



# THE Minnesota News

## Fall Town Meetings

**5 hours**  
of Continuing  
Education  
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Expand Your Marketing Strategy Online

New ISO Commercial Property Forms

Big "I" Member Benefits

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# September 2012

## The Minnesota News

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**MN Independent Insurance  
Agents & Brokers Association**

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Premier bundled benefits appeal to:

- Families looking for accident medical expense coverage
- Those over age 45 who need critical illness insurance
- Sole proprietors and the self-employed who cannot find disability coverage

**There's more!** In the state of Minnesota, The IHC Group also offers short-term medical insurance and dental insurance for individuals and families, as well as employer groups.

**For more information on the Premier benefits or other products** offered by The IHC Group, call 866-415-3530 or email [ihcgroupmn@ihcgroup.com](mailto:ihcgroupmn@ihcgroup.com).

Premier insurance benefits are available to members in the Communicating for America, Inc. (CA) association, and are underwritten by Madison National Life Insurance Company, Inc. Madison National Life is a member of The IHC Group and is rated A- (Excellent) for financial strength by A.M. Best Company, Inc. (An A++ is the highest rate available from A.M. Best.) Premier memberships are not available in all states. You may request marketing documents for further details. Benefits are offered at the sole discretion of CA and may vary by vendor or state of residence.

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[www.ihcgroup.com](http://www.ihcgroup.com)

## The Independent Insurance Agent Value

It's tough to keep it up with the ever changing rules and regulations for everything in our lives, isn't it?

Well, personally, I think it is! Let's make sure our customers know who they can rely on every single day.

Although it may seem like a very simple concept, it is often forgotten as we deal with an overflowing to do list each day. Life is busy and busy for everyone for that matter. How can we make it easier for our customers to know that their Independent Agent is the best resource for all their insurance needs?

Brainstorm ideas with the team in your own office; ask yourself how you can communicate to your customers the knowledge of the industry, changing trends, the tougher homeowner's environment currently, etc. And then consider jumping into the wide world of technology and start a Facebook page, blog or even an e-newsletter. Delegate the task to one person in your office so they're able to own it, start a list of helpful tips and tricks that you tell your customers each day over the phone or in person so you're able to have a large list to choose from each time you'd like to communicate to your customers. Then, publish those comments online. Explain the tip or trick and then a short explanation of why it's important and how it will affect them personally. Simple as that, now your customers can share a bit of our wealth of knowledge of the insurance industry.

Anything insurance related, an Independent Insurance Agent or an Independent Insurance Agency can help. There is no need to shop the internet for mascot insurance. No one can help answer a question in a time of a loss or coverage issue faster than an Independent Agent or Agency.

Not only telling, but showing your customers through educating them that you truly care and would like to help them grow their knowledge are an incredible added value. It will not go unnoticed! Share your ideas with us; we're interested to know how you're helping to educate your customers. E-mail us at [kknapp@miia.org](mailto:kknapp@miia.org) and we'll compile a list to share at a later date.

.

To your success,

**Robb Wunderlich**



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[www.auto-owners.com](http://www.auto-owners.com)

## Increasing Your Sales Through Internet Marketing - A Proven Success!

By now all of you know that the National Association and MIIAB are emphasizing to its members the fact that independent agents must now look at utilizing the internet as a marketing tool. Historically, our members have competed in traditional ways in marketing their agencies on radio, television, newspapers, billboards and more importantly, referrals. However, today it is a known fact that most consumers look to the internet for product information when purchasing goods and services. National studies show in our business, 75% of consumers look to the internet to research insurance products or services prior to purchasing them. After their research they do look for a Trusted Choice independent agent to help them with their insurance needs. This is why our association and your companies are looking at our national initiative...Project CAP. [www.projectcapmarketing.com](http://www.projectcapmarketing.com)

With the help and the investment from Central Insurance Companies, State Auto Insurance Companies, Selective, Westfield Insurance, The Main Street America Group/Austin Mutual, and Safeco, we are moving into the internet marketing age for independent agents, through project CAP. Today more than ever, independent agents must begin utilizing their young agents or computer savvy employees to begin the journey into this innovative approach to marketing.

At our upcoming Fall Town Meetings, we have invited Jason Cass, CIC to come and share how successful he has been with his digital marketing program. He is an enthusiastic Young Agent from Illinois that will share his success story. This is something you won't want to miss. Please take a minute to view his video below to hear what he has to say.



To register for the Fall Town Meetings for an opportunity to listen Jason in person, please click the button below. Hope to see you there!



# Speak softly and carry **A BIG CLUB**

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# Young AGENTS News

When the summer winds down and we head into the fall, I always like to look at how my year is going. I want to know what I need to do to finish strong and to set myself up to start next year in good shape. With changes in the market this year on both commercial and personal insurance, we have been presented with some challenges but also some opportunities. We have had changes with the Young Agents in MN as well. We changed our name along with our branding and logo to match the national branding through the "Big I". We have seen an influx of new agents and company personnel into the Young Agents Committee and we renewed our focus on professional development and networking. As we head into fall, the great opportunities that we have offered over the past year will continue. Hopefully the Young Agents in MN is set up for success for the rest of this year and 2013.

## ONE QUESTION CROSS SELL

Are you looking to maximize your policy count for your book of business? Do you need a little extra production to hit your sales goal for the year? Are you trying to figure out how you will make it in this industry during tough times and need some extra revenue to make it work? Are you leaving policies on the table that you could be closing? If you answered yes to any of these questions then this is the program for you. During our interactive meetings sponsored by the Young Agents Committee and MVP Service solutions we are helping Agents close more business and earn more revenue from their current clients. This may sound too easy, but having put it into practice myself I can say that it does work if you 'just ask'. Come join us for these FREE training sessions.

- September 25th 10am-Noon Duluth Holiday Inn & Suites
- October 24th 10am-Noon St. Cloud River's Edge Convention Center
- November 7th 10am-Noon North Mankato Best Western
- December 5th 10am-Noon Golden Valley Country Club

Registration information will follow or contact Jon Stewart with MVP Service Solutions for more details. [jfs@mvp-servicesolutions.com](mailto:jfs@mvp-servicesolutions.com)

## EXCESS & SURPLUS LINES SEMINAR

YAC will be offering a morning session with the help of North States Agency on Excess and Surplus Lines insurance. This course is aimed at newer agents or anyone who wants more information on placing insurance for those risks that don't fall under our standard markets due to pricing or underwriting. Find out how to get quotes and place insurance with an E&S Broker. This session is going to be informal and interactive, with plenty of time to get all of your questions answered. Save the date. Registration information will follow.

October 4th 9am-Noon 7500 Flying Cloud Dr Eden Prairie MN

Bill Butler, CIC, CISR  
Young Agents Committee Chair  
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# Ancillary bundled products add value, benefits



These days, tight employer and family budgets can lead to much stress and frustration. Those providing health insurance coverage options for employees face a dilemma: offering a valuable benefits package at a reasonable cost. Those who insure themselves want to know they can afford comprehensive protection. Producers can assist both parties by suggesting ancillary bundled insurance products.

Bundled ancillary products such as The IHC Group's Premier membership tend to be less expensive than purchasing each coverage separately. They also offer peace of mind to clients and enhance the value of employer benefits packages.

## Extra protection

Consider this: The five-year relative survival rates for cancer increased from 49 percent in 1977 to 67 percent in 2007.<sup>1</sup> Most heart attack patients go back to work within two weeks to three months depending on the severity of the heart attack.<sup>2</sup> And, from 1997 to 2007, the death rate associated with strokes fell by 34.5 percent.<sup>3</sup>

More people are surviving medical events and illnesses we once considered fatal. Health insurance helps cover medical services and treatments in these circumstances, but it only goes so far. The financial repercussions of a major medical problem

extend beyond the clinic. Time off work, travel, child care and other expenses add up quickly.

The ancillary coverages bundled in the Premier membership include critical illness insurance, which pays a lump-sum cash benefit for covered medical conditions including cancer, heart attack, stroke, major organ failure, coronary artery bypass, angioplasty, coma, paralysis or severe burn. This payment can be used to pay the deductible, out-of-pocket cost, cost of specialty drugs, daily household expenses, car payments—anything the client chooses.

With Premier, members also get accident medical expense insurance, which provides a benefit for medical expenses for injuries sustained in an accident, after the deductible; term life insurance for the primary member; accidental death and dismemberment insurance; and accident disability income insurance that pays a monthly benefit up to 12 months for disability due to accident.

Consumers are looking for extra help with unexpected health care expenses. Major medical insurance alone seems to fall short when significant medical events occur. A study released by the American Journal of Medicine reported that 62.1 percent of all bankruptcies filed in 2007 had a medical cause.<sup>4</sup> The study reported that three quarters had health insurance.

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[www.wnins.com](http://www.wnins.com)

## Convenience

Online Premier enrollment takes only minutes, and minimizes paperwork and hassle for busy families and employers. Small business owners wear many hats, and the features such as this save them time.

Premier will soon be available as list bill, which means it can be sold in a group environment and the employer can simply take the premium out of his or her employees' payroll.

## Added value

Creating a healthy lifestyle is critical when it comes to keeping medical costs low. Premier is membership in Communicating for America, Inc., a nonprofit association headquartered in Fergus Falls, Minn.

CA has been serving individuals, families and the self-employed with discounted benefits and services for nearly 40 years. As such, the Premier includes many extras and tools to help members stay well.

- **Teladoc**

This national network of board-certified physicians provides cross-coverage consultations 24 hours a day, 365 days a year. Using electronic health records, telephone, and video, they can diagnose, recommend treatment, and write short-term non-DEA controlled prescriptions for a minimal fee.

- **Vision discount program**

Members receive 20 to 60 percent off eye exams, lenses, frames, and traditional eyewear options.

- **Discount prescription drug card**

- **Roadside motor reimbursement**

CA reimburses Premier members for a certain number towing and emergency roadside services annually.

## Trusted partnership

The IHC Group its underwriting insurers Independence American Insurance Company, Madison National Life Insurance Company, Inc and Standard Security Life Insurance Company of New York, and its affiliates have been providing health and life insurance solutions for more than 30 years and serve more than 1 million customers.

Working with IHC in the state of Minnesota means access to individual and group dental plans, as well as short-term medical insurance. Madison Dental is available to families and individuals. Since Medicare does not include dental coverage, most seniors need to obtain it elsewhere. Madison Dental is available to people older and younger than age 65. It also includes quick, easy online enrollment. Flexident group dental is available to employer groups of two or more. It can be customized to fit employer and employee needs and budgets.

IHC also offers Secure short-term medical insurance. The Secure Series includes a variety of plans that offer coverage from 30 days to 364 days. This product line can help meet the temporary insurance needs of those laid off or between jobs, new graduates, part-time or seasonal employees, those who have been recently divorced, new hires in waiting periods and others.

It's a competitive marketplace. Keeping your clients satisfied means providing budget-friendly products that make them feel safe. The IHC Group allows you to meet this need with ease and value.

1. SEER Cancer Statistics Review, 1975–2008, National Cancer Institute. Bethesda, MD, [http://seer.cancer.gov/csr/1975\\_2008/](http://seer.cancer.gov/csr/1975_2008/), based on November 2010 SEER data submission, posted to the SEER website, 2012.
2. American Heart Association, "Heart Attack Recover FAQs," n.d. Web. 6 August 2012. [www.heart.org](http://www.heart.org)
3. American Heart Association Statistics Committee and Stroke Statistics Subcommittee. Heart disease and stroke statistics—2011 update: a report from the American Heart Association. *Circulation*. 2011;123:218–e209.
4. Himmelstein, D. U., D. Thorne, E. Warren, and S. Woolhandler. "Medical Bankruptcy in the United States, 2007: Results of a National Study." *American Journal of Medicine*. (2009): n. page. 0. [http://www.amjmed.com/article/S00029343\(09\)00404-5/fulltext](http://www.amjmed.com/article/S00029343(09)00404-5/fulltext).



Learn more about The IHC Group and product available in Minnesota by calling 866-415-3530 or sending a message to [ihcgroupmn@ihcgroup.com](mailto:ihcgroupmn@ihcgroup.com).

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A.M. Best rating of "A"  
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# The Top Meeting Pet Peeves that Plague Organizations

By Jean Kelley



Tell most business people that there's another meeting on their agenda, and you'll likely see them shake their head, roll their eyes, and mumble something under their breath. That's because nearly all meetings succumb to a few pet peeves – those annoying meeting happenings that derail the meeting's purpose, waste time, and cause friction and frustration among attendees.

While all types of meetings fall prey to pet peeves, it's the process-oriented, information sharing meetings that most business people dislike...and that are the most common. Even though the role of this sort of meetings is to keep others informed and to learn how what they're doing fits in the big picture, many people leave these types of meetings feeling confused, aggravated, and sometimes overwhelmed.

This is a huge problem for business, because if a meeting isn't informative at the very least and enjoyable at the most, then the company is wasting a lot of money getting people together. Additionally, if your meetings aren't on the mark, you'll get the reputation for holding poor meetings, which erodes morale and productivity.

To ensure your meetings are effective, informative and enjoyable, be aware of the top five meeting pet peeves and avoid them at all costs.

## **Pet Peeve #1: Not Having an Agenda or Not Sticking to One**

The top three rules for Toastmasters are to start the meeting on time, end it on time, and always have an agenda. This rule should be true for business meeting too.

Having an agenda is not only simple courtesy; it also tells attendees that the meeting has a goal and will be productive. An agenda gives the meeting facilitator control over the meeting's flow, keeps the meeting on task, and reduces confusion among participants. Realize that the agenda does not need to be elaborate; a simple bullet list of topics is all you need to prepare.

Remember to send the agenda out a day or so before the meeting so attendees can prepare. And if you forget to send it out early, bring copies of the agenda to hand out when the meeting starts. On meeting day, stick with the agenda. If a topic comes up in conversation that is not on the agenda, offer to address that topic after the meeting. This way you keep the meeting on schedule and don't derail the meeting's purpose.

## **Pet Peeve #2: Lack of Facilitation**

Some people mistakenly believe that meetings run on their own – that all you have to do is get a group of people together in a room and they'll automatically produce good results. Wrong! Getting the people together is the easy part; leading them in a productive discussion takes skill. That's why solid meeting facilitation is so critical.

The facilitator's job is to control the flow of the meeting, to help attendees work together, to provide structure to the meeting, and to get everyone involved. When attendees are allowed to have their cell phones ringing during the meeting,

*continued on page 21*



I used to think EMC was just for niche commercial programs. Then again, I used to think the moon was made of cheese.



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when one or two people are permitted to dominate the conversation, or when it's acceptable for key people to not contribute to the discussion, good facilitation is lacking. Therefore, make sure all your meetings have an effective facilitator at the helm.



### **Pet Peeve #3: People Arriving Late to the Meeting**

How many meetings have you arrived to on time, only to have the meeting start late as everyone waits for others to show up? Even worse, if the meeting does start on time, it restarts 10 minutes later when a few people straggle in. Rather than continue with the meeting, the facilitator attempts to bring the late comers up to speed by rehashing everything that was just covered.

But why penalize the people who arrived on time? A better approach is to close the door when the meeting starts and put a note on the door that says, "Meeting in Progress." Those who arrive late will know to sneak in as inconspicuously as possible...and, hopefully, they won't make the same mistake next time. Additionally, unless the late person is the boss, don't restart the meeting later. When meeting start times are enforced and honored, people will make the effort to be on time.

### **Pet Peeve #4: Using PowerPoint™ When It's Not Needed**

PowerPoint is an essential business tool, but it's not effective for all meeting types. Unfortunately, many people believe that ALL meetings require the use of PowerPoint. Not true! Typical information sharing meetings require a facilitator asking questions and everyone contributing in round-robin style. Watching someone read PowerPoint slides is not how these meetings should run. After all, if people simply needed to read pages of text, you could just send them the file and skip the meeting completely.

Of course, if your informational meeting needs more of people's senses involved, then use PowerPoint to add that visual component. Likewise, if you're combining everyone's data and showing it in chart or graph form, PowerPoint is great. But don't use PowerPoint just for the sake of it. Know why you're using it, and then do it right.

### **Pet Peeve #5: Listening to Unprepared or Ineffective Speakers**

Nothing is worse than listening to a monotone speaker who says "um" or "ah" every other word...or having someone start their portion of the meeting by saying, "I really didn't prepare anything for this, so let's just wing it."

While everyone should speak and offer ideas at these meetings, some people may have to give more thoughtful, polished information. These people should be identified beforehand so they have time to prepare. This is crucial, because in most organizations, to be promoted you must have solid public speaking skills.

Additionally, if someone simply isn't good at giving presentations, no matter how much preparation he or she does, that person needs to get support and training to become more effective. Granted, no one wants to tell a colleague, "You need to work on your public speaking skills," but offering support to others will not only make meetings more effective, it will also make the company stronger.

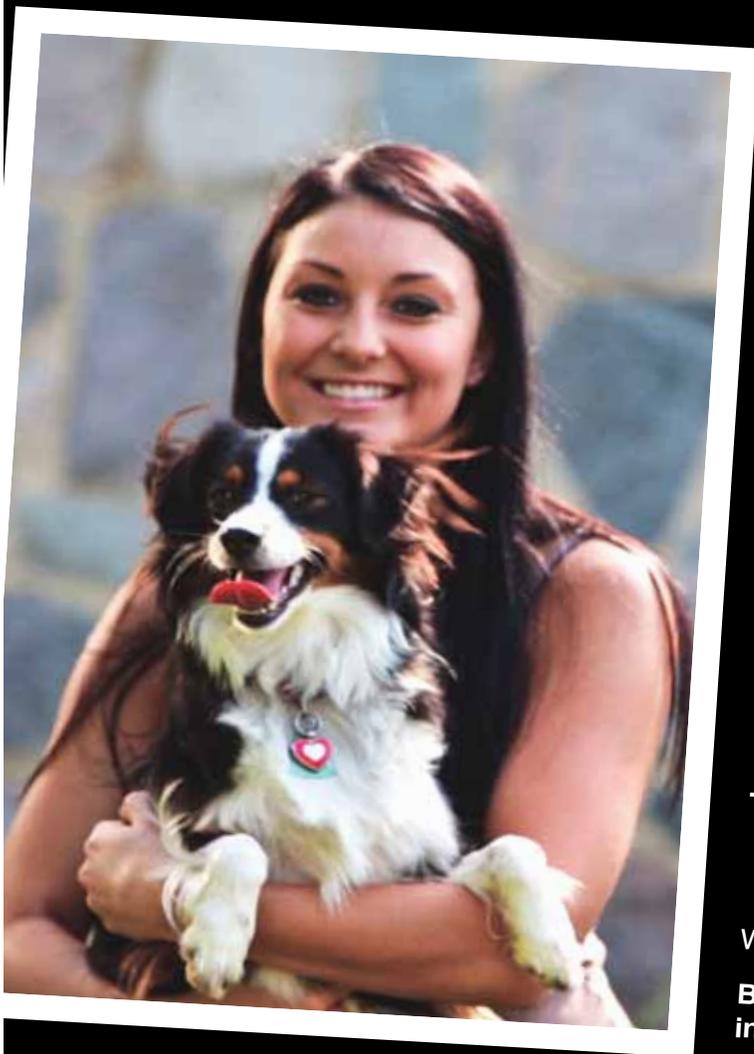
### **Do Your Part**

Business meetings are a mainstay in our work-world, so no matter what you think of them, they'll never go away. Knowing this, isn't it time we all work to avoid the top meeting pet peeves? If we all do our part, we can make meetings more enjoyable, more productive, and more meaningful for everyone involved. And that's one kind of meeting everyone will love to attend.

#### *About the Author*

**Jean Kelley**, author and entrepreneur, is the managing director of Jean Kelley Leadership Alliance whose faculty and trainers have helped more than 750,000 leaders and high potentials up their game at work in the US and in Canada. For information on keynotes, in-house programs, or customized training, email [jkelly@jeankelley.com](mailto:jkelly@jeankelley.com) or go to [www.jeankelley.com](http://www.jeankelley.com)

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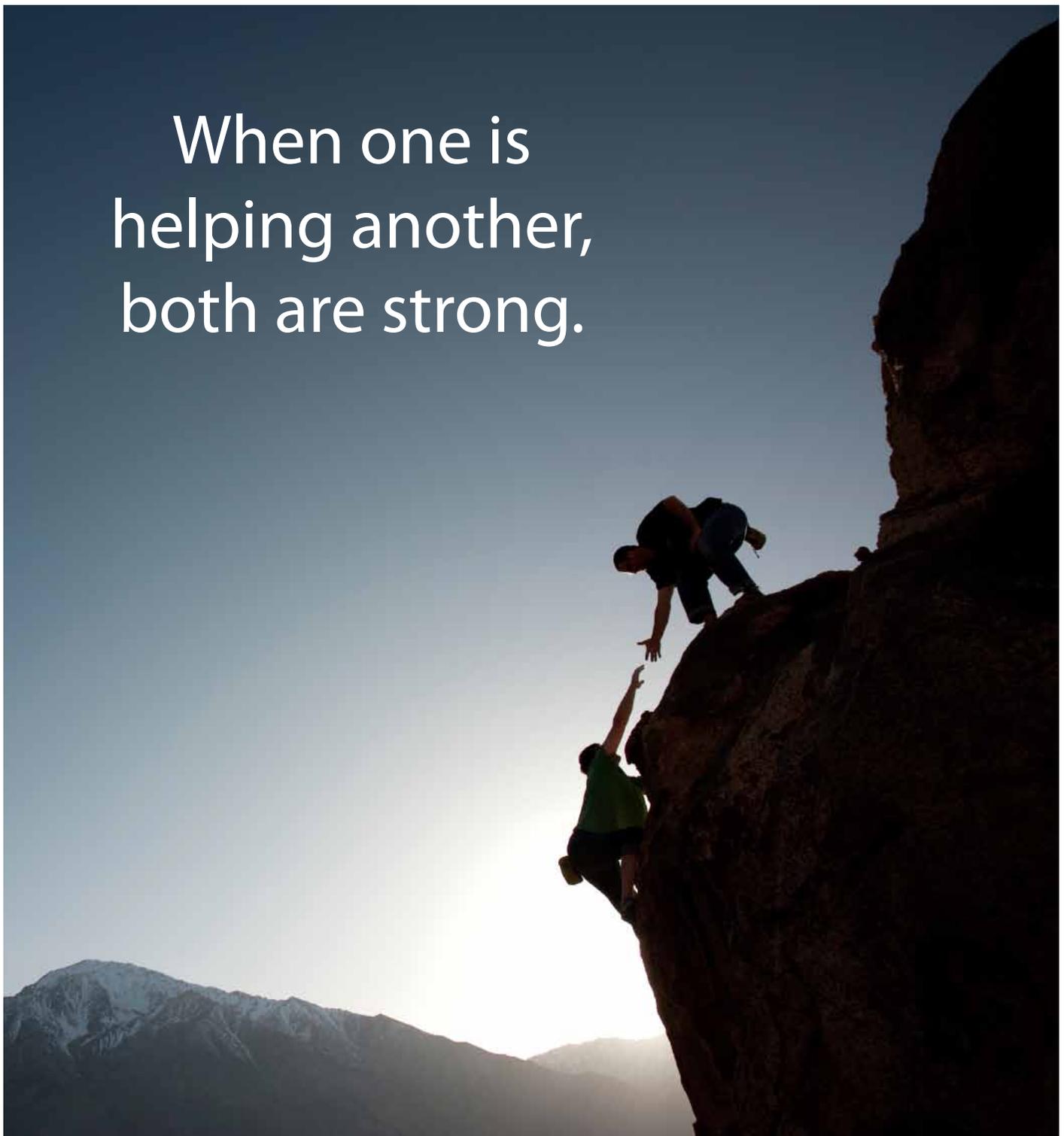
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# Expand Your Marketing Strategy Online

*Three Digital Parallels to Traditional Tactics*

by Matt Marko

For agencies that have spent years, decades, even generations building a local footprint with traditional marketing tools, it can be understandably daunting to hear so many in the media assert that success in today's marketplace now requires extensive e-marketing expertise and a dynamic online presence. The good news: many of the techniques agents have long used to thrive in their communities are still relevant. They also have clear parallels in the digital space and, in many cases, their online counterparts are easy to implement and measure. Understand the connection, and you can use what you already know to master these new online tactics.

This article outlines some important strategies you can employ to add powerful digital marketing components to your traditional marketing plan and navigate easily from what you already know to these digital tools.

## **Yellow Pages and Local Search**

The Yellow Pages Association reports that there are 900 million Yellow Page print references every month. The online equivalent? Local search. ComScore estimates that in March 2011 there were nearly 17 billion searches on all major search engines. With Google having released estimates that local search represents 20% of their search volume and Bing reporting 53% of its mobile searches have local intent, the opportunity for small businesses is immense.

When a consumer searches online for insurance, how your agency ranks in the local results makes all the difference. According to Chikita research, if you make the top three listings, your agency shares 63% of the traffic. Land in the bottom seven and that number drops to 32% (and only 5% of searchers continue to the second page of results). Yet only a fraction of independent agents have taken the first step to benefiting from this free service.

That first and most important step is proactively claiming and verifying your online listings. Progressive offers a listing management program, called ListAgent, to help claim and keep your listings relevant, maintained and optimized for less than \$100/year. There are also free do-it-yourself options like getlisted.org that audit how effectively your agency has claimed its local search listings and allow you to create listings with each of the primary search engines from one website.

Just as a variety of factors (ad size, color, content) influence the success of your Yellow Page print ad, several elements affect your local search ranking. Keep your listings consistent across search engines by using your official business name and avoiding abbreviations, generate as many consistent citations (online references to your business) as you can among search engines, eliminate duplicate listings, and be sure to include as much relevant content as possible, including your agency address, phone number, email, website, photos, and business details. Finally, create a strategy for getting your customers to review your business online.

## **Word-of-Mouth and Online Review**

It's no secret that a leading driver of new business is a happy customer. For agencies that have nurtured word-of-mouth referrals from their customers (and for agencies that simply see the results walking through the door), encouraging your customers to share their feedback online is an easy way to amplify their voice. Asking Facebook fans and LinkedIn connections to recommend your agency to their social networks is the clearest bridge between traditional and digital referral tactics, but online reviews on sites

*continued on page 27*



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like Google Places, Citysearch, Yelp and Insider Pages have additional advantages—not only can they boost your local search visibility, they can sway strangers as well.

In fact, according to BrightLocal, 70 percent of consumers trust online reviews as much as personal recommendations. This is especially true in the insurance industry, where 57 percent of consumers said their insurance purchase was influenced by reviews—more than websites, TV or radio advertising. Search engines like Google and Yahoo prominently display reviews in their query results, yet Progressive's research on online referrals found that our independent agents have, on average, just .3 reviews on their online listings.

If you're not currently soliciting online reviews from your customers, try adding requests to your customer communications. Develop email templates that you can easily customize and send with links to review sites. Again, your carriers may be able to help you here by having email templates for you to use, as Progressive has done. You can also add links to your website and customer newsletters.

Don't worry if a couple of negative reviews turn up with the positive. A 2011 Lightspeed Research study found that only four percent of shoppers change their mind about a service after reading one bad review, and only 25 percent of consumers change their mind after reading two. Plus, you can frequently turn bad reviews around by simply responding. A January 2011 Harris survey discovered that 33% of customers who received a response from a company after posting a negative review followed it up with a positive review, and 34% deleted their original post.

### **Print Ad and Tile Ad**

Finally, as newspaper readership declines and more consumers get their news from the web and social media, online advertising may offer your agency additional bang for the marketing buck. While banner ads on your local paper's website are an alternative worth exploring, sites like Facebook give you pinpoint targeting options that print and online publications cannot. Using Facebook, you can create and publish an ad yourself in minutes, and unlike traditional media, you can hand-select an audience most likely to respond to your message using the information Facebook users list about themselves, including zip code, age, gender, marital status, even hobbies, interests, and associations. A hyper-targeted ad means less waste, and Facebook provides detailed metrics that enable you to quickly test executions and adjust as needed during the campaign. Best of all, you can pay per click or impression, and set budgets by day or campaign. To make the process even easier, your carriers may provide you with resources to help you with online advertising. Progressive, for example, offers illustrated how-to guides on creating Facebook ads and contests on its agent marketing website.

It's true that the market and the customer are evolving, but there are easy ways to apply what you already know to succeed in online marketing. You don't need special skills or an expensive consultant to take the first steps forward; just a basic understanding of what's out there, a willingness to explore, and a few trusted resources to help you along the way.

**Editor's Note:** Please visit the ACT website ([www.iiaba.net/act](http://www.iiaba.net/act)) and click on the "Websites & Social Media" and "Sales & Marketing" links for additional articles, recorded webinars and resources to help agencies develop their digital marketing plans.

**Matthew Marko** is Marketing Manager for Progressive Insurance. He works to provide local marketing strategies, tools and co-branded collateral to help independent agencies grow their businesses. E-mail him at [matthew\\_marko@progressive.com](mailto:matthew_marko@progressive.com) Matt prepared this article for ACT. For more information about ACT, contact Jeff Yates, ACT Executive Director at [jeff.yates@iiaba.net](mailto:jeff.yates@iiaba.net) This article reflects the views of the author and should not be construed as an official statement by ACT.



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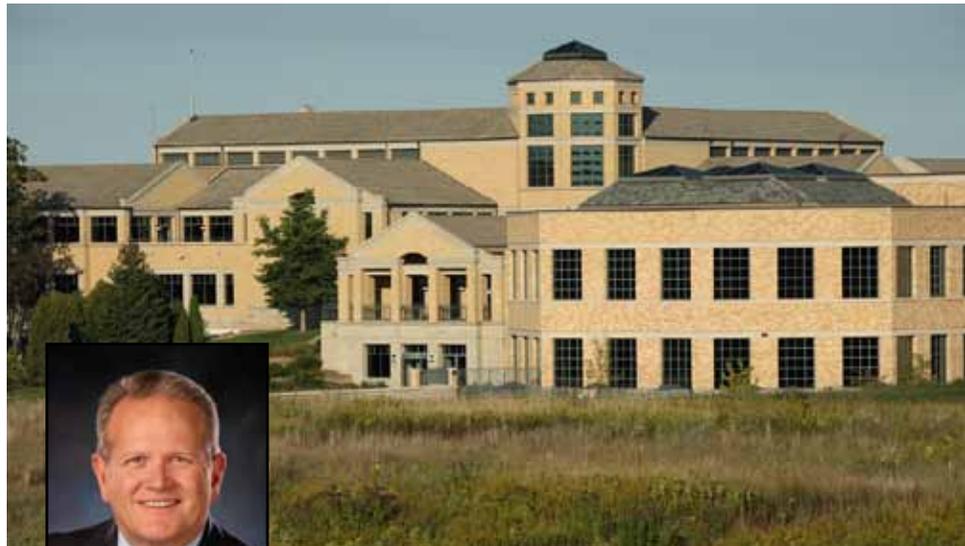
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Our product offerings are well rounded, innovative, and diverse. Our Home and Highway® personal lines product is an industry leader. We're an industry leader in commercial insurance, specializing in writing most businesses you'd find on your Main Street. Through NSI, we write risks typically not written in the standard marketplace. Contract and surety bonding is easy to quote and issue.

West Bend leads the country's property/casualty insurance carriers when it comes to ease of doing business (EODB), according to Deep Customer Connections (DCC), a firm that specializes in measuring and improving EODB performance. Each year, DCC surveys thousands of independent insurance agents across the U.S., and West Bend

consistently outperforms other carriers in ease of doing business.

Our company is proud to support charitable causes. The West Bend Charitable Trust, established in 1995, has provided more than \$1.8 million to organizations that include the United Way, American Cancer Society, and American Red Cross.

The West Bend Independent Agents' Fund benefits nonprofit organizations served by the independent insurance agents who represent our company, and stretches West Bend's philanthropy into other Midwestern communities.

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**If you have questions about our Minnesota programs and how they can work for your agency, please contact Frank Whitcomb.**

**Frank Whitcomb**

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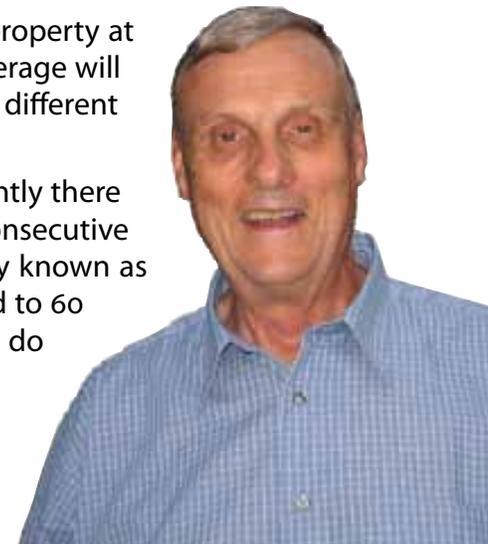
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## NEW ISO COMMERCIAL PROPERTY FORMS (October, 2012 filing; 2013 implementation)

Well, here we go again! New ISO Commercial Property forms are going to be available in 2013, so I thought we would look at some of the more substantive changes coming our way. The breakdown looks like this: 17 changes to the forms themselves and many changes to the endorsements. There will be 12 new endorsements, 1 withdrawn endorsement and 38 revised endorsements. Many of the changes are editorial or grammatical in nature and will not affect coverages.

1. The coverage radius in the ISO forms for Business Personal Property has been limited to **"100 feet of the described premises"**. This has caused some discussions in loss adjustment when the insured has an office or suite located in a large building and is actually more than 100 feet away. The 2013 form will address this with the following language: **"within 100 feet of the building or within 100 feet of the premises described in the declarations, whichever distance is greater."**
2. One nice change is in the description of **"electronic data"**. This data is excluded in virtually every property form, with the exception of 1) software that is prepackaged or 2) found in the Additional Coverage Section that gives back very limited coverage for such data. The 2013 form adds 3) another exception that will now also cover electronic data that is **"integrated in and operates or controls the building's elevator, lighting, heating, ventilation, air conditioning or security system."** These very expensive items will usually be part of the building's replacement cost value, and this change should smooth out some possible claim settlement problems.
3. Another change is the amount available for Debris Removal. Now the policy says that Debris Removal is limited to 25% of the direct damage (plus the deductible amount). If that is not enough, or if all the policy limits are needed to repair/replace the direct damage, the policy provides \$10,000 of additional dollars to remove the debris. This will change next year to \$25,000. This is another welcome change due to the rising cost of this exposure.
4. A new policy extension will now be provided. This is for Business Personal Property temporarily being stored on or within 100 feet of the premises. There already exists coverage **"in the open"** or **"in a vehicle"**, so this new extension will provide \$10,000 for Business Personal Property in a portable storage unit, good for 90 days after the storage began, or when the unit was made available for storage. Again, the unit must be on or within 100 feet of the premises.
5. The **Newly Acquired Property** coverage extension for newly acquired property at the **described premises** for 30 days is being removed. However, this coverage will continue to apply when the Business Personal Property is located at a different **newly acquired** building or location.
6. The Business Income Coverage form will have some changes also. Currently there is the additional coverage that extends the period of restoration by 30 consecutive days beyond the time it takes to rebuild/repair the premises. Commonly known as "customer loss" protection, this additional coverage will now be extended to 60 days. Should the insured suffer financial loss because his/her customers do not come back right away, this coverage can apply.



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7. Some Endorsement changes:

- a. **Property Away from the Premises** (CP 10 46) is now available to cover the insured portable office equipment while off the described premises. Often this is equipment that is in the care of an employee. A limit must be chosen and there are several restrictions.
- b. **Deductibles by Location** (CP 03 29) allows the insured to pick and choose various deductible amounts for his/her locations.
- c. **Increase in Rebuilding Expenses Following Disaster** (CP 04 09) is another new endorsement aimed at those who are worried about increased costs of construction due to high demand and/or low supply following a widespread disaster, such as a hurricane or massive tornado. The amount provided is an aggregate and you choose a percentage of the building amount that is shown on the endorsement.
- d. The **Dependent Property** endorsements that are used to cover the insured's exposure to time element loss have been changed. Up to now, the insured could only insure his/her exposure to loss when some business they depended on or had some kind of business relationship with, suffered a loss and the insured, in turn, suffered a loss. When the wheel manufacturer burned down, for example, how can you make your little red wagons for the kids to play with? Now these endorsements have been "enlarged" to accommodate not only the exposure to your supplier of the wheels, but also the exposure to **their suppliers**. For example, the wheel manufacturer cannot make wheels because their supplier of plastic that they use to make the wheels burned down. We can call this a "secondary dependency" and it is now an option for coverage on the dependent property endorsements.
- e. The "Ordinary Payroll Limitation or Exclusion" endorsement (CP 15 10) has been renamed the **Payroll Limitation or Exclusion** endorsement. Note that the word "**ordinary**" has been eliminated. This was done to allow the limitation or exclusion of payroll expense of **any** individual or category of employees. Now, even the payroll of employees with managerial or supervisory positions can be limited or excluded.
- f. The **Food Contamination** endorsement (CP 15 05) is a new endorsement that provides business income and extra expense coverage for losses caused by food contamination. This could cover expenses such as replacement of food, cleaning of the insured's equipment, medical testing of customers, vaccinations, etc.

There are other changes to come as well, but this will give you an insight into the major changes (in my opinion) in the 2013 forms.

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Created through a collaboration of the Project CAP, Trusted Choice® and IIABA teams, the new Trusted Choice® Mobile App is a powerful tool for reaching and serving today's online consumers – wherever they are.

Designed to work on iOS and Android platforms (with Blackberry versions planned for Spring 2012), this amazing resource allows consumers to find a local Trusted Choice® agent, create their home inventory, document an accident, ask a question and read relevant headlines – all from their smartphone, tablet or other mobile device.

Since real marketing is all about building relationships that build your brand, this app can be customized with your agency's color scheme and logo. Of course, it's integrated with both Project CAP and IIABA online systems to provide participating agencies with single sign-on and easy account administration.

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# In The News...

## **INTEGRITY INSURANCE & GRANGE INSURANCE CELEBRATE 10 YEARS OF AFFILIATION**

Today, Integrity Insurance and Columbus, Ohio-based Grange Insurance celebrate 10 years of partnership. In 2002, the two Midwest-based insurance companies dedicated to the independent agent distribution system affiliated to leverage resources, manage risk more effectively and increase geographical market opportunities. With shared cultural and core values, they forged a partnership that is stronger than ever in 2012.

As the affiliation moved into place in 2002, the initial results were even better than expected. Integrity immediately shared Grange's A.M. Best rating of "A." Integrity agents were able to offer new products to their customers, particularly in personal lines and the immediate addition of Grange Life. The infusion of new technology and integration of Grange's claims systems resulted in improved agent and consumer experiences at every level.

Other noteworthy accomplishments include:

- Within five years, Integrity doubled in size to more than \$100 million in direct written premium.
- As part of the pooling of resources, Integrity's growth helped Grange become a billion dollar organization in 2003.
- Policyholder access to IntegrityInsurance.com and GrangeInsurance.com that allows clients to view their policy information 24/7, perform tasks such as printing proof of insurance cards, report a claim and pay premiums.
- Shared claims services that allow claims representatives from Grange and Integrity to process claims, providing faster service to customers – especially in a catastrophe situation when a specific region may see a higher than usual number of losses at any one time.
- Grange and Integrity have independent

yet complementary brands that stress the importance of Ease Of Doing Business (EODB®) and brand voice that sends a strong message of partnership to the market and position our products effectively.

- The agency force has been substantially strengthened and expanded; for example, Integrity has grown from 193 agency locations before the affiliation to 662 agency locations today.

"We look forward to the continued success of our partnership and strengthened contributions to the enterprise," said Integrity President and CEO Joe DiMartino. "We have an excellent management team in place, our partnership with Grange has never been stronger and our independent agent partners have confidence in our direction."

Grange is dedicated to diversifying the brand when and if the right opportunity comes along.

"As Grange looks to diversify, we're being extremely diligent in finding just the right fit," said Grange President & CEO Tom Welch. "We are particularly pleased with our affiliation with Integrity and view that successful partnership as a template for a future affiliation."

## **ACUITY EARNS A+/STABLE UPGRADE FROM STANDARD & POOR'S**

ACUITY announced that Standard & Poor's (S&P) has reaffirmed the insurer's Financial Strength Rating of A+ and upgraded its outlook to Stable.

"Our S&P rating demonstrates that we have the financial strength and stability to continue our growth and success," said Ben Salzmann, ACUITY President and CEO. "This strength provides a foundation that allows us to protect a growing number of individuals, families, and businesses and to provide rewarding jobs for an increasing number of employees throughout our operating region."

In its rating reaffirmation and outlook upgrade, S&P noted ACUITY's "strong operating performance,

strong liquidity due to positive underwriting and operating cash flows, and very strong capital." S&P also cited ACUITY's high customer retention rates, strong competitive position, and ability to achieve profitable pricing.

"The outlook reflects our expectations that the pricing increases in 2011 and 2012, in both commercial and personal lines, will improve the company's underwriting profitability throughout 2012 and 2013 to a historically better-than-peers performance level," said Standard & Poor's credit analyst Adrian Nusaputra.

S&P's rating follows a reaffirmation by A.M. Best of its own A+ rating of ACUITY's financial strength. ACUITY is the only regional carrier that offers independent agents the financial security of two superior ratings.

"The combination of ACUITY's A+ ratings from S&P and A.M. Best assures our agents and customers that they can depend on ACUITY to be there when they need us," Salzman said.

### **INVEST INTRODUCES NEW BOARD MEMBER**

InVEST, the insurance industry's premier classroom to career education program, recently announced that Daniel J. Mastrototaro has joined its national board. Mastrototaro is vice president of business development at The Hanover Insurance Group.

"InVEST is proud to announce Dan Mastrototaro has joined our distinguished group of board members," says Heather Minkler, InVEST board chair and CEO of Clark-Mortenson Agency, an independent agency in Keene, N.H. "Dan brings 25 years of insurance and financial services experience plus countless hours of philanthropy work to the InVEST board of directors and we look forward to drawing from his expertise."

Mastrototaro is actively involved in community enhancement programs, holding board positions on the MetroWest Big Brothers Big Sisters and the Worcester State University Foundation board of directors. He has also served in various capacities with Habitat for Humanity, United Way, Junior Achievement of Central Massachusetts and the Christie McAuliffe Charter School in Framingham, Mass. During his career at The Hanover, Mastrototaro has played instrumental

roles in corporate finance, product development, information technology, operations, sales and marketing. Mastrototaro holds a bachelor's degree in mathematics from Assumption College in Worcester, Mass.

"InVEST is critically important not just to the future of the independent agency system, but to the insurance industry as a whole," says Robert Rusbult, Independent Insurance Agents & Brokers of America (IIABA or the Big "I") president & CEO. "Survey results from the Agency Universe Study by Future One (a collaboration of the Big 'I' and leading independent agency companies) pointed to InVEST as crucial to the future of the industry, with a majority of respondents stating the insurance industry should encourage high schools and community colleges to help students plan for insurance careers. Educators, volunteers, agents and industry leaders, like Dan Mastrototaro, are key to the success of this program."

### **MAGUIRE AGENCY RECOGNIZED FOR OUTSTANDING GROWTH BY AUTO-OWNERS INSURANCE COMPANY**

Maguire Agency, an independent insurance agency offering commercial and personal insurance lines, has been recognized by Auto-Owners Insurance Company of Lansing, Mich., as one of the carrier's top ten growth agencies in Minnesota in 2011. Maguire writes life, home, vehicle and business insurance policies on behalf of Auto-Owners.

"We are currently represented by over 450 independent agencies statewide, so finishing in the top ten is no small feat," said Jeffrey F. Harrold, chairman and CEO of Auto-Owners.

Matt Clysdale, CIC, CPCU, president of Maguire Agency, said, "We are very pleased to receive this recognition. Our agents and staff work diligently to serve the needs of each of our clients. We do this in a variety of ways, including providing great customer service and offering policies through a number of reputable carriers such as Auto-Owners."

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# Fall Town Meeting



MN INDEPENDENT INSURANCE  
AGENTS & BROKERS



**Morning Session - 9:00 am – 11:00 am: Essentials of Workers' Compensation – 2 CE's approved.**

Glenn Colby from the Minnesota Workers' Compensation Insurer's Association (MWCIA) is once again on board to discuss changes and hot topics agents need to know in order to properly place workers' compensation coverage and advise customers in Minnesota. Did you know that effective January 1, 2013 the loss information included within the Minnesota Experience Rating Plan will change? Come and learn how the new "primary/excess split point" used to cap significant losses is changing in the Experience Modification calculation, and how it could significantly increase your customer's Experience Modification. Do you have customer's that pay their own losses to avoid higher experience mods? Is that practice legal? Don't miss this opportunity to keep yourself informed about current workers' compensation issues in Minnesota.

**Free Lunch will be provided – 11:00 pm – 12:30 pm – During Lunch there will be a presentation from Jason Cass, CIC on internet marketing for your agency through Project CAP.**

**Afternoon Session - 12:30 pm – 3:30 pm: Real Life Homeowners – 3 CE's approved** - Gloria Thompson, CIC. Insurance agents become aware of their customer's personal life situations, but must be in tune with how those life situations are or are not covered in the contracts they sell. Who is an insured under the policy may not include all members of a household, and additional endorsements or coverage may be needed. In home business is very popular, yet not covered under a home insurance policy, for all practical purposes. An unendorsed homeowner policy may result in an uncovered loss. This class is designed to alert agents to their customer's Real Life personal situations that create coverage difficulty under standard homeowner insurance contracts. By using insurance and/or risk management solutions, agents will be able to address these situations professionally, and with the customer's best interest in mind. **If you missed this class at our Convention in April, it's the same course.**

**Check here if you plan on attending Lunch**

**Method of Payment**

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

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

**Please Check your requested Location and Session Choice**

- September 11, 2012 - Eden Prairie**  
Prairie Conference Center  
7500 Flying Cloud Dr. STE 125  
Eden Prairie, MN 55344  
952.835.4180
- September 12, 2012 - St. Paul**  
Wildwood Lodge  
8511 Hudson Blvd.  
Lake Elmo, MN 55042  
651.714.8068
- September 13, 2012 - Rochester**  
Hilton Garden Inn  
225 S Broadway  
Rochester, MN 55904  
507.285.1234
- October 17, 2012 - Fergus Falls**  
Bigwoods Event Center  
925 Western Ave  
Fergus Falls, MN 56537  
218.739.2211
- October 18, 2012 - St. Cloud**  
Best Western Kelly Inn  
100 4th Ave S  
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320.258.8406
- October 19, 2012 - Duluth**  
Holiday Inn & Suites  
200 W First St  
Duluth, MN 55802  
218.727.7492

Session	Cost
<input type="checkbox"/> <b>Full Day</b> 5 Hours	<b>\$80.00</b>
<input type="checkbox"/> <b>Morning Session</b> 2 Hours	\$40.00
<input type="checkbox"/> <b>Afternoon Session</b> 3 Hours	\$45.00

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# 2012 MIIAB CIC Program Schedule

**EXAMS NOW ON FRIDAY!**

MN Independent Insurance Agents & Brokers Association

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## Please select Seminar date

- 1/11 - 1/13/12 **Eden Prairie** Agency Management
- 2/8 - 2/9/12 **Plymouth** \*Ruble Graduate Seminar
- 3/7 - 3/9/12 **Eden Prairie** Commercial Casualty
- 4/11 - 4/13/12 **Eden Prairie** Personal Lines
- 5/9 - 5/11/12 **Eden Prairie** Commercial Property
- 6/13 - 6/14/12 **Walker** \*Ruble Graduate Seminar
- 7/11 - 7/13/12 **Eden Prairie** Commercial Casualty
- 8/1 - 8/3/12 **Eden Prairie** Agency Management
- 9/12 - 9/14/12 **Eden Prairie** Commercial Property
- 10/10 - 10/12/12 **Eden Prairie** Personal Lines
- 11/7 - 11/9/12 **Eden Prairie** Life and Health

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

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

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

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

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

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

Cost	Seminar
<b>\$421.00</b>	CIC Institutes (20 Hours)
<b>\$420.00</b>	Ruble Graduate Seminar (16 Hours)

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# 2012 MIIAB CISR Program Schedule

MN Independent Insurance Agents & Brokers Association

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**Please select Seminar date** - These courses have been approved by the MN Commissioner of Commerce for 8 hours of Insurance continuing education (\*\*Dynamics of Service has been approved for 7 hours of Insurance continuing education)

- 1/24/12 - Rochester Commercial Property
- 1/24/12 - Eden Prairie Commercial Casualty
- 2/15/12 - St. Cloud Personal Auto
- 2/16/12 - Eden Prairie Personal Residential
- 2/22/12 - Shoreview Commercial Property
- 3/14/12 - Eden Prairie Agency Operations
- 3/21/12 - Duluth Commercial Property
- 3/28/12 - St. Cloud Commercial Property
- 4/12/12 - Rochester Personal Residential
- 4/18/12 - Shoreview Personal Auto
- 4/19/12 - Eden Prairie \*WTH
- 5/1/12 - St. Cloud Commercial Casualty
- 5/15/12 - Eden Prairie Commercial Property
- 5/24/12 - Mankato Commercial Property
- 6/5/12 - Grand Rapids Personal Residential
- 6/7/12 - Thief River Falls \*Dynamics of Service
- 7/10/12 - Duluth \*WTH
- 7/18/12 - Alexandria \*WTH
- 7/25/12 - Brainerd Personal Residential
- 8/7/12 - Shoreview Agency Operations
- 8/9/12 - St. Cloud Agency Operations
- 8/21/12 - Mankato \*WTH
- 8/23/12 - Rochester \*Dynamics of Service
- 9/5/12 - Eden Prairie Commercial Casualty
- 9/6/12 - Willmar Personal Auto
- 9/11/12 - Detroit Lakes Commercial Casualty
- 9/18/12 - Bemidji Commercial Property
- 10/3/12 - Eden Prairie Personal Residential
- 10/17/12 - Shoreview Personal Residential
- 10/18/12 - Duluth Agency Operations
- 10/23/12 - St. Cloud \*WTH
- 10/25/12 - Eden Prairie Agency Operations
- 11/6/12 - Rochester Commercial Casualty
- 11/13/12 - Eden Prairie Commercial Property

**\* NEW!!!**  
**William T. Hold Seminar and Dynamics of Service**  
**Open to All!**  
 You are no longer required to have your designation or to be a dues paying member of the National Alliance to attend the William T. Hold or Dynamics of Service Seminars. You can also use these courses to update your CISR designation.

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

Cost	Seminar
\$148.00	CISR Seminar
\$158.00	William T. Hold Seminar (WTH)
\$158.00	Dynamics of Service

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# 2012 MIIAB Errors & Omissions Seminars

MN Independent Insurance Agents & Brokers Association

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

## Please Check Location

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 <b>AND</b> 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 <b>AND</b> ONE ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER, OPERATIONS MANAGER OR PRODUCER <b>AND</b> ONE CSR	THREE PRODUCER'S OR CSR'S
51+	10	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER <b>AND</b> TWO ACTIVE AGENCY PRINCIPAL'S, OWNER'S, PARTNER'S, OFFICER'S, OPERATIONS MANAGER'S OR PRODUCER'S <b>AND</b> TWO CSR'S	FIVE PRODUCER'S OR CSR'S

- 1/18/12 - Eden Prairie** 8:30am-3:30pm  
Prairie Conference Center  
7500 Flying Cloud Dr  
Eden Prairie, MN 55344  
952.835.4180
- 3/13/12 - St. Cloud** 8:30am-3:30pm  
Best Western Kelly Inn  
Hwy 23 & 4th Ave  
St. Cloud, MN 56301  
320.253.0606
- 4/5/12 - MIIAB Convention** 8:30am-3:30pm  
Hyatt Regency Minneapolis  
1300 Nicollet Ave  
Minneapolis, MN 55403  
612.370.1234
- 5/17/12 - Fergus Falls** 8:30am-3:30pm  
Best Western/Bigwoods Event Center  
925 Western Ave  
Fergus Falls, MN 56537  
800.293.2216
- 6/19/12 - Morton** 8:30am-3:30pm  
Jackpot Junction  
39375 County Hwy 24  
Morton, MN 56270  
507.644.3000
- 7/10/12 - Walker** 8:30am-3:30pm  
Chase on the Lake  
502 Cleveland Blvd  
Walker, MN 56484  
888.242.7306
- 8/8/12 - Rochester** 8:30am-3:30pm  
Courtyard Marriott - Rochester  
161 13th Ave SW  
Rochester, MN 55902  
507.536.0040
- 9/20/12 - Duluth** 8:30am-3:30pm  
Holiday Inn & Suites  
200 West First St.  
Duluth, MN 55802  
218.727.7492
- 11/14/12 - Eden Prairie** 8:30am-3:30pm  
Prairie Conference Center  
7500 Flying Cloud Dr  
Eden Prairie, MN 55344  
952.835.4180

**Cost per person**  
**\$151.00 MIIAB Member Price**  
**\$166.00 Non-Member Price**

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

### Method of Payment

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

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

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

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

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

[www.miia.org](http://www.miia.org)



# POWER IN PARTNERS PROGRAM

Thank you to the following companies that are supporting the association through our Power in Partners Program in 2012. Their support helps to make possible many of our events and meetings such as the MIIAB/Trusted Choice Annual Convention and Fall Town Meetings.

MN Independent Insurance Agents & Brokers Association

## DIAMOND LEVEL



## PLATINUM LEVEL



## GOLD LEVEL

**Grinnell Mutual Reinsurance Company**  
**Indiana Insurance**  
**Midwest Family Mutual**

**QBE**  
**SECURA Insurance**  
**The Hanover Group**

## SILVER LEVEL

ACUITY  
AFCO/Prime Rate Premium Finance  
AmTrust North America  
Encompass Insurance Company  
ICC Restoration & Cleaning Services  
Kemper Preferred Insurance  
Meadowbrook, Inc.  
MVP Service Solutions

RPS Schneider Agency  
Safeco Insurance  
Selective Insurance Company of America  
S.H. Smith & Company, Inc.  
Solbrekk Business Technology Solutions  
Spring Valley Mutual Insurance  
State Auto Companies  
The Hartford

The IMT Group  
Tomsche, Sonnesyn & Tomsche, PA  
Toshiba Business Solutions  
Travelers Companies, Inc.  
Westfield Insurance  
Wilson Mutual Insurance Company  
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