17/16 - Maple Grove Life & Health Essentials
- 5/18/16 - Shoreview Agency Operations
- 5/24/16 - Rochester Commercial Property
- 6/2/16 - Duluth Commercial Casualty II
- 6/7/16 - Bemidji Personal Lines Miscellaneous
- 6/14/16 - Maple Grove Agency Operations
- 7/7/16 - Grand Rapids Commercial Property
- 7/12/16 - St. Cloud WTH - Commercial Lines
- 7/20/16 - Maple Grove Personal Residential
- 8/3/16 - Shoreview Personal Lines Miscellaneous
- 8/9/16 - Willmar Commercial Casualty I
- 8/16/16 - Alexandria WTH - Personal Lines
- 8/18/16 - Maple Grove Dynamics of Service
- 9/13/16 - St. Cloud Personal Residential
- 9/15/16 - Rochester Elements of Risk Management
- 9/20/16 - Maple Grove Commercial Property
- 10/6/16 - Maple Grove Personal Lines Miscellaneous
- 10/18/16 - Mankato Elements of Risk Management
- 10/25/16 - Duluth Personal Residential
- 11/8/16 - Maple Grove Commercial Casualty I
- 11/16/16 - Shoreview Commercial Property
- 12/7/16 - Maple Grove Commercial Casualty II

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

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

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

### Method of Payment

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

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

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

Cost	Seminar	Time
\$164.00	CISR Seminar	8:00am-3:45pm Test: 4:15-5:15pm
\$174.00	William T. Hold Seminar (WTH)	8:00am-4:00pm
\$164.00	Dynamics of Service	8:00am-4:00pm

Card Number	Expiration Date	Signature	
Name on Card	Security Code (3 digits)	Billing Address	
Name	MN Insurance License #	DOB	Designations
Agency/Company	Phone	Email	
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# 2016 MIIAB E&O Risk Management: Meeting the Challenges of Change



**MN Independent Insurance  
Agents & Brokers Association**

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

## Please Check Location

- 1/21/16 - Maple Grove** 8:30am-3:30pm  
MIIAB/Austin Mutual Training Center  
15490 101st Ave. N  
Maple Grove, MN 55369  
763.235.6460
- 2/17/16 - St. Cloud** 8:30am-3:30pm  
Best Western Kelly Inn  
100 4th Ave S  
St. Cloud, MN 56301  
320.253.0606
- 4/7/16 - Fergus Falls** 8:30am-3:30pm  
Best Western/Bigwoods Event Center  
925 Western Ave  
Fergus Falls, MN 56537  
800.293.2216
- 5/5/16 - MIIAB Convention** 8:30am-3:30pm  
Minneapolis Convention Center  
1301 2nd Ave S  
Minneapolis, MN 55403  
612.335.6000
- 6/21/16 - Morton** 8:30am-3:30pm  
Jackpot Junction  
39375 County Hwy 24  
Morton, MN 56270  
507.644.3000
- 7/14/16 - Brainerd** 8:30am-3:30pm  
Arrowwood Lodge at Brainerd  
6967 Lake Forest Rd  
Baxter, MN 56425  
877.687.0144
- 8/11/16 - Rochester** 8:30am-3:30pm  
The Kahler Apache Hotel  
1517 16th St SW  
Rochester, MN 55902  
507.289.8866
- 9/8/16 - Duluth** 8:30am-3:30pm  
Holiday Inn  
200 West First St.  
Duluth, MN 55802  
218.722.1202
- 10/19/16 - 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 <b>AND</b> ONE ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER, OPERATIONS MANAGER OR PRODUCER	TWO PRODUCER'S OR CSR'S
21-50	6	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER <b>AND</b> ONE ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER, OPERATIONS MANAGER OR PRODUCER <b>AND</b> ONE CSR	THREE PRODUCER'S OR CSR'S
51+	10	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER <b>AND</b> TWO ACTIVE AGENCY PRINCIPAL'S, OWNER'S, PARTNER'S, OFFICER'S, OPERATIONS MANAGER'S OR PRODUCER'S <b>AND</b> TWO CSR'S	FIVE PRODUCER'S OR CSR'S

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

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

### Method of Payment

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

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

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

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Address	City	State	Zip

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**MN Independent Insurance  
Agents & Brokers Association**

# POWER IN PARTNERS PROGRAM 2016

Thank you to the following companies that are supporting the association through our Power in Partners Program in 2016. 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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## PLATINUM LEVEL



## GOLD LEVEL

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