



Feature Article

**Celebrate Your Inner Wimp:
Six Ways to Get Ahead by
Showing Weakness**

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Your Association is Working for You

Have you ever broken a bone that needed to be cast? Unfortunately I have, a few times. I remember when I broke my thumb skiing. Once it was cast, it made it so much more difficult to do the little things I had taken for granted. What does this have to do with insurance? I will get to that in a second.

Every year the MIIAB try to see as many company partners as we can to thank them for their relationship with the association. Last week we toured Wisconsin to meet with some of our company partners.

I was struck by a phrase that almost all of the different company's CEO's and senior leadership said to us, "Do you know that you are the only association that takes the time to come meet with us?"

We should be proud to have an association that does this, even though not every member can attend these meetings, the MIIAB members that are there, are doing their best to strengthen the relationships with these companies for you.

Which brings me back to the analogy at the beginning of the article, if the association was to ever disappear, would we still be able to write insurance? Yes. Would it be harder? I am thinking yes. Just like trying to do everyday tasks with a broken arm, you can still do them but it is harder.

This role as President has allowed me to see a lot of the behind the scene interactions/ negotiations that the MIIAB does for its member agents and companies. From the company visits, to lobbying at the Capitol, to investigating how new statutes relate to our policies, to meeting with the commerce commissioner; the MIIAB does a lot of things for you that do not get talked about that often.

There are a lot of little things this association does that puts us above and beyond other associations in the country and you should be proud to be part of such a great organization, I know I am.

Chad Bjugan
Richfield State Insurance



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MIAB Leadership Begins Its Company Visits

Each year the leadership of the Association schedules meetings with all of the insurance companies doing business with our Trusted Choice independent insurance agents. We visit approximately 30 companies throughout the midwest. Last month Chad Bjugan, Mike Donohoe, Mark Moores, and I sat down with the executive staff of Secura Insurance Company, Integrity, West Bend, and Badger Mutual. We discussed an array of industry issues and it seems as though the conversation always comes back to their company's concerns about perpetuation of agencies and enticing young people into our business at all levels. Not only insurance agencies are looking for producers and CSRs, but insurance companies are looking for all types of employees over the next five to ten years as well. Early in October we will be going to the Auto Owners Insurance Company main headquarters in Lansing, Michigan, to meet with their leadership team to discuss issues facing their company and the Minnesota insurance environment. Throughout October and November, we will be meeting with local insurance company executives as well as taking our team to Iowa and Illinois. This is our fifth year of personally calling on these insurance companies and the feedback we are receiving from them is outstanding and they are excited to see representatives of the association concerned about their issues and industry issues.

MIAB Works With Local Veterans on Insurance Projects

The Board of Directors approved of a new committee called, "Trust Vets" which will help identify Trusted Choice independent agents who have served in the military and are willing to help other military staff and family members with their insurance needs. Bill Butler, with Butler and Associates Insurance Agency, Inc. in Apple Valley, a former Army National Guard Member, is heading up this effort on behalf of the Association. Bill will be sending out information to our members who are former military veterans to see if they want to promote their agencies on www.trustedvets.com. If you would like to contact Bill directly, please email him at bill@insurewithbutler.com. We are excited that Bill is taking on this project which promotes the Trusted Choice brand and the agents who have served in the military.

Trustedchoice.com Has Been Launched in Minnesota - Profiles Need to be Completed

The MIAB was one of the first states to get involved in the CAP Project which will help Trusted Choice independent agents market their agencies on the www.trustedchoice.com website. In order to do this, we are asking member agencies to complete their agency profile which provides consumers a tool to contact agencies throughout the state. By completing your agency profile, this will provide your agency the ability to promote your agency to consumers when they are looking for auto, home, business, and other lines of insurance online. Westfield Insurance Company, State Auto Insurance Company, Central Insurance Company, Safeco Insurance Company, Selective Insurance Company, and the Main Street America Group/Austin Mutual, are the original investors in this project to help Trusted Choice agents compete on the internet. Representatives of these companies have all of the information on Project CAP and they will be encouraging their agency force to become active on this new website. We hope that all of our members will watch this video clip and then complete their Agency Profile on www.trustedchoice.com

Follow this Link to Watch Video on How to Set Up Your Profile

<http://www.youtube.com/watch?v=-jXtCjn4nkc&feature=youtu.be>



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Celebration of Independents

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 - Your IIABA Username is assigned to a specific agency location. When you log in to ProjectCAP, the profile you create will be for the location associated with this Username.
3. Click the “Sign-Up Now” button on the home page and then the “Get Now” button on the following Consumer Portal page.
4. Enter the agency name, phone number and email for the specific agency location associated with the new profile you are setting up.
 - This will be the phone number and email address that Project CAP will use to contact you with questions.
5. Agree to the Terms & Conditions and \$1 charge.
 - This \$1 charge establishes your Project CAP account and earns you four free prospects.
6. Complete your billing information. Again, the only charge at this time will be the \$1 fee.
 - Once your four *free* prospects are used up, \$15 will be charged to your account for each additional prospect sent to you.
7. Complete all agency profile fields. Agency contact information and email addresses in this section are the contact information that the consumer will use to contact your agency. The more complete your profile, the more likely you are to receive qualified prospects.
8. When you complete your profile, click “Save Changes.” If you are ready to “go live,” click “Save and Publish.”

That’s it! You will now appear in search results as soon as the portal is online. The next time you log in to projectcapmarketing.com, you’ll land on your Agency Dashboard. From there you can edit your profile or access the Resource Center.



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Celebrate Your Inner Wimp:

Six Ways to Get Ahead by Showing Weakness

by Geoffrey Tumlin



A colleague sends you a snarky email, so you type a cutting response right back.

A Facebook “friend” insults your political beliefs in a post, so you write a scathing comment about their obvious cluelessness.

A team member arrives late and unprepared for a meeting, so you berate him in front of the group for being inconsiderate.

Aunt Betty belittles your career choices over Thanksgiving dinner, so you carve her up like the turkey, angrily countering her criticisms and throwing in a few insults for good measure.

At first glance, none of this seems unreasonable. After all, nobody likes to back down, give in, knuckle under, or swallow an insult. And showing weakness isn't likely to get you anything but disrespect and marginalization... right?

Wrong. Being what some would call a “wimp” is often an effective response. And in the right circumstances, it can even be a way to get ahead.

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Weakness can be a very effective communication tool. In many scenarios, allowing the other party to maintain what appears to be ‘the upper hand’ can help you successfully navigate volatile situations, protect important relationships, and get you what you want personally and professionally.

So why do we feel it’s okay—even smart—to maintain a forceful presence? Some of it might be the vestiges of our caveman past, I believe it’s also a consequence of the digital communication revolution. We’ve gotten in the habit of impulsive, expedient, and self-expressive communication. We can chat, tweet, text, and email to our hearts’ content. And because it’s all so quick and easy, we’ve come to believe that it’s our right, as citizens of the digital age, to say what we want, when we want.

One consequence of this mistaken belief is that we often fight back too quickly and too forcefully whenever we’re annoyed, but impulsive and unfiltered communication, whether it happens face-to-face or digitally, often costs us dearly. Because we aren’t willing to be seen as wimps, conflicts escalate and relationships deteriorate. We would do much better to hold our tongues, control our emotions, and focus on long-term goals instead of on short-term gratification.

Six ways to get ahead by showing weakness.

Respond with weakness. We all too often use more force than we need to accomplish our objectives. We yell when a measured response would work better, send a blistering e-mail when a more restrained reply would suffice, or issue an ultimatum when a firm but gentle statement of convictions would do. Conflicts that start or escalate with excessive force frequently cause a destructive cycle attack, retaliation, escalated attack, and escalated retaliation, etc. No matter how justified you may feel, the bottom line is that using excessive force isn’t usually a winning strategy.

You should try to apply the least amount of interpersonal force and intensity necessary to accomplish your objective. In other words, bring a stick to a knife fight. No, it’s not always easy when emotions are running high, but a ‘weak’ response can often stabilize a harsh conversation and prevent damage to the underlying relationship. Try to stay serious and focused and keep the conversation as brief as possible. Keep your words calm, controlled, and even boring—don’t add any new emotional material.

Back down from challenges. In our achievement-oriented society, backing down from a verbal challenge can be the equivalent of not accepting a triple-dog-dare on the playground. But that’s exactly what smart communicators do. They know that our quick, cheap, and easy digital devices allow us to have far too many unnecessary conversations, engage in way too much unnecessary chatter, and get our hands (and thumbs) on too many irrelevant issues. Smart communicators are willing to let some problems go unsolved so that they can focus on those that are truly important.

I recommend dividing challenges and problems into three categories: Now, Delay, and Avoid. Problems in the Now category require an immediate, solution-based conversation. Don’t automatically assign too many issues to this category; this is the most frequent miscalculation of our ‘everything now’ digital age.

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Delay is your default category. Many issues don't need your active intervention, and others may disappear completely or resolve themselves without your participation. Finally, some issues reflect highly emotional, incredibly complicated, and other volatile feelings that reside deep inside the other person. Avoid them unless they are impairing the accomplishment of critical work.

Let difficult people win. Jane talks too much. Jim is incredibly stubborn. Uncle Billy loves to argue. Whether they're controlling, critical, or cranky, the behaviors that make someone a difficult person tend to spark frequent confrontations, even though we're unlikely to influence these people. For example, we wrestle with Jane to get a word in edgewise. We struggle to change Jim's mind. We fire a barrage of points and counterpoints into Uncle Billy's arguments. It's time to quit trying.

At the end of a conversation, the difficult person remains the same, but often you are in a weaker position. Only a commitment to let go of your desire to 'win' by imposing your will on the other person can realistically and consistently improve your communication with difficult people. When you find yourself with no choice but to interact with a difficult person, have modest expectations, avoid tangents, and stay focused on your end goal. It's really all you can do.

Swallow your pride and say you're sorry. Apologizing to another person isn't easy, even when you know you're in the wrong. It's even tougher when you think that the other person is being unreasonable. And, of course, it doesn't help that certain people view apologies as a sign of weakness. You should apologize anyway.

In so many situations, a well-placed 'I'm sorry' can keep an incident from escalating and can prevent lasting harm. Usually, salvaging a relationship and staying on track to accomplish your goals is worth a momentary blow to your pride.

Apologizing might seem weak, but in fact, it's a powerful communication maneuver. Most people have a very hard time refusing a sincere and timely apology. 'I'm sorry' cures a wide variety of interpersonal ills.

Ignore insults. When somebody offends you, your inner Neanderthal rushes to the front of your brain, urging you to club your foe over the head and show the other person that you won't allow yourself to be treated that way. But guess what? Your inner Neanderthal isn't known for restraint, civility, or strategic thinking. Sure, it might feel good to act on your emotions and indulge your impulses, but responding aggressively to insults can also result in a lot of long-term damage.

Think about it: A hotheaded retort to your boss's criticism could cost you a good performance review, a project, or even a promotion. Allowing your spouse to draw you into a harsh fight can do serious damage to your relationship. No, I'm not suggesting that feelings don't matter. And I'm not suggesting that you should let anyone insult you consistently. But people say things they quickly come to regret all the time. Don't let your inner Neanderthal lunge for the club; give the other person a chance to self-correct instead.

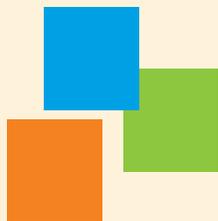
Even if you're offended, try not to let the interaction escalate. Not allowing your feelings to dictate your words will impact your quality of life profoundly: You will get what you want more often. By focusing on what you want to accomplish instead of what you want to say, your goal, and the underlying relationship, can survive for another conversation.

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Stop constantly defending your beliefs. Standing up for your convictions has been the American way since the Founding Fathers wrote the Declaration of Independence in 1776. And yes, you should speak up when you feel your own or someone else's well-being is being threatened. But even though others might label you a wimp for keeping your mouth shut, you don't have to rise to every challenge. Even though your brother-in-law's political rants on Facebook make your blood boil, you don't have to comment on why you disagree with each and every post.

Too much impulsive disclosure and reflexive communication can upset the people who are most important to your work and personal life. Am I suggesting that we should abandon the Internet, stop posting anything on social media, and never talk about the things we believe in? Of course not; all I'm recommending is some good old-fashioned caution.

Ask yourself which is more important to you: throwing your two cents in or maintaining a decent relationship? And be especially careful on Facebook and Twitter because there are many more deeply held beliefs to consider. Play your cards closer to the vest. Failure to exercise caution around sensitive topics can lead to a relational explosion.

It's like Kenny Rogers sang in 'The Gambler': 'You got to know when to hold 'em, know when to fold 'em, know when to walk away, and know when to run.' The fact is, there are times when refusing to back down only ends up hurting you, while giving ground and showing weakness can help you to end up, later, in a strong position. So don't let go of valor entirely, but make sure discretion is the better part of it.

About the Author:

Geoffrey Tumlin is the author of *Stop Talking, Start Communicating: Counterintuitive Secrets to Success in Business and in Life*. He is the founder and CEO of Mouthpeace Consulting LLC, a communication consulting company; president of On-Demand Leadership, a leadership development company; and founder and board chair of Critical Skills Nonprofit, a 501(c)(3) public charity dedicated to providing communication and leadership skills training to chronically underserved populations. His writing on communication and leadership has appeared in scholarly journals, newspapers, and textbooks, including *Discourse Studies*, the *International Leadership Journal*, the *Encyclopedia of Leadership*, the *Austin American-Statesman*, and five editions of *Professional Communication Skills*.

Tumlin holds a PhD and an MA in communication from the University of Texas at Austin and a BS from West Point. He received the Eyes of Texas Excellence Award in 2010 for his work as the assistant director of the Center for Ethical Leadership at the University of Texas at Austin. He was a faculty fellow at the University of Texas at Austin's RGK Center for Philanthropy and Community Service and a Cátedras Laboris Fellow at the University of Monterrey in Nuevo León, Mexico.

Tumlin currently serves as trustee of the National Communication Association's Mark L. Knapp Award Individual Endowment, the most prestigious interpersonal communication honor bestowed annually by the National Communication Association in recognition of career contributions to the academic study of interpersonal communication. Tumlin has taught thousands of people about communication and leadership and has consulted with some of the most prestigious organizations in the world, including Shell Oil, Wyeth Pharmaceuticals, the Boston Scientific Corporation, Hibernia National Bank (now Capital One Bank), Blue Star Management, and the Honolulu Police Department. He lives in Austin, Texas.

You can learn more about Geoffrey Tumlin at www.tumlin.com and you can reach him by e-mail at geoff@tumlin.com

About the Book:

Stop Talking, Start Communicating: Counterintuitive Secrets to Success in Business and in Life McGraw-Hill, August 2013, ISBN: 978-0-0718130-4-4, \$20.00, www.tumlin.com is available at bookstores nationwide.



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BUILDER'S RISK INSURANCE: NOT A PANACEA FOR BUILDING CONTRACTORS

By Matthew R. Smith, Attorney,
Tomsche Sonnesyn, and Tomsche, P.A.



“Builder’s risk” insurance typically refers to insurance for property loss while a building is under construction. The coverage provided by so called “builder’s risk policies” is not a panacea for building contractors. The coverage provided by a builder’s risk policy is limited, and does not provide coverage for all exposures of building contractors during the construction of a building.

A builder’s risk policy covers the value of the premises at the time of the loss, as well as building supplies and equipment located on the premises at the time of the loss. Builder’s risk insurance in and of itself is a type of first party property insurance, and such insurance does not provide coverage for third party liability claims. However, builder’s risk coverage may be packaged with other insurances that provide general liability coverage.

The face value or completed value of a builder’s risk policy is the limit of the amount which may be paid by the insurer for a loss, not the amount that will be paid under the policy in the event of a loss. Minnesota courts have held that statutory valued policy provisions do not apply to a builder’s risk policy. Coverage under a builder’s risk policy for a total loss is typically limited to the actual value of a building at the time of the loss.¹

Generally, a builder’s risk policy is intended to provide coverage for the builder, not the prospective property owner.² A prospective owner of a building or structure will typically not be considered to be a co-insured or to have an insurable interest under a builder’s risk policy. The loss of personal property of the prospective owner located on the premises before completion of the building is typically not covered under a builder’s risk policy.

Coverage for property loss resulting from the defective work of an insured contractor or his subcontractors is typically not within the scope of coverage provided by the builder’s risk policy.

continued on page 27

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However, a builder's risk policy may contain an ensuing loss provision. The ensuing loss provision does not provide coverage for the defective work, but may provide coverage for a covered property loss that ensues from the defective work.³

Some building contractors may have exposures for losses that are not covered under a typical builder's risk policy. For example, it is not uncommon for contractors to have materials in transit or stored at temporary locations off-site waiting for transit to the building site. Insurance for these types of exposures is typically addressed by certain inland marine policies, but not typically covered under a builder's risk policy.⁴

It is also worth considering that many times building contractors may become liable for "soft costs" such as delay in construction costs. While some builder's risk policies provide coverage for construction delay costs, many do not. Many carriers offer construction delay or delay in completion coverage that a building contractor may wish to consider.

It is worth understanding the general scope of coverage provided by builder's risk insurance. Understanding the nature of builder's risk coverage may help to prevent misunderstandings in the event of a loss. Finally, understanding the scope of builder's risk insurance may also provide opportunities to sell additional insurance, such as delay in completion coverage, inland marine coverage, and/or commercial general liability coverage.

¹ See *White v. New Hampshire Ins. Co.*, 390 N.W.2d 313, 316 (Minn. Ct. App. 1986) review denied (August 27, 1986).

² See *N. Pines Bldg. Co. v. Langenfeld*, C7-94-1835, 1995 WL 321285 at * 2 (Minn. Ct. App. May 30, 1995) unpublished ("The very nature of the policy is to protect only the builder during construction of a house.")

³ See *Sentinel Mgmt. Co. v. New Hampshire Ins. Co.*, 563 N.W.2d 296, 302 (Minn. Ct. App. 1997)

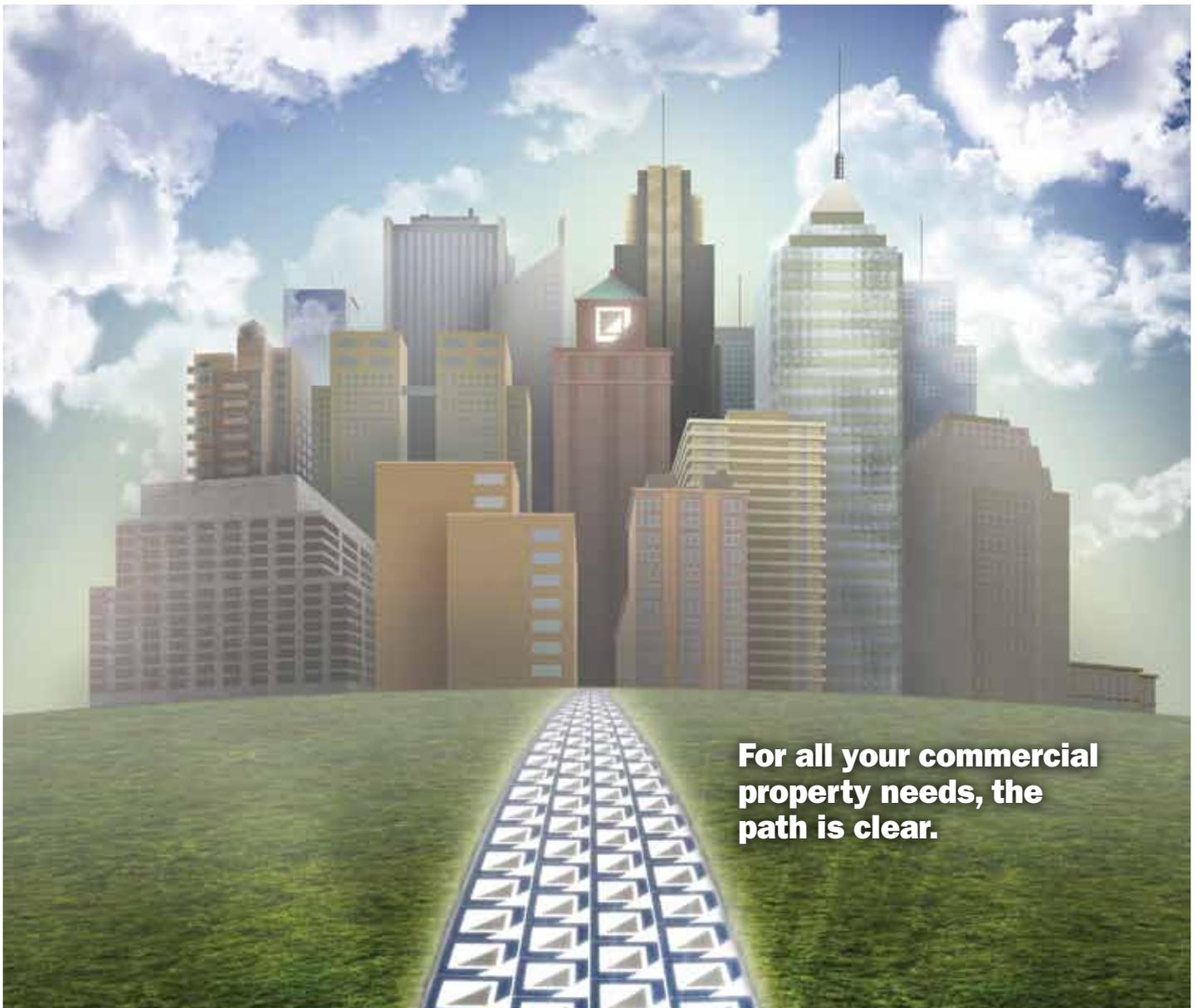
⁴ See Michael R. Newby, *The Nature of Inland Marine Insurance and Its Association with Maritime Law*, 13 U.S.F. Mar. L.J. 267, 269 (2001)

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Capitol Notes



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

Electronic Policies and Notices

Effective August 1, 2013, 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. Under this law, electronic delivery is given the legal equivalent of mail.

The legislation was sponsored by the Insurance Federation of Minnesota and was designed to modernize the form for insured and company communications that are required by law. Moving to electronic communication will no doubt save a good deal of money for Minnesota carriers.

Policyholders must give prior consent to receive insurance notices through electronic means. They must also be notified of their right to receive paper copies and informed that this consent for electronic delivery may be withdrawn by them at any time. Also, policyholders must be made aware of the technical requirements associated with electronic delivery. If policyholders do not provide consent or do not opt for electronic delivery, notice must be provided by mail.

During the debate on this legislation, the MIIAB expressed concerns about assuring receipt by policyholders of certain legal notices which may require verification of receipt, such as cancellation notices. A provision in the new law states that insurers must develop a method for verification and acknowledgement of electronic receipt of notices provided under the law. It is my understanding that most carriers will have the technology and capability to prove receipt.

Insurers may meet the requirement of policy provision by posting a standardized policy and/or endorsements (containing no personal information) on the insurer's Web site and notifying the policyholder on how they may access the information. If an insurer elects to post policies and endorsement in lieu of mailing or electronic delivery, the policy must be accessible for as long as the policy is in force and posted in a manner that enables the insured to print and save the policy. After expiration, the policy must be made available for at least five years.

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. In the event of a dispute over the terms of the contract, the English language version is deemed to be the controlling version.



Electronic delivery and notification is not mandated. Carriers may opt to continue to provide policies and notices through standard mail, but I expect all will eventually migrate to posting or electronic policy and notice delivery. Check with your carriers to learn about their delivery modes, forms and notification procedures.

Dominic Sposeto
MIIAB Lobbyist

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Sales Myths

"Myths are fiction passing as facts. Clean out the myths and you can refocus your sales efforts."

Tom Searcy

You don't have to sell everyone and you don't have to serve everyone. The idea that agents should chase every piece of business out there and that if they don't they're leaving money on the table is antiquated. The negative impact of chasing the wrong prospects and serving the wrong customers is **huge**. To change your approach you may have to remove the myths that you may believe. Here are three:

Myth #1: The Law Of Large Numbers

"More means more" is the core of this myth. More prospects means more sales...The only time that I see this myth become truth is **not** when you are a Trusted Choice Independent Insurance Agent, but when your role is truly just order taking. Order taking means that customer demand - not an independent agent demonstrating value - drive the purchasing energy. All prospects are not created equal and the most successful independent agents who truly provide solutions to risk are successful in part because they prune their list, reducing the number of prospects regularly.

Myth #2: The Pipeline (Hotel California)

"You can check in any time you like, but you can never leave". These lyrics from The Eagles song "Hotel California" are just as true for you. There is a belief that once a potential client has been added to the list of qualified prospects that agents should continue to communicate and generally pursue those prospects forever. I was in a session recently during which an agency's leadership bragged about chasing a prospect for a decade. Just tell me no...needs to take place at some point! However some selected clients may take more time and contact than others. If you are gaining trust and improving relationships with a prospect through regular and on-going contact keep them in your extended pipeline. "Don't throw away the baby with the bath water."

Myth #3: Money Is Money (Even When The Client's A Jerk)

Some clients are just not worth having! I see agencies clinging to the old idea that "the customer is always right," allowing low-profit and bad-cultural-fit clients to eat away at their businesses. Here are quick reality checks for you to test how your agency is doing in regards to these myths:

How many prospects in your pipeline have been there longer than 15 months without becoming a client? Fifteen months may be the wrong window, but there is a period after which the prospect is just an expense, not a real opportunity.

How many of your clients violate "The Jerk Rule?" Determine how they became customers and then figure out how to avoid those prospects in the future.

Do you have a threshold as to how many prospects you can have active in your pipeline at any one time? Agents can be blocking real activity by "claiming" prospects when they haven't made progress after a defined period. You may miss acquiring other new client because you are tied up in a dead pipeline.

Myths are fiction passing as facts. Clean out the myths and you can refocus your sales efforts.

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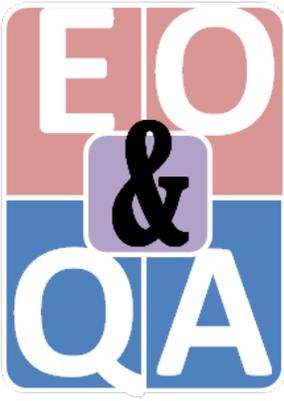


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Agent's questions about Errors and Omissions, and how E&O losses can be prevented.

By Mary LaPorte, CPCU,
CIC, LIC, CPIA

Q: I recently attended an insurance education class which focused on the Personal Auto Policy. The instructor discussed many issues related to rental car physical damage. Even though collision on an insured auto can extend to a rented auto, we were told it is still best to recommend that the insured purchase the LDW (Limited Damage Waiver) from the rental car place. One reason is that the insured could be charged for Loss of Use of that rental car if damaged, and that the Personal Auto Policy would not pay for the Loss of Use. This troubled me, so I spoke to the claim manager with one of our carriers. He said they do pay for Loss of Use. Now I'm not sure what to recommend for our customers. Can you help us understand what we should do?

Robert, Nebraska

A: Robert, I wish there was an easy answer for your question, but there are many variables. Let's look at them one at a time.

Under most personal auto policies there is a coverage called "Transportation Expense" which includes coverage for Loss of Use in a rental car situation. The insured does not pay a premium for this coverage, so it will not show on the declarations page. Instead, the coverage is triggered by a covered Collision or Other Than Collision loss to an auto insured in the policy. There is a limit of \$20.00 per day (maximum \$600), but this usually can be increased by endorsement. Most rental car businesses will charge much more than \$20.00 for loss of use of a vehicle, so you might want to discuss increasing that limit with the insured. I don't know if this is the coverage your carrier was referring to. It is possible that some policies include higher limits than the \$20.00 per day, and it is also possible that the carrier interprets their contract broadly to include Loss of Use as a liability assumed by contract.

In either event, there is still one critical issue. Loss of Use is another way of saying "lost income". You returned a rental car with damage and now they are not able to rent it to someone else until the repairs are complete. Just because the rental car facility bills a customer for Loss of Use, does not really prove that they incurred lost income as a result of damage to the vehicle. For example: if you rented a Toyota Camry, and the rental facility has 20 Toyota Camry's on the lot ready to be rented, when a new customer comes in, they just rent another Camry instead of the damaged one. They lost no income. What is the difference if the damaged one is sitting in the lot or sitting in the body shop? In order to really have a lost income claim, the rental facility would have to demonstrate that they had to turn away business (lost income) because your Camry was not available to rent out.

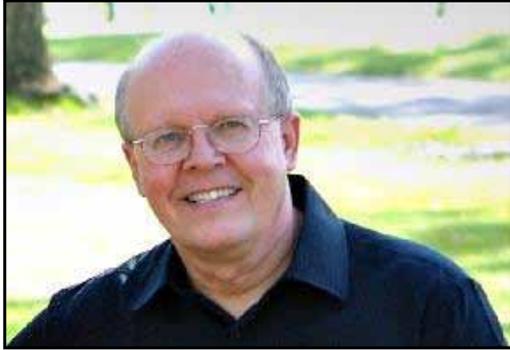
Here's the kicker: the rental facility has no incentive to work with your auto insurance adjuster to demonstrate how they lost income. Why? They have already been paid. As soon as you brought the car back with damage, they put the damages (including Loss of Use) on your credit card. Since they already have your money, why would they want to cooperate with an adjuster who wants to take the money back? You can't expect your insurer to pay for a loss that really never occurred, so you get stuck holding the bag.

The way to avoid all of this is to purchase the LDW (Limited Damage Waiver) or CDW (Collision Damage Waiver) from the rental facility. The Damage Waiver will allow you to walk away from a damaged vehicle without having to pay for the damage or Loss of Use of that vehicle. The waiver, however, can cost as much as \$20.00 - 30.00 additional each day, so it is not cheap. Even when purchased, some of the agreements can have restrictions which would render the agreement void. In those situations it will still be good to have your Personal Auto Policy come to the rescue.

*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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In The News...

INDEPENDENT AGENTS CARE. IT'S JUST WHO THEY ARE.



On Saturday, September 14th in St Cloud, Myron and Cheryl Larson, along with many other volunteers walked on the Happy Saturday Team in memory of John Christianson, who lost his battle to ALS September 24, 2011. Just one week before he died, he participated in the Walk to Defeat ALS with over 100 supporters on his team. John, a previous MIIAB Company Person of the Year winner and more recently the 2010 MIIAB "All Industry Award" recipient was an employee with Auto-Owners Insurance Company for over 37 years.

Often referred to as Lou Gehrig's Disease, amyotrophic lateral sclerosis (ALS) is a progressive, fatal neuromuscular disease that slowly robs the body of its ability to walk, speak, swallow and breathe. The life expectancy of an ALS patient averages 2 to 5 years from the time of diagnosis. John was diagnosed in July of 2009 after noticing difficulty using his fingers and some twitching in his biceps. Within a year he was in a wheelchair and within 2 years, he was fully paralyzed, and unable to speak or eat. Yet, through it all, he remained the same positive person and an inspiration to all.

Myron who recalls watching his friend John slowly get weaker and lose one body function after another said "Even though John was suffering so much he still cared about all of the agents and agencies he called on. He would ask me about

every person that he had come to know in our agency. He wasn't thinking about himself. And even through the only way he could converse was through the aid of an eye generated electronic communication device he would kid and tease me or whoever I had with me on the visit." "What an inspiration" he continues, "We would go to encourage him and we would leave totally uplifted because of the encouragement he had been to us". Also evidence to John and his love for the insurance industry is that John and Sandy have two sons that are Minnesota independent agents and also represent Auto-Owners Insurance.

Myron with the help of only insurance related contacts was able to raise \$1,370 of the Happy Saturday's total amount \$2,890. Myron concluded when asked why he does this year after year said, "Independent Agents throughout our country do this every day because they care about their neighbors, friends and clients. It's just who we are".

SECURA INSURANCE NAMES SENIOR VICE PRESIDENT – UNDERWRITING, VICE PRESIDENT – ACTUARIAL SERVICES



SECURA Insurance announced today the promotion of Marty Arnold to Senior Vice President – Underwriting. In this newly created position, Arnold will oversee the company's commercial, personal, farm-ag, and specialty underwriting departments, as well as reinsurance, research and development, and risk management.

"Since Marty joined our company, he has proven himself as a top strategic thinker," said Dave Gross, SECURA President and COO. "That talent will serve him well as he sets the vision and direction to maintain profitable growth for all lines of business, while ensuring we offer policies and services our agents can offer to consumers."

Arnold started with SECURA in 2000 as our Chief

Actuary. Since then he has championed the company's predictive modeling efforts, led the Products team, and has been an outstanding reinsurance buyer. Prior to SECURA, Arnold spent nine years with The St. Paul Companies where he provided leadership and support for small commercial accounts, public entities, and professional liability. He earned his Bachelor of Business Administration Degree from the University of Wisconsin – Madison.



SECURA also promoted Amy DeHart to Vice President - Actuarial Services. DeHart joined the company in 2000 as an Actuarial Consultant, and was promoted to Manager - Pricing in 2005 and Director - Pricing in 2006. Before SECURA, she spent five years with

Sentry Insurance as an Actuarial Analyst. DeHart earned her Bachelor of Business Administration in actuarial science and risk management & insurance from the University of Wisconsin - Madison. She is a Fellow of the Casualty Actuarial Society.

WESTERN NATIONAL ANNOUNCES GENERAL COUNSEL SUCCESSION PLAN

Western National Insurance Group announced that Jon R. Hebeisen joined the company as Vice President, General Counsel, on September 3, 2013, as part of the succession plan for current Vice President – General Counsel, Joseph J. Pingatore, who after almost nine years with the company in that capacity, will be retiring in April 2014.

Hebeisen has spent the last 11 years in the Legal Counsel positions at both Allianz Life Insurance Company and Blue Cross Blue Shield Minnesota. Prior to that, he was Legal Services/Litigation Counsel for the Western National Insurance Companies, with experience prior to that as a litigator in private practice. He obtained his B.S. in Speech Communications (Magna Cum Laude) from St. Cloud State University and his Juris Doctor degree (Cum Laude) from the University of Minnesota.

"I have had the personal pleasure of working closely with Joe Pingatore for almost a decade, to the companies' great benefit, and we wish him well in retirement," said Stuart Henderson,

Western National's President and CEO. "I have also had the pleasure of working with Jon in my early years here at Western, and given his intelligence, experience, and ethics, he will also fill the role in an exemplary fashion."

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ACUITY has been on the list every year since its inception and has been in the top five for 10 consecutive years. No other company in the country, of any size, can make these claims.

"Being named the best mid-sized employer is important to everyone who counts on ACUITY," said Ben Salzman, ACUITY President and CEO. "To our nearly 1,000 employees, it means ACUITY continues to provide a positive, rewarding workplace. Because we take care of our people, they take care of our customers and agents, who are being served by staff who enjoy working here and take pride in what they do."

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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

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.

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.

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.



**MN Independent Insurance
Agents & Brokers Association**



2013 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

- 1/16 - 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)

Card Number _____ Expiration Date _____ Signature _____

Name on Card _____ Security Code (3 digits) _____ Billing Address _____

Name _____ MN Insurance License # _____ DOB _____ Designations _____

Agency/Company _____ Phone _____ Email _____

Address _____ City _____ State _____ Zip _____

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

www.miaa.org



2014 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

- 1/15 - 1/17/14 **Eden Prairie** Commercial Casualty
- 2/12 - 2/13/14 **Plymouth** *Ruble Graduate Seminar
- 3/5 - 3/7/14 **Eden Prairie** Agency Management
- 4/9 - 4/11/14 **Eden Prairie** Personal Lines
- 5/21 - 5/23/14 **Eden Prairie** Commercial Property
- 6/11 - 6/13/14 **Brainerd** Life & Health
- 7/16 - 7/18/14 **Eden Prairie** Personal Lines
- 8/6 - 8/8/14 **Eden Prairie** Commercial Casualty
- 9/10 - 9/11/14 **Plymouth** *Ruble Graduate Seminar
- 10/8 - 10/10/14 **Eden Prairie** Agency Management
- 11/5 - 11/7/14 **Eden Prairie** Commercial Property

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NOTE: Ruble Graduate Seminars only meet Wednesdays and Thursdays from 8:00 a.m. until 5:15 p.m. & there is no exam.

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

Card Number _____ Expiration Date _____ Signature _____

Name on Card _____ Security Code (3 digits) _____ Billing Address _____

Name _____ MN Insurance License # _____ DOB _____ Designations _____

Agency/Company _____ Phone _____ Email _____

Address _____ City _____ State _____ Zip _____

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

www.miia.org



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
- 8/15/13 - 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
- 9/17/13 - St. Cloud *WTH - Commercial Lines
- 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
Open to All!
 You are no longer required to have your designation or to be a dues paying member of the National Alliance to attend the William T. Hold or Dynamics of Service Seminars. You can also use these courses to update your CISR designation.

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

Method of Payment

- Check Enclosed (Payable to MIIAB) or Charge to: VISA Mastercard
 (Additional non-refundable charge of \$5 will apply per seminar for credit card transactions)

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

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

Cost	Seminar	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

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

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

www.miaa.org



2014 MIIAB CISR Program Schedule

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

MN Independent Insurance Agents & Brokers Association

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)

- 1/7/14 - Eden Prairie Personal Lines Miscellaneous
- 1/23/14 - Shoreview Agency Operations
- 2/5/14 - Eden Prairie Commercial Casualty I
- 2/6/14 - St. Cloud Commercial Casualty I
- 2/11/14 - Duluth Commercial Property
- 3/4/14 - Shoreview Personal Lines Miscellaneous
- 3/11/14 - Rochester Commercial Property
- 3/12/14 - Eden Prairie Agency Operations
- 4/8/14 - St. Cloud *WTH - Personal Lines
- 4/15/14 - Eden Prairie Personal Auto
- 5/6/14 - Eden Prairie Commercial Property
- 5/14/14 - Rochester Elements of Risk Management
- 5/15/14 - Duluth Personal Residential
- 5/20/14 - Grand Rapids Commercial Casualty II
- 6/5/14 - Brainerd Agency Operations
- 6/10/14 - Eden Prairie *WTH - Personal Lines
- 6/17/14 - Thief River Falls Personal Auto
- 6/18/14 - Shoreview Commercial Casualty II
- 7/10/14 - Eden Prairie Elements of Risk Management
- 7/15/14 - Alexandria Commercial Property
- 7/22/14 - Mankato Commercial Property
- 7/23/14 - Detroit Lakes Personal Lines Miscellaneous
- 8/5/14 - Rochester Personal Lines Miscellaneous
- 8/12/14 - Eden Prairie Commercial Casualty II
- 8/12/14 - Willmar Agency Operations
- 8/21/14 - Bemidji Commercial Casualty I
- 9/9/14 - St. Cloud Commercial Casualty II
- 9/16/14 - Duluth Elements of Risk Management
- 9/23/14 - Eden Prairie Personal Residential
- 10/2/14 - Shoreview *WTH - Personal Lines
- 10/14/14 - Eden Prairie **Dynamics of Service
- 10/15/14 - Rochester **Dynamics of Service
- 11/11/14 - St. Cloud Personal Residential
- 11/18/14 - Mankato Personal Lines Miscellaneous
- 12/9/14 - Eden Prairie Personal Lines Miscellaneous

*** NEW!!!**
William T. Hold Seminar and Dynamics of Service Open to All!
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BONUS!!!
William T. Hold Seminar Meets Ethics Requirements

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\$158.00	**Dynamics of Service	8:00am-5:00pm

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Name	MN Insurance License #	DOB	Designations
Agency/Company	Phone		Email
Address	City	State	Zip

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www.miia.org

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
Doubletree Rochester
150 South Broadway
Rochester, MN 55904
507.281.8000
- 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
Eden Prairie, MN 55344
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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Method of Payment

- Check Enclosed (Payable to MIIAB) or Charge to: VISA Mastercard
(Additional non-refundable charge of \$5 will apply per class for credit card transactions)

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

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

www.miia.org

2014 MIIAB E&O Risk Management: Meeting the Challenges of Change



MN Independent Insurance Agents & Brokers Association

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Please Check Location

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Prairie Conference Center
7500 Flying Cloud Dr, Ste 125
Eden Prairie, MN 55344
952.835.4180
- 3/25/14 - St. Cloud** 8:30am-3:30pm
Best Western Kelly Inn
Hwy 23 & 4th Ave
St. Cloud, MN 56301
320.253.0606
- 4/15/14 - Fergus Falls** 8:30am-3:30pm
Best Western/Bigwoods Event Center
925 Western Ave
Fergus Falls, MN 56537
800.293.2216
- 5/1/14 - MIIAB Convention** 8:30am-3:30pm
Minneapolis Convention Center
1301 2nd Ave S
Minneapolis, MN 55403
612.335.6000
- 6/19/14 - Morton** 8:30am-3:30pm
Jackpot Junction
39375 County Hwy 24
Morton, MN 56270
507.644.3000
- 7/9/14 - Walker** 8:30am-3:30pm
Northern Lights Casino
6800 Y. Frontage Rd NW
Walker, MN 56484
866.652.4683
- 8/19/14 - Rochester** 8:30am-3:30pm
Ramada Hotel & Conference Ctr
1517 16th St SW
Rochester, MN 55902
507.289.8866
- 9/17/14 - Duluth** 8:30am-3:30pm
Holiday Inn & Suites
200 West First St.
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218.727.7492
- 10/22/14 - Eden Prairie** 8:30am-3:30pm
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952.835.4180

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Cost per person
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POWER IN PARTNERS PROGRAM

Thank you to the following companies that are supporting the association through our Power in Partners Program in 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.

MN Independent Insurance Agents & Brokers Association

DIAMOND LEVEL



**AUSTIN MUTUAL
INSURANCE COMPANY**
A member of The Main Street America Group



PLATINUM LEVEL



GOLD LEVEL

**American Strategic Insurance
Foremost Insurance
Liberty Mutual Insurance
Midwest Family Mutual**

**QBE
SECURA Insurance
The Hanover Group**

SILVER LEVEL

ACUITY
AFCO/Prime Rate Premium Finance
AmTrust North America
Astonish
Capital Premium Financing
CNA Insurance
Continental Western Group
Encompass Insurance Company
Erickson-Larsen, Inc.
ICC Restoration & Cleaning Services

Kemper Preferred
Meadowbrook, Inc.
MVP Service Solutions
RPS Schneider Agency
Safeco Insurance
Safelite Auto Glass
Scobie Group
Selective Insurance
S.H. Smith & Company, Inc.
Solbrekk Business Technology Solutions

Spring Valley Mutual Insurance
State Auto Companies
The IMT Group
Tomsche, Sonnesyn & Tomsche, PA
Toshiba Business Solutions
Travelers Companies, Inc.
Westfield Insurance
Wilson Mutual Insurance Company
Workers Compensation Specialist