



THE Minnesota News

2019 Outstanding CSR of the Year



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Fall 2019

The Minnesota News

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Swiss Re

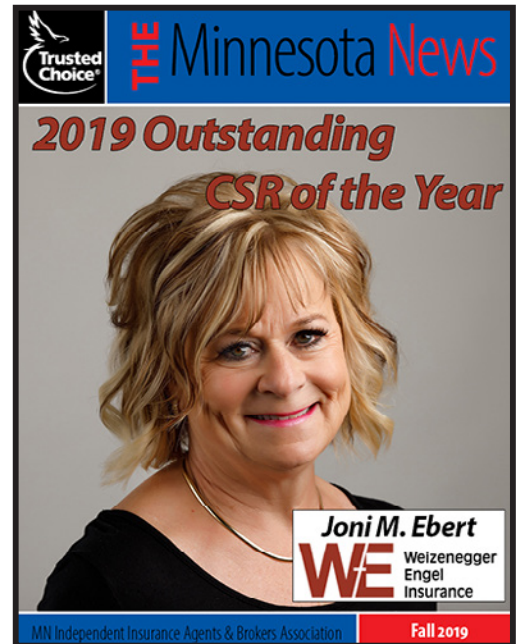


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MN Independent Insurance Agents & Brokers Association

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Dear MIIAB Members,

We've all heard the old saying "change is the only constant". After decades in this business, I'm prone to agree.

Maybe it was all the media revisiting Apollo 11's historic landing on the moon but I've been thinking about the past and the future lately. I can still recall sitting in our family room watching Neil Armstrong's giant leap for mankind play out on our sofa sized console television. I remember it took three men and a boy to bring that ponderous TV into the house. I know this because I was the boy. Today, I can watch events unfold on a cell phone, laptop, or IPAD so small that I'm constantly wondering where I put them.

It wasn't all that long ago that I remember idling, less than patiently, in a long line of cars. There was no such thing as a cell phone then and I was waiting for access to one of North Dakota's few drive up payphones. For those of you unindoctrinated to drive-up payphones, leaning out the window into the screaming winter winds and 20 below temperatures adds to the experience much the same way that twisting your ankle does after stubbing your toe. The whole process left a lot to be desired.

Business communication changed once again with the advent of the fax machine. A fax arrived with much beeping fanfare and the paper it was printed on spewed out in giant rolls that faded faster than my enthusiasm to mow the yard.

The next evolution in communication technology was the bag phone. In many ways this "state-of-the-art" technology resembled a medium sized Samsonite suitcase and weighed three pounds more than my pontoon anchor. The phone had a battery life of one and a half conversations and an effective range slightly longer than its handset. Not great, but progress.

Today the communication technology impacting our industry has exploded and continues to evolve. We have the internet, email, Jabber, Texts, Twitter, Facebook, You Tube, Linked In and the list goes on. I can't keep them all straight because I'm officially a dinosaur. Come to think about it, maybe that's what led to their extinction. One too many changes and they just forgot how to talk to each other.

Technology brings great improvement but also, it's share of challenges. Now we need to consider the impact of digital purchasing, social media, big data, artificial intelligence, and predictive modeling. We need to be looking for ways to stay relevant, bring value and improve the customer experience. The challenge is which customer? Millennials? GenX's or GenZ's? Baby Boomers? Each might have a different preference for how they like to navigate through the insurance buying experience. How do we stay connected and productive?

The MIIAB is aware of the many challenges facing independent agents, and along with a long list of agents and carriers is partnering with a company called DAIS Technologies to help digitally transform the insurance industry. The DAIS website describes its product as the Internet of Insurance.® A grand title, but this internet does a grand thing: it allows agents, carriers, policyholders, InsureTechs, data vendors, and others to build relationships by providing vast new functionality (even SEMCI!) and connectivity. I've had the opportunity to spend time with the DAIS founders and listen to them describe how this will make insurance faster, more

***The evolution of
the revolution
called change.
Finally, a
"relationship
network!"***



We know what it took to build this business.



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connected and more productive. It's all very impressive. This is a great example of our industry evolving and our need to evolve with it. Technology doesn't have a pause button and in the immortal words of our hometown ranger Bob Dylan, "For the times they are a-changin'."

Selling is changing too. Over my sordid career I've seen plenty of change in the sales side of the game. I recall being subjected to a mind-numbing variety of sure-fire sales techniques all designed to get us into Cadillacs by the spring. In hindsight, most of them weren't worth the powder to blow them up but at the time, we were all in. I remember attending a sales meeting where the "Tell Sell" was all the rage. At great expense and fanfare, the company I was with had rolled out a new multi-colored sales flip chart. It was loaded to the gills with features and benefits of our program and we were charged with memorizing the material. Armed with our trusty flip charts we barnstormed across the countryside telling anyone who would make eye contact about the items we had listed and why they were important. It might have been a good idea at some point to ask what our clients felt was important but that's another story. My takeaway from all this is sales continues to evolve and we will need to constantly make course corrections to anticipate and meet the needs of our clients. We can't go wrong if we focus on what's right for our insureds.

The pace of progress continues to accelerate and it's exciting but ultimately, while the sales technique, media or technology will change the basic importance of telling our story stays the same. I'm thinking the need for communicating our message, connecting with our customers and opening a meaningful dialogue won't be eliminated by the change in a calendar. What is exciting about the Internet of Insurance is that it is a relationship network for our industry. It connects agents and carriers with alerts, notifications, collaboration, simple visualizations, and less time-wasting paper pushing which are all core to better and quicker relationships. Tools building relationships may look different, may happen faster with deeper analytics, but I believe the desire of clients to work with and rely on the expertise of someone they know, they like, and they trust will always remain. That's you by the way!

Good luck out there!

Kelly Bowe

2019-2020 MIIAB President



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Gary Van Baak – Past President (2003) of MIIAB Will Be Missed

It was with deep sadness that we heard from the family that Gary Van Baak passed away on July 29, 2019. As many of you know, Gary was an outstanding independent insurance agent in Chisholm, MN and had customers throughout the state of Minnesota. Gary was very active in the association and did an outstanding job in bringing together his region over the years. He was famous for his summer regional meetings whereby he bar-b-que'd rib roast on his gigantic Weber grill. During his career he served in many capacities for the association and in 2003 he became President of the MIIAB. He, his wife Dorothy, and his daughter, Karen were always in attendance at our conventions every year whereby Gary had that infectious "smirky smile" on his face. We will all miss Gary being around and we wish Dorothy and his family the best. We recently received a card from Dorothy and the family with a quote that describes Gary and his love for the outdoors – "A man used to say that the best part of hunting and fishing was the thinking about going and the talking about it after you got back. – Robert Ruark"

MIAB Staff & Leadership Ramp Up the Company Partner Visits

This is our 12th year of visiting our company partners and their executive teams in their offices in MN, IA, WI, IL, FL, and MI. At these meetings we discuss industry issues facing insurance companies as well as independent agencies. Over the last several years, the top categories that companies would like to discuss are hiring talent, perpetuation, trends in the industry, technology changes affecting both companies and agencies, and how the changing weather patterns can cause havoc for the companies and the consumers. We also discuss MIIAB's relationship with the University of MN Sales Program, University of St. Thomas's GIS fraternity, and the newly revived St. Cloud State Insurance major. The MIIAB and the insurance companies have a keen interest in bringing new talent into the industry and together, we are working to accomplish this goal. We thank all of the companies for their participation in the MIIAB's Power in Partner Program. We will see you soon!

Membership is Strong in the MIIAB and we THANK YOU for your Annual Investment

The membership of the MIIAB is stronger than ever. We pride ourselves on representing ALL types of agencies, small, medium, large, including networks, clusters, and other groups. Although the number of agency locations may be shrinking, the number of agents and account managers is steady. MIIAB concentrates on the value we provide to our members in lobbying, education, communication, public relations, and the largest E&O program for agents in the state through SwissRe. We look forward to serving you and if you have any questions, please do not hesitate to contact our office.

We wish you well through the upcoming Fall, enjoy the great weather!



REMEMBERING GARY VAN BAAK

1942-2019



It is really sad to hear about Gary. He was always welcoming to me from when I joined the board as the Young Agent President until my current position. I really enjoyed our talks and advice he gave me over the years. He will be missed.

-Chad Bjugan *Richfield State Insurance*



This is very sad news to hear. Gary will definitely be missed! Thanks for sharing the pictures.

-Kelly Bowe *Bremer Insurance Agency*

Sad news! Great memories! "Life of the Party"!

-Sid Prom *Becker Insurance Agency*

Thank you for letting us know. We are so sad! Mary and I loved Gary!! He was such a fun guy!!

-Michael Donohoe *Past IIBA President and MIIAB President*

I'm so sorry to hear of his passing. I did not get to meet him but based on the condolences & memories being shared here he sounded like an amazing individual who will be deeply missed. My thoughts and prayers are with everyone during your time of loss. God bless.

-Christine Larson *Empire Insurance Group, Inc.*



I very much enjoyed getting to know Gary and Dorothy over these past many years. Gary always shared his great sense of humor, kindness and inspiration to our association members. He will be missed by us all. My sincerest condolences to his family.

-Ted E. Dyste *Dyste Williams*

Betsy and I will certainly miss Gary. He was a great, fun loving, caring person. We will always have very fond memories of our many times with Gary and Dorothy.

-Craig McNulty *HUB International Mountain States Limited*

So sad to hear: I always love to talk to Gary's as he was a Very positive gentleman. I pray for ALL My MIIAB Family That your Day Be blessed with JOY and Happiness: And Lets remember ALL the Great times we Have Had together with Gary and Dorothy. I Love all you guys. Onward

-Robb Wunderlich *Wunderlich Insurance Agency*



Gary was a kind and gentle man and always had a ready smile. He will definitely be missed.

-Roberta A. Gibbons *Dyste Williams*



Barb and I are so sorry to hear this news of Gary's passing. I think of the many times we enjoyed the company of Gary & Dorothy and how gracious they always were to those around them. Gary had a knack of knowing how things would trend in the future and was willing to share that insight with his friends. He loved the outdoors and was an avid hunter, fisherman and boating enthusiast. He was an "all around great guy" who will be missed by hundreds and hundreds of people who he came to know because of his outgoing personality. I will miss him dearly.

-Butch Rogers Past MIIAB President



Gary was a great friend, an encourager and joy to be with. We traveled to many places together over the past 20 years and he and Dorothy were great hosts not only at their home but many other times the MIIAB family was together. I thank God Gary was a part of my professional life and I will miss his friendship and positive attitude. Cheryle and I will be praying for Dorothy and their family, for peace and comfort in this tremendous loss for all of us.

-Myron O. Larson Larson Insurance



Gary was a wonderful man and great contributor to our industry for so many years - he will be missed, especially here in the north woods!

-Scott Wojtysiak
Reliable Agency, Inc

Gary really was a good guy, I will miss visiting with him.

-Shawn W. Flavin
Christensen Group Insurance



So sorry to hear! Gary will be dearly missed especially by the "old timers" and the "over the hill gang!" Gary and Dorothy were always a joy to be around.

-Owen Peterson Advantage 1 Insurance Agency

This is a tough loss for Julie and I, we both loved Gary and Dorothy so much. **Mike and Julie Johnson**, Past MIIAB President

Gary was such a great guy and a blessing for all of us to have known. He will be missed. Best Regards

-Dave Dotson Past MIIAB President

Godspeed Mr. President. Thanks for your friendship and smiles. You will be missed. Blessings and prayers for Dorothy and their family.

-Richard McKenny Advance Insurance Agency

Thanks for sharing- it stirs great memories. So sad.

-Gary Otte Nesbit Agencies

For whatever lies ahead.

Since 1916, Auto-Owners Insurance has been dedicated to the independent agency system and proudly stands behind the agents who represent us.

A photograph of a young couple in a living room. The man, wearing a dark blue t-shirt and jeans, is holding a newborn baby in his arms. The woman, wearing a white t-shirt and jeans, is smiling and looking at the baby. They are standing in front of a window with blinds. The background is a light blue wall.

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Lansing, Michigan

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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 & 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 and a marketing manager in Minnesota to service the 460 independent agencies that represent the company. The marketing representatives visit agents regularly and most

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Regional Vice President
Andrea Lindemeyer

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 26 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 17 consecutive years Auto-Owners has been listed among the Fortune 500, ranking 382 in 2019.

Auto-Owners was ranked the best commercial lines carrier in a national survey conducted by National Underwriter Property & Casualty magazine in 2018. The survey, which was distributed to

the PIA's national membership, placed Auto-Owners first in six of 10 evaluation factors in determining the best carriers in the nation.

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."

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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Members are jointly and severally liable for their proportionate share of obligations for the group and will be assessed on an individual and proportionate share basis for any deficit created by the group. Dividends are not guaranteed.

2019 Outstanding CSR of the Year

Each year, a group of exceptional insurance professionals are chosen by The National Alliance for Insurance Education & Research to represent their states and compete to become the National Outstanding CSR of the Year.

To qualify for the top state honor, the 2019 candidates submitted an essay on the following topic:

“Many agencies recognize the professionalism and knowledge of Account Managers and CSRs who successfully weave sales into their day-to-day responsibilities. Please summarize the sales training (if any) you’ve received from your agency or company and discuss what you believe are the three (3) most effective sales techniques or tools that make you a better Account Manager/CSR.”

Additionally, entrants must have demonstrated commendable service to their agencies, their industry, and their community. The only eligibility requirement for this award is that the candidate must be an insurance customer service representative or have primary responsibility for insurance customer service duties.

Danielle Janecka, Head of Participant Experience at The National Alliance had this to say about the award:

“As exemplified in their competition essays, their agency contributions, and letters of recommendation from peers, every one of the state winners raises the standard for personal and professional excellence in the risk and insurance industry. We honor them for the clear value they bring to their colleagues, teams, and organizations”

Each state winner receives a framed certificate and is eligible to compete for the national honor. The National Winner receives a \$2,000 cash award, and a gold and diamond pin. A \$1,000 cash award is awarded to the nominator of the National Winner, and the recipient’s employer receives a scholarship to attend any National Alliance Program. Additionally, the name of the Outstanding CSR of the Year is inscribed on a sculpture permanently displayed at The National Alliance headquarters in Austin, Texas.

My Insurance Career started in 1977, when I was a junior in High School, enrolled in the “On the Job Training Program.” I love what I do and have been Blessed for 42 years to have not just a job, but a life in the insurance world. I want clients to see me as a loyal and committed professional, both in the office and out in the community. I have spent every day of my career at the same insurance agency.

I obtained my CIC designation in 1987.

My Mission is to help our clients be successful themselves. Their success will positively impact the success of our agency.

My Vision is to Stretch ourselves to be our best, providing services and support beyond providing an insurance policy.

My Purpose is being of service to others, helping them be the best they can be and to outwork our competition.

I believe that our value is measured by the success of our clients.

Joni M. Ebert, CIC

Joni M. Ebert

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Big Brother and Your Cell Phone



Amazon, Facebook and Google say they really care about our privacy. But do they?

They've loaded their products and services that monitor each of us, knowing that we are largely ignorant of their intrusive behavior.

The use of private data is fast-evolving in the courts and changing how lawsuits are done, from civil cases to criminal trials to divorce court. Data that is seemingly irrelevant to a lawsuit can cause great embarrassment for the unwitting.

If you're someone who values your privacy, there are things you can do to protect your data. Who knows, it may even help you in court down the road:

iPhone. Every iPhone is a homing device. Its location-tracking feature is essential for accurate GPS navigation and weather reports. But it also means that the company can monitor your movements.

Apple records only a few months' worth of your location data and stores it on your phone, not on Apple's own computers. You can wipe this information whenever you like. But other iPhone apps can also track your location. This may make sense for, say, a trucking company app., but not so much for a gaming app. The gaming company might try to sell your location data to a third party.

On the iPhone's Settings menu, under the Privacy tab is Location Services, which lists every app that transmits your location. The settings show whether the app tracks you all the time ("always"), only when you are using the app ("while using") or never ("never"). For each app, you can limit location access to "always," "while using," or "never."

At the bottom of the menu is another option, "System Services." Here you'll find "Significant Locations," which records where you've been located lately. You again have the choice to allow the locator or to decline such tracking.

Android. Android's location tracking lets app makers keep tabs on your movements. Like with the iPhone, you can turn the location service on or off for each app.

Unless you have limited Google's data retention capabilities, Google knows every move you've made. Fortunately, Google lets you delete this data. For example, in Google Maps, select Settings, then Map History. You can order Google to erase your map records and even tell it to stop recording data altogether.

You can also lock down your phone's contact list, to prevent the phone's apps from learning too much about your friends and colleagues. To do this, go to Settings and Apps and check the permissions list for apps that have access to your contacts. There's a similar feature on the iPhone's privacy page.

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Google Dashboard. At the Google Dashboard, you'll find privacy controls that help you manage your Android phone, your Google Internet searches, Maps location data, and practically every other interaction with an Alphabet product.

If you haven't restricted the data from being stored, you'll find a history of the videos you've watched on YouTube, photos you shot with your Android's camera, and the recordings of your voice commands to Google Assistant.

Google uses all of this data to target you with more-relevant advertising. Google notes that it can be helpful to a user because the user can download a backup copy of this data. You can delete some or all of the data, and you can prevent it from being stored going forward.

Google Dashboard lets you pick and choose. Maybe you want Google to track all your movements, but don't want it to save your Internet searches.

Google Dashboard also allows you to automatically delete your Google searches, your Google Maps location data, and information about the apps you use — after either three months or 18 months. It's a set-and-forget approach that makes it easier to keep your data under your control.

Chrome. Chrome is the world's most popular Web browser. Chrome syncs all the different devices on which you use the browser, so users have access to bookmarks and saved passwords, regardless of how they access them. The sync also shares your personal data with Google's cloud-based computers.

If you value your privacy, you should go to your Chrome browser and switch off the auto-sync setting.

Google also said it will make it easier to identify and block cookies, a device which enables websites you visit to monitor which sites you visit.

Alexa. Amazon's hugely popular voice-control system is now embedded in dozens of common digital products — each capturing snippets of household speech and sharing them with the giant online retailer. Alexa is supposed to record only when a user says the wake-up word, but it sometimes hears a bit too much. The Alexa app has a command to show your stored Alexa recordings. Again, if you value your privacy, you should delete them.

Keep in mind that even if you delete the recordings, it is widely rumored that Amazon, after deleting the voice recordings, still retains a text transcript.

It should also be noted that there are many third-party voice-controlled Alexa apps, called "skills," that might collect sensitive data. The Alexa app has a setup screen for monitoring them.

Facebook. In recent lawsuits, Facebook postings have been used in court to strike jurors, prove someone wasn't where they claimed to be, undermine testimony, and reject job applicants. Transparency as to data isn't always helpful.

You should make sure your Facebook messages can be seen only by online friends, rather than by every Facebook user. And, while you are at it, make sure that your list of online Facebook friends can't be seen by strangers trolling your page.

For your Facebook profile, you can limit the details others can see. For instance, you may share your date of birth only with Facebook friends, not strangers. You can remove certain details altogether. And you can prevent your Facebook page from appearing in a Google search, making it a little harder to find you.

Do you use your Facebook password to log onto other websites? If so, you're sharing too much information with Facebook. Start logging in with a unique password, instead.

You can also prevent Facebook from using facial-recognition software to identify you in other peoples' pictures or stop the company from including you in targeted ads for products that you "liked" with a mouse click.



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Of course, the simplest way to protect your privacy on Facebook is to be selective about what you publish there.

Your Automobile. In 1983, in the wake of the tragedy of the downing of the Korean Airlines Flight 007, an aircraft which was shot down while in Soviet airspace due to a navigational error, President Reagan made the navigation capabilities of the existing military GPS system available for dual civilian use. In 2000, the Clinton administration removed the military use signal restrictions, thus providing full commercial access to the US GPS satellite system. Today, GPS systems are incorporated into automobiles, smartphones, cameras, animal tracking devices, and just about every high-tech device sold on the market.

What does this mean for your car? Your car knows where you are, can listen to you in your vehicle, can store that information, and can share that information with others. It registers and maintains where you have been and what speed you drove. It can lock your doors, flash your lights, and locate your car. It can tell you if traffic ahead is congested.

These features are great for public safety. In Boston, the Marathon bombers were quickly tracked by police when they carjacked a Mercedes crossover, triggering the onboard “imbrace” telematics system. There are several instances where people isolated and injured in a car off the road can be located by the system. Police can determine the true cause of an accident by downloading the data on a car as to speed, time, and braking distance. Trucking companies regularly use the data to monitor the driving habits of their drivers.

There is a cost to this advancement, however, when it comes to privacy. The tracking devices can be used to monitor employees, spouses and customers. Auto lenders and auto renters use GPS devices to track when you leave town, how many times you go to the medical clinic, where you park the car and, if necessary, remotely disable a car's ignition. A woman in Nevada said her vehicle was shut down on a freeway. Others state they have been marooned in dangerous neighborhoods. One mother was unable to take her feverish child to a hospital. Collection agents have been known to hack into the devices and monitor the activities of debtors: where they go and what they do.

Many state legislatures, and the Federal Trade Commission, are weighing the balance between the benefit of GPS to consumers and the privacy infringement it creates.

CONCLUSION: The use of personal data is now prevalent in our society...and in our judicial system. If you want to retain some anonymity in the modern world, consider taking steps to protect yourself from these high technology gadgets.



If your business or organization needs help with a legal matter, please feel free to contact former Minnesota Attorney General Lori Swanson or former Minnesota Attorney General Mike Hatch at the law firm of Swanson Hatch, P.A. They can be reached at 612-315-3037. They are the only law firm in Minnesota with not one but two former Minnesota Attorneys General. Visit their website at swansonhatch.com. Mike Hatch previously served as Minnesota Commissioner of Commerce. Lori Swanson previously served as Chair of the Federal Reserve Board's Consumer Advisory Council in Washington, D.C.

The materials in this article are for informational purposes and do not constitute legal advice, nor does your unsolicited transmission of information to us create a lawyer-client relationship. Sending us an email will not make you a client of our firm. Until we have agreed to represent you, nothing you send us will be confidential or privileged. Readers should not act on information contained in this article without seeking professional counsel. The best way for you to inquire about possible representation is to contact an attorney of the firm. Actual results depend on the specific factual and legal circumstances of each client's case. Past results do not guarantee future results in any matter.

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AM BEST RATING

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People buy their insurance from independent agents



*IMT Insurance President & CEO
Sean Kennedy, FCAS, MAAA, CPCU*

because they know them, like them, and trust them. That is exactly the reason independent agents do business with IMT. We use our strong partnership with Independent Agencies to meet and exceed the needs of our personal and commercial lines clients.

TECHNOLOGY IS OUR STRONG SUIT

Technology is a vital part of our business at IMT and we have won awards for our innovative technology. We develop and maintain our own policy systems – all from our home office. Our systems are company-tested and agent-approved. In addition, we are committed to helping our agents succeed with resources and content for social media, video and digital advertising.

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IMT is proud of our heritage and will never forget where our roots are firmly planted. Locally run from our home office in West Des Moines, Iowa, IMT has been a Midwest company since it was founded in Wadena, Iowa in 1884. That's more than 130 years!

Today, IMT continues to offer the strong line of personal and commercial insurance products for which it has always been known through Independent Agents throughout our six-state territory – Iowa, Illinois, Minnesota, Nebraska, South Dakota and Wisconsin.

For more information about IMT Insurance, visit imtins.com.



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Selling Your Insurance Practice:

Millions of businesses owned by Baby Boomers are being sold. Make sure you are ready.



It's no secret that many of us are getting older. So, thinking about 'what's next' for us, for our families, and for the businesses we've built over the years is time well-spent.

The Insurance Agency business isn't the only industry segment where there will be massive ownership turn-over in the years ahead. It's a fact that over 12-million Baby Boomer business owners will put their businesses – their life's work – up for sale in the next ten years. With the number of insurance practices going up for sale skyrocketing, it is really important to articulate what your goals are, know your options, and make sure you are getting the best possible advice.

You may be thinking about selling your business to a partner, an employee, a family member, or, to another brokerage. No matter what you are thinking about doing, there are lots of things to consider – but one consideration rises above all others. Knowing what your business is worth.

And when you decide to find out what your practice might be worth, the most important goal during the process is to figure out how to NET the highest return possible from the sale. This means there are lots of variables to consider. You can achieve the goal of getting the highest possible net-at-closing by focusing not just on the sale price of the business, but on the 'three-legged stool' of price, terms and taxes. The fact is that by securing the desired price, allocating assets properly for tax purposes, and negotiating favorable terms, the tax burden can be minimized, and that can mean more to you than any other variable. The best advice I can give is to make sure you put the tax strategy together BEFORE you list your business for sale.

And, of course, I believe you should consult a professional business broker.

In the same way that you would recommend your policyholders work with an insurance agent to figure out their options, you should

Keith is here to help!

(612) 843-0074 or

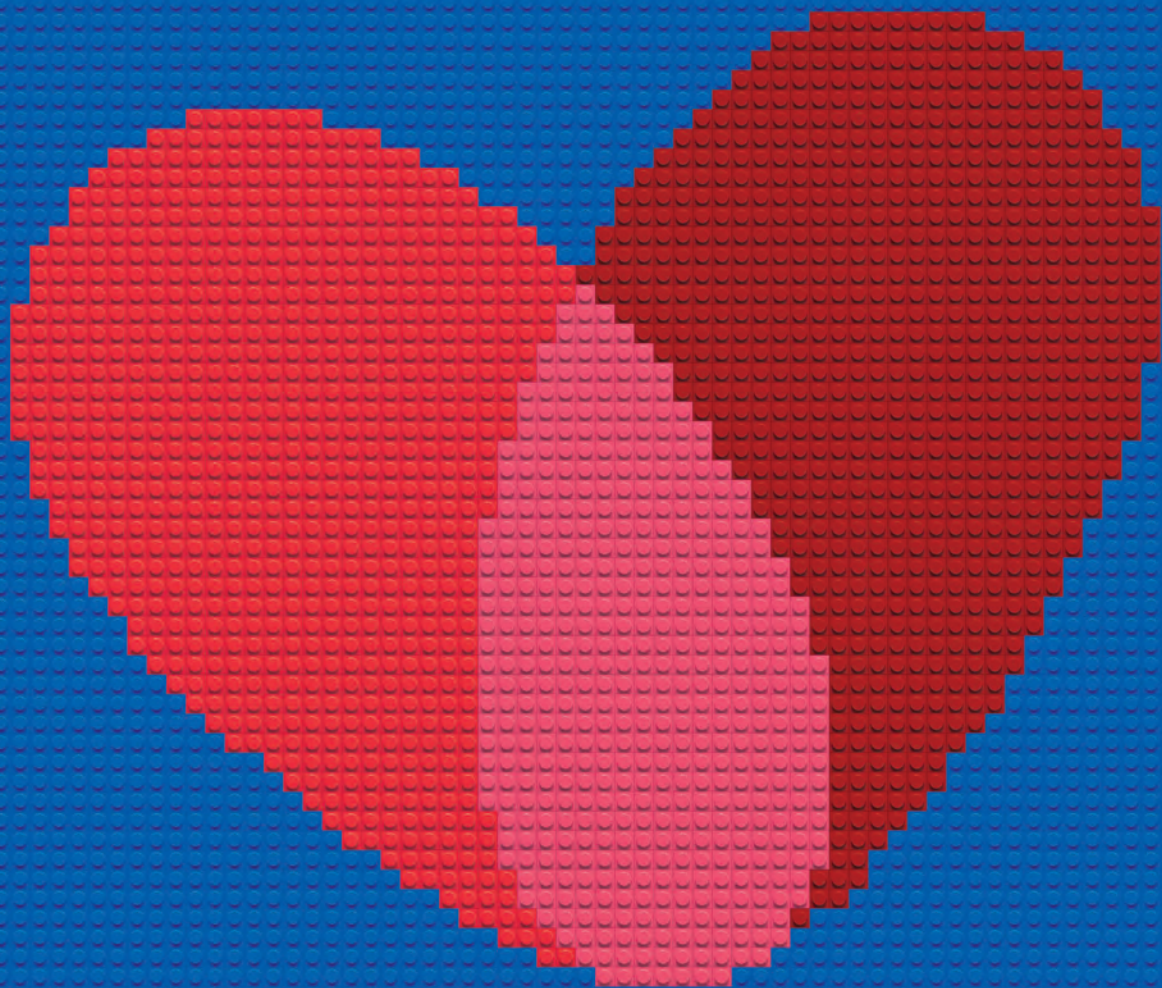
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BUSINESS ADVISORS

continued on page 27



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consider using a licensed business broker to give you advice about the possible sale of your practice. There are lots of options out there, and I recommend you keep your expectations high.

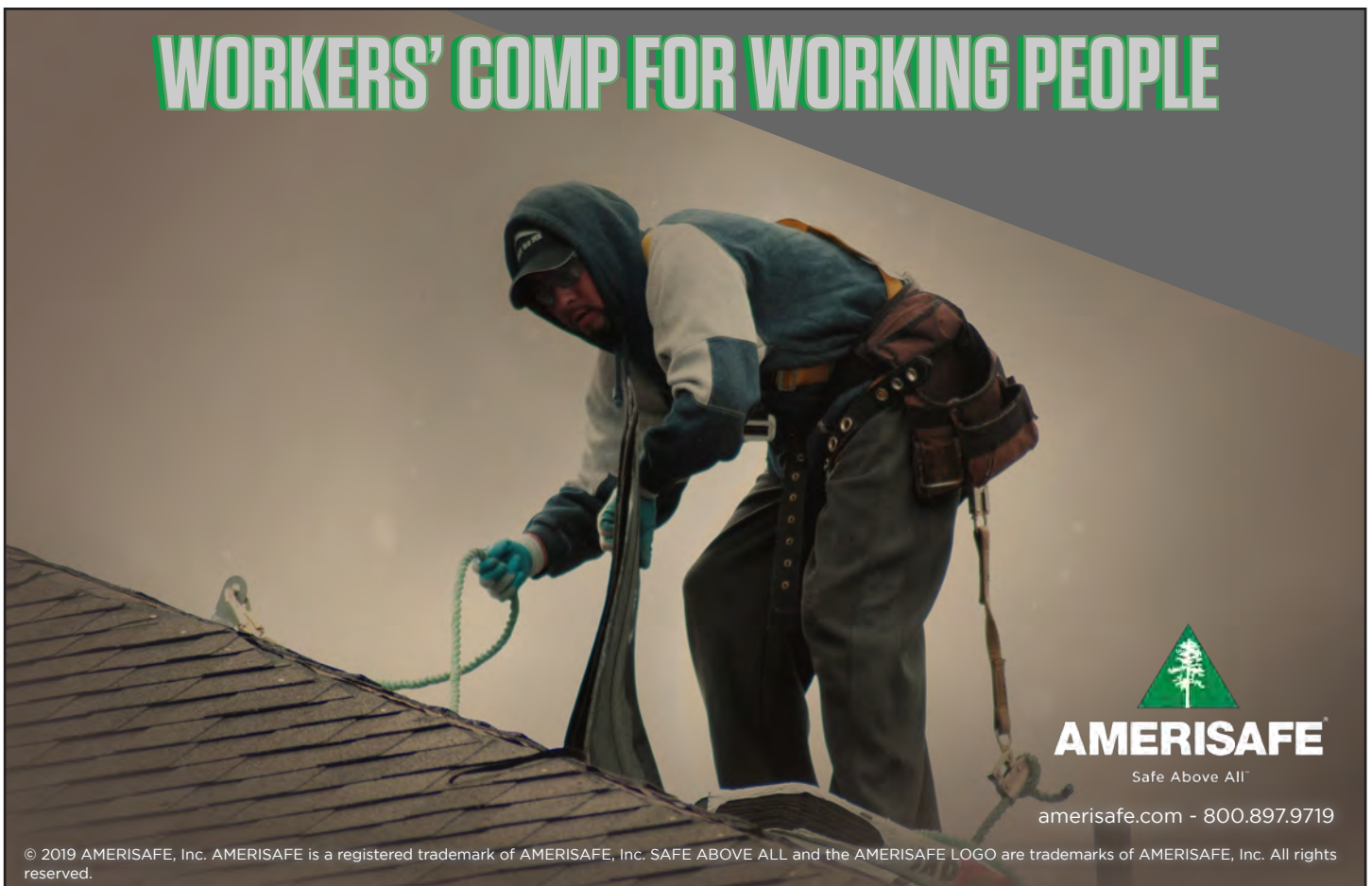
You should expect to have assurances about the number of interested buyers you can expect to have in a given period of time, AND, a guarantee that you will receive the highest possible net at closing. Performing for you during the sale of your business should be a clearly-stated promise.

As the insurance industry continues to go through rapid flux due to the infusion of technology into policyholder purchasing and distribution experience, the massive branding expenditures of industry giants impacting consumer perceptions, and evolving agency and service models, there has never been a more important time to be on top of your game as it relates to the market value of your practice.

Keith Payne

As a licensed Business Broker with Sunbelt Business Advisors, Keith looks forward to working with individuals who are looking to sell their existing business or acquire a business of their own. As a business owner himself, he understands the rewards, challenges and responsibilities that come with business ownership. This firsthand experience enables Keith to share the trials and tribulations that come with owning your own business and pass along sound advice to his clients. Keith has over 30 years of corporate and small business experience and has provided services and guidance to a variety of businesses. With a focus on independent insurance agencies, along with the support, expertise and experience of working with the world's largest seller of companies, Keith is here to help!

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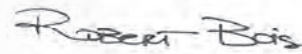
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Robert Bois

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EMC is a financially solid, secure, trusted mutual insurance company that operates with honesty and integrity. Those are key components of our brand and what we represent. But in this competitive market, having the basics isn't enough. We must continuously develop and deliver new and better products that will make us—and our agents—stand out. Keep reading to find out a few ways we're protecting your clients.

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We just rolled out a new workplace violent event response coverage for all commercial businesses. This coverage helps businesses respond to and recover from an unexpected violent event, which can severely affect employees and impact business operations.

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EMC Insurance Companies Resident Vice President and Minneapolis Branch Manager
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Carl Jeffrey Ness

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Michael Stella

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Scott Swenson

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Peggy Howell

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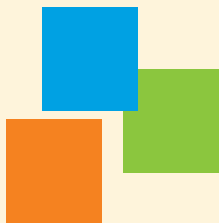
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Corporate Solutions Claims Commitment

Swiss Re Corporate Solutions believes claim service means something more than simply a promise to pay. We are an experienced team of insurance professionals who seeks to understand and meet the needs of insureds and brokers and to provide the highest quality customer service. We believe in open and regular communication. We will explain our position and work to understand and consider other points of view. We will be reasonable, responsive, proactive, fair and honest in all our dealings. We will do our utmost to meet these commitments and to earn your trust, respect and business.

The benefit of experience Your claim will be handled by a primary contact backed by a global team of experienced insurance professionals, all of whom are committed to providing the highest quality claims service. Our claim professionals combine subject matter expertise, years of on the job experience, local knowledge and a customer service focus, to fully meet your needs.

We will:

- Assign the right professional to your claim.
- Support that person with the right team to handle your claim, including subject matter experts that have published in industry journals and are frequent speakers at industry events.
- Ensure that our technical claims knowledge and skills are always on the cutting edge by offering regular training and development to our claims professionals.

An approach tailored to your business needs

At Corporate Solutions, we understand that how a claim is resolved can be as important as the outcome itself. We want you to view us as partners. That's why we commit to providing you with a level of service – tailored to your needs – which you would expect from a small company, while offering the resources, expertise and diversity of a large global insurer.

We will:

- Explain the claim process and work with you to develop an appropriate management and resolution strategy for each claim.
- Take into consideration your business needs and claim resolution objectives.
- Always be open to discussing your desires and concerns.
- Focus on both quality claim handling and high quality customer service.
- Always be mindful of your perspective.

Proactive and responsive

Our claim professionals will promptly investigate and evaluate primary lead claims and excess and umbrella claims where we believe our coverage layer may be impacted. Claims will be proactively managed towards resolution. Where we have a duty to defend, we will robustly defend those claims that should be defended.

We will:

- Complete the initial investigation in most instances within 30 days of claim receipt or loss notice.
- Use diary and action plans to keep the claim moving towards final resolution.
- Reach out to third parties, such as adjusters, lawyers and mediators, where appropriate, to facilitate action and decisions.
- Where we have a duty to defend, work with you and outside counsel to determine, as early as practicable, whether the matter is one to settle or defend. If the matter should be settled, we will proactively facilitate such resolution to the best of our abilities.
- Work with you to pay resolved and fully supported claims within a time period that meets your business needs. In most instances, we will make payment within five business days, but we may be able to expedite payment should you need it sooner.
- In the event of an insured first-party property loss, upon request and subject to the terms and conditions of the policy, make an advance payment of up to 50% of our best estimate of the property damage claim payable under the policy.

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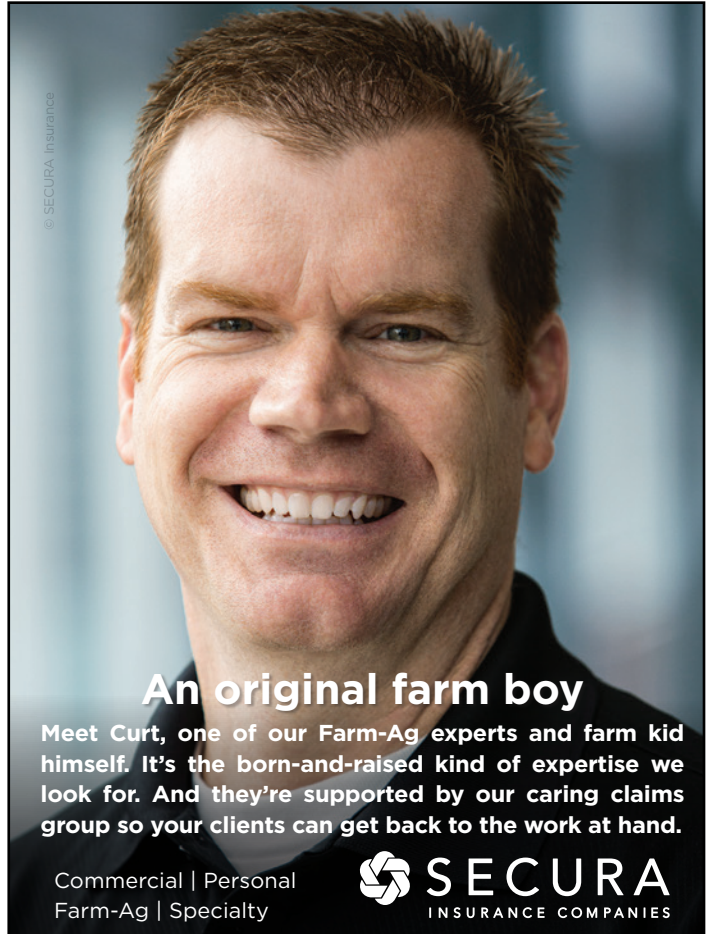
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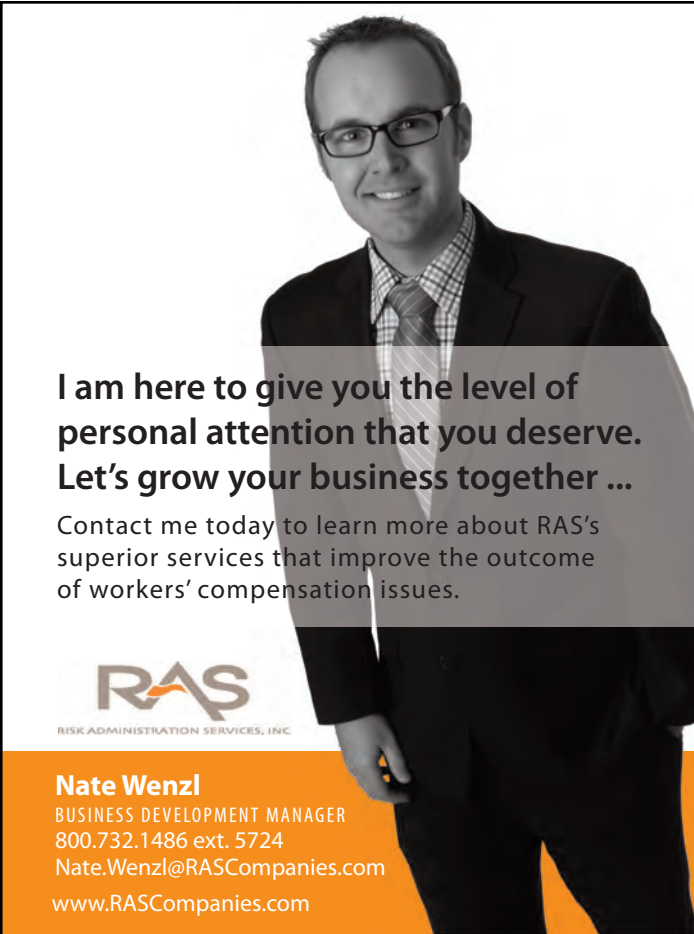


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We will:

- Ensure initial contact is made with you, or your representative, within one business day of our receipt of claim or loss notification on primary lead claims.
- Provide claim status updates and keep you informed of significant claim developments, consistent with your communication needs.
- Return phone calls and reply to email messages within one business day.
- Update our Voice Mail message and Out-of-Office email reply so that you will know our availability and we will always provide back-up contact information should you need immediate assistance.
- Make our coverage position clear and fully address your coverage questions.

Should we need information to make a coverage determination, we will request such information in a timely manner.

- Reserve our rights only when necessary and not as a standard practice.
- Provide, in writing, specific reasons to support our position if we reserve our rights or decline coverage.
- Where practicable, discuss coverage issues with you and/or your broker or agent, prior to sending a disclaimer or reservation of rights letter.

Swiss Re Corporate Solutions Claims is a global team with offices and claim professionals in numerous countries and major cities around the world. Please contact us with any questions that you might have about our claim services.



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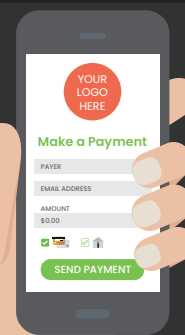
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Contact Brian Mitchell at 612-219-2870, brian.mitchell@encompassins.com.
 Dean Ohlhues at 651-452-2730, dean.ohlhues@encompassins.com.
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jhopper@arlingtonroe.com



2019 MIIAB CIC Program Schedule



MN Independent Insurance
Agents & Brokers Association

Please select Seminar date

- ~~2/6 - 2/7/19 Plymouth~~ *Ruble Graduate Seminar
- ~~3/6 - 3/8/19 Maple Grove~~ Personal Lines
- ~~4/10 - 4/12/19 Maple Grove~~ Agency Management - **Waitlist**
- ~~5/8 - 5/10/19 Maple Grove~~ Commercial Casualty - **Waitlist**
- ~~6/5 - 6/6/19 Red Wing~~ *Ruble Graduate Seminar
- ~~8/7 - 8/9/19 Maple Grove~~ Life & Health
- ~~9/9 - 9/10/19 Edina~~ *Ruble Graduate Seminar - **Waitlist**
- 9/11 - 9/12/19 Maple Grove** *Ruble Graduate Seminar
- 10/9 - 10/11/19 Maple Grove** Commercial Property
- 11/6 - 11/8/19 Maple Grove** Commercial Multiline

* Must be a dues paid member of CISR, CIC, CRM or CSRM to attend a Ruble Graduate Seminar. CE Credit is available for MN and all bordering states, if you are licensed in a different state and registering less than 40 days from the program, please contact National Alliance to determine if CE is available. 1-800-633-2165

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.

New 2 Day Format for 2019

Wednesday 8:00 a.m. - 5:30 p.m.
Thursday 8:00 a.m. - 5:00 p.m.
Optional Exam: **Friday** 9:00 a.m. - 11:00 a.m.
NOTE: Ruble Graduate Seminars meet 8:00 a.m. until 5:15 p.m. & there is no exam.

New for 2019 all CIC courses have been submitted for approval to the MN Commissioner of Commerce for **16 hours** of Insurance continuing education.

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 \$75.00 fee. No refund/transfer will be granted for no shows.

Method of Payment

- Check Enclosed (Payable to MIIAB) Please Invoice

Due to cyber security concerns MIIAB will no longer take credit card information in writing or over the phone. To pay by credit card please use our secure Online Registration process through our Education Calendar on our website.

<https://www.miia.org/Education/Pages/Calendar/default.aspx>

Cost	Seminar
\$450.00	CIC Institutes (16 Hours)
\$430.00	Ruble Graduate Seminar (16 Hours)

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.

Name of Attendee _____ MN Insurance License # _____ DOB _____ Designations _____

Agency/Company _____ Phone _____ Email _____

Address _____ City _____ State _____ Zip _____

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

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2019 MIIAB CISR Program Schedule



MN Independent Insurance Agents & Brokers Association

Please select Seminar date - These courses have been approved by the MN Commissioner of Commerce for 7 hours of Insurance continuing education

- 1/10/19 - **Maple Grove** - WTH - Commercial Lines
- 1/16/19 - **Edina** - Elements of Risk Management
- 1/22/19 - **Minneapolis** - Commercial Casualty II
- 2/12/19 - **St. Cloud** - Elements of Risk Management
- 2/13/19 - **Red Wing** - Personal Residential
- 3/19/19 - **Maple Grove** - Commercial Casualty II
- 3/26/19 - **Duluth** - Personal Residential
- 4/3/19 - **Edina** - Agency Operations
- 4/4/19 - **Moorhead** - Commercial Property
- 4/9/19 - **St. Cloud** - Personal Auto
- 5/14/19 - **Grand Rapids** - Commercial Casualty I
- 5/15/19 - **Bemidji** - Agency Operations
- 5/22/19 - **Maple Grove** - Personal Auto
- 6/4/19 - **Mankato** - Personal Lines Miscellaneous
- 6/11/19 - **Maple Grove** - Commercial Property
- 6/13/19 - **Fergus Falls** - Commercial Casualty I
- 6/18/19 - **Brainerd** - Dynamics of Service
- 7/11/19 - **Duluth** - Commercial Casualty I
- 7/16/19 - **Willmar** - Commercial Casualty II
- 7/18/19 - **Edina** - Personal Lines Miscellaneous
- 8/6/19 - **Maple Grove** - Life & Health Essentials
- 8/20/19 - **Lake Elmo** - Commercial Casualty I
- 8/22/19 - **St. Cloud** - Commercial Casualty II
- 9/5/19 - **Maple Grove** - Personal Residential
- 9/17/19 - **Rochester** - Commercial Casualty I
- 9/24/19 - **Duluth** - Elements of Risk Management
- 10/3/19 - **St. Cloud** - Agency Operations
- 10/16/19 - **Mankato** - Commercial Property
- 10/17/19 - **St. Paul** - Personal Auto
- 10/22/19 - **Maple Grove** - Commercial Casualty I
- 11/13/19 - **Rochester** - Personal Auto
- 11/14/19 - **Edina** - Commercial Property
- 11/19/19 - **St. Paul** - WTH - Personal Lines
- 12/10/19 - **Maple Grove** - Agency Operations

Dynamics of Service and William T. Hold Seminars are good for CE and updating your designation, not for achieving your designation.

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.

Dues-paid CISRs may receive up to two years' update credit for full attendance at any James K. Ruble Graduate Seminar.

Method of Payment

- Check Enclosed (Payable to MIIAB) Please Invoice

Due to cyber security concerns MIIAB will no longer take credit card information in writing or over the phone. To pay by credit card please use our secure Online Registration process through our Education Calendar on our website.

<https://www.miaa.org/Education/Pages/Calendar/default.aspx>

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

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.

Name of Attendee _____ MN Insurance License # _____ DOB _____ Designations _____

Agency/Company _____ Phone _____ Email _____

Address _____ City _____ State _____ Zip _____

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

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2019 MIIAB E&O



MN Independent Insurance Agents & Brokers Association

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.

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

Please Check Location

- 2/26/19 - Edina** 8:30am-3:30pm
Commercial Liability Coverage Gaps and How To Fill Them
- 3/27/19 - St. Cloud** 8:30am-3:30pm
E&O: Road Map to Policy Analysis
- 4/23/19 - Brainerd** 8:30am-3:30pm
Commercial Liability Coverage Gaps and How To Fill Them
- 5/16/19 - Morton** 8:30am-3:30pm
E&O: Road Map to Policy Analysis
- 8/14/19 - Mankato** 8:30am-3:30pm
Commercial Liability Coverage Gaps and How To Fill Them
- 10/2/19 - Duluth** 8:30am-3:30pm
E&O: Road Map to Policy Analysis
- 11/20/19 - Maple Grove** 8:30am-3:30pm
Commercial Liability Coverage Gaps and How To Fill Them

Cost: \$156.00 MIIAB Member or **\$171.00** Non-Member

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

Method of Payment

- Check Enclosed (Payable to MIIAB) Please Invoice

Due to cyber security concerns MIIAB will no longer take credit card information in writing or over the phone. To pay by credit card please use our secure Online Registration process through our Education Calendar on our website.

<https://www.miaa.org/Education/Pages/Calendar/default.aspx>

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.

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.

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

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

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Thank You



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