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The Minnesota News

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Agents & Brokers Association**

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Customer Service Opportunity

As the seasons change and we look towards the winter seasons's arrival, there's an opportunity to take a more simplified look at our clients to see how we can help. Here's a short list of homeowners topics to recall for your clients to help them be mindful of as the seasons change.

Make sure to check deductibles, of course it's simple but it can be a cost saving measure that can sneak up on all of our busy schedules. The increases in deductibles affects us all, so this is a great starting point to take a look at each couple of months.

Make sure to remind clients to tie up any loose ends when it comes to seasonal homes as well. Is there an additional need for coverage based on happenings at a seasonal home?

And to the physical property on the primary dwelling, check the roof, is there past damage that needs to be repaired? Heavy snow can be very damaging on a roof. Be mindful not to make an already existent problem worse by not fixing the problem. If a new roof is in order, make sure they are informed about how different types of roofs can affect their premium.

How about the content of the client's home? Ensure that they take a look at additions that may have been made lately to their home so that necessary changes can be made to be adequately covered. The same is true for Summer projects that may have been completed. It is important to take a detailed look.

This article may seem more like a home maintenance checklist with a bit of insurance info rolled in, but it's important that we communicate to our clients that as a whole their lives are important to us!

Remember, we are independent agents, our forte is customer service and it should be at the forefront of every day. Our Independent agency family is very strong, let's continue to rely on each other for knowledge.

To your success,

Robb Wunderlich



Thank you agency partners!

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www.auto-owners.com

How Time Flies When You Are...

It is hard to believe that an entire year has passed since Minnesota's own Mike Donohoe, from the James. R. Weir Insurance Agency in Mankato, was inducted as the National Chairman of the Independent Insurance Agents and Brokers of America. What an honor for Minnesota to have an agent from our state in this leadership position. Mike represented our industry throughout the country and in the offices of hundreds of insurance company executives with the integrity and the vigor for promoting the independent insurance agency system. During Mike's tenure, he and Mary, visited each state's association at their annual meeting or convention to promote his vision, and more importantly, find out how the National Association, along with the state associations, can help build a bright future for the independent agents throughout the United States.

Since 1983, when Mike was President of the Minnesota Association, he has served on many National committees, two in particular he chaired in an effort to make a difference in how we provide products and services to our member's clients.

The first committee he chaired was the "Eagle Agency" which was developed at the time to help member agents with markets who were stricken with agency terminations in numerous areas around the country. The second committee was the "Virtual University" which he helped develop, and provides online insurance information to our members. Most notably is the area in Virtual University called, "Ask the Experts", where any member can access experts regarding a particular coverage question and receive answers within 24 hours. This is a major tool for many agencies who are members of the IIBA.

Not only did Mike help move these two projects along, he is concerned about the following areas that need to be discussed and developed for the successful future of our industry:

- Developing young agent talent to enter into our industry
- Beginning to educate young people in high schools about insurance through "InVest"
- Promoting the internal perpetuation of our agencies throughout the country
- Competing in today's internet world through the new national initiative called "CAP"
- Developing a marketing strategy for our members to use with a focus on social media
- Developing a National Brand called "Trusted Choice" that promotes the strengths of independent agents
- Emphasizing the strengths of independent agents with our company partners



These are just a few of the areas that have made an impact on the future of our members in Minnesota, as well as agents throughout the country. Future leaders of the National Association have an outstanding footprint to move our organization into the next century because of Mike's hard work and dedication.

Finally, on behalf of the Board of Directors, staff, and members of the MIIAB, we would like to thank Mike and Mary for their tireless efforts over the past year. We all know Mike will stay very active on the National level as well as in the state of Minnesota. As you can see by the two pictures, the first of Mike at the Twins Stadium, smiling and networking with all of his colleagues, it shows how happy he was to represent IIBA. In the second picture, Mike leaves the National Association as Chairman but, "Donohoe is number one with us here in Minnesota".

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Congratulations to our newest CPCUs!

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Justin Nienhaus

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Kalisha J. Anthony

Burns & Wilcox Ltd

Teri M. Carr

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Travelers
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Wells Fargo Insurance Services
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Getting to know MIIAB's Lobbyist



As MIIAB's lobbyist, Dominic Sposeto helps to maintain the association's daily presence in St. Paul. With over 30 years experience in association legislative work he employs his strong relationships with legislators and their staff, as well as the Department of Commerce, to advocate on MIIAB's members' behalf.

Dominic Sposeto

Governmental Affairs Director

Minnesota Independent Insurance Agents
& Brokers Association



Q. What led you to become a lobbyist?

A. While I was in graduate school in medieval history at the University of Iowa I took a couple of political science courses. I enjoyed them so much I took more and wound up changing my master's degree. While working on that degree, I got involved in presidential politics, met Jimmy Carter, and did some work as an unpaid lobbyist for mass transit at the Iowa state capitol. It was both fun and challenging and I felt I had the right personality for lobbying. So here I am. Others will tell you that I just like to argue.

Q. How did you become a lobbyist for insurance agents?

A. After working three years for a statewide professional association, I decided to start my own lobbying business. I heard that two professional insurance agent organizations were joining their legislative programs to increase their clout at the state capitol. So when the Big I and the PIA of Minnesota decided to hire a joint lobbyist, I was their choice.

Q. How long have you been representing the MIIAB at the state capitol?

A. The 2012 legislative session was my thirty-first year representing you at the state capitol. I know it is hard to imagine since I am not that old.

Good relationships with elected officials are based upon accurate and timely information. I want the MIIAB to be a place where legislators can turn if they have specific questions on proposed insurance legislation.

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Q. What do you consider your greatest accomplishments while representing the MIIAB?

A. That's really an interesting question. I like to think my work on streamlining agent licensure, education and training was a major accomplishment. Working with a broad coalition of business and insurance interests at the capitol to reform our state's workers' compensation system in the late 1980s was a big deal. However, it was not greatly appreciated by some of our members when it resulted in double digit reductions in premiums. Gaining protections for insurance agencies that lose their company contracts was helpful during the tough market of the 90s. Recently, working to clarify the law regarding insurance certificates has brought me some pleasure. But perhaps my greatest accomplishment is to be recognized as the "insurance agents lobbyist" and a go to person on insurance issues at the capital and within state government.

Q. What do like most about your job?

A. I really enjoy working with a broad spectrum of people and you sure get that at the capitol. The legislature, their staff and my fellow lobbyists provide me with constant information and mental stimulation. I really enjoy the debate on public policy and legislation and the strategy involved in successful legislative efforts. I find it all fascinating and the issues seem to change every year, (with the exception of auto insurance reform which I think goes back to Alexander Ramsey). My job involves little heavy lifting and is never boring. What more can I ask for?



"MIIAB member involvement through grassroots advocacy and through our political action committee enable me to be build relationships with legislators to better represent the collective interests of agents and brokers. That is the basis for a successful legislative program like ours."



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Diamond Profile



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Jeff Kusch

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HEADQUARTERS

Maple Grove, MN

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



*Austin Mutual
President and CEO
Jeff Kusch*



*Main Street America
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Henry Pippins*

Austin Mutual Insurance Company has been meeting the insurance needs of Minnesotans since 1896. Much like Austin Mutual, The Main Street America Group's rich history began decades ago in 1923 when we formed our company in New Hampshire.

The two storied insurance carriers share much in common – in particular, our steadfast commitment to you, the independent insurance agent, as our sole channel of distribution. In addition, both Austin Mutual and Main Street America are strong company partners of Trusted Choice®. That's why when Austin Mutual became a Main Street America affiliate in July 2012, it had all the ingredients for a recipe for success.

As an "A" rated carrier, Main Street America annually writes nearly \$900 million in premium and has more than \$2 billion in total assets.*

Through our nine property and casualty writing companies – including our newest affiliate, Austin Mutual – we partner with more than 2,000 independent agents to provide superior, personal service to more than 600,000 policyholders.

Main Street America provides a full line of competitively priced personal lines and commercial lines products and services to individuals, families and small businesses in 30 states, and fidelity and surety bond products in 45 states. This summer, to complement Austin Mutual's existing product portfolio, Main Street America

introduced our Main Line Business Owners Policy (Main Line BOP), tiered commercial auto, workers' compensation and commercial umbrella products in Minnesota.

Quoting and issuing all of Main Street America's commercial products is easy and convenient, as quotes and new business can all be quickly processed through our Main Street Station commercial lines system.

To become our customer and represent Main Street America and Austin Mutual in your market, and capitalize on Austin Mutual's rich tradition and strong Minnesota presence, please visit www.msagroup.com and click on the "Become a Main Street America Agent" link.

* A.M. Best's rating of "A" ("Excellent") applies to The Main Street America Group. Ratings listed herein are as of May 1, 2012, are used with permission of A.M. Best, and are subject to changes by the rating service. For more information about ratings, please access www.ambest.com

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Lead with Auto - An Independent Agency Personal Lines Growth Strategy

By Joseph F. DiMartino



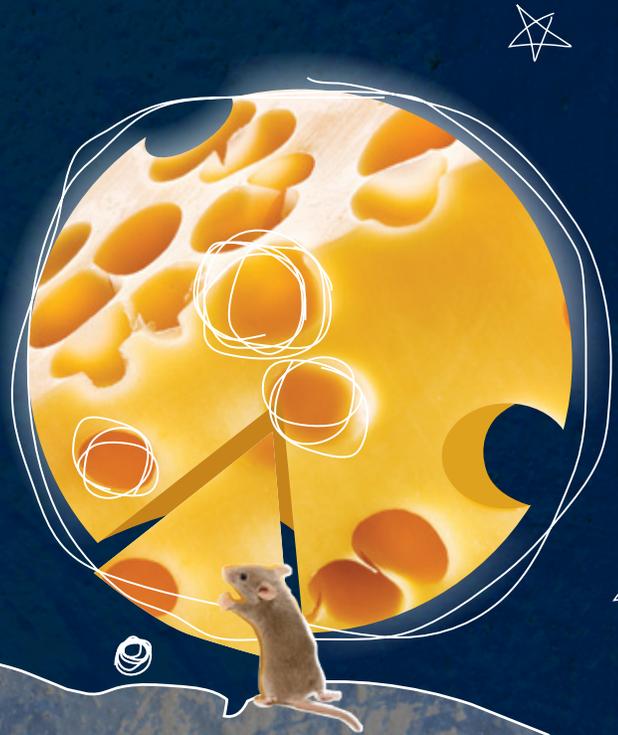
The direct writers continue to invest heavily in advertising to gain market share in our coveted personal auto market. Advertising in 2011 for the top two direct writers increased approximately 10 percent to over \$1.5 billion, complemented by another year of impressive direct written premium growth. Overall property and casualty advertising increased 12 percent in 2011 to a record \$5.7 billion. In the face of this threat, independent agencies need to recognize that we are abetting the success of our direct writer foes through the ongoing subsidization of our homeowner products.

Independent agency share of the \$165 billion personal auto market has remained essentially flat at 32 percent over the past ten years; direct writers have more than doubled their share to approximately 16.5 percent, primarily at the expense of the exclusive agency market. To protect, and eventually grow again, independent agency share of the personal auto market we must lead with the most competitive auto pricing we can offer. Since "saving money" is the focus of the vast majority of direct writer advertising, the independent agency distribution channel is literally handing direct writers quote opportunities when we inflate auto pricing to subsidize homeowner product losses. While independent agents can certainly attest that economic challenges have increased customer price sensitivity, the onslaught of price-focused advertising from the direct writers has reinforced the effect. Customer surveys continue to define price as the primary driver of personal lines purchasing behavior.

Independent agents have often debated whether in personal lines we should lead with auto or homeowners products. Despite strong arguments in favor of one line of business over another, the growing strength of the direct writers has settled the question for us: lead with auto. We simply must because the personal auto market is the clear target of the direct writers. Who recalls the last direct writer advertisement they saw that even mentioned homeowners? Direct writers are capitalizing on the strain adverse weather has had on our package-based business model.

Mother Nature has been a determinant of the current subsidization that exists in homeowners. The number of natural disasters in the U.S. has increased dramatically to approximately 200 per year between 2007-2011, doubling relative to the prior five years. This escalation in weather-related catastrophe losses has eroded the limited margin that existed in homeowners, promoting insurers to raise rates. However, the rate of increase in homeowner's premiums has not kept pace with loss trends. The industry homeowners

continued on page 21



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combined ratio deteriorated by 11.5 points between 2007-2011 relative to the prior five year average. These unsustainable operating results have compelled some independent agency companies to seek greater margin in auto to offset Homeowners losses. The byproduct of our higher auto premiums plays right into the hands of our direct writer competition.

While the threat to our personal auto market share from direct writers remains a substantial challenge for our independent agencies to manage, our preservation of market share and recent studies confirm we are well positioned. The independent agency distribution channel will continue to address the challenge by investing in technology and adapting agency operations in ways that support our relationship-based value proposition. The Big I's strategic investment in the Consumer Access Portal (CAP) complemented by Trusted Choice marketing to drive web traffic and search engine placement represents our most substantive market solution to address long term needs.

Just as the independent agency distribution model effectively responded to the threat of increased pricing sophistication of direct writers, we'll accommodate our customers growing preference to conduct research (and potentially purchase) using on-line technology. While our collective efforts will expectedly take some time to generate growth, we'll continue to build our value proposition based on service, trust and relationship. Improving the competitiveness of personal auto by eliminating the pricing distortion due to recent unfavorable weather trends will strengthen our ability to maintain market share and position us for future growth.

Joseph F. DiMartino is President and CEO of Integrity Insurance, a regional carrier headquartered in Appleton, Wisconsin offering Auto, Business and Home insurance exclusively through the best network of Independent agents in Wisconsin, Minnesota and Iowa. DiMartino can be reached at jdimartino@imico.com

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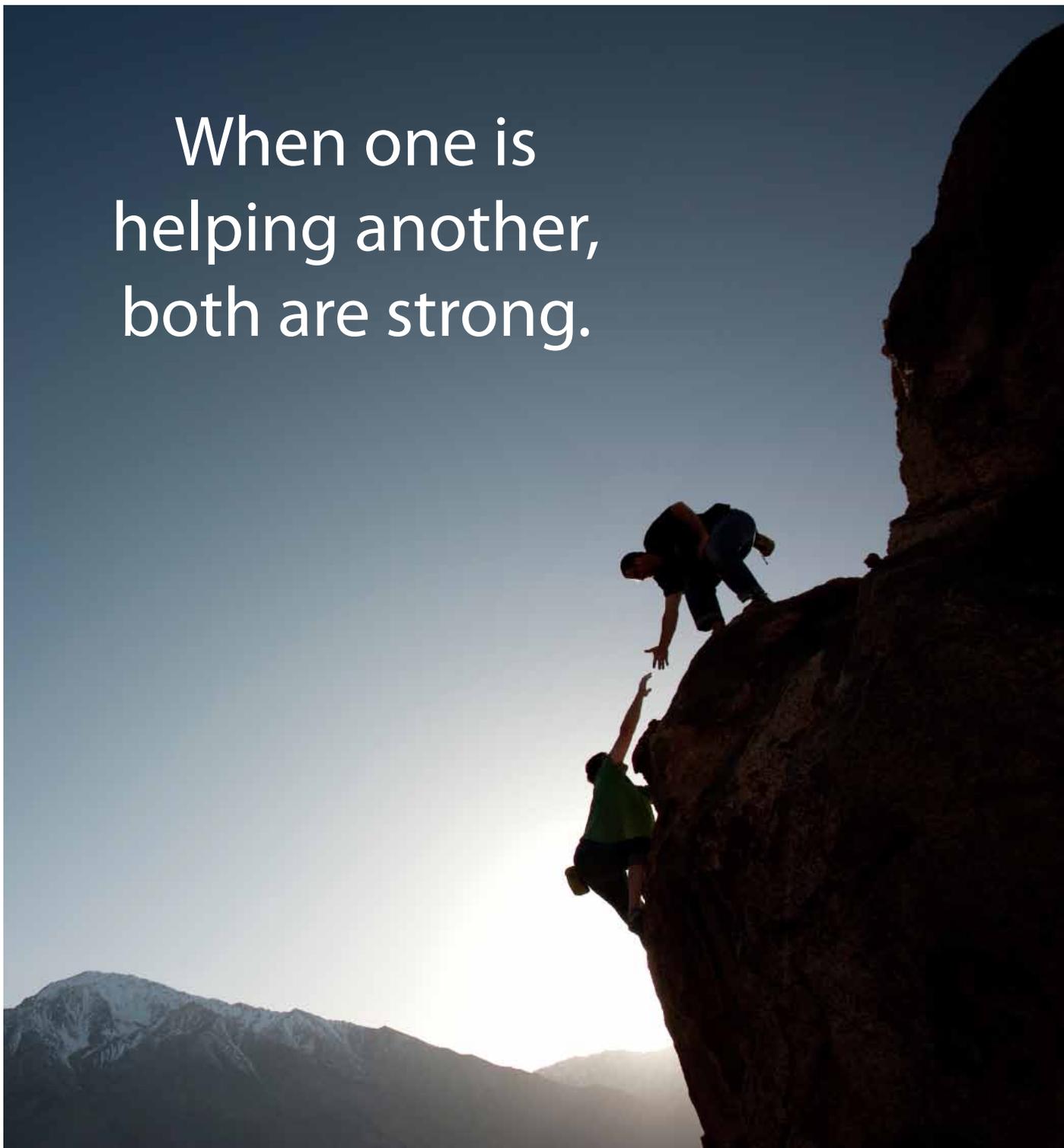
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MIIAB Region 8 Commercial Lines Panel Discussion

Tuesday, October 16, 2012
1:30pm to 4:30pm

MIIAB Training Center,
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- Conduct our business in an ethical manner.

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A Millennial's Take on Social Media

by Lauren Foy

"Marketing to Millennials" <http://tinyurl.com/9lnc50z> by Michael Fleischner is a good article discussing the way my generation would look at media and commercials. As I discuss below, I think most of the article's points are on target. Some, however, are less important than others.

Have a Social Media Presence and Make it Genuine

I think one of the better points the author makes is: "Make sure your company has a space among social media outlets. Keep in mind though not to be overly commercial. Millennials can see right through it. Rather, be genuine and let your prospective market understand what you're really about and what you stand for."

While I am not sure how you can be insincere regarding matters of insurance, I think that the author makes a good point to be sure your target really understands what you are marketing. One example would be to not make a company look like a friendly personal environment when chances are a customer would have to get through many automated messages or new employees each time they try to contact the company. This just makes people angry. This is common sense, but I do think it has become more relevant in the age of the Internet. Finding a company on the Internet is a lot more of a guessing game than getting personal recommendations or knowing the right people. If you are trying to attract people through this medium, it is much easier to do so when the message and the reality are matching.

Engage on a Personal Level

Another point the author made was to "Communicate on a personal level." This is an easy thing to do with blogs or Facebook, etc. I have become a "fan" or "liked" a few companies that I never see again. I have done the same to others, which now seem to haunt my Facebook. I think a medium level of posts is good. If you are on someone's Facebook home screen too much with uninteresting comments, you are more likely to get hidden. However, I can think of two companies that I see on my Facebook a lot and I am more likely to consider them when I am in the market. The way they do this is by posting relevant posts and doing it on a consistent, reasonable basis.

One company usually posts a fact, story or comment relevant to their product and ends the post in a question. This gets a lot of feedback and then is likely to show up on more people's home screens. Don't ask me how to take this skill from a sales company and make it relevant to insurance, but this is just one idea. My generation feeds on being "heard" and finds it so appealing that we give more attention to the social media sites that try to engage us.

I learned in my persuasive writing class that the best way to be effective in a blog setting is to use a question at the end so readers will feel like they have a say in your opinion and the topics covered. A good way to use this technique is by making a point with your question or crafting one that will get a lot of response from both sides. This will help to get positive feedback as well as some insight into the opposing side.

Be Consistent & Creative

Two additional points made in the article are also good ones: be consistent and creative. These qualities help capture the attention of an otherwise preoccupied generation. While we are always multitasking, it is hard to pay complete attention to the radio (online or live) or the TV while trying to do homework, or whatever we might be doing. So consistency and repetition are good tools to use. Creativity will always help a website when dealing with my generation.

continued on page 27



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Also, I am always drawn to the website that looks more professional and attractive. For a generation that has grown up dealing with the Internet, a functional and appealing website shows that the business is viable.

Info & Contacts Must Be Easy to Find

One point missing from the article, which is very important to understand when dealing with my generation, is that for the most part we expect instant gratification. Everyone grew up with the Internet getting faster and faster, providing answers to everything at our fingertips. With the invention of online radio, DVR/TiVo/Live Rewinding and Pausing features, the iPod and the prevalence of smart phones, my generation grew up having everything we wanted whenever we wanted it. I think this is a very important and sometimes negative aspect of my generation.

Since we are so technologically literate, we have access to hundreds of websites selling the same thing. We have the knowledge to navigate our way through a website, but I doubt most of us have the time/patience. We gravitate toward information, forms and products that we can find now. I think this is an important aspect to marketing, because you can draw all the attention you want to your website, but if it is not easy to navigate or to find a way to contact someone, I think a good many prospective customers will drift to their second choice.

How I Use the Internet to Shop

I use the Internet for almost all of my shopping. If I am at a shopping center and I need something, I will buy it there, but most other times, I will just rely on the Internet. I have always found it more convenient to go to a website for what I might need than to find a store. Websites usually are easier to navigate, have more options and are faster than traveling to a store. Generally I will start with a website that I have used before and have had a good experience with. If I have a longstanding relationship with a company, I usually will just trust that they have the best price and not look any further. However, if it is a new website or one I have not used a lot, I will tend to look around the Internet for a better deal, and if I can't find one, I will come back to the first one.

I think that my generation would rather not take a day to travel around and price shop when they could just get the same amount accomplished in a much smaller period of time on the Internet. Many in my generation would rather do something on the Internet than pick up the phone and call. As a generation, we seem to be more comfortable with the Internet than with a phone call.

For the most part, I have found the Internet to be a reliable buying outlet, so there has been no reason to use another means of shopping. A few unappealing encounters can teach an Internet buyer to look into the company before buying from them. It is easier for a company to lie about their product when it is being presented on a webpage. This is where the relationship with a company comes into play. If you have bought a product with them that wasn't what it said it was, then a bad relationship is created.

Growing up with the Internet makes it so much easier to use this resource to go shopping, do homework or anything else we might need.

Personal Relationships Are Still Important

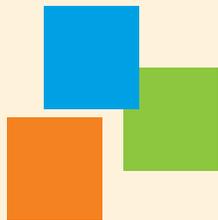
Personal relationships are still important for some things. I look at these relationships in a similar way to a website, in the sense that if I had a positive relationship with a store or service, then I am more likely to return again. If the experience was negative, I will not return. There are a few things that I will never buy online, one of them being a cell phone. I got my first cell phone from a sales representative, Stan, and I have returned every time I needed a new phone or anything else cellular. On the other hand, there are companies I will never return to based on bad experiences. I am currently in the process of cancelling one of my debit card accounts because of such bad customer service.

Customer service is where people establish relationships, and if the goal is to attract Internet users to come into an office or even pick up the phone to speak with a person, relationships play a huge



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Business Income & Your Clients' Contracts

This article is for **your clients** who sign contracts, guaranteeing that they will provide products or services to **their clients** for a year or two in the future. Naturally, when they suffer loss or damage to their operations and have their contracts cancelled as a result, they expect that the Business Income coverage that you sold to them will take care of that financial loss. Truth is, that may or may not happen. So, let's look at what can happen to your client, and how you can rather easily fix the problem when you sell the coverage.

The potential problem comes not from the Business Income form itself, but from the **Special Causes of Loss** endorsement/coverage that is built into the policy. Towards the end of the Special Causes of Loss endorsement/coverage, there is a section: **4. Special Exclusions**. These exclusions apply only to Business Income and/or Extra Expense losses. In exclusion a. (3), it says: **"We will not pay for: (b) Suspension, lapse or cancellation of any license, lease or contract."** The purpose of this exclusion is to preclude coverage for losing a contract or order because of shoddy products, always being late in delivery, etc. The exclusion then goes on: **"But if the suspension, lapse or cancellation is caused directly by the suspension of operations, we will cover such loss that affects your Business Income during the period of restoration and any extension of the period of restoration..."** Here the exclusion brings back coverage. "Suspension of Operations" requires a covered cause of loss to trigger the Business Income/Extra Expense coverage, and it makes it clear that it will pay during the "period of restoration" - the time element from the cause of loss, like a fire, to when the insured re-opens the business and can fend for themselves. It also says it will pay during any "extension of the period of restoration" - the time after the insured re-opens, but still may suffer some financial loss because it takes time for their customers to come back and do business. The standard Business Income forms have 30 days of coverage for this, called **"Extended Business Income."** This can be increased in 30-day increments all the way to 720 days or two years as an optional coverage. More on this later.

So, let's say your insured just signed a one-year contract guaranteeing that he/she would provide certain products to an electronics client. We will begin the contract on January 1st. On February 1st, the insured suffers a total fire loss. The electronics client has no choice but to cancel the contract and look for another supplier. Your insured just lost 11 months of a contract that was supposed to make him/her a lot of money. At first, it looks fine, as the Business Income form will kick in and begin to pay the income and/or extra expense losses your insured can show that resulted from the total fire loss. The estimated time to rebuild and get back in business is **6 months**. This is a very important fact.

Six months of coverage from the Business Income form will take care of the months of February, March, April, May, June and July. Remember the give back of coverage in the Special Causes of Loss form that said it would pay **"during**



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Technically Speaking...continued from page 31

the period of restoration” (which we now know is 6 months) and during **“any extension of the period of restoration”** (which we know is 30 days from the time the insured re-opens his/her doors)? With the 30-day extension of coverage, your insured now has coverage for the month of August. But your insured is going to point out that he/she lost 11 months of income from the cancelled contract, not 7 months. Notice that September, October, November and December are not covered since they are not in the “period of restoration” nor in the 30 day extension of that period.

In the claims that I have been involved with, this has caused some hard feelings. Especially when the insured asks if it could have been covered! The answer is yes, of course. All that had to be done was to extend the period of restoration from 30 days to 150 days. It takes a notation on the Declarations Page showing 150 days of Extended Business Income, and very little additional premium.

The insureds you have, who sign the contracts mentioned above, are the insureds that need this coverage. Remember, it is a very easy task to take care of the exposure. It just takes a little digging to get at the way your insured does business.



ACT UPDATE continued from page 27

role. Going back to the example of Stan, I have many opportunities and online resources to buy a cell phone or accessories on a website, but due to the strong relationship with the store personnel, I am always drawn to return there rather than go to the Internet. These personal relationships give the customer a respect for the opinions and suggestions of the service representative that one cannot get from a website or a customer service representative in a call center.

In a perfect situation, there would be a strong relationship with the personnel of the business, coupled with the support of a functional website and/or mobile app. Providing that personal relationship enhanced by these online tools is the best way to get my generation off the Internet and into the office.

Lauren Foy is a sophomore at University of Rhode Island and can be reached at lauren_foy@yahoo.com Lauren wrote this article for ACT and based it on an email she wrote to her dad, an independent agent, to assist him with the millennials' perspective with regard to social media and marketing. The Agents Council for Technology (ACT) is part of the Independent Insurance Agents & Brokers of America, Inc. ACT's Web site is www.independentagent.com/act This article reflects the views of the author and should not be construed as an official statement by ACT.

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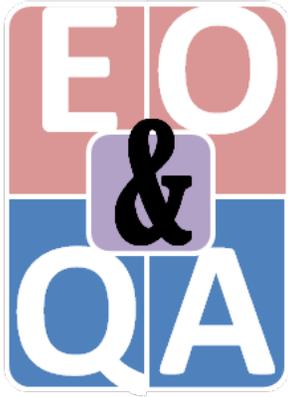
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Agent's questions about Errors and Omissions, and how E&O losses can be prevented.

By Mary LaPorte, CPCU,
CIC, LIC, CPIA

Q: Mary, my particular concern centers around what is not considered "Collision" in the Personal Auto Policy. It has always been my understanding that Section B under the Insuring Agreement only defines "Collision". Points 1-10 under Section B are merely examples of what "Collision" is not. The Points 1-10 are not to be interpreted to mean an all inclusive list of what perils are covered under Other Than Collision. I believe that if "Collision" and Other Than Collision are shown on the insured's policy declarations page, that the Insuring Agreement is worded so that losses from all physical damages are covered subject to the policy Exclusions.

One of my carriers directly disagrees with me and states Points 1-10 under Section B are actually a list of specified perils. They are now settling claims based on their recently revised stance that Points 1-10 are the only perils covered under Other Than Collision. This company uses the ISO Personal Auto Policy coverage form.

Is my understanding of the coverage correct? If so, how can I respond to my carrier in this situation?
Larry, Michigan

A: Larry, the ISO Personal Auto Policy (PAP) has used the same language to describe Collision for several years, and it surprises me when it is misunderstood. The PAP defines "Collision" but it does not define Other than Collision. That is because Other than Collision is simply everything else that is not a "Collision". This is such an important point, that after describing what "Collision" is, the policy goes on to describe certain events that would not be considered a "Collision". It states: Loss caused by the following is considered other than "collision":

In recent years, I have seen a few sub-standard carriers carve coverage out of their policy by intentionally moving the quotation marks so that the policy states: Loss caused by the following is considered "Other than Collision": In doing so, it is stating that the list which follows are the only items which are considered "Other than Collision". That is not the case, however with the ISO form and most other Personal Auto Policies.

Other than Collision coverage is typically very broad and includes any event that is not excluded. Here are some examples of losses covered under Other than Collision:

- A bottle of bleach tips over on the back seat on the way home from the grocery store, the cap flies off and the bleach damages the upholstery and carpeting.
- Squirrels or mice hide nuts/acorns/dogfood around the engine block, causing the engine to overheat and seize up. Engine damage covered by Other than Collision.
- Skunk gets in the car and does damage. Battery acid, blood, etc.....all covered under Other than Collision.

I could go on. The basic rule is, if it is not a Collision, and not excluded, it is covered under Other than Collision. Incidentally, some of the older policies still refer to this coverage as "Comprehensive", just like the Business Auto policy does. What is the difference? None. The same losses are covered.....everything except "Collision".

I hope you find this helpful. I have found that even if the adjuster is not very coverage savvy, I have been successful going up the chain of authority at the company until I find someone who knows and understands policy structure. If you are still unsuccessful at the highest level at the company, I would question whether this carrier relationship is beneficial for your clients. Most carriers appreciate an agent's insight on claim issues and are willing to work together in finding resolution.

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

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In The News...

RJF'S 2012 CHARITY CHALLENGE DONATIONS UP BY OVER ONE-THIRD WITH OVER \$250,000 GIVEN TO LOCAL NONPROFITS, 2012 IS MOST SUCCESSFUL YEAR FOR ANNUAL CHARITY DRIVE

With the completion of its fourth-annual Charity Challenge, RJF, a Marsh & McLennan Agency LLC company, donated more than \$250,000 to two local nonprofits, a 34-percent increase over last year's event.

Money raised was given to Children's Hospitals and Clinics of Minnesota and College Possible. The funds will be used to support two mother-baby rooms in Children's neonatal unit and underwrite 110 students with College Possible's college preparation program that includes things like ACT practice tests, campus visits and more.

The fund drive is the insurance and risk prevention consulting agency's largest and capstone philanthropic event designed solely to raise money for charities whose missions align with RJF's goal of improving the well-being of children in the community by focusing on their health and development.

"Every donation we receive is important, large or small," said RJF CEO Bill Jeatran. "Each year we have seen the amounts given grow, and it really is a point of pride that we have partners who are committed to and support our desire to change the lives of children in our community."

RJF's first Charity Challenge in 2009 resulted in \$60,000 being raised. Since then, RJF has raised more than half a million dollars for local nonprofits with the support of its carrier partners, employees, vendors and for the first time this year, its clients.

Since beginning the Charity Challenge, RJF has always given a 20-percent match to all funds raised.

In 2011, when RJF became part Marsh & McLennan Agency, they were able to offer an additional 10-percent match to make an even greater impact in the community.

Long-time supporter and top tier partner of RJF's Charity Challenge, Rick Smith, Regional President for Travelers said, "Travelers believes that investing in the communities we do business in is crucial to organizational health. It makes sense to partner with organizations like RJF to make an even larger impact with the matching funds they commit to giving."

BIG "I" TESTIFIES BEFORE CONGRESS ON TERRORISM RISK INSURANCE

Association's government affairs chair explains critical agent role in delivery of terrorism risk insurance.

The Independent Insurance Agents & Brokers of America (IIABA or the Big "I") today testified in a hearing before the U.S. House Committee on Financial Services Subcommittee on Insurance, Housing and Community Opportunity titled, "TRIA at Ten Years: The Future of the Terrorism Risk Insurance Program."

Jon Jensen, an independent agent from South Carolina and Big "I" Government Affairs Committee chairman, represented the association. He is president of Correll Insurance Group, headquartered in Spartanburg, S.C.

Jensen testified as part of a Congressional review of the Terrorism Risk Insurance Program (TRIP) which was originally enacted in response to the severe market disruptions following the Sept. 11, 2001 attacks. The program was later extended and modified in 2005 and again in 2007, with its latest expiration set for the end of 2014. This hearing is the first on the issue since the last reauthorization effort, and the Big "I" was the only agent group invited to testify.

In his testimony, Jensen pointed out that TRIA "successfully stabilized the insurance marketplace and helped eliminate the market disruptions and uncertainties that followed the September 11th attacks."

"Congress wisely structured the program so as to involve the private sector as much as possible and

created a successful and limited public-private partnership that has operated at virtually no cost to taxpayers," said Jensen. In addition, Jensen discussed many of the challenges the insurance industry faced before TRIA and the tremendous risks to the economy if the program is allowed to expire with no public policy solution in its place. "In short, we [the Big 'I'] believe the termination of TRIP would have destabilizing effects on the economy in many regions of the country." Jensen continued, "the Big 'I' believes that TRIP has worked well and that some form of limited federal involvement is still needed to maintain a stabilized and viable market for terrorism insurance."

TRUSTED CHOICE® RAISES \$150,000 FOR MAKE-A-WISH®

Trusted Choice®, the consumer branding program for independent insurance agents and brokers, raised \$150,000 with a special social media campaign for Make-A-Wish®. For every "share" from the Trusted Choice® Facebook page www.facebook.com/TrustedChoice during the month of August, Trusted Choice® donated \$10 to Make-A-Wish.

"Trusted Choice® is very proud with the overwhelming success of this social media campaign in raising money and awareness for Make-A-Wish," says Dave Evans, Trusted Choice® executive director. "Independent insurance agents and brokers have a strong track record with countless charity efforts in their communities and this is one way for all of us to join forces for a very worthy national campaign. In this phase, we will contribute \$150,000 and the excitement and campaign continues as the Trusted Choice® 'Chopper for Charity' tours the country."

Trusted Choice® committed to donating a minimum of \$100,000 and a maximum of \$150,000 with this campaign. This Facebook campaign started August 1 and launched a year-long fundraising effort involving the Trusted Choice® "Chopper for Charity." A Trusted Choice®-themed custom motorcycle designed by the renowned Orange County Choppers to raise money for Make-A-Wish was unveiled recently by Paul "Paul Sr." Teutul, Sr., Orange County Choppers owner and "American Chopper" star.

The chopper is touring the country as part of a promotion to raise money for Make-A-Wish. The chopper reveal event took place in Old Town Alexandria, Va., down the street from the Trusted Choice®/Big "I" headquarters office, and was recorded for an upcoming episode of the Discovery Channel television show "American Chopper." The episode aired on Monday, Sept. 17, 2012 on Discovery Channel at 9 pm ET/PT.

"We are very proud to partner with our adopted charitable organization, Make-A-Wish," says Robert Rusbult, Trusted Choice® president and Big "I" president & CEO. "Independent agents are there to instill confidence and hope in their clients and customers, and that's what Make-A-Wish does. They're there for people in their greatest time of need, just like Trusted Choice® independent insurance agents. So it is a great fit, because we have the same goals to help people be whole again, and to be there at their greatest time of need."

ACUITY'S GROWTH RECOGNIZED BY DELOITTE

ACUITY has been named to the Wisconsin 75, the annual program from Deloitte that honors the state's largest closely held firms for their contributions to their home communities and Wisconsin's economy. ACUITY was ranked at number 19.

The Wisconsin 75 recognizes more than just revenue, honoring business contributions to the communities in which they are located, the people who build the business and the overall Wisconsin economy of which they are a part. Since the launch of the Wisconsin 75 in 2003, Wisconsin's most recognizable private companies have participated.

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We have built a new office space in St. Paul with a vision for the future! Our new building has been carefully crafted using many clean and sustainable building concepts. Our new address is 1639 Larpenteur Ave W in St. Paul just across the street from the MN state fair grounds. Connect with us at www.facebook.com/coxinsuranceassociates

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Fall Town Meeting



MN INDEPENDENT INSURANCE
AGENTS & BROKERS



Morning Session - 9:00 am – 11:00 am: Essentials of Workers' Compensation – 2 CE's approved.

Glenn Colby from the Minnesota Workers' Compensation Insurer's Association (MWCIA) is once again on board to discuss changes and hot topics agents need to know in order to properly place workers' compensation coverage and advise customers in Minnesota. Did you know that effective January 1, 2013 the loss information included within the Minnesota Experience Rating Plan will change? Come and learn how the new "primary/excess split point" used to cap significant losses is changing in the Experience Modification calculation, and how it could significantly increase your customer's Experience Modification. Do you have customer's that pay their own losses to avoid higher experience mods? Is that practice legal? Don't miss this opportunity to keep yourself informed about current workers' compensation issues in Minnesota.

Free Lunch will be provided – 11:00 pm – 12:30 pm – During Lunch there will be a presentation from Jason Cass, CIC on internet marketing for your agency through Project CAP.

Afternoon Session - 12:30 pm – 3:30 pm: Real Life Homeowners – 3 CE's approved - Gloria Thompson, CIC. Insurance agents become aware of their customer's personal life situations, but must be in tune with how those life situations are or are not covered in the contracts they sell. Who is an insured under the policy may not include all members of a household, and additional endorsements or coverage may be needed. In home business is very popular, yet not covered under a home insurance policy, for all practical purposes. An unendorsed homeowner policy may result in an uncovered loss. This class is designed to alert agents to their customer's Real Life personal situations that create coverage difficulty under standard homeowner insurance contracts. By using insurance and/or risk management solutions, agents will be able to address these situations professionally, and with the customer's best interest in mind. **If you missed this class at our Convention in April, it's the same course.**

Check here if you plan on attending Lunch

Method of Payment

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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

Please Check your requested Location and Session Choice

- September 11, 2012 - Eden Prairie**
Prairie Conference Center
7500 Flying Cloud Dr. STE 125
Eden Prairie, MN 55344
952.835.4180
- September 12, 2012 - St. Paul**
Wildwood Lodge
8511 Hudson Blvd.
Lake Elmo, MN 55042
651.714.8068
- September 13, 2012 - Rochester**
Hilton Garden Inn
225 S Broadway
Rochester, MN 55904
507.285.1234
- October 17, 2012 - Fergus Falls**
Bigwoods Event Center
925 Western Ave
Fergus Falls, MN 56537
218.739.2211
- October 18, 2012 - St. Cloud**
Best Western Kelly Inn
100 4th Ave S
St. Cloud, MN 56301
320.258.8406
- October 19, 2012 - Duluth**
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200 W First St
Duluth, MN 55802
218.727.7492

Session	Cost
<input type="checkbox"/> Full Day 5 Hours	\$80.00
<input type="checkbox"/> Morning Session 2 Hours	\$40.00
<input type="checkbox"/> Afternoon Session 3 Hours	\$45.00

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2012 MIIAB CIC Program Schedule

EXAMS NOW ON FRIDAY!

MN Independent Insurance Agents & Brokers Association

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

Please select Seminar date

- 1/11 - 1/13/12 **Eden Prairie** Agency Management
- 2/8 - 2/9/12 **Plymouth** *Ruble Graduate Seminar
- 3/7 - 3/9/12 **Eden Prairie** Commercial Casualty
- 4/11 - 4/13/12 **Eden Prairie** Personal Lines
- 5/9 - 5/11/12 **Eden Prairie** Commercial Property
- 6/13 - 6/14/12 **Walker** *Ruble Graduate Seminar
- 7/11 - 7/13/12 **Eden Prairie** Commercial Casualty
- 8/1 - 8/3/12 **Eden Prairie** Agency Management
- 9/12 - 9/14/12 **Eden Prairie** Commercial Property
- 10/10 - 10/12/12 **Eden Prairie** Personal Lines
- 11/7 - 11/9/12 **Eden Prairie** Life and Health

* Must be a dues paid member of CIC or CRM to attend a Ruble Graduate Seminar

Dates and locations are subject to change. Before making any travel arrangements, call to verify the dates, location, start time and availability when registering for a program.

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

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

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

Method of Payment

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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)

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2012 MIIAB CISR Program Schedule

MN Independent Insurance Agents & Brokers Association

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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.

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

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2012 MIIAB Errors & Omissions Seminars

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

MN Independent Insurance Agents & Brokers Association

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
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1300 Nicollet Ave
Minneapolis, MN 55403
612.370.1234
- 5/17/12 - Fergus Falls** 8:30am-3:30pm
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925 Western Ave
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800.293.2216
- 6/19/12 - Morton** 8:30am-3:30pm
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39375 County Hwy 24
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507.644.3000
- 7/10/12 - Walker** 8:30am-3:30pm
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Walker, MN 56484
888.242.7306
- 8/8/12 - Rochester** 8:30am-3:30pm
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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
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Cost per person
\$151.00 MIIAB Member Price
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