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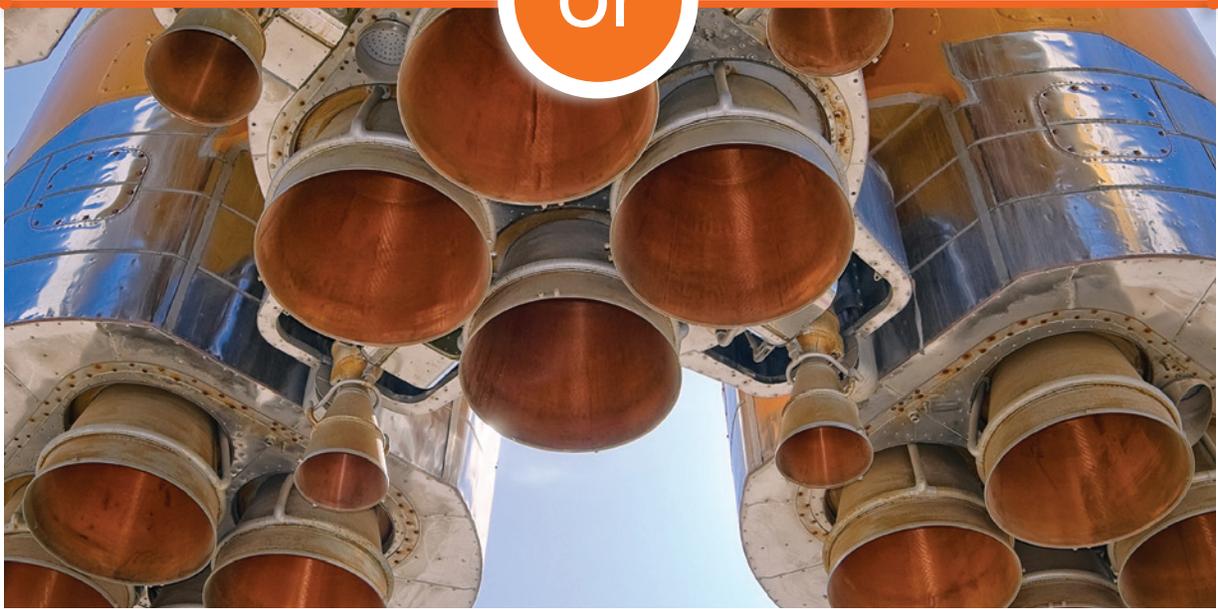
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 **MN Independent Insurance Agents & Brokers Association**

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I must say, this winter treated us like a true Minnesota Winter, some snow and plenty of cold! Of course we needed to show the rest of the nation during Superbowl Week that we can still have fun even with the cold and snow.

One of the reasons we live in this state, is we know winter will only last so long and soon Spring and Summer will be upon us. With this change, will also come change with our association. Hal Tiffany will become our new President during our May convention. Hal brings thoughtful leadership and is well versed on all the latest news in the industry. Also, our National Director Richard McKenny will be stepping down after 6 years of service to our association. Richard has put in numerous volunteer hours on behalf of the Minnesota delegation and we are very thankful for all he has done.

Over the past year, your association has worked on discussing challenges in our industry with our companies; such as recruiting new talent, training new talent and separating ourselves from our competition. I believe those three challenges and how they are answered will determine the independent agents position in the selling of insurance products. I hope you have noticed from our past publications what we are doing to answer these challenges. I know our board will continue to work on these issues, but we need your help. We need more people to become active. A simple question to ask yourself, is what is our agency doing to handle these challenges?

I would like to thank you for the honor to serve as the president of the MIIAB. The biggest benefit I receive from the association is the connections I make with our fellow members. Therefore, you will continue to see me around the association functions for many years to come!





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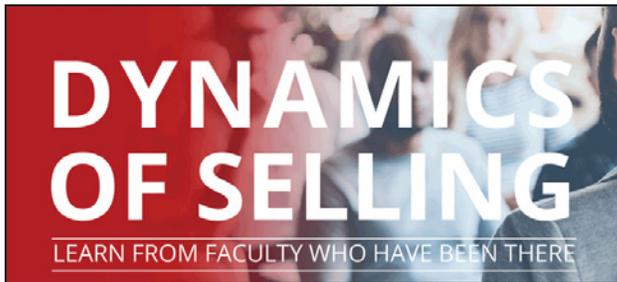
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MIIAB
Auto-Owners
Western National Insurance
North Star Mutual
The Builders Group
EMC Insurance
AAA Insurance
Main Street America Group

Investing in the Independent Agency Sales Force



On February 20-21, 2018 the MIIAB and the association's Diamond and Platinum level company partners came together to invest in expanding the sales skills of 60+ independent agency producers throughout Minnesota. The program is designed by the National Alliance with two skilled sales instructors and is called Dynamics of Selling. This program has been conducted over several years and has a great reputation for training sales people in our industry.

Scholarships for the program were available for the contracted agents of the following Diamond and Platinum Companies:

Diamond Partners

AAA Insurance
 Arlington/Roe & Company
 Auto-Owners Insurance Company
 EMC Insurance Companies
 Foremost Insurance Group
 Grinnell Mutual Reinsurance Company
 North Star Mutual Insurance Company
 Main Street America Group
 PROGRESSIVE
 West Bend Mutual Insurance Company
 Western National Insurance Group

Platinum Partners

ACUITY
 Burns & Wilcox of Minneapolis
 Integrity Mutual Insurance Company
 Nationwide
 Premco Financial Corporation
 Risk Administration Services
 SFM - the Work Comp Experts
 The Builders Group
 The IMT Group

The two day sales class was unique because the program was split into two groups, one for the newer independent agency producers and the second, for the more seasoned independent agency looking to tweak their sales techniques. On the second day, we invited in the company sponsors and the agency owners/managers to review the program and attend a lunch in which we discussed the value of the program and the next phase of the program...that being Sales Management.

The Dynamics of Selling program is a proven national sales program. Many of the existing insurance companies have contracted the National Alliance to provide this program for their company staff and their contracted agents at their home offices. Under our partnership with our companies, we would like to provide this program on an annual basis in Minnesota in an effort to reach producers who are looking for top quality sales training. We are looking to expand this program next year with our company partners and to provide our second annual Dynamics of Selling with a Dynamics of Sales Management component in mid February 2019.



MIIAB is dedicated not only in providing a strong insurance environment in Minnesota but to also help perpetuate new sales producers into our member agencies. Thanks again for all the insurance company and agency support in bringing the first annual Dynamics of Selling to Minnesota.

Dan Riley
MIIAB Executive Vice President

We would like to thank the insurance companies for providing scholarships to these agents. We would also like to thank the following agents for participating in the first annual Dynamics of Selling program.



Mr. Brad Antonson
Jensen Insurance Agency

Mr. Ryan Bak
Jensen Insurance Agency

Ms. Kristin Bauer
United Praire Insurance Agency

Ms. Ashley Benedict, CISR Elite
Alliance Insurance Advisors

Mr. Ben Bothun
United Prairie Insurance Agency

Mr. Ryan Brellenthin, CIC
Waypoint Insurance Advisors, Inc.

Mr. Jim Brown
Foster White Agency

Ms. Monica Brown
Midstate Insurance Services

Mr. Matthew A. Carlson, CIC
Corporate 4 Insurance Agency, Inc.

Mr. Ben Caron
Farmers Union Insurance Agency

Mr. Matt Caselius
Choice Insurance Agency, Inc.

Mr. Grant Davenport
Farmers Union Insurance Agency

Mr. Douglas W. Davidson, CIC
American Insurance Center, Inc.

Mr. Daylon Faber
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Church Mutual Insurance Company

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United Prairie Insurance Agency

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Alliance Insurance Advisors

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The Insurance Professionals Services Inc.

Mr Todd Gylsen
Eagle Insurance Agency

Ms. Tamara Heidrich, CIC, CRM, MBA
USI Insurance Services

Mr. Andrew Hjelle
Reliable Agency Inc

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Mr. Nicholas Pettit
Vermillion Insurance Agency

Mr. Brandon Plombon
United Prairie Insurance Agency

Mr. Benjamin Joseph Schneider
North Risk Partners

Mr. Rickie A. Schrupp, CISR
North Risk Partners Apollo Division

Mr Brent Sexton
M&M Insurance Agency LLC

Mr. Michael Simones
Tri County Insurance

Ms. Brenda M. Strange, CIC, AAI
Westfield Group

Ms. Julie Swim, CIC, ACSR
Marsh USA, Inc.

Mr. Brian Thatcher
The Mahoney Group

Ms. Lisa Valiant
Farmers Union Insurance Agency

Ms. Teena E. Wasik, CIC
EMC Insurance

Mr. Jason J. Webb, CIC
Webb Insurance Agency

Ms. Alisha Wheeler
Midstate Insurance Services Inc.

Mr. Scott Yerington
United Prairie Insurance Agency



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Auto-Owners is dedicated to the independent agency system and proudly stands behind the agents who represent us. Thank you for your continued loyalty, which helps us take care of the policyholders who have relied on us for over 100 years.

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Diamond Profile

Auto-Owners INSURANCE

LIFE • HOME • CAR • BUSINESS

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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 nearly 3 million policyholders in its 26-state marketing territory, providing a full line of property and 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 Lake Elmo and claims offices in Lake Elmo, Rochester, St. Cloud and Willmar.

Auto-Owners also has nine marketing representatives in Minnesota to service the 456 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 25 consecutive years, and has earned its highest rating every year since 1972. The Auto-Owners Life Insurance Company has been rated A+ (Superior) by A.M. Best every year since 1976. And for 15 consecutive years Auto-Owners has been listed among the Fortune 500, ranking 398 in 2017.

Auto-Owners received the 2017 Company Award of Excellence from the National Association of Professional Insurance Agents (PIA). "Auto-

Owners is highly deserving of this, our association's highest company honor. PIA National President Gary Blackwell said. "For independent agents, Auto-Owners is a true partner."

Auto-Owners also ranked high in a national survey conducted by National Underwriter Property & Casualty magazine in 2017. The survey, which was distributed to the PIA's national membership, placed Auto-Owners first in six of 11 evaluation factors in determining the best carriers in the nation.

In regards to claims service, Auto-Owners consistently garners high rankings from consumer publications, and from J.D. Power. In 2015 the company was once again ranked as "Highest in Customer Satisfaction with the Auto Insurance Claims Experience."



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At North Star Mutual, we specialize in more than just Farm, Home, Auto and Small Business insurance; we specialize in service. With our straightforward agency tools and accessible staff, it's easy to get things done. Thank you to our independent agency partners for your excellent long-term support. We look forward to our continued commitment of serving you and your policyholders for years to come.



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Diamond Profile



FEATURED PARTNER

North Star Mutual

PRESIDENT & CEO

Jeff Mauland, CPCU

COMPANY HEADQUARTERS

Cottonwood, MN

A.M. BEST RATING

"A+" (Superior)

COMPANY WEBSITE

www.northstarmutual.com

North Star Mutual

"A Personable Company – Keeping You on Course"

North Star Mutual is a Minnesota based regional insurance carrier specializing in Farm, Home, Auto and Small Business Insurance Products. Today the company writes over \$400 million in premium and insures over 300,000 policyholders across eight states. All business is written through a network of more than 1,500 independent agency partners located throughout the operating territory.

"Independent Agents have built our company and are vital to our success," said Jeff Mauland, President and CEO of North Star Mutual. "We are committed to our agency partners who are in the best position to meet the needs of their policyholders. We support the Minnesota Agent

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



*President & CEO
Jeff Mauland, CPCU*

Association, not only for their work to provide many benefits to agent members, but also for their strong support and promotion of our industry."

Uniquely located in the small farming community of Cottonwood, North Star prides itself on its rural values and personable service. The company is the top Farm writer in Minnesota, working in partnership with township mutuals across the state. North Star has been a recognized leader in the agricultural insurance market and has had a historic emphasis on insuring farm and rural properties in the Upper Midwest.

"We have many excellent, long term relationships with our agents and are grateful for the outstanding support we have received over the years," said Jeff Mauland. "Our rural location provides us with a

very experienced, dedicated and caring staff which, combined with user-friendly technology, are keys to our success. Agents appreciate and value our consistency in claims handling, product and policy service." Agents Meetings and Advisory Councils are also held each year to stay current on issues important to agents.

North Star is proud of its financial stability and strong commitment to serving agents and policyholders. The company is rated A+ Superior by A.M. Best and in 2017, was again selected as a Ward's Top 50 Property/Casualty Insurance Company for the 13th consecutive year. North Star looks forward to its continued commitment of working closely with its agency partners in the years to come.

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Diamond Profile



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

FEATURED PARTNER
Foremost Insurance Group

PRESIDENT
Mike Cok

HEADQUARTERS
Grand Rapids, MI

WEBSITE
www.ForemostAgent.com

A.M. BEST RATING
"A" (Excellent)

About Foremost

Foremost® was founded in 1952 to insure manufactured homes and a few years later created the industry's first travel trailer policy. The company grew from there, excelling in insurance for specialty products. In 2000, Farmers Insurance Group®, the third largest insurer in the nation, purchased Foremost, bringing them into the Farmers family of companies. In 2011, the group also began marketing auto insurance under the Foremost brand. By employing expertise, focusing on making insurance easier, delivering an expanding suite of products and offering more choices for agents and their customers, Foremost is committed to delivering a better insurance experience.

Robust Product Offering

The Foremost Choice® suite of products is built on a simple idea: Specialized Value. With policies crafted with each customer in mind, Foremost's products offer real value to your agency and customers. The company continues to refine and expand its product offering to better meet independent agents' needs.

Foremost offers a full line of Personal Lines products, including Manufactured Home, Auto, Motor Home, Travel Trailer, Luxury

Motor Coach, Specialty Homeowners, Vacant Property, Seasonal Property, Landlord and Rental Property, Motorcycle, Off-Road Vehicle, Snowmobile, Boat, Personal Watercraft and Collectible Auto. Additionally, Foremost has Renters, Condo and Rental/Vacant Condo programs in many states.

Superior Claims Service and Customer Care

Every Foremost policy is serviced when needed with quick, responsive claim handling. In the event of a catastrophe, Foremost adjusters are often on the ground at disaster sites before other insurance companies arrive. Foremost quickly and thoroughly tracks the claim situation as it unfolds and delivers on-site presence to expedite claim handling and to provide excellent customer assistance. Claim service is available 24 hours a day, seven days a week, including holidays. Customers can file a claim easily and trust that the highest level of service is delivered, from the smallest fender-bender to putting the pieces back together after a storm.

Discounts Save More*

Foremost offers many customer discounts, and the opportunity for savings increases when combining multiple Foremost lines. Some discounts may include:

- Multi-Policy
- Multi-Vehicle
- Multi-Property
- Prior Insurance
- Paid-In-Full
- Advance Quote
- Electronic Funds Transfer (EFT)

Foremost offers many more discounts for specific products, including discounts for taking a safety course or being a member of an affinity group. *Discounts vary by state and product, and may require proof of eligibility for customers to qualify.



*President
Mike Cok*

Financial and Market Stability

Foremost is part of the most stable, longstanding and well-recognized group of companies in the industry. The company has a history of growth and financial stability, as demonstrated by its excellent A.M. Best "A" rating.

Commitment to Independent Agents

Foremost appreciates the unique aspects of Independent Agencies and understands the need to provide products, processes and systems that match up to the way they do business. Focusing on profitable growth and easy-to-use online platforms for business transactions, the company's commitment is to provide one of the broadest product suites in the industry to meet your customers' needs. Foremost also provides digital/social media marketing training at SocialMediaSuitcase.com and industry-leading education with 24/7 access at ForemostAgent.com/Education.

AGENTS OF *Whatever's next*

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Robert Bois

**ROBERT BOIS,
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PROGRESSIVE

Vehicle insurance is provided by Progressive Casualty Ins. Co. & affiliates. Home and renters policies are provided and serviced by affiliated and third-party insurers who are solely responsible for claims. Prices, coverages, and privacy policies vary among these insurers.



Using the Power of “Thank You” to Get What You Want: Influencing Others Made Easier

By Kate Zabriskie



Most of us liked to be thanked, especially when the sentiment is sincere. For that reason, “thank you” is one of the most powerful phrases in the English language.

In addition to using it to recognize past acts, you can also say thank you to influence people and steer them toward a desired behavior.

A gate agent: *I want to thank everyone in the waiting area for being great travelers tonight and for your patience. Your fabulous attitudes make my job easier when we’re experiencing flight delays. Let me know if there is anything I can do to make the wait better for you. I’m going to keep checking for updates, and when I have new information, I’ll let you know. Please feel free to visit me at the counter if I can answer any questions, and thank you again.*

A hotel manager: *Team, I know you understand how important giving great customer service is to the success of our business, and I appreciate how hard you work to be an exceptional staff. I want to thank you in advance for going the extra mile today. In particular, thank you for greeting our guests with enthusiasm, finding clever ways to delight them, and handling any problems promptly and professionally. If we do our job right, any surprises should be kept to a minimum. Thank you again for your effort. Now, let’s get to work.*

A sign at a private club: *We appreciate everything our club members do to make Royal Oaks the region’s best-rated pool club nine years in a row. Thank you for placing used towels in the hamper and for alerting staff members if our facility needs cleaning or maintenance. Enjoy your swim!*

Why Bother

Some people will argue that thanking people for doing what they are “supposed to do” is a waste of time. Chances are, however, those same people find themselves frustrated by customers, clients, and coworkers who don’t behave the way they should.

For those nonbelievers, the thank-you-in-advance method of influence is certainly worth a shot.

Why Thank You in Advance Works

Thanking people in advance works for a few reasons.

The first has to do with a sense of obligation many people feel to reciprocate after they’ve received something.

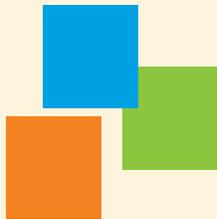
The second explanation for the technique’s effectiveness has to do with people wanting to conform to a positive image of themselves. In other words, “*I’m going to act like a good traveler because I am a good traveler.*”

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THE RIGHT MIX

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A third explanation for the thank-you method's power has to do with instruction. Often, we assume people intuitively know what they are supposed to do. Guess what? Many don't, they've forgotten, they're preoccupied, or they're simply not thinking. Offered in the right way, many people will follow a suggested course of action, because it's the path of least resistance.

The Structure of an Advanced Thank You

To plan an advanced thank you, Use the following framework:

1. First, think about the desired result. "I want my employees to show up on time."
2. Second, identify the type of people who typically demonstrate that behavior. "Responsible and accountable people show up on time."
3. Third, craft a statement that identifies the people you are addressing as that group, and be specific about what you want to see.

I appreciate the fact that I have such a dedicated team. I want to thank you in advance for giving 110% this week. The hours during the holiday season are demanding, and it takes a true group of professionals to act upbeat and engaged with every visitor. This is why we hired you.

Tips and Cautions

Thanking people in advance is part science and part art. The framework offered provides a method for constructing the basics of a message. The specific words you choose, the tone in which you deliver them, and your timing are the components in the process that are more subjective. The following tips and cautions should help you get the most from the method.

1. Thanking people for good behavior should be done before you've observed anything particularly egregious. For example, imagine a chaotic scene where customers are pushing and shoving each other. It's more difficult to thank them into a reverse course after they've gone wild. However, a little advanced gratitude offered earlier could have helped avoid mayhem.
2. Thanking people is not a substitute for confronting inappropriate behavior. For example, if an employee comes to work dressed improperly, you can't thank your way around addressing the problem. However, you can use thank you as part of the corrective conversation. "Mary, I appreciate you listening to me this morning, and I want to thank you in advance for taking the conversation seriously. I know you have what it takes to represent our company well. I look forward to seeing you be successful here."
3. Thanking people for everything dilutes the method's effectiveness. "Bill, I want to thank you for coming in on time today. I know how important punctuality is to you, so thank you for parking in the employee lot and not taking a visitor's space..." Too much of that, and Bill's going to think you've got a screw or two loose. Worse still, he's not going to believe a word you say.
4. Finally, there are some people with whom this method falls flat. They weren't behaving in a way we wanted before we tried it, and they're not behaving after the fact either. Fortunately, this group is small.

Perfecting the science and art of the advanced thank you takes time. The more you practice, the easier it is, and the more likely it will become a strategy your brain launches on autopilot.

I know you'll eventually be successful in getting this to work, and I want to thank you in advance for giving the method a try. Who will you influence first?

ABOUT THE AUTHOR:

Kate Zabriskie is the president of Business Training Works, Inc., a Maryland-based talent development firm. She and her team help businesses establish customer service strategies and train their people to live up to what's promised. For more information, visit www.businesstrainingworks.com



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OPENING KEY-NOTE
Former Minnesota
Viking
Matt Birk



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Hot Topic & Trends *EPL and Cyber Liability*



Wednesday
8:30am - 10:30am
Location: TBD

John Immordino, CIC Arlington/Roe

The litigious and regulatory landscape surrounding the employment practices and cyber liability exposures of business continue to change at a rapid pace. This course will provide agents with an understanding of the current changes and how their insurance policies will respond.

This course is designed to increase the awareness of Employment and Cyber risks, the laws and ways to protect. The objective is for the participants to learn the following;

1. Be able to identify and define current regulatory and litigious trends
2. Understand risk management techniques that businesses can implement to help mitigate losses.
3. Understand how to insure this exposure and the differences in carrier policies.
4. Be able to identify the employment and cyber risks associated with their clients business. (2 CE's)

Key Considerations in Agency Acquisition and Perpetuation



Wednesday
8:30am-10:30am
Location: TBD

David W. Tralka

InsurBanc, a division of Connecticut Community Bank, N.A.®

This class is designed to explore the current state of the M&A market and teach agency owners and principals the key components of financial planning and preparing for perpetuation or acquisition. Agency owners will learn possible financial structure and ways to access capital for growth. In addition, agency owners will have a better understanding of the value of their agency and will discuss options to enhance the value of their businesses.

Agency Owner Panel & Dynamics of Selling Overview

Wednesday
8:30am-10:30am
Location: TBD



Jeff Wodicka, CIC



**National Program Director for The National Alliance
President/CEO Casswood Ins. Agency - NY**

Agency Owner Panel – Jeff Wodicka will be hosting a panel of agency owners from through out Minnesota who will be discussing how perpetuation in their agencies is designed to bring in new leadership and ownership into their agencies. This program is sponsored by the MIIAB Young Agent Committee with an interest in shaping the future of young agents as owners of independent agencies.

Dynamics of Selling Overview – Jeff Wodicka will be discussing the MIIAB's recent Dynamics of Selling program and how it benefits your agency in preparing new producers. Jeff will review the successes of the Dynamics of Selling program and how it can work for your agency and also discuss the second stage of this program, Dynamics of Sales Management. In February, MIIAB had over 65 new and seasoned producers in the Dynamics of Selling program and the MIIAB hopes to expand this sales program on an annual basis.

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CEO Industry Summit...a look into the future

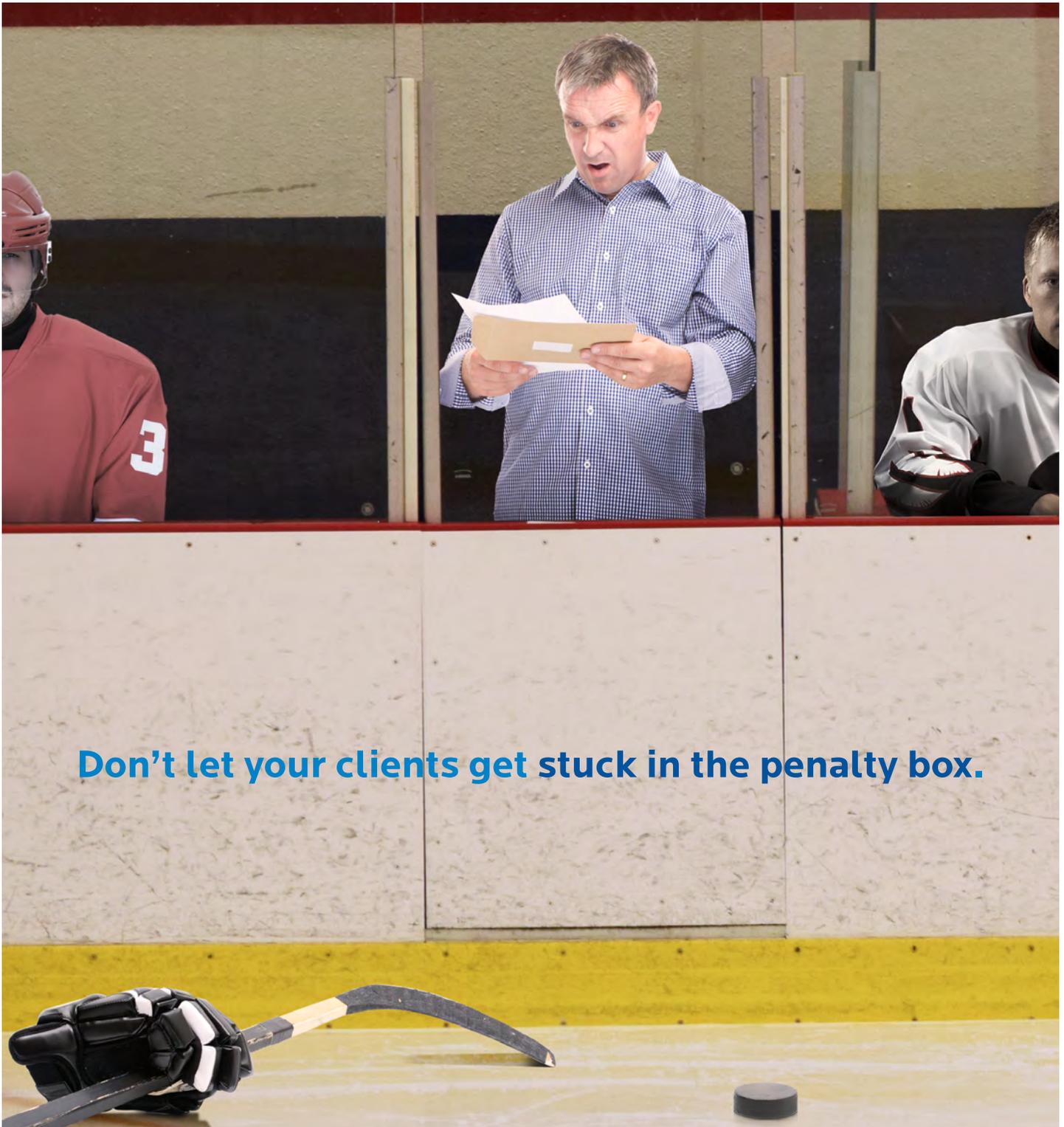
Wednesday
10:30am-11:30am
Location: TBD

We all are aware of how quickly our industry is changing and how these changes will be impacting independent agents and their company partners. This year at our convention, we will be hosting seven company CEO's for a summit to discuss the future of the American Agency System. We are honored to have the CEO's of the following companies: **AAA, Auto-Owners, Integrity, North Star Mutual, PROGRESSIVE, SFM-the work comp experts, West Bend and Western National.**

The main topics that we will be discussing will be

- Evolving agent and consumer needs
- Insurance as an employment brand
- Different types of insurance agency models that are changing our insurance environment
- Insuretech's astonishing impact as both a disrupter and enabler of change

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Opening Keynote & MIIAB Awards Ceremony

Wednesday

11:45am - 1:00pm

101B-I - Level 1

OPENING KEY-NOTE

Former Minnesota Viking

Matt Birk



Matt Birk grew up in St. Paul, Minnesota and attended Catholic elementary and high school. He was a Cub Scout, a member of the National Honor Society, and played "pretty much every sport there was to play." After high school, Matt attended Harvard University and earned a degree in Economics. While playing for the Harvard Crimson, he received several football honors, including All-Ivy League and Division I-AA All-American.

Matt was selected by the Minnesota Vikings in the sixth round of the 1998 draft. Appearing in 228 career games, including 18 playoff contests, Matt spent 11 seasons with Minnesota and 4 more with the Baltimore Ravens. He was named the 2011 Walter Payton NFL Man of the Year for his off-the-field service, as well as his playing excellence.

Matt has a passion for children and education, and has focused a great deal of his energy on promoting literacy among the youth in his communities. In 2002, he created the H.I.K.E. Foundation (Hope, Inspiration, Knowledge, Education) in Minnesota. It has grown greatly since then and its initiatives reached over 100,000 children in the Baltimore area in 2012.

In February, 2013 after a 15 year career in the NFL and a Super Bowl XLVII win with the Baltimore Ravens, the six-time Pro Bowl Center announced his retirement from playing football. Since his retirement, Matt has served the NFL in a variety of capacities. Currently a special advisor, he sits on the Board of Directors of USA Football, the sport's governing body. Much of Matt's work focuses on growing and developing the game at all levels.

Today, in addition to his work for the NFL, Matt Birk is inspiring, teaching and motivating audiences across America as a national speaker. He speaks on the topics of Leadership, Teamwork, and Achievement.

Matt resides in Minnesota with his wife Adrianna and their 8 children.

MIIAB Awards

Company Award of Excellence

Company Rep of the Year

Agency of the Year

Young Agent of the Year

Agent of the Year

Presidents Award



Darian Hunt, CIC
MIIAB President
2017



Hal Tiffany, Jr. CIC
MIIAB President
2018

Wednesday Afternoon

Exhibit Hall Open

Ballroom A&B - Level 1

1:00 p.m. - 4:30 p.m.

Reception Hosted by the **Young**
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Wednesday

5:30 p.m. - 7:00 p.m.



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 Exhibit Hall/Lunch Registrations received after May 4 will incur a late fee of \$5.00*

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1

All Day

8:30am-4:30pm

**Morning Sessions, Opening Keynote
 and Exhibit Hall**

Wednesday Morning Sessions

- 8:30am - 10:30am **EPL and Cyber Liability** (2 CE's)
- 8:30am - 10:30am **Agency Perpetuation**
- 8:30am - 10:30am **Agent Panel for Young Agents**
- 10:30am - 11:30am **CEO Industry Summit**

- \$85.00** Member
- \$120.00** Non-Member

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2

Opening Keynote and Exhibit Hall

11:45am-4:30pm

- \$65.00** Member
- \$80.00** Non-Member

3

Exhibit Hall

1:00pm-4:30pm

- \$45.00** Member
- \$60.00** Non-Member

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ACTUAL CLAIMS, POTENTIAL CLAIMS AND SUBPOENAS; WHEN SHOULD I CONTACT MY E & O CARRIER?

The Westport Insurance Corporation Insurance Industry Professional Liability policy provides coverage for wrongful acts, as defined by the policy, arising out of claims made against an insurance agent. Sifting through different scenarios and sometimes complicated claim situations can be confusing and can create uncertainty as to when contact should be made with your E and O carrier. Depending on the circumstances you might face an actual claim made against you or you might become aware of a potential issue that could develop into an actual claim or you might be served with a subpoena. We will take a look at the various scenarios in an effort to clarify the question: "When should I contact my E & O carrier?"

According to the Westport policy, a claim is made against you when at least one of the following occurs: you receive a summons, a subpoena or any other notice of legal process, or; receipt of notice of any suit, or; notice of a written demand for money or services. We will now look at each of these 3 definitions of a claim.

A summons is notice that a lawsuit has been filed against you. Attached to the summons is the complaint that explains the basis of the claims being made against you. It is very important that you contact your E & O carrier as soon as possible after receiving a summons because the amount of time to file an answer to a complaint is limited and if not answered timely could result in a default judgment being taken against you. A default judgment could result in a monetary loss to you with no defenses available. A summons and complaint includes small claims actions.

A subpoena is used to compel a party to appear and give testimony or produce documents. Subpoenas are issued to parties involved in litigation and sometimes to parties not involved in litigation. It is important for you to notify your E&O carrier if you receive a subpoena as there is a limited time in which to respond. Westport Insurance will retain an attorney to help you produce documentation requested, limit the scope of the documentation you must provide if the subpoena is overly broad and protect any documents that are privileged. If you must give testimony, the attorney will prepare you for your deposition and defend you in the deposition. The most important thing to remember about the receipt of a subpoena, is that it could be the first step in a claim being made against you or your agency.

The final trigger under the policy for a claim is that you have received notice of a written demand or a written demand for money or services. It is fairly common to receive notice of a written demand prior to a summons and complaint being filed and served on you. The first thing to come to mind is a written demand for money, however we see written demands for many things. A written demand could be as simple as a request for a copy of a policy or a written demand could indicate specific allegations of wrongdoing. We often see written requests for insured's to sign affidavits on behalf of their customer. Any written demand that indicates your E & O carrier should be put on notice should be adhered to.

continued on page 31



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continued from page 29

If you receive a letter from an attorney demanding a copy of your file, this letter should be provided to your E & O carrier as it is a claim under your policy.

Even if you are not a party to any litigation and even though no claim has been made against you, anytime you are asked to provide file documents you should contact your E & O carrier to discuss the request and to discuss the circumstances. Upon receipt of a written demand alleging wrong doing on your part, it might be tempting to contact your personal or corporate attorney to provide a response. While your attorney might be a very experienced, they may not have experience in the dealing with E & O matters. A delay in reporting a lawsuit or a written demand or subpoena could result in a denial of coverage due to late notice.

The preferred professional liability policy provides additional coverages such as catastrophe extra expense, subpoena coverage, personal data protection coverage and coverage for regulatory defense. As to the subpoena coverage the policy provides payment of expenses in responding to a subpoena up to \$10,000. As discussed above, the time to contact your E & O carrier regarding receipt of a subpoena is when you receive the subpoena.

The definition of a potential claim means that you have become aware of a proceeding, event or development which could in the future result in a claim being made against you. The question is, how do you recognize a proceeding, event or development that would require you to contact your E & O carrier? The word proceeding has numerous definitions and one of those definitions is an action taken – within the context of a legal process or the instituting or carrying on of an action at law. For example, if a customer sustains a loss and there is a question as to coverage, the insurance carrier might file a legal proceeding known as a declaratory action. The purpose of the declaratory action is to seek a decision from the court as to whether coverage exists for a specific claim scenario. Does this mean that you should contact your E & O carrier immediately? Not necessarily, unless there is a development in which you have been contacted to provide information or documentation or if you are made a party to the declaratory action.

In some claim situations, a customer might filed suit against the insurance carrier over a dispute as to the extent or amount of damages. Does this represent a potential claim? Not necessarily, however, if you are asked to assist with the litigation, give testimony, or produce file documents you should contact your E & O carrier first to determine what if any action you should take. What if a customer contacts you, after sustaining a loss to complain that the limits or coverage were insufficient? This is definitely an event or development that could result in a claim being made against you. There is no question but that you will assist customers regarding claims, however challenging a carrier's coverage decision can develop into a potential claim made against you. For example, what if you discover there is an endorsement that could have been added to provide coverage for the claim scenario in question? What if during a claim investigation the adjuster for the insurance company might mention to the customer that additional coverage could have been obtained and you are contacted about this? These type of situations must be handled carefully and suggest that you contact your E & O carrier for guidance.

In summary, if you are served with a summons and complaint or a subpoena, there is no question, contact your E & O carrier at your very earliest convenience. If you believe you have a potential claim, please contact your E & O carrier to seek guidance.

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BUSINESS/PERSONAL AUTO CRITICAL COVERAGES

In my Continuing Education classes, I have been using an example from my own life relative to an issue that cost a very good friend of mine almost a million dollars! So, if you have attended one of my classes, you might remember some of the following facts. To be sure, the lady who is the subject of my story could afford the money. Still, it was an affirmation of something that I have always felt was extremely important in designing auto insurance for our clients.

It has to do with a situation where this lady **owns** a SUV that is insured for her by her employer under a Business Auto Policy (this was part of a "package" of coverages and entitlements that enticed her to move to another insurance carrier). At one time, I have no doubt that she knew what was necessary for her auto coverage needs but over the years she progressed more into the **management** area of insurance and had less and less to do with the **nuts and bolts** of day to day insurance needs. Also, this example shows the importance of what the presence of a truly professional insurance agent can do for his/her clients.

Here is the story. Her SUV, insured by her employer, was covered for very high limits (over \$5,000,000). One Saturday morning she traveled to Wisconsin to help set up and enjoy a birthday party for a good friend of hers. The friend had just been laid off and at age 55, was having a tough time finding another job. Around 5:00 PM the friend asked her to go into town and get more "supplies" (translation: the alcohol was getting low and the party had a long way to go). When she went to use her SUV, she discovered that she was boxed in by later-arriving party goers, so the friend threw her his keys and told her to use his car. While returning to the party, she hit a 5-year-old girl who dashed out between two parked cars, causing some severe spinal injuries. While the girl eventually fully recovered, it took a couple of operations and a load of physical therapy.

Her laid-off friend, it turns out, had only the basic liability limits required in Wisconsin, \$25,000/50,000 BI and \$10,000 PD. Needless to say, the auto carrier paid their \$25,000 and then turned the claim over to my friend. Over the next two years, she paid over \$850,000 in medical costs and legal expenses. As I said, she could afford it, but it does demonstrate what a great value a knowledgeable agent would have been to her (she was acting as her own agent and buying her insurance through an employee insurance account – under a Business Auto Policy). The problem stems from the fact that she was using her SUV for activities that had nothing to do with her company's business. Remember, she was the owner and the car was titled in her name. The Business Auto Policy will only cover non-owned autos – like her SUV – ***while it is being used for the business or for the personal affairs of a "You" (Named Insured)***. Your employer, for example, will provide excess coverage for your personal auto when you deliver a policy to a client in the duties of being an insurance agent, for example, but not while you are going to church or to take a personal vacation.

What kind of coverages should she have had? There are three possibilities. All of them require us to ask the magic bullet question to our clients: ***"Do you have a Personal Auto Policy?"*** If the answer is ***no*** to that question, then you should automatically think of the following three solutions.



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1. The first solution that comes to mind is the **Individual Named Insured** endorsement that goes onto the Business Auto Policy. To use this endorsement, the insured **must be named individually on the BAP as a "You"**. This works well for a Sole Proprietorship or any other commercial entity where the underwriter is willing to add a person's name as an **Individual Named Insured ("You")**. It provides several coverages including both Liability and Physical Damage for vehicles even though the vehicle is not being used for the business. In other words, for the person named on the BAP, it converts the Business Auto into a type of Personal Auto coverage. It also covers all resident relatives. Had this endorsement been on the BAP covering her SUV, and had her name been on the policy as an Individual Named Insured, then the \$5,000,000 BAP would have been excess of the friend's \$25,000 of coverage. After the fact, she asked the company to do this, and they declined, so this solution would not have been available to her. By the way, the charge for this endorsement is nothing!
2. The second solution is the **Drive Other Car** endorsement that also is added to the BAP. Here, we would put her name on the endorsement, and she would be covered for whatever coverages chosen (Liability, Physical Damage, Uninsured/Underinsured Motorist, etc.). A resident spouse would also be covered (although she did not have one). Again, this endorsement would have changed the BAP into a type of Personal Auto coverage for her, and would have made the \$5,000,000 BAP limits excess of the \$25,000. A charge is made for this endorsement, based on how many names you put on the endorsement (resident spouses covered for free) and how many coverages are selected. After the fact, the company told her that they would have not been willing to do this either, as they have 20,000+ other employees and did not want to start something.
3. That takes us to the third solution, and is the coverage that she now has. It is a **"Non-Owned Personal Auto Policy"**. It is not terribly expensive and it has the advantage of being in the insured's control at all times (no need to worry about the first two endorsements being kept on the BAP). With limits of \$500,000 this coverage makes her eligible for the \$3,000,000 Personal Umbrella she now has. This policy will cover all her personal uses, subject to the usual PAP exclusions (public livery, etc).

But when the claim occurred, none of the above was in force. I am guessing that this claim cost her around \$900,000 of her own money. It has also cost her a lot of worry and stress. But the little girl eventually recovered after a long period of therapy, so that at least is off her mind now.

The fundamental reason for this situation? She forgot a lot of the day to day insurance knowledge that was once hers (she was a very good insurance underwriter and underwriting manager). But as she progressed up the corporate ladder and got away from basic insurance issues, this knowledge was lost. As she said several times, "I wish I had kept going to insurance classes and kept up". What a nice testament for CE classes that forces us to stay sharp so we can take care of our clients.

Oh, and by the way, she now has her very own professional insurance agent!

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Keys to Find (And Make the Most of) Your Professional Mentor

By Lei Wang

As a working professional, you have probably heard many stories of how other people credited their success to their mentors. Working with a mentor can truly pave the way to success in one's career, but oftentimes creating—and maintaining—the mentor-mentee relationship can be challenging. Maybe your company does not offer a formal mentorship program, or maybe you simply feel that you're not receiving much value out of your current mentor.

The key to crafting a successful relationship with a professional mentor is to look outside the box and identify individuals who can offer the best professional guidance.

Discover Your Mentors: Not Every Mentor is Obvious

A mentor is someone who watches out for you and gives you advice. Unlike a "forced" relationship between a boss and subordinates, or a contract relationship between a coach or a teacher and students, the relationship between a mentor and a mentee is often informal.

Often, they don't wear a hat titled "Mentor", and they may not be older than you or senior in professional ranking. You may not even realize someone is playing a mentor role in your life or career until much later.

There's a tendency to determine the value of advice based on who it came from. When you receive guidance from someone that you regard as your superior—someone with an impressive title—you're more likely give their advice more weight and take it more seriously. But sometimes, the most insightful advice may come from someone among your peers, an outsider, or even someone you considered less knowledgeable than you. Sometimes the most innovative idea may come from a novice in the field. For a senior manager, you may find the best perspectives come from your subordinates or people of the lowest rank in your business.

Have you noticed mentors in your life or in your career? Do not dismiss too easily advice from someone about whom you thought, "What does he know about this?"

Keep an open mind and a humble attitude; your best mentors could be anywhere.

Asking for Help Is a Sign of Strength, Not Weakness

Now that you know how to discover your mentors, you need to learn when to seek their help.

Your passion may be in starting your own business, or adding value to your existing professional position. With an abundance of easily accessible information online or in books, you can often get started on your own.

There is tremendous value in self-teaching, learning through practice, and learning through mistakes. Those are important skills that can carry you far and keep you growing for the long run.

continued on page 39

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But it is important to recognize when to seek out help. Some skills can only be accumulated over time, but some are a matter of knowledge and experience. There is no need to reinvent every wheel. Human progress is made on the foundation laid by previous generations. You reach further by standing at a higher ground to start with, so it is important to recognize when to ask for help. Asking for help where it matters is a sign of strength, instead of weakness.

Getting the right help at a certain point could make a difference between years of detours and missing the best opportunity, and gaining fast momentum early so you're at the right place at the right time.

How to Get the Most Out of a Mentoring Relationship

Since mentors are not "obligated" to you like in relationships bonded by monetary contracts or enforced by professional hierarchies, you have to work extremely hard and be driven and passionate so as to attract their attention and to deserve their time and effort.

The reward for the mentor is not money or promotions at work, but seeing the result—seeing they can make a difference in your progress.

To get the best out of a mentoring or coaching relationship, you first need to know how to listen to advice. Like in any communication, effective listening requires you to give up any prejudgment of what you hear.

The most damaging prejudgment is not about deciding if the advice is right or wrong, or whether or not to take the advice, but telling yourself, "I know this already."

When you think "I know this already," you quickly determine that this advice, though valid, is of no new value, therefore quickly brush it aside and take no action.

Often, when great advice motivates you to take the right action and it yields the right result, it is not because it is new advice; you may have heard it many times before. Following that advice worked only when it clicked with you, when you really listened, were more capable of understanding the advice, and you thought, "Why didn't I take action earlier?"

The best advice is not the new suggestion, but the suggestion you listen to and take action on. Listen to every piece of familiar advice like it is new advice. Instead of thinking "I know," ask yourself, "Have I mastered it? Have I seen the result?" If the answer is no, make a plan and take action.

Become Your Own Mentor

Shortening your learning path is normally the reason to seek out a mentor in the first place. The most important role a mentor plays is in motivating you to reach higher goals—goals that you might have thought impossible when you first sought help from your mentor.

It is also important not to rely on professional help as a crutch forever. The goal of seeking professional help is to shorten your learning path, to become independent and competent faster.

When you are on the real battlefield, no one can do your work for you; you have to do it for yourself. You cannot go far if you have to rely solely on external motivation.

Ultimately, you have to learn to be your own motivator.

Seeking help and finding mentors is an important strategy for getting where you want to go in your career. Learning to listen to advice and keeping an open mind to recognize those around you who can serve the role of mentor will broaden the opportunities you have for learning.

While self-teaching is an important practice and can go a long way to helping you learn basic skills, coaches will know what you need, even what you do not.

ABOUT THE AUTHOR:

Lei Wang is an internationally-recognized adventurer, motivational speaker and author of *After the Summit: New Rules for Reaching Your Peak Potential in Your Career and Life*. The first Asian woman to complete Explorers Grand Slam (climb the highest peak on each continent and ski to both poles), Lei channels her experiences to convey a message of perseverance and steadfast determination that her audiences can use at work or at home. For more information about Lei Wang, please visit www.JourneyWithLei.com



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

Legislative Session Begins

FAST START

The state legislature came back into session last week without the rancor that ended the last legislative session. Yet one big issue from the last session is on the top of the to do list. The state legislature's funding was vetoed by Governor Dayton and the legislature is running on reserves that will disappear shortly. The legislature will quickly pass a funding bill that the governor has already indicated he would sign.

THE SENATE

The Senate was closely observed for the next legislative crisis. Senate President, Michelle Fischbach called the Senate into session. She was then challenged by a Democratic senator for attempting to hold two positions simultaneously. Fischbach assumed the position of lieutenant governor after the appointment of the former Lt. governor, Tina Smith, to the US Senate to replace Al Franken. This issue will likely be determined by the courts. If it rules that Fischbach cannot continue as a state senator, the state senate would be thrown into new and unpredictable situation with 33 Republican and 33 Democrats. A real formula for partisan gridlock.

TAXES

The major function of the state legislature in the second year of the biennium is to pass a bonding bill for construction and capital projects. The Governor has proposed a nearly \$1.5 billion bonding bill. However, a new major issue has arisen that may dominate the session's debate.

The passage of the new federal tax bill has significant ramifications for Minnesota. We are one of several states that conform with the federal definition of taxable income. Minnesotans can do their federal taxes and take that form's taxable income and plug it into the state tax return. Easy-peasy. Under the new federal law, conformity with the new federal income definition will increase taxes on Minnesotans by an estimated \$800 million. Legislators are not excited by such an increase in state taxes and are looking for ways to address the problem.

If the legislature does nothing it would be a nightmare to fill out MN taxes. Simplicity would be gone, the state tax form would become longer and more complicated, and the revenue department would need more resources to process the new tax forms in a timely manner. Neither outcome sits well with legislators seeking reelection.

MN LICENSING AND REGISTRATION

After nearly a decade of planning and construction and \$90 million in state spending, the new Minnesota Licensing and Registration System was switched on. It was a disaster that resulted in an apology from the

CAPITOL NOTES continued on page 43

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governor to state residents. Glitches in the system created long lines at licensing outlets and several month delays in new titles and title transfers. This has had significant repercussions for auto insurers who are unable to get titles for totaled cars to sell them for salvage. The Department of Public Safety is requesting another \$43 million to fix the system.

DISTRACTED DRIVING

Minnesota is considering joining the 15 states that prohibit drivers using hand held communication devices. Families who have lost loved ones are leading an effort to deter the use of cell phones while driving and this effort is picking up steam. It was recently endorsed by Governor Dayton.

This legislation has attracted the interest of auto insurers. Auto accidents caused by distracted drivers have grown dramatically. The Insurance Federation of Minnesota has joined a coalition seeking passage of this legislation. The Minnesota Independent Insurance Agents and Brokers will also be joining the coalition.



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Remarkable Things to Start Doing for Yourself

1. Spend time with the right people. People you enjoy and appreciate you.
2. Be honest about what's right.
3. Face your problems head on.
4. Be honest with yourself about everything.
5. Make happiness a priority.
6. Be yourself, genuinely and proudly.
7. Live in the present.
8. Value the lessons your mistakes teach you.
9. Be more polite to yourself.
10. Enjoy the things you already have.
11. Create your own happiness.
12. Give your ideas and dreams a chance.
13. Believe that you're ready for the next step.
14. Enter new relationships for the right reasons.
15. Give new people you meet a chance.
16. Compete against an earlier version of yourself.
17. Cheer for other people's victories.
18. Look for the silver lining in tough situations.
19. Forgive yourself and others.
20. Help those around you.
21. Remember, perfect' is the enemy of Remarkable!
22. Work toward your goals every single day.
23. Be more open about how you feel.
24. Be attentive to your stress level and take short breaks.
25. Always listen to your own inner voice.

One of the biggest challenges for people who want to improve themselves and improve the world is learning to accept things as they are. Sometimes it's better to accept and appreciate the world as it is, and people as they are, rather than trying to make everything and everyone conform to an impossible ideal. No, you shouldn't accept a life of mediocrity, but learn to value things when they are less than perfect. This is part of Being Remarkable!

Be Remarkable!
Frank





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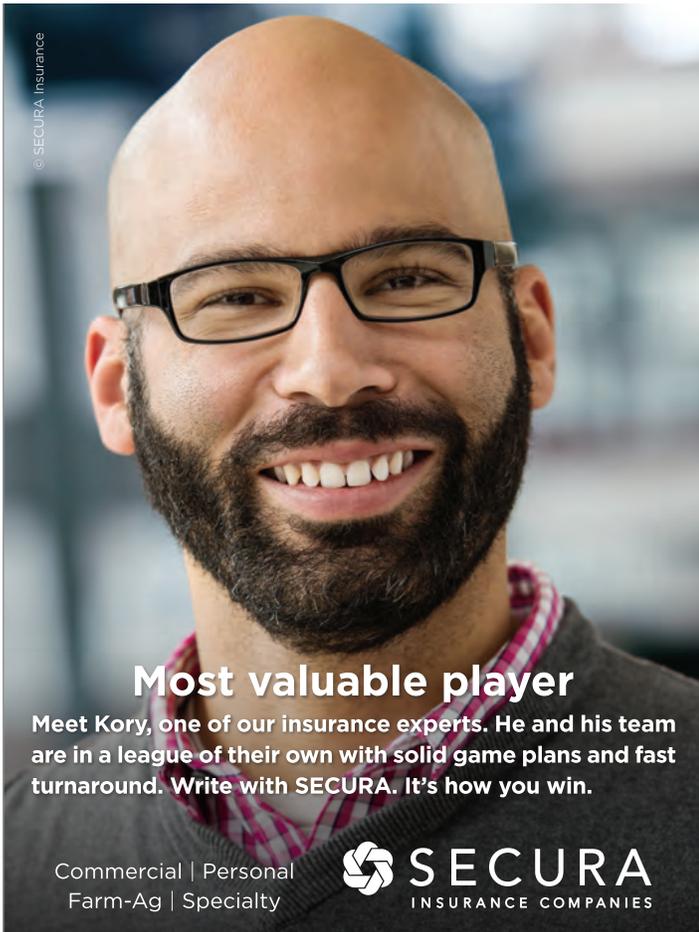
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Please select Seminar date

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

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- 1/4/18 - **Maple Grove** Elements of Risk Management
- 1/10/18 - **Shoreview** Commercial Casualty I
- 1/18/18 - **St. Cloud** Commercial Property
- 2/1/18 - **Maple Grove** Agency Operations
- 2/15/18 - **Rochester** Agency Operations
- 3/1/18 - **Maple Grove** Personal Lines Miscellaneous
- 3/6/18 - **Mankato** Commercial Casualty I
- 3/20/18 - **Lake Elmo** Personal Lines Miscellaneous
- 3/22/18 - **St. Cloud** WTH - Commercial Multi Lines
- 4/10/18 - **Maple Grove** Personal Residential
- 4/12/18 - **Duluth** Personal Lines Miscellaneous
- 4/17/18 - **Willmar** Elements of Risk Management
- 5/1/18 - **Maple Grove** Life & Health Essentials
- 5/23/18 - **Baxter** Personal Lines Miscellaneous
- 5/24/18 - **Shoreview** Personal Auto
- 6/5/18 - **Maple Grove** Dynamics of Service
- 6/6/18 - **Grand Rapids** Personal Auto
- 6/7/18 - **Moorhead** Personal Auto
- 6/19/18 - **Rochester** Elements of Risk Management
- 7/10/18 - **Bemidji** Commercial Casualty II
- 7/12/18 - **Edina** WTH - Personal Lines
- 7/17/18 - **Duluth** Commercial Property
- 8/8/18 - **St. Cloud** Commercial Casualty I
- 8/9/18 - **Alexandria** Elements of Risk Management
- 8/16/18 - **Shoreview** Dynamics of Service
- 8/21/18 - **Maple Grove** Commercial Casualty I
- 9/6/18 - **Duluth** Commercial Casualty II
- 9/19/18 - **Mankato** Elements of Risk Management
- 9/25/18 - **Edina** Personal Auto
- 10/4/18 - **Maple Grove** Commercial Property
- 10/9/18 - **St. Cloud** Personal Residential
- 10/17/18 - **Rochester** Personal Residential
- 10/23/18 - **Shoreview** Commercial Property
- 11/13/18 - **Edina** Commercial Casualty II
- 11/14/18 - **St. Paul** Personal Residential

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Cost	Seminar	Time
\$170.00	CISR Seminar	8:00am-3:45pm Test: 4:15-5:15pm
\$180.00	William T. Hold Seminar (WTH)	8:00am-4:00pm
\$170.00	Dynamics of Service	8:00am-4:00pm

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AGENCY STAFF SIZE	TOTAL ATTENDEES REQUIRED AT A (6 HOUR) SEMINAR	POSITION IN AGENCY	PLUS ADDITIONAL REQUIREMENTS
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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

E&O: Road Map to Policy Analysis

- 1/24/18 - Maple Grove** 8:30am-3:30pm
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15490 101st Ave. N
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- 4/25/18 - Fergus Falls** 8:30am-3:30pm
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- 5/1/18 - Edina** 8:30am-3:30pm
Western National
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Edina MN 55435
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- 6/26/18 - Morton** 8:30am-3:30pm
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Commercial Liability Coverage Gaps and How To Fill Them

- 8/23/18 - Rochester** 8:30am-3:30pm
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507.536.0040
- 9/20/18 - Duluth** 8:30am-3:30pm
Holiday Inn
200 West First St.
Duluth, MN 55802
218.722.1202
- 11/27/18 - St. Cloud** 8:30am-3:30pm
Best Western-Kelly Inn
100 4th Ave S
St. Cloud, MN 56301
320.243.0606

Cost per person
\$156.00 MIIAB Member Price
\$171.00 Non-Member Price

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

Method of Payment

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

Cancellation Policy: Full refund or transfer will be granted if request is received in writing within 7 days prior to the seminar. Requests received after that date will incur a \$35.00 fee. No refund/transfer will be granted for no shows.

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Return to: **MIIAB, 15490 101st Ave N, Suite 100, Maple Grove, MN 55369 P: 763.235.6460 F: 763.235.6461 E: mia@mia.org**



**MN Independent Insurance
Agents & Brokers Association**

POWER IN PARTNERS PROGRAM 2018

Thank you to the following companies that are supporting the association through our Power in Partners Program in 2018. 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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