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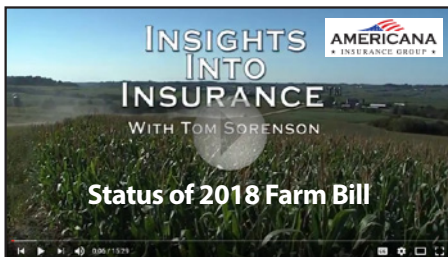
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**MN Independent Insurance
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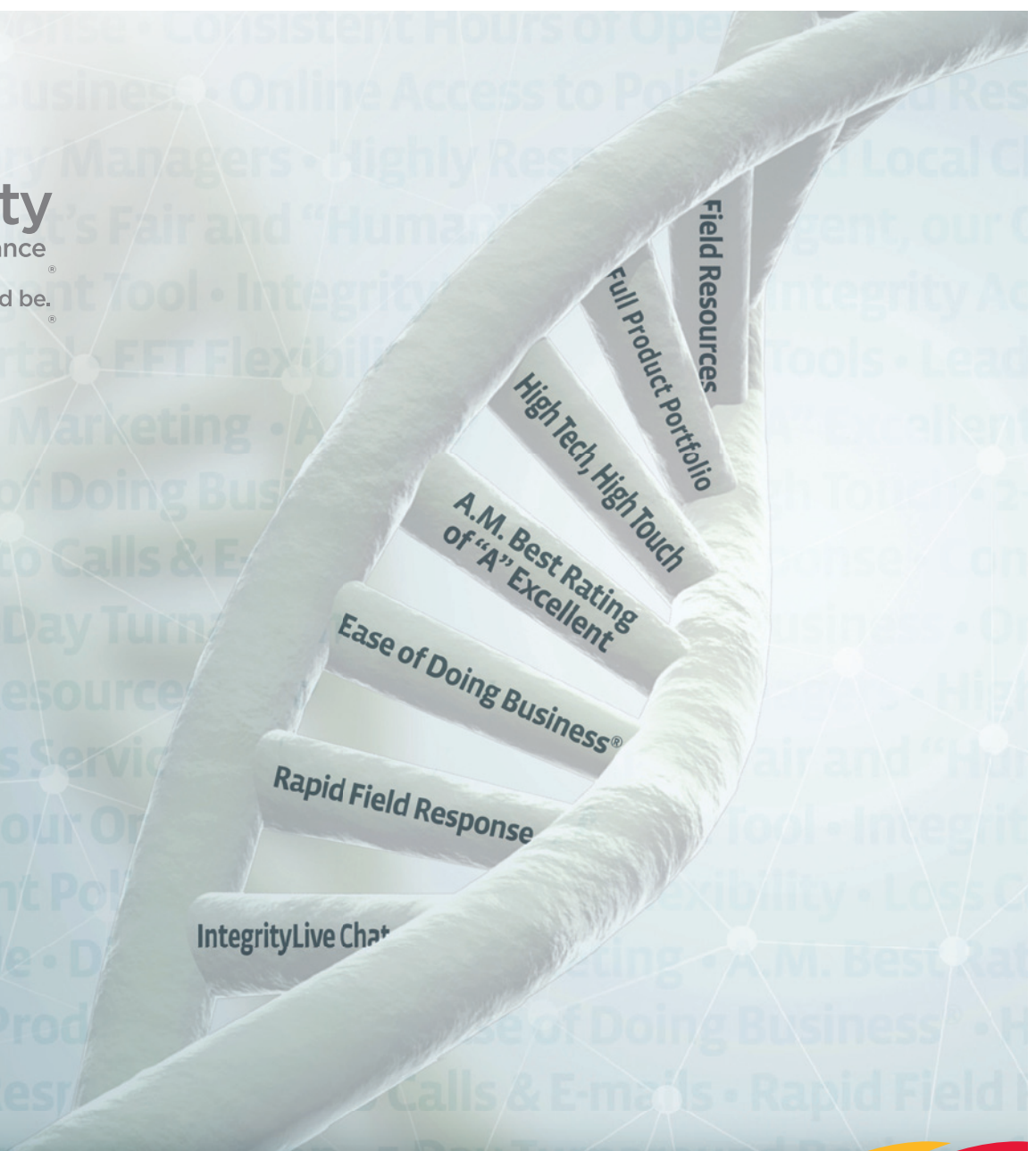
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at 920.968.8330 or dreichardt@imico.com

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Diamond Profile



FEATURED PARTNER

North Star Mutual

PRESIDENT & CEO

Jeff Mauland, CPCU

COMPANY HEADQUARTERS

Cottonwood, MN

A.M. BEST RATING

"A+" (Superior)

COMPANY WEBSITE

www.northstarmutual.com

North Star Mutual

"A Personable Company – Keeping You on Course"

North Star Mutual is a Minnesota based regional insurance carrier specializing in Farm, Home, Auto and Small Business Insurance Products. Today the company writes \$390 million in premium and insures over 300,000 policyholders across six states. All business is written through a network of more than 1,500 independent agency partners located throughout the operating territory.

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

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



*President & CEO
Jeff Mauland, CPCU*

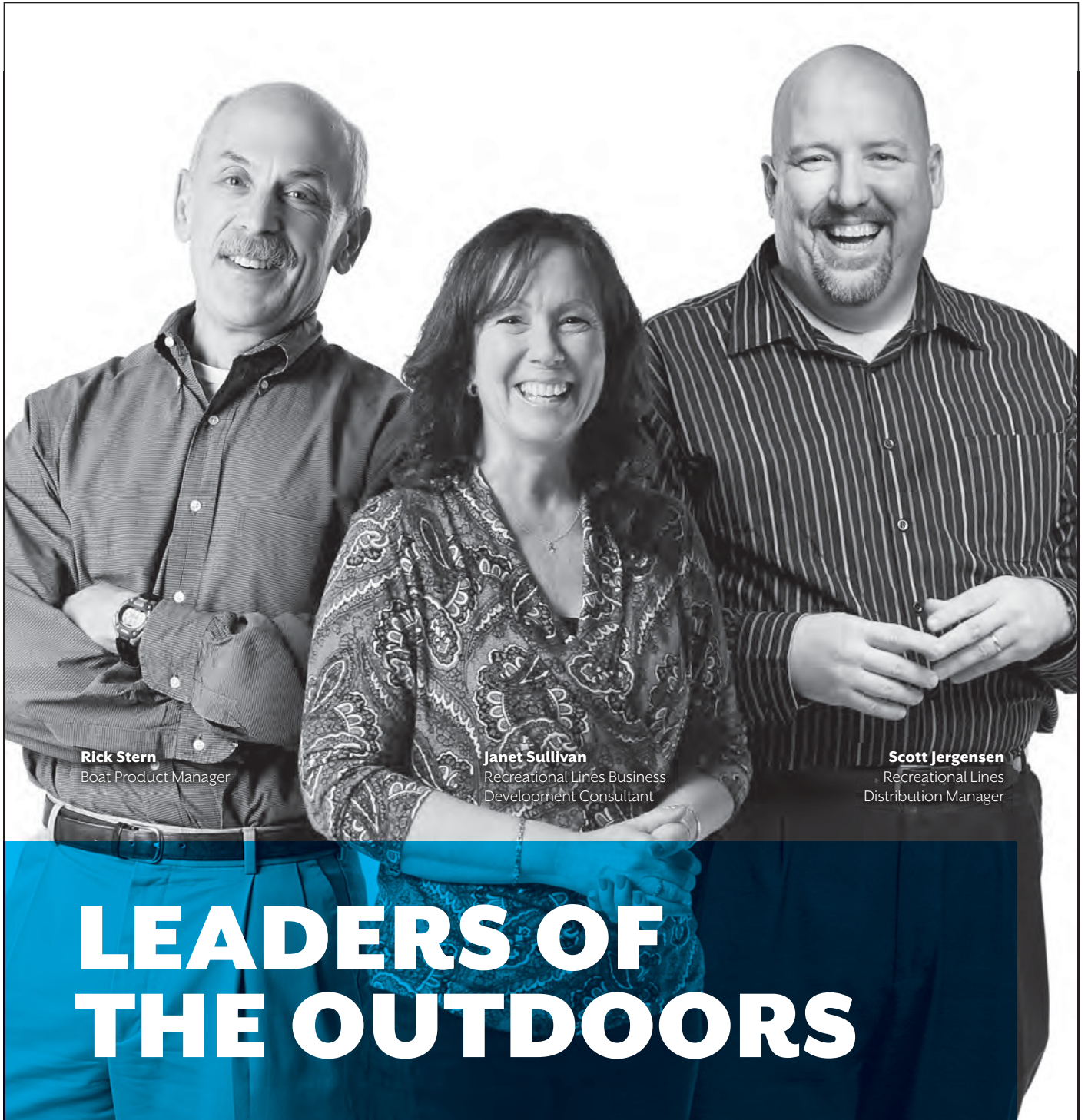
work to provide many benefits to agent members, but also for their strong support and promotion of our industry."

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

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

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

North Star is proud of its financial stability and strong commitment to serving agents and policyholders. The company is rated A+ Superior by A.M. Best and in 2016, was again selected as a Ward's Top 50 Property/Casualty Insurance Company for the 12th consecutive year. North Star looks forward to its continued commitment of working closely with its agency partners in the years to come.



Rick Stern
Boat Product Manager

Janet Sullivan
Recreational Lines Business
Development Consultant

Scott Jergensen
Recreational Lines
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Darian Hunt of House of Insurance Agency, Inc. was recently installed as Minnesota Independent Insurance Agents and Brokers Association President. Minnesota News sat down with Darian to hear his insights on his upcoming term as President.

How did you start your career in the insurance industry?

I started working for Auto-Owner's Insurance in the White Bear Lake Regional office as a Personal Lines Underwriter. I worked at that office for a year and a half and then in their home office in Lansing, Michigan for 10 months. After that I moved into a Marketing position in Southern MN. I stayed with the company for 5 years before joining my Parent's agency in 2003.

Tell us a little bit about your agency?

I always like to say we are a small town agency with the ability to write business anywhere. We currently have 9 full time employees with two locations. We also have hired an intern the last 4 years.

And your family?

My wife Hayley and I have been married for 19 years and we have 3 boys: Dylan (13), Tristan (11) and Brady (6).





What sort of community service are you involved in?

I have been Past Chamber President, Past Grand Knight (Knights of Columbus), Parish Council, Community Club, Sportsman Club, Sons of the American Legion and just recently Youth Hockey Board member because I have so much free time!

What do you find fulfilling about being an insurance agent?

Definitely at the time of a claim I find most fulfilling. Helping the client understand how they will be taken care of and why it was important they bought the coverage they did. Sometimes, this business moves so fast that we don't tend to realize how important the job is we do.

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

A small town agent like myself I get to have conversations with some of the largest agency owners. I think of these conversations as an education, but I think it really helps me personally as you are around such positive people. I have taken advantage of getting involved through our different legislative activities and also use the Big 'I' for my Professional Education Courses.

Who is/was your biggest influence?

My mother is my biggest influence. My father to some extent, but I didn't get a chance to work with him very long. My mom constantly gave me the encouragement to keep after my goals. She does the same with our other agents in the office, even after retiring!

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

I used to think it was my company background, but the longer I have been on the agency side, the more I think it is the experiences we have faced as an agency. I have gained experience in Perpetuation Planning and bringing younger people into our agency system. I also know about the exceptional education that our association offers to our young hires.





If asked, “Why should I join the Big ‘1’” what would your answer be?

Being from a smaller agency I definitely believe the networking capabilities and opportunities. I love having conversations with fellow members from all over the state. I was lucky I knew quite a few other agency owners. I recommend getting involved with the association to gather those connections. Once

you do, you will notice all the other advantages of being a member, such as education and our E&O program.

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

Get involved with your community. Don’t use your community service as a platform to sell your product. Show them you are trustful and hardworking...the sale will follow.

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

I believe we will see significant change the buying habits. We are seeing it right now. Not necessarily a bad thing, we just have do a better job of explaining our role to the consumer and teaching them that price is only a part of the Insurance purchase. If we continue to keep price as the forefront...we will be faced with all sorts of changes.

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

I believe it is very important that we as Independent Agents tell our stories to our legislators. Let them know that we talk to many different types of clients every day, from business owners, to first time home-buyers. If we tell our stories to them, they will start to realize how many people we talk to and what we are actually seeing in the market.

Darian Hunt, CIC

House of Insurance Agency, Inc.



Thank you, agents.

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



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Ted Dyste - A True Professional

On behalf of the board of directors and members of MIIAB, I would like to personally thank Ted for his hard work and dedication that he has shown over the past year as President. If you know Ted, he is a very personable individual and very dedicated to his insurance clients, staff, and the companies he represents. He has the "A" personality that keeps him going from sun up to sun down. Over the past year as President, he worked diligently on many issues that face the future of the MIIAB. Ted's leadership will be missed as President but we all know that he will be involved in the association to protect the future of the independent agents. Thank you, Ted.

The Leadership of MIIAB has Changed

Darian Hunt of the House of Insurance in Le Center MN took the helm of the MIIAB at its annual convention in May. Darian is a dedicated professional who has taken over the family agency from his mother and father a number of years ago with his business partner and brother, Randy. Darian's goal for this year as President is to build a stronger membership by enticing all different types of agencies, large or small and the new network agencies into the MIIAB family. He explained to me that the MIIAB must represent all types of agencies to speak with one voice with insurance companies and state legislature. We are all confident that Darian will do an outstanding job this year as the MIIAB President.

MIIAB Convention a Huge Success

Over 800 insurance industry professionals attended this years convention. The convention excitement began when Gopher Coach, P.J. fleck picked up the microphone at our opening luncheon. His energy and enthusiasm for Gopher Football and life itself is something to see. I don't believe even the energizer bunny could keep up with Coach Fleck. If his enthusiasm and energy is transferred to the Gopher football team, we will soon have a Big 10 Championship and maybe a National Championship in the future. The MIIAB and many of the independent agency companies strongly support Gopher Football by advertising at the TCF stadium and the Gopher Sports Network. Together we will build a strong advertising program promoting the merits of the independent agency system.

As the convention progressed many individuals attended the educational opportunities that were unique to our industry such as 'Drink & Drone' and 'I Screwed Up and My Insured is Toast'. We also had a successful farm and crop program on the last day of the convention in which, our National Lobbyist, Jen McPhillips spoke on current Crop Insurance trends. The final highlight of the convention was the exhibit hall where it was packed with insurance companies and industry vendors that networked with hundreds of the MIIAB members.

Thank you to all the Power in Partner Companies and vendors who made this years convention a huge success!

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Xpress-Pay
Young Agents Group



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Diamond Profile



The relationship company

FEATURED PARTNER

Western National
Insurance Group

PRESIDENT & CHIEF EXECUTIVE OFFICER

Stuart Henderson

COMPANY HEADQUARTERS

Edina, MN

A.M. BEST RATING

"A" Excellent

Western National Insurance, headquartered in Edina, is a group of eight active property-and-casualty insurance companies (and one affiliate – Michigan Millers Mutual Insurance Company of Lansing, Mich.) providing personal and commercial coverage in 20 states, plus surety bonds in 27 states, across the Midwestern, Northwestern, and Southwestern U.S. 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're proud to partner exclusively with Independent Insurance Agents," said Stuart

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*

Henderson, President and Chief Executive Officer. "We believe that the Independent Insurance Agency system continues to be the only insurance buying option where policyholders get both the choice and the expertise they need to secure the best mix of coverage and price for their insurance needs. We look forward to continuing our support of Independent Agents and associations like the MIIAB for many 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's A.M. Best financial strength rating of A (Excellent) was affirmed and its outlook was upgraded to "Positive"; the Group was recognized once again as a Ward's Top 50 Benchmark Group of top-performing U.S. property-and-casualty companies (its eleventh time in the past twelve years); and the Group was named a Top Workplace by the Star Tribune

for the sixth year in a row. Execution of a strong business plan and the continued hard work of employees and agency partners resulted in growth of the Group's policyholder surplus to over \$487 million.

This year, Western National continues to prioritize the delivery of a first-rate customer experience. The Group recently launched a new three-year plan to help support this strategy. Employees are hard at work carrying out the plan, which will maintain the Group's commitment to interpersonal relationships, while also providing agents and policyholders updated technology for access when and where they need it. In addition, ongoing enhancements to the Group's online systems, such as the **AgentsOnline** agency portal and **MyAccount** policyholder portal, will help increase the ease of doing business for agency partners and the billing experience for its policyholders.



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Company Award of Excellence



The Builders Group

This award is bestowed on an insurance company by the board of directors and member agents of the association. Our members are surveyed on an annual basis for recommendation of an insurance company that has gone above and beyond their expectation in servicing the needs of their customers and their agency.

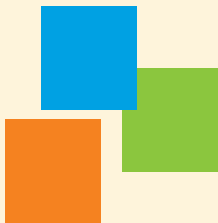
The Builders Group was voted by the members to receive this honor at MIIAB's annual convention in May. The Builders Group was formed 20 years ago by a group of contractors, and today has grown into one of the premier self funded insurance workers compensation entities in Minnesota. The Builders Group specializes in partnering with construction related businesses to provide a competitive market, premiums, and more importantly, loss control to protect their employees from injury.

Daniel D. Riley, Executive Vice President of the Association, stated that, "The Builders Group has been a major player in the workers compensation area in Minnesota. Over the years their CEO, Stu Thompson, has done an outstanding job in making this a premier company for the construction industry in Minnesota for their worker's compensation needs. Their loss control programs for contractors is one of the best in the Midwest providing outstanding recommendations to the consumer on how to avoid costly claims."



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Company Representative of the Year



Michael Happe, CPCU SFM-The Work Comp Experts

This award is presented annually by the association upon their commendation of its membership by nominating an insurance company representative that has proven knowledge, experience, and professionalism, in working with independent agents throughout Minnesota.

Mike Happe was honored as the insurance Company representative of the Year for his knowledge and leadership that he has provided to our members and SFM over the past 12 years, as Senior Vice President and Chief Marketing Officer.

Daniel D. Riley, Executive Vice President of the Association, stated that, "Mr. Happe has played a major part in our industry over the years. Most importantly he's been involved in spearheading our industry and enticing young men and women into our industry. He has worked together with St. Thomas University in helping actuarial, international risk management, and insurance students, developing their on campus fraternity, Gamma Iota Sigma. Under Mike's guidance these St. Thomas students seek a career in the insurance business in Minnesota and throughout the country. His dedication and work ethic surpasses all of our expectations. We congratulate Mike on receiving this prestigious award."



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Agency of the Year



Young & Associates Insurance

This award is presented annually to one of the association members whom has dedicated their agency to promoting professionalism to their insurance clients and the companies they represent. This year's award was bestowed on Young & Associates Insurance of Duluth, MN. Their family legacy began when Thomas Young Sr. purchased the agency in 1976. It has become a family owned business, who's members have joined the agency to perpetuate the daily insurance legacy in Duluth.

Daniel D. Riley, Executive Vice President of the Association, stated that, "Tom and Tim Young have been active in the industry for many years. They have a reputation that stands out among our members throughout Minnesota. Not only has the Young & Associates Insurance agency been one of the top agencies in the industry, providing a variety of products and services to their customers, they are actively involved in giving back to their community. The association is proud to have the Young & Associates Insurance agency involved in our association and they so deserve this award.

We are also encouraged that Tim and Tom are bringing in the next generation of insurance professionals in to their agency to provide the quality of professionalism they have provided to their customers over the years."



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Agent of the Year



Bruce Sogn **Oakwood Insurance Agency, Inc.**

This award is presented annually to a member agent of the association who was nominated by an insurance company within the agencies that they represent. This award is presented to an independent insurance agent that has dedicated their career in counseling their customers by providing them with the best products and services for their insurance needs. Bruce Sogn, President of Oakwood Insurance Agency, started his business in 1989 after seeing how successful his father was in serving local communities. He continues the family legacy by following in the same footsteps as his father before him, by dedicating his support to his community and customers.

Daniel D. Riley, Executive President of the Association, stated that, "Bruce has been active in the insurance business for almost three decades and has an outstanding reputation with his colleagues in the business, as well as the insurance companies he represents. As the head of a family owned agency, he stated that his success is due to the involvement of his wife Darlene and son Jeremy. He also explained that the success of his agency and the products and services they provide to their clients, could not be done without the professional staff that he has in his agency. Bruce is a member that has always given back to his profession and he truly deserves to be recognized for all of his dedication the industry."

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Young Agent of the Year



Marc Cohen, CLCS **Bearence Management Group**

This award is presented annually by the board of directors and young agents committee of the association in honoring one of their young insurance professionals who has shown exceptional leadership within the organization. This award is given to someone who has also shared his experiences with other young professionals in educating them on the insurance industry.

Daniel D. Riley, Executive Vice President of the Association, stated that, "The MIIAB is honored to present Marc with this award based on his involvement in the association and helping discuss the opportunities available in our industry to many of the Universities throughout Minnesota. In particular, Marc has invested time in The University of Minnesota's Center for Sales Leadership + Education, by providing input to many of the college students who are pursuing a career in sales. We have been informed by the executive team at Bearence Management Group that Marc is becoming one of their top insurance producers within their company, that specializes in a variety of insurance areas."



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All Industry Award



Michael Scherschligt, JD

This is a special award presented by the board of directors of the association to an individual that has made a significant contribution to the insurance industry.

For over 40 years, Mike Scherschligt has overseen the success of the certified insurance counselor program in Minnesota. Many of you may not be aware that Minnesota was the first state outside of Texas to offer the CIC program to independent agents in the country and the professor from Hamline University was one of the main proponents for the key to our success in Minnesota.

Mike has been our education consultant for more than 400 institutes, taught hundreds of hours of seminars, graded over 1000 hand written exams, passed over 500 producers, CSR's and company personnel, and..."walks on water"... Unfortunately, he also had to provide bad news to some who have taken the exams as well, however, professor Scherschligt tells them that we have one of the smartest insurance industry forces in the country and you may not have actually failed the exam, he may not have been able to read your writing!

When asked about the key to his success he said "being supported for years by competent, organized, thoughtful staff, namely Kathi Schlieff and April Goodin and also by just showing up"

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Janet Phillips
Janet Phillips, CIC
Executive Vice President

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President's Award



Jack Dyste Dyste Williams Agency

At the recent MIIAB Annual Meeting at the Minneapolis Convention Center, I had the duty to present the President's Award to an individual that had a strong impact on me and my career. The recipient was Jack Dyste, my father who passed away only a couple weeks earlier.

Here is an excerpt of my presentation:

"It is my honor and privilege to present the 2017 MIIABA President's Award. Some time ago, as I thought about this award and what it means, I realized there was one eminently logical person who should receive it. And I anticipated with great pleasure the opportunity to publicly recognize that man who has had such a strong impact on me and my colleagues in this business.

I stand here as an Eagle Scout who has violated every Boy Scout's guiding principle: Be prepared. That's because this year's recipient is not in today's audience. He passed away a couple of weeks ago. My grief is still fresh, but I am very proud to name Jack Dyste, my dad, for the 2017 MIIABA President's Award.

When I joined my dad's agency after college in 1980, he was concerned that he wasn't equipped to teach me the inner workings of the insurance business. But I told him that did not worry me - I was looking to my dad for his mentorship and his training to find our agency's true north.

Every Scout knows the importance of a compass, both literal and metaphorical. As independent insurance agents, we need a compass to guide our firms, not only through rocky business terrain, but also toward our agency's true north. When we are faced with multiple and difficult decisions, we must choose paths that do not alter that course.

Jack Dyste had a steadfast and outwardly visible moral compass. Everyone he worked with — his employees, clients, carrier partners and vendors — all benefited from that. Dad made it easy for me to follow him. The early lessons he taught me were invaluable — while I was growing up, while we worked side by side in the agency, and even during his retirement years. He showed me that if you have the ability to build relationships and to do what's right for people, you can be successful.

Dad was an amazing father and business partner to me. He led by example, and by watching him follow his true north, I came to understand my own. And I will always strive to pass his wisdom on to new generations."

Thank you.



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IIABA Chairman, Spencer Houldin,
speaks at the Company Partner Lunch



Company Partner Lunch

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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: I attended an E&O class a few weeks ago, and they talked about including the first and last name of every person you spoke with in the documentation we enter. Our agency uses "activities" to note every conversation with a customer or underwriter. I typically state something like "called the insured", or "received a call from the underwriter." Isn't that good enough?

Crystal, Alabama

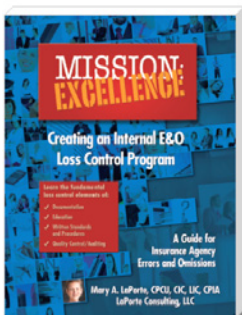
A: Crystal, I can relate to what you are saying. For many years I used the term "insured" myself to clarify who I spoke with in my documentation. However, we have learned the hard way that this is often not sufficient, and it is a habit we need to break.

Imagine you have a personal lines customer insuring a husband and wife when a dispute arises about a coverage they did not have. Your defense is your documentation that states: "The insured called and said they don't want the coverage under their policy." The husband could claim he never made that call, as could the wife. You need to testify who you spoke with. You probably don't remember, and if you did, why doesn't your note verify that? In a personal lines situation, stating "Mr." or "Mrs." would certainly clear things up, or even "Bob" or "Sally" is sufficient rather than their full names. But, what if the customer is single? Why not use "insured" then? Because it is a habit you want to break in order to be more specific in your documentation.

For commercial accounts, using the first name is usually sufficient. If there is more than one "Bob", then using "Bob B." or "Bob S." should suffice. If you are not sure, use their full name.

The same rule should apply when speaking to carrier representatives (underwriting, claim, marketing, etc.). If it is someone you speak with regularly, the last name may not be needed, but when in doubt, use the last name. When speaking with third parties such as lending institutions, auto dealerships or service providers, strive to use full names. If there is an ongoing issue which results in multiple entries in a short time, the full name should only be needed on the first documentation, and the first name should be sufficient on subsequent follow-up notes.

Remember, in the event of E&O litigation, your documentation might be read by many parties: attorneys on both sides, expert witnesses and even members of a jury. Using names helps eliminate confusion as to who was a party in any conversation.



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

*Mary LaPorte is a consultant and educator with a strong background in Errors & Omissions loss prevention. Forward your E&O questions to marylp@lpinsuranceconsult.com
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*President & CEO
Kevin Steiner*

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TOP ISSUES ON CAPITOL HILL



Earlier last month, Big "I" members from all 50 states headed to Washington, D.C. for the biggest, most effective industry gathering: the annual Big "I" Legislative Conference. Agents and brokers met with almost every U.S. Senate and House of Representatives office to discuss the association's top legislative concerns. Additionally, Jen McPhillips, Vice President of Federal Government Affairs attended the Minnesota Association Conference on May 11th to discuss the association's top legislative priorities. A summary of these issues is below:

NFIP. The Big "I" supports reforming the NFIP and slowly increasing private market involvement as a complement to the program. In addition to advocating for a 10-year reauthorization of a reformed NFIP before its expiration on Sept. 30, agents also expressed support for S. 563, the "Flood Market Parity Act" by Sens. Dean Heller (R-Nevada) and Jon Tester (D-Montana), and the House companion bill, H.R. 1422 by Reps. Dennis Ross (R-Florida) and Kathy Castor (D-Florida). The Big "I" also opposes reducing the commissions that compensate agents who sell NFIP policies, as well as cuts to the reimbursement rate for WYO insurers.

Federal Crop Insurance Program (FCIP). Agents are the sole sales force of the FCIP, and the Big "I" strongly supports this safety net for America's agriculture communities. Big "I" agents expressed their opposition to any attempts to cut or cap premium incentives which American farmers and ranchers use to purchase adequate crop insurance coverage. Reducing participation from any group of farmers will change the premiums for all farmers because it will change the risk pool and increase costs.

Health care. More than seven years after the Affordable Care Act (ACA) became law, many of its provisions continue to have damaging effects. Big "I" agents advocated for a full repeal of the "Cadillac" tax and urged support for S. 58 and H.R. 173, the "Middle Class Health Benefits Tax Repeal Act" by Sens. Dean Heller (R-Nevada) and Martin Heinrich (D-New Mexico), and Reps. Mike Kelly (R-Pennsylvania) and Joe Courtney (D-Connecticut). This harmful tax will not only impact many Big "I" small business members and their clients starting in 2020, but will impact more individuals over time because the tax threshold is tied to a very slow measure of inflation. This snowball effect will do irreparable damage to the employee benefits marketplace.

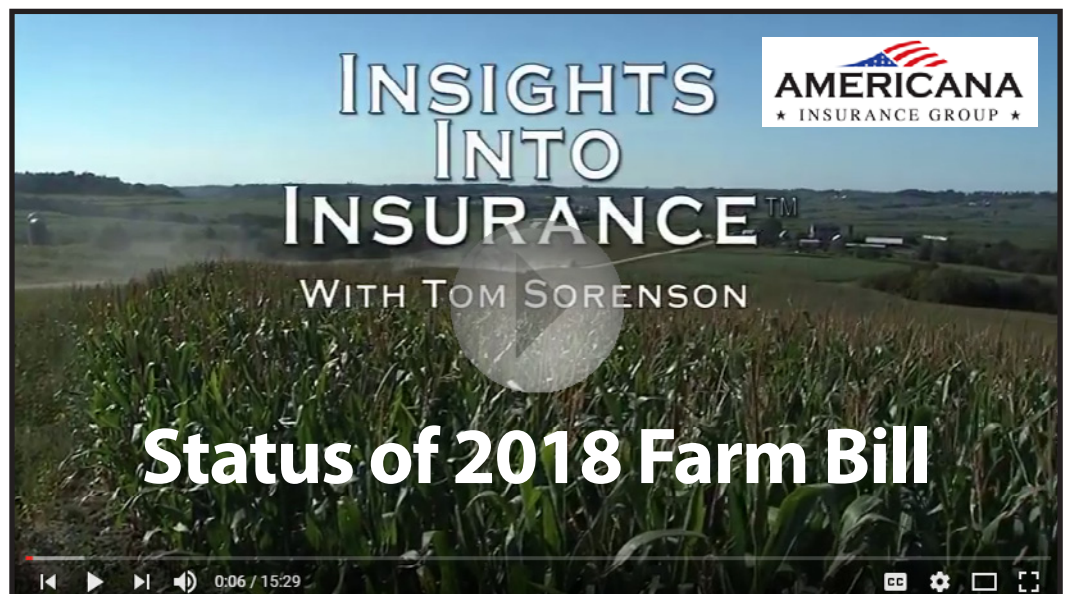
The Big "I" also opposes efforts to cap the tax exclusion for employer-sponsored health insurance, and will continue to advocate for the important role agents and brokers play in selling and servicing health insurance.

Tax reform. Big "I" agents continued to support simplifying the tax code and lowering tax rates for small businesses. During the fly-in, agents urged Congress to address small business and individual rates along with corporate rates in tax reform efforts. The majority of independent agencies are small business pass-through entities that file at individual rates. Reforming corporate rates alone would contribute to an uneven playing field for Main Street businesses.

The Big "I" also supports the current tax treatment of life insurance products and would oppose changes that make it more difficult for American families to protect their financial futures.

Insurance regulatory reform. The Big "I" is concerned about federal encroachment on the state regulatory system. Agents supported significantly restricting or eliminating the Federal Insurance Office (FIO), which was created by the Dodd-Frank Wall Street Reform and Consumer Protection Act and has proven over the years to have questionable value for the insurance market and consumers.

Priority issues also include House bill, H.R. 10, the "CHOICE Act" by Rep. Jeb Hensarling (R-Texas), that intends to limit the duties of FIO. The association is concerned that the bill's proposed restructuring of FIO into a new Independent Insurance Advocate could result in unintended consequences for state-based insurance regulation.





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Identity Theft

Identity Theft is a fast-growing crime in America. Thieves have devised many ways to get possession of our social security numbers, credit card numbers, etc. Coupled with rather soft sentencing penalties (there is no weapon involved), the number of cases has exploded in recent years.

What can we do? For one thing, let's first look at our Homeowners coverage and see what we can expect there. There is also an Identity Theft endorsement that we can add to many of our Homeowners and Personal Packages. Finally, we will consider some risk management ideas that we can pass on to our clients, as well as use ourselves.

The Homeowners: while it will cover personal property anywhere in the world that is owned or used by the insured, the typical contract will restrict our coverage for financial matters in a couple of ways. Under "Property Not Covered", it excludes **j. credit cards, electronic funds transfer cards or access devices used solely for the deposit, withdrawal or transfer of funds...** Later the policy gives us back \$500 of coverage for the theft or unauthorized use of a credit card and other similar cards. There are some restrictions, and the policy goes on to state that a series of acts in this area will be considered one loss (for example, the ID thief uses your credit card 15 times before its illegal use is discovered; this is considered one loss, and you have \$500 of coverage). The policy also excludes "Business Data" and some companies are now using an electronic data exclusion, similar to what we find in the Commercial Property forms.

The point is – our coverage is pretty restricted in the basic policy, so ISO (and most Personal Lines Carriers) have come up with the "**Identity Fraud Expense Coverage Endorsement, HO 04 55**". The will cover an amount of expense coverage your client can use for attorney fees, mailing costs, telephone usage, even up to \$200 per day for lost time at work, to get their credit situation straightened out. The amount is usually \$15,000 and some carriers will offer more. This is something you really should bring to the attention of your clients at renewal or new policy time.

Some Risk Management Thoughts: there are many things we can do to protect ourselves.

1. Get a shredder, and shred all financial and legal documents. Thieves think nothing of going through a person's garbage. According to experts, over 50% of identity thefts happens with this method. Also, advise your clients to make sure their mail boxes are secure (thieves love to steal other people's mail, especially to get credit card applications, bills that have your financial numbers on them, etc.).
2. Advise your clients to get a credit report from **each of the three major credit reporting agencies** at least once each year. These are Equifax (www.equifax.com), Experian (www.experian.com) and TransUnion (www.transunion.com). Advise them to use passwords on their various financial accounts, including telephone accounts.
3. Secure information in the home. Often guests, playmates and service people are on the premises. This also includes the home computers which must be secured from viruses and spyware that are always looking. If you are using a high-speed internet connection like cable, DSL or T-1, which leaves your computer connected to the Internet 24 hours a day, be sure and use a firewall. If you dispose of an old computer, just deleting your files is not enough. Use a special "wipe" utility program to overwrite the entire hard drive. A good website is www.hq.nasa.gov/office/oig/hq/harddrive.pdf (from NASA) for more information.
4. Social Security numbers should not be carried on your person. Also, only give it out to people who absolutely need it. Many times, if you ask why the SS number is needed, you will find out it really is not necessary.
5. Companies like LifeLock will offer help in case of an identity being stolen and used. LifeLock.com gets you to their website, or call 800-Lifelock. Cost is around \$100 per person per year.
6. Finally, a very good website for information on how to handle problems of a stolen ID is: <http://www.ftc.gov/bep/online/pubs/credit/idtheft.htm#risk>





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Notes



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

MIIA Legislative Update - 2017 Session

The 2017 Minnesota legislative session started very strong but went out with a whimper at midnight on the constitutional date for adjournment, May 22. The legislature had passed five consensus spending bills, but these five bills only represented 15 percent of the \$46 billion state budget. Governor Dayton and Republican legislature leaders eventually reached a tentative agreement on the remaining budget bills but would need a short "overtime" session of the legislature.

The governor called a special session starting at 12:01 a.m. on Tuesday, one minute after they adjourned the regular session. The agreement gave the negotiators till 7 AM to work out the particulars of the five remaining spending bills, tax and capital investment bills that were the agenda of the special session.

When 7 AM came without agreement, the legislature veered into uncharted territory. For three and half days, legislators, lobbyists and frequent groups of protestors filled the capitol rotunda with little to do other than wait for the back-room negotiations to be completed. After 75 hours of negotiations, the state legislature passed the latest versions of the five remaining spending and adjourned the special session.

On May 30, the governor reluctantly signed the remaining spending bills, the tax and capital investment bills. In signing the bills, he indicated his continued opposition to several provisions in these bills but said he signed these bills to avoid a government shut-down. He "requested" that the legislative leaders bring members back for another special session to address his concerns. As retaliation for a "poison pill" in the tax bill that forced him to sign the bill to assure funding for the department of revenue, Governor Dayton line item vetoed the appropriations for the House and Senate.

Republican leaders indicated they would not return for a special session, since the bills funding government were now enacted and the state budget set. They also indicated that they would take the governor's veto of their funding to the courts. So, our partisan politics will continue for another couple of months both in the courts as well as the court of public opinion. Let the blame game begin.

Here is a brief summary of the legislation of interest to the association this session.

* * * * *

Two major pieces of legislation were passed early in the legislative session. Both new laws relate to the collapse of our individual health insurance marketplace.

A \$325 million premium relief program was enacted in the first weeks of the session to give nearly 120,000 Minnesotans who purchased individual health insurance a 25% premium rebate. This applies only for purchases already made during the 2017 open enrollment period. I have learned that this entire amount was not spent since some Minnesotans did not apply for the rebate. Approximately \$16.5 million of unspent funds were directed to health and human services spending.

The legislature created a new \$542 million reinsurance pool for the individual health insurance market that was designed to reduce potential health insurance premiums for 2018 and 2019. Reinsurance would kick in when an individual has exceeded \$50,000 in claims costs and continue until individual claims costs meet a \$250,000 threshold. The Department of Commerce has estimated that reinsurance at this level could result in a 25% premium reduction. To take effect the reinsurance pool would need the approval of the federal government.

CAPITOL NOTES continued on page 44

The Governor wanted the state's health plans to provide assurance that if they participated in government funded reinsurance they would continue to write health insurance in the individual market. When those assurances were not forthcoming, Governor Dayton refused to sign the bill, instead allowing it to become law without his signature.

A major insurance fraud proposal was enacted. It would expand the definition of insurance fraud covered under the Commerce Department's administrative penalties to include not only actual fraudulent acts but substantial acts of attempted fraud. Auto theft was expanded to include auto-related theft. The Department is given the authority to order restitution to insurance companies for the cost of fraud investigations.

The omnibus tax bill passed by the house and senate during the special session contains MIIAB supported language that tells the Department of Revenue they can no longer use the location of an individual's financial advisor in determining residency for state income tax. Other items of interest in the tax bill include:

- Increases the amount exempt from MN estate tax from \$2 million to \$3 million in four steps with the maximum reached in 2020.
- Allows for a deduction or tax credit for contributions to 529 college savings plans.
- Freezes commercial property taxes at 2018 level and exempting the first 100,000 of commercial-industrial property from taxes.

The estate tax exemption and the freezing of commercial property tax rates were two of the five objections the governor cited in his signing/veto announcement on May 30. The other objections were a decrease in cigarette and cigar taxes, prohibition of drivers' licenses for undocumented immigrants and new teacher licensing provisions. These will remain law unless the governor can convince, or extort the legislature into a special session to change them.

A new law will curtail so-called drive-by lawsuits against business for not meeting "reasonable accommodations" for people with disabilities. The governor has signed this bill aimed at predatory lawsuits from unscrupulous lawyers. Businesses would now be given 60 days to respond to any architectural barrier before going to court.

Another industry bill has been enacted and signed into law. It allows a life insurer to limit payment to policy beneficiaries if the insured's death occurs as a result of the insured's involvement in a terrorist act. Conviction of a crime is not necessary, just the preponderance of the evidence that the insured was furthering terrorism. The life insurer would be required to return paid premium to beneficiaries but not pay death benefits that would be due under the policy.

The law passed two years ago that gives individuals the right to choose the agent of their choice when purchasing individual health insurance was amended to assure that appropriate commissions are paid to the selected agent. Previously the law limited commissions to the sale of "qualified" health insurance products, those approved for sale by the state health insurance exchange. The law was extended to include any individual health insurance sold in the state including those sold outside MNsure. The law is effective as of January 1, 2017.

* * * * *

It seemed to me that a special session of the state legislature was entirely predictable. The 2016 elections giving Republicans control of both the House and Senate under the final term of a Democratic governor set the stage for the brinkmanship that led to another special session.

This is the 12th special session since 2001. Minnesota voters' penchant for divided government will likely bring more special sessions in the future.

Yet, Governor Dayton's attempt to shut-down the legislature to get them to acquiesce to his demands is unprecedented. I have no idea what happens next.



Dominic Sposeto
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One evening many years ago...

After spending nearly every waking minute with Chelsey (My Princess) for eight straight days, I knew that I had to tell her just one thing. So one night, just before she fell asleep, I whispered it in her ear. She smiled – the kind of smile that makes me smile back – and she said, “When I’m old and I think about my life and what it was like to be young, I hope that I can remember this very moment.”

A few seconds later she closed her eyes and fell asleep. The room was peaceful – almost silent. All I could hear was her breathing. I stayed awake thinking about all the time we’d spent together in our lives that made this moment possible. And at some point, I realized that it didn’t matter what we’d done or where we’d gone. Nor did the future hold any real significance.

All that mattered was the peacefulness of the moment.

Just being with her and breathing with her.

The moral: We must not allow the clock, the calendar, and external personal or business pressures rule our lives. The fact that each individual moment of our lives is a Remarkable mystery and a wonder – especially those moments we spend in the presence of a loved one.

Your turn...

How do you think differently today than you once did? What life experience or realization brought on a significant change in your way of thinking? Please send an email to fwhitcomb@miia.org and share your story with me.

Slow Down and Be Remarkable!

Frank



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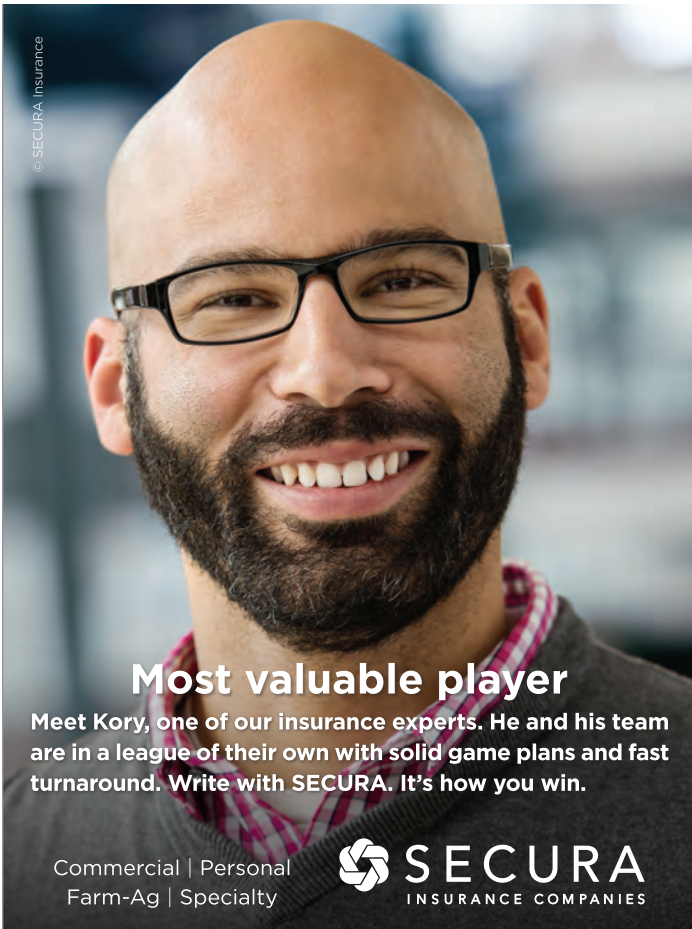
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**2017 MIIAB CIC
Program Schedule**

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~~ - **FULL**
- 4/5 - 4/7/17 **Maple Grove** Life & Health
- 5/17 - 5/19/17 **Maple Grove** ~~Commercial Multi-Line~~ **FULL**
- 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. CE Credit is available for MN and all bordering states, if you are licensed in a different state and registering less than 40 days from the program, please contact National Alliance to determine if CE is available. 1-800-633-2165

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.

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**.

Method of Payment

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

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2017 MIIAB 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 - Personal 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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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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Please Check Location

- 1/25/17 - Maple Grove** 8:30am-3:30pm
MIIAB/Austin Mutual Training Center
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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
Morton, MN 56270
507.644.3000
- 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
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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
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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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