



# THE Minnesota News

## DIAMOND PARTNERS



**MIAB along with our Diamond and Platinum Partners announce a NEW Sales Training Program**

# DYNAMICS OF SELLING

LEARN FROM FACULTY WHO HAVE BEEN THERE

**February 20th-21st, 2018**  
**MIAB/Austin Mutual Training Center**  
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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)
- Amy Rau**  
Director of Education & Events  
763.235.6471 [arau@miia.org](mailto:arau@miia.org)
- Dominic Sposeto**  
Government Affairs Director  
763.235.6485 [dsposeto@gmail.com](mailto:dsposeto@gmail.com)
- Frank Whitcomb**  
Consultant  
763.235.6487 [fwhitcomb@miia.org](mailto:fwhitcomb@miia.org)



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**MN Independent Insurance  
Agents & Brokers Association**

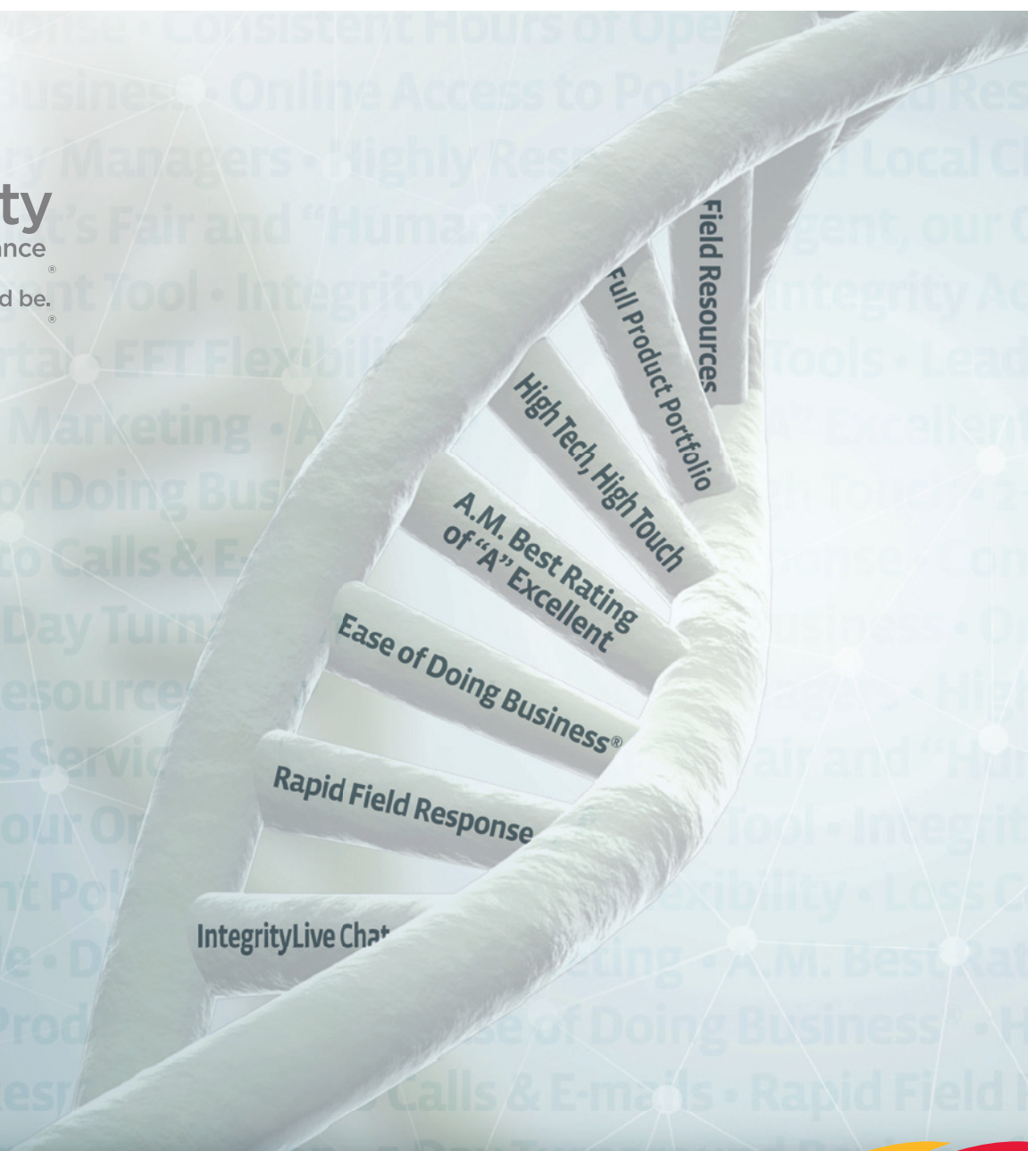
15490 101st Ave N, Suite 100  
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## Investing in the Future of Your Agency

The MIIAB has been in full swing visiting with our member companies through our Power In Partners Campaign this fall. Over the past 10 years we have brought in 62 Insurance Companies and Vendors in to our partnership program and we very much appreciate their loyalty and support to our Independent Agency System. Our partnership program grows and the participation by these companies grows with us. Every year rain, snow or shine your association leadership visits Insurance Companies in Minnesota, Wisconsin, Iowa and Illinois. We always enjoy these visits because we really come up with some great ideas on how we can find better ways to add value to your agency. We would like to thank the following companies for opening up their boardrooms to meet with us...Auto Owners, Grinnell, AAA, Progressive, Arlington/Roe, EMC, West Bend, Austin Mutual, Foremost, North Star, Western National, Nationwide, Acuity, Burns & Wilcox, Integrity, IMT Group, SFM, RAS, RPS, The Builders Group, Encompass, Liberty Mutual, Midwest Family Mutual, Secura, QBE NAU, Erstad Financial/Legal Shield, and Northern States Agency.

Besides the normal legislative, regulatory and market issues which we have worked hard on the past few years with the companies, other areas such as perpetuation and bringing younger people into the business seem to be at the forefront of the future of our agency system including Education. While our association offers many high quality, technical insurance offerings we may be missing the boat on sales training and sales management of the agency producers, owners and managers? In 2018, the MIIAB in cooperation with its Diamond and Platinum Level partners will be offering scholarships in their name to the Dynamics of Selling program designed by The National Alliance. These 19 companies will be making scholarships available for this sales program to be offered in February 2018. Look for more information on our website and check with your companies field rep for scholarship opportunities. Our next joint project goes hand in hand with the Dynamics of Selling program, entitled Dynamics of Sales Management. This program we hope to release in the near future.

Our goal is to work with the insurance companies on ways to bring more of a management approach to our member agents, weather its agency management or producer development. We all want new and talented producers. Finding them may be easy, managing them and cultivating a sales staff is more difficult. If we are going to pursue this area with our member agents, we need to provide them with the tools they need from someone who has the experience and training. We all must ask ourselves "Are all agency owners and managers looking at a strategic plan for the next 10 years?" I believe, like many of our colleagues, we need to be planning for the future of our agencies and we must begin today in building our STRATEGIC LONG RANGE PLAN. It is our hope as your association and along with our company partners we can help build a strategic plan that meets your agency needs in the future.

The November 2017 issue of the IA magazine has also addressed these issues in a number of articles that you may want to review. Please use the following link to access the IABA's publication. <https://www.iamagazine.com/magazine/current-issue> Finally, please let myself or our association staff know of any ideas you may have or if you would be interested in some potential classes we may offer.

Hayley and I would like to wish everyone a Merry Christmas and Happy New Year!





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## Dynamics of Selling offered by the MIIAB and it's Company Partners

On February 20-21, 2018 the MIIAB and 19 companies will be pooling their resources to offer the first of many sales/sales management programs to members of the MIIAB and the insurance companies contracted agents. The first program is a proven program that has been designed by The National Alliance called **Dynamics of Selling**. The class will be available on a very limited scholarship basis from these companies. If you have a contract with any of these companies, you should contact your local field representative to see if they have one available for your agency producers. The class is also open to any agent for a fee of \$495 and it is limited to approximately 50 seats for this highly interactive course.

Over the past several months, the leadership of the MIIAB has been working with the Diamond and Platinum Level partners in an effort to bring this quality sales program to young producers. These companies are very excited about the MIIAB's direction in making available sales programs and sales management programs in a cooperative effort to improve perpetuation in agencies and increasing sales. As we met with these insurance companies, they are very aware of the importance of bringing new producers into the industry and having them well trained to be successful in these agencies. More importantly, we hope that long term, these producers will be the future owners of these agencies.

## How to Access a Scholarship

We have made 30 scholarships available to our Diamond and Platinum Partners and they will be evaluating who would be eligible for this scholarship. They will be choosing based on their own individual criteria who to present their scholarships to. If you would like to inquire about the criteria of a scholarship for you or your producers, you may want to contact your branch manager or field representative about the availability of these scholarships. Please see the following pages for details of the program. Contact Amy Rau at 763-235-6471 or [arau@miia.org](mailto:arau@miia.org) with any questions concerning this program.

On behalf of the board of directors and members of the MIIAB, we would like to thank the leadership of the Diamond and Platinum partners listed below for their commitment in providing professional sales and sales management programs to the MIIAB members.

### Diamond Partners

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### Platinum Partners

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Premco Financial Corporation  
Risk Administration Services  
SFM - the Work Comp Experts  
The Builders Group  
The IMT Group





# DYNAMICS OF SELLING

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## Benefits

From Dynamics of Selling, you will take away a world of benefits—beginning with heightened sales revenues. The advantages accrue from the moment you start the program. In just 16 hours, you learn how to:

- Implement a winning, insurance-specific sales process.
- Super-qualify your prospects—that takes knowing exactly when you are moving toward a close, when you need to change tactics, and when to walk away from a deal.
- Demonstrate value and avoid the price-driven sale.
- Close the sale by using active listening to discover the customer’s true needs.
- Overcome objections—a process of turning “no” to “YES.”
- Use goal setting as a tool for action, rather than a tool for measurement.
- Cultivate “competitor-proof” relationships that help you win, every time.

## Update Credit

Full attendance at a Dynamics Series Program qualifies for one year of update credit for dues-paid CICs and CRMs, and up to two years of update credit for dues-paid CISRs and CSRMs.

## Value

Dynamics of Selling is *the single most important investment* you can make in yourself, your business, and your future. Learn to think strategically and prepare for any market condition. Get the skills and learn the processes that will generate new business and increase your earnings.



# DYNAMICS OF SELLING

LEARN FROM FACULTY WHO HAVE BEEN THERE

**February 20-21, 2018**

MIIAB Training Center  
15490 101<sup>st</sup> Ave. North, #100  
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## WHAT'S IN IT FOR...

### Me?

An understanding of value selling and how to establish my own rules of the game

### My Clients?

Recognition of the prospect-client value system and what dictates their buying styles

### My Company?

Improved focus and increased revenue with a higher hit and close ratio

## Learn from an active, industry sales leader

A market-focused, sales-driven culture can only be developed with total immersion into an effective process. Created by insurance agents for insurance agents and taught by active sales leaders in the industry, the Dynamics of Selling Program has trained over 21,000 industry professionals in both a proven sales process and in skills that lead to career-building success.

## Take a closer look at these topics:

- Understanding the Client Decision Process
- Building a Client-Driven Sales Culture
- Advanced Client Communications
- Taking It to the Street



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# Five Pillars to Success as a Manager

By Jan Makela

Why does your organization exist, and why should anyone care? Organizations exist to perform—period. Be for-profit or non-profit, they all exist to do something, make a product, or supply a service.

Today, many employers say they're having trouble retaining their younger employees—specifically Millennials. At 82 million strong, Millennials are the workforce of the future. Studies have shown they want to work where they can make a difference and contribute to something bigger than themselves.

It's imperative to realize that the people in your organization—especially young people—are the fuel to your long-term success, and the one person who affects that outcome more than any other is the frontline manager. Fortunately, there are five defined pillars of success that managers can rely on to help them succeed in their aim to boost employee retention.

- 1. Engage employees with a compelling vision of what is expected, and provide the mission to achieve that vision.** Why? What's in it for the employee to want to achieve for you? People respond when they are doing or contributing to something bigger than themselves. When national crises such as earthquakes or hurricanes occur, people are driven to volunteer not because they have to, but because they want to. Your vision and the culture you create are the reasons you exist.

Tell your people that without them doing what they do you wouldn't achieve the results that you desire. The way employees view a job and its role in their life is evolving. Employees don't just come to work for a paycheck. They seek a purpose, the opportunity to do what they do best every day, and to lead a life they desire for their families and themselves.

*continued on page 13*

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- 2. Make decisions based on productivity.** By keeping your eye on the goal and having your people similarly focused, everyone will understand why certain decisions are made and can buy in. If disagreements occur in discussions they are welcomed because they are focused on achieving a better outcome toward the end objective. When disagreements occur, be sure to ask what the ultimate goal is.
- 3. Motivate every team member to take action.** People are more likely to take action if they know what is expected of them. When expectations are clearly defined, employees are less likely to disappoint their manager or their peers. Employees will work together without your direction or approval when they all know what is expected and have bought into achieving the desired results. Most people are going to live up or down to their perception of the expectations of them. If your people don't know what is expected, don't be surprised by what you get.
- 4. Have the assertiveness to drive outcomes.** Are you more concerned with the process or the outcome? Managers are in place to strive for positive outcomes. Employees may find ways to produce an outcome that the manager never thought of. Provide employees the freedom to experiment and try new ways of doing things. Keep progress results in front of the employees. If they do not see the progress they are making as a team, they will lose interest over time and productivity will wain.

When your staff see that their work is making a difference they will continue to contribute. If you avoid providing appropriate feedback on your employees' progress, you'll immediate notice a decline in the contributions of team members. Remember, feedback is the breakfast of champions—be generous with your thoughts and expectations.

- 5. Create a culture that you want.** Culture impacts every aspect of how you get things done, from hiring and developing the talents of the employees to customer service. Define your desired culture and then take it from words to actions. If you don't like the culture you currently have or the results that you are currently obtaining, you are the only person who can change it. Your actions have to mirror what you desire. Do you allow the negative behavior to go unchallenged? Realize negative behavior brings down all your good employees. Your employees are watching and if they see you doing nothing, your lack of action has sent a powerful message. You don't care!

Employees are not going to care if the manager doesn't care. When employees know that the manager truly cares about them as a people, they will walk through fire for the manager. When people believe the manager doesn't care the employees will let the manager walk off a cliff. This caring gets to the heart of employee engagement.

By creating a workplace where people want to come to work instead because they have to come to work managers will see positive changes. Most people don't wake up in the morning and say, "I think I will do a bad job today." Help them achieve the results necessary for the organization, but in a way that each and every employee's contribution is recognized and appreciated.

#### **ABOUT THE AUTHOR:**

Jan Makela is an executive coach, highly-sought after speaker, and best-selling author of *Cracking the Code to Success* and *Be the Manager People Won't Leave*. Jan has a long and successful history of working with companies to ensure quality hiring and training practices. His specialty revolves around strength-based leadership development, with a particular focus on working with senior and mid-level executives, business owners, and professionals. For more information on Jan Makela, please visit [www.StrengthBasedLeadership.net](http://www.StrengthBasedLeadership.net)



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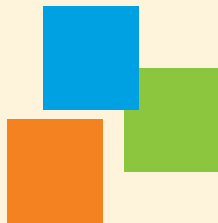
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# Discover the “Secret Sauce” for Customer Retention

## *Key Ingredients for Lasting Relationships*

**By Denise Ciardello**

Peter Drucker famously wrote in *The Practice of Management* that the purpose of a business is to create and keep a customer. Unfortunately, the latter of these is often overlooked. With the papers, online content and mailers filled with so many ways to attract new customers, what businesses tend to forget is that they spend almost three times as much on attracting new customers than retaining the customers they already have.

Every business has a culture, and the culture defines whether the office is customer, time or technology-focused, along with a sense of negativity or an attitude of joy. The standards and values of the team can become apparent to a customer as soon as the phone is answered. When the emphasis of the office is placed on exceptional customer care, the team becomes an asset that will continue to grow the business over time. The significance of creating greater customer satisfaction begins with a total team approach.

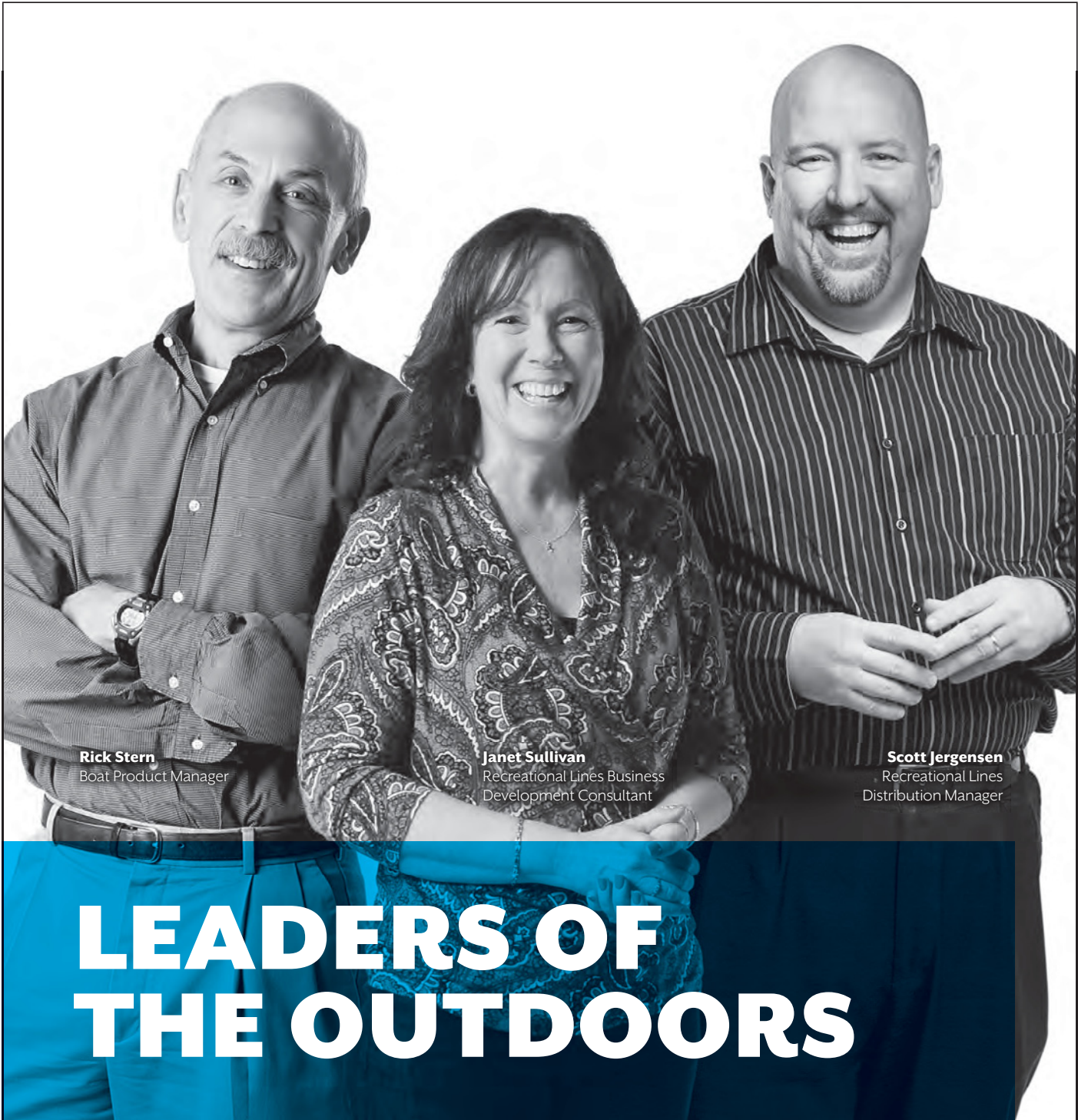
The following three ingredients form the secret sauce to create an office environment that generates raving fans, in turn developing an organic marketing strategy that brings in friends and family of your satisfied customers.

**Personal Attention** - Customer service is the first step in effective marketing. When a customer walks in your front door, how do they feel? Is it cold and sterile or warm and inviting? Do you look up and smile when a customer enters the room? Do you realize that you can change someone’s entire outlook with a simple smile?

Personal touches, like shaking hands and individual greetings provide an immediate differentiator, and project a form of professionalism that people expect from a business encounter. By ensuring that someone feels like you are glad that they are there, they will only leave your office feeling happy—and even better—they will go tell all their friends..

**Be Punctual** - A major complaint from customers is the wasted time they spend in a waiting room or lobby prior to a scheduled meeting. Customers do not enjoy being forced to wait without knowing the reasons for the delay or how long the delay will be. These long waits may be interpreted as a sign of disrespect for the time and efforts your clients and customers spend to ensure their calendars are clear.

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**Rick Stern**  
Boat Product Manager

**Janet Sullivan**  
Recreational Lines Business  
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**Scott Jergensen**  
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Staying on schedule (or close to it) is a major factor in customer retention—perhaps even one of the biggest. There is a clear message of “indifference” that flows when people frequently experience long wait times.

Businesses should work to prevent delays by avoiding overbooking appointments and advising their clients and customers on the nature and length of delays. By merely explaining to a customer that the office is running about five minutes behind, it can immediately diffuse any anger or frustration.. Be honest with the patrons as soon as you know there will be a wait time.

**Focus on Professionalism** – This area is lacking in so many businesses. Is it because our society has become so casual and that is getting mixed up with how to remain professional? Here are a few parts of professionalism that a business may want to focus on:

- Dress appropriately -Your workplace attire may or may not include wearing a suit and tie, but you are still a professional. Whether you have to dress up for work, you wear a uniform or you wear scrubs, your appearance should always be neat and clean. A wrinkled outfit looks no better than a pair of ripped jeans. Wear the type of clothing your employer requires and take pride in what you are wearing. Generally speaking, revealing or tight clothing is a no-no. Avoid clothing that is too low, too high, too tight or too revealing.
- Don't hide from your mistakes - As hard as it may be to do, take ownership of your mistakes and do your best to correct them. Try not to make the same one twice. Never blame others, but set an example so that those who shared in the mistake can step forward and admit it. By the same token, don't constantly call others out on their mistakes; rather, help to teach them the right way.
- Be a team player - A true professional is willing to help his or her co-workers when they are overburdened. He or she isn't afraid to share knowledge, opinions, or simply an extra pair of hands. One person's success reflects well on everyone in his or her workplace.

Every facet of your business—large and small—is important, and customers will always appreciate excellent customer service. While you put so much emphasis on the new customer, what about the returning customers? You need to woo each one equally. Give that *personal attention* that everyone longs for in every aspect of their lives. Treat customers with respect at all times. If you maintain a culture of respect, your customers will know that they are truly being well cared for. *Stay on time*; work together as a team to maintain that time schedule and when someone falls behind, let the customer know that there will be a wait.

Conduct yourself in a *professional* manner at all times; this includes how you look, what you say and how you treat others. Keep an open line of communication with your clients, and ensure prompt attention to any issues that may arise.

It doesn't take a lot to create the secret sauce to customer retention—it just takes consistency and attention to detail. Most importantly, it takes a team.

#### **ABOUT THE AUTHOR:**

Denise Ciardello is the co-founder of Global Team Solutions (GTS), an accomplished speaker, and author of the *Office Management Gems* series. Through her engaging keynotes and consulting, Denise provides unique insight, creativity, and humor for her clients. Her industry distinctions include serving as president of the Academy of Dental Management Consultants and membership in the National Speakers Association, and Toastmasters International. For more information on Denise Ciardello, please visit: [www.GTSGurus.com](http://www.GTSGurus.com)

# WHY WALK WHEN YOU CAN SOAR?



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# What is the E&O Standard of Care in Minnesota?

Knowing your legal duties as an insurance agent is critically important. It serves as a baseline for performance and establishing your approach to serving your customers. It is a balancing act of meeting the insurance needs of your customers while managing your agency's E&O exposure and any increases in the required standard of care. This is especially important when considering your agency's duty to advise customers above and beyond the customer's simple request of a specific coverage. The good news is that a professionally run agency with knowledgeable staff that proactively works with customers is going to put themselves in a position of having less exposure to E&O claims.

To serve our Minnesota policyholders, I went to Rolf Sonnesyn, lead panel counsel, for Swiss Re Corporate Solutions, to check in on how we can gain a deeper understanding of the standard of care that is unique to Minnesota.

Here are some excerpts from the case summaries provided by Rolf to help us gain more insight into this issue.

*Gabrielson v. Warnemunde*

*43 N.W. 2d 540 (Minn. 1989)*

*Gabrielson is the landmark E&O case in Minnesota.*

*In 1978, LaCanne purchased a homeowners policy from the insurance agent. LaCanne purchased his automobile insurance from a different agent. The homeowners policy excluded boats with a motor greater than 25 horsepower. The agent did not specifically tell LaCanne about the exclusion.*

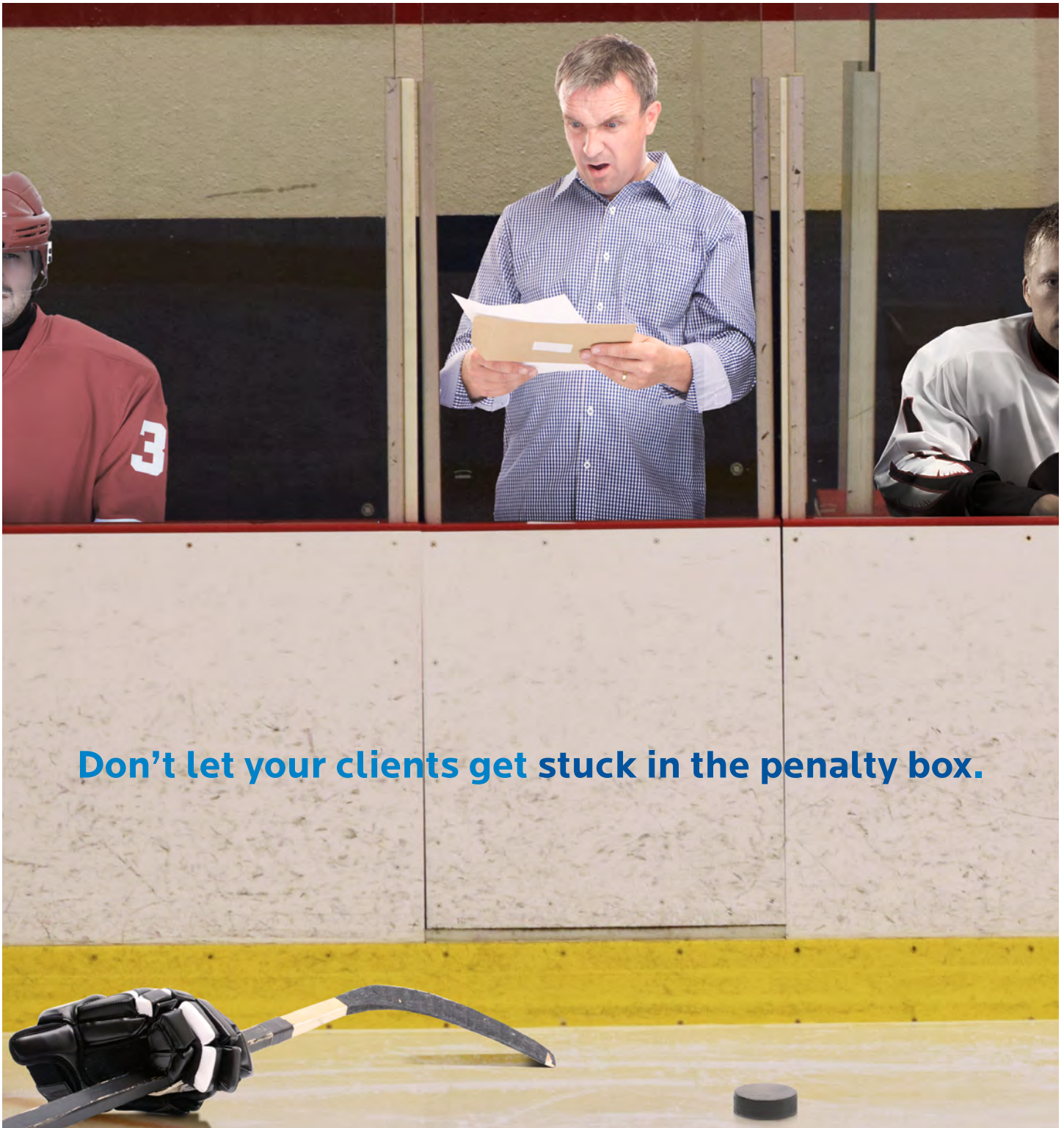
*The homeowners policy renewed for several years. In 1982, LaCanne purchased a boat with a 60 horsepower motor. LaCanne did not inform his agent. The policy renewed one month later.*

*Tim Gabrielson was injured in a boat accident a few months after the policy renewed. Gabrielson sued LaCanne, the owner and driver of the boat.*

*LaCanne's homeowners insurer denied coverage because the policy contained an exclusion for boats with motors exceeding 60 horsepower.*

*The Minnesota Supreme Court articulated the standard of care expected of an insurance agent. The court ruled unless there are special circumstances existing between the insurance agent and the insurance customer, the insurance agent is not obligated to inquire about any changes that might have occurred between renewals.*

*The court looked to Farmers and Merchants for the general notion that the insurance agent is obligated to exercise the skill and care that a reasonably prudent person engaged in the insurance business would use under similar circumstances. The court added this nuance: "An insurance agent's duty is ordinarily limited to the duties imposed in any agency relationship, to act in good faith and follow instructions. . . Absent an agreement to the contrary, an agent has no duty beyond what he or she has specifically undertaken to perform for the client." The court looked to Farmers and Merchants and said the agent is under no affirmative duty to take other actions if the typical principal-agent relationship exists. If special circumstances are present, the insurance agent might be under an obligation to take some sort of affirmative action, such as advise the insurance client.*



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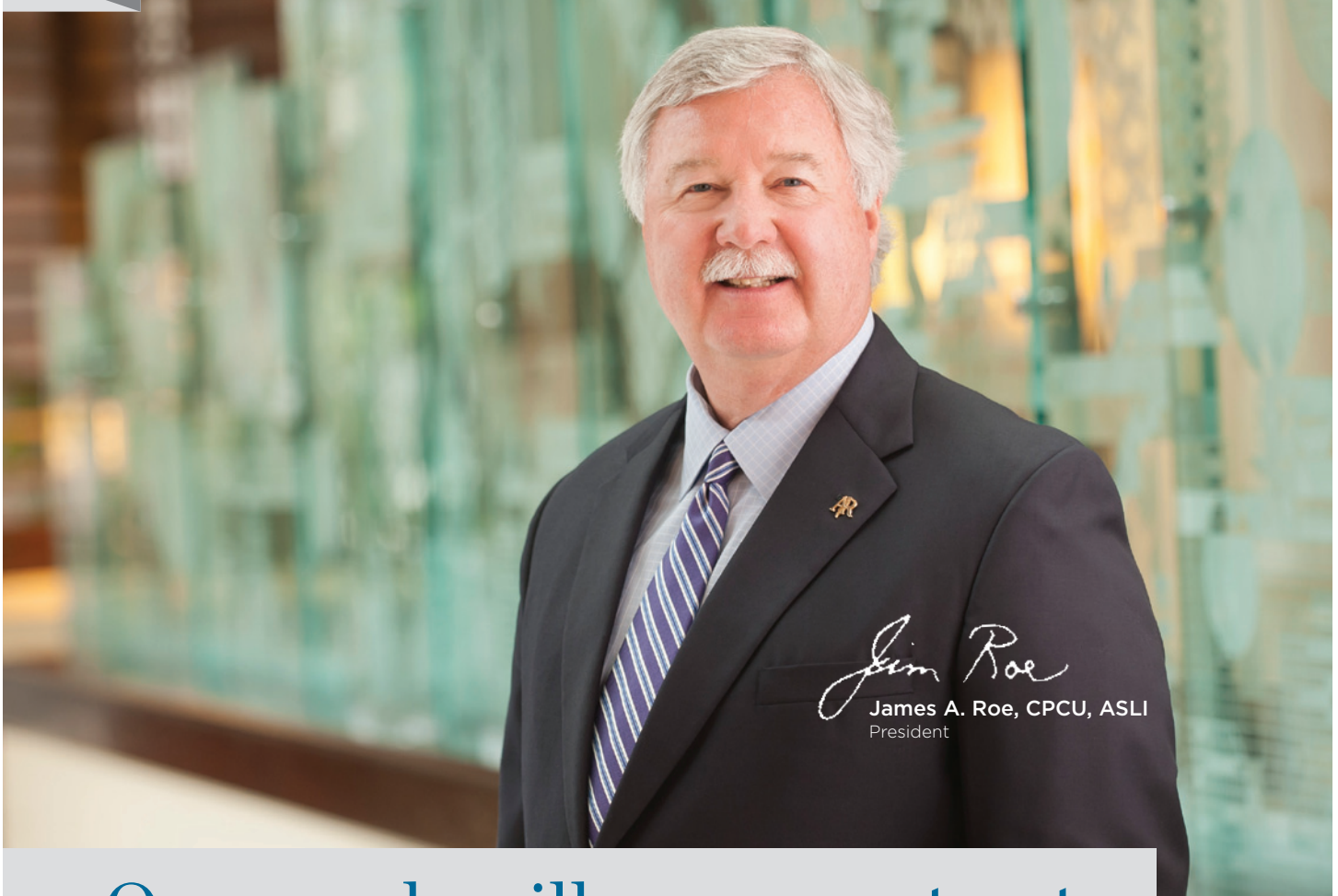
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# E&O Q&A

By Mary LaPorte, CPCU, CIC, LIC, CPIA

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

**Q:** Our commercial lines department is discussing the possibility of requiring signatures on all new business applications, even if the carrier did not require a signature. Some of us feel it is a best practice, but we have gotten a lot of pushback, especially from producers. There does not seem to be an easy way to get the signatures, and there is not a signature line on most of the commercial ACORD applications. We have avoided obtaining signatures for years, so we are not sure it is worth the hassle. Can you share your thoughts on this?

**Lincoln, Maryland**

**A:** Lincoln, for many years it has been the practice in most agencies to obtain signatures on commercial applications only when required by the carrier. A signed application was typically required for professional liability, D&O coverage or other non-standard lines. Because of increased litigation in recent years, many agents have started to require that all applications be signed, regardless of the carrier's requirement. This is now becoming the best practice for all agencies. The courts recognize a signed application as part of the contractual insurance transaction, so signed applications bear more weight in E&O situations. Think about this: if there is incorrect information on an application which appears to be a material misrepresentation, how does a carrier know if it is the customer's misrepresentation or yours? If, in fact, an applicant lied during the application process, you would want to demonstrate that you were still trustworthy!

Only some of the Commercial ACORD application sections include a signature line, such as the *ACORD 125 Applicant Information Section*. The standard has been to have the insured sign any page with a signature line and then initial each of the other pages. That might work well for a 5-10 page application, but some commercial applications can be 40, 50 pages or more!

Another challenge has been determining at what point in the process the signature should be obtained. Might the producer go back out to the insured's location to obtain signatures on an app after they obtain an order to bind? Some agencies require the producer return to the customer with binders and/or certificates of insurance and obtain the signature at the same time. Any way you look at it, it could be less than convenient.

Technology to the rescue. Many agencies today are already enjoying the convenience of electronic signatures. This works very well with commercial applications. Once the producer obtains an order to bind, the account manager or CSR can finalize the application and forward it to the customer for electronic signature. To encourage getting the signed app back quickly, the request could state: "binders and certificates of insurance will be forwarded upon receipt of the signed application." That should promote a timely response from the customer. From an E&O standpoint, the customer could never deny ever seeing the application or not having an opportunity to read it, since the electronic signature process allows a copy to be retained by the customer.

Electronic signatures are widely accepted country-wide, as supported by the Electronic Signatures In Global and National Commerce Act (ESIGN). Consider using the electronic signature process to aid in obtaining signatures on all applications.

*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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## Identity Theft

Identity Theft is one of the fastest growing crimes 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), and the difficulty of tracking the thieves, 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 2011 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 **i. Business data** and **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). Also, 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 unendorsed Homeowners policy, so ISO (and most Personal Lines Carriers) have come up with the "**Identity Fraud Expense Coverage Endorsement, HO 04 55**". This 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 if they do not have any coverage elsewhere.

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 that do not have to be kept. Thieves think nothing of going through a person's garbage. Almost 50% of identity theft losses still come from this source – our garbage. 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](http://www.equifax.com)), Experian ([www.experian.com](http://www.experian.com)) and TransUnion ([www.transunion.com](http://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, 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 old hard drive.
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. Recommend subscribing to any one of a number of programs that will help in event of stolen identity. One popular company is LifeLock, for example.
6. Finally, a very good website for information on how to handle problems of a stolen ID is: [www.identitytheft.gov](http://www.identitytheft.gov)





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## Notes



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

### Stranger Things - the Minnesota State Legislature

In mid-November, the Minnesota Supreme Court gave Mark Dayton a temporary victory in his ongoing fight with the Republican run State Legislature. The court basically upheld the governor's line-item veto of the entire appropriation for the state legislature. The Supreme Court had originally delivered a very mixed ruling stating the governor has the right to line-item veto under the constitution unless the veto resulted in an unconstitutional act. The Court directed the governor and legislature to undergo mediation to solve their differences.

That mediation lasted less than a day and many of my colleagues felt that this would require the court to state the veto basically blocked a separate branch of government and therefore resulted in an unconstitutional act. But the Supreme Court surprised many by siding with the governor. Instead of looking at the result of the veto, the court stated that they did not have the constitutional authority to re-appropriate the vetoed money, and that there was enough money in the House and Senate accounts to fund their activities until the beginning of the legislative session.

The legislature is looking under desks and inside sofas to find enough money to last until the late February. With dwindling funds, they will have to immediately pass a bill to fund their operations when the legislature reconvenes February 20. This emergency funding bill will likely not include the scaling back or repeal of provisions previously enacted as part of the 2017 tax bill that the governor has requested. I believe Dayton will veto this funding bill without these provisions.

This will set up an interesting political crisis that would require Democratic legislators to either side with the governor or with their Republican colleagues to protect their separate branch of government. Two-thirds votes are needed in both the House and Senate to override a gubernatorial veto. I have no idea how this plays out, but remember that Mark Dayton is a lame duck and several legislators of both parties are running for his position.

Since the Supreme Court did not overturn the line-item veto of legislative funding, this is a tactic that could be used by future governors in their spending disagreements with legislators. It is a tactic that clearly favors the governor.

If this political crisis wasn't enough, two state legislators have announced their resignation due to accusations of sexual harassment and other potential accusations will put a very awkward and depressing cloud over the capitol. It would be to everyone's best interest to convene, pass necessary legislation of which there is little since the state budget was adopted last session, and go home quickly. Yet my predictions of short sessions have been made in the past and have rarely been accurate.



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## Auto Registration Debacle

The rollout of Minnesota's new vehicle licensing system has been pretty much a disaster. Complaints have flooded into the state from Minnesotans who are waiting weeks to receive their license tabs and even months for vehicle titles.

The new Minnesota Licensing and Registration System (referred to as MNLARS) was authorized nearly ten years ago to replace the old Public Safety system used for that last four decades. Sixteen weeks after the problematic rollout of \$97million online licensing system, delays, glitches and shutdowns are the norm. The loudest complaints have come from the state's 174 appointed deputy registrars at county and city licensing offices where staff have been frozen or locked out of the system.

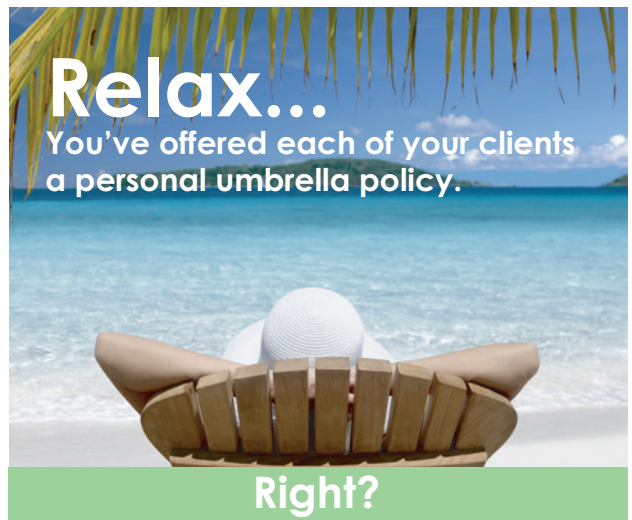
Auto dealers, banks, and customers are all being left waiting because the state can't quickly transfer plates on vehicles already sold. It is also apparently impossible to transfer specialty plates on the new system.

The Minnesota Senate recently held a hearing on the issue and grilled Minnesota IT Commissioner, Thomas Baden. Governor Dayton entered the debate and apologized to Minnesotans for the MNLARS failure. He promised a quick.

Legislators suggested going back to old software, but MN IT stated another system update scheduled for early December might solve many of the current problems. We will find out shortly.



**Dominic Sposeto**  
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No one needs to "...do some marketing."

Marketing isn't the point.

Marketing isn't an activity you check off your to-do list and move on.

Processing a policy change, printing a new set of auto-id cards and returning phone calls are to-do list items.

If you show up in the morning "do some marketing" and think you're done, I've got very bad news for you.

You are not done.

You have completely missed the point.

You are falling further behind your competition.

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### **Attention Is The Point!**





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# 2018 MIAB CIC Program Schedule



MN Independent Insurance  
Agents & Brokers Association

## Please select Seminar date

- 2/7 - 2/8/18 Plymouth \*Ruble Graduate Seminar
- 3/7 - 3/9/18 Maple Grove Agency Management
- 4/4 - 4/6/18 Maple Grove Personal Lines
- 5/2 - 5/4/18 Maple Grove Life & Health
- 6/13 - 6/14/18 Iala \*Ruble Graduate Seminar
- 8/1 - 8/3/18 Maple Grove Commercial Casualty
- 9/10 - 9/11/18 Maple Grove \*Ruble Graduate Seminar I
- 9/12 - 9/13/18 Maple Grove \*Ruble Graduate Seminar II
- 10/10 - 10/12/18 Maple Grove Commercial Property
- 11/7 - 11/9/18 Maple Grove Commercial Multiline

\* Must be a dues paid member of CIBI, CIC, CIM or CIRM 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 45 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. until 5:15 p.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.

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.

**Cancellation Policy:** Full refund or transfer will be granted if request is received in writing within 7 days prior to the seminar. Requests received after that date will incur a \$75.00 fee. No refund/transfer will be granted for no shows.

## Method of Payment

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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
\$450.00	CIC Institutes (20 Hours)
\$430.00	Ruble Graduate Seminar (16 Hours)

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# 2018 MIIAB CISR Program Schedule



MN Independent Insurance Agents & Brokers Association

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

- 1/16/18 - Maple Grove Elements of Risk Management
- 1/17/18 - Shoreview Commercial Casualty I
- 1/18/18 - St. Cloud Commercial Property
- 2/1/18 - Maple Grove Agency Operations
- 2/15/18 - Rochester Agency Operations
- 2/17/18 - Maple Grove Personal Lines Miscellaneous
- 2/19/18 - Maricato Commercial Casualty I
- 2/20/18 - Lake Elmo Personal Lines Miscellaneous
- 2/22/18 - St. Cloud WTH - Commercial Lines
- 4/10/18 - Maple Grove Personal Residential
- 4/12/18 - Duluth Personal Lines Miscellaneous
- 4/17/18 - Willmar Elements of Risk Management
- 4/17/18 - Maple Grove Life & Health Essentials
- 4/23/18 - Rochester Personal Lines Miscellaneous
- 4/24/18 - Shoreview Personal Auto
- 4/27/18 - Maple Grove Dynamics of Service
- 4/28/18 - Grand Rapids Personal Auto
- 5/7/18 - Moorhead Personal Auto
- 5/18/18 - Rochester Elements of Risk Management
- 5/19/18 - Maricato Commercial Casualty II
- 5/22/18 - Edina WTH - Personal Lines
- 5/17/18 - Duluth Commercial Property
- 5/18/18 - St. Cloud Commercial Casualty I
- 5/18/18 - Alexandria Elements of Risk Management
- 5/18/18 - Shoreview Dynamics of Service
- 5/21/18 - Maple Grove Commercial Casualty I
- 5/18/18 - Duluth Commercial Casualty II
- 5/18/18 - Maricato Elements of Risk Management
- 5/23/18 - Edina Personal Auto
- 10/4/18 - Maple Grove Commercial Property
- 10/8/18 - St. Cloud Personal Residential
- 10/17/18 - Rochester Personal Residential
- 10/23/18 - Shoreview Commercial Property
- 11/18/18 - Edina Commercial Casualty II
- 11/14/18 - St. Paul Personal Residential

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### NEW FOR 2018

Deer-paid CSRs may receive up to two years' update credit for full attendance at any James E. Hable Graduate Seminar.

Cost	Seminar	Time
\$170.00	CISR Seminar	8:00am-3:00pm Test: 4:15-5:15pm
\$180.00	William T. Hold Seminar (WTH)	8:00am-1:00pm
\$170.00	Dynamics of Service	8:00am-1:00pm

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# 2018 MIIAB E&O



MN Independent Insurance Agents & Brokers Association

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

## Two **NEW** Seminars Please Check Location

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

### E&O: Road Map to Policy Analysis

- 1/24/18 - Maple Grove** 8:30am-3:30pm  
MIIAB/Austin Mutual Training Center  
15490 101st Ave. N  
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763.235.6460
- 4/25/18 - Fergus Falls** 8:30am-3:30pm  
Best Western/Bigwoods Event Center  
925 Western Ave  
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800.293.2216
- 5/1/18 - Edina** 8:30am-3:30pm  
Western National  
4700 W 77th St  
Edina MN 55435  
763.235.6460
- 6/26/18 - Morton** 8:30am-3:30pm  
Jackpot Junction  
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Morton, MN 56270  
507.644.3000

### Commercial Liability Coverage Gaps and How To Fill Them

- 8/23/18 - Rochester** 8:30am-3:30pm  
Courtyard by Marriott  
161 13th Ave SW  
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507.536.0040
- 9/20/18 - Duluth** 8:30am-3:30pm  
Holiday Inn  
200 West First St.  
Duluth, MN 55802  
218.722.1202
- 11/27/18 - St. Cloud** 8:30am-3:30pm  
Best Western-Kelly Inn  
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**Cost per person**  
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