



Feature Article

Ensure That You're Understood When You Speak

Seven Listening Styles and How to Approach Them





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Fall 2016

The Minnesota News

CONTENTS

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TOMSCHE, SONNESYN & TOMSCHE, P.A.
Attorneys at Law

23 Protecting Client and Consumer Personal Data



29 Technically Speaking... Electronic Data Losses



33 Increase Sales with Clear Intent

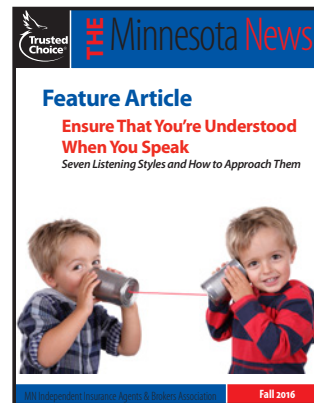


43 Be Remarkable! Shark Bait

Inside

- 7 President's Message
- 9 Executive VP Message
- 13 Arlington/Roe Profile
- 21 SECURA Profile
- 27 EMC Insurance Profile
- 39 Capitol Notes
- 48 Education
- 52 Power in Partners

On the Cover



Feature Article
Pages 15-19



MN Independent Insurance
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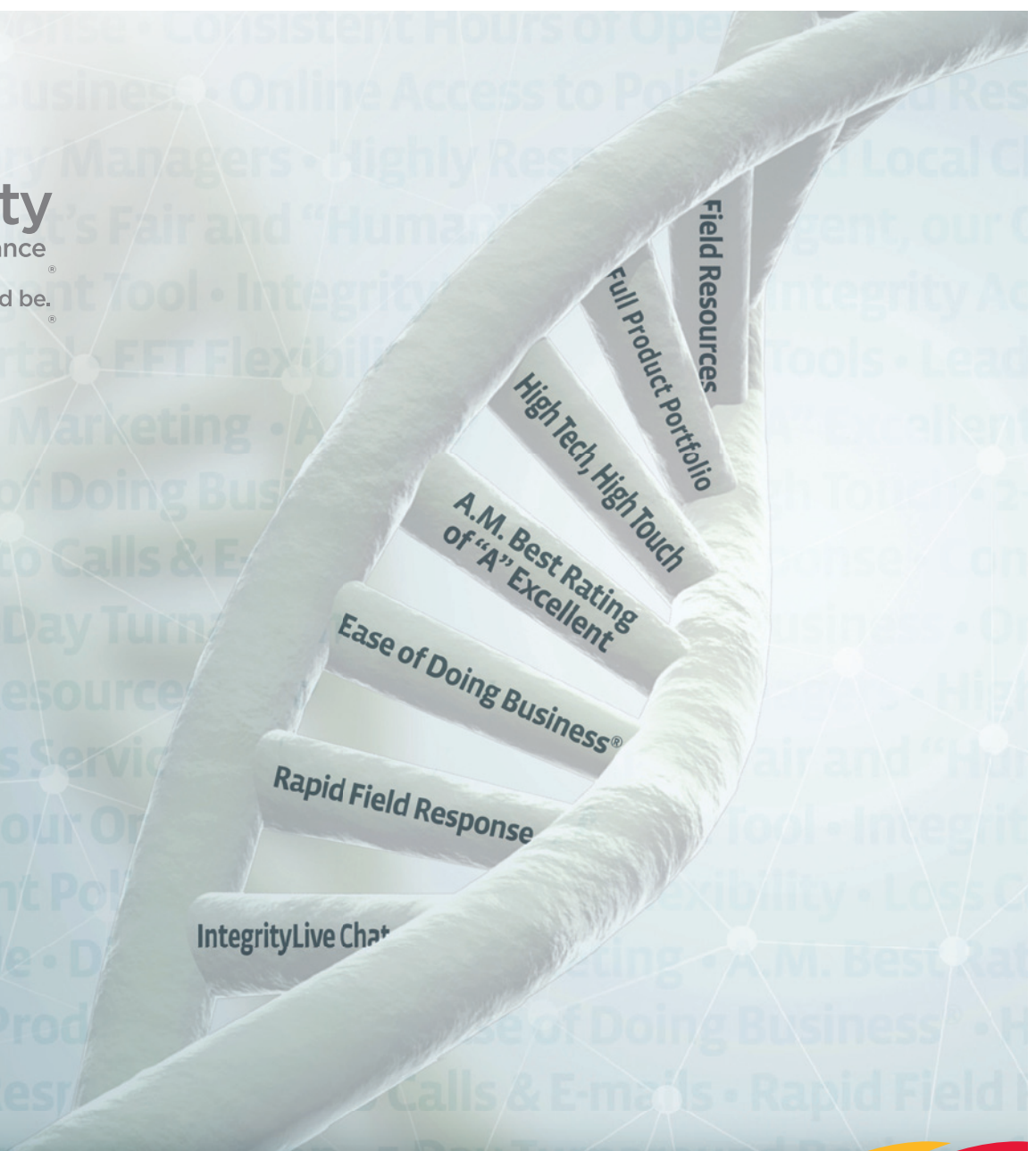
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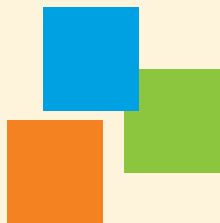


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Back to School

Even last week, our local elementary school was full of activity, evidence that teachers are hard at work in preparation for the coming school year. As we all know, summer is coming to a close and the fall is quickly approaching. Students are excited to tackle their new classes and to improve on the previous year.

The fall season is also a gentle reminder that insurance agency owners and team are advancing to the last quarter of the business year. This is a great time to measure our business activity that has been generated over the year and make last minute adjustments and makes plans to continue our forward momentum into the year to come. So how do you prepare?

At Dyste Williams, we are running various reports that tell our agencies story (at least in numbers) about our accomplishments and shortcomings. Typically we run book of business, production, and other reports detailing our key result areas. We like to compare these numbers to the Best Practice Agency Study to get a sense how we measure up to the best agency performers in the country.

Moving forward with these numbers, I make preparations to address the areas in the agency that need adjustments; our marketing plans and the staff tools and resources to help carry out those plans.

The Best Practice Study is a great way to look from the outside in to get another perspective. Measuring is important for all of us to do and should be done on a frequent basis to allow for small adjustments along the way to insure continued success.

So while students are standing proudly waiting to get their measurements recorded on door jams and parents are anxious to review that first report card, agency owners in turn need to take time to measure their business activities and plan.

Enjoy the balance of summer and remember that there is still plenty of time to improve our grades in time for our final quarter.

Ted Dyste
MIAB President



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MIIAB Membership is Strong and Growing

On behalf of the board of directors and staff I would like to thank all of our members for renewing their annual membership in the organization. Over the last 3 years our membership has grown approximately 25% in spite of the many mergers and acquisitions that have taken place over those years. Most of our growth is coming from what we call a new model of agencies called "agency networks". From what we understand, these types of models are growing on a daily basis, not only in Minnesota, but throughout the country. It reminds me of what happened in the 80's and 90's when agencies would cluster with one another to consolidate their agency force and their premium volumes to provide increased commissions and profit sharing to those agencies. These networks that have sprung up over time in Minnesota are very unique and each model is different in how it is constructed. The good news is these new members are excited about our industry, their new relationships with companies and all of the products and services that the MIIAB provides to them. Also, in talking with many of the company President's, they are also excited and some very surprised, on their ability to produce an enormous amount of business for their respective companies. I believe Minnesota is one of the only states that have made an effort to seek out and build a relationship with these new agency models. We welcome not only these new members into the MIIAB, but all the loyal support from our traditional independent agency members.

Political Change May Cause Market Change in Minnesota

Our lobbyist, Dominic Sposeto, has been keeping track of the potential new legislation that could bring about drastic changes in our industry here in Minnesota. The most drastic change on the horizon is that the Department of Commerce and the Governor is looking at ways to curb the cost of insurance to consumers in Minnesota. Recently, the Department of Commerce has done a study in regards to consumers in Minnesota with lower incomes and marginal credit scoring are being penalized and are paying more for their auto insurance coverages than the general public. Their conclusion is that credit scoring and other forms of underwriting should not be used in auto insurance pricing, only MVR records and accidents should determine the rate one pays for auto insurance. They are trying to pass legislation next year that would reduce rates by 20% and ban credit scoring and other factors in the underwriting of an auto insurance policy. This could have drastic effects on our members and our company partners if this makes it to the legislature next year. Dominic and I have discussed this and there is a push for this legislation and if the legislature does change and in its DFL/Republican make-up, this type of legislation could pass in Minnesota. MIIAB and Dominic are on top of this and will be monitoring the process and reporting back to our members when the legislature reconvenes in 2017.

Practice What You Preach

For those of you who attended the MIIAB convention last May, our incoming President, Ted Dyste from the Dyste-Williams Agency, emphasized to those who were in attendance the need for members to become Best Practices Agencies and be the best they can be for the future of our industry. Many of our member agencies have gone through the IIBA's Best Practices Program and were certified as Best Practices Agencies. These agencies should be proud of their accomplishments and their sound business practices. It should be noted



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that Ted Dyste recently was appointed by the IIABA Best Practices committee as a Best Practices Agency in Minnesota. Ted and his agency should be proud of their accomplishments and Ted should be applauded for “practicing what he preaches”. If you would like more information on this program, please contact bestpractices@iiaba.net

Hope You Are Having a Great Summer

It is amazing how fast summer comes and goes in Minnesota. We are moving into the Fall months and will gradually see the orange traffic cones and barrels disappear and soon the snow banks will reappear...what an ugly thought. The good news is the State Fair is right around the corner, the internationally renowned “Ryder Cup” Golf tournament at Hazeltine will be conducted at the end of September, and we are all hoping that the weather will be outstanding and people throughout the world will see Minnesota in its Fall splendor. Thanks again for your membership and loyalty to your industry.

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Diamond Profile



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Indianapolis, IN

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“Ruth, I quit my job” are the words that began the legacy of Arlington/Roe. In 1964, with five children to support, Jim Roe’s father, Francis, made the decision to start a family-owned insurance business. Today, Jim and Vickie Roe are pleased that three of their children, Andy, Patrick and Katie Roe Weiper, chose to join, nurture, grow and perpetuate the family business. Indianapolis, Indiana is the location of our main office with 6 offices located in Illinois, Michigan, Ohio, Kentucky, Tennessee and Minnesota. Missouri and Wisconsin are in development.

Our Values
Individuality is valued and contributes to success

Arlington/Roe attributes success to:

- Careful selection and professional growth of our people
- Caring relationships with customers and suppliers
- Diversification of product lines in a changing environment
- Advancements in automation for data driven service
- Servant leadership in support of the independent agency system
- A culture anchored in trust, the golden rule and the development of stakeholders

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



President
Jim Roe



Senior Broker
Cindy Larson



Underwriter
Cindy Kurtz



Broker Asst.
Tina Revolinski



Business Development
Jamie Durocher

Our Growth in Numbers

We value quantity but quality is our benchmark

- 2005 \$100 million in premium
- 2016 Projected \$210+ million
- 180 Committed associates
- 200 Select markets
- 7 State offices: IN, IL, MI, OH, KY, TN, MN
- 2 Additional Primary States: MO, WI

Our General Practice Areas
Providing markets, expertise and relationships

- Aviation
- Bonds
- Commercial Binding & Brokerage
- Farm
- Medical Professional
- Personal Lines
- Professional Liability
- Transportation & Garage
- Workers’ Compensation

Minnesota – A “Core” State

As the phrase goes: “We’ve come a long way” since 2013 when we first committed to serving independent insurance agents in Minnesota and confidently, in 2015, secured office space at 2 Carlson Parkway North. In 2016, we added Jamie Durocher,

Upper Midwest Business Development Manager and Tina Revolinski, Brokerage Assistant to our local Minnesota team of Cindy Larson, Senior Broker and Cindy Kurtz, Commercial Underwriter. In addition to our local Minnesota team, our diverse specialists offer additional resources as needed.

Arlington/Roe values the relationships and confidences established with Minnesota agencies and also with the MIIAB. Arlington/Roe serves as the broker and administrator of MIIAB’s Workers’ Compensation and RLI Umbrella/In-Home Business programs. Through a relationship with the IAABA and a national Big ‘I’ endorsement, Arlington/Roe administers the agent’s E&O and Cyber Liability Insurance programs.

When you see us at events, we invite you to spend time with us, or you can call Jamie Durocher or any member of our team to talk about how we can help you with your current and long range needs.

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Ensure That You're Understood When You Speak

Seven Listening Styles and How to Approach Them

By Joe Curcillo



The new manager walks into the conference room. The several staff members turn and look at each other expressing obvious shock over his youthfulness. He begins to tell the staff that he is only instituting one new change: they are going to begin online marketing using LinkedIn.

He explains to the staff that they are to update their resumes, and they are to encourage their customers to provide positive feedback, commentary and peer endorsements. The small group begins to whisper among themselves.

"What do you mean by peer endorsements?"

"Why are we updating our resumes?" another asks.

And finally, a third simply asks, "What do you mean 'linked in?'"

Those who have developed or grown up in an environment where a specific concept is the norm must remember that communication fails without a base understanding. Effective communication requires that one never assumes that the listener listens from the same mental place from which the speaker speaks.

Get Ready!

There's a series of events that takes place internally before you even utter a word. Pay attention to your internal process. What do you think about before you speak? Are you considering who you are speaking to? Do not change who you are, but allow your thought process to engage and develop.

continued on page 17



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Get Set!

As you prepare to communicate, educate yourself about the listener. Begin by sizing them up. Prioritize your audience and customize your message and delivery. Take a look at the individual or the audience and ask yourself if they fit into one of the several categories of listener. Then: stop, think, and formulate a message to strike the heart of the individual listener. If there is more than one person in the audience, then your message will have to be delivered to reach each person as you speak to them all. Take a look around the crowd; observe the various people and how they are acting.

As you consider the following list, think of people in your life. Who do you know that fits most often into one of the categories? Start communicating by thinking about how that individual is best addressed.

- 1. The Active Listener.** This individual will listen to you and hang on your every word. They will take in your message and listen attentively. They often show signs of response—either physically or verbally—to reassure you they are listening. The active listener will also be the first person to verbally give you feedback to assure you they understand. This is the Holy Grail audience.
- 2. The Inactive Listener.** This is the speaker's worst nightmare. The listener truly allows the words to flow in one ear and out the other. Commonly, the inactive listener is far away in another place daydreaming or solving other problems. This listener is not really listening, they are not present. They may merely be waiting to speak to state their position without hearing yours.
- 3. The Selective Listener.** As the name implies, this listener is waiting to hear what they expect to hear, or hear what they want to hear. A selective listener hears only information needed to formulate a counter argument, or may filter your words until he feels like he has achieved base comprehension to his satisfaction.
- 4. The Rushed Listener.** Much like an inactive listener, a rushed listener will listen only as far as is needed to get the gist of what is being said. Then, they can transition comfortably into an inactive listener.
- 5. The Scared Listener.** This is really a subcategory of the selective listener, but this listener is focused on avoiding harm. Someone who is fearful of being criticized or rejected may only hear those words and phrases they feel they must defend against. Thus, you will be speaking to a selective listener in self-defense mode.
- 6. The Thoughtful Listener.** This is a person who would otherwise be an active listener, and they will give you signs of a concurrence and support, but their only goal is to please you. Accordingly, they become a selective listener who filters out those things they must do in order to make you happy. The message gets lost in their thoughtfulness.
- 7. The "Uneducated" Listener.** This is not a listener who was uneducated in an academic sense. This is a listener who is uneducated as to the arena in which you are speaking.

Go!

It is time for you to deliver your message. You have considered who you are, what you have to communicate, and the type of listener or listeners who will hear you speak. It is go time. How will you keep the listener's attention?

Use all the tools at your disposal:

- 1. Vocal.** By using tone and volume, we avoid monotony and rhythmically keep them listening.
- 2. Remaining Stationary v. Moving About.** In a longer presentation, controlled movement may aid in keeping attention. In short presentations, keeping focus as you stand firmly, may add to the importance of the message.

continued on page 19



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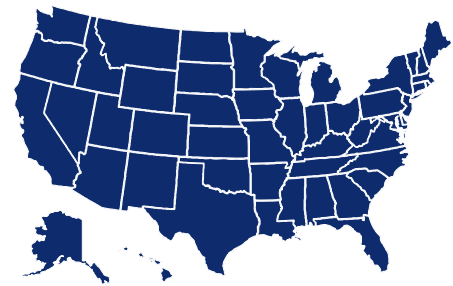
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3. **Demonstrative items.** If you hold up a report, use slides or display the new product, it becomes eye candy to make your presentation more attractive. Everyone has had an experience where someone tries to explain a situation using the salt-and-pepper shakers as people. Using props such as these allows your audience to visualize your example.
4. **Feed their heads.** Use vocabulary that they can understand. Give them something their minds can digest and remember. In the boardroom, you will keep their concentration and focus by referring to income trends and future projections. On the sales floor, you will keep their attention by providing positive customer feedback and acknowledging the salespeople who lead the field. On the factory floor, you will build a better relationship by telling them that they have greater production and teamwork than anyone else in the business.
5. **Give them something to remember.** Relate what you have to say to an anchor that exists in the listeners mind. It may be a comparison to a past experience or a past success. Show them the big picture. In the boardroom, stock charts, predictions, projections and sales trend analysis may do the trick. On the production floor, a simple banner with the percentage increase in production blown up as large as possible will tell the widget assemblyman exactly what they need to remember.

By weaving together all of these considerations you will create a tapestry that will cover a larger range of listeners. In the event of a one-on-one conversation, a few moments of observation will tell you who you are speaking to, and what you need to say to get them to understand.

Take time to pay attention to your communication process, and then, listen to your listener before you speak. You will hear volumes that allow you to communicate much more successfully.

ABOUT THE AUTHOR:

Joe Curcillo, The Mindshark, is a speaker, entertainer, lawyer and communications expert. As an Adjunct Professor at Widener University School of Law, Mr. Curcillo developed a hands-on course, based on the use of storytelling as a persuasive weapon. He has been a professional entertainer helping corporations and associations improve their communication techniques since 1979. For more information on bringing Joe Curcillo in for your next event, please visit www.TheMindShark.com

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Strong and Growing

The company aims to outperform the industry on top- and bottom-line growth and it typically does. In 2015, SECURA grew its direct written premium 8.5 percent to \$552 million with a combined ratio of 92.6 percent, compared to the industry average growth of 4.0 percent with a 97.4 combined (Conning estimates). The company excelled in Minnesota in particular, growing 11.3 percent to \$91.5 million with an 80.1 combined.

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Its Farm-Ag Lines serves dairy, crop, hog, and hobby farms, plus seed dealers, ag transport, custom farming, and dairy products manufacturing. Its Specialty Lines covers unique risks such as nonprofits, sports and recreation, food pantries, campgrounds, fitness centers, food trucks, and security systems, as well as employment practices liability insurance and professional liability coverage for directors and officers.

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Protecting Client and Consumer Personal Data

By Rolf E. Sonnesyn and Beth L. LaCanne, Attorneys at Law
Tomsche, Sonnesyn and Tomsche, P.A.

The insurance industry has not gone unscathed by the increasing government oversight and scrutiny of businesses' and companies' handling of confidential client and customer data. The Minnesota Insurance Fair Information Reporting Act ("MIFIRA") prohibits insurers, insurance agents, or insurance-support organizations from disclosing or collecting "personal or privileged information about a person collected or received in connection with an insurance transaction" unless the individual gives authorization.¹ Personal or privileged information may be disclosed without an authorization in limited circumstances.²

"Personal information" means identifiable information which provides insight into an individual's "character, habits, avocations, finances, occupation, general reputation, credit, health, or any other personal characteristics."³ "Privileged information" is information that "relates to a claim for insurance benefits or civil or criminal proceedings" or collected in anticipation of the same.⁴ Privileged information is considered "personal information" if disclosed without the individual's consent.⁵

The Department of Commerce (DOC) fined an insurance agency for disclosing insureds' personal information without authorization in a roll-over of the insureds' policies from one insurance company to another. In another case, an insurance producer was fined and his license revoked for submitting applications to an insurance company without the individuals' authorization. In addition to violations under MIFIRA, the insurance agency and producer were found in violation of unfair and deceptive trade practices as a result of the unauthorized use of insureds' individual information. Beyond licensure implications, insurance agents may be subject to lawsuits brought by the individual whose information has been either disclosed or collected without authorization.

If you intend to disclose or collect an individual's personal information, you must first obtain written authorization. In the event you are served with an administrative or judicial order, subpoena, or warrant, notify your errors and omissions insurer, as well as, the insured.



TOMSICHE, SONNESYN & TOMSCHE, P.A.

Attorneys at Law

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¹ Minn. Stat. § 72A.502, subd. 1. Minn. Stat. § 72A.501, subd. 1 provides the minimum requirements for a valid authorization to disclose personal or privileged information. Verbal authorization may be given, but there must be an electronic record of the verbal authorization which is retained in compliance with Minn. Stat. § 325L.12. Minn. Stat. § 72A.501, subd. When collecting certain data regarding a consumer, there is also a notice requirement. See Minn. Stat. § 72A.494.

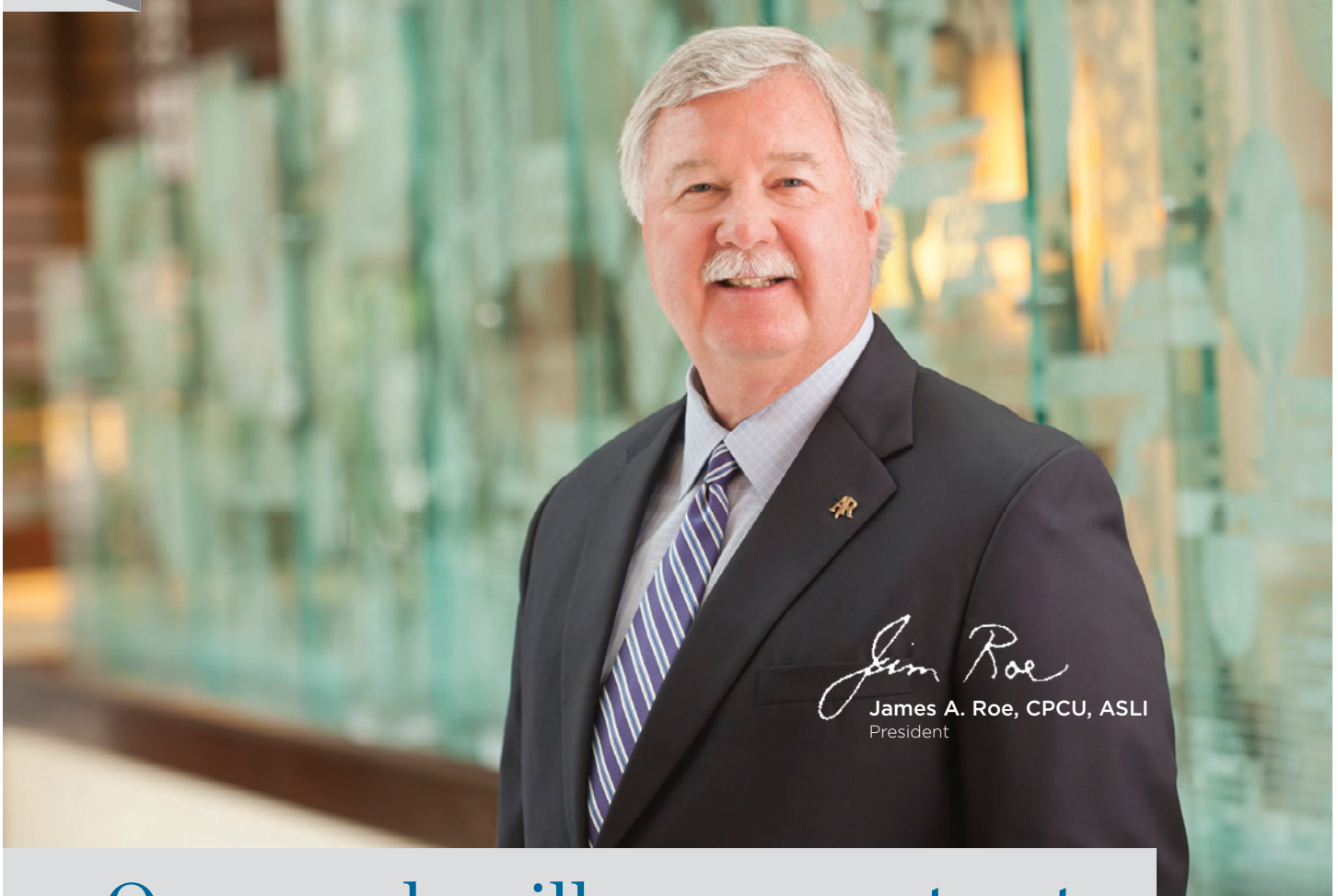
² Minn. Stat. § 72A.502, subd. 6.

³ Minn. Stat. § 72A.491, subd. 17.

⁴ Minn. Stat. § 72A.491, subd. 19.

⁵ Id.

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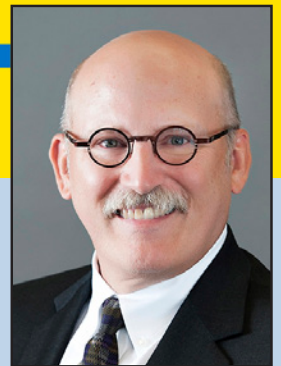
Fall is almost here and with it comes a fresh set of potential slip, trip and fall hazards—the leading cause of unintentional injuries in the United States. Help your clients reduce these hazards by recommending Walkway Check, the new app from EMC.

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Electronic Data Losses

As you look at the title, you might be thinking of how important that data is to your business and most, if not all, your business procedures. I have mentioned in previous articles how debilitating it is for a business to suffer the loss of their electronic data and how expensive it is to get it back. Even with proper backups, it is still a lot of work.

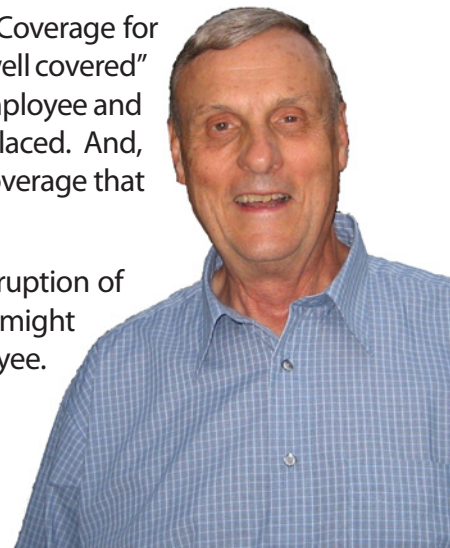
It is interesting to see what ISO has done with electronic data in the past 14 years with all of their new forms that you and I use every day. Specifically, I am referring to the Building and Personal Property Coverage Form, the Business Income Coverage Form, the Business Owners Policy (BOP), the Crime forms, the Equipment Breakdown form, the 2011 Homeowners forms, and finally the General Liability Form.

As the last century came to a close, not one of the above forms said anything about electronic data, either that it was covered or excluded. The changes began with the Building and Personal Property Coverage Form in 2002. The first thing it did was to exclude electronic data completely as covered property. This is found in the **"Property Not Covered"** section (#n). There are two exceptions: one for electronic data as it is contained in stock of prepackaged software for those businesses that sell such items (like an Office Depot store), and another exception (only in 2011 or newer forms) that makes it clear this exclusion does not apply to electronic data that is an integral part of the control systems for a building's elevators, heating/ventilation/air conditioning or security systems. Then, in the **Additional Coverages** section (#f), it brings back coverage for electronic data. The amount of coverage is for \$2,500 in any one policy year (there are forms out there that will be higher). This amount can be increased subject to company underwriting. The coverage includes a virus or harmful code so that is good.

But, and this is area where you don't want to be fooled, there are several restrictions. First of all, this Additional Coverage excludes any loss caused by a computer professional (like your web site designer, security expert, etc.) or by **any employee** (included temporary and leased employees). According to some crime experts that I have consulted, this will eliminate at least **50%** of the claims that may come in. Also, if you endorse any additional causes of loss like flood or earthquake, these endorsed causes of loss will not apply to the electronic data coverage.

One agent asked his underwriters to increase the afore-mentioned Additional Coverage for electronic data from \$2,500 to \$25,000 and told his insured he "should be pretty well covered" or something to that effect. Of course, the claim was caused by a disgruntled employee and will cost around \$40,000 for the client to get his electronic data recovered or replaced. And, of course, there is no coverage for this. So don't be fooled by this very limited coverage that ISO has built into their forms.

Same thing for the Business Income Form that includes coverage for the "Interruption of Computer Operations" – it also excludes any additional causes of loss that you might add to the policy and any loss caused by the computer professional or any employee.






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The same restrictions that apply to the Business and Personal Property Form and the Business Income form also apply to the BOP. There, the coverage looks even better, as it can be as much as \$10,000 or \$25,000. But don't be fooled. Both the Electronic Data and the Interruption of Computer Operations have the same exclusions as mentioned above.

Now to the liability side of the business and the General Liability Form. The 1997 form did not mention electronic data at all. The 2001 form did mention that electronic data was "not tangible property" and therefore was not covered by the Property Damage liability coverage, which requires that the property be tangible. The 2004 edition GL added an exclusion (#p.) that specifically excludes all liability coverage for electronic data, and the newer edition GL policies have kept this exclusion in the form. For example, if I send you an email that corrupts your data base and you sue me for this, I have no coverage under the General Liability form (and since most Umbrellas would follow-form here, no Umbrella coverage either). Some of our carriers now will provide GL electronic data endorsements that provide some very good and very necessary coverage.

It should be clear that we need to offer some sort of property computer policy or endorsement coverage to every risk that we write to take care of this exposure. The everyday forms that we use from ISO don't do a very good job.

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Increase Sales with Clear Intent

By Mark A. Vickers



Sales success relies on your ability to communicate effectively with your prospects. The problem is we often get in our own way by not being intentional about the intent of a meeting.

Kelly knew that the sales reps on her team were dedicated to their customers but they seemed to be running in circles.

There was a tremendous amount of “Sales Person Activity” but not enough “Sales Activity.”

Kelly knew that based on the activity, her team should be closing more business. When she sat in on a week’s worth of calls and meetings she determined that her team was lacking a clear focus on the intent of their meetings.

Know Your Intent

Taking the time to properly prepare is the key to successful sales communications. As you begin intentionally preparing for a client interaction, ask a simple question:

What is the intent or outcome I want from this meeting?

As you consider the objective of the next interaction with your prospect, be very tactical. Your initial thought may be that you want them to:

- Buy if they are a prospect or
- Buy more or upgrade if they are already a customer

continued on page 35



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However, your intent must be a next step not the final step or goal.

Your intent falls into one of two categories: “Believe” or “Do”.

Depending on the situation and where you are in the client relationship, you may need them to:

- Believe and trust you and your value
- Believe they have a problem you can help with
- Believe they can achieve something
- Believe their life will be better if something changes

As you are building rapport early in the relationship with your prospect, your intent is likely to be focused on “Believe”. Your ability to move from “Believe” intents to action-oriented “Do” intents will depend on creating strong connections with your prospects.

Once you have a relationship with the prospect, your intent will be more “Do” or action-oriented shifting to:

- Get a next meeting to gather more information
- Get an introduction to a decision maker
- Gain agreement on details to be used in a proposal
- Gain commitment on a decision date
- Close the sale

Keep in mind, this doesn't mean you don't ask for the sale in a meeting if the opportunity presents itself (just don't rush it). In the majority of cases your sales process requires multiple steps. At each step along the way, the more intentional you are the faster you will move through the process.

Primary and Secondary Intents

In some situations, you may achieve two intents in one successful interaction.

For example, one of Kelly's reps had been working for weeks to get a meeting with the CEO of his prospect company. The rep had multiple meetings with a key advisor to the CEO, and in each meeting would try to “sell” their service. His call to action was to ask for a meeting with the CEO. In each meeting, the advisor found ways to delay and avoid taking any action.

When Kelly asked what the **Primary Intent** of the meeting was, the rep, surprised by her question, told her “To get to the CEO so we can close the deal.”

Kelly worked with her rep to prepare for the next meeting with a new intent: To help the advisor believe that they could help them and their company to achieve more success.

The rep met again with the advisor, and this time was not concerned with the **Secondary Intent** of meeting with the CEO.

By concentrating on the belief of the advisor, the focus of the conversation shifted. To the rep's surprise, the moment the advisor believed in his ability to understand their needs and deliver a viable solution, he scheduled a meeting with the CEO.

Not only had the **Primary Intent** been achieved, it was a requirement in order to achieve the **Secondary Intent**.

Be careful not to be deceived by **Secondary Intents**. For Kelly's rep, focusing on getting a meeting with the decision maker was actually preventing the achievement of their **Primary Intent** of getting the advisor on board.

When determining your **Primary** and **Secondary Intent**, it is important to consider who you are meeting with and their role in the decision hierarchy.

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What is the Decision Hierarchy?

In many client situations you work with a number of people throughout the process. Understanding their role will make it easier for you to determine your intent and approach to each discussion or presentation.

Is the person you are meeting with an Advisor, Minor Influencer, Significant Influencer, or a Decision Maker?

The Advisor

It is common to be working with a Technical Advisor early in the sales process, but also for them to be part of the overall decision-making team.

In general terms, The Advisor is tactically-oriented, often skeptical and will have lots of questions.

Progress with advisors will be made by learning what drives them and providing them the technical information they need to move the project along.

The Minor Influencer

The Minor Influencer is likely to have some accountability for the success of initiatives and may be the supervisor of The Advisor.

The Minor Influencer may share the assessment of The Advisor with senior management, and may be looked to for recommendations on the viability of different options.

It is important that The Minor Influencer is comfortable with the details but also with the high level benefits. In order to achieve support, the emotional benefits to The Minor Influencer must be clear.

The Significant Influencer

A Significant Influencer may be a senior manager, budget holder, or key stakeholder that you need to create a connection with.

Typically, The Significant Influencer is concerned with the big picture and the overall impact of the recommendations. In addition, their vested interest in the success of the project and the company can be used to connect the emotional benefits.

The Decision Maker

Whether it is the owner of the business or a senior executive, they are responsible and accountable for overall success.

Depending on the size of the organization, you may only deal with The Decision Maker, or you may deal with any combination of the four roles of the Decision Hierarchy.

Win more sales with clear intent

When you are clear on who you are meeting with—and your intent is clear—you will deliver a more effective message and win more sales. Start today by identifying the Primary Intent of each conversation or meeting, and the role of the person you are speaking with.

It's time for you to enjoy stronger sales through intentional presenting.

ABOUT THE AUTHOR:

Mark A. Vickers is a Certified Professional Coach, and Certified World Class Speaking Coach. Mark helps you and your sales team improve performance through improved presentation and speaking skills. Mark's creative and engaging programs and coaching are designed to help your team become more effective quickly. For more information about Mark and his programs, please visit: <http://speakingisselling.com>



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THE LEGISLATIVE AND POLITICAL NEWSLETTER OF THE
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The November election is shaping up as the most interesting and even perhaps the most meaningful election in my years of involvement in the electoral process. The fiasco that has become the Trump general election campaign or the struggle for identity that is ongoing within the Republican Party, will be discussed for years to come. The election will lead to a serious discussion how both parties select their presidential candidates as well as how we have allowed both candidates for the presidency to clearly ignore direct questions and bend the truth. Note to self.... I should write a book. (there is an original thought, right).

In Minnesota, we must decide if we want to continue our proclivity for divided government which has become our new normal. Even though we are considered a "blue state", in only two of the last twenty-five years has the DFL held the governor's office and both houses of the state legislature. While the legislature has often been controlled by the DFL, we have elected a governor from a different party six out of the last eight elections. This is apparently what the voters wish.

Now that Governor Mark Dayton has held office for six years, we have given Republicans control of at least one house of the legislature four of those six years. As Dayton is not up for reelection this year, House Republicans are making to pitch to allow them to continue to control that body as a counterbalance to the Governor and a likely DFL Senate. Will the voters vote again for a divided government?

Our August 9 primary election gave us a couple of surprises. Four incumbent legislators were beaten by an opponent in their same party. In Minneapolis, longtime Democratic representatives, Phyllis Kahn and Joe Mullery were both beaten by opponents from minority populations. Does this reflect a change in the composition of some inner city neighborhoods or is this throwing out some old-timers who voters believe are out of touch with their constituency.

Incumbents Rep. Tom Hackbarth and Sen. Sean Nienow, were defeated in the Republican primary. Both had been denied their party's endorsement at their caucuses. With very low voter turnout in the primary, the party endorsement can carry significant weight.

The November 9 election is going to be a barnburner. Find a nice chair, your favorite beverage, and enjoy the fun.



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As you would expect, the shark quickly swam around the tank, attacked and ate the smaller fish.

The marine biologist then inserted a strong piece of clear fiberglass into the tank, creating two separate partitions. She then put the shark on one side of the fiberglass and a new set of bait fish on the other.

Again, the shark quickly attacked. This time, however, the shark slammed into the fiberglass divider and bounced off. Undeterred, the shark kept repeating this behavior every few minutes to no avail. Meanwhile, the bait fish swam around unharmed in the second partition. Eventually, about an hour into the experiment, the shark gave up.

This experiment was repeated several dozen times over the next few weeks. Each time, the shark got less aggressive and made fewer attempts to attack the bait fish, until eventually the shark got tired of hitting the fiberglass divider and simply stopped attacking altogether.

The marine biologist then removed the fiberglass divider, but the shark didn't attack. The shark was trained to believe a barrier existed between it and the bait fish, so the bait fish swam wherever they wished, free from harm.

The Moral: Many of us, after experiencing setbacks and failures, emotionally give up and stop trying. Like the shark in the story, we believe that because we were unsuccessful in the past, we will always be unsuccessful. In other words, we continue to see a barrier in our heads, even when no 'real' barrier exists between where we are and where we want to go.

Be Remarkable! Remember that the barriers of the past both professionally and personally are never in our path forever. As you change and advance, past barriers will be removed and you can move forward. Give it a try again and you will see what I mean.





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Please select Seminar date

- 1/13 - 1/15/16 Maple Grove Commercial Casualty
- 2/10 - 2/11/16 Plymouth *Ruble Graduate Seminar **FULL**
- 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 **FULL**
- 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

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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.
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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
\$440.00	CIC Institutes (20 Hours)
\$430.00	Ruble Graduate Seminar (16 Hours)

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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
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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

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2016 MIIAB E&O Risk Management: Meeting the Challenges of Change



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Please Check Location

- 1/21/16 - Maple Grove** 8:30am-3:30pm
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763.235.6460
- 2/17/16 - St. Cloud** 8:30am-3:30pm
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- 4/7/16 - Fergus Falls** 8:30am-3:30pm
Best Western/Bigwoods Event Center
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- 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
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- 7/14/16 - Brainerd** 8:30am-3:30pm
Arrowwood Lodge at Brainerd
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- 8/11/16 - Rochester** 8:30am-3:30pm
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- 9/8/16 - Duluth** 8:30am-3:30pm
Holiday Inn
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- 10/19/16 - Maple Grove** 8:30am-3:30pm
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2-7	2	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER OR OFFICER	ONE PRODUCER OR CSR
8-20	4	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER AND ONE ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER, OPERATIONS MANAGER OR PRODUCER	TWO PRODUCER'S OR CSR'S
21-50	6	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER AND ONE ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER, OPERATIONS MANAGER OR PRODUCER AND ONE CSR	THREE PRODUCER'S OR CSR'S
51+	10	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER AND TWO ACTIVE AGENCY PRINCIPAL'S, OWNER'S, PARTNER'S, OFFICER'S, OPERATIONS MANAGER'S OR PRODUCER'S AND TWO CSR'S	FIVE PRODUCER'S OR CSR'S

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