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# A Game Plan for Closing the Deal





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## MIIAB STAFF

- Daniel D. Riley**  
Executive Vice President  
763.235.6470 [driley@miia.org](mailto:driley@miia.org)
- April Goodin**  
Director of Operations  
763.235.6475 [agoodin@miia.org](mailto:agoodin@miia.org)
- Keith B. Knapp**  
Director of Communications  
763.235.6478 [kknapp@miia.org](mailto:kknapp@miia.org)
- Alan Lepley**  
Chief Financial Officer  
763.235.6479 [alepley@miia.org](mailto:alepley@miia.org)
- Bernie Neff**  
Technical Expert  
763.235.6481 [neffbj@aol.com](mailto:neffbj@aol.com)
- Averi Shrode**  
Assistant Director of Education  
763.235.6471 [ashrode@miia.org](mailto:ashrode@miia.org)
- Dominic Sposeto**  
Government Affairs Director  
763.235.6485 [dsposeto@gmail.com](mailto:dsposeto@gmail.com)
- Frank Whitcomb**  
Director of Sales and Marketing  
763.235.6487 [fwhitcomb@miia.org](mailto:fwhitcomb@miia.org)

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**MN Independent Insurance Agents & Brokers Association**

15490 101st Ave N, Suite 100  
Maple Grove, MN 55369

763.235.6460 800.864.3846 F:763.235.6461 [miia@miia.org](mailto:miia@miia.org) [www.miia.org](http://www.miia.org)





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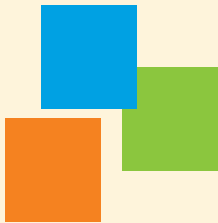
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As President of the MIIAB, I've witnessed firsthand the various activities that are being performed on a daily basis by our professional staff to support members of the association.

For the past several months, I've traveled with fellow members of the MIIAB Board along with Dan Riley and Frank Whitcomb to the home offices of many of our Power in Partners carriers to meet with their leadership. In addition to thanking the PIP carriers for their generous financial contributions to our association, we discussed various items of major importance to our industry.

A common topic that is frequently discussed is how to attract the next generation into the insurance industry.

We've been able to share with our Power in Partners that we are committed to that endeavor. We have demonstrated this by giving support to an ever growing number of young agents participating in our association activities. In addition, we are involved with the St. Thomas actuarial science fraternity Gamma Iota Sigma which broke ground in 2015.

The University of Minnesota Center for Sales Learning and Education (CSLE) has also proven to be a wonderful opportunity for the MIIAB to expose college students to our industry. All of these programs have the tremendous potential to attract a new generation into the insurance industry.

When you have an opportunity, please be sure to thank our Powers in Partners for their financial commitments made to the MIIAB. They are truly making an impact for us.

Happy Holidays!

**Ted Dyste**  
**MIIAB President**





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## MIAB Executive Committee & Staff Visits Over 30 Insurance Company Partners

It has been a very busy Fall this year for your board members and staff in which we visit over 30 insurance companies and their executive teams in their home offices throughout the country. We travel to Illinois, Michigan, Wisconsin, Ohio, Iowa and here in Minnesota to discuss industry issues facing our membership and the insurance companies they do business with. It takes a lot of time and energy to visit all of our partners but, the feedback we receive and the partnerships we have built with our independent agency company's are the best in the country. There is no other state in the country that takes the time to call upon these company executives and building a united plan for the success of the independent agency system.

I would like to thank all of these insurance company executives for taking the time to meet with us and more importantly, the many board of directors who have volunteered to give up their time to help us build these relationships. We have over 80 Power in Partner companies that have joined our association to support the members of our association in providing the best quality products and services for the success of our members.

## MIAB Membership is Booming

Over the last five years, the membership in MIAB has been flourishing. We have grown our membership by over 30% even though there has been some consolidation in Minnesota. We have had much success in working with the many network insurance agencies that have sprung up over the last 10 years. All of these networks have become members, taken our education classes, and we provide them with their E&O insurance coverage through SwissRe/Westport. Also, our retention of membership is the highest its ever been. We appreciate the loyal support of over 5,000 independent agents, producers, csr's and staff members. We always strive to be the best association for our members.

## Happy Holiday's to All

On behalf of the board of directors and staff of the MIAB, I would like to wish you all a joyous holiday season and a successful and prosperous 2017. If at any time you have a question or need assistance, please do not hesitate to contact our office at 763-235-6460. In recognition of the holidays, we will be closed on the following days: December 23, 26, 30, and January 2nd.



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### **COMPANY HEADQUARTERS**

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### **A.M. BEST RATING**

"A+" (Superior)

### **COMPANY WEBSITE**

[www.Progressive.com/agent](http://www.Progressive.com/agent)

## **Company Information**

Founded in 1937, today Throughout our more than 75 years in business, we've learned that the needs of independent agents are as diverse as agents themselves--and we've grown by meeting the changing needs of more than 37,000 agents and their customers every day.

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# A Game Plan for Closing the Deal

By: Joe Curcillo



You walk out the door thanking the potential client for their time, and tell them that you will stop back in later in the year to review their needs. You leave upbeat and happy, but you did not get the deal.

You poured your heart and soul into the close, but you were rejected. Well, you know you weren't actually rejected, so you remind yourself: tomorrow is another day.

The biggest fear that people experience is the fear of rejection. Many times, that is what stands in the way of your ability to ask for the sale or close the deal. Unfortunately, the sales pitch is the combined fear of losing a deal and a fear of public speaking wrapped into one intimidating experience. In order to overcome the fear, there are three things you must remember.

1. Be mentally prepared for the closing.
2. Remain adaptable during the close.
3. Be sure the timing is under your control.

**Mental preparation** begins when you realize that you cannot close every deal. It is a numbers game. The old adage, "you win some you lose some" is very true in the sales arena. As you go forth and try to acquire new clients, you are going to kiss a lot of frogs before you find your prince or princess. The only option you have is to prepare for these momentary defeats as you progress.

If you start with a firm foundation, it will build your confidence and it will lead to a higher closing rate. Your foundation is all of the information that you acquire and organize as you begin the entire sales pitch. Closing the deal is not something you can do unless all of your ducks are in a row. You have to know your product or service inside out, and you have to know all of the weaknesses that need to be addressed during the entire sales pitch. Not everyone is going to be as excited about doing business with you as you are with them. Knowing that, it is important that you understand the necessity of creating the excitement as you go through your presentation.

- Have you given them enough evidence to support a conclusion that they cannot live without your service or product?
- Have you addressed all the potential challenges so that your widget stands alone as a necessary component in the client's arsenal?
- Have you completed all of the prior necessary steps in your selling process?

Ultimately, when you stand up to close the deal, you must know that you have given them sufficient information that they can reach a conclusion in your favor before you ask them to do so. Therefore, your closing pitch or argument must be outlined to encompass all of the highlights of your presentation. The highlights are the reminders and triggers that will allow them to make a conclusion on their own. No one wants to be forced into a decision, nor does anyone want to feel that a decision was made for them. It should be your goal to feed your prospect enough information through the

*continued on page 17*





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presentation itself so that when you highlight the information in the closing, the path is clear. When you're making your final pitch—and you watch heads shake in acquiescence—it's comforting to know that you've done your job. As a result, ever so often they will say yes even before you ask; and that is when you know you have done well. Just do not expect it every time or you will be disappointed.

**Be adaptable** in your presentation. Adaptability is your ability to relate to the prospect or prospects. Being able to communicate and be understood while keeping both your integrity and objectives intact. The last thing you want to do is sound like a con man. A con man is always ready for what's in it for them. They will talk circles and bring it back to their own needs and wants. A good closer knows how to keep the focus on the prospect and answer their wants and needs. You have to be able to identify with the prospect, and they must be able to identify with you.

- Maintain consistency in your actions and speech so that the true you will shine through.
- Address all of the highlights of your product or service to remind them of your effort to answer their questions.
- Anticipate their challenges and address them truthfully and honestly with the agility of a prizefighter in the boxing ring.

**Timing is everything.** Make sure your prospect is ready to close before you ask. It is essential that you paid attention to the reaction of those in the room throughout your presentation. Whether it is one person or several, you must be sure that they're comfortable with what you are selling. You must make sure they're comfortable with you. Your ability to anticipate and address their questions will give you a feel for their comfort level and their readiness to give you a yes.

Sometimes, a trial close is the best option. For instance, you may turn the question or question or mission on them to see if they understand the importance of your product. Or, you may ask them if they see how their business will be advanced with the use of your service. Whether they hesitate or acquiesce will let you know whether you're ready to move forward with an ask, or if it is necessary for you to provide more information before doing so.

Consider whether you have addressed all of the areas of objection in your closing.

- Have you established trust?
- Have you financially qualified your prospect to be sure they can afford your service?
- Have you provided them all of the positive information they need?
- Have you provided them a comfort level so that they're ready to make a positive change to their business?

**Get the YES!** In the end, you can only win if they win. You want to create a win-win situation. Most prospects don't truly care whether or not you win.

As long as they trust you and believe in your product or service, they will be in a better position to determine whether or not their business can be enhanced by your request for the sale. Have you convinced them that you have their best interest at heart, that your interest is sincere,, and that you understand enough about their business that when you tell them they need you, they can't help but say "yes"?

Lastly, are you as confident in hearing "yes" as you are in hearing a "no?" If you're ready to walk out the door happy with either answer, you have the confidence to make the sale. Likewise, that confidence will shine through and go a long way to getting you the "yes" that you desire.

**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](http://www.TheMindShark.com)



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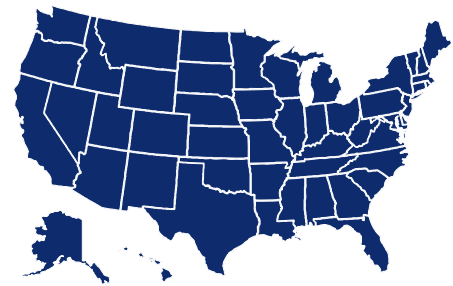
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# Diamond Profile



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**COMPANY HEADQUARTERS**  
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**A.M. BEST RATING**  
"A" (Excellent)

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Free ice cream doesn't seem like it has much to do with the business of insurance. But it does have to do with employee satisfaction, which is at the very top of the to-do list of Grinnell Mutual Reinsurance Company's president and CEO Larry Jansen.

Grinnell Mutual employs about 750 people, two-thirds of whom work in the company's headquarters just south of the city of Grinnell. It is the country's 114th largest property and casualty company.

"Our employees are our most valuable asset," Jansen said. "We want them to enjoy working here." Happy employees are a big part of Grinnell Mutual's success and free ice cream is only one small perk. Larger scale perks include a free on-site health clinic and fitness center, myriad educational opportunities, employee referral bonuses,

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*President & CEO  
Larry Jansen*

paid wellness and volunteer time off, and many others.

The company's investment in its employees and in personal, customer-centered service for its member mutuals, agents, and policyholders has paid dividends. 2015 marked another record-breaking year in terms of underwriting results and surplus growth, the latter of which surpassed the half-billion-dollar mark. Total assets topped \$1 billion last year.

Grinnell Mutual has earned an A rating from A.M. Best since 1991; has been named an Iowa Top Workplace for five consecutive years; and was recently named to Ward's Top 50 Property and Casualty companies. The 1,600 independent agents in Grinnell Mutual's writing territory offer a full line of personal and commercial property and casualty products such as auto, recreational

vehicle, farm casualty, small business, crop hail, and more.

Grinnell Mutual also provides reinsurance protection and services to 250 partner farm mutual insurance companies, and is the largest primary reinsurer of farm mutual companies in North America. "We play a significant role in protecting the financial security of home and farm owners, and we pride ourselves on being there for our customers at their most difficult times," Jansen said.

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# Building a Winning Workplace Culture

*Be the M.O.R.T.A.R. that Holds It All Together*

By Magi Graziano



The number one driver of employee engagement and workplace performance is culture, so why do so many companies fail at establishing one that wins?

When your workplace culture is working, it is something that the senior leadership propagates and leverages as a competitive advantage. However, when your company culture is not functioning properly—or not working at all—it becomes a deterrent to productivity, innovation and employee morale.

Being that the culture you construct at work is one of the most pivotal cogs driving the success of your business, why, then, do so many companies fail at building one that wins? It's because, frankly, many business owners, managers and CEOs are unaware as to how big of an impact culture really makes. So how do you build a culture that wins? It begins with you, as a leader—you must become the M.O.R.T.A.R. that holds it all together.

## **Motivate**

Leading begins with clearly envisioning the overall mission to accomplish and then communicating that vision and purpose in a way that moves, touches and inspires followers to align with and support that vision.

The mark of a great leader is someone who shapes his or her work culture around a compelling and stimulating mission. A leader, who creates a compelling vision, and articulates that vision in a way that moves people into alignment and action, is a leader that gets high quality, mission-fulfilling work done, through others.

There are two keys to creating a culture of people who are intrinsically motivated and operate in service of delivering on the purpose of the enterprise. The first is the leaders capability and commitment to communicating the vision to his people in a way that generates enthusiasm, inspiration and alignment. The second is the leaders ability to link each individual in the organization to the purpose of their specific role, and that role purpose to the overall purpose of the organization. When this happens, people accomplish great feats, and enjoy themselves while they are doing it.

## **On Boarding**

When a new hire comes on board, the most powerful way to connect them to the bigger purpose and vision is to make it a priority for the business leader to share the purpose of the business and the reason it exists as well as the core operating values that each and every employee is expected to demonstrate in their day to day implementation of their role. When a new hire begins with the end in the mind and formulates an early connection to their role as it pertains to the fulfillment of the mission of the business, they are set up for success because they are taught from the get go that it is about much more than the task at hand.

## **Rein in Negativity**

Every business deals with set backs, challenges, breakdowns and disappointments, the real difference between leaders who carry their people through those tough times and leaders who have carnage to clean up along the way, is the leader who takes the time to check in with how people are feeling and the leader who intervenes in the negativity and works to reverse it.

*continued on page 25*

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When it comes right down to it, all negativity or upsets stem from one of three incidents, an unfulfilled expectation, a thwarted intention or an undelivered communication. When managers are present and aware of their employees' feelings and work-style it is very apparent when someone is off kilter or upset. The astute leader is right on top of those upsets and provides support for their people to overcome and get through these motivational killers.

Inspiring people is a core competency of great leaders; great leaders who foster alignment and engagement in employees do this by inspiring people to bring their best self to work.

Therefore, leading others for the long term requires that you are able to recognize and bring this energy. People become inspired when they start believing they have more ability than they thought they did.

## Train

Every person, at every level in an organization needs some level of training and development. The rate of innovation is accelerating at a mind-numbing pace, and no matter what role a person holds, the skills of today will become insufficient for the work of tomorrow. Whether it is in the area of people readiness, a deeper technical expertise, management training or an ability to take feedback as constructive guidance; the development of the workforce must be a core tenant to any winning workforce strategy.

The greatest gift a leader can give their people is the gift of developing them professionally.

## Align

A key component to fostering alignment with employees and creating buy in for the business vision, mission and values is to find a way to connect the bigger picture into each and every employee's heart and head. When the leader has an emotional commitment to the business mission and understands how his vision satisfies his peoples' needs, that leader has direct access to igniting engagement within them. Without followers, you can't be a leader—followers will only voluntarily engage in something they think satisfies their needs first and your goals second.

When people can connect their personal mission and purpose with the greater good of the company they naturally feel compelled to do better and give more of themselves at work.

## Rewards and Consequences

In taking action and moving toward fulfillment of your mission and vision, there will inevitably be surprises and unexpected results. A person skilled in leading, continually assess the plan for achieving the stated goals and makes course corrections along the way. Leading requires a keen focus on specific milestones, as well as holding the context for and keeping an eye on the long-term mission.

While accountability is not black and white, it is a fundamental building block of any highly effective organization. Great leaders inform their people of what their role is expected to accomplish and how their role and work connects to the bigger company mission and plan. People do best when they have a full picture of the intended outcomes and the systemic impacts of their contribution.

In order to create a culture that drives your business initiatives forward and fulfills the intention of your mission, you'll need to invest time and energy towards developing yourself as a leader of that culture. How well you communicate your intentions and how often, is a critical component to the success of your cultural alignment initiative. To be the M.O.R.T.A.R. that holds your workforce together, you must make developing yourself a top priority.

### **ABOUT THE AUTHOR:**

*Magi Graziano, as seen on NBC, is the CEO of Conscious Hiring® and Development, a speaker, employee recruitment and engagement expert and author of The Wealth of Talent. Through her expansive knowledge and captivating presentations, Magi provides her customers with actionable, practical ideas to maximize their effectiveness and ability to create high-performing teams. With more than 20 years' experience as a top producer in the Recruitment and Search industry, she empowers and enables leaders to bring transformational thinking to the day-to-day operation. For more information on Magi please visit [www.KeenAlignment.com](http://www.KeenAlignment.com)*





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# E&O Q&A

By Mary LaPorte, CPCU, CIC, LIC, CPIA

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

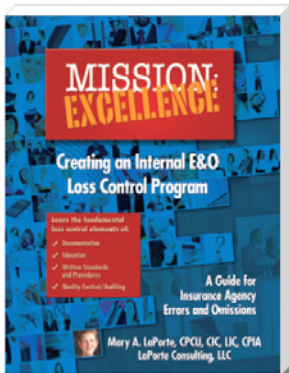
**Q:** We keep hearing a lot about "step-down" provisions in the personal auto policy. Our local news station did a story on step-down provisions for intra-family liability and now our customers are asking about it. We are trying to reach out to each of our carriers to ask if they have step down provisions, but have not gotten an answer from all of them yet. What is your take on all of this?

William, Ohio

**A:** William, I think it is very important. This may be one of the biggest keys in helping customers understand that there is a difference between auto insurance policies. Watching current insurance carrier advertisements (especially for auto insurance), you might believe that the only difference between one policy and another is price. This is being referred to as the "commoditization" of insurance. We have always known that there is more than price that distinguishes a good agent, and have used a variety of approaches. We have emphasized service, claim response, ease of doing business. These are all good reasons to do business with your agency rather than buy coverage on line or through an 800 number. But there is an old adage that applies here: "You get what you pay for." Many consumers do not understand that cheap premiums often equate to cheap coverage. There is no such thing as an "apples for apples" quote, since the policy language in one policy or another can vary dramatically. If this isn't a good reason to rely on a reputable agent, I don't know what is. You are what makes the difference!

We are seeing step-down provisions increasing in the personal auto policy at an alarming rate. The provision you refer to in your question relates to intra-family liability. Keep in mind that allowing intra-family lawsuits will be determined by your state law. I have also seen step-down provisions many areas, including non-licensed drivers, under-aged drivers, permissive users or any business use not stated in the application. Imagine that when you purchased your auto insurance policy, you were still in college, so you stated no business use in the application. Now it's four years later and you are a producer in an agency, and the accident occurs when you are taking a commercial client to lunch in your car. That is "business use," which was not stated in the application. Instead of receiving your liability limit of \$500,000 for the accident, you would only be allowed your state's minimum limits. That is how step-down provisions work.

Learn to read the policy and identify where these step-down provisions exist. I spoke to an agent recently who stated that she contacted all of her carriers to ask if they had step-down provisions for intra-family liability. One particular carrier stated that they had no step-down provisions. In checking further, she learned that the carrier actually excluded intra-family liability! They answered her question honestly, but didn't point out the exclusion. A good agent does not rely on the carrier to point out the shortcomings the contract they offer – they read the policy themselves. If you are not comfortable reading the policy, take a class. This is what will distinguish you from your competition. Auto policies are not created equal, and your customers deserve to know that.



See Mary's new book: "**Mission: EXCELLENCE – Creating an Internal E&O Loss Control Program**"

For more information, go to Mary's website at [www.lpinsuranceconsult.com](http://www.lpinsuranceconsult.com)

*Mary LaPorte is a consultant and educator with a strong background in Errors & Omissions loss prevention. Forward your E&O questions to [marylp@lpinsuranceconsult.com](mailto:marylp@lpinsuranceconsult.com)  
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## More On Cyber Liability

This is really the hot topic for 2016! I get more calls and concerns about this than any other subject. The reason is simple – the thieves and hackers have moved on from the Targets and Home Depots and are now concentrating on the main street businesses that you insure every day. They now realize that the prize might be smaller but the electronic security is poor or non-existent. And from what I have observed, our typical client has no clue what to do after they have been hacked. The same might be true for many of us in the insurance business as well.

We have already discussed some of the coverages that the typical Cyber Liability policy can provide. Cyber Liability is a complex issue; a company form can have from 8 to 12 coverages, there is no standard form, and the verbiage in the Cyber policies is unlike any other insurance language for the most part.

So I would like to have us consider what kind of help we can provide to our clients when the electronic thieves/vandals strike. Remember, if there are health records at stake, then Federal Laws like HIPAA and HITECT come into play. In addition, there are state statutes that regulate what must take place when confidential information is compromised. 47 of 50 states have statutes in place, and Minnesota is one of them. Example: 2015 Minnesota statute #325E.61 requires notice “in the most expedient time possible and without unreasonable delay” when personal information of a resident has been “acquired by an unauthorized person”.

Personally, I would not have a clue what to tell a client who thinks or knows their computer system may have been breached. The good news is our insurance carriers are ready to step in and help. I am going to use a claims system that one of our carriers has available (just happens to be the Travelers – based on their CyberRisk policy). Even I can figure out what to do with a really neat resource like this one. And, of course, our other carriers are ready to help also.

First, the brochure tells us what a response to a breach might entail:

1. **Forensics** - what is the source of the breach and whose information was compromised?
2. **Notifications** - mailings, emails, call centers.
3. **Legal Assistance** - what federal/state laws might apply; how to proceed.
4. **Public Relations** - how to handle negative publicity.
5. **Credit Monitoring** - may be required by law; may include identity fraud assistance.
6. **Regulatory Concerns** - potential governmental claims (fines and penalties).

Then the brochure lays out the steps to breach response:

1. Contact the Cyber Specialist – does a claim have to be filed?





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Technically Speaking...continued from page 29

2. A Breach Coach will be assigned.
3. The specialist and the coach will determine what has to be done, usually within 24 hours. This would be critical especially in a cyber extortion or ransom situation when the hacker demands payment within hours, or the client's data will be destroyed.
4. A team will be formed to handle the situation. This could involve the above-mentioned specialist, the coach, forensic experts, public relations help, a call center, a notification center and a credit monitoring service.
5. Constant communication must be maintained.
6. Then, back to "normal".

It is easy to see that these claims are very, very complex and unlike any other claims in our business.

Don't forget the business interruption aspects of these losses. While the time of the loss might be fairly short, it can result in a significant dollar loss in revenue or a large increase in expenses – or both. For example, one insurance agency had all of their data destroyed. The extra expense loss to rebuild their data base was over \$100,000. It took almost a year. And, since they were so busy in restoring their data, they probably had some revenue loss as well. Most Cyber policies will offer Extra Expense and/or Loss of Income coverage.

When you consider all areas that a breach could entail, it makes sense that this is becoming a "must-have" in the insurance world. Without this coverage, our insureds would most likely be completely overwhelmed and lost.



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# Capitol

## Notes



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

The Trump wave that surprised the nation was particularly strong in the Midwest and did not miss Minnesota. Our state Republicans rode the wave into control of our state legislature winning both the state house and senate.

The Republicans easily retained control of our state house and even expanded their majority by 4 seats. They now control the House by a 76-57 majority. (There is one open seat held by a Republican that will require a special election in February). The Democrats hope of gaining the majority was smashed in greater Minnesota where Trump was surprising strong. The Republicans defeated four incumbent Democratic representatives: in Bemidji, the western Iron Range, Shoreview, and Edina. They also claimed two open seats that were formerly held by Democrats. On the other side, the Democrats defeated one Republican representative who was elected in a special election in 2016 and one open seat in Apple Valley.

As expected the House Republicans re-elected Kurt Daudt to be the Speaker of the House and Joyce Peppin to be majority leader. Committee chairs and committee structure will be announced shortly, but I don't expect any major changes from the 2015-16 lineups.

It appears that the Republicans will also gain control of the state senate by one seat, 34-33. There are two recounts dictated by statute where the Republican won open seats by 142 and 201 votes. These recounts are generally pro-forma, but we must wait to see.

Republicans defeated six incumbent senators, all outside the metropolitan area. In a contest contrary to the wave, Republican Senate Minority Leader David Hann was defeated. He was the only incumbent Republican to lose in the Senate. The Republicans picked up two open seats formerly held Democrats, while the Democrats picked up one former Republican seat.

The Republicans in the Senate met last week an elected Senator Paul Gazelka, a State Farm insurance agent from Baxter/Brainerd, as their new majority leader. Committees and committee chairs will be announced shortly. We will have a new chair of the important Senate Commerce Committee.

Three insurance professional legislators were defeated, Sen. Vicki Jensen - Owatonna, Sen. Tom Saxhaug - Grand Rapids, and Rep. Ron Erhardt-Edina. Two new insurance producers were elected to the legislature: Sen. Paul Utke- Park Rapids and Tony Jurgens-Cottage Care.

Our Congressional elections were not quite as dramatic. Jason Lewis won Rep. Kline's open seat and Erik Paulsen easily held his seat. In a refutation of the Trump movement on the range, Rick Nolan squeezed out a victory by 2025 votes over Stuart Mills. Congressmen Emmer, Peterson, Ellison and McCollum won reelection. The surprise close election in our state was the race between incumbent Tim Walz and Jim Hagedorn in the 1st district. In a see-saw race, Walz held on to his seat by 2500 votes. Our state Congressional delegation will remain the same 5 Democrats and 3 Republicans.



The next session of the state legislature will convene on Tuesday, January 3. It will be fun to watch the majority Republicans move into their new digs in the newly constructed Senate Office building that they had castigated during the last two elections. It will also be interesting to see the newly renovated state capitol where the expected gridlock will occur. I expect the governor has already ordered a gross of veto pens.

**Dominic Sposeto**  
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## What is Your Story?

As I stood in a room full of people at a cocktail party once, I realized that every opening conversation was dominated by this question, "What do you do?"

We seek to understand and define people by their 'doing' in the world. For some reason we categorize and rank people's worth by what they "do."

Does what you do matter more than who you are? I don't think so. What you do is only a small part of who you are.

Do we care about each other enough, and are we interested enough in what we can learn from each other, to stop asking "What do you do?" and start asking "Who are you? What is your story?"

So, I'd love to ask you something, and I'm not asking a rhetorical question. I really want to know...

What is your story?

- *Where were you born?*
- *Where did you go to school?*
- *Where do you live now?*
- *What makes you smile?*
- *What is the most important life lesson you've learned?*
- *What is your deepest fear?*
- *What is your greatest dream for your life?*
- *Who are you?*

There is only one way that we can place this "What is your story?" question into our business and personal lives...and that is by starting to ask it.

Chit chat about what we "do" and what we "own" doesn't have to dominate our interactions with those closest to us or with business clients.

What is your story?

I'll go first...

- I was born in New Ulm, Minnesota
- I went to NU Public High School and St Cloud State College
- My wife Pam and I live in Lakeville, MN
- My two Grandchildren make me smile
- The best lesson I've learned is that communication is the key to understanding and changing my attitude and beliefs are the key to wisdom.
- My deepest fear is financial failure.
- My greatest dream is be the public address announcer for the Minnesota Twins.
- I'm just a small town boy trying to Be Remarkable!

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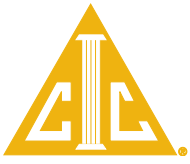
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**2017 MIIAB CIC  
Program Schedule**

**Please select Seminar date**

- 1/18 - 1/20/17 Maple Grove** Agency Management
- 2/8 - 2/9/17 Minneapolis** \*Ruble Graduate Seminar
- 3/8 - 3/10/17 Maple Grove** Commercial Casualty
- 4/5 - 4/7/17 Maple Grove** Life & Health
- 5/17 - 5/19/17 Maple Grove** Commercial Multi-Line
- 6/7 - 6/8/17 Duluth** \*Ruble Graduate Seminar
- 8/9 - 8/11/17 Maple Grove** Personal Lines
- 9/20 - 9/21/17 Minneapolis** \*Ruble Graduate Seminar
- 10/11 - 10/13/17 Maple Grove** Commercial Casualty
- 11/8 - 11/10/17 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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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)
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# MN Independent Insurance Agents & Brokers Association



## 2017 MIAB CISR Program Schedule

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

- 1/11/17 - **Shoreview** Commercial Casualty II
- 1/12/17 - **Maple Grove** Personal Auto
- 2/2/17 - **St. Cloud** Elements of Risk Management
- 2/21/17 - **Maple Grove** Elements of Risk Management
- 3/7/17 - **Shoreview** WTH - Personal Lines
- 3/14/17 - **Rochester** WTH - Personal Lines
- 3/22/17 - **Maple Grove** Agency Operations
- 3/23/17 - **St. Cloud** Personal Auto
- 4/4/17 - **Maple Grove** Life & Health Essentials
- 4/11/17 - **Duluth** Elements of Risk Management
- 4/19/17 - **Mankato** Commercial Casualty II
- 5/16/17 - **Rochester** Personal Lines Miscellaneous
- 5/23/17 - **Maple Grove** WTH - Commercial Lines
- 5/24/17 - **Brainerd/Baxter** Commercial Casualty II
- 6/15/17 - **Maple Grove** Personal Residential
- 6/20/17 - **Bemidji** Personal Residential
- 7/12/17 - **Grand Rapids** Agency Operations
- 7/18/17 - **Maple Grove** Commercial Property
- 7/19/17 - **Fergus Falls** Personal Residential
- 7/20/17 - **Duluth** Commercial Casualty I
- 8/15/17 - **Maple Grove** Dynamics of Service
- 8/22/17 - **Mankato** Personal Auto
- 8/23/17 - **St. Cloud** Dynamics of Service
- 9/6/17 - **Shoreview** Personal Residential
- 9/12/17 - **Willmar** Personal Residential
- 9/26/17 - **Maple Grove** Commercial Casualty II
- 10/3/17 - **Rochester** Commercial Casualty II
- 10/10/17 - **Duluth** WTH - Personal Lines
- 10/24/17 - **Maple Grove** Commercial Casualty I
- 11/2/17 - **St. Cloud** Agency Operations
- 11/7/17 - **Shoreview** Elements of Risk Management
- 11/14/17 - **Maple Grove** Personal Lines Miscellaneous

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*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

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# 2017 MIIAB E&O Risk Management: Meeting the Challenges of Change



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Commerce for 6 hours of Insurance continuing education.

## Please Check Location

- 1/25/17 - Maple Grove** 8:30am-3:30pm  
MIIAB/Austin Mutual Training Center  
15490 101st Ave. N  
Maple Grove, MN 55369  
763.235.6460
- 2/15/17 - St. Cloud** 8:30am-3:30pm  
Best Western Kelly Inn  
100 4th Ave S  
St. Cloud, MN 56301  
320.253.0606
- 4/4/17 - Fergus Falls** 8:30am-3:30pm  
Best Western/Bigwoods Event Center  
925 Western Ave  
Fergus Falls, MN 56537  
800.293.2216
- 5/11/17 - MIIAB Convention** 8:30am-3:30pm  
Minneapolis Convention Center  
1301 2nd Ave S  
Minneapolis, MN 55403  
612.335.6000
- 6/14/17 - Morton** 8:30am-3:30pm  
Jackpot Junction  
39375 County Hwy 24  
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- 7/11/17 - Brainerd** 8:30am-3:30pm  
Arrowwood Lodge at Brainerd  
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877.687.0144
- 8/3/17 - Rochester** 8:30am-3:30pm  
The Kahler Apache Hotel  
1517 16th St SW  
Rochester, MN 55902  
507.289.8866
- 9/13/17 - Duluth** 8:30am-3:30pm  
Holiday Inn  
200 West First St.  
Duluth, MN 55802  
218.722.1202
- 10/26/17 - Maple Grove** 8:30am-3:30pm  
MIIAB/Austin Mutual Training Center  
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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

<p><b>Cost per person</b>  <b>\$151.00 MIIAB Member Price</b>  <b>\$166.00 Non-Member Price</b></p>	<p>Agencies that attend this seminar will receive a 10% loss control credit on their Westport E&amp;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.</p>
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