



THE Minnesota News

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1000 Attendees

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May 2012

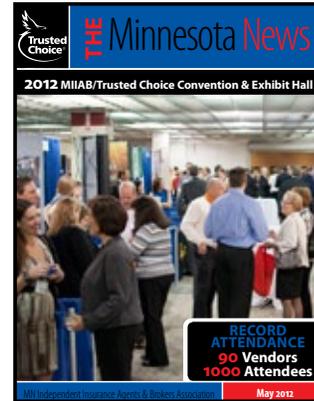
The Minnesota News

CONTENTS

Inside

- 5 President's Message
- 9 Executive VP Message
- 11 MIIAB Convention Awards
- 37 E&O Q&A
- 46 In the News...
- 51 Education
- 54 Power in Partners

On the Cover



**MIIAB
Trusted Choice
Convention &
Exhibit Hall**
See pages 11-31



**Integrity
Insurance®**

The way it should be.®

35 Platinum Partner Profile
Integrity Insurance



41 The Perfect Storm

**Allied
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a Nationwide Insurance® company

45 Platinum Partner Profile
Allied Insurance



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Robert Wunderlich of Wunderlich Insurance Agency, Winona, MN was recently installed as Minnesota Independent Insurance Agents and Brokers Association President. Minnesota News sat down with Robb to hear his insights on his upcoming term as President.

How did you start your career in the insurance industry?

I originally started my career in insurance when I was very young by opening envelopes and helping my father process policies a few hours everyday. After high school and college my fathers business was growing and he needed more sales staff so naturally he asked me to join the firm on a temporary basis to see if I liked it. After 30 years I love the industry and the people; I've never looked back!

Tell us a little bit about your agency?

Our agency was originally started in 1960 by my father Warren Wunderlich. My brother Tom and I both worked with him until we purchased the agency in 2005. We are located in beautiful Winona, MN which is 2 hours south of Minneapolis with a fantastic view of the Mississippi River and bluffs. Our agency is comprised of approximately 65% personal lines and 35% commercial insurance. We definitely have a small town atmosphere and enjoy the company of our clients we work with.

And your family?

I am very a blessed man. My beautiful wife Heidi is a wonderful mother and caregiver to our children. She has been such a help and support in my career and keeps me grounded. Heidi works for Benson & Merchlewitz law office here in Winona and runs her own online business as well. I have a total of 5 children; my oldest Brianna recently graduated from St. Thomas University and is currently working at Stuart Companies for the marketing department in St Paul, MN. She qualified for state gymnastics all 4 years at Cotter High School. Dane is a junior at St Cloud University this year studying outdoor recreation and sports management with a minor in business management. He was a starter for the Cotter High School football team before an ACL injury ended his football career. Jillian is starting her first year at Northern Iowa University studying public relations and communications with a certificate in non profit associations. She was the captain of the tennis team and number one singles player at Cotter High School. Andie is in 2nd grade this year at Bluffview Montessori, and involved in dance, swimming and a little of everything else. Sawyer the youngest will be 2 in May, he is full of energy and a joy to be around, like his dad he also enjoys shooting hoops.

What sort of community service are you involved in?

I enjoy volunteering whenever possible but as an agency we like to spread out our donations and time to many various organizations in the Winona area such as Cotter High School, Big Brothers and Sisters, Minnesota Deer Hunters Association, and the Exchange Club Child Abuse Program.

What do you find fulfilling about being an insurance agent?

I love working with people on a daily basis, I enjoy the business and personal relationships and seeing them grow throughout the years.



Thank you agency partners!

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

Being part of the Big I has introduced me to a lot of influential insurance colleagues that have both helped me be a better agent and become more informed on what is currently effecting the insurance industry in Minnesota.

Who is/was your biggest influence?

My father was definitely the biggest influence in my insurance career; he started the agency by himself in 1960 and is still continuing to work in insurance after all these years. He was a dedicated father to provide for his family and an incredibly involved insurance agent who cared for his clients and provided the best possible policy and service for them at all times.

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

I have 30 years experience in the insurance business and learned it from the ground up first as a producer then to an agency principal handling the everyday responsibilities of the office. As an owner especially, I understand the needs of our independent agencies to provide the best policies and best prices for our clients.



The Staff

Front left to right: Tom Wunderlich, Warren Wunderlich, Robb Wunderlich
Rear left to right: Nick Ebnet, Marilyn Breza, Laura Rinn, Irene Sing

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

You meet a tremendous amount of people from all walks of life sharing a similar goal of being successful in the insurance industry. It truly pushes you to be the absolute best agent that you can be.

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

I would say being professional and sincere will bring in the kinds of clients that will last you a lifetime. Also make sure you're taking time off to appreciate your family and friends, its important not to spread yourself too thin.

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

I think that our independent agencies will continue to prosper and grow. Taking care of our clients and providing the best service is going to keep us from competing with the direct writers. The weather related losses that occurred in 2011 will definitely start shaping a new direction that insurance companies are going to take on the settlement of losses and deductible choices for the future.

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

It seems that by increasing the number of voices, we are heard more clearly by local politicians. I believe we should constantly be involved in not only insurance related political matters but all those that affect our ways of life.

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The MIAB/Trusted Choice Convention and Exhibit Hall Just Keeps on Growing!

We want to thank all of the members, agents, and their staff for attending this year's convention at the Hyatt Regency in downtown Minneapolis. We had over 450 members who attended our opening awards luncheon, over 1,000 insurance professionals who networked with our trade show exhibitors, and over 90 exhibitors at the convention. Overall, it was a huge success! I would also like to thank all of the companies that participated in this year's convention. I have listed them below.

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AFC Insurance, Inc.
AFCO/Prime Rate Premium Finance
Agency Matrix
Allied Insurance
AMERISAFE, Inc.
AmTrust North America
Astonish Results
Austin Mutual Insurance Company
Auto-Owners Insurance Company
Burns & Wilcox of Minneapolis
Business Impact Group
Capital Premium Financing
CNA Insurance
Cousineau McGuire
Diamond State Group
Direct Benefits, Inc.
DRC, LLC
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EzLynx by Webcetera
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ICC Restoration & Cleaning Services
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Meadowbrook Insurance Group
Midwest Family Mutual Insurance
MIAB Agency Automation Committee
Minnesota Insurance Magazine
MN Workers Comp Insurers Association
MVP Service Solutions
NIF Group
North American Software Associates
North Star Mutual Insurance Company
Northern States Agency, Inc.
NovaCare Rehabilitation
Passkey Computer Services
Pennsylvania Lumbermens Mutual Ins.
Premco Financial Corporation
Prime Insurance Company
PROGRESSIVE Insurance
Project CAP
QBE
Quomation Insurance Services
Risk Administration Services, Inc.
RPS Schneider Agency

Ryan Specialty Group
S. H. Smith & Company
Safeco Insurance
Scobie Group
SECURA Insurance
Selective Insurance Company
ServiceMaster Clean
SFM-The Work Comp Experts
Smart Choice Agents
Solbrekk Business Tech Solutions
Spring Valley Mutual Insurance Co.
State Auto Insurance Companies
Swett & Crawford
Swiss Re
The Hartford
Tomsche, Sonnesyn & Tomsche P.A.
Toshiba Business Solutions
Travelers Companies, Inc.
U.S. Risk, Inc.
Vertafore
West Bend Mutual Insurance Co.
Western National Insurance Group
Westfield Companies
Wilson Mutual Insurance Company
Workers' Compensation Specialists
Young Agents Committee
Zurich North America Small Business

**For highlights of the convention
please see pages 11 to 31**



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Company Award of Excellence



AAA Insurance

Excerpts from the awards presentation for the Company Award of Excellence...

This award is bestowed on a company by the board of directors and member agents of the association. This company and its employees have shown their dedication to the American Agency System and the agencies they represent.

This company was founded over 100 years ago for the purpose of lobbying for driver and passenger rights, fair laws and safer vehicles – all to better promote the love of the open road and the adventure of driving.

In the early 20's, this organization was responsible for many innovations, including the first stop sign and the first systematic road-marking plan in the United States ...and in 1922 this company wrote it's first automobile policy.

In late October 2002, the recipient brought its auto insurance product into the state of Minnesota. A year later, they introduced their homeowner product to our marketplace. In just over 9 years, this carrier has grown from zero written premiums in Minnesota to being the 6th largest auto carrier in Minnesota, an outstanding accomplishment.

Their current Regional President, stated "Our company focuses on building and maintaining successful working relationships with our agents. Our core values are used to help guide the company in order to serve our policyholders and agents. We have the best and brightest internal staff and marketing representatives in the industry." He further stated, "We truly believe that our partnership with independent agencies has built this company to be one of the premier companies in Minnesota. The agents have done a fantastic job in supporting our efforts over the years."

Therefore, it is our honor and pleasure to present this year's recipient of the MIIAB/Trusted Choice Company Award of Excellence to AAA the Auto Club Group in Minnesota.

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Company Representative of the Year



Steve Larson Allied Insurance

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

This year's recipient is a person who represents the insurance industry with true professionalism. This individual is by far one of the hardest working insurance representatives in our business. His knowledge and experience is what separates him from the competition.

This year's recipient has over 30 years of experience in the insurance industry. Today, he is the territory sales manager of one of the largest carriers in the country and is responsible for hundreds of agencies in his territory. He was nominated by the MIIAB members; one member in particular, Dave Szczepanski, stated that "He is an extremely hard working and dedicated individual to the agencies and company he serves. He is the quintessential marketing representative and a very large part of the insurance landscape in Minnesota; he is "Mr. Allied." The company relies upon him as the mentor for new employees of the company and he is a true leader. He is married and has four adult children, three living in the Denver area. Today, it is our pleasure to honor Steve Larson, from Allied Insurance Company, with the MIIAB/Trusted Choice Company Representative of the Year.



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Agency of the Year



Atlas Insurance Brokers, LLC

Excerpts from the awards presentation for the Agency of the Year...

The next award is for an agency that has dedicated themselves to their profession, their clients and to the companies they represent. This year's Agency of the Year Award is going to a special agency that has taken their agency from a small one man shop to an agency system with over 70 producers today. They are one of the fastest growing agencies in the country.

This southeastern agency is dedicated to its position as a full service independent agency, offering a broad range of insurance products to its customers since 1993. This agency is committed to establishing and maintaining a relationship of mutual trust, quality products and service with each of its customers. In nominating this agency, one of the most respected company executives stated that "This agency's reputation as a professional agency is unsurpassed and their agency growth over the past several years has been phenomenal. The commitment to hiring and training their staff & producers is what makes their agency so successful. It is a pleasure to be part of and experience their agency."

It is our pleasure to award the 2012 Agency of the Year Award to Atlas Insurance Brokers of Rochester, MN.



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Agent of the Year



Jeffrey Olsen, AAI J.A. Price Agency, Inc.

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

The individual nominated for agent of the year will need little introduction. His experience in our industry is matched by few.

This individual began his insurance career in 1990 selling life insurance, annuities and other financial products. He joined J. A. Price in 1994 as a commercial insurance producer advising a wide range of clients. He was promoted to Vice President in 1997 and became President and agency owner in 2006.

David Eide, Executive Vice President of Western National Insurance Company, the individual who nominated this person, describes this professional as "an individual who is one of the true professionals in our business. The way he handles his clients, his staff and the companies he represents makes a company like ours proud to call him one of our agents. He is a true Trusted Choice Agent."

His agency staff describes him as "having the utmost integrity, fairness, generosity, and a true professional. That is why he is a special person at our agency. He is a great leader".

This year's recipient of the MIAB/Trusted Choice Agent of the Year award is Jeff Olsen, President of J.A. Price Agency, Inc. in Eden Prairie, MN.

When one is
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Protecting Your Customers

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Insurance Coordinator

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MIAB, 7500 Flying Cloud Drive, Suite 900 Eden Prairie, MN 55344

tnorum@miaa.org

Young Agent of the Year



Bill Butler, CIC, CISR **Butler & Associates Insurance Agency, Inc.**

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

This years Young Agent Award will honor an individual who is dedicated to his agency, his companies and more importantly to his customers. Over the past 8 years, he has grown into a true professional who has come into his own after going to work for his family agency in 2004.

Early in this young mans career he became actively involved in the association on the Young Agents Committee. This individual has reshaped the Young Agents Committee by focusing their energy and time on sales and marketing. He has single handidly moved the committee to concentrate on sales and the importance of networking that eventually leads to becoming a true professional.

This years Chairman of the Young Agents Committee of Minnesota has breathed new life into the committee and leads the other committee members with enthusiasm. His parents are proud of his successes in the industry as well as his success in his personal life. His father stated that he "has a drive and ambition to be a true professional agent that makes me, his mother and his wife very proud. We all know he will be a huge success in this business."

Finally, those who know him are aware of his other unique talent that he and his wife have; that being professional dance instructors.

Would the 2012 MIIAB/Trusted Choice Young Agent recipient Bill Butler from Butler & Associates Insurance Agency in Apple Valley, MN, dance his way to the podium to accept the award.



I'm celebrating our 100th year by planning for our next 100 years.

Jason Bogart, CPCU, ARM, Vice President of Branch Operations

Our future will be marked by the relationships we forge with you—the independent insurance agents who represent us. You're the reason we'll continue to investigate new market opportunities. Why we'll develop competitive products. Why we'll maximize the use of new technologies. Why we'll emphasize ongoing professional development for our staff.

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President Moores passes the gavel to President Wunderlich



Kellor, Gibbons, Tiffany discussing legislative issues



MIIAB Board discusses industry issues



The MIIAB Leadership

- Vance Prigge, Vice President
- Robb Wunderlich, President
- Ted Dyste, Member
- Chad Bjugan, President-Elect
- Darian Hunt, Member



Dorothy & Betsy sharing a moment to remember



Regional President Henry Pippin from the Main Street America Group greets the MIIAB Board



Past President Steve Micke "Tell the truth now!"



Board Member Mark White shares his secrets with Past President Craig McNulty



MIAB Staff: April Goodin, Michelle Herr, Terri Doden, Alan Lepley



President Mark Moores opening remarks "Mom I told you not to call me, I'm giving a speech."



National Chairman Mike Donohoe shares his vision of ProjectCAP



450 Insurance Professionals attend the MIIAB Awards Luncheon



30+ Atlas Insurance Agents Attend the Awards Luncheon to accept Agency of the Year



Richard Marshik comments on his good looks after accepting this years President's Award



Bill Butler dances his way to Young Agent of the Year



Mike Happe of SFM leads an Insurance Industry Panel for InVest Students



InVest Student being counseled by an Agent



Another InVest Student visits our Exhibit Hall



19 Company Executives attend the Consumer Agency Portal (CAP) Presentation

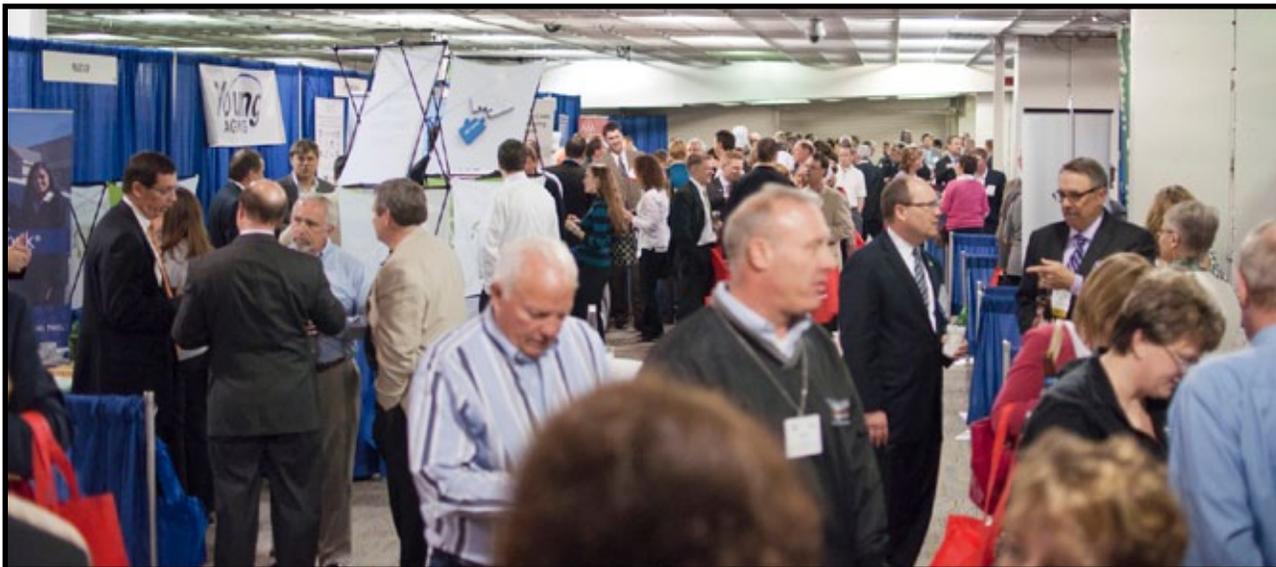
40 Young Agents attend the 2 Day Sales Track Training Seminar



20 top agencies attend the "Large Agency Meeting"

831 Continuing Education Credits earned at this year's MIIAB Convention





Over 90 Vendor Booths and 1000 insurance professionals attend the Exhibit Hall



AAA may have too many cooks in the kitchen



North Star Mutual Insurance Company



Mr. Remarkable still smiling after all these years



The future MIIAB President in 2052, Sawyer Wunderlich



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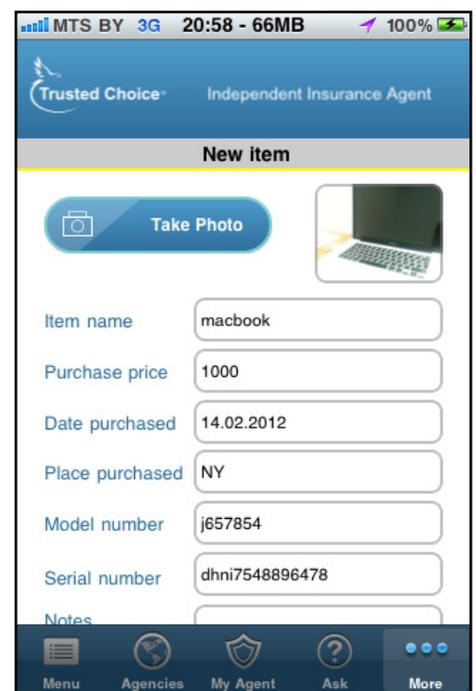
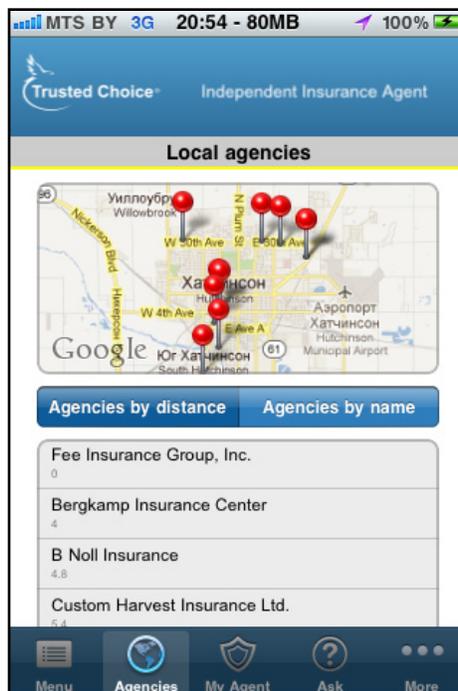
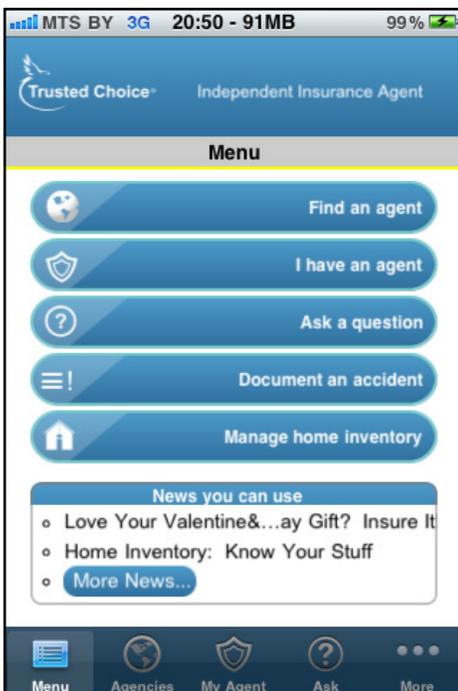
Trusted Choice® Mobile App

Created through a collaboration of the Project CAP, Trusted Choice® and IIABA teams, the new Trusted Choice® Mobile App is a powerful tool for reaching and serving today's online consumers – wherever they are.

Designed to work on iOS and Android platforms (with Blackberry versions planned for Spring 2012), this amazing resource allows consumers to find a local Trusted Choice® agent, create their home inventory, document an accident, ask a question and read relevant headlines – all from their smartphone, tablet or other mobile device.

Since real marketing is all about building relationships that build your brand, this app can be customized with your agency's color scheme and logo. Of course, it's integrated with both Project CAP and IIABA online systems to provide participating agencies with single sign-on and easy account administration.

Best of all, the new Trusted Choice® Mobile App is included as a component of most Project CAP agency marketing packages or available separately for a nominal monthly fee to IIABA agencies



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Joseph F. DiMartino, PhD

COMPANY HEADQUARTERS

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A.M. BEST RATING

"A" (Excellent)

Based in Appleton, Wisconsin, Integrity Insurance has prospered for nearly 80 years. In 1933, when Integrity was founded, we had 200 policyholders, mostly farmers. Today, we are a leading personal and commercial lines regional carrier serving 80,000 policyholders across three Midwestern states, Wisconsin, Iowa and Minnesota. The world has evolved and we have grown strategically along with it.

Integrity Insurance, along with our network of Independent Agents, consistently provides high-quality service to our customers. Our brand promise is focused on service, trust, relationships and a commitment that our decisions and interactions will provide the ultimate customer experience – the way it should be.®.

Minnesota Independent Insurance Agents & Brokers Association recognizes Integrity Insurance as one of its Platinum Partners. MIIAB Platinum Partners are one of the highest level of sponsorship to our organization.



*Integrity Insurance
President & CEO
Joseph F. DiMartino, PhD*

We believe delivering outstanding service – whether it be our consultative business model with our agents or processing claims for our insureds – is the key to our success. With enhanced Web-based processing software, we've made it easier than ever to quote and process policies with Integrity.

We work to be a partner of choice, focused on "redefining partnership" in the marketplace. We accomplish this by setting the industry standard for independent agency/carrier partnerships through the depth, strength of commitment, innovation and return on investment of our relationship. We are uniquely capable of owning this market position through our regional focus as an independent company with



the advantages realized from a ten-year affiliation with Grange Mutual Casualty Company, a \$1 billion insurance provider.

Further, Integrity is "redefining partnership" through our Partner of Choice Service Standards. These standards clearly outline the aggressive expectations we have on ourselves with regard to agent and policyholder communication. Measurement of performance takes place to insure the company is meeting these high expectations and standards.

It's a responsibility that Integrity takes seriously.

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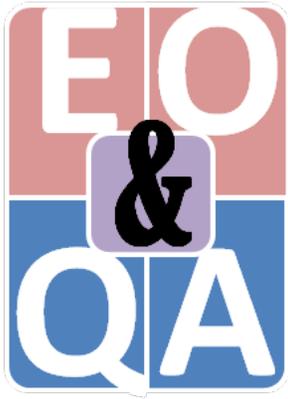
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Agent's questions about Errors and Omissions, and how E&O losses can be prevented.

By Mary LaPorte, CPCU,
CIC, LIC, CPIA

Q: Recently, we have experienced a lot of our insureds moving out of the state to find jobs. Sometimes they have their house on the market, and other times they simply leave it as is, hoping that they will return when things get better. When we insure their home, I always point out to them that they may have a problem with vandalism once the house has been vacant for 30 or 60 days, depending on their insurer. Are there any other issues that can create a problem?

Debi, Michigan

A: Debi, that is a very timely question and something that a lot of agents are struggling with. First of all, you are correct that there can be a vandalism problem if the house has been vacant for a period of time (usually 30 or 60 days) as outlined in the policy. Many times you may not have enough information to determine if the home is simply "unoccupied" or truly "vacant". If the home is completely furnished, it may be considered unoccupied, not vacant. Recognize that even though the insured may have left behind some furnishings, the home may still be considered vacant. Some newer coverage forms are being interpreted to exclude all damage resulting from vandalism when the home is vacant, including a total fire loss. For this reason, you must be very clear in communicating this important point to your insured.

There is another issue that could create a coverage problem, and that is if the insured is no longer a resident of that location. Many homeowner's policies will cover loss only to the dwelling listed in the declarations which is the "residence premises". "Residence premises" is defined as the dwelling in which you reside. If the insured no longer resides there, a property loss could be denied for that reason.

The best avenue is to notify your carrier about the situation, and clarify with them their interpretation of "vacant". This is not something that you want to struggle with after a loss occurs. The carrier has the right to cancel or non-renew the policy if they feel it is an exposure that they are not willing to cover. First, obtain as much information as you can from your insured, including:

- Is the house for sale? By owner, or is it listed with a realtor?
- Is the house completely furnished? If not, determine how much of the furnishings remain.
- Is the insured planning on returning to the home? If so, after what length of time?
- Is there anyone staying at the home? How often? If so, are they paying rent?
- Is there a caretaker or neighbor who looks out for the house on a regular basis?
- Has the insured done anything (or plan to do anything) to change their main location of residence?

Based on this information, your underwriter may determine to cancel the policy or continue only for a limited period of time. You will then need to find an alternative market in which to place coverage. In any event, the best solution is clear communication with your client and their carrier. Last but not least, ask your carrier to put their comments in writing, and be sure to do the same for your customer.

*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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The Perfect Storm

by Gloria J. Thompson

It's March. An outbreak of over 100 tornados has hit the south and Midwest, killing nearly 40 people and taking entire towns off of the map. Insurance companies identify the zip codes of the areas hit and begin the process of dispatching adjusters, who have been trained to pack and leave their homes with only a few hours of notice. Our reputation and the reputation of our industry will depend on how and when they settle claims.

Unfortunately, due primarily to weather, homeowner's insurance policies have suffered the same over utilization as health insurance policies. Slowly, premiums have begun to creep higher, along with deductibles. In addition, more subtle contract exclusions and coverage changes have been implemented.

Changing Homeowner Policies

Deductible Increases

Most carriers and their underwriters believe that \$1,000 is the new standard deductible for all homeowners. Sometimes percentage deductibles are employed. Most common is a 1% wind and hail deductible. The calculation of this deductible is based on Coverage A, dwelling limit.

A 1% deductible on a policy that has a \$500,000 dwelling limit would be \$5,000.

Valuation of Property

Most policies are still written on a replacement cost basis, however some policies have been endorsed to provide only actual cash value coverage for roof claims. (Replacement cost on the day of the loss, less depreciation) Some will provide replacement cost, unless the roof is more than 10 years old, at which time the coverage changes to actual cash value.

At least one policy sold represents their policy as one that will provide similar construction of the building, which may not

mean exact replacement. Some policies will not pay to match siding and roofing material when all sides of the dwelling have not been damaged, but may offer the opportunity to buy coverage back for a low premium.

Guaranteed replacement cost of the dwelling has been removed and reduced on some coverage forms. Many require prompt reporting of home improvements and alterations. Often, acceptance of annual Coverage A increases are necessary as a condition of this endorsement.

Many homeowner policies, including the Insurance Service Office forms, have coinsurance as a policy condition. If the home is not insured to at least 80% of the full value replacement cost at the time of loss, the customer will be penalized financially for a partial loss.

Homeowner Contracts

Agents must remain educated about the policies they sell. If a standard policy is 22 pages long with 9 exclusions, a 60 page policy with 36 exclusions will not be as favorable to the customer at the time of loss. Companies feel that some consumers would favor less coverage for a lower premium.

Consumer Protection

Because individual consumers are by and large less sophisticated insurance buyers, Minnesota—along with several other states—has enacted a great deal of legislation designed to protect consumers' interests. Additionally, the Commissioner of Insurance has an ability to promulgate administrative rules regarding insurance policies that further protects the consumer.

Non-Renewals Based on Losses

Many Minnesota customers have received claim payments due to weather related claims. Current administrative rule, 2880.0200, Grounds for Non-Renewals, precludes an insurance company from non-renewing or charging customers for weather related insurance losses. With regard to losses, the

continued on page 43



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current rule permits non-renewal as follows:

If the insured has two or more losses during the experience period, but not to include:

1. Losses caused by natural causes including but not limited to lightning, wind, or hail; or
2. Losses for which no payment was made by the insurer; or
3. Losses for which the insurer recovers 80 percent or more of the payment through subrogation.

What is a Non-Renewal?

The definition of Non-Renewal is included in administrative rule 2880.0100, and means the following:

1. Termination of the policy;
2. Reduction in the policy's coverage, unless all the existing policies and those policies accepted as new business in this state by the insurer will have the same coverages;
3. An increase the policy's deductible, unless all existing policies and those policies to be accepted as new business in this state, by the insurer, will provide for the same higher deductible; or
4. Transferring a named insured from one rating plan to another within the same company, or from one company to another within a group of insurance companies, if the transfer results in a higher premium. A surcharge applied to a premium for a condition which increases the potential for loss, or the deletion of a claims free discount do not constitute a transfer of rating plans.

Proposed Legislative Changes

Minnesota insurers are asking for the opportunity to take action against policyholders that have filed weather related claims against their policies. Minnesota is one of a few states that currently preclude carriers from surcharging, altering terms, and non-renewing policyholders because of weather related claims.

SF 2137 – Weather Related Claims

Non-Renewal Permitted

Senate File 2137 has been introduced and would permit the “non-renewal” of homeowner’s policies due to weather related claims. Non-renewal would be permitted in the following ways:

- Claim surcharges
- Deductible increases up to 2% of the dwelling limit

**The current requirement of the insurer to notify customers that submission of a future loss could result in non-renewal would be repealed.

Other Provisions

Currently residential roofing contractors are prohibited from rebating deductibles to customers if they engage in a construction contract. The bill under consideration would extend the deductible rebating provision to all home improvement contractors.

Home construction contractors could not represent the customer’s interest in an official capacity for the purpose

of negotiating payment of losses. Once the claim has been accepted by the insurance company the contractor would be able to discuss provisions of the written contract between the homeowner and the contractor. Violation of this provision allows for a homeowner or the insurer to seek private remedy against the contractor.

Returning to Profitability Commentary

Underwriting

Credit scoring has become the sole underwriting method, reducing or eliminating the number of times an agent or company representative will physically inspect a property. Traditional underwriting methods could permit underwriters to adjust coverage and acceptance according to the physical condition of the property, which would encourage home maintenance.

Construction Materials

Upgrading building codes and materials has brought positive results to states like Florida. Building codes in Minnesota should include the use of sustainable materials and should be enforced throughout the state.

Contractors

The number of storm contractors has increased dramatically, and some have used sophisticated contracts and methods to strong arm consumers and their insurance companies. Some have convinced customers their roof has been damaged by a storm and needs to be replaced when damage is minimal or non-existent. Others have physically created damage that did not exist, and when caught are being charged with vandalism.

Agents and companies need to alert their customers to contractor scams they become aware of at the time claims are submitted or at policy renewal, in hopes of reducing the numbers.

Consumers

Many customers think twice before spending money on a house that is diminishing in value. Banks are reluctant to give home improvement loans in this economy. For these reasons insurance may be used for maintenance claims, further exaggerating the claim problem. Stricter underwriting standards may encourage homeowners to complete routine maintenance on their own.

Conclusion

While the Perfect Storm may be in front of us, independent insurance agents have a clear advantage in the insurance market place. Independent agents have a wide variety of products to service the needs of consumers. They can educate their customers about the difference between contracts. Agents that are familiar with coverage and the loss process will be an appreciated asset to the customer.

To many, insurance is a commodity. Often times it is measured by its premium—no different than a gallon of gas or milk. Independent insurance agents that know and understand the difference in the contracts they sell, have an opportunity to educate buyers and become the value added feature sold with every policy; they will weather this storm.



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the same, focused on helping independent agents grow profitably as their carrier of choice. Today, Allied partners with 5,000 agencies in 6,800 locations coast to coast, and recognizes that no two agencies are the same. Allied is committed to adapting a model of support based on the needs of each agency. Allied wouldn't be where they are today without their independent agents.

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In The News...

WESTERN NATIONAL INSURANCE GROUP ANNOUNCES YEAR-END 2011 RESULTS

Western National Insurance Group today announced its full-year financial results through December 31, 2011. Significant comparative financial measures include:

- Total Assets grew from \$650.4 million to \$689.7 million (\$39.2 million or 6 percent)
- Net Income After Tax totaled \$16.2 million, compared to \$16.5 million in 2010
- The Combined Ratio was 100.6 percent, compared to 100.3 percent in 2010
- Surplus increased from \$252.8 million to \$269.5 million (\$16.7 million or 6.6 percent)

"We're pleased to be reporting positive year-end numbers, especially after the very active storm season of 2011," said Stuart Henderson, president and chief executive officer of Western National Insurance Group. "In a challenging year for the insurance industry, we're proud to have been able to increase the surplus funds that protect Western National's policyholders. We look forward to continuing this growth in the year to come."

BIG "I" AGENT TESTIFIES BEFORE SENATE AGRICULTURE COMMITTEE

The Independent Insurance Agents & Brokers of America (IIABA or the Big "I") today participated in a hearing before the U.S. Senate Committee on Agriculture, Nutrition and Forestry titled, "Risk Management and Commodities in the 2012 Farm Bill." Ruth Gerdes, the Auburn Agency Crop Insurance, Inc. president, from Auburn, Neb., testified on behalf of the Big "I" and other crop agent groups. In addition to Gerdes' testimony on behalf of the crop agent community, the Big "I" also individually submitted a formal statement for the record.

Gerdes, who is a member of the Big "I" and the Crop Insurance Professionals Association (CIPA), testified in strong support of a robust farm safety net and spoke out against additional cuts to the

Federal Crop Insurance Program (FCIP) in the upcoming Farm Bill negotiations.

In summary, her message to Congress was, "do no harm to the crop insurance program already in place."

Also in her testimony, Gerdes highlighted the shift of the crop program from a public to a private delivery system and noted that the efficiency of program delivery by agents and the expansion of insured acres could never be replicated by a government agency. This statement of growth was punctuated with a statistic that in 2011 there were 18,000 crop agents servicing 1.15 million policies. The growth and overall success of the FCIP is due to motivated program participants, good lawmaking, quality products and a dedicated agent force.

In her statement Gerdes also spoke about personal devastation to her family farm, which drew her to be an active participant in the FCIP. She specifically referenced a farmer from Hamburg, Iowa, Mike Woltemath, who lost his entire farm in the 2011 floods in the Midwest. She pointed out that if it were not for the FCIP, this farmer and his family would have nothing left and no means to rebuild. Her testimony included photos of the destruction on Woltemath's Iowa farm. Her statement also focused on the successes of the FCIP, the program's growth and its effectiveness in insuring risk.

In its formal testimony to Congress, the Big "I" reiterated and expounded on many of the points Gerdes made and also reminded the committee of the enormous cuts made to the crop program via the 2008 Farm Bill and, most recently, the 2010 SRA.

The Big "I" testimony focused on the complexity of servicing the crop program, crop insurance as an indispensable financing tool and the need to revisit the disturbing commission caps instituted by the federal government in the SRA. The Big "I" suggests that the soft cap (80%) to agent commissions be removed and urges Congress to fully support this vital safety net.

ACUITY RELEASES 2011 FINANCIAL STATEMENT

ACUITY released its 2011 Financial Statement, which details the insurer's profitability, strength, and stability. ACUITY's financial results shattered company records in several areas and surpassed peer companies in the insurance industry's most important measurements of performance.

Highlighting ACUITY's 2011 financial results is a 99.6 percent combined ratio, nearly 10 points better than the insurer's competitors in the property/casualty industry.

"Our sub-100 combined ratio is a testament to ACUITY's consistent underwriting discipline regardless of market conditions," said Ben Salzmann, ACUITY President and CEO. "In contrast, other carriers have sacrificed discipline to achieve short-term objectives, and they are paying the price today."

ACUITY's 2011 Financial Statement showed other areas of continued strength as well. Assets under management reached an all-time high of \$2.43 billion (GAAP). ACUITY generated \$112.5 million in cash from operations, up 17 percent from 2010, and recorded a net income of \$56.1 million.

"As the property/casualty market begins to harden, our strong surplus position and favorable leverage ratio allow us to be a broader market for our agents, create new employment opportunity, and provide financial protection to more individuals, families, and businesses," said Salzmann.

In 2011, ACUITY also combined financial performance with strong sales growth that was balanced between personal and commercial lines. Companywide, ACUITY increased its written premium by 8.1 percent, the strongest in five years, and grew its policy count to an all-time record 243,000 policies written.

HOUSE FINANCIAL SERVICES COMMITTEE CHAIRMAN SPENCER BACHUS TO ADDRESS BIG "I" LEADERSHIP

The Independent Insurance Agents & Brokers of America (IIABA or the Big "I") today announced that U.S. House of Representatives Committee on Financial Services Chairman Spencer Bachus

(R-Ala.), will address the Annual Leadership Luncheon, just prior to the Big "I" Legislative Conference & Convention.

"Chairman Bachus has a long track record of standing up for small business and independent agents," says Robert A. Rusbuldt, Big "I" president and CEO. "Our members are politically active and engaged on issues that impact the industry and consumers. We are truly honored that he will be meeting with the Big 'I' leadership team."

Bachus is currently serving his tenth term representing the Sixth Congressional District of Alabama in the central part of the state. He is the Chairman of the House Financial Services Committee, which holds jurisdiction over the banking, securities, insurance, housing, and domestic and international monetary policy sectors. Bachus is a native of Birmingham, Ala., and graduated from Auburn University and the University of Alabama School of Law. Prior to his election to Congress, he was a practicing attorney and served in the Alabama state legislature.

"Chairman Bachus has played a leadership role on a host of issues that impact small businesses like many of our members and their clients," says Charles E. Symington, Jr., Big "I" senior vice president for government affairs. "Just a few of the issues where our members have counted on his support include: terrorism insurance, the National Flood Insurance Program (NFIP), financial services regulatory reform and agent licensing reform. We want to thank him for his leadership before Congress and in Alabama as a steward of taxpayer dollars and Main Street America."

The event will be held at the Capitol Hill Club in Washington, D.C., on Tuesday, April 24. Attendees will include Big "I" executive and government affairs committee members, agents and brokers from Rep. Baucus's home state of Alabama and other industry leaders.

The Big "I" Legislative Conference & Convention is the insurance industry's best-attended, most effective legislative meeting. This year's event will take place April 25-27 at the Grand Hyatt Washington Hotel in Washington, D.C.

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Expert Advice: Sometimes you need answers to questions that can't be found in the research library. To help with these "just in time" issues, we have assembled a faculty of leading experts from around the country. Big "I" Members can submit questions to our "Ask an Expert" service and a response is usually sent within 3-5 business days, but often sooner.

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All courses begin Wednesdays at 8:00 a.m., Thursdays from 8:00 a.m. until 5:00 p.m., and Fridays from 8:00 a.m. to 12:00 p.m.
 Optional Exam: **Friday** 2:00 p.m. to 4:00 p.m.
NOTE: Ruble Graduate Seminars only meet Wednesdays and Thursdays from 8:00 a.m. until 5:15 p.m. & there is no exam.

Important Information
 All participants must present photo identification to the on-site registrar at the institute. Cancellations received within 7 calendar days of a program will incur a \$75 non-refundable fee. If you do not cancel and do not attend the program, you will incur a \$125 fee. The balance of the registration fee may be refunded or transferred to another course. You may substitute an eligible person for the same event anytime at no charge with notification prior to the course.

These courses have been submitted for approval to the MN Commissioner of Commerce for **20 hours of Insurance continuing education**. Except for Ruble Graduate Seminar that are only **16 hours**.

Method of Payment

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

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
\$421.00	CIC Institutes (20 Hours)
\$420.00	Ruble Graduate Seminar (16 Hours)

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

Return to: MIIAB, 7500 Flying Cloud Dr, Suite 900, Eden Prairie, MN 55344 P: 952.835.4180 F: 952.835.4774 E: tnorum@miia.org

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2012 MIIAB CISR Program Schedule

MN Independent Insurance Agents & Brokers Association

It's easy to register - by fax, phone, mail or on-line!

Please select Seminar date - These courses have been approved by the MN Commissioner of Commerce for 8 hours of Insurance continuing education (**Dynamics of Service has been approved for 7 hours of Insurance continuing education)

- 1/24/12 - Rochester Commercial Property
- 1/24/12 - Eden Prairie Commercial Casualty
- 2/15/12 - St. Cloud Personal Auto
- 2/16/12 - Eden Prairie Personal Residential
- 2/22/12 - Shoreview Commercial Property
- 3/14/12 - Eden Prairie Agency Operations
- 3/21/12 - Duluth Commercial Property
- 3/28/12 - St. Cloud Commercial Property
- 4/12/12 - Rochester Personal Residential
- 4/18/12 - Shoreview Personal Auto
- 4/19/12 - Eden Prairie *WTH
- 5/1/12 - St. Cloud Commercial Casualty
- 5/15/12 - Eden Prairie Commercial Property
- 5/24/12 - Mankato Commercial Property
- 6/5/12 - Grand Rapids Personal Residential
- 6/7/12 - Thief River Falls *Dynamics of Service
- 7/10/12 - Duluth *WTH
- 7/18/12 - Alexandria *WTH
- 7/25/12 - Brainerd Personal Residential
- 8/7/12 - Shoreview Agency Operations
- 8/9/12 - St. Cloud Agency Operations
- 8/21/12 - Mankato *WTH
- 8/23/12 - Rochester *Dynamics of Service
- 9/5/12 - Eden Prairie Commercial Casualty
- 9/6/12 - Willmar Personal Auto
- 9/11/12 - Detroit Lakes Commercial Casualty
- 9/18/12 - Bemidji Commercial Property
- 10/3/12 - Eden Prairie Personal Residential
- 10/17/12 - Shoreview Personal Residential
- 10/18/12 - Duluth Agency Operations
- 10/23/12 - St. Cloud *WTH
- 10/25/12 - Eden Prairie Agency Operations
- 11/6/12 - Rochester Commercial Casualty
- 11/13/12 - Eden Prairie Commercial Property

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

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

Method of Payment

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

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

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

Cost	Seminar
\$148.00	CISR Seminar
\$158.00	William T. Hold Seminar (WTH)
\$158.00	Dynamics of Service

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

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2012 MIIAB Errors & Omissions Seminars

MN Independent Insurance Agents & Brokers Association

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

Please Check Location

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 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

- 1/18/12 - Eden Prairie** 8:30am-3:30pm
Prairie Conference Center
7500 Flying Cloud Dr
Eden Prairie, MN 55344
952.835.4180
- 3/13/12 - St. Cloud** 8:30am-3:30pm
Best Western Kelly Inn
Hwy 23 & 4th Ave
St. Cloud, MN 56301
320.253.0606
- 4/5/12 - MIIAB Convention** 8:30am-3:30pm
Hyatt Regency Minneapolis
1300 Nicollet Ave
Minneapolis, MN 55403
612.370.1234
- 5/17/12 - Fergus Falls** 8:30am-3:30pm
Best Western/Bigwoods Event Center
925 Western Ave
Fergus Falls, MN 56537
800.293.2216
- 6/19/12 - Morton** 8:30am-3:30pm
Jackpot Junction
39375 County Hwy 24
Morton, MN 56270
507.644.3000
- 7/10/12 - Walker** 8:30am-3:30pm
Chase on the Lake
502 Cleveland Blvd
Walker, MN 56484
888.242.7306
- 8/8/12 - Rochester** 8:30am-3:30pm
Courtyard Marriott - Rochester
161 13th Ave SW
Rochester, MN 55902
507.536.0040
- 9/20/12 - Duluth** 8:30am-3:30pm
Holiday Inn & Suites
200 West First St.
Duluth, MN 55802
218.727.7492
- 11/14/12 - Eden Prairie** 8:30am-3:30pm
Prairie Conference Center
7500 Flying Cloud Dr
Eden Prairie, MN 55344
952.835.4180

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

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

Method of Payment

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

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

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POWER IN PARTNERS PROGRAM

Thank you to the following companies that are supporting the association through our Power in Partners Program in 2012. Their support helps to make possible many of our events and meetings such as the MIIAB/Trusted Choice Annual Convention and Fall Town Meetings.

MN Independent Insurance Agents & Brokers Association

DIAMOND LEVEL



PLATINUM LEVEL



GOLD LEVEL

Grinnell Mutual Reinsurance Company
Indiana Insurance
Midwest Family Mutual

QBE
SECURA Insurance
The Hanover Group

SILVER LEVEL

ACUITY
AFCO/Prime Rate Premium Finance
AmTrust North America
Encompass Insurance Company
ICC Restoration & Cleaning Services
Kemper Preferred Insurance
Meadowbrook, Inc.
MVP Service Solutions

RPS Schneider Agency
Safeco Insurance
Selective Insurance Company of America
S.H. Smith & Company, Inc.
Solbrekk Business Technology Solutions
Spring Valley Mutual Insurance
State Auto Companies
The Hartford

Tomsche, Sonnesyn & Tomsche, PA
Toshiba Business Solutions
Travelers Companies, Inc.
Westfield Insurance
Wilson Mutual Insurance Company
Workers Compensation Specialist