



# THE Minnesota News

## Cyber Liability

**Are you  
protected?**



# WE CAN HELP YOUR CUSTOMERS INSURE ANYTHING ON FOUR WHEELS, TWO WHEELS OR NO WHEELS AT ALL.

**THE ONE STOP-SHOP THAT SAVES YOUR CUSTOMERS AROUND \$550 ON THEIR AUTO INSURANCE.** Partner with a leader. It's no secret why drivers use independent agents. You offer quality service, and a convenience second to none. But Progressive can help too. Because Progressive is not only a leader in auto insurance, but also truck, boat, motorcycle and RV. Plus, drivers who switch to Progressive save an average of \$550 on their auto insurance. So no matter what you're helping your customers insure, together—we can help them insure it for less.



**PROGRESSIVE®**

Progressive Casualty Ins. Co. and its affiliates, Mayfield Village, OH. Auto insurance prices and products are different when purchased directly from Progressive or through independent agents/brokers. Not available in all states. Market positions from Highline Data's 2007 written premium data, NAIC 2008 market share data, and 2008 Millward Brown & Harris Interactive survey data. 10A0065.B (01/10)

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

## MIIAB BOARD OF DIRECTORS

**Rob Wunderlich**  
President  
*Wunderlich Insurance Agency, Winona, MN*

**Chad Bjugan**  
President-Elect  
*Richfield State Insurance, Richfield, MN*

**Vance Prigge**  
Vice President  
*Atlas Insurance Brokers, Rochester, MN*

**Mark Z. Moores, CPCU, ARM, AAI**  
Past President  
*Moores Insurance Management, Inc., St. Paul, MN*

**Richard McKenny, CIC**  
IIABA State National Director  
*Advance Insurance Agency, Edina, MN*

**Bill Butler, CIC, CISR**  
Young Agents Committee Chair  
*Butler & Associates Ins. Agency, Inc., Apple Valley, MN*

**Ted Dyste, CIC**  
*Dyste Williams Agency, Minneapolis, MN*

**Roberta Gibbons, CISR, CIC**  
*Dyste Williams Agency, Minneapolis, MN*

**Darian Hunt, CIC**  
*House of Insurance Agency, Inc., Le Center, MN*

**John Keller, CIC**  
*Lindfors Insurance Agency, Fosston, MN*

**Mark D. Lancaster**  
*Bremer Insurance, Mankato, MN*

**Jamie Larson**  
*Larson Insurance of Fergus Falls, Fergus Falls, MN*

**Mike Olson**  
*Grand Rapids State Agency, Grand Rapids, MN*

**Hal E. Tiffany Jr., CIC**  
*Hal Tiffany Agency, Inc., Rosville, MN*

**Mark White, CIC, CPCU**  
*Foster Carlson White Agency, Monticello, MN*

**Scott Wojtysiak, CSR**  
*Reliable Agency, Inc., Cloquet, MN*

## MIIAB STAFF

**Daniel D. Riley**  
Executive Vice President  
952-253-6072 [driley@miia.org](mailto:driley@miia.org)

**Shelley Waldhauser**  
Director of Insurance Operations  
952-253-6089 [swaldhauser@miia.org](mailto:swaldhauser@miia.org)

**Dominic Sposeto**  
Government Affairs Director  
952-253-6075 [dsposeto@miia.org](mailto:dsposeto@miia.org)

**Alan Lepley**  
Chief Financial Officer  
952-253-6076 [alepley@miia.org](mailto:alepley@miia.org)

**April Goodin**  
Director of Education  
952-253-6074 [agoodin@miia.org](mailto:agoodin@miia.org)

**Michelle Schneider**  
Asst. Dir. of Education and Communications  
952-253-6070 [mschneider@miia.org](mailto:mschneider@miia.org)

**Bernie Neff**  
Technical Advice  
952-253-6073 [neffbj@aol.com](mailto:neffbj@aol.com)

**Terri Norum**  
Insurance Coordinator  
952-253-6237 [tnorum@miia.org](mailto:tnorum@miia.org)

**Keith B. Knapp**  
Director of Communications  
952-253-6243 [kknapp@miia.org](mailto:kknapp@miia.org)

**Reach MIIAB At:**  
7500 Flying Cloud Drive  
Suite 900  
Eden Prairie, MN 55344  
Telephone: 952-835-4180  
Tollfree: 800-864-3846  
Fax: 952-835-4774  
[www.miia.org](http://www.miia.org)

# November 2012

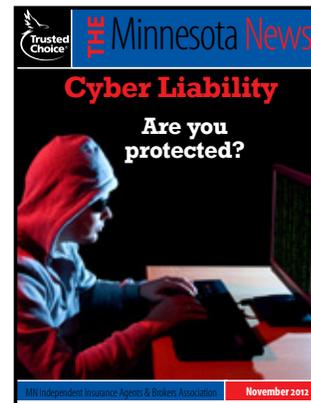
# The Minnesota News

# CONTENTS

## Inside

- 5 President's Message
- 7 Executive VP Message
- 9 Young Agents News
- 39 E&O Q&A
- 42 In the News...
- 48 Education
- 54 Power in Partners

## On the Cover



**Cyber Liability**  
Are you protected?

See page 14

## 11 Capitol Notes:

### Health Insurance Exchange Heats Up



## 25 2012 Designation Conferees

# North Star

MUTUAL INSURANCE COMPANY

## 33 Platinum Partner Profile

### North Star Mutual



## 34 8 Ways to be Memorable at Networking Events



**MN Independent Insurance Agents & Brokers Association**

# Meet Premier— guaranteed issue bundled ancillary benefits

Do you have clients with high-deductible health plans **who would like additional coverage for their out-of-pocket** or self-employed clients looking for **additional disability or critical illness coverage?**



**Offer them Premier!** Along with valuable services and discounts, Premier includes the following supplemental insurance benefits:

- Critical illness—up to \$10,000
- Accident medical expense—up to \$10,000
- Term life—up to \$10,000
- Accident disability income—\$1,000 per month

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.

**For agent use only. Not for consumer distribution or solicitation.**



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



## Happy Thanksgiving

This month will be a bit forward looking to November, a month of thanks. We recognize and are thankful for the many wonderful people in our life.

We will give thanks for our family and friends that support us, as well as those that support us in our professional career.

What we do know is that without the talented people around us, in addition to our hard work and tenacity, we wouldn't be where we are today. And for that, I am thankful.

With a network of over 5000 insurance professionals, we sure do have a lot to be thankful for in our industry.

I know I am truly thankful for my wife and children. Let me know, what are you thankful for? Shoot me an email at [robbw@wunderlichinsurance.com](mailto:robbw@wunderlichinsurance.com)

Happy Thanksgiving,

**Robb Wunderlich**



# Thank you agency partners!

Auto-Owners Insurance is  
“Highest in Customer Satisfaction  
with the Auto Insurance Claims Experience,  
Four Years in a Row,” according to  
J.D. Power and Associates!

Auto-Owners Insurance. The “No Problem” People.®



*Auto-Owners Insurance*



Auto-Owners Insurance ranks highest among auto insurance providers in the J.D. Power and Associates 2008-2011 Auto Claims Studies<sup>SM</sup>. Study based on 11,811 total responses, ranking 26 insurance providers. Excludes those with claims only for glass/windshield, theft/stolen, roadside assistance or bodily injury claims. Proprietary results based on experiences and perceptions of consumers surveyed March – July 2011. Your experiences may vary. Visit [jdpower.com](http://jdpower.com).

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

## Star Tribune Highlights Homeowners Insurance and Weather Related Claims

Last Sunday on the front page of the Star Tribune, Jennifer Bjorhus, wrote an article on, "Storms Push Insurance Rates Sky-High", in which she highlighted how weather patterns have changed in Minnesota causing tornadoes, high winds, and hail resulting in soaring claims for insurance companies. This article described the marketplace in Minnesota and how companies and homeowners are reacting to the changes in homeowners insurance premiums this year. Here is the link for the Star Tribune article <http://www.startribune.com/local/175089161.html>

In the front section of the newspaper your Association took out a half page ad which promoted Trusted Choice independent agencies as a solution for consumers' homeowners coverage. As we all know, the independent agent can offer numerous options for the consumer which will tailor coverage to their particular needs, unlike the direct writers. In fact, if you analyze the policies that the direct writers are trying to sell in relation to the independent agency companies, there is no comparison. Independent agency companies provide more coverages and more choices. Therefore, this is an opportunity for Trusted Choice independent insurance agents to shine in this type of marketplace. Below is the advertisement that we took out on our members behalf. We had an overwhelming positive response to the article and our ad that we placed in the newspaper and we hope that we have drawn attention to the fact that Trusted Choice independent agents can be the solution to the homeowners insurance issue in Minnesota.



Concerned about your  
**homeowner's coverage**  
and how it could change?

**Your Trusted Choice® agent can help**

Visit [www.TrustedChoice.com](http://www.TrustedChoice.com) to find an agent near you.

Trusted Choice independent insurance agents provide you with options for customized coverage from a variety of insurance companies for home, auto, business and life.



We have also developed a version of this ad that our Trusted Choice agencies can customize. Please go to link below to download the customizable version of the ad. We have heard from many agencies who will be sending this Star Tribune story on to their customers, linking the ad to their emails referencing what is causing their homeowners insurance policies to increase. We encourage all members to do the same. Our goal is to help inform the public that Trusted Choice independent agents provide professional advice, customization, and choice of the products that are best suited for the consumer.

### Trusted Choice Ad

[http://www.iiaba.net/webfolder/mn/trusted%20choice/dropinlogo\\_mn\\_ad.pptx](http://www.iiaba.net/webfolder/mn/trusted%20choice/dropinlogo_mn_ad.pptx)



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

## **AAA sells insurance products through Independent Agents.**

What makes us different from other insurance carriers? Simple. We're a club, not just another company — creating marketing opportunities in select Midwestern markets that aren't available through other companies.

Here's your opportunity to share in AAA's brand strength — while enjoying a competitive commission structure, outstanding contingency program and innovative co-op advertising resources.

**Contact Vicki Hanson at 952-707-4952 or [vicki.hanson@mn-ia.aaa.com](mailto:vicki.hanson@mn-ia.aaa.com)**



Insurance underwritten by Auto Club Insurance Association or MemberSelect Insurance Company.

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

# Young AGENTS News

## EXCESS & SURPLUS LINES SEMINAR **NOVEMBER 15th**

The Young Agents Committee is proud to be partnering with AFCO Premium Finance Co and Northern States Agency to offer an interactive seminar on the ins and outs of Premium Financing and Surplus Lines Insurance. You will earn 2 Company Sponsored CE's for attending the seminar. When I was new to the insurance industry both of these topics were a little foreign to me and prevented me from writing some business. If that applies to you, too, don't miss this opportunity to learn about these points:

### Premium Finance

- Understanding the basics of insurance premium financing
- Recognize the information needed to provide full disclosure to the premium finance company and protect your agency from contingent liability
- Recognize the content included in a Premium Finance Agreement
- Know how to compare quotes from premium finance companies

### Surplus Lines Insurance

- The role of the surplus lines market
- The different types of intermediaries in the surplus lines distribution system
- The functions performed by surplus lines intermediaries
- What occurs in each step of the transaction process used by surplus lines intermediaries
- The characteristics of surplus lines insurers
- How surplus lines underwriting differs from admitted market underwriting
- How risks that are unacceptable to the admitted market can be successfully written in the surplus lines market

This seminar is going to be held at the MIIAB Training Center in Eden Prairie. Bring any questions you have about Surplus Lines Insurance or Premium Financing and get them answered. There is no fee for this seminar, but space is limited, so reserve your place today.

November 15th 9:00 am -12:00 pm **RSVP** [bill@insurewithbutler.com](mailto:bill@insurewithbutler.com)

7500 Flying Cloud Dr. STE 125, Eden Prairie MN 55344

## YOUNG AGENTS SALES TRAINING EVENT **NOVEMBER 7th**

Come and learn how to effectively cross sell life insurance by simply asking your current clients one question! This Training Event will be held on November 7th, 2012 10-12am at Best Western, Mankato MN.

During the session you will learn:

- The basics of cross marketing life insurance without cold calling
- Complete understanding of the changes to the Mortality Tables, and why this works
- Learn to ask the "right" questions
- Keys to effective policy review
- Build a plan
- Learn to execute with commitment

**RSVP** [JFS@mvp-servicesolutions.com](mailto:JFS@mvp-servicesolutions.com)

The Young Agents Committee is looking for motivated individuals to help us plan our events for next year. If you would like to gain leadership experience, guide the direction of the Young Agents, attain industry insight that will give you a leg up on the competition, then please join us the first Tuesday of every month.

Contact Bill Butler for more information

Bill Butler, CIC, CISR  
Young Agents Committee Chair  
[bill@insurewithbutler.com](mailto:bill@insurewithbutler.com)



Trust the **experts.**

*SFM—The Work Comp Experts*

Claims, legal and medical expertise. Optimal results in preventing injuries and controlling costs. Highest levels of customer satisfaction and retention.

A leading regional insurer, specializing in workers' compensation.

Let SFM quote your workers' compensation business. Call (800) 937-1181 or visit [www.sfmic.com](http://www.sfmic.com)

**SFM**<sup>®</sup>  
The Work Comp Experts

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

# Capitol Notes



MN Independent Insurance  
Agents & Brokers Association



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

## Health Insurance Exchange Debate Heats Up

A few weeks ago Governor Mark Dayton announced a major shake-up in the leadership of establishing Minnesota's health insurance exchange (HIX). As you know, Dayton is a full scale supporter of the Accountable Care Act or ObamaCare and has placed Minnesota on the path to be one of just a handful of states that will likely have a health insurance exchange up and running by October 2013 as required by the federal health care law. The Governor is moving the development of the insurance exchange from the Minnesota Department of Commerce to the Minnesota Department of Management and Budget.

According to the Governor, this move was made to remove any "conflicts of interest" that Commissioner Rothman and the DOC may have while setting up an exchange and then being the state agency responsible for its regulation. Commissioner Rothman was also the object of growing criticism about the direction of the exchange and of transparency in its planning process. The Agents Coalition for Health Care Reform, of which the MIIAB is a member, along with the Minnesota Chamber of Commerce and several editorial boards around the state had pressed the Commissioner for greater explanations of his intentions regarding exchange development prior to a key exchange deadline.

Under the ACA, states are required to seek approval of their health exchange plans by November 16, 2012. In a letter to legislators announcing the change in direction, the Governor also indicated that Minnesota will only seek conditional approval for a state exchange when our HIX application to the federal government is due on November 16. I have been told that this will be granted and that a more "final" approval could occur early next year. According to the Governor, major HIX issues will not be decided until after the election and the legislature would be given the opportunity to play a significant role in the exchange development.

*CAPITOL NOTES continued on page 13*

# AmTrust has a bouquet of coverage for small businesses



## Complementary workers' comp and BOP coverage

By offering a competitive businessowners policy (BOP) as an individual product or as an accompaniment to our workers' compensation insurance or commercial auto products, AmTrust has a selection that serves small businesses well.

Better yet, we offer a 10% discount on BOP for our existing workers' compensation policyholders. An umbrella policy is also available, with limits ranging from \$1 million to \$10 million to fit over our BOP and commercial auto products.



For more information about how you can write business with AmTrust, please call 877.528.7878 or visit [www.amtrustnorthamerica.com](http://www.amtrustnorthamerica.com).



A.M. Best rating of "A"  
(Excellent) FSC IX



AmTrust North America  
An AmTrust Financial Company

*Your Success is Our Policy.®*

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

Another controversial issue relates to who has the authority to establish the HIX. Questions arose to whether the governor could establish the exchange by an executive order. In his letter to legislators, he clearly suggests that an exchange needs legislative approval. This makes a great deal of sense since the legislature would have to appropriate any state funds that are used to operate the HIX.

The fight over exchange funding has already begun. The Speaker of the House forwarded a letter to Governor Dayton informing him that the Legislative Advisory Commission has rejected his request to accept and spend \$42.5 million of federal funds to implement a health insurance exchange in Minnesota. <http://www.scribd.com/doc/109426346/SKMBT-C25012100811230> These funds were awarded to the state last month.

Normally when the legislature is not in session and therefore not able to meet to enact state appropriations bills, the Legislative Advisory Commission can approve requests from the governor to spend state or federal dollars not included in the state budget. However, state law gives the governor a loophole. He can claim a "state urgency" and spend federal funds without legislative approval. His request must still be submitted to the LAC, but in the case of urgency their recommendations are advisory and non-binding. This is what the governor has done.

With federal funding in tow, the HIX planning process under the Department of Management and Budget and the Administration's contract with third party vendor Maximus to set up the exchange infrastructure will go forward. However what an exchange will look like and how it will be operated will have to wait for the state legislative session.

The plot thickens and the election looms even larger.



**Dominic Sposeto**  
**MIIAB lobbyist**

# Cyber Liability

## Are you protected?

by John Bristol  
Data Risk Consultants, LLC



## Burning Issue: FTC Safeguards Rules Apply to Insurance Agents

Nothing should create a more urgent concern to the insurance industry and independent agents than the thought that our private data could be breached either intentionally or unintentionally.

"It's terrifying that the majority of U.S. small businesses believe their information is protected, yet so many do not have the required policies or protection in place to remain safe," recently said Brian Burch, Vice President of Americas Marketing for SMB, at Symantec (One of the largest anti-virus providers in the world).

You may ask yourself, what information and what kind of breaches could occur? According to the Ponemon Institute, 2011:

- 49% due to a lost or stolen computing device
- 46% 3rd party business associate error or loss
- 41% unintentional employee actions
- 33% technical systems glitch
- 30% criminal attack
- 14% malicious insider
- 9% intentional non-malicious employee actions

(Breaches can fall into more than one of these categories simultaneously.)

## Losses to Your Agency could be costly?

Breaches can be extremely costly to your agency. The per-capita cost of a data breach is as much as \$249 per record in the financial sector, which includes insurance agencies. (Ponemon, 2010) These costs cover several exposures, including:

- Detection and Escalation
- Notification
- Ex-Post Response
- Lost Business

Detection and Escalation refer to finding out that you have had the problem and getting the resources to help fix the problem. Notification includes contacting all of the people in the database that were affected so they can take appropriate action. **Your agency will more than likely have to pay for one year of free credit reporting for every person in the database that is affected.** Ex-Post response includes reporting to the authorities such as the Federal Trade Commission that you have taken the appropriate corrective steps. Lost business is a foregone conclusion as some customers will seek another agency as they will be unhappy that their information was lost.

## What Laws Impact Our Industry?

**Data security enforcement is the #1 priority at the Federal Trade Commission (FTC).**

The FTC enforces data security practices through the FTC Safeguards Rule and Section 5 of the FTC Act (collectively the "FTC Data Security Rules"). The FTC Data Security Rules apply to "financial institutions."

This includes, but is not limited to: auto dealers, **insurance brokers**, check-cashing businesses, payday lenders, mortgage brokers, non-bank lenders, personal property or real estate appraisers, professional tax preparers, and courier services. With very few exceptions, under the FTC Data Security Rules, any person who handles customer personal information **must establish, implement and maintain a comprehensive information security program** that is reasonably designed to protect the security, confidentiality, and integrity of personal information collected from or about consumers.

The program **must be documented in writing** and cover a range of topics, including administrative security and policies. **The agency must be able to demonstrate that the employees were trained and tested on these materials.** Further, it is incumbent upon the agency to demonstrate that they have taken all necessary steps to safeguard the private data.

Failure to comply with the FTC Data Security Rules can have **significant consequences.** The FTC can bring a suit against an agency that does not comply whereby; the lawsuits typically end with a consent order. The consent order allows them to inspect your agency for compliance for up to 20 years! There is also a provision for a financial penalty of up to \$11,000 per day for failure to comply.

## How Can You Best Protect Your Agency and Comply With The Law?

It became very clear that Agencies do not generally possess the understanding of how the Federal and other laws apply to our business, and that there is generally not a good way for members to easily comply with these laws and regulations.

In response to the growing threat faced by Insurance Agencies, and in cooperation with key partners, the MIIAB has developed a three part program for the members designed to reduce the risk associated with conducting business online, and to offset the risks that we cannot control through excellent Data Risk Insurance.



### Three components

#### Training and Policy Management

Employee training is key not only to complying with the FTC Safeguards Rule, but as stated above, employee mistakes cause well over half of the breaches suffered today. As part of the program, MIIAB Member Agencies can now use the Risk Utilities tool from Data Risk Consultants, LLC to train their employees on all facets of Data Risk Management as well as select and maintain a set of Policies applicable to that size organization.

The training consists of 12 modules covering a broad range of topics ensuring a baseline level of knowledge for all employees that will dramatically reduce the risk of a data breach. The entire training including outcome based testing can be accomplished in 3 hours. The MIIAB is working with the Commerce Department to get CE credits established for the course, but the content is applicable to all employees that handle private data.

#### Technology

30% or more of the breaches are caused by criminal attacks that can originate from hostile computers around the world. Most Agencies have some level of Firewall and Anti-Virus protection in place. As part of the program a new technology is now available to our members that can protect attacks from known hostile servers around the world by IP (Internet Protocol) address. The AutoShun® can protect an Agency from communicating with over 3,000,000 known global hostile addresses with no intervention from any staff at a member Agency. The list is constantly updated and defends against both inbound and outbound communications with these known malicious sites. When combined with the traditional defenses your Agency has in place to protect your data, this combination greatly reduces the risk of a criminal attack. In fact, your network will become less visible to the hostile servers when the AutoShun® is installed.





## Insurance Protection – Cyber Liability Coverage

No matter how secure our networks are, or how well our employees take precautions with the data, there is always a chance that a determined criminal could still steal private data. The MIIAB is pleased to round out the program with the Netguard Plus program from NAS.

Program Description (below is a brief program description of the key components that make up the Cyber Liability Insurance):

- Insurer: Lloyds A: XV (A.M. Best Co.) underwritten on behalf of Lloyds by NAS Insurance Services. <http://nasinsurance.com/>
- Limits of Coverage available up to \$1,000,000 without separate submission. Higher limits available by request
- Streamlined and simple web based application, quoting and binding of insurance
- Coverage is triggered by a breach versus wrongful act minimizing adjudication of coverage issues
- Competitive pricing – including substantial discounts for purchase with the training and technology portions of the program
- Broad Coverage, including:
  - Worldwide Coverage
  - Property Damage exclusion does not include electronic data
  - Commercial and Corporate confidential information is covered
  - Coverage for rogue employees
  - Network Asset Protection covers sums from lost data, business interruption, and income loss not only from computer crime, but also accidental damage
- It is the intent of the carrier to broaden this program beyond coverage for Insurance Agent coverage to allow Insurance Agents to offer this program to their customers

**The MIIAB will be conducting meetings in Duluth, St. Cloud, Rochester, St. Paul and Minneapolis during the month of December to demonstrate all aspects of the program and to answer questions. Look for information in the near future for these important sessions.**

**All aspects of the program will be available when launched via our website for convenient signup and use. Support for the training, technology and insurance programs are available also online and through a help desk number.**



# Nationwide Strength. Midwest Values.

At RAS,  
*workers' compensation  
is our primary focus.*  
It is what we do, and who we are.

We partner with our agents to help employers control the rising costs of managing a workforce while protecting profitability. We have a proven history of solid performance throughout Minnesota and continually develop new ways to overcome the difficult issues inherent to workers' compensation. We have a team approach to deliver exceptional service, including:

- LOCAL CLAIMS MANAGEMENT AND CASE MANAGEMENT
- INJURY ASSISTANCE CENTER
- STAY AT WORK/RETURN TO WORK PROGRAM DEVELOPMENT
- LOSS PREVENTION AND TRAINING
- ERGONOMIC ASSESSMENTS AND JOB FUNCTION MATCHING

**You're local, we're local;  
let's work together.**



RISK ADMINISTRATION SERVICES, INC.

**WORKERS' COMPENSATION.**  
Our Focus. Your Opportunity.<sup>SM</sup>

OFFICES IN MINNESOTA AND SOUTH DAKOTA  
P. 800.732.1486 [www.rascompanies.com](http://www.rascompanies.com)

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



*Let us save you time.*

**PREMCO has been Financing Insurance Premiums and supporting Independent Insurance Agencies for over 22 years. We are extremely proud to be serving your Minnesota Association and its members! Give us a call and experience why we are the chosen partner of your Association and why so many Independent Agents rely on us every day.**



PREMCO Financial Corporation  
(269) 375-3936 ph • (269) 375-6913 fx  
Box 19367 • Kalamazoo, MI 49019-0367

[www.go-premco.com](http://www.go-premco.com)



*Proudly Endorsed  
by the MIIAB*

[www.go-premco.com](http://www.go-premco.com)

Finally, a Surety company that operates  
at like a million miles an hour.



With Western National Surety's speed, it may feel like you're flying, but in reality you're on solid financial grounds. With our experienced underwriters, strong financial backing (rated A by AM Best), substantial T-Listing, and 60-second commercial bonds, we're a solid choice for you and your surety clients. To learn more, visit [www.wnins.com](http://www.wnins.com).

  
**WESTERN NATIONAL**  
INSURANCE  
*The relationship company*

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

# SAVE THE DATE

**MIAB/Trusted Choice**  
**CONVENTION**  
Minneapolis Convention Center

**MAY 8 & 9**  
**2013**

**NEW**

**LOCATION**

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.

Best of all, the new Trusted Choice® Mobile App is included as a component of most Project CAP agency marketing packages or available separately for a nominal monthly fee to IIABA agencies

## Trusted Choice® Mobile App



Find out more at [www.projectcapmarketing.com](http://www.projectcapmarketing.com)

A Strong Foundation.]

In the business world, there is nothing that compares to a strong foundation. You can count on the foundation that Zurich Small Business has built to provide the coverages, options and programs that help keep small businesses in business.



**ZURICH**  
Small Business

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

1-800-800-3907

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

When one is  
helping another,  
both are strong.



Protecting Your Customers

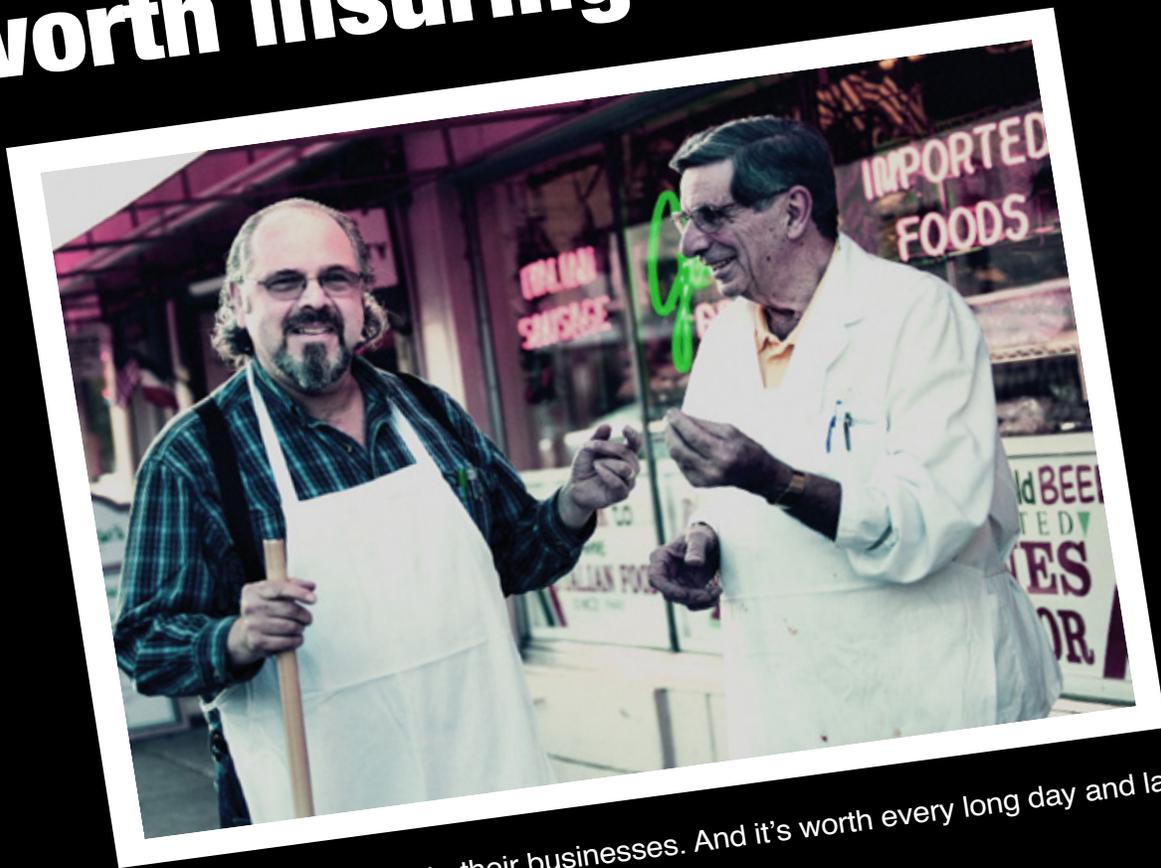
**For more information contact:**

**Terri Norum**  
**Insurance Coordinator**  
[tnorum@miia.org](mailto:tnorum@miia.org)  
**P: 952.253.6237**  
**F: 952.253.6242**

**MIAB, 7500 Flying Cloud Drive, Suite 900 Eden Prairie, MN 55344**

[tnorum@miia.org](mailto:tnorum@miia.org)

# If it's worth insuring, it's worth insuring well.



Your customers put all they have into their businesses. And it's worth every long day and late night. So don't let them skimp on their insurance coverage.

With a policy from West Bend, they'll have peace of mind knowing the business is well protected. Our insurance professionals have the knowledge and experience to create the right insurance program for hundreds of businesses, from antique stores to veterinarians.

Our reputation for fair and prompt claim service, as well as our financial strength, is known throughout the Midwest.

**West Bend's SMARTbusiness™ insurance program makes sense. Because if it's worth insuring, it's worth insuring well.**

 **WEST BEND**  
A MUTUAL INSURANCE COMPANY®

[thesilverlining.com](http://thesilverlining.com)

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

# 2012 Certified Insurance Counselors Conferees



**Michele Baker, CIC, CISR**  
Bremer Insurance  
Detroit Lakes, MN

**Chad Belanger, CIC, CISR**  
Truinsure  
International Falls, MN

**Gayle E. Bofferding, CIC**  
Appletree Institute  
Marshall, MN

**William Butler, CIC, CISR**  
Butler & Associates Insurance Agency  
Apple Valley, MN

**Christine Claeson, CIC, CISR**  
AAA Minneapolis  
Minneapolis, MN

**Aimee-Rebecca Coates, CIC**  
Swett & Crawford  
Minneapolis, MN

**Sara Jean Dougherty, CIC**  
QBE  
Eden Prairie, MN

**John Foley, CIC**  
Hays Companies  
Minneapolis, MN

**Karen Fouquette, CIC, CISR**  
Mahowald Insurance Agency  
Saint Cloud, MN

**Thomas Furth, CIC**  
Furth-Meile Insurance, Inc.  
New Ulm, MN

**Carl Godziek, CIC**  
RJ Ahmann Company  
Eden Prairie, MN

**Rebecca Goranson, CIC, CISR**  
The Riverbank Insurance Center  
Chisago City, MN

**Alexander Haeg, CIC**  
Associated Financial Group  
Minnetonka, MN

**Anne-Marye Hoban, CIC**  
Waubun Insurance Agency  
Waubun, MN

**Tracy Hollenback, CIC, AIC**  
Harleysville Insurance  
Edina, MN

**Creighton Horihan, CIC**  
Linda Horihan, Inc.  
Rushford, MN

**Stacy Hunt, CIC**  
House of Insurance Agency, Inc.  
Montgomery, MN

**Michael Korf, CIC, AAI**  
Howalt McDowell Insurance, Inc.  
Saint Paul, MN

**Douglas Lee, CIC**  
Cincinnati Insurance  
Minneapolis, MN

**Matthew Lynch, CIC**  
Robert A Schneider - RPS  
Minneapolis, MN

**M. Rachel McCabe, CIC, CISR**  
Associated Financial Group  
Minnetonka, MN

**Aleshia McNamara, CIC, CSRM**  
McNamara Company  
St. Paul, MN

**Timothy Modjeski, CIC**  
Heartman Insurance  
Rochester, MN

**Jeffrey Nickel, CIC**  
Nickel & Associates Insurance Agency  
Worthington, MN

**Deanna Olmstead, CIC, CISR**  
Hays Companies  
Minneapolis, MN

**Jessica Orme, CIC**  
Arges Group, Inc.  
Saint Paul, MN

**Erin Pohlman, CIC, CISR**  
Apollo Insurance Agency  
Saint Cloud, MN

**Heather Sams-Mazanec, CIC**  
Midwest Family Mutual Insurance Co  
Minneapolis, MN

**Timothy Spreiter, CIC**  
Austin Mutual Insurance Company  
Litchfield, MN

**Meghan Tschida, CIC, CISR**  
Kraus-Anderson Insurance  
Saint Paul, MN

**Dorothy Ulbricht, CIC**  
Extended AG Insurance  
Lakefield, MN

LIKE THE SIGN SAYS...



*Yes* ACUITY IS  
**OPEN**  
FOR BUSINESS!

FOR ALL  
THAT  
MATTERS

Please visit  
[acuity.com/thankyou](http://acuity.com/thankyou)  
to view a genuine,  
heartfelt message  
of thanks to our  
valued agency  
partners.

**ACUITY**

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

 [facebook.com/acuitywow](https://facebook.com/acuitywow)

# 2012 Certified Insurance Service Representatives Conferees



**Nicole Anderson, CISR**

Lindfors Insurance Agency  
Fosston, MN

**Katrina Birkelo, CISR**

Christensen Group IRI  
Minnetonka, MN

**LeAnn Booth, CISR**

Employee Benefits & Ins. Services  
New Ulm, MN

**Theresa Caine, CISR**

Twin Ports Insurance Agency  
Duluth, MN

**Teresa Conant, CISR, ARM, AAI, CPIW,  
AU, AIC, AIS**

Auto Owners Insurance Company  
White Bear Lake, MN

**Darrin Edwards, CISR**

Northmarq Capital  
Bloomington, MN

**Janice Erickson, CIC, CISR**

Willis of MN, Inc.  
Minneapolis, MN

**Lyndsey Escobar, CISR**

Christensen Group  
Minnetonka, MN

**Susan Felmlee, CISR**

Community Insurance, Inc.  
Cleveland, MN

**Jessica Fronk, CISR**

Heartman Agency, Inc.  
Faribault, MN

**Julie Gray, CISR**

Midwest Insurance Agency, Inc.  
Fergus Falls, MN

**Sheila Gustafson, CISR**

Itasca Reliable Insurance Agency, Inc.  
Grand Rapids, MN

**Karla Guzman-Reyes, CISR**

Insurance Advisors, Inc.  
Plymouth, MN

**Cheryl Johnson, CISR**

Stearns Insurance Services  
Albany, MN

**Kaija Johnson, CISR**

First National Agency  
Coleraine, MN

**Kay Kielblock, CISR**

Truck Writers  
Welcome, MN

**Sarah Kurvers, CISR**

Kraus-Anderson Insurance  
Burnsville, MN

**Jacqueline Larson, CISR**

Linda Horihan Agency  
Winona, MN

**Tammy Lofthus, CISR**

Kraus-Anderson Insurance  
Burnsville, MN

**Roberta Lucas-Ancheta, CISR**

AAA Minneapolis Insurance Agency  
Minneapolis, MN

**Kenneth Malone, CISR**

AAA Minneapolis Insurance Agency  
Saint Louis Park, MN

**Melanie Nordin, CISR**

Itasca Region Insurance Agency, Inc.  
Park Rapids, MN

**Britt Olson, CISR**

Oak Grove Commercial Mortgage  
Saint Paul, MN

**Ellen Olson, CISR**

Wells Fargo Insurance Services USA, Inc.  
Bloomington, MN

**Jolene Olson, CISR**

Wells Fargo Insurance Services USA, Inc.  
Bloomington, MN

**Lynnea Prusansky, CISR**

Wells Fargo Insurance Services  
Bloomington, MN

**Nancy Rasmussen, CISR**

The Christensen Group  
Minnetonka, MN

**Carol Reid, CISR**

R.J. Ahmann  
Eden Prairie, MN

**Stacey Schmidt, CISR**

Associated Insurance Agents  
Minneapolis, MN

**Colleen Schulte, CISR**

Liberty Insurance Agency  
Saint Cloud, MN

**Gerri Stalberger, CISR**

Minneapolis, MN

**Teric Steines, CISR**

R.J. Ahmann Company  
Eden Prairie, MN

**Nikki Volker, CISR, CPIW, AU**

Corporate 4 Insurance Agency, Inc.  
Mankato, MN



*“A Personable Company Keeping You on Course”*



## Insuring Homes, Farms, Businesses and Autos

Offered Exclusively Through Independent Agents



**Rated “A+ Superior”**



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

Box 48, Cottonwood, MN 56229

1-800-622-5230

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

## 2012 Certified Risk Managers Conferees



**Patrick Arendt, CIC, CRM**

Winona Agency  
Winona, MN

**Serena Bateman, CIC, CRM, CISR, AAI**

Associated Financial Group  
Minnetonka, MN

**Sharon Boschetti, CIC, CRM**

Associated Financial Group  
Minnetonka, MN

**Douglas Gregory, CIC, CRM**

Travelers  
St. Paul, MN

**Colleen Johnson, CIC, CRM, CISR**

RJF A Marsh & McLennan Agency  
Brooklyn Park, MN

**Michael Kromer, CRM**

Buffalo Wild Wings  
Minneapolis, MN

**Stephanie Landmark, CIC, CRM, CISR**

RJF A Marsh & McLennan Agency  
Minneapolis, MN

**Kristen Leonard, CIC, CRM, CISR**

RJF A Marsh & McLennan Agency  
Minneapolis, MN

**Carolyn Miller, CIC, CRM, CISR**

Kraus-Anderson Insurance  
Burnsville, MN

**Adam Noah, CIC, CRM**

Noah Insurance Group  
Stillwater, MN

**Frances Rachal, CIC, CRM, ARM, AAI**

Willis of Minnesota  
Minneapolis, MN

**Susan Rikke, CIC, CRM**

Ziegler, Inc.  
Minneapolis, MN

**Beth Watkins, CIC, CRM, CISR**

RJF A Marsh & McLennan Agency  
Minneapolis, MN

**Ryan Watkins, CIC, CRM**

RJF A Marsh & McLennan Agency  
Minneapolis, MN

**Garry Watts, CRM, CPCU**

Winona Agency  
Winona, MN

## 2012 Certified School Risk Managers Conferees



**David J. Davies, CSRM**

Indiana Insurance  
Burnsville, MN

**Aleshia McNamara, CIC, CSRM**

McNamara Company  
St. Paul, MN

**Joseph Morin, CSRM**

SFM-The Work Comp Experts  
Maple Plain, MN

**John Paulson, CIC, CSRM**

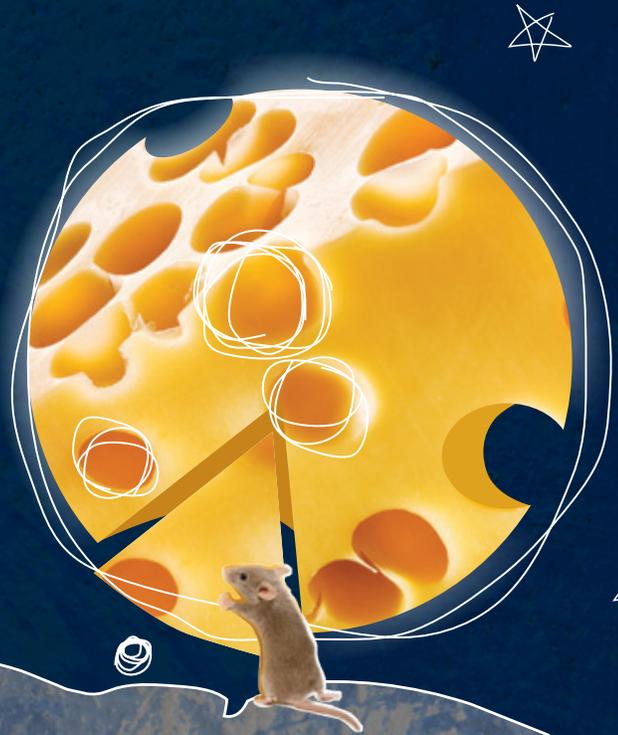
David Paulson Agency, Inc.  
Wadena, MN

**John Siffert, CSRM**

RJF/Gallagher & Associates, Inc.  
Minneapolis, MN

**James Westrum, CSRM**

Wayzata Public Schools  
Wayzata, MN



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



**MAKE EMC YOUR CHOICE FOR MAIN STREET BUSINESS**

When you think main street business, start thinking about the EMC Choice® Businessowners Program. Small and midsize businesses will enjoy the flexible coverage options designed to meet their specific insurance needs, the added value of free loss control services, plus the responsive service from an EMC branch office nearby. So if you still think EMC is just for niche programs, think again. *Count on EMC®* for your main street commercial lines marketing, too. For more details, contact your local EMC branch office.

 **EMC Insurance Companies®**

*Count  
on  
EMC*

*Trusted  
Choice®*

Minneapolis Branch: 800.362.4670 | Home Office: Des Moines, IA

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

© Copyright Employers Mutual Casualty Company 2009 All rights reserved

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

# Relax...

You've offered each of your clients  
a personal umbrella policy.



Right?

It might not be quite as relaxing as a day at the beach, but knowing you've done everything in your power to protect the customers who trust you to help them will go a long way towards easing your mind.

As a Big "I" member, you have access to a stand alone personal umbrella program from A+ rated carrier RLI, featuring:

- Limits up to \$5 million available
- You can keep your current homeowner/auto insurer
- New drivers accepted - no age limit on drivers
- Up to one DWI/DUI per household allowed
- Auto limits as low as 100/300/50 in certain cases
- Competitive, low premiums for increased limits of liability
- Simple, self-underwriting application that lets you know immediately if the insured is accepted
- E-signature and credit card payment options

So cover your clients... protect your agency...  
and profit from umbrella sales!

**Contact Terri Norum**  
**at 952.253.6237**  
**or**  
**[tnorum@miia.org](mailto:tnorum@miia.org)**

## 2012 Customer Service Representative of the Year

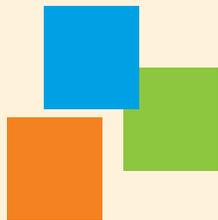


**Angie Nyamburi, CIC, CISR, CSRM**  
Wells Fargo Insurance Services  
Bloomington, MN



# THE RIGHT MIX

**Austin Mutual Insurance Company's rich tradition and strong Minnesota presence sets us apart in the marketplace. As the newest affiliate of super regional The Main Street America Group, our two companies are building upon this solid foundation with the introduction of new competitive commercial lines products.**



Our Main Line Business Owners Policy (Main Line BOP), tiered commercial auto, workers' compensation and commercial umbrella products - written through our Spring Valley Mutual Insurance Company - are now available for you to sell to your commercial insureds. Our tiered commercial auto is available as a standalone product or you can pair it with our Main Line BOP, which includes many coverages not available in competing products.

Quoting and issuing all of our commercial products is easier than ever through our Main Street Station commercial lines system.

## **Need More Information?**

**Call (800) 428-7081 or Visit [www.msagroup.com](http://www.msagroup.com)**



**AUSTIN MUTUAL  
INSURANCE COMPANY**

A member of The Main Street America Group

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



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

# Platinum Profile



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

## FEATURED PARTNER

North Star Mutual

## PRESIDENT & CEO

Jeff Mauland

## HEADQUARTERS

Cottonwood, MN

## A.M. BEST RATING

A+ (Superior)

## WEBSITE

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

**“A Personal Company— Keeping You on Course”**, is the tag line used by North Star Mutual, to show our commitment to policyholders and agents. Policyholders are kept on course through excellent insurance protection along with friendly care. Independent agents are partners to whom we strive to give excellent service with an emphasis on a personal touch.

North Star writes home, auto, farm, and commercial insurance in Minnesota, North Dakota, South Dakota, Nebraska, Iowa, and Oklahoma. The company is represented by over 1200 independent agencies and is committed to the independent agency system. North Star is proud to be a Trusted Choice company, and the Trusted Choice pledge by agents committing to exceptional service aligns closely with our service pledge.

In the October 16, 2012 press release from Deep Customer Connections, North Star was again included on the list of “Top Ten” carriers that are easiest to do business with. Deep Customer



*North Star Mutual Headquarters  
Cottonwood, MN*



*President & CEO  
Jeff Mauland*

Connections is a consulting firm that specializes in measuring and improving ease of doing business (EODB) performance.

In today's world, being easy to do business with and providing top-notch service requires a dedication to technology which includes efficient on-line quoting, application upload, claims reporting, and bill paying. We have worked closely with agents to make those programs among the industry's most user friendly. Agents can access our inquiry programs through real time with many agency management systems.

Excellent technology is a necessity, but perhaps what most symbolizes our personal service is the easy access to company personnel. At North Star, the phone is answered by a “live” operator and underwriting and claims people are available and willing to respond to agent's calls. Every spring, agent's meetings are held throughout our operating territory to facilitate face-to-face meetings with company staff that are on hand to provide program

updates. When claims occur, we have forty five company adjusters located throughout our upper Midwest states ready to adjust claims with North Star's personal touch.

North Star is committed to ease of doing business and personal service, but at the same time, a strong, stable financial base is needed to provide assurance for policyholders and agents. Our A+ rating by A.M. Best exemplifies financial strength. The Ward Group, the leading provider of benchmarking and best practices research studies for insurance companies, has for eight straight years named North Star to their “Ward's 50 Top Performers” list.

North Star is proud of our partnership with MIIAB agents and independent agent agents throughout our operating territory.

# 8 Ways to Be Memorable at Networking Events

by Patricia Fripp, CSP, CPAE

There is no point going anywhere if people don't remember you were there! Networking is an important part of building your business and developing good social contacts. However, if you go to business events and no one remembers you afterward, what was the point in attending? Such contacts only work if you make yourself memorable. Happily, this doesn't mean you have to be bizarrely dressed or loud and boisterous.

My professional life is spent helping professionals speak more effectively to large and small groups. It never ceases to amaze me how many talented and well-educated people attend networking events, yet overlook their big chance to be memorable by developing a mini-presentation for audiences of one to five. All speaking is public speaking. Outside the privacy of your own home, you are speaking in public no matter the size of your audience.

Here are some strategies that let you walk into a room with quiet self-assurance, confident that people will enjoy meeting you and will recall you afterwards:

**1. Arrive looking your best.** If you have a hectic day before going to a business meeting, keep a change of clothes in your office or car so you can arrive unwrinkled.

**2. Wear your name tag.** We're all more likely to retain information that we see and hear at the same time, so wear your name tag up on your right shoulder. That way, people can read it as they hear you say your name. Some women put their name tags down on their handbags or in the most inappropriate places. Put it where people are not afraid to look!

**3. Develop a memorable signature.** Men can wear ties that people will comment on. An investment banker I know wears a money tie. At certain meetings, industry events, and the National Speakers Association, I stand out because I wear distinctive hats. When people are asked, "Do you know Patricia Fripp?" the usual reply is, "Yes, she's the one who always wears the amazing hats."

**4. Develop an unforgettable greeting.** When you introduce yourself, don't just say your name and job title. Instead, start by describing the benefits of what you do for clients. A financial planner says, "I help rich people sleep at night." One of my responses is, "I make conventions and sales meetings more exciting." Almost invariably, my new friend has to ask, "How do you do that?" Immediately, I get to market myself: "You know how companies have meetings that are supposed to be stimulating, but they're often dull and boring? Well, I present practical ideas in an entertaining way so people stay awake, have a good time, and get the company's message. My name is Patricia Fripp, and I'm a professional speaker." People remember the vivid pictures you create in their minds more than the words you say.

**5. Greet everyone.** Don't ignore people you recognize if you've forgotten their name. Smile and ask a provocative question like, "What is the most exciting thing that has happened to you since we last met?" or "What is your greatest recent success?" or "What are



you most looking forward to?" And never be afraid to say, "The last time we met, we had such a great conversation. Will you remind me what your name is?" Best-selling author Susan RoAne tells people, "Forgive me for forgetting your name. Since I passed forty, it's hard to remember my own."

**6. Overcome any shyness.** Much of the value of networking events can be lost if you allow yourself to focus on being unassuming or fundamentally shy. For many people, mingling with a room full of strangers can be an unpleasant or even scary experience. Focus on the benefits of meeting exciting new contacts and learning new information instead of any butterflies in your stomach. Until you've gained confidence, a good way to do this is to offer to volunteer for a job that requires interacting with other attendees, such as volunteering to be a greeter. A greeter stands at the entrance, with a label on their name tag denoting them as "Greeter." They have a specific job: "How do you do? I'm Chris Carter. Welcome to the Chamber mixer. Is this your first event? Please find your name tag; the food is in the next room, and our program will start in thirty minutes." Soon you will start feeling like the host of the party. You've met many new people and will get cheery nods of recognition throughout the event, making it easy to stop and talk later. When you focus on helping others feel comfortable, you are not thinking about you being shy!

**7. Travel with your own PR agent.** This is a powerful technique that maximizes your networking. Form a duo with a professional friend. When you arrive, alternately separate and come together, talking-up each other's strengths and expertise.

Suppose you and Fred are secret partners. As Fred walks up, you say to the person you've been talking to, "Jack, I'd like you to meet our sales manager Fred. Fred has taught me nearly everything I know about sales and our product line. In the sixteen years at our company, there has never been a sales contest he has not won." Then, Fred can say, "Well, Jane is being very generous. It's true; I've been with our company for sixteen years, and Jane has been here for only six months and has brought in more new business in six months than any other person in the fifty-three year history of our firm. Thank goodness I'm now the sales manager and can't compete. She is going to overshadow the rest of us. Her ability to listen to clients' needs gives her a competitive edge."

When you do this, you're saying about each other exactly what you would love your prospects to know, but modesty prevents you from telling them. Also, by saying something interesting, memorable, or funny, you become objects of interest to your listeners. Imagine the next day when they go to work and talk about the networking event they attended. They will repeat your funny lines, making themselves an object of interest. Any time you can make someone feel good about themselves, they are very likely to remember you!

**8. Always send a note or brochure the next day to the people you have met.** Keep business cards, and make notes of what you said for when you meet them at another event.

These are all positive, pleasant, easy ways to be memorable. Get the most out of your networking time and energy by making yourself worth remembering!



#### About the Author

Patricia Fripp, CSP, CPAE, Keynote Speaker, Executive Speech Coach, and Sales Presentation Skills Expert, works with organizations and individuals who realize they gain a competitive edge through powerful, persuasive, presentation skills. She builds leaders, transforms sales teams, and delights audiences. Fripp is Past-President of the National Speakers Association. To learn more about Patricia, contact her at <http://www.Fripp.com>, (415) 753-6556, @PFripp, or [PFripp@ix.netcom.com](mailto:PFripp@ix.netcom.com)

# CHOOSE WISELY.

Work with Allied Insurance and get the kind of support that makes a difference. For you and your customers.

It's our unique approach that helps you deliver the best experience to your customers so you can write and keep more business.

It's just another way that Allied supports your independence, but makes sure you're never alone.

Learn More. **[alliedinsurance.com](http://alliedinsurance.com)**



**Allied  
Insurance**

a Nationwide® company  
*On Your Side®*

AUTO • HOME • BUSINESS • POWERSPORTS



Products underwritten by AMCO Insurance Company, Allied Property & Casualty Insurance Company, Depositors Insurance Company, Nationwide Insurance Company of America, Nationwide Affinity Insurance Company of America, Nationwide Property and Casualty Insurance Company, Nationwide Mutual Fire Insurance Company and Nationwide Agribusiness Insurance Company. Home Office: 1100 Locust Street, Des Moines, Iowa 50391-2000. Customers will be placed with one of the above companies based on location and the product requested. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. Products are subject to deductibles, exclusions and conditions. Nationwide, the Nationwide framemark and On Your Side are service marks of Nationwide Mutual Insurance Company. © 2010 Nationwide Mutual Insurance Company. All rights reserved. AP01637a (0310) 00

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

# The RV Storage Option

from GMAC Insurance

The GMAC Insurance RV Storage Option can save your customers up to \$400 over just six months!

Your customers can save money by suspending their collision and liability coverage when they're not using their RV. Their comprehensive coverage stays in force to fully protect their RV against fire, storm, wind and theft. And, it only takes a quick phone call to us when your customer is ready to get their RV back on the road.



**GMAC Insurance**<sup>®</sup>

Contact Frank Whitcomb to learn more about being appointed with GMAC Insurance!

Call Frank at (612) 210-0518 or, send an email to:  
[frank.whitcomb@gmacinsurance.com](mailto:frank.whitcomb@gmacinsurance.com)

**America's RV  
Insurance  
Specialist**

RVs with an original cost new of \$500,000 or more will be insured only if all autos in household are also insured with GMAC Ins. Underwriting approval required.  
© 2012 GMAC Insurance. All Rights Reserved. Underwritten by member companies of the GMAC Insurance Group. Eligibility, discounts and coverages may vary by state.



We push ourselves for you.  
Because you push yourself  
for them.

For more about how Integrity can help you  
help your customers contact:

**Cathy Beaudin at 920-968-8326  
or cbeaudin@imico.com**

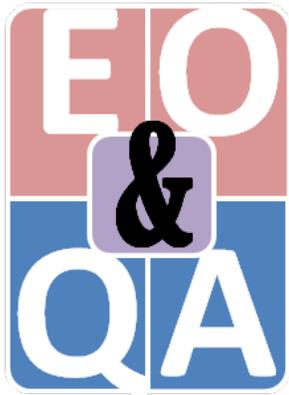
[integrityinsurance.com](http://integrityinsurance.com)



**Integrity**  
Insurance®

The way it should be.®

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



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

By Mary LaPorte, CPCU,  
CIC, LIC, CPIA

**Q:** Mary, our agency has created a Facebook site, and we have been discussing what type of postings we should include and how to control the postings. Do you have any advice for us in this area?

**Debi, Colorado**

**A:** Debi, this is such a timely topic. There are clear statistics which show that a social media site, such as Facebook, can drive potential customers to your website, which can ultimately result in sales. I see a lot of agency social media sites, and I believe that some agencies do a great job, some do an adequate job, and some don't do much with their sites at all (which equates to a terrible job). No one is interested in seeing postings which just advertise the agency. Successful sites include helpful safety and loss control information, postings about the agency's involvement in community charity events, announcements about new staff members or employees education achievements, and interesting articles just for fun.

The best advice for anyone starting a new social media site or trying to make their existing site better is to take a class. There are a lot of resources available today. Check with your association or search on-line. Even a one-hour webinar would be a big help. A class will help you understand the risks involved and give you lots of helpful hints.

From an E&O perspective, you will need to address multiple areas. Consider the agent that writes a blog, or includes helpful coverage information in their postings. If any information is inaccurate or misleading, this could lead to an E&O claim if a party relied on that information. As a precaution, make it a practice that no posting should be made until the content has been reviewed by at least two or three sets of "eyes". In other words, let a couple other knowledgeable individuals review the information before posting it. If you are using some articles from other sources, be sure to obtain permission and give credit when using that information.

Another area that could be troublesome is a breach of privacy. Never use a person's name without their permission. If you are using testimonials from your customers in the site, make sure that the customer gives you permission to use the testimonial in that way.

When an individual comments on a posting, make sure that your settings do not allow the posting to be seen until you review and accept it. You don't want a disgruntled former customer to make negative comments for the public to see. On the other hand, those comments create a great opportunity for bringing a problem to your attention and giving you an opportunity to respond and solve a problem.

Assign someone to check the site regularly and require them to post and respond at least twice per day. In many agencies, this might be one of the newest, youngest employees (or even a son/daughter of an owner) who is technically savvy. The problem with that person is that they also have the least "real world" experience about what could happen, or not be as sensitive to E&O and privacy issues. If that is the case, then be sure that someone with more experience reviews their postings and responses before making them public.

There are many other areas where an agency should be knowledgeable in this area. Be sure that you educate yourself and set basic safeguards in place before proceeding.

*Mary LaPorte is a consultant and educator with a strong background in Errors & Omissions loss prevention. Forward your E&O questions to [marylp@lpinsuranceconsult.com](mailto:marylp@lpinsuranceconsult.com)  
2012 LaPorte Consulting, LLC. All Rights Reserved*

If you cannot place all of your clients' personal insurance needs, they will find someone who can.

When it comes to personal insurance, every part matters. Because when one piece goes missing, the entire account could come undone. At Burns & Wilcox, we can insure individual portions of their coverage or the whole account. So you do not have to turn away any business. We have the expertise, resources and experience that can only come from being the largest independent wholesale broker and underwriting manager. Need help with personal insurance? No one has you covered like Burns & Wilcox.

Minneapolis, Minnesota | 612.564.1880  
toll free 800.328.1693 | fax 612.564.1881  
minneapolis.burnsandwilcox.com

• Commercial • Personal • Professional • Brokerage • Binding • Risk Management Services



[www.minneapolis.burnsandwilcox.com](http://www.minneapolis.burnsandwilcox.com)

**CONSTRUCTION**



## **WORKERS' COMP INSURANCE**

**FOR MORE INFORMATION, CALL: (800) 381-9347 | AMERISAFE.COM**

## **WHAT DO 96 OF THE TOP 100 BROKERS HAVE IN COMMON ?**

**THEY CHOOSE THE CERTIFIED RISK MANAGERS PROGRAM.**

According to the July 18, 2011 issue of *Business Insurance*, 96 of the top 100 U.S. Brokers attend the CERTIFIED RISK MANAGERS PROGRAM. We are proud to be part of their professional development and would like to be part of yours.

Upcoming CRM courses:

**Practice of Risk Management**, Eden Prairie, MN, June 27-30, 2012

**Analysis of Risk**, Eden Prairie, MN, December 5-8, 2012

These courses are approved by the Minnesota Commissioner of Commerce for 20 GEN hours of continuing education.



**MN Independent Insurance  
Agents & Brokers Association**

**LEARN MORE | EARN MORE**

Register at [www.TheNationalAlliance.com](http://www.TheNationalAlliance.com) or call **800-633-2165**

# In The News...

## **NORTH STAR MUTUAL INSURANCE EARNS DEEP CUSTOMER CONNECTIONS' TOP TEN RANKING**

More than 7,000 agents assessed the performance of over 200 property and casualty carriers in Deep Customer Connections, Inc.'s 10th year of surveying agents. In the survey, agents rated how easy it is to place business with carriers based on 11 factors. Deep Customer Connections is proud to recognize North Star Mutual Insurance Company for their outstanding performance.

In the survey, agents rated how easy it is to place business with carriers based on 11 different factors. The factors were developed and validated with agents. Deep Customer Connections' Opportunity Index gauges a carrier's performance against what independent agents rate as most important when choosing the carrier with whom they will write business.

In addition to achieving overall Top Ten status, North Star Mutual earned Top Ten ranking in 5 of 11 unique factors including:

- Understands and acts on agency needs
- Is responsive in underwriting
- Is flexible in underwriting
- Provides effective, user-friendly technology
- Makes it easy for my customers (policyholders) to do business with me (the agent)

"Independent agents are vital to our success. We strive to provide a combination of user friendly technology and excellent personal service to our agents," said Jeff Mauland, President and CEO of North Star Mutual. "There are many quality companies competing for an agent's business, so making ourselves easier to do business with is a real strategic focus for us."

## **EMC RANKS AS A TOP WORKPLACE**

EMC Insurance Companies ranked No. 5 in the large company category in the lowa Top 100 Workplaces survey conducted by The Des Moines Register and WorkplaceDynamics. Feedback from the survey highlighted the excellent pay and

benefits package offered to EMC employees.

Other employee comments were:

- "I feel that EMC strives to do what is best for happy, healthy employees." –EMC Reinsurance
- "I am impressed that EMC treats their employees so well." –Claims Medical
- "As a 100-year-old company, EMC has a long history of doing things well that has built over time. It comes down to experience—EMC has the experience necessary to be successful." – Corporate Development

"We are honored that employee feedback was so positive," said Beth Nigut, vice president of human resources at EMC Insurance Companies. "We believe in our employees and concentrate on appropriately developing, engaging and rewarding them."

"EMC was built on core beliefs that have guided our success for more than 100 years," she continued. "The company is committed to providing excellent service to agents and policyholders, and that can only come from supporting our employees."

## **CISR PROGRAM EXPANDS TO NINE CHOICES**

The Certified Insurance Service Representatives (CISR) Program announced the expansion of course offerings for the prestigious designation. This expansion allows participants to select from a variety of courses, based on their personal preference, to earn the CISR designation. The new options give participants the opportunity to choose five of the nine courses to specialize in a certain area or mix and match courses to diversify their learning.

The new expansion includes:

Commercial Lines:

- Commercial Casualty I – CGL, Additional Insureds
- Commercial Casualty II – BAP, WC, Excess Liability
- Insuring Commercial Property – Commercial

Property, Time Element, Commercial Inland Marine

Personal Lines:

- Insuring Personal Auto Exposures – Personal Automobile Exposures and Coverages
- Insuring Personal Residential Property – Homeowners Coverage Forms and Dwelling Fire
- Personal Lines Miscellaneous – Watercraft, Recreational Vehicles, Business Activities, and Personal Umbrella/Excess

Related Professional Topics:

- Agency Operations – Major Revision 2012
- Elements of Risk Management – the Five Steps of the Risk Management Process
- Life & Health Essentials – Life Insurance and Health Insurance Concepts

To earn the CISR designation, a participant will need to complete the course and pass the final exam for any 5 of the 9 courses. The nine courses, currently available online, will be available throughout the United States in a classroom format in 2013. The new courses provide current CISRs excellent update options and are being filed for state CE credit in all states.

### **WESTERN NATIONAL PROMOTES JEFF COUCHMAN TO SENIOR VICE PRESIDENT – MARKETING & AGENCY SALES**

Western National Insurance Group (WNIG) of Edina, Minn., today announced that it has promoted Jeffrey J. Couchman to the new position of Senior Vice President – Marketing & Agency Sales, effective immediately.

In this new role, Couchman will assume direct responsibility for agency sales in the Central Region (comprising the states of Illinois, Iowa, Minnesota, North Dakota, South Dakota and Wisconsin). Couchman will also be responsible for the overall coordination of all sales activity across the enterprise. This new responsibility will be in addition to his current role overseeing marketing, communications, and business development for all the group's companies. This promotion is the first step in the succession plan of David L. Eide,

EVP, who previously had this sales role. Mr. Eide will continue to have overall responsibility for the Group's underwriting functions until his planned retirement in 2013.

Couchman joined Western National in 2008, serving most recently as Vice President – Marketing & Business Development. Prior to joining Western National, he worked for several years in risk analysis, reinsurance, and commercial lines underwriting. Couchman holds a B.A. from Gustavus Adolphus College (St. Peter, Minn.) and has earned the CPCU, ARe, and AU designations from the AICPCU-IIA. He is currently working towards his M.B.A. degree at the University of St. Thomas (St. Paul, Minn.).

"Jeff has proven himself to be an excellent leader in the service of our marketing and business development efforts, and we are pleased to expand his role now," said Stuart Henderson, president and chief executive officer. "We have been very fortunate to have the benefit of Dave Eide's talent for nearly 9 years now in the rebuilding of Western National but must respect his decision to go forward with his succession plan."

### **ACUITY'S GROWTH CREATES 100 JOB OPENINGS**

ACUITY announced that strong, sustained business growth has created employment opportunities for 100 new professional staff members at its Corporate Headquarters and throughout its 20-state operations. The company's anticipated staff growth is in addition to 50 new employees that were hired earlier this year.

In 2012, ACUITY's business is increasing at a rate of 16 percent, with the insurer seeing company-record levels of activity in both personal and commercial lines. ACUITY projects writing over \$200 million in new business premium this year for the first time in its 87-year history and reaching the \$1 billion written premium mark in early 2013.

ACUITY's expansion is creating an unprecedented level of employment opportunity. The company will be hiring processors and underwriters, programmers and technical support staff, regulatory affairs analysts, marketing analysts, business analysts, claims professionals, territory directors, loss control representatives, premium auditors, and more.



## Insurance solutions for home, auto and business

We offer personal and business insurance through independent agencies.

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



QBE and the links logo are registered service marks of QBE Insurance Group Limited. All coverages underwritten by member companies of QBE. © 2011 QBE Holdings, Inc.

## Proudly Providing Insurance in Minnesota for More Than 100 Years



SPRING VALLEY MUTUAL  
INSURANCE COMPANY

A member of The Main Street America Group

[www.springvalleymutual.com](http://www.springvalleymutual.com)  
(877) 346-7369



## Success Takes More Than A Few Ingredients

Satisfy your appetite for business with a strong partner.

Talk to us about how we can partner with you—and provide the right ingredients to grow and succeed.

8300 Norman Center Drive, Suite 250  
Bloomington, MN 55437  
(952) 897-3000 [www.hanover.com](http://www.hanover.com)



SELECTIVE®

Response is everything.

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

© 2012 SECURA Insurance



## Success is finding an advantage.

Intensity can set one apart from all others. Agents know this. That's why so many choose SECURA to help their business grow. Call 1-800-558-3405. **Write your own success story.**<sup>SM</sup>

BUSINESS | NON-PROFIT | HOME-AUTO | FARM



TRAVELERS 



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

## E&S SPECIALISTS

Artisan Contractors  
Professional Liability  
Environmental  
Marine  
Garage  
Liquor Liability  
Transportation  
and MORE!



5001 American Blvd W.  
Bloomington, MN 55437

Phone: 800-622-1667  
Direct: 952-807-0099

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



7300 Metro Blvd, Suite 355  
Minneapolis, MN 55439  
Ph: 952.938.0655  
Toll Free: 800.862.6038  
[www.RPSins.com](http://www.RPSins.com)

- Full Service Brokerage
- Uniquely Designed Specialty Programs
- Online Quotes, Rating and Binding Inc, Contractors and Workers' Compensation
- Admitted and Non-Admitted Carriers Available

### A New Way for Insurance Agents To:

- Improve Policyholder Retention
- Increase "Word of Mouth" Referrals
- Gain a New Competitive Edge, Especially Against Internet Insurance Competition
- Better Control Loss Ratios

To Find Out How Contact Tami at:  
**651.739.4289 or [tami@icchelps.com](mailto:tami@icchelps.com)**

ICC RESTORATION & CLEANING SERVICES



Proud to be a  
**Trusted Choice®**  
member company



**WESTFIELD**  
INSURANCE  
Sharing Knowledge. Building Trust.®

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



Finding the best business  
technology solutions does  
not have to be difficult.

- ◇ Desktop and Application Hosting
- ◇ Network Support
- ◇ Laserfiche Document Management
- ◇ Professional Services
- ◇ Virtualization



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

763-475-9111

**we make IT easy**

THE IMT GROUP



**WADENA**  
INSURANCE

**IMT**  
INSURANCE

**IMT**

For Auto, Home, Business and More

West Des Moines, IA ♦ 800-274-3531 ♦ [www.imtins.com](http://www.imtins.com)



**TOMSCHE, SONNESYN**  
& TOMSCHE, P.A.

Attorneys at Law

Phone 763.521.4499  
Fax 763.521.4482  
[www.tstlaw.com](http://www.tstlaw.com)

Rolf E. Sonnesyn  
Phone 612-520-8604

### Insurance Defense

*Our portfolio includes an emphasis on the  
defense of insurance agents*

Proud to be a MIIAB sponsor



**KEMPER**  
PREFERRED

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

**TOSHIBA**  
BUSINESS SOLUTIONS

960 Blue Gantian Road  
Phone (651) 994-7700

Eagan, MN 55121  
Fax (651) 994-3089

1-800-827-4569

Elite Partner  
Office Printing



Copiers/MFP's-Color -Fax-Printers-  
Document Management Systems-  
Managed Print Services

<http://www.copiers.toshiba.com/tbs11/home.html>

**Leading Innovation >>>**

**Wilson Mutual**  
INSURANCE COMPANY

*Our people make the difference*

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

# You're an independent agent.

Got your  
life jacket on?

## The Big "I" Professional Liability Program

### Prevent.

Our risk management resources keep your agency from making common preventable mistakes.

### Protect.

Our superior coverage and expert claims teams are in your corner in the event of a claim.

### Prosper.

When you know you have the best E&O protection, you can focus on growing your most important asset—your business.

The Big "I" and Swiss Re are jointly committed to providing IABA members with leading edge agency E&O products and services. The IABA and its federation of 51 state associations endorse Swiss Re's comprehensive professional liability program.

[www.independentagent.com/EO](http://www.independentagent.com/EO)

**Shelley Waldhauser** 952.253.6086

[swaldhauser@miia.org](mailto:swaldhauser@miia.org)



Swiss Re



Insurance products underwritten by Westport Insurance Corporation, Overland Park, Kansas.

Westport is a member of the Swiss Re group of companies and is licensed in all 50 states and the District of Columbia. ©2008 Swiss Re

[www.swissre.com/bigI](http://www.swissre.com/bigI)



## Thank You to our Trusted Choice Partners in Minnesota

AAA Insurance: [www.AAA.com](http://www.AAA.com)

Allied Insurance: [www.alliedinsurance.com](http://www.alliedinsurance.com)

Austin Mutual Insurance: [www.austinmutual.com](http://www.austinmutual.com)

Capital Insurance Group: [www.ciginsurance.com](http://www.ciginsurance.com)

Continental Western Group: [www.cwgins.com](http://www.cwgins.com)

EMC Insurance Companies: [www.emcins.com](http://www.emcins.com)

Encompass Insurance:  
[www.encompassinsurance.com](http://www.encompassinsurance.com)

Foremost Insurance Group: [www.formost.com](http://www.formost.com)

Harleysville Insurance: [www.harleysvillegroup.com](http://www.harleysvillegroup.com)

The Hartford: [www.thehartford.com](http://www.thehartford.com)

Indiana Insurance: [www.indiana-ins.com](http://www.indiana-ins.com)

Integrity Insurance: [www.integrityinsurance.com](http://www.integrityinsurance.com)

Liberty Mutual: [www.lmac.com](http://www.lmac.com)

MetLife Auto & Home: [www.metlife.com](http://www.metlife.com)

Midwest Family Mutual: [www.midwestfamily.com](http://www.midwestfamily.com)

North Star Mutual: [www.nstarco.com](http://www.nstarco.com)

Ohio Casualty: [www.ocas.com](http://www.ocas.com)

Progressive Insurance: [www.progressiveagent.com](http://www.progressiveagent.com)

Rain & Hail Insurance Service, Inc.:  
[www.rainandhail.com](http://www.rainandhail.com)

Safeco Insurance: [www.safeco.com](http://www.safeco.com)

Selective Insurance: [www.selective.com](http://www.selective.com)

SFM-The Work Comp Experts:  
[www.sfmic.com](http://www.sfmic.com)

State Auto Insurance: [www.stateauto.com](http://www.stateauto.com)

Travelers Insurance: [www.travelers.com](http://www.travelers.com)

Western National Insurance: [www.wnins.com](http://www.wnins.com)

Westfield Insurance: [www.westfieldinsurance.com](http://www.westfieldinsurance.com)

Wilson Mutual Insurance: [www.wilsonmutual.com](http://www.wilsonmutual.com)

### DON'T GET BITTEN BY AN E&O CLAIM YOU COULD HAVE AVOIDED.

Swiss Re policyholders written through the Big "I" Professional Liability Program have access to an exclusive risk management web site.

Log on today to fish for E&O claims frequency data, real-life case studies and analysis, sample client letters, sample agency procedures, agency E&O self assessments, podcasts on important E&O topics, and much more.



[www.independentagent.com/EOHappens](http://www.independentagent.com/EOHappens)



## Virtual University



MN Independent Insurance  
Agents & Brokers Association

**Online Courses:** The VU offers a wide variety of online classes to enhance and expand insurance technical and business skills. When taking an online class through the VU, you can be confident you or your staff is learning the highest quality education available online. You do NOT have to be a member or subscriber to take an online course since a separate fee is charged.

**Research Library:** For those who seek a smarter way to research, the VU provides access to hundreds of insurance, business and technology articles written by volunteer faculty and other contributors. Technical insurance articles often include links to full sample ISO forms. You'll also find white papers and articles on many issues affecting today's insurance marketplace.

**Expert Advice:** Sometimes you need answers to questions that can't be found in the research library. To help with these "just in time" issues, we have assembled a faculty of leading experts from around the country. Big "I" Members can submit questions to our "Ask an Expert" service and a response is usually sent within 3-5 business days, but often sooner.

All of this can be accessed on the web at

[www.independentagent.com/vu](http://www.independentagent.com/vu)



# 2012 MIIAB CIC Program Schedule

**EXAMS NOW ON FRIDAY!**

MN Independent Insurance Agents & Brokers Association

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

## Please select Seminar date

- 1/11 - 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**.

## Method of Payment

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

*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)

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

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

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



# 2013 MIIAB CIC Program Schedule

**EXAMS NOW ON FRIDAY!**

MN Independent Insurance Agents & Brokers Association

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

## Please select Seminar date

- 1/16 - 1/18/13 **Eden Prairie** Commercial Casualty
- 2/6 - 2/7/13 **Plymouth** \*Ruble Graduate Seminar
- 3/6 - 3/8/13 **Eden Prairie** Commercial Property
- 4/24 - 4/26/13 **Eden Prairie** Life & Health
- 5/15 - 5/17/13 **Eden Prairie** Personal Lines
- 6/12 - 6/14/13 **Brainerd** Agency Management
- 7/17 - 7/19/13 **Eden Prairie** Commercial Casualty
- 8/7 - 8/9/13 **Eden Prairie** Life & Health
- 9/25 - 9/26/13 **Plymouth** \*Ruble Graduate Seminar
- 10/16 - 10/18/13 **Eden Prairie** Commercial Property
- 11/13 - 11/15/13 **Eden Prairie** Personal Lines

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

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

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**.

## Method of Payment

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

*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)

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

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

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



# 2012 MIIAB CISR Program Schedule

MN Independent Insurance Agents & Brokers Association

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

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

- 1/24/12 - 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.

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

### 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*

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

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

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

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



# 2013 MIIAB CISR Program Schedule

MN Independent Insurance Agents & Brokers Association

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

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

- |   |  |
|---|--|
| <input type="checkbox"/> 1/9/13 - Shoreview Commercial Casualty         | <input type="checkbox"/> 7/11/13 - Shoreview Personal Auto             |
| <input type="checkbox"/> 1/22/13 - Eden Prairie Personal Auto           | <input type="checkbox"/> 7/16/13 - Alexandria Agency Operations        |
| <input type="checkbox"/> 2/5/13 - Eden Prairie *WTH - Personal Lines    | <input type="checkbox"/> 7/25/13 - Brainerd Commercial Casualty 1      |
| <input type="checkbox"/> 2/13/13 - Rochester Agency Operations          | <input type="checkbox"/> 8/13/13 - St. Cloud *WTH - Commercial Lines   |
| <input type="checkbox"/> 2/19/13 - Eden Prairie Commercial Casualty     | <input type="checkbox"/> 8/15/13 - Eden Prairie **Dynamics of Service  |
| <input type="checkbox"/> 2/26/13 - St. Cloud Personal Residential       | <input type="checkbox"/> 8/22/13 - Fergus Falls Personal Auto          |
| <input type="checkbox"/> 3/20/13 - Duluth Commercial Casualty           | <input type="checkbox"/> 9/10/13 - Eden Prairie Personal Auto          |
| <input type="checkbox"/> 4/17/13 - Rochester Commercial Casualty 1      | <input type="checkbox"/> 9/11/13 - Thief River Falls Agency Operations |
| <input type="checkbox"/> 4/18/13 - Eden Prairie Personal Residential    | <input type="checkbox"/> 9/12/13 - Shoreview Commercial Property       |
| <input type="checkbox"/> 4/23/13 - Shoreview *WTH - Commercial Lines    | <input type="checkbox"/> 9/24/13 - Morton Commercial Property          |
| <input type="checkbox"/> 5/14/13 - Eden Prairie Agency Operations       | <input type="checkbox"/> 10/3/13 - St. Cloud Personal Auto             |
| <input type="checkbox"/> 5/16/13 - Rochester *WTH - Personal Lines      | <input type="checkbox"/> 10/9/13 - Eden Prairie Commercial Casualty 2  |
| <input type="checkbox"/> 5/21/13 - Duluth Personal Residential          | <input type="checkbox"/> 10/10/13 - Duluth Personal Auto               |
| <input type="checkbox"/> 5/22/13 - St. Cloud Commercial Property        | <input type="checkbox"/> 10/22/13 - Mankato Commercial Casualty 1      |
| <input type="checkbox"/> 6/4/13 - Mankato Personal Auto                 | <input type="checkbox"/> 11/5/13 - Eden Prairie Personal Residential   |
| <input type="checkbox"/> 6/5/13 - Bemidji Personal Residential          | <input type="checkbox"/> 11/13/13 - Rochester Personal Auto            |
| <input type="checkbox"/> 6/11/13 - Grand Rapids Agency Operations       | <input type="checkbox"/> 12/10/13 - Eden Prairie Commercial Property   |
| <input type="checkbox"/> 6/18/13 - Eden Prairie *WTH - Commercial Lines |  |

### 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*

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

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

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

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

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

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



# 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

- 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

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

**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: **MIIAB, 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)



MN Independent Insurance Agents & Brokers Association

# 2013 MIIAB Errors & Omissions Seminars

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

## Please Check Location

- 1/23/13 - Eden Prairie** 8:30am-3:30pm  
Prairie Conference Center  
7500 Flying Cloud Dr  
Eden Prairie, MN 55344  
952.835.4180
- 3/14/13 - St. Cloud** 8:30am-3:30pm  
Best Western Kelly Inn  
Hwy 23 & 4th Ave  
St. Cloud, MN 56301  
320.253.0606
- 4/24/13 - Fergus Falls** 8:30am-3:30pm  
Best Western/Bigwoods Event Center  
925 Western Ave  
Fergus Falls, MN 56537  
800.293.2216
- 5/9/13 - MIIAB Convention** 8:30am-3:30pm  
Minneapolis Convention Center  
1301 2nd Ave S  
Minneapolis, MN 55403  
612.335.6000
- 6/20/13 - Morton** 8:30am-3:30pm  
Jackpot Junction  
39375 County Hwy 24  
Morton, MN 56270  
507.644.3000
- 7/23/13 - Walker** 8:30am-3:30pm  
Chase on the Lake  
502 Cleveland Blvd  
Walker, MN 56484  
888.242.7306
- 8/21/13 - Rochester** 8:30am-3:30pm  
Hilton Garden Inn  
225 South Broadway  
Rochester, MN 55904  
507.285.1234
- 9/17/13 - Duluth** 8:30am-3:30pm  
Holiday Inn & Suites  
200 West First St.  
Duluth, MN 55802  
218.727.7492
- 10/23/13 - Eden Prairie** 8:30am-3:30pm  
Prairie Conference Center  
7500 Flying Cloud Dr  
Eden Prairie, MN 55344  
952.835.4180

AGENCY STAFF SIZE	TOTAL ATTENDEES REQUIRED AT A (6 HOUR) SEMINAR	POSITION IN AGENCY	PLUS ADDITIONAL REQUIREMENTS
1	1	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER OR OFFICER	NONE
2-7	2	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER OR OFFICER	ONE PRODUCER OR CSR
8-20	4	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER <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

**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: **MIIAB, 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  
CNA Insurance  
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  
Scobie Group  
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  
Workers Compensation Specialist