

THE Minnesota News

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CISR | CERTIFIED INSURANCE SERVICE REPRESENTATIVE
SCHEDULE

 **COMMERCE
DEPARTMENT**

Commissioner's Message

**Helping Minnesotans Access
Health Care When They Need It**



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Winter 2022

The Minnesota News

CONTENTS

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19 Commissioner's Message:
Helping Minnesotans Access
Health Care When They Need It

23 The Impact of Budgeting
for your Business

27 Swiss Re: No Tell Motel
*How to Escape Errors Omissions
Mousetraps When Insuring Motels*

35 Dave Gross Named
to the Insurance Business
America 2022 Hall of Fame.

37 Technically Speaking...
Time to Say Goodbye

Inside

- 5 President's Message
- 7 Executive V.P. Message
- 15 **The Builders Group Profile**
- 46 Power in Partners

On the Cover

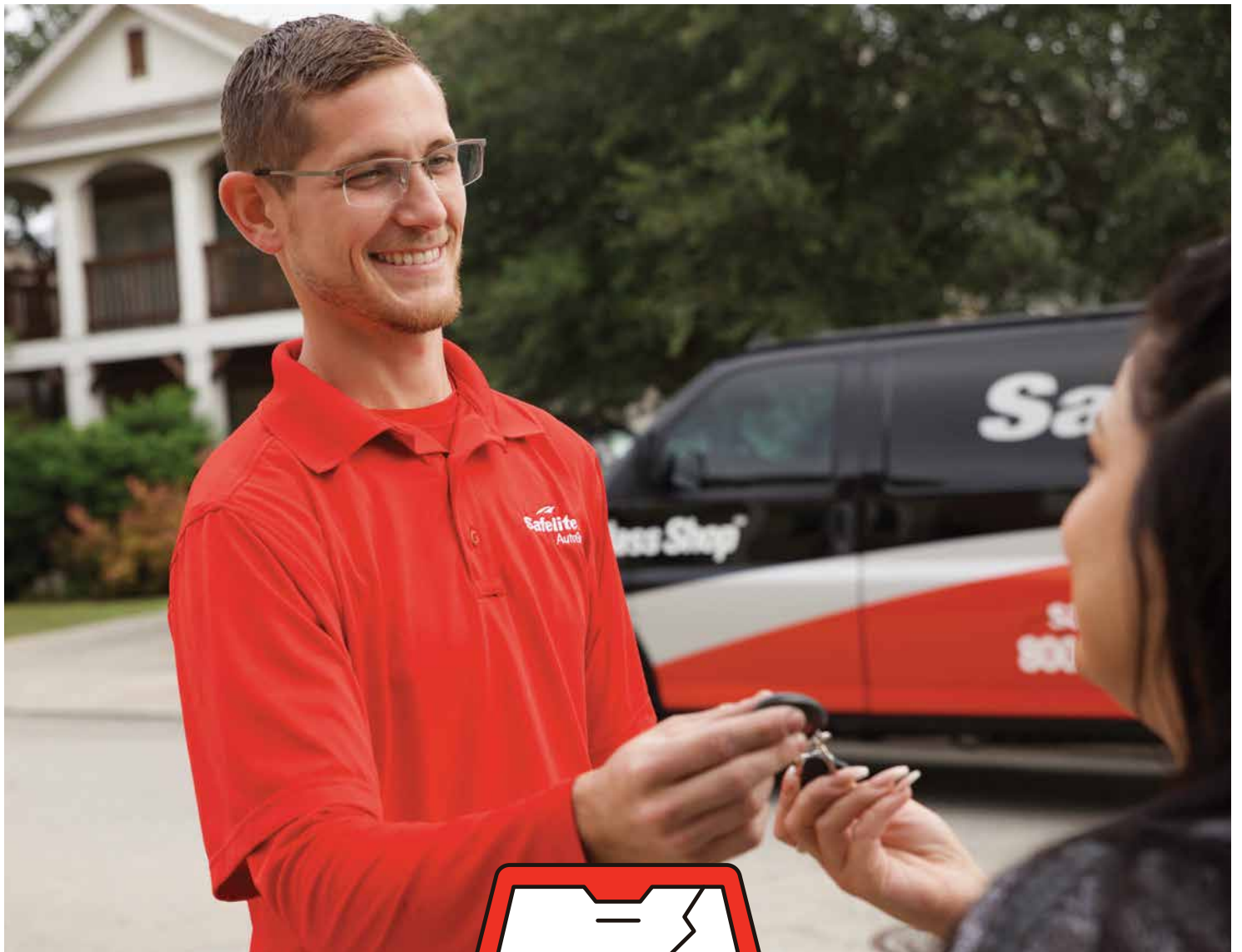


CIC Schedule - Page 11
CISR Schedule - Page 13

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Safelite[®]

Happy fall, I hope you all have had a happy and prosperous summer. As all of us that live in the insurance industry know, fall has not only brought in cooler weather it has surely brought in a much harder market. Hurricanes, storms, fires and floods are having a major effect on pricing and capacity. 'Social inflation' has increased awards affecting insurance losses, thus effecting pricing. Even the most seasoned producers are scratching their heads looking for direction. So, before I get into my topic for this quarter's publication, I'd first like to hand out some advice to the younger producers and sales support staff scrambling to understand exactly how to maneuver through this difficult market. First bit of advice; hone your sales skills, don't fret meeting your clients with bad news, obsessing about circumstances out of your control will only cause you to lose sleep. Attack your problems, be honest with your client and make sure they understand that you are doing everything in your power to provide a fair price while still protecting their assets and balance sheet. Secondly, this market opens opportunity, to take advantage of these opportunities you must be willing to learn. Yes, educate yourself on new products, new tricks of the trade, learn how to take advantage of your competition not by short cuts and excuses but by your knowledge and passion. Do not be afraid to fail, first quote of the day is by William Whewell, "Every failure is a step to success".

Now for my subject at hand. Finding people! In my last article I touched on how difficult it is to find employees. I'd like to challenge our industry into being more daring and expansive in our search.

Generally, (not always) when we look at position postings in our industry, we are looking for experience in our field, a college education, advanced technical skills and of course the insurance license. Let me first touch on the college education, I'm going to give you four names, Mark Zuckerberg, Bill Gates, Steve Jobs and Michael Dell, all of them college dropouts. In fact, 30% of the billionaires in the US do not have a college degree. If you require a degree before hiring, how many potential super producers are you passing on? How many future managers are you allowing to go to your competition? Don't put your company in such a rigid position that you pass on more than 60% of the work force.

Advanced technical skills: Really, what is advanced technical skills? Skills in technology or technical skills in our industry? I submit to you that both areas are ever changing. Technology itself is obsolete the minute you learn a new program or management system. Something bigger and better is always just around the corner, frustrating yes but a fact of life. I would guess most high school graduates have better technology skills than many of us that have years of experience in the industry. And as far as being a technician in or industry, I became licensed in 1985 which was the start of Tram Shop Laws and Liquor Liability, I jumped on that fast and furious and it launched my career. Then we had Employment Practices, now we have Cyber Liability. It's not going to stop; our society will continue throwing curve balls at us long after I'm gone. My point is, if you find a person with passion and desire and a willingness to learn, you probably found yourself a future successful employee.

Lastly, being licensed, seriously if you find the right person it's 40 hours and \$400.00. It's a small investment for a successful future.

One last thing, it is Veterans Day as I write to you, I am a veteran (not looking for accolades), and I can tell you some of the brightest problem solvers and politest people you'll ever meet are veterans. Most veterans have superior people skills and unmatched work ethics. I guarantee, if you put an effort in to finding a veteran, you won't be sorry. Go to the local Veteran's Service office in your community, seek out qualified veterans.

I guess that's enough bloviating for the afternoon, I wish you all a Blessed holiday season and a successful 2023.

"Success is not final; failure is not fatal: it is the courage to continue that counts"

Winston Churchill



It shouldn't take your customer's roof disappearing in a matter of seconds to find out who you can count on.



**BUT
SOMETIMES
IT DOES.**

And that's the Silver Lining®.



RILEY RETIRING FROM THE AGENTS ASSOCIATION AFTER 47 YEARS - BY THE NUMBERS.

1975 RIGHT OUT OF COLLEGE I TOOK A JOB WITH THE PIA OF MI

I started my career as Education Director, Lobbyist, and Assistant Executive VP.

1983 HIRED BY THE PIA OF MN AS THEIR CEO

My wife was unsure on the move, but we fell in love with the state and the people and raised our family in a great environment.

47 YEARS OF WORKING FOR THE MICHIGAN PIA, THE MINNESOTA PIA AND THE BIG I OF MINNESOTA

Someone said the other day "I can't believe they kept you around that long!"

1992 THE MERGER OF THE MN PIA AND THE BIG I OF MN

A new direction, speaking with one voice. The decision changed the direction of the association and the industry.

2018 BUILDING A STRONG COALITION WITH THE INSURANCE COMPANIES

This program has created a huge opportunity to build a stronger insurance environment in MN. To all the PIP's that supported us over the years, THANK YOU!

47 DIFFERENT AND UNIQUE ASSOCIATION PRESIDENTS AND BOARD MEMBERS

All with different personalities, moving in different directions. All 47 Presidents were outstanding. But I stretch the truth on their golf handicaps. This is what I remember after each golf game. "Yell Fore, get a 6 and write down a 5, and take my money!"

350 STATE BOARD MEETINGS CONDUCTED

Many interesting meetings and thought-provoking discussions over the years on many complex issues. Merging the two associations, forming a Union, agency termination legislation, saving insolvent insurance companies. The biggest obstacle was "Who should the association support in many of the state legislative races".

18 COMMERCE COMMISSIONERS AND INDUSTRY REGULATORS WITH RELATIONSHIPS BUILT OVER DECADES

Remember Commissioner Hatch, Attorney General Humphrey, Governor Perpich, and the crazy issue of "free steaks with an auto glass claims." How about credit scoring and agency terminations for agency loss ratios in the 80's. Forming an insurance agents Union? I forgot how crazy it was when Governor Ventura ran the state...Jesse the Body!





1,000's OF DEMOCRATS AND REPUBLICANS LOBBIED

Dominic Sposeto did a great job for us for 35 years. Now Robyn Rowen is the new leader of the band. Remember when the Iron Range was mostly Democratic - "D'RANGE". Now the Range is all red with republicans. Today the political power has shifted to the suburbs and inner city.

1,000's OF INDEPENDENT AGENCIES CONSOLIDATED OR MERGED OVER THE PAST 4 DECADES

They said the IA system would die in the 80-90's. Industry gurus predicted your death was like the "Horse and buggy" demise when the automobile was invented. Now look at all the Networks and Aggregators, but the local independent agent will survive. Consumers want choice and service.

10's OF THOUSANDS OF AGENTS AND STAFF BECAME PROFESSIONAL BY OBTAINING THEIR CIC/CISR DESIGNATIONS

Dr Hold laid the golden goose. These programs were the early success of the PIA in MN and around the country. Agents were hungry for knowledge over the years.

288 NATIONAL MEETINGS ATTENDED IN DC

Politics have drastically changed over the past 4 decades; do you all remember when Tip O'Neil and Ronald Reagan were in power in Washington DC and somehow they got along. The big one ... Donald Trump was just a developer in NYC did you ever think he would be president?

2,000,000 AIRLINES MILES TRAVELED ATTENDING MEETINGS AND CONFERENCES ACROSS THE COUNTRY

Any who knows me knows I hate to fly. I guess it was better than taking a bus.

5,000 + HOTEL ROOM KEYS COLLECTED PLUS ALL THE SOAP AND SHAMPOO BOTTLES I COULD PUT IN MY SUITCASE.

I always preferred to stay at the "Ramada Inn" because of the monogrammed towels. "R", get it?

4,514 VISITS TO CONGRESSMEN AND SENATORS - DC - TO VISIT OUR MN FEDERAL LEGISLATORS

You might remember some of these names like: Frenzel, Franken, Weber, Hagedorn, Bachmann, Lewis, Ramstad, Coleman, Luther, Paulsen, and Wellstone and there are many more. They all were unique in their own ways and very passionate people. Some of our congress people would not even meet with us.

10's OF THOUSANDS OF BREAKFASTS, LUNCHEAS AND DINNERS

Under cooked chicken and a cockroach or two crawling in the salads on occasion.



25 HOSPITALITY EVENTS AT THE EARLY CONVENTIONS.

If the walls could talk at the old Radisson South Hotel in Bloomington. Today meetings have become more refined, we have come a long way in improving its image. You betcha!

2020 - 21 and 22 - COVID 19! A PANDEMIC THAT CHANGED THE INSURANCE INDUSTRY FOR THE FUTURE AND THE WORLD!

Home offices, kids at home, home school, zoom calls, webinars, everyone hunkering down, governmental assistance, politicians fighting and the infamous Dr Fauci. Will we ever know which of our decisions we made were correct. Masks? Shots? Home schooling? Shutting down business?

On January 15, 2023 I will be retiring from the association after almost 50 years of service to the PIA and the Big I associations. It has been a great experience, something I never imagined when I got into this business. Independent agents are the best! They care about people, and the employees that work hard at their agencies. What a business to be in! THANKS AGAIN!

I have enjoyed by career serving this great industry. I have made thousands of friends along the way. The friends and experiences I've had over the years will be forever cherished.

There have been some great people that worked with me over the years including Nancy Grossman, Shelley Waldhauser, Amy Rau, Kathi Schlieff, Alan Lepley, Keith Knapp, and my close business partner, April Goodin. Together we built one of the finest associations in the country and we hear that from all of our travels around the country.

I can't forget my family who stood by me over the years, my wife Leigh Ann and my two children Bradley and Danielle. Thank you for all the friendships they have built over the years. Great friends.

Lastly, I am proud to hand off this association to April Goodin. I am confident that she will do an outstanding job for you in the future. Please give her all your support.

With all that said, Goodbye and Thanks for all the memories!





CONTRACTORS TRUST YOU BECAUSE YOU TRUST TBG.

You're a broker that thinks like a builder. That's why you work with The Builders Group, Minnesota's leading work comp fund for the construction industry. TBG was founded by contractors, for contractors. TBG is owned and run by its members, who are construction industry pros. By doing business with integrity, TBG provides a variety of safety training services that help keep your workers safe. When independent agents like you trust TBG for work comp — **clients trust you.**



Proactive Claims Management



Safety Training Services



NurseCare Hotline



Pay-As-You-Go Premiums



Member Retention Rate



WE MAKE WORKERS' COMP WORK

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.

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CIC

CERTIFIED INSURANCE COUNSELOR

SCHEDULE

January 11th & 12th, 2023

Life & Health

(Webinar)

February 15th & 16th, 2023

Ruble Graduate Seminar

(Webinar)

March 15th & 16th, 2023

Commercial Property

(Webinar)

April 18th & 19th, 2023

Agency Management

(Classroom)

Big I MN

600 Carlson Parkway

Minnetonka, MN 55305

May 16th & 17th, 2023

Commercial Multiline Institute

(Classroom)

Big I MN

600 Carlson Parkway

Minnetonka, MN 55305

June 6th & 7th, 2023

Ruble Graduate Seminar

(Classroom)

Crowne Plaza

3131 Campus Drive

Plymouth MN 55441

(763) 559-6600

August 16th & 17th, 2023

Commercial Casualty

(Classroom)

Western National Insurance Group

4700 West 77th St

Edina MN 55435

September 27th & 28th, 2023

Personal Lines Institute

(Classroom)

Big I MN

600 Carlson Parkway

Minnetonka, MN 55305

October 11th & 12th, 2023

Ruble Graduate Seminar

(Classroom)

Western National Insurance Group

4700 West 77th St

Edina MN 55435

November 15th & 16th, 2023

Insurance Company Operations

(Classroom)

Big I MN

600 Carlson Parkway

Minnetonka, MN 55305

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Independent agent Seth Zaremba has set his agency apart and up for continued growth by blending art and science. Using data sharing and artificial intelligence, he and his team create seamless customer journeys, from acquisition to renewal.

He values Progressive for its thought leadership, advanced technology, and consumer insights. Because, when it comes to strategy and innovation, "Progressive is playing chess while other carriers are playing checkers."

AgentsofProgressive.com



SETH ZAREMBA
ZINC | BROADVIEW HEIGHTS, OH

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.

CISR

CERTIFIED INSURANCE SERVICE REPRESENTATIVE

SCHEDULE

01/24/2023

Agency Operations
(Webinar)

02/09/2023

Elements of Risk Management
(Classroom)
The Builders Group
2929 Eagandale Blvd. STE 100
Eagan MN 55121

02/21/2023

Insuring Commercial Casualty I
(Webinar)

02/23/2023

Insuring Commercial Casualty II
(Webinar)

03/07/2023

Other Personal Lines Solutions
(Webinar)

03/23/2023

Insuring Personal Auto
(Webinar)

04/11/2023

Insuring Personal Residential
(Classroom)
Big I MN
600 Carlson Parkway
Minnetonka, MN 55305

04/20/2023

Insuring Commercial Casualty I
(Classroom)
Holiday Inn & Suites-Duluth
200 W. First St,
Duluth, MN 55802
(218) 722-1202

04/25/2023

Life & Health Essentials
(Webinar)

05/02/2023

Insuring Commercial Casualty II
(Classroom)
Big I MN
600 Carlson Parkway
Minnetonka, MN 55305

05/18/2023

Elements of Risk Management
(Classroom)
Best Western Kelly Inn,
100 4th Ave S
St. Cloud, MN 5630
(320) 253-0606

06/14/2023

Insuring Personal Auto
(Classroom)
Country Inn & Suites-Mankato
1900 Premier Dr.
Mankato, MN 56001
(507) 388-8555

06/22/2023

Other Personal Lines Solutions
(Classroom)
Big I MN
600 Carlson Parkway
Minnetonka, MN 55305

06/27/2023

Insuring Commercial Property
(Classroom)
Holiday Inn & Suites-Duluth
200 W. First St
Duluth, MN 55802
(218) 722-1202

08/03/2023

Agency Operations
(Classroom)
Country Inn & Suites-Mankato
1900 Premier Dr.
Mankato, MN 56001
(507) 388-8555

08/09/2023

Insuring Personal Residential
(Classroom)
Big I MN
600 Carlson Parkway
Minnetonka, MN 55305

09/14/2023

Elements of Risk Management
(Webinar)

09/20/2023

Insuring Commercial Casualty II
(Classroom)
The Builders Group
2929 Eagandale Blvd. STE 100
Eagan MN 55121

10/04/2023

Insuring Commercial Property
(Webinar)

10/17/2023

Insuring Personal Auto
(Classroom)
Big I MN
600 Carlson Parkway
Minnetonka, MN 55305

10/26/2023

Life & Health Essentials
(Webinar)

11/02/2023

Agency Operations
(Webinar)

11/09/2023

Insuring Personal Residential
(Webinar)

12/05/2023

Other Personal Lines Solutions
(Webinar)



REGISTER



INDEPENDENT
INSURANCE
AGENT



More than a trusted brand, AAA is the perfect lead – and close.

Every sale has a beginning and an end. AAA can help your independent agency with both. Add AAA to your product mix and grow your bottom line by selling quality insurance through AAA and providing the extensive benefits of AAA Membership – an unbeatable combination of security and savings. If you're ready to grow, we're here to help with the products and support that can help you earn more.

- Quality insurance with competitive rates
- Powerful brand recognition
- Field leadership support
- Product training
- Extensive marketing co-op program
- Competitive commission on insurance and membership

Contact us today!

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Director - Field Operations
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donna.kimmes@acg.aaa.com
600 W. Travelers Trail, Burnsville, MN 55337

Insurance underwritten by one of the following companies: Insurance underwritten by one of the following companies: Auto Club Insurance Association, MemberSelect

Diamond Profile



FEATURED PARTNER
The Builders Group

CHIEF EXECUTIVE OFFICER
Stu Thompson

DIRECTOR OF INSURANCE
Mitch Loewen

COMPANY HEADQUARTERS
Eagan, MN

WEBSITE
tbgm.com

The Builders Group – TBG - is a self-insured, member-owned workers' compensation fund that provides insurance to the construction trades and related industries. We have long enjoyed an exclusive and mutually rewarding relationship with independent insurance agents and received the MIIAB Company of Excellence Award in 2017.

We have over 25 years of experience helping our members provide a safer working environment for their employees through a complete package of industry-specific programs and services, including customized safety training, educational resources, and a proactive approach to claims management. Our nearly 700 members have seen the proven success of this approach as our payrolls have exceeded a billion dollars the last 5 years.

Although our unique structure presents the risk of assessment, this has never happened at TBG. Instead, we are paying dividends - a financial return on investment rarely seen by traditional workers' comp providers.

This happens because we stay focused on preventing claims and

Big I MN Association recognizes The Builders Group as one of its Diamond Partners. Big I MN Diamond Partners are the highest level of sponsorship to our organization.



maintaining the other key elements of a successful self-insured fund:

Independent Agents: TBG works closely and exclusively with a group of independent insurance brokers who have experience working with construction-related clients and understand the benefits of being an owner in a self-insured work comp fund.

Member-Owned: Every decision at TBG is made with the best interest of their members in mind – because every member of TBG's board is a business owner and a fund member.

Mitigate Risk: TBG utilizes Loss Portfolio Transfers – (LPTs) to eliminate long-term work comp liabilities. TBG has completed LPTs for the 2000 – 2019 fund years. TBG has also created a captive insurance company that will cover a deficit up to the policy limits if one occurs.

Dividends: As a member-owned fund, profits are returned to members in the form of dividends. The TBG board approved a 5.6-million-dollar dividend payable in 2022. That brings the total dividends paid overall to nearly 22 million dollars.

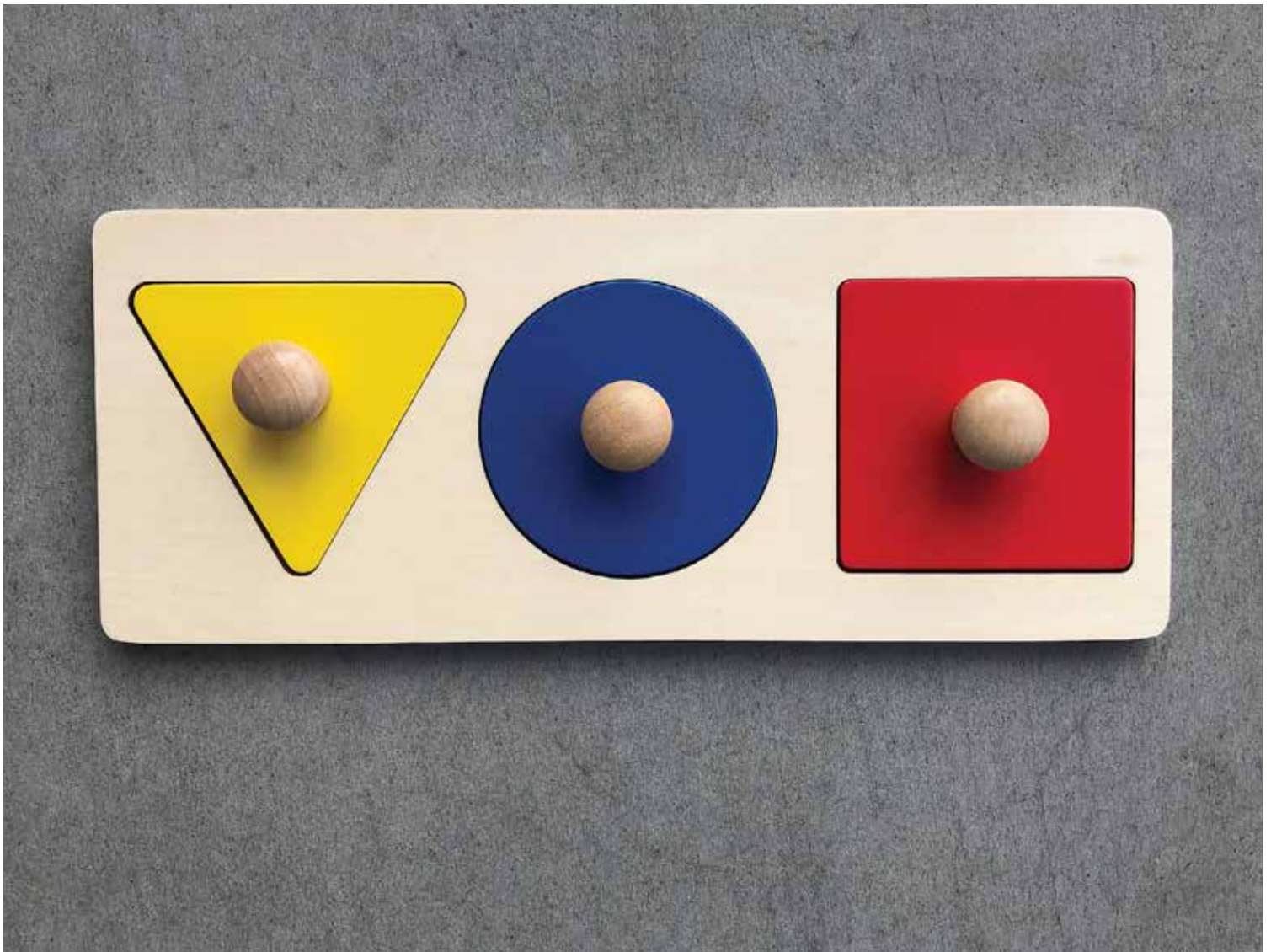
Safety Services: TBG members have access to an industry-leading safety services team and training center to help them increase safety, profitability, and employee retention.

Compassionate Claims: The TBG Claims Department has earned a reputation for putting the best interests of both employer and employee at the forefront of all we do. We strive for “back to work” resolutions that help maximize recovery, minimize downtime, and, most importantly, provide the best care possible for the injured worker.

Innovation: TBG continues to develop products and services specifically to maximize safety and profitability for construction-related trades, such as: Pay as You Go Premiums, Cross Border Coverage, NurseCare Hotline, Safety Services, Mobile Training Center, and much more.

TBG Education Foundation: Together with our industry partners, we have built a foundation to encourage and support young men and women to explore careers in the building trades. Last year, the Foundation donated \$60k in scholarships and grants.

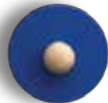
As we celebrate our 25-year anniversary, we are proud that our fund has become a bellwether for self-insured groups nationwide. We continue to minimize the threat of assessment, build a financially secure fund, and provide members with the best return on their premium investment.



The right fit for your clients.
The right fit for you.



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injury
prevention



Specialized
claims
management



Exceptional
cost
containment

Delivering positive, long-term results for employers.

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CELEBRATING SUCCESS

CONGRATULATIONS TO OUR
2022 CPCU DESIGNEEES!

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Steve Busho

Zachary Carson

Emily Fitts

Evan Hevrdejs

Emily Holthaus

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J. Keith Johnson

Sorel Johnson

Victoria Marcon

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Erik Rosik

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Katheryn Thamert

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The Builders Group
of Minnesota

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Services

Chubb Group of
Insurance Companies

EMC Insurance
Companies

Erickson-Larsen, Inc.

The Hanover
Insurance Group

J. A. Price Agency

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Mahowald

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Agency

Minnesota Independent
Insurance Agents &
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Minnesota Lawyers
Mutual Insurance
Company

Minnesota Workers
Compensation Insurers
Association, Inc.

Moore's Insurance
Management, Inc.

RT Specialty /
RT ProExec

SECURA Insurance
Companies

SFM Mutual
Insurance Company

Travelers



The Institutes[®]
CPCU Society



You understand
your clients.

**Liberty Mutual Insurance and
Safeco Insurance understands how
to support them.**

We know your clients' needs are unique.
That's why we work with you to customize
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Talk to your territory manager or visit
LibertyMutualGroup.com/Business or Safeco.com
to learn more.





Helping Minnesotans Access Health Care When They Need It

Open enrollment season for health insurance provides an opportunity to emphasize one of the Department of Commerce's most important missions: **helping Minnesotans access health care when they need it and at a reasonable price.**

Our announcement in the fall about 2023 rates in the individual and small group health insurance markets reflected that mission. We used the opportunity to encourage consumers to know their options and to shop around, particularly on our state's insurance marketplace, MNsure. If Minnesota families can get the coverage they want and save money on premiums, we want them to know about it.

Commerce also is doing its part to tackle the complexity of health insurance. Individual and small and large group plans, the segments regulated by Commerce, represent about 7 percent of the health insurance market in Minnesota. Nearly 60 percent of Minnesotans get health insurance through employer-sponsored group plans that are regulated by the U.S. Department of Labor. Medicare, Medicaid and MinnesotaCare also represent large segments.

But Minnesota families shouldn't require a chart of regulatory roles to get help when they need it. Our Consumer Service Center fields more than 1,000 appeals and complaints annually from Minnesotans on a range of insurance topics. We help them find the best source of answers even for insurance types outside of our regulatory purview. If your customers encounter sticky problems about health insurance, you're welcome to recommend they contact the Department of Commerce. We also welcome feedback on how we can better support Minnesotans when they seek help.

continued on page 21



**we give you peace
of mind, which gives
us peace of mind.**

simple human sense.

We are dedicated to the independent agency system
and proudly stand behind the agents who represent us.

auto-owners.com

Auto-Owners
INSURANCE

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**OVER
100
YEARS**

**FORTUNE
500
COMPANY**
★★★★★

OPERATES IN

★ STATES ★

**A⁺
+**
AM BEST

**AWARD
WINNING
SERVICE**
CLAIMS

Like regulators in many states, Commerce also frequently advises Minnesotans to talk with their insurance agents. But we recognize relying solely on consumer initiative isn't an effective strategy. We know the stresses of daily living have grown in recent years, leaving consumers with less mental and emotional energy to attend to their financial and insurance lives. We know that acquiring insurance literacy is a lower hurdle for populations that historically have benefited from privilege and don't have to confront racial and economic inequities.

That's why Commerce also calls on insurance professionals to be proactive and thoughtful in reducing barriers and simplifying the insurance experience, particularly for underserved communities that face the highest risk from coverage gaps. The open enrollment window for choosing a health plan through MNsure, which ends Jan. 15, provides a timely opportunity to demonstrate that approach.

We invite the insurance industry to help us educate Minnesotans not just about open enrollment but also about recent developments that may reduce the cost of premiums for many. This good news also underscores the stability of Minnesota's health insurance market and is worth sharing with customers:

- More than 70,000 Minnesotans are eligible to receive up to \$282 million in federal tax credits that were extended in August under the Inflation Reduction Act. The tax credits, available to those who buy insurance through MNsure, work like an instant discount to lower the cost of monthly premiums. They'll save consumers an average of \$6,700 annually next year.
- Gov. Tim Walz signed bipartisan legislation in April to extend Minnesota's Premium Security Plan, also known as "reinsurance," for consumers who buy health insurance individually. Reinsurance lowers the cost of premiums by an average of 20 percent from what they would otherwise be.
- Under the Affordable Care Act, tax credits available to consumers increase when premiums increase. For instance, approved rates for one small individual plan in Southeast Minnesota will increase by 22.2 percent. But those rates will boost the average amount of assistance for enrollees eligible for tax credits in Southeast Minnesota, regardless of carrier, by about \$120.
- In 2023, as in 2022, every Minnesota county will have at least two insurance carriers offering individual market plans, with most counties having three or more.

Commerce is committed to using its tools and regulatory authority to make health insurance simpler and more transparent for Minnesotans. But we don't underestimate the scope of that challenge. We need the support and partnership of everyone in the insurance industry to make progress.

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The Impact of Budgeting for your Business

by Carey Wallace

Almost half of all small business owners don't have a documented

budget

Read more about "The Impact of Budgeting..."



I saw a post on LinkedIn today by an Agency Owner, Mike Crowley, describing how he is planning for his agency this year. He shared that like many others, early in his career his approach was best described as “just going through the motions” and “shooting from the hip”. I think any entrepreneur or leader can relate to that. This year, however, Mike is planning for his agency by meeting with a mentor, sharing his goals, and committing to holding each other accountable to the plans they map out for their agencies. That is impressive, and it got me thinking about the impact that shift in thinking can have on an agency’s growth potential and ultimately its value. It can seem daunting to find the capacity to pause and plan but the impact can be incredible. I would like to help as many agency owners as possible make that shift, and if you ask me, “What’s the Number 1 thing I should plan for my business?”, my answer would be, “A budget”.

A budget is simply an estimation of income and expenditures for a set period of time. What makes a budget powerful is – when it is based on your goals – it can help you determine where to invest, reallocate resources, and identify things you need to stop doing. Building a holistic view of the business, rather than individual transactions or decisions allows you to see the impact of your decisions and the opportunity to make better-informed decisions. Seems simple right? According to a survey by Clutch, 54% of small business owners have a documented budget in 2021. That number was only 39% in 2018. Given the economic challenges that we are facing, every business should be taking the time to budget and plan. Many will have a budget and a contingency budget to plan out what they will do if key assumptions and factors change.

The businesses that take the time to build a budget perform better than those that do not. In fact, over 70% of the businesses that have budgets in place report that this year’s budget is greater than the previous year’s budget. This makes sense because if you have no defined goals or performance metrics you don’t have any way of knowing how you are doing. It is like driving with no destination in mind – it is impossible for you to

continued on page 25



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know when you have arrived. Another way of saying it, “What gets measured gets managed,” and a budget allows you to manage based on the defined goals.

Having a plan and a budget for your business provides you with the insights you need to act fast and implement a new course of action. If an organization must wait until the end of the year to know if they are going to be profitable, it will most likely take longer to make investment decisions than an organization that can see its performance trends throughout the year. This delay can be incredibly costly. The ability to make quick decisions creates a competitive advantage for small businesses and having those decisions be fueled by data is key.

Some business owners think that having a budget will limit their ability. In many ways, I believe it provides the opportunity to know and consider more options for your business. A budget is guide, and in some cases, businesses break their budgets for the same reason that we all break our personal budgets from time to time. Things like unexpected expenditures, new opportunities, or significant changes in circumstances can cause us all to want and need to pivot. By monitoring performance, on a 30-day basis, the ability to react to these unexpected and unforeseen circumstances is greater. In some instances, the need for an adjustment can be identified and implemented quickly, minimizing any potential negative impact and maximizing a potential opportunity much faster than if there was no budget or plan in place.

We all have experienced times when we didn’t have a defined plan – building the plane while we are flying – but there comes a time in every business when having a plan, writing it down, and managing to that plan is imperative. As we approach the end of the year, there is no better time to make this shift, and to pause, focus, and plan for the year ahead inside your agency.

If you want to learn more about how you can build a budget for your agency, visit agency-focus.com or email me at carey@agency-focus.com.



About the Author:

Over the past 14 years, Carey Wallace has worked with hundreds of agencies helping them understand their agency’s value and turn that knowledge into an actionable plan for their agency’s future. Carey is a Certified Exit Planning Advisor, CEPA and provides a variety of consulting services through the company she founded, Agency Focus, LLC.



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No Tell Motel

*How to Escape Errors Omissions
Mousetraps When Insuring Motels*

By James Redeker

Some of the most memorable jokes we hear are those with an uncomfortable grain of truth at their core. Comedian Henny Youngman once observed that, "A motel is where you give up good dollars for bad quarters." Anyone who has ever handled an errors & omissions claim involving a motel property is more likely to nod at that joke than laugh.

When viewing these claims as a group, common themes become clear. First, they rarely involve newly constructed buildings. These risks tend to be older, run-down properties that are near or past the end of their useful life. Complicating matters, the owner will not often voluntarily disclose a motel's poor condition to their agent.

A second common thread is the building will not be occupied by paying guests, usually with good reason. Oftentimes the property is not habitable. Again, the property owner neglects to mention this to the agent. Instead, they may indicate that there will be some "renovations" taking place, although, of course, the business will remain open throughout.

Additionally, the property owner will be price-conscious. They will not purchase all the recommended coverages you offer and severely underinsure the property. They most likely will insure the property for the amount paid to purchase it, so any significant property loss will result in a substantial coinsurance penalty.

In reality, the property will be in terrible disrepair. It will have zero to a handful of rentable units. Instead of renovations, there will be extensive rebuilding going on that may include new plumbing, electrical, subfloors and even walls.

Accordingly, a commercial property policy is not the correct coverage. Depending on the extent of the work being done, either a renovation form or a builder's risk form is required.

The tenants will likely be the owners, their extended family and sometimes construction workers hired to rebuild the property. Due to the condition of the property, these construction workers have been known to improvise with hot plates and space heaters in their living quarters. We have seen a claim where a total fire loss was caused by a construction worker living on the property. Any property loss sustained will face scrutiny by the carrier under the vacancy provision of the commercial property policy.

The causes of loss for these motels vary from fire to mold to storm damage and even condemnation. Due to the size of these structures, the loss estimates will typically be millions of dollars. While the causes of loss vary, carriers' coverage determination and resulting lawsuits are always the same. Faced with claims for property loss, business personal property loss and business interruption, the carrier will take a no-pay or low-pay position due to the actual condition of the property and the policy involved. A suit will be filed, and the agent will be included in the suit under the theory that, if the carrier does not owe the claim, the agent surely owes it for failing to procure the requested coverages.

continued on page 29



A man and a woman are sitting at a table, smiling and fist-bumping. The woman has long blonde hair and is wearing a dark blue long-sleeved shirt. The man has dark hair, glasses, and a beard, wearing a green jacket over a dark t-shirt. They are in a bright, modern setting with large windows in the background.

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While these suits are usually defensible, they take time and money to fight. If the loss is caused by storm damage or a broken sprinkler pipe, all old water and mold damage to the property will be included in the property owner's damages. It is then up to the defense expert to go through each room and determine the cause and age of loss, which is a time-intensive and costly undertaking.

The property owners will solemnly testify that they went to the insurance agent expecting to buy all the coverage required to protect them and their business. They even remember using the phrase "full coverage." The carrier will be able to point to policy coverages and exclusions to substantiate their position, so the insurance agent will be left trying to deflect the plaintiff's attack with only their files to shield them from liability.

But how good is that shield? It depends on how diligent the agent was in extracting and documenting information from the customer. Unfortunately, the customer is usually vague or non-committal about the property's specifics and is not forthcoming with important information the agent and carrier need to properly cover the risk.

The agent should ask to see the property and at least spot-check whether the units are habitable. If there is construction taking place, ascertain whether the parking lot shows any sign of guests. If you are upfront with the carrier on the current condition of the property and see what coverage, if any, they are willing to write, you may determine that the best business decision is to decline to place coverage.

If the customer wishes to purchase only enough coverage to recover what was paid to purchase the property, then the concept and reality of coinsurance must be explained. A single sheet with an explanation of coinsurance should be read to the customer, who should then be required to sign the paper stating they understand coinsurance and still choose not to insure the property to value. It is also a good practice to document communications stating that higher limits are available upon request.

If the motel owner requests business interruption coverage, obtain the information upon which they are basing their request before it is destroyed in a loss event, which will save time in the event of a lawsuit. Business interruption coverage typically is not purchased—but it is often included in the customer's damages sought from the agent. Offer the coverage and obtain the customer's signature that they declined to purchase it.

Asking questions and conducting a site inspection will help the agent determine if the customer is misrepresenting the risk. It will also help the agent determine what coverages should be suggested to the customer and requested from the carrier. Better still, encourage

the carrier to inspect the property. Numerous signed documents in the customer's file regarding what coverages were accepted and what coverages were declined builds credibility for the agent.

~**Jim Redeker** is vice president and claims manager at Swiss Re Corporate Solutions and works out of the office in Kansas City, Missouri. Insurance products underwritten by Westport Insurance Corporation, Kansas City, Missouri, a member of Swiss Re.

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One of the most valuable assets of Big I MN membership is having a dedicated lobbyist in the state and multiple lobbyists on the national level. The Big I MN advocates for your independent agency survival. Our contracted lobbyist, Robyn Rowen, has built relationships with legislators and the department of commerce over the past 15 years so that we have an inside track to prevent bad legislation and help modernize systems.

EVENTS & NETWORKING

Annual EXPO – The Big I MN largest gathering of insurance industry professionals from agencies, carriers and vendors alike. Get together for education, awards, food, drink, and NETWORKING!

Regional Golf Outings – Several golf outings are held throughout the summer in the state. Enjoy the short MN summer with your industry partners and make those connections that are so important to your agency success.

Emerging Leaders – the gathering of young insurance professionals for networking, sharing their successes and challenges and growing in their professions throughout the year.

Specialty Programs: MyNetwork Groups focused on cohorts with like positions such as owners, producers, women in leadership roles, etc. Executive Retreat programs in the works for 2023.

The Big I MN and our Power in Partner members support local colleges and universities in their Risk Management and Sales programs. By involving our agency and carrier members, we can communicate and build awareness of the independent agency system and the unlimited possibilities for future entrepreneurs and leaders. Get involved by volunteering your time to connect with these groups.

ADDITIONAL RESOURCES

Catalyt – A technology resource to answer all your biggest technology questions in one place, simplifying technology for insurance agencies.

Company Contract Reviews – the National Big I has reviewed many company contracts and can analyze the specific benefits and or points to consider for your individual agency benefit. All members have access to this information.

ACORD License Fees - For agencies that use an agency management system to access ACORD, and discounted to agencies without an agency management system. This benefit is available to agencies with P&C revenue of less than \$50 million.

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Agency Valuation & Perpetuation Services and consultation – Working with Agency Focus and Carey Wallace, we have tools to help you look at the value of your agency, not only for preparation to perpetuate or sell, but to improve your processes and increase efficiencies.

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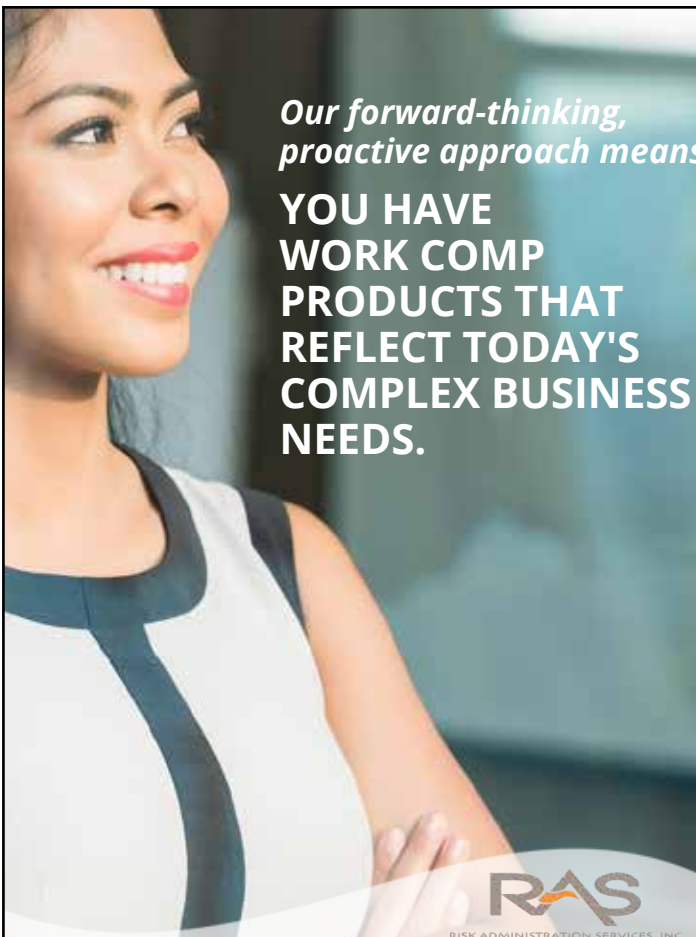
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Retired SECURA Insurance President & CEO, Dave Gross, was named to the Insurance Business America 2022 Hall of Fame. Gross served as SECURA's President & CEO for eight years before retiring earlier this year.

The Insurance Business America Hall of Fame honors insurance leaders who have dedicated at least 35 years to the industry's advancement and helped pave the way for others to succeed. The 2022 inductees were selected by an advisory panel of industry leaders, supported by the Independent Insurance Agents & Brokers of America (the Big "I") and ACORD.

Gross's career spans more than 40 years in the insurance industry in executive leadership roles where he contributed strategically, and led sales and underwriting operations. He helped shape SECURA's people-focused culture, fostering exceptional service to agents and policyholders. Gross placed emphasis on building strong relationships, which was key to his accomplishments and those of the company. Additionally, he successfully guided new product development, state expansion, and agency partnerships, ultimately helping profitability grow the carrier to more than \$800 million in direct written premium.

ABOUT SECURA INSURANCE

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Time to Say Goodbye

Well, it's time to say goodbye. I have had the privilege to be in the insurance business since 1969. First, as a Package and Umbrella Excess underwriter in Atlanta, and then as a Training Superintendent in the home office of the Saint Paul Fire & Marine Insurance Company. For the past 25 years, I have worked with the Minnesota Independent Insurance Agents & Brokers Association, running CE classes, writing articles and trying my best to answer questions and situations that would come from our rank-and-file members.

Some thanks are in order. Many thanks to people like Kathi Schlieff, April Goodin and Amy Rau, who helped me take care of the necessities for the CE and CIC classes I was involved with. Even though he is now retired, thanks to Alan Lepley – he wrote the checks! And I have to mention good folks like Gloria Thompson, Frank Whitcomb and Dominic Sposeto, who helped me with many issues in the past. I can't forget our fearless editor, Keith Knapp, who has shown me lots of patience in getting my articles in on time.

Finally, the biggest THANKS of all goes to Dan Riley, our Executive VP. He is the person responsible for getting me on board in 1996 to be his Technical Director (I gave myself that title). When I said yes to his offer, it was one of the best decisions I have ever made.

People often asked me why I had worked so long (I am 84) and I answered truthfully, I did so because I loved it!

So, for all of you out there that had to work with me over the years, and sit through my classes – a big thanks to you also. It has been a hoot!

~Bernie



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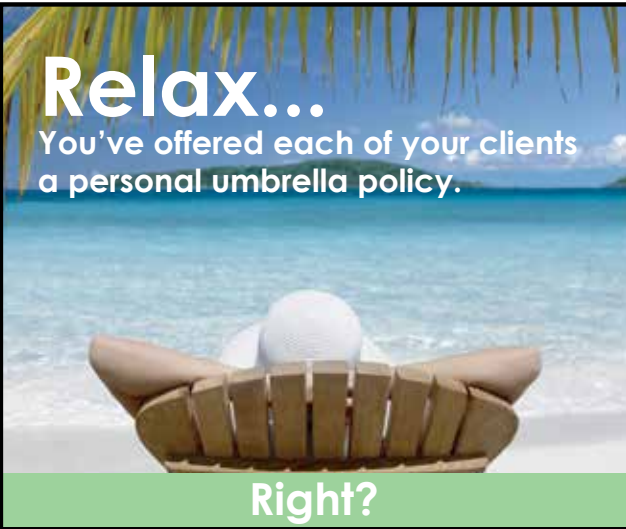
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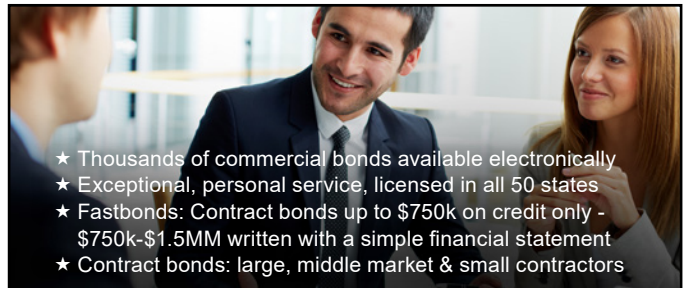
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