



THE Minnesota News

Another Successful Convention!!!

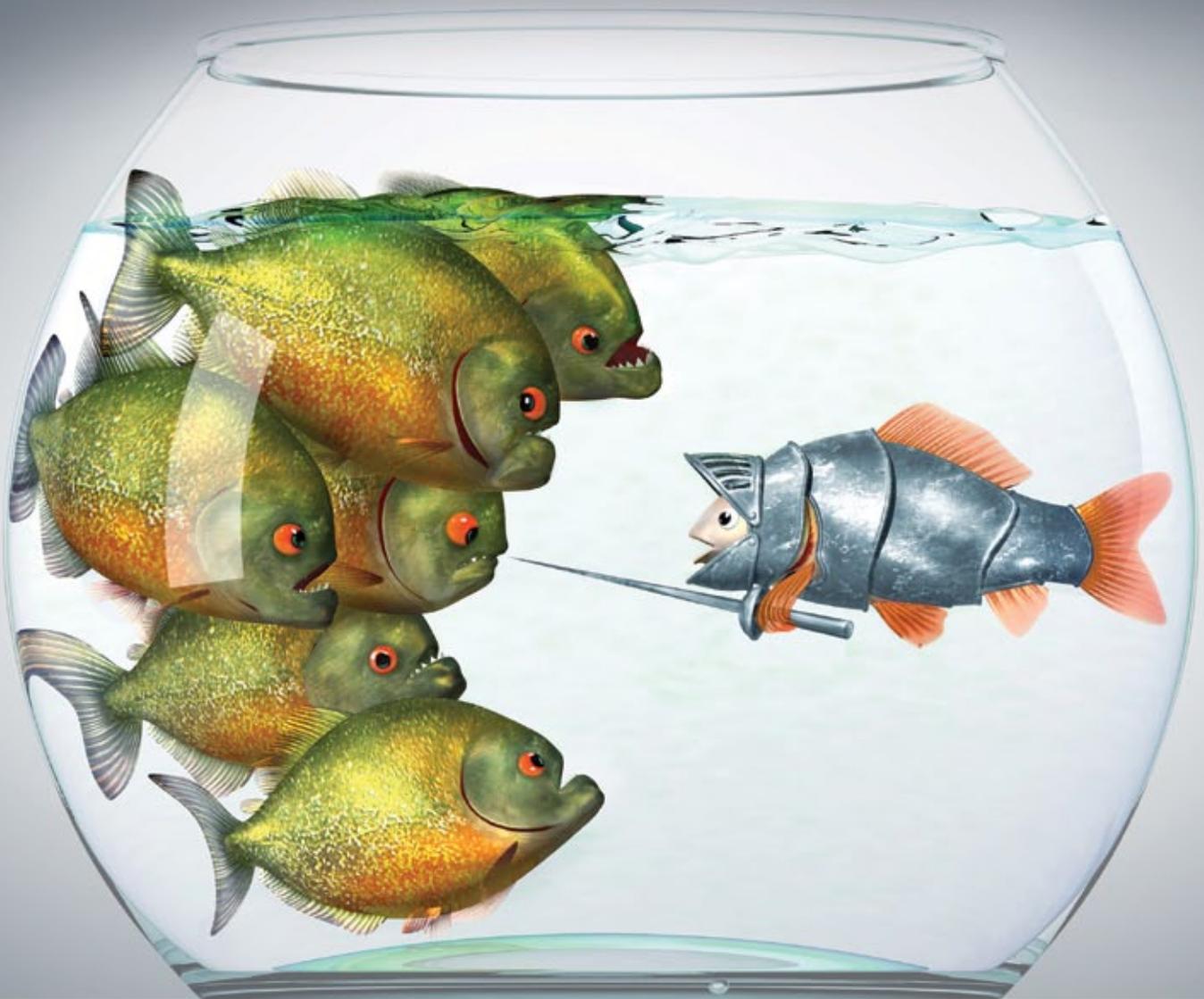


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Notes

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

2013 MIIAB Legislative Wrap Up
Pages 33-35

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June 2013

The Minnesota News

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MN Independent Insurance Agents & Brokers Association

On the Cover



MIIAB/Trusted Choice Convention Pictorial
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Chad Bjugan of Richfield State Insurance, Richfield, MN was recently installed as Minnesota Independent Insurance Agents and Brokers Association President. Minnesota News sat down with Chad to hear his insights on his upcoming term as President.

How did you start your career in the insurance industry?

I started by working at Allstate Insurance in their Education/Technology department as a trainer. That gave me the opportunity to see how the Captive agent side of the industry worked.

Tell us a little bit about your agency?

Richfield State Insurance has been around since 1947. It was originally owned by Richfield Bank and Trust until 1994, when my father Marv Bjugan purchased the agency.

In 2007, Jim Poppie and I purchased Richfield State Insurance from Marv. At that same time we bought the Swanson Insurance Agency in Carver, Minnesota where Marv currently works as part owner with another part owner, Paul Newton.

Since then we have also bought Agency One in Shakopee and have affiliations with Crosslake Insurance in Crosslake and Young Insurance in St. Louis Park.

And your family?

My wife Nicole and I have two children, Gabrielle (7) and Tyler (10) and, if it were up to them, we would also have a dog but mom and dad are still fighting that battle.

What sort of community service are you involved in?

I was chair of the Richfield Chamber of Commerce and was also a member of the Military Affairs council associated with the 934th Air Force Wing. I have coached my son's Lacrosse team and also helped with his football and baseball teams.

What do you find fulfilling about being an insurance agent?

My favorite part of my job is getting to know and help my clients. The people that I interact with on a daily basis not only make it easy for me to come to work every day but at the same time, make my job very rewarding.

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

I have made many friends through my different roles in the Big "I". I initially joined the Big "I" young agent program to find other young agency owners that I could bounce ideas off of and that has truly paid off for me. Insurance is a fluid industry and being involved helps you keep a pulse on the industry so you don't get left behind.





President's Message continued from page 5

Who is/was your biggest influence?

My father, Marv Bjugan has influenced me the most in my insurance profession. He has taught me how to take care of clients and has always been a great resource for insurance advice. No one will ever know everything there is to know about insurance so having someone like my father (who has been in the industry a long time) giving me advice, has been very valuable.

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

I think my experience on both sides of the Independent agency system (company side and agency side) has rounded out my preparation for this position. Being an underwriter for Austin Mutual and now being an agency owner has allowed me to see the different perspectives involved when assessing risk.

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

Joining the Big "I" will give you a chance to shape the future of our industry. Where else can you do that? If you are interested in the future of technology as it pertains to insurance, there is a committee you can help with. If your interest is in politics; there is a committee for that as well.

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

Find a mentor. There are many people in our industry who have been very successful, talk to them and ask them questions. From my experience most people are willing to help.

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

I see more agencies going to an aggregator system. Unfortunately, I think the days of the small one or two person agencies are going away. The Big "I" will have to adapt to this new agency system.

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

I think it is very important. In visiting Washington DC, the state capitol legislator staffs have shared that the most important phone calls or emails they receive come from their constituents, not from lobbyists. We need to protect our industry and it can't be done by sitting on the sideline.

Chad Bjugan

cbugan@richfieldinsurance.com

Walk
Run **For Wishes**

Saturday, July 13, 2013

Normandale Lake Park, Bloomington, MN

JOIN US

What is Walk for Wishes®?

The Walk for Wishes® event is an exciting opportunity to raise funds to grant wishes to Minnesota children with life-threatening medical conditions. Whether you walk, run, or sponsor you can make a difference in these children's lives and bring them hope, strength and joy when it's needed most. Join the fun and put your "passion into action" for the Make-A-Wish® Minnesota by registering today for the 2013 Walk for Wishes event. Go to www.MNWalkForWishes.org to learn more or to sign up.

Event Overview

In 2012, 600 participants reached their goal and raised more than \$100,000 to grant more wishes to Minnesota children with critical medical conditions. Help make wishes come true this summer by lacing up your sneakers on July 13 for this family friendly 2-mile walk or 5k-run event at Normandale Lake Park, Bloomington, MN. Meet our wish families and enjoy food, music, entertainment and activities.

How can I get involved?

Don't miss this opportunity to make the world a better place for these Minnesota children who are dealing with serious medical challenges. Simply go to www.MNWalkForWishes.org and register today for the Walk for Wishes. Let's raise \$110,000. We can do it!

For more information about the Walk for Wishes, please contact:
Jean Carlson at (612) 767-2764 or jcarlson@wishmn.org.

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To register: www.MNWalkForWishes.org

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Convention A Huge Success!

Each year the Convention seems to grow and grow. This year, was our largest ever and we were wise to switch our location to a venue like the Minneapolis Convention Center in order to be able to host over 1,100 insurance industry professionals and the 102 exhibitors. On behalf of the Board of Directors and staff, we would like to thank all of you who joined the celebration on May 8-9th in Minneapolis. In this issue, we have highlighted with a number of pictures showing how the festivities were enjoyed by those who attended. I would like to recognize the following individuals as the recipients of the MIIAB Awards:

Company Award of Excellence

Austin Mutual, a Main Street America Group Company, Jeff Kusch, President

Jeff Kusch has done an outstanding job in developing a strategic relationship with The Main Street America Group. Member agents appreciate having Jeff's expertise in Minnesota moving Austin Mutual forward.

Company Representative of the Year

Michael McMahon, CLU, Auto Owners Insurance Company

According to his loyal agency supporters, Mike, is one of the outstanding insurance representatives in the state calling on independent agents. They value his knowledge, expertise, and his ethical manner in which he works with agents.

Agency of the Year

Bremer Insurance Agencies, Inc.

Under the new leadership of Mike Schmiel, President of Bremer Insurance, Mike, will be moving their entire agency focus to increasing their market share throughout the region. Mike has hired a very competent assistant, Kelly Bowe, who will be directing the marketing team.

Agent of the Year

Matthew Sundeen, CIC, AAI, Maguire Agency, Inc.

Matt Sundeen has done an exceptional job as a key producer in the Maguire Insurance Agency in St. Paul. He has focused on new client acquisition and is truly an asset to his agency and the industry he represents. He should be congratulated on his award.

Young Agent of the Year

Adam Seeley, Alliance Insurance Advisors, LLC

Adam is one of those individuals who has a real success story to tell. As a young producer, he has accomplished an enormous amount of success in his short time in the business. He has worked with several independent agents and recently purchased his own independent agency where he is developing additional young producers to come in to his agency. He is truly an individual that will be a leader in our industry in the future.



All Industry Award

David Eide, CIC, CLU, CPCU, ARe, Western National Insurance Company

David Eide needs no accolades, he is an individual that has an enormous amount of experience in all aspects of our business, and more importantly, he is willing to share his experiences with fellow colleagues. We all wish Dave the best in his upcoming retirement from Western National Insurance Company.

Chad and Dan,

Please accept my thanks for the recognition and "All Industry Award" you presented to me at the 2013 MIIAB Annual Convention. My heart is filled with gratitude for this honor from you, the Board of Directors, membership and staff of the MIIAB. Not a slogan for me but rather a strongly held professional belief that personal and commercial insureds are best protected by a knowledgeable independent insurance agent. Members of the MIIAB are not only able to offer choice to current and prospective clients but also the ability to do so under the respected "Trusted Choice" brand.

I am most proud of the MIIAB in three areas: (1) the commitment to quality education, (2) the commitment to work with companies to strengthen and expand the available services to our mutual clients and (3) the focus on professional excellence and service to not only clients but to the communities in which we live and work. Over the last twenty years the Association has been challenged on every front possible but because of the selfless serving of agent leaders such as yourself, each challenge has been met and conquered. It takes personal courage to make a commitment to serve in a voluntary position with the aim of benefiting fellow agent competitors. I applaud you and all the others that currently serve with you and all who served before you.

Having walked both sides of the street, and now having retired from active duties, I make the commitment to you and the MIIAB that if I can ever contribute to the continued successful mission of this fine organization I will do so without hesitation.

Thank you again for the recognition but just importantly thank you for all of the wonderful and strong relationships that have been forged throughout my career with the quality agents that are members of the MIIAB.

David L. Eide, CPCU, CLU, CIC, ARe
Agency & Management Consultant

Trusted Choice Community Service Award

Brian Roseen, South Metro Miracle League

On behalf of our Board of Directors and Members, we would like to congratulate Brian Roseen, who singlehandedly spearheaded the Miracle League Network in Lakeville, MN. The MIIAB will be working with Brian to help promote the Miracle League Network with our local agents, not only in Lakeville, but throughout the state.

Recognizing Robb Wunderlich and his father, Warren

The Board of Directors and staff would like to thank Robb and his agency for his successful year as President of the MIIAB. Robb did an outstanding job throughout the year, spearheading a number of projects and services that we provide to our members. Most importantly, Robb recognized his father, Warren, for all that he has done for his career and his brother's in the agency. He has been an inspiration not only to the agency, but the community that he has served over the last half century. Congratulations to Robb and his father!

For those of you who attended this year's Convention and Exhibit Hall, we thank you for all of your support. We also would like to thank all of the sponsors that participated in making this event such a huge success. We look forward to seeing all of you again next Spring!

CMIAB/Trusted Choice CONVENTION MAY 8 & 9 Minneapolis Convention Center 2013

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Company Award of Excellence



The Main Street America Group

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 in 1896 by a small group of township mutuals to form a statewide mutual insurance company. Over the past 100 years, it has grown into one of the most well respected companies in Minnesota. Their employees and their Chief Executive Officer have dedicated themselves to the independent agents and the thousands of customers they serve.

Today, under the leadership of their Chief Executive Officer, they have affiliated with one of the strongest national insurance companies in the country, Main Street America Group out of Jacksonville, Florida.

Main Street America Group combines their strength and product resources with Austin Mutual Insurance Companies reputation in our marketplace in Minnesota to build an even stronger presence with their agency force and its customers.

We applaud Jeff Kusch, President and CEO of Austin Mutual Insurance Company, a member of Main Street America Group, as he leads Austin Mutual into the next decade. We proudly bestow the 2013 trusted choice company award of excellence to his company and their new affiliation.

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Riley Tonkin, Omaha Branch Marketing Representative

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Company Representative of the Year



Michael McMahon, CLU Auto-Owners Insurance Company

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. The knowledge and experience is what separates him from the competition.

This year's recipient has over 27 years of experience in the insurance industry. Today, he is the senior marketing representative of one of the largest insurance carriers in the country and is responsible for working with independent agencies throughout Minnesota. He was nominated by the MIIAB members; one member, Richard McKenny, stated that "He is hard working and is very hands on with agents and staff for underwriting assistance and problem solving. We can count on him to advocate for our agency and provide solutions of mutual benefit to our agency and his company. Our relationship is a win/win." Another member, Chad Bjugan says "When working with agency managers we always look for truth, honesty, integrity and the manager that exemplifies the company philosophy. After years of working with a lot of managers and companies, the one agency manager that always rises to the top is this individual. He eats, sleeps, drinks and breathes Auto-Owners; he was once asked what his favorite vacation spot is and he answered, Lansing, Michigan. He is always looking for ways to promote Auto-Owners to our agency and is greatly appreciated for all of his hard work and effort." A great family man to his wife Monica and his daughter Kelsi who is attending the university of Wisconsin-Eau Claire. It is our pleasure to honor Mike McMahon, from Auto-Owners Insurance Company, with the MIIAB/Trusted Choice Company Representative of the Year.

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Agency of the Year



Bremer Insurance Agencies, Inc.

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 an agency that that was established in 1947 to serve clients throughout Minnesota, North Dakota and Wisconsin. The group has nearly 100 insurance professionals who are dedicated to their clients, providing full-service insurance plans, including commercial, health, agricultural, personal and life solutions in 30 locations. Their revenues are approximately \$17 million, with the majority coming from commercial and personal P&C lines. Kevin Steiner, President and CEO of West Bend Mutual Insurance Company 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 their clients is what makes their agency so successful. It is West Bend's pleasure to be part of this agency and their success."

It is our pleasure to award the 2013 Agency of the Year award to Bremer Insurance Agencies, Inc. in St. Paul, Minnesota.

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Agent of the Year



Matthew Sundeen, CIC, AAI Maquire Agency Inc.

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

Our next nominee is an individual who has been active in our business since 1994 with one of the most prominent insurance agency's in the state. He has been mentored by the best. These mentors have also been leaders in our industry. Their agency goals are to build a foundation of integrity and trust that reflects the personal values and long term partnerships with their customers and their companies. This nominee lives every day by this statement in the agency he represents.

In his short time as an insurance professional he has served on local insurance and community boards. He maintains a strong relationship with the commercial clients through the association they maintain. He is a CIC and an AAI and dedicated to his family and local community.

This year's recipient of the MIIAB/Trusted Choice Agent of the Year award is Matt Sundeen, Vice President of Maquire Agency Inc. in Roseville, MN.

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Sometimes little things mean a lot. And every day, when something bad happens to someone, West Bend makes sure your customers experience the Silver Lining. Because the worst brings out our best.®





Adam Seeley Alliance Insurance Advisors Agency, LLC

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

As this individual's values have shaped his insurance career, his goal was to keep improving his education, maintain a strong community relationship, and more importantly, provide for his wife and two beautiful children. He is accomplishing these goals. David Eide of Western National Insurance Company nominated this individual and in his nomination remarks said, "You will not find a more dedicated individual to our industry, his community and to his family. Our company is so impressed with his core values and the focus on his customers. More importantly, he believes in attracting young talent into his agency. We believe he will be a leader of our industry."

The 2013 MIIAB/Trusted Choice Young Agent recipient is Adam Seeley from Alliance Insurance Advisors Agency, LLC in Oakdale, MN.

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All Industry Award



David L. Eide, CIC, CLU, CPCU, ARe Western National Insurance Company

Excerpts from the awards presentation for the All Industry Award...

This is a special award presented by the board of directors of the association to an individual who is dedicated to the American agency system, to the insurance companies, insurance agencies, and more importantly, the improvement of the independent agency system in Minnesota.

A local boy who grew up in the shadows of Matt's bar and the Juicy Lucy, he became as famous in our industry as the Juicy Lucy did in the local area. This individual has had many experiences in the insurance industry. He was a direct writer, an agency owner, and an executive with one of the premier insurance companies in the Midwest.

He is a believer in education; he holds the CLU, CIC, CPCU and his Masters Degree. As one of our board members would say, "he is too smart for our business".

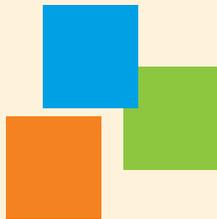
Stu Henderson, President and CEO of Western National Insurance Company stated, "It has been almost 10 years since this individual answered the call to work with me in the rebuilding of Western National, a task that has been more than completed as of today. He brought energy, creativity, and general business smarts to the table, in addition to the table stakes that we all need to bring to this industry – honesty, integrity and a deep caring and compassion for his fellow human beings. The fact that he brought a focus on the independent agent, since he had walked in those shoes, has proven beneficial to all of our constituencies; employees, agents and policyholders. He has become a trusted friend to many of us, and he very much deserves this honor that the MIIAB bestows on him now."

It can't be said any better than that. Without further ado, let's have a big hand for Dave Eide, a true professional of our industry.



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Warren J. Wunderlich Wunderlich Insurance Agency

Excerpts from the awards presentation for the President's Award...

The President's Award is an honor bestowed on an individual or individuals by the outgoing president of the association. It is an award of personal choice and one that recognizes a person within the industry who has had great influence on the daily life of the president during his term of office.

As President I wanted to honor my father, Warren Wunderlich. My dad was one of the first independent insurance agents in the area. He started his agency in 1950 in Winona, MN. Starting an agency back then wasn't easy. It was done the old fashioned way; knocking on doors, late night discussions with clients in their kitchens, and newspaper advertising. But over time, the agency kept getting larger and larger. The slogan Warren used to attract customers to his agency was "you're not just a folder in our files, you're a friend." Although we may not use files today, we treat our customers the way my father did, as a friend.

Over time my father grew the agency large enough so that my brother and I could join him. Fast forward to today. If it wasn't for my father's example that our business is a people's business, we would not be in the position we are today. With that, Tom and I, along with our families and agency staff, want to thank you for all you have taught us over the years. That is why I wanted to honor you with the "President's Award"



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Brian Rossen **South Metro Miracle League**

Excerpts from the awards presentation for the President's Award...

Trusted Choice Minnesota is proud to present a new award this year to a community member that has demonstrated the sprit and dedication that all independent agents strive for every day.

The recipient of the inaugural Trusted Choice Community Service Award was instrumental in the development of the South Metro Miracle League in Lakeville, MN. He has invested 100's of hours into the building of the Harmon Killebrew Miracle League Field and also was the first league director. He lives in Lakeville, is married to Lisa and they have two children 15&20 years old. A graduate of Bloomington Jefferson H.S. and UND – Grand Forks and for the past 25 years served as a pilot for Sun Country Airlines.

Trusted Choice developed a relationship with the Miracle League in 2012 and sponsored a field PA system with the help of this individual so these special athletes could hear their name announced just like the big leaguers.

Our partnership was so successful Trusted Choice is planning to sponsor PA systems at 6 other Miracle League fields around Minnesota this year.

Ladies and gentleman please welcome our 2013 Trusted Choice Community Service Award winner – Brian Roseen.



The New MIIAB Leadership
Tim Leonard, Chad Bjugan - President,
Vance Prigge - President Elect,
Jamie Larson - Vice President,
and Sandy Schow



Current President Robb
Wunderlich passes
the gavel to Incoming
President Chad Bjugan



MIAB/Trusted Choice
recognized for South Metro
Miracle League Team



National Chairman David Walker
shares his vision for IIABA



350 Insurance Professionals attend
the MIIAB Awards Luncheon



MN Attorney General, Lori Swanson visits with Agency Members



Master Speaker Frank Whitcomb instructs apprentice April Goodin on the proper technique for testing the microphone



Speaker Deidre S. Van Nest teaching to "Fire your Fear"



President Chad Bjugan poses with the future MIIAB President



College Student Program is well attended



The new venue for the Exhibit Hall was well received



Make-A-Wish booth signing up teams for Walk for Wishes on July 13, 2013



Auto-Owners is well represented



AAA always having fun



Something crazy is happening at the ICC Restoration & Cleaning Services booth



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Capitol Notes



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

MIIAB Legislative Session Wrap-up 2013 Session

The 2013 legislative session ended at midnight on May 20th, ending the first legislative session in 20 years where both bodies of the state legislature and the governor's office were all controlled by Democrats. The session will likely be remembered by some for legalizing gay marriage in the state and by many for the \$2.1 billion in new tax revenues that are meant to put the state on sound fiscal footing. For those in the insurance industry, the session will be marked by the state's full adoption of the Affordable Care Act or ObamaCare which will begin to make its impact upon the state this fall. The following is a brief summary of the major insurance legislation debated by the state legislature this year.

Health Insurance Exchange

Given the fast approaching federal deadline, the state legislature passed legislation establishing a health insurance exchange, HIX, complying with the Affordable Care Act three months into the session. The proposal travelled through 18 separate legislative committees, with over 70 hours of testimony and 20 hours of debate on the House and Senate floors. The HIX debate dominated the first two and half months of the session.

The state HIX, now called MNsure, will be up and running by October 1. MIIAB along with other agent associations were able to assure an active role for insurance producers who wish to write individual or small group health insurance through the new exchange. The MNsure board is in the process of establishing certification criteria for insurance producers who wish to work with the HIX. Rules relating to producers and well as HIX navigators are being finalized. Check out the MNsure web site <http://www.mn.gov/hix/> for up to date information on MNsure producer certification, health plan qualifications and HIX marketing and outreach.

Health Insurance Market Rules

The majority of this new law consists of numerous technical changes to conform Minnesota health insurance laws to the federal Affordable Care Act. This permits our state to accept enforcement of the ACA as an alternative to federal enforcement. The remainder of the new law establishes market rules that will apply to our major health carriers who will sell insurance inside and outside of the HIX. Controversies about the market rules were addressed by allowing smaller insurers to be exempted from some of the market rules relating to provider geographic access, quality assurance and product offerings. Eventually, these exemptions will sunset but not for the first several years of health care reform in the state.

CAPITOL NOTES continued on page 34

Homeowner's and Auto Insurance Surcharge

A controversial proposal to institute a \$5 premium surcharge on auto and homeowners' insurance policies was part of the debate on the 2013 tax bill. The legislature decided against the surcharge which was designed to help fund police and fire-fighters' pensions. These pension shortfalls were instead funded through state general revenue funds.

Construction Contracts

The legislature sided with sub-contractors in their fight with large general contractors and made "risk shifting" void and unenforceable. A new law prohibits agreements or contracts from requiring a subcontractor to provide insurance coverage to other parties, including third parties, for the negligence of intentional acts or omissions to those parties. The new law takes effect August 1, 2013.

Electronic Policies and Notices

A new law will give policyholders the option to receive their policies and required notices either through electronic means or in written form through first class mail. Policyholders must give prior consent to receive insurance notices through electronic means and if they do not opt for electronic delivery, notice must be provided by mail. The new law also allows policies to be delivered in foreign languages. Policies in languages other than English must be filed with the Department of Commerce along with an English language version of the policy.

The MIIAB expressed concerns about receipt by policyholders of certain notices that might be delivered electronically, such as cancellation notices. The law contains a provision that insurers must develop a method for verification and acknowledgement of electronic receipt of notices required by law. The law is effective August 1.

Workers' Compensation

The legislature made some major changes to the state's workers' compensation system for the first time in nearly two decades. These changes to workers' compensation statutes were approved by the workers' compensation advisory committee made up of four members from business and four members from labor.

The new law expands the definition of occupational disease to include mental impairment which is defined as a "diagnosis of post-traumatic stress disorder by a licensed psychiatrist or psychologist." Mental impairment is not considered a disease if it results from a disciplinary action, work evaluation, job transfer, layoff, demotion, promotion, termination, retirement, or similar action taken in good faith by the employer.

The maximum weekly benefit amount for temporary total disability was increased from the current level of \$850 per week to 102 percent of the statewide average weekly wage (the current average weekly wage is \$916). The cap on cost of living adjustments for injuries after October 2013 may not exceed 3 percent.

No-Fault Auto Reform

A proposal for minor no-fault reform was brought forth from a handful of insurers working with a similar group of trial lawyers. The proposal among other things would have raised income and survivor weekly wage loss from \$250 to \$500 a week, increase the funeral benefit from \$2000 to \$5000 and

prohibit the aggregation of claims to exceed the \$10,000 arbitration cap. However the majority of state insurers opposed this proposal which was passed by the House of Representatives. The opposition of the Insurance Federation and others was enough to assure that this legislation was not approved by the Senate and was not enacted this year. Once again, there will be no auto insurance reform enacted by the legislature.

NAIC Annuity Suitability Regulation

Last year, Governor Mark Dayton vetoed the NAIC Model Annuity Disclosure Act after it was overwhelmingly passed by the Republican controlled state legislature. He did so at the urging of Minnesota Attorney General, Lori Swanson. This year, the legislation sponsored by NAIFA and the life insurance industry was overwhelmingly passed by the DFL controlled legislature. Once again, the Attorney General encouraged Governor Dayton to veto the model act. However, this year the Governor decided to let the bill become law without his signature.

The new law assures that all annuity products sold in Minnesota must be suitable for the consumer considering that individual's age and finances. It establishes a process for insurance companies to independently review policy applications to assure suitability determinations made at the point of sale and clearly makes the company responsible for the actions of its producers. The new law also specifies the proper maintenance of insurance records and their length of retention. It will take effect on June 1, 2013.

Insurance producers who wish to sell annuity products in Minnesota will be required to complete a four hour continuing education course on the new suitability regulations. Currently licensed producers will not need to complete the coursework until July of 2014.

The bill is based upon model legislation that was composed and adopted by the National Association of Insurance Commissioners, the national organization of 50 state insurance regulators. Its passage sends a clear message to Congress and supporters of national insurance regulation that state legislators and state insurance regulators are capable of regulating this insurance product. Minnesota becomes the twenty-ninth state to enact the NAIC model act.

Long-Term Care Tax Credit – Income and Sales Taxes

A proposal to repeal the state's \$100 long-term care premium tax credit arose late in the session as part of the legislature's revenue proposal for the biennial budget. The House of Representatives proposed repeal of the tax credit in its 2013 tax bill. The Senate did not. Ultimately, the Senate's provision prevailed and the tax credit will continue. The legislature also backed-off its earlier proposal to tax accounting, brokerage and insurance services.

The legislature did enact a new fourth-tier income tax at 9.5% for incomes of \$150,000 a year for single filers and \$250,000 a year for couples. The cigarette tax was raised by \$1.60, more than doubling the tax on a pack. The legislature added the state sales tax to a few business to business sales: warehouse storage services, electronic and commercial repair/maintenance, and telecommunications equipment.



Dominic Sposeto
MIIAB Lobbyist

Congratulations to our 2013 President's Club Members

Since 1909, Grinnell Mutual has prospered by building strong relationships with quality farm mutuals and agencies.

The following companies have contributed significantly to our combined success and have been named to the 2013 Grinnell Mutual President's Club.

We appreciate their contributions and enjoy the mutual benefits of our Policy of Working Together.



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Tyler, Minnesota

Heartman Agency, Inc.

Rochester, Minnesota

Insurance Services, LLP

Edgerton, Minnesota

Key City Insurance Agency

North Mankato, Minnesota

**Nickel & Associates Insurance
Agency**

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Pierce Agency, Inc.

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United Prairie Insurance Agency

Mountain Lake, Minnesota

Voth Insurance Agency, LLC

Goodhue, Minnesota



A Policy of Working Together®

Diamond Profile



FEATURED PARTNER

Auto-Owners
Insurance Company

REGIONAL VICE PRESIDENT

Barry Preslaski

COMPANY HEADQUARTERS

Lansing, Michigan

A.M. BEST RATING

"A++" (Superior)

Auto-Owners Insurance Company, based in Lansing, Michigan, has been providing protection to its policyholders since 1916. Auto-Owners serves over 3 million policyholders in its 26-state marketing territory, providing a full line of property/casualty and life insurance products.

Auto-Owners entered Minnesota in 1945 and has been a strong presence in the state ever since. The company has an underwriting branch in White Bear Lake and claims offices in White Bear Lake, Rochester, St. Cloud, St. Paul and Willmar.

Auto-Owners also has nine marketing representatives in Minnesota to service the over 450 independent agencies that represent the company. The marketing representatives visit agents regularly and most

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



*Regional Vice President
Barry Preslaski*

have backgrounds in either underwriting or claims, which enhances their marketing knowledge. Auto-Owners markets its products exclusively through independent agents.

Auto-Owners prides itself on its financial stability and its claims service. The company has been rated A++ (Superior) by A.M. Best 20 consecutive years, and the Auto-Owners Life Insurance Company has been rated A+ (Superior) by A.M. Best every year since 1976. And for 10 consecutive years Auto-Owners has been listed among the Fortune 500, ranking 429 in 2012.

In regards to claims service, Auto-Owners consistently garners high rankings from consumer publications. Its superior customer satisfaction has been recognized by J.D. Power and Associates. In 2012,

J.D. Power and Associates, for the fifth straight year, ranked Auto-Owners "Highest in Customer Satisfaction with the Auto Insurance Claims Experience."

"These rankings ... will assure our conservative investment and management philosophies are intended to provide the security and peace of mind expected from us as one of the nation's premier insurance providers," said Jeff Harrold, chairman and CEO of Auto-Owners Insurance Group.

With over \$5.2 billion in net written premium in 2012, Auto-Owners is among the 20 largest property and casualty insurers in the country. The company boasts over \$16.7 billion in combined assets, and its surplus is over \$6.5 billion.

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All it takes is ONE VOICE

I was sitting in the car, stuck in traffic the other day. My blood pressure was rising by the moment and then a song came on the radio that changed my whole mood. It's funny how we can get in a funk and then something comes along to change it. The song that came on the radio was Barry Manilow's 'One Voice'. If you haven't heard this song [click here](#) to take a listen.

Well it got me to thinking that all of the remarkable accomplishments ever realized started with a single thought and personal action. Without someone having the courage to take the first step nothing would ever happen. There would be no innovation, advancement, and certainly no charity.

The Trusted Choice / Make-A-Wish Minnesota partnership in the 2013 Walk For Wishes is a cause that needs that one voice – yours! Please consider your opportunity to be the one voice needed to fill the darkness of some child who has a special wish in their life...and everyone will sing.

Be Remarkable!

Frank



The poster features the 'walk FOR wishes' logo at the top left and 'MAKE A WISH Minnesota' at the top right. The main text reads 'Walk.Run. For Wishes' in large blue letters, with '2-Mile Walk & 5K Run' underneath. Below that, it says 'Register today!' and 'Saturday, July 13, 2013' at Normandale Lake Park, Bloomington, Minnesota. The central image shows a group of people, including a woman with a child, walking on a path. At the bottom left, there are two circular inset photos of participants. The bottom right corner has the 'walk FOR wishes' logo and the registration website: 'To register: www.MNWalkForWishes.org'.



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BRANCH OFFICE
Minnetonka, MN

A.M. BEST RATING
A (Excellent)
Stable Outlook

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



*EMC Insurance Companies
Minnesota Resident Vice President
Jerry K. Harlow, CPCU, AU*

EMC Insurance Companies was incorporated in 1911 to provide workers' compensation coverage to Iowa manufacturers. Today, EMC is a near-national company operating in more than 40 states and writing reinsurance worldwide. EMC offers commercial and personal lines insurance, excess and surplus lines, and bonds, and life insurance products through its affiliate, EMC National Life Company.

Our Agents and Partners

The success of EMC is a direct result of its partnership with independent insurance agents. EMC distributes its products solely through independent agents, believing this brings a superior level of service to customers. EMC is part of the Trusted Choice® initiative, demonstrating the company's ongoing commitment to the independent agency system.

**Our Investment in Loss Control
Services Pays Off**

Injury and accident prevention has been an integral part of EMC's commitment to policyholders since the company was founded in 1911. Today, policyholders Count on EMC for a variety of loss control services and information provided in-person by loss control

professionals in our Home Office and at all 16 branch offices, and online through a robust Loss control section at www.emcins.com

Web-based Loss Control Services

- Video Lending Library
- Loss Prevention Information Manual
- Safety Signs
- Safety Talks
- Technical Information Sheets
- Disaster Planning

On-site Loss Control Services

- Ergonomic Assessments
- Construction
- Environmental Health
- Partnership Service
- Compliance Benchmarking
- Safety and Health Programs Review
- Security Consulting
- Training
- School Chemical Assessments
- Traditional Insurance Services

Other Loss Control Services

1. Commercial Property Valuations
2. Fleet
3. Loss Control *Insights* Newsletter
4. Facility Planning
5. Fire Protection Engineering
6. Loss Analysis & Coding

EMC Insurance Companies was incorporated in 1911 to provide workers' compensation coverage to Iowa manufacturers. Today, EMC is a near-national company operating in more than 40 states and writing reinsurance worldwide. EMC offers commercial and personal lines insurance, excess and surplus lines, and bonds, and life insurance products through its affiliate, EMC National Life Company.

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A.M. Best Upgrade

On April 24, A.M. Best upgraded the financial strength ratings for the EMC Insurance Companies pool members and for EMC Reinsurance Company to **"A"** (Excellent) with a stable outlook. ***Our previous rating was**an "A-"** (Excellent) with a positive outlook.



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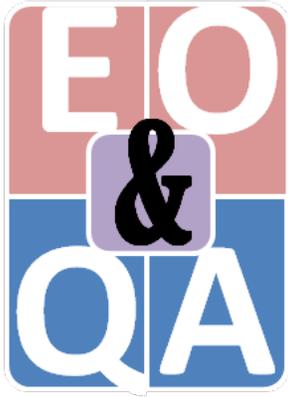
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Agent's questions about Errors and Omissions, and how E&O losses can be prevented.

By Mary LaPorte, CPCU,
CIC, LIC, CPIA

Q: I just attended an E&O class, and they told us about how important it is to use a checklist when writing new business for Personal Lines. Over the years, our agency has had a number of different checklists but we just don't use them any more. The biggest reason is that all new business is typically entered directly into the carrier's system on line. A lot of the information on the checklist is redundant, or we don't need it to get a policy issued. It is a waste of time to fill the checklist out by hand, then transfer the information into the carrier's system. After going to the class I started to question our procedure. Do you feel that a checklist is really needed today?

Laura, Michigan

A: Laura, many times when we attend an E&O class, it is tempting to dismiss a lot of what we hear. The fact that someone continues to think about what they have heard in class is the sign of a conscientious agent.

The best reason to use a checklist is to make sure we have "covered all the bases" with the customer. Even if you have been selling insurance for many years, it is still easy to forget something. A great number of E&O claims result from failure to recommend needed coverages. A checklist helps us uncover exposures and offer solutions to address those exposures. When we enter a new piece of business into the carrier's system, we are required to enter only the minimum amount of information required to get a policy issued. Although you are able to include additional endorsements if needed, how do you discover that your customer needs a particular addition or amendment of coverage?

On the homeowners side, there are several areas that should be addressed. If the home is located in a homeowners association they may need loss assessment coverage. If your insured has hearing aids, dentures or other expensive medical aids, they may benefit from scheduling them. Certain "toys" or hobbies may require inland marine or liability coverage. On the auto side, you should clarify how each vehicle is titled or whose name they are leased in. If your customer has another auto available or furnished for their regular use, a simple endorsement will provide excess liability coverage for that vehicle. There are a lot of areas we should discuss with our customers which go outside simply completing an application or quote.

You mention that much of the information in your older checklists duplicates what must be put in the carrier's system. How about designing your own "supplemental" checklist, which asks only the extra questions which are not part of the quoting or application process? Take a Personal Lines checklist you already have and cross out any parts that are redundant. Use the remaining questions to create your own supplemental checklist. This could provide valuable information over and above the basic information needed to issue a policy.

Today, our Personal Lines customers are involved in a variety of activities and living situations which create additional exposures. More than ever, we need to be diligent and use tools like checklists to address all of the coverages needed.

*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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jhansen@miia.org

In The News...

WESTERN NATIONAL INSURANCE GROUP FILLS NEW ROLE OF CHIEF EXPERIENCE OFFICER

Western National Insurance Group today announced that Mara Bain has been selected to fill the group's newly created role of Chief Experience Officer. This role, reporting directly to the Chief Executive Officer, will be responsible for providing a comprehensive view of the customer (agents and policyholders) and the implementation of a coordinated customer strategy that maximizes acquisition, retention, and profitability.

"Western National, with its Relationship Company tagline, is already a customer-focused company, but this new role will seek to take what we do for our agents and policyholders to a whole new level," said Stuart Henderson, President and Chief Executive Officer. "Mara's energy and innovative, results-oriented approach will push us to new heights in service in the years to come."

Bain joined Western National as Controller in May 2012, and she has prior insurance company experience at Great Northwest Insurance Company and Austin Mutual Insurance Company, as well as eight years of public accounting (including work with a Fortune 50 health insurer). She graduated from the University of New Mexico with B.A. in Business Administration and is a Certified Public Accountant.

UNITED FIRE GROUP, INC. INCREASES AND DECLARES COMMON STOCK CASH DIVIDEND

Today, the Board of Directors of United Fire Group, Inc. (Nasdaq:UFCS) (the "Company") declared a common stock quarterly cash dividend of \$0.18 per share. This is a 20 percent increase from the prior quarterly dividend of \$0.15 per share. This dividend will be payable June 14, 2013, for shareholders of record as of May 31, 2013.

"Our company has a very long history of rewarding shareholders through the payment of dividends," stated Randy Ramlo, President and Chief Executive Officer. "We have paid a dividend every quarter since March 1968. The Board's actions

today reflect what we believe is an appropriate means of addressing shareholder value at this time. We believe that investors will find merit in this significant dividend increase along with our recent stock price appreciation. We will, however, continue to believe that future investment in profitable growth opportunities is our best means of shareholder enrichment and will actively pursue those opportunities as well."

LIBERTY MUTUAL INSURANCE APPOINTS GLENN SHAPIRO TO LEAD COMMERCIAL INSURANCE CLAIMS ORGANIZATION



Liberty Mutual Insurance today announced that Glenn T. Shapiro is appointed Executive Vice President, Commercial Insurance, and Chief Claims Officer. Mr. Shapiro succeeds George A. Neale, who recently retired from the company.

Based in the company's Boston home office, Mr. Shapiro will lead a commercial lines claims organization whose goals are to deliver industry leading claims outcomes that meet or exceed customers' needs, and further enhance the relationships between claims personnel and agent and broker partners.

"Under Glenn's leadership, we'll continue to leverage our national scale and strengthen our local claims service teams to best serve our agents, brokers, and policyholders," said J. Paul Condrin, Executive Vice President, Liberty Mutual Insurance, and President, Commercial Insurance.

Mr. Shapiro has more than 23 years of industry experience, including leadership positions in personal, commercial, and disability claims organizations. Prior to this appointment, Mr. Shapiro was Senior Vice President and Manager of Field Operations for Commercial Insurance claims for Liberty Mutual Insurance. He has also served as Senior Vice President of Claims for Safeco Insurance, a Liberty Mutual Insurance company.

FARM-AG LEADER PROMOTED TO VICE PRESIDENT AT SECURA



David Schlichting was promoted from Director – Farm & Agribusiness Underwriting to Vice President – Farm & Agribusiness Underwriting at SECURA Insurance in Appleton, Wis. He brings to his role more than 16 years of insurance industry experience.

Since he's led the company's Farm division, Schlichting has launched an Agribusiness product and introduced a new agency rating tool for farm business. He also expanded Farm and Agribusiness into other states where the company writes home and auto, businesses, and nonprofits.

"Dave's farm expertise and strong relationships with agency partners has helped us build solid, profitable business in our Farm and Agribusiness markets," said David Gross, Senior Vice President-Underwriting Operations. "In his new role, he will continue to expand Farm-Ag, which represents the foundation of our company's heritage."

Schlichting began his career with SECURA in 1997 as manager of accounting, and was later promoted to director – premiums receivable and controller. In 2002, he transitioned to management roles in the company's Personal Lines before joining the Farm division.

He earned his bachelor's degree in business administration and accounting from Roosevelt University in Chicago. He also holds the Chartered Property Casualty Underwriter insurance designation.

INSURBANC RESOURCES GROW THROUGH MERGER

The Independent Insurance Agents & Brokers of America (IIABA or the Big "I") today announced that InsurBanc, a federal savings bank based in Farmington, Conn. founded by the Big "I," is now a division of Connecticut Community Bank N.A. ("CCB").

InsurBanc's mission will remain the same as when it opened its doors in 2001: to provide the tailored financial products and services that independent

insurance agencies and brokers need nationwide to optimize growth opportunities, build value and remain independent.

"InsurBanc's new structure will strengthen its ability to serve the independent agency system by providing an attractive source of additional capital to lend to agencies across the country, along with offering additional beneficial resources to agents and their businesses," says Bob Rusbuldt, Big "I" president & CEO. "InsurBanc is better positioned now to serve the growing banking needs of our members and their clients."

InsurBanc will be led by David W. Tralka, who was InsurBanc's president and CEO and now is CCB's president and CEO. In addition, the staff of InsurBanc has become employees of CCB, and will continue providing independent agents the service and expertise they have come to value.

"The business models of InsurBanc and CCB are very complimentary," says Tralka. "InsurBanc provides banking services, including loans, to independent insurance agencies and brokerages across the United States, while CCB is focused on retail and commercial customers in its local community. The combined entity will have more products and more resources than either institution had on its own."

As a division of CCB, an FDIC insured bank, InsurBanc is the only bank in the United States designed for insurance professionals. InsurBanc was founded by the Independent Insurances Agents & Brokers of America and others committed to the independent agency system. To read more about InsurBanc, visit www.insurbanc.com

EMPLOYMENT OPPORTUNITIES

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MN Independent Insurance Agents & Brokers Association

2013 Flood Seminar

On December 31, 2007, the MN Department of Commerce issued Bulletin 2007-13. The bulletin addresses the state's requirement for flood insurance training, "All resident insurance producers who sell flood insurance policies through the National Flood Insurance Program (NFIP) must comply with the minimum training and education requirements established by FEMA pursuant to Section 207 of the Act..." "FEMA and continuing education sponsors are developing courses related to the NFIP. An insurance producer who sells flood insurance through the NFIP can satisfy the minimum training and education requirements established by FEMA by completing an accredited course related to the NFIP..."

This means that this seminar meets the requirements of Section 207 of the Act and are approved by the Commissioner of Commerce for 4 continuing education credits. These seminars address not only the most basic flood insurance issues, but some of the program's more advanced components as well.

THIS COURSE HAVE BEEN APPROVED BY THE MN COMMISSIONER OF COMMERCE FOR 4 HOURS OF INSURANCE CONTINUING EDUCATION

July 24, 2013 - Eden Prairie

Prairie Conference Center
7500 Flying Cloud Drive
Eden Prairie, MN 55344
952-835-4180

Cost

\$70 Members

\$85 Non-Members

ADDITIONAL NON-REFUNDABLE CHARGE OF \$2 PER PERSON WILL APPLY FOR CREDIT CARD TRANSACTIONS

Registration Information

8:00a.m. - 8:30a.m. Sign in

8:30a.m. - 12:30p.m. Seminar

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

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MIIAB is now sponsoring the **Certified Risk Managers Designation**

The Certified Risk Managers (CRM) designation demonstrates that you are knowledgeable in all areas of managing risks, hazards, and exposures.

The courses provide you with an in-depth knowledge about today's highest priorities – identifying, analyzing, controlling, financing, and administering operational risks – as well as political risks, catastrophic loss exposures, third-party exposures, fiduciary exposures, employee injury exposures, juridical risks, legal risks, and more – whether insurable or not. The skills you learn will make you more proactive and valuable to your organization in discovering how risks can interrupt the flow of earnings and how to protect against it.

The five CRM courses are:

Principles of Risk Management

Analysis of Risk

Control of Risk

Financing of Risk

Practice of Risk Management

For more info and to register follow this link:

<https://www.scic.com/courses/CRM#>

CRM Principles of Risk Management June 25-28, 2013 Eden Prairie, MN

We recommend you take this course first because it lays a solid foundation in risk management essentials, and gives you the tools for identifying exposures - the first step in the risk management process. It also provides the background to ensure your success in the courses that follow.

Each course is 2-½ days of instruction, followed by an optional exam. Any eligible individual may attend classes without taking the examinations or working toward the designation.

CRM Financing of Risk

December 3-6, 2013 Eden Prairie, MN

Financing of risk can be an intricate and complex task. In this course, you will compare the various financing options presented: non-insurance transfer, guaranteed cost plans, retro plans, dividend plans, pools, and various types of captives. You will learn how to deliver the message to management in present value dollars.



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2013 MIIAB CIC Program Schedule

EXAMS NOW ON FRIDAY!

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

Please select Seminar date

- 1/16 - 1/18/13 **Eden Prairie** Commercial Casualty
- 2/6 - 2/7/13 **Plymouth** *Ruble Graduate Seminar
- 3/6 - 3/8/13 **Eden Prairie** Commercial Property
- 4/24 - 4/26/13 **Eden Prairie** Life & Health
- 5/15 - 5/17/13 **Eden Prairie** Personal Lines
- 6/12 - 6/14/13 **Brainerd** Agency Management
- 7/17 - 7/19/13 **Eden Prairie** Commercial Casualty
- 8/7 - 8/9/13 **Eden Prairie** Life & Health
- 9/25 - 9/26/13 **Plymouth** *Ruble Graduate Seminar
- 10/16 - 10/18/13 **Eden Prairie** Commercial Property
- 11/13 - 11/15/13 **Eden Prairie** Personal Lines

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

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

Method of Payment

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

(Additional non-refundable charge of \$15 will apply per seminar for credit card transactions)

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

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

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

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

Cost	Seminar
\$430.00	CIC Institutes (20 Hours)
\$420.00	Ruble Graduate Seminar (16 Hours)

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2013 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)

- 1/9/13 - Shoreview Commercial Casualty
- 1/22/13 - Eden Prairie Personal Auto
- 2/5/13 - Eden Prairie *WTH - Personal Lines
- 2/13/13 - Rochester Agency Operations
- 2/19/13 - Eden Prairie Commercial Casualty
- 2/26/13 - St. Cloud Personal Residential
- 3/20/13 - Duluth Commercial Casualty
- 4/17/13 - Rochester Commercial Casualty 1
- 4/18/13 - Eden Prairie Personal Residential
- 4/23/13 - Shoreview *WTH - Commercial Lines
- 5/14/13 - Eden Prairie Agency Operations
- 5/16/13 - Rochester *WTH - Personal Lines
- 5/21/13 - Duluth Personal Lines Miscellaneous
- 5/22/13 - St. Cloud Commercial Property
- 6/4/13 - Mankato Personal Auto
- 6/5/13 - Bemidji Personal Residential
- 6/11/13 - Grand Rapids Agency Operations
- 6/18/13 - Eden Prairie *WTH - Commercial Lines
- 7/11/13 - Shoreview Personal Auto
- 7/16/13 - Alexandria Agency Operations
- 7/25/13 - Brainerd Commercial Casualty 1
- 8/13/13 - St. Cloud *WTH - Commercial Lines
- 8/15/13 - Eden Prairie **Dynamics of Service
- 8/22/13 - Fergus Falls Personal Auto
- 9/10/13 - Eden Prairie Personal Auto
- 9/11/13 - Thief River Falls Agency Operations
- 9/12/13 - Shoreview Commercial Property
- 9/24/13 - Morton Commercial Property
- 10/3/13 - St. Cloud Personal Auto
- 10/9/13 - Eden Prairie Commercial Casualty 2
- 10/10/13 - Duluth Personal Auto
- 10/22/13 - Mankato Commercial Casualty 1
- 11/5/13 - Eden Prairie Personal Residential
- 11/13/13 - Rochester Personal Auto
- 12/10/13 - Eden Prairie Commercial Property

*** NEW!!!**
William T. Hold Seminar and Dynamics of Service
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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	Time
\$158.00	CISR Seminar	8:00am-3:45pm Test: 4:15-5:15pm
\$168.00	*William T. Hold Seminar (WTH)	8:00am-5:00pm
\$158.00	**Dynamics of Service	8:00am-5:00pm

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2013 MIIAB E&O Risk Management: Meeting the Challenges of Change



MN Independent Insurance Agents & Brokers Association

These courses have been approved by the MN Commissioner of Commerce for 6 hours of Insurance continuing education of which 3 hours also qualify for Ethics continuing education.

Please Check Location

- 1/23/13 - Eden Prairie** 8:30am-3:30pm
Prairie Conference Center
7500 Flying Cloud Dr
Eden Prairie, MN 55344
952.835.4180
- 3/14/13 - St. Cloud** 8:30am-3:30pm
Best Western Kelly Inn
Hwy 23 & 4th Ave
St. Cloud, MN 56301
320.253.0606
- 4/24/13 - Fergus Falls** 8:30am-3:30pm
Best Western/Bigwoods Event Center
925 Western Ave
Fergus Falls, MN 56537
800.293.2216
- 5/9/13 - MIIAB Convention** 8:30am-3:30pm
Minneapolis Convention Center
1301 2nd Ave S
Minneapolis, MN 55403
612.335.6000
- 6/20/13 - Morton** 8:30am-3:30pm
Jackpot Junction
39375 County Hwy 24
Morton, MN 56270
507.644.3000
- 7/23/13 - Walker** 8:30am-3:30pm
Chase on the Lake
502 Cleveland Blvd
Walker, MN 56484
888.242.7306
- 8/21/13 - Rochester** 8:30am-3:30pm
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150 South Broadway
Rochester, MN 55904
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- 9/17/13 - Duluth** 8:30am-3:30pm
Holiday Inn & Suites
200 West First St.
Duluth, MN 55802
218.727.7492
- 10/23/13 - Eden Prairie** 8:30am-3:30pm
Prairie Conference Center
7500 Flying Cloud Dr
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952.835.4180

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

<p>Cost per person \$151.00 MIIAB Member Price \$166.00 Non-Member Price</p>	<p>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.</p>
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Thank you to the following companies that are supporting the association through our Power in Partners Program in 2013. Their support helps to make possible exceptional education opportunities, quality networking events, up-to-date communications to our members and strong lobbying presence within the state of Minnesota.

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