

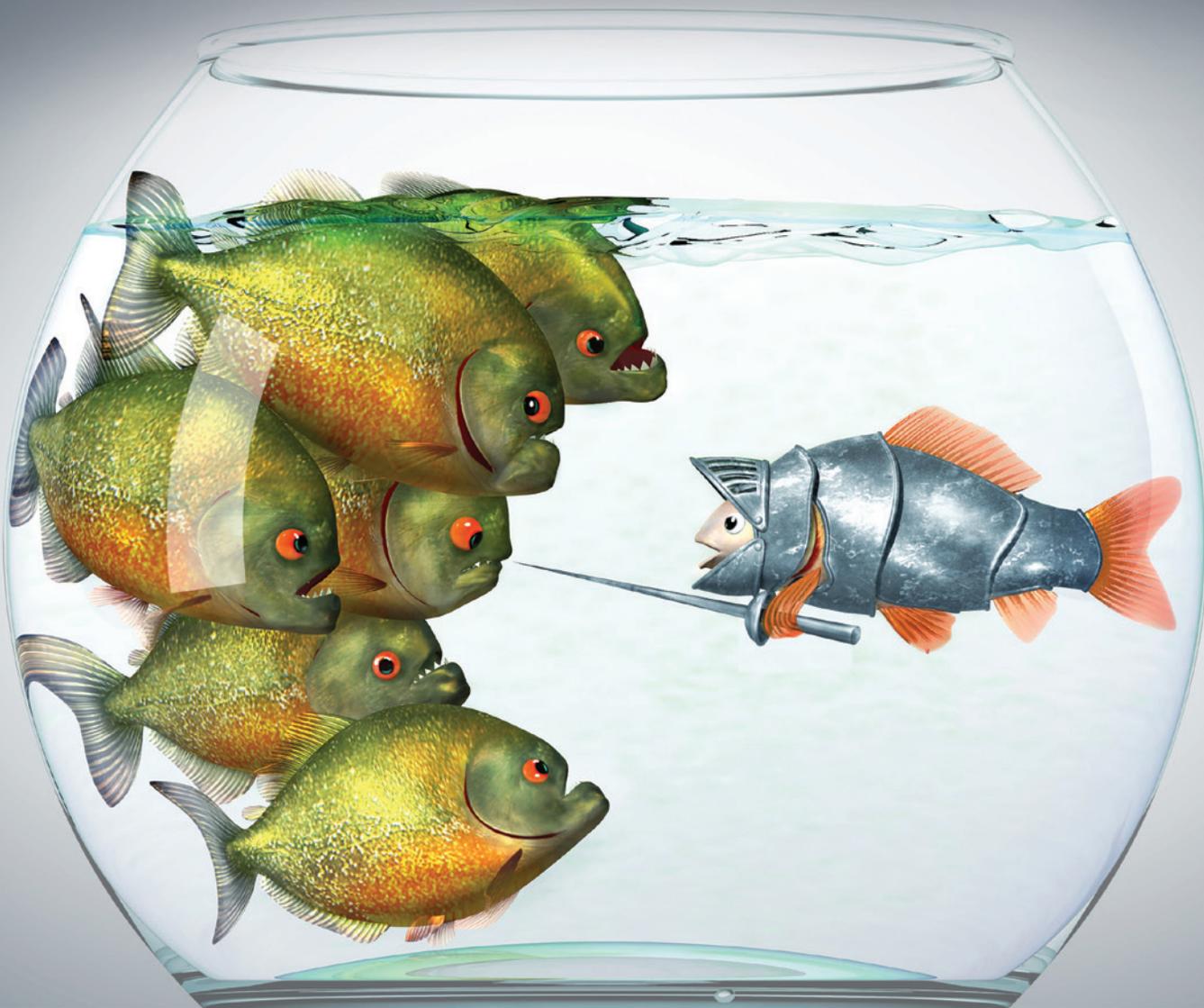


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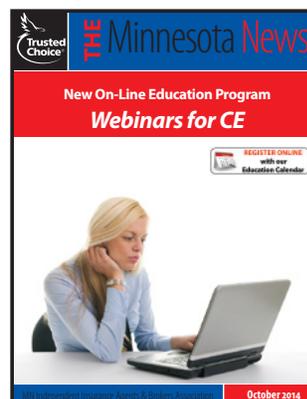
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New On-Line Education Program
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Process Improvement

Reviewing and refining the systems and processes used in your business is an ongoing task that is too often overlooked by business owners. A simple change can have a huge impact on how efficiently your office operates. Consider how much more effectively you service accounts with access to your email on your cell. It's important to review what you do on a day to day basis and consider ways to improve on it. Step 1 is to weigh out the broad functions of an insurance agent by importance. Then take the most important function, select a process and establish the improvement objective. There are 3 basic functions/goals for an independent insurance agency:

1. Attracting more clients (establishing better referral/advertising systems)
2. Increasing the return on each client (increased cross selling/upselling)
3. Retaining more clients for longer (improving customer satisfaction).

For most agencies, the most important of these is number 3, retaining clients, and here's why:

- It costs over 6 -7 times more to get new customer than it does to keep a current one.
- A dissatisfied customer will tell between 9-15 people about their experience. Around 13% of dissatisfied customers will tell more than 20 people.
- 55% of customers would pay extra to guarantee a better service.
- Price is not the main reason for customer churn, it is actually due to the overall poor quality of customer service.
- The probability of selling to an existing customer is 60-70%. The probability of selling to a new prospect is 5-20%.

So, how can you improve the experience your clients receive from your office? First, seek to understand what your clients want. In our office, we found they want to be able to communicate with their agent, and they want convenience, amongst other things. Next review the current systems in place to deal with these client needs and consider how you can change them to improve customer satisfaction. Most offices communicate with a mixture of email, fax, and phone. How can we improve upon these? Make sure you have access to and are checking your email, even when out of the office. Consider using a fax system that converts your faxes to emails, so you are still receiving them when you're on the go. Make sure you have staff answering the phones all day or have your office line forwarded to your cell. Don't just look to improve your current systems; Seek to offer better systems. Open up new avenues to communicate with your clients. You may receive service or quote requests on Facebook or LinkedIn. This type of communication is only going to increase as time goes on. Roughly 75% of 18 – 49 year olds use social media and they use it several times a day to chat with friends, family, and increasingly with businesses. In our office, we added a live chat feature on our local website that immediately connects clients with our office staff, allowing our clients the immediacy of a phone call without having to pick up the phone.

Once you've revised one section of your business, move on to another. Get in the habit of continually reviewing and refining these processes and your business will continue to grow. You and your staff will be happier and more productive. Your clients will be more satisfied and more loyal.

Vance Prigge
Atlas Insurance Brokers, LLC

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<http://returnonbehavior.com/2010/10/50-facts-about-customer-experience-for-2011/>



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MIIAB's Webinar's are a Huge Success

Last month we began our first webinar for member agents and it was a huge success. The upcoming series of webinars are highlighted in this issue of our magazine. On September 24th we had our 2nd Ethics Webinar and we had 90 plus people signed up for this program. Remember that if you take an ethics webinar and you are a member of the MIIAB you will not be charged for those CEU's. This is a major benefit for being an MIIAB member and should be a large cost saving advantage for your licensed agents and producers in your office. The registration is very simple and I'll guarantee you that you'll enjoy the other series of programs that we'll offer throughout the year.

MIIAB Honors Stu Henderson President and CEO of Western National Insurance Group

The MIIAB Board of Directors will be hosting a reception in honor of Stu Henderson who will the Chairmanship of the National Association of Mutual Insurance Companies, NAMIC. This is a major accomplishment for Mr. Henderson and we are proud to honor him for his hard work and dedication to the industry, companies, and agents he represents. If you are an agent of Western National and would like to attend this event on October 8th please contact April Goodin on our staff to RSVP. The reception will be at the Sheraton Bloomington, the old Sofitel Hotel and start at 530pm.

40 years of Offering Professional Education Through The National Alliance

October 1st we will be celebrating our 40th year in offering professional education to our member agents in MN. Dr. Hold, President of the National Alliance will be on hand to celebrate this event at our conferment luncheon. It was 40 years ago, this month when we offered our first CIC institute in MN and many of those first attendees are still holding this designation today. Also over the past 40 years the National Alliance has developed an array of other programs for our industry such as the CISR program, Ruble seminar, and the CRM program. We are extremely proud of our relationship with Dr. Hold, his staff, and the National Alliance. They have single handily helped us bring our industry the professionalism that is so well respected today.

MIIAB Leadership Begins its Annual Company Visits

Beginning this month through November the leadership of the MIIAB will be traveling to our Power in Partner Companies to discuss industry issues and how to improve and enhance the relationship their company and the Association. Last week Dick McKenny, Darian Hunt, Jamie Larson, and I visited the Executive team of Auto Owners Insurance Company in Lansing Michigan. This is our 8th year of visiting Auto Owners and they were delighted that we took the time and energy to sit down to discuss how we can improve the insurance environment in MN. As usual we talked about independent agencies market share, how to take advantage of social media marketing, bringing new producers and CSR's into our business and more importantly the perpetuation of the agency force for the future.

We thank Jeff Harrold CEO & Chairman, Jeff Tagsold President, Katie Noirot Executive VP, Dan Thelen SR. VP of Marketing and Sales, and Jeff Pierce VP of Marketing and Sales for meeting with us. We would also like to thank Barry Preslaski Regional VP of the White Bear Lake Region here in MN for assisting us in setting up this meeting.

We currently are setting up meetings with insurance company executives in MN, Wisconsin, Iowa, and Illinois. We will also be reporting back to the members on what we discussed with them on our visits. If you have any topics that you would like us to bring up during these visits please send me your input at driley@miia.org

On behalf of the board of directors and staff we would like to thank all of you for the support and your membership in the Association. We appreciate you taking advantage of all the products and services we offer. If at any time you have any questions or concerns please feel free to contact us or your local MIIAB regional director.





You will be missed...

Nancy Grossman

April 16, 1955 - September 18, 2014

Many people may remember former MIIAB/PIA staff member Nancy Grossman. Nancy passed away unexpectedly on September 18th, 2014.

Nancy Cecelia Grossman, daughter of Donald and Shirley (Pashan) Grossman, was born April 16, 1955 in Morris, Minnesota. She grew up on the family farm near Chokio, where she also began her schooling. The family later moved to Morris, where Nancy graduated from Morris High School in 1973. She continued her education for one year at Moorhead State University. Nancy then moved to

the Twin Cities area where she lived and worked for several years. She was employed at Minnesota Independent Insurance Agents Association as Vice President of Administration from 1984 until 2009.

Nancy met the "love of her life" in 1998, and they were married on September 27, 2003. Sadly, Dick passed away one year later on October 2, 2004.

In 2009, Nancy moved to Battle Lake, Mn where she built her and Dick's dream home on her lake property. This home became her sanctuary and the meeting place of her entire family.

Nancy was employed at First National Bank of Battle Lake at the time of her death.

She enjoyed traveling, spending time with family and friends and living at the lake. Because she didn't have children of her own, she adopted all of her nieces and nephews. Nancy will be forever remembered as one of the most caring people you would ever meet. She always put other's needs before her own and could light up a room with her smile.

Nancy died unexpectedly on Thursday, September 18, 2014 at Lake Ridge Healthcare in Fergus Falls, MN. She lived to reach the age of 59 years.

She is survived by her dad: Donald Grossman of Morris; six siblings: Richard (Barb) Grossman of Morris, Greg (friend: Cathy) Grossman of Morris, Vivinette Grossman of Eau Claire, WI, Steve (Lori) Grossman of Harwood, ND, John (Dianne) Grossman of Alberta and Mary (Larry) Friesen of Donnelly; many nieces and nephews. She was preceded in death by her husband, Dick; her mother, Shirley Grossman; infant brother, Donald Richard Grossman; three nephews, Travis Jorgenson, Jackson Grossman and Chad Houle.



Nancy was one of those kind of individuals who helped all of us who served, while she was employed with the PIA or MIIAB. She was the kind of person who was constantly working in the back ground. Everyone went to her for questions about meetings, conventions, contacts, where do I go next, ideas, etc. At board meetings imagine all the times Dan or one of us would look to her for an answer or her opinion. She seldom volunteered it but always responded with insight when asked.

Getting rooms for us at the Radisson South, getting flights, rooms and dinners set up for national meetings or company visits, arranging all of our legislative contacts and appointments

in Washington, Convention speakers and entertainment. How many times would we hear Dan say "Hey Nancy how many company sponsors do we have or how many exhibitors do we have signed up?" Or you would look at her at an Exec meeting when Dan was pitching another of his new ideas and she would just smile as to say, I'm not so sure about this one. She supported Dan, his staff and we as volunteers, getting us to our appointments, helping us prepare what we were to say, including our spouses and families and helping Dan make service fun. How many gifts did she buy for us? How many goofy shirts did she have made? Bottles of wine purchased? Rounds of golf set up? Dan had the ideas, she facilitated them and we as volunteers got the credit. The independent agents in Minnesota are better off because of Nancy Grossman. Because she helped us do a job for them to make the atmosphere the best it could be in spite of the regulators, companies and opposing forces.

I'd often say "Thanks Nanc"; when she helped me with something. So for one last time on behalf of my fellow PIA/MIIAB members, Independent Agents throughout Minnesota, Cheryle and I, "Thanks Nanc" rest in peace.

Myron Larson



My thoughts and prayers are with her, her family, and friends.

As with many of you I remember Nancy in the early years at the PIA of MN office way back in the early 80's. Through all the years Nancy was always so kind and giving, worked so hard, and worked many late hours for the association and as Myron so very eloquently said to make us all look good. So many fond memories over all those years.

Gone but not forgotten, Always in my thoughts and prayers. Rest in Peace Nancy.

Steve Micke

Nancy was truly a wonderful person, both professionally and as a an individual. During my term as President of the association she was invaluable in her resources and organizational skills. She always was able to come up with that 'Nancy chuckle', no matter what the situation. She always came through, no matter what the task.

Our hearts go out to Nancy's family, who I know were so close and dear to her.

Craig McNulty



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Life Insurance Concepts for the Property & Casualty Agents

P&C agents willing to tackle life insurance concepts stand a better chance of keeping accounts on the books. Written for P&C pros, this course covers life insurance products, advisory teams, college and other funding, key-person, long-term care, tax stuff and many other concepts for those looking to bring something extra to the insured's table. (3 CE's)

Member Price: \$50.00
Non-Member Price: \$80.00

National Health Care Reform

This program will review National Health Care Reform and how it will potentially impact individuals, employers, and insurance companies over the next eight years. A timeline will be used to show the implementation of major health insurance coverage requirements, tax changes and the role the state and federal government will play in the process. Examples will be used to show how the law will affect business owners that provide health insurance (and those that do not) to their employees. (3 CE's)

Member Price: \$50.00
Non-Member Price: \$80.00

Seven Ways to Get Sued and How to Avoid Them

There may be 50 ways to leave your lover, but there's only seven ways to get sued for insurance agent's E&O. This seminar will not only reveal these mysterious seven ways (HINT: think Wizard of Oz and Cool Hand Luke), but also the key methods for making sure your agency never falls prey to their evils. It's safe to say you may never have attended an E&O seminar quite like this. Come, enjoy, and learn. (3 CE's)

Member Price: \$50.00
Non-Member Price: \$80.00

Social Networking: OMG or E&O

Social networking is expanding rapidly and agents are encouraged by everyone around to jump in or miss the boat. At the same time, the rapid evolution of technology coupled with the seemingly instantaneous dispersal of information can leave the agency subject to new and unknown issues affecting errors and omissions (E&O). This course addresses the current state of those issues, draws parallels between current "offline" E&O practices and those needed for online actions, and makes recommendations as to next steps. (3 CE's)

Member Price: \$50.00
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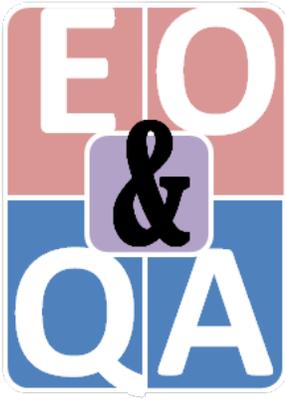


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Agent's questions about Errors and Omissions, and how E&O losses can be prevented.

By Mary LaPorte, CPCU,
CIC, LIC, CPIA

Q: Our office has gone paperless a few years ago, but in the Personal Lines department, we still maintain paper files for the carriers who have given us underwriting authority. It is my understanding that it was in the agreement when they gave us the authority that we had to maintain the underwriting file for a period of five to seven years (depending on the carrier). Do you think we are still in compliance with our agreement if we scan the underwriting files and keep them electronically?

Cindy, Kansas

A: Cindy, this is a common dilemma for many agencies who have underwriting authority, whether it be in Personal or Commercial Lines.

The solution is quite simple, but it starts with your agreement. Pull out that contract/agreement relating to the underwriting authority and locate the clause which addresses maintaining the underwriting file. Does it specifically state that the file must be paper? Some of the newer agreements already have addressed this issue, and clearly state that the file may be stored digitally. Problem solved for that carrier. Many of the agreements are silent, which still leaves the issue unanswered.

If the agreement states that the file must be in paper, or if it is silent on the issue: contact the carrier in writing and request that they either amend the agreement to allow retention of a digital record instead of paper, or respond in writing that storing the underwriting file digitally is acceptable. Then store that written documentation with your agreement.

Going forward, you no longer need to keep a paper underwriting file. But what about all of that paper you are storing prior to now? You will need to weigh the cost of scanning it against the cost of storing it until the end of the required period. For most agencies, it is not worth the effort to go back and scan the older files, but others choose to scan the most recent year or two, so that the paper runs off sooner. There are some agencies, like wholesalers, who may have older contracts which require the paper file be kept indefinitely. This can become problematic if you no longer have a contract with the carrier and there is no willingness on their part to amend the requirement. So it is better to address the issue earlier, rather than later.

This is simply one of those areas we need to clarify as our agencies and carriers continue to adjust to the digital environment.

*Mary LaPorte is a consultant and educator with a strong background in Errors & Omissions loss prevention. Forward your E&O questions to marylp@pinsuranceconsult.com
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The CGL & Pollution Losses

Every year I get many calls from agents asking about the Commercial General Liability form (ISO) and whether or not pollution losses of various kinds are covered or not. This is mainly from a client who is hoping that his/her CGL (and Umbrella) will cover some happening resulting in pollution costs being incurred.

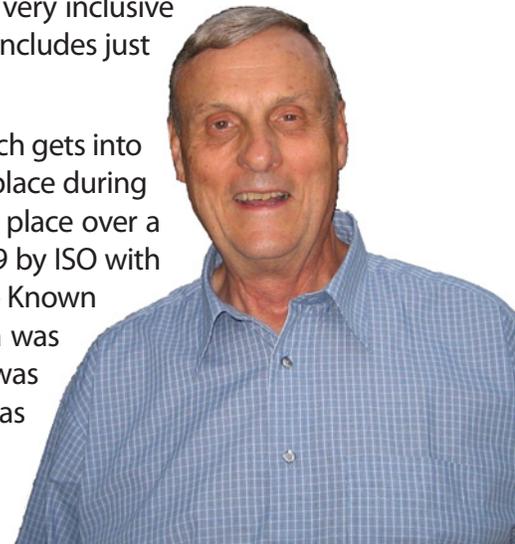
When I started in this business back in 1969, we used the ISO 1966 CGL policy. It did not even use the word pollution – it wasn't an issue back then. In the early 1970's, a revised form came out that made an early attempt to define pollution, and then it sort of excluded it, *"unless the pollution was sudden and accidental"*. This allowed more and more coverage as the courts tried to decide what was "sudden". One claim I remember took place over 7 years, and the court said that was "sudden". As a result, when the very extensive revision of the CGL took place in 1985, the form excluded **all pollution** at first. Then came claims where a hostile fire injured/killed people, and the carriers were able to deny claims based on this exclusion. Remember, that smoke and poisonous gasses are the major killers here, not the fire itself. And smoke and poison gasses fit very comfortably within the definition of what a "pollutant" is. Very quickly came endorsements to change this (such as one old endorsement entitled: *"Pollutants from a Hostile Fire"*). ISO has changed the Pollution Exclusion in the CGL almost every time it has revised the form. They have also changed many of the pollution endorsements as well, such as coverage for storage tanks, remediation of lead, etc. Here is the latest CGL version, based on the 04/2013 edition.

Prepare for a long journey.

Before we get into the insuring agreement and the pollution exclusion, let's consider one important point – there are three exposures from pollution. They are 1) **Bodily Injury**, 2) **Property Damage** and 3) **Cleanup or Remediation Costs**. While the form does give back some coverage relative to the Bodily Injury and Property Damage coverages, it gives very little back for cleanup costs. The reason is simple – some of our clients have used their properties for many years, and who knows what was dumped where back in the early 1900's? As the Superfund sites are testimony to – some properties cost many millions to remediate.

First of all, in the back of the policy, the word "Pollutants" is defined: *"mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed"*. This very inclusive definition has not been revised for several editions. If you read it carefully, it includes just about any type of pollution possible – which is their intent.

Next to consider is the Insuring Agreement language, particularly part b., which gets into the ideas of the policy territory and the fact that the occurrence has to take place during the policy period. Thanks to problems with pollution issues, which can take place over a long period of time, this part of the insuring agreement was changed in 1999 by ISO with a mandatory endorsement (CG 00 57 – Amendment of Insuring Agreement – Known Injury or Damage), commonly called the "Montrose Endorsement". The idea was to exclude all injury or damage that occurred **before** the policy period but was still going on if the insured or any "authorized employee" was aware that it was





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taking place. ISO has always contended that insurance should never cover an occurrence that the insurance carrier knew was going on (occurring) **before** the policy period. Then in the 2001 edition revisions, ISO built the Montrose Endorsement language into the CGL and it remains there since. The endorsement itself was then discontinued.

On to the Pollution Exclusion in Section I, Coverages for Bodily Injury and Property Damage. It is Exclusion f, and it is divided into two parts. Part (1) deals with excluding pollution coverage for occurrences that causes Bodily Injury and/or Property Damage. It does not affect anything to do with cleanup. The language from the exclusion: **f. (1)“Bodily Injury or Property Damage arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutant”**. Again, note the attempt at all-inclusive language to make the exclusion as tight as possible.

f.(1)(a) This language is applied to any premises, site or location ever owned or occupied by, rented to or loaned to any insured. There follows three “exclusions” (or exceptions) from this exclusion, thereby **providing coverage** for:

(i) Bodily Injury from the smoke, fumes, vapor or soot produced by the equipment used to heat, cool or dehumidify the building.

(ii) Bodily Injury or Property Damage for which You may be held liable if you are a contractor and the owner/lessee has been added to Your policy as an additional insured.

(iii) Bodily Injury or Property Damage caused by heat, smoke or fumes from a hostile fire.

f.(1)(b) Then comes this exclusion which says no coverage for any premises site or location ever used to handle, treat, etc. waste materials. The policy is not interested in covering dumps.

f.(1)(c) Next is the exclusion which takes away coverage for any pollutants ever transported, handled, stored, disposed of, or processed as waste by the insured or any person or organization for whom You may be held responsible. For example, I might be sued because the waste disposal service illegally disposed of my waste products.

f.(1)(d) This part of the exclusion takes away coverage at any premises, site or location on which any insured (or a contractor or subcontractor for which the insured may be held responsible) is performing operations, if the pollutants are brought onto those premises in connection with those operations. There are three exceptions to this exclusion (coverage again):

(i) Bodily Injury or Property Damage arising out of the escape of various fluids that are needed for mobile equipment to function. Examples of these fluids would be diesel fuel, oil, brake fluid, etc. An example of a loss is the case where antifreeze leaked out of a machine’s radiator, flowed into a nearby creek and killed several thousand dollars worth of prize catfish. This Property Damage loss was covered.

(ii) Bodily Injury or Property Damage caused by the release of gases, fumes or vapors from materials that You (or a contractor or subcontractor for which You may be liable) brought into the building in connection with operations that You are performing. An example is the claim where customers were made ill from vapors caused by floor stripping materials that the Named Insured (You) had used in the basement. Their Bodily Injury claims for ambulance, hospital costs, etc. were covered.

(iii) Bodily Injury or Property Damage caused by heat, smoke or fumes from a hostile fire. Note that this covers a location other than the insured’s.



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f.(1)(e) At or from any other premises, site or location that any insured (or anyone they may be responsible for) are performing operations to test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any other way to respond to or assess the effects of pollutants. The policy is not interested in covering Superfund or any other type of pollution remedial contractors.

f.(2) The second part of the pollution exclusion deals with the **cleanup** exposure, not Bodily Injury or Property Damage. It begins with the words that there is no coverage for **“any loss, cost or expense arising out of any”**:

f.(2)(a) Request, demand, order or statutory or regulatory requirement that any insured test for, monitor, clean up, remove, detoxify, etc. any pollutants;

or

f.(2)(b) Claim or suit by any governmental authority (federal, state, county, city, etc.) for the same problems as (a) above.

Then comes the last paragraph that provides some coverage, and the only coverage for cleanup losses. It says that this exclusion does not apply to any damages that the insured might be held liable for Property Damage losses if there is no demand or order from the above governmental authorities. This means that if the federal, state and other authorities make no demands, there is coverage for cleanup losses. In this author’s opinion, that means the loss is not large enough to get their attention, and they are willing to allow the insured to handle the cleanup.

One last detail about this exclusion – it only applies to **Premises and Operations**. Note that it does not apply to the **Products Liability** exposure. For example, if I manufacture a storage tank (guaranteed for 10 years) and it leaks a year later, and the chemicals cause a Bodily Injury claim, it would not be excluded under this form.

In Coverage B – Personal & Advertising Injury Liability coverage, there is one exclusion that references pollution. It is exclusion m. Pollution. It says no coverage for **“Personal and Advertising Injury arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants at any time”**. This became necessary many years ago because of the definition of Personal & Advertising Injury which includes wrongful entry into or invasion of the right of private occupancy of a room, dwelling or premises. One of the claims that caused this exclusion, for example, was waste products that escaped out of the insured’s operation at his own premises that then seeped into the premises of his neighbor. The neighbor sued under the claim that the waste products were a “wrongful entry onto his premises”, and was therefore covered under Personal and Advertising Injury. The claim was paid, and the exclusion was created and put into Coverage B.

Finally, there are numerous endorsements that can affect the pollution exposure under the CGL policy. Some provide coverage, some take coverage away. One example is the **Total Pollution Exclusion** that takes away **ALL** pollution coverage. This endorsement is often added to commercial Umbrella policies, but also can be added to the CGL.

As you can see from the ideas above, there is some coverage for pollution issues, but not what is needed by some clients who have significant exposures. When you spot those clients, be sure to recommend an appropriate pollution coverage. While they can be expensive, they are necessary. If your client does not purchase the coverage, at least you have made them aware of their exposure and give them the choice to buy or not. This is the professional way.

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23 Best Ways to Get and Keep Motivated

by Geoffrey James

No matter what you do for a living, the key to success is motivating yourself, each and every day. Most people don't realize that motivation mostly emerges from minor changes in your own behavior. Here's how to remain a go-getter, even when the going gets rough:

1. **Realize that YOU are in control.** You cannot control the outside world, but you can control your emotional reaction to it.
2. **Accept where you are.** Life is like those signs that read "You Are Here." You can get somewhere else only if you know where you are now.
3. **Adopt a positive vocabulary.** Use strong adjectives (e.g., "fantastic") to describe what's good and weak words (e.g., "annoying") to describe what's not.
4. **Condition your mind.** Train yourself to think positive thoughts while avoiding negative thoughts.
5. **Condition your body.** It takes physical energy to take action. Get your food and exercise budget in place and follow it like a business plan.
6. **Avoid negative people.** They drain your energy and waste your time, so hanging with them is like shooting yourself in the foot.
7. **Seek out the similarly motivated.** Their positive energy will rub off on you, and you can imitate their success strategies.
8. **Have goals—but remain flexible.** No plan should be cast in concrete, lest it become more important than achieving the goal.

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9. **Act with a higher purpose.** Any activity or action that doesn't serve your higher goal is wasted effort—and should be avoided.
10. **Take responsibility.** If you blame (or credit) luck, fate, or divine intervention, you'll always have an excuse.
11. **Stretch past your limits.** Walking the old, familiar paths is how you grow old. Stretching makes you grow and evolve.
12. **Don't expect perfection.** Perfectionists are the losers in the game of life. Strive for excellence rather than the unachievable.
13. **Celebrate your failures.** Your most important lessons in life will come from what you don't achieve. Take time to understand where you fell short.
14. **Don't take success too seriously.** Success can breed tomorrow's failure if you use it as an excuse to become complacent.
15. **Avoid weak goals.** Goals are the soul of achievement, so never begin them with "I'll try..." Always start with "I will" or "I must."
16. **Treat inaction as the only real failure.** If you don't take action, you fail by default and can't even learn from the experience.
17. **Welcome obstacles.** You can't grow stronger if you're not lifting something heavy, so savor your problems.
18. **Get perspective.** Take the time and effort to step back, reexamine your assumptions, and find truths that you missed before.
19. **Appreciate being alive.** Never neglect to marvel at the miracle of conscious existence, which is all too soon over.
20. **Relax more often.** Spend at least one hour every day doing something that's just because you enjoy doing it.
21. **Experience wonder.** Take pleasure in the unexpected and unusual because without them life would be tedious and boring.
22. **Be playful.** The joy of a child still lives inside you; let that child out at least once each day.
23. **Give thanks.** Experience deep gratitude for all the wonderful things in your life: family, friends, work, and play.

Getting and keeping motivated puts you in control of your actions and your career, thereby lessening stress. Even implementing a handful of these changes can have a major effect on your health and your attitude.

About the Author:

Geoffrey James is a veteran business journalist who now writes a daily column for Inc.com. His latest book, *Business Without the Bullsh*t*, won the following praise from Publishers Weekly: "The author's pithy and frank style matches his title... a quick, impactful primer for anyone wanting to be more effective on the job."

For more information, please visit www.geoffreyjames.com.

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Agency Management Systems

**By Aaron M. Simon, Attorney at Law,
Tomsche Sonnesyn, and Tomsche, P.A.**

Most insurance agencies use some type of agency management system software. Some of the more common software programs used are: Agency Matrix, Agency Pro, AMS 360, Aspire, Doris, Epic, Hawksoft, Insurance Pro Online, Instar, Nexsure, TAM, and QQ Evolution . Agency management systems are important and valuable tools for insurance agencies. Agency management systems have many different components and tools. Many, if not most of these agency management systems are at least somewhat customizable to the specific needs of your agency. Two of the key components of an agency management system are: 1) the software documents communications with both customers and insurance companies; and 2) the software compiles and organizes documents for each insurance customer. These two key components of an agency management system can be very valuable tools should something as simple as a question from an insurance customer arise, or in the event something more serious should arise, such as an errors and omission claim.

continued on page 27



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In fact, when an errors and omission claim arises, one of the first questions your errors and omissions liability carrier or attorney will ask you is, “what is the documentation in your agency management system for this customer?” It is obviously better if there is a thorough, complete and well-documented file for the customer at issue in your agency management system. An incomplete and sporadically-documented file for the customer can be problematic.



Thus, one important, but perhaps not obvious thing to consider when using an agency management system, is how your agency is actually utilizing this system. A frequent observation made at insurance agencies is that the agency management system is not being utilized thoroughly and consistently. This can create real issues. This is because an argument can be made that if there is not documentation in the agency management system of an action on behalf of the insurance agent (such as of an offer for a certain type of insurance, or a quote for higher limits of insurance), then the agent did not take this action.

The problem now becomes more evident. One can envision a loss arising where there are insufficient limits in place. The agent will assert that he or she offered higher limits to the insurance customer prior to the loss but that the insurance customer declined to purchase the higher limits. However, there is no documentation in the agency management system of the offer of higher limits or the declination of higher limits by the insurance customer. This can be particularly problematic if there is other documentation in the agency management system showing similar types of customer interactions (offers for higher limits and declination of higher limits), but not specifically related to the situation involving the loss.

In conclusion, if your agency can afford one, it is suggested you purchase and use an agency management system. In fact, one may argue that there is an expectation (particularly at larger agencies) that some type of agency management system is in place and is being utilized. In addition, it is suggested that if you have an agency management system that you utilize this system as thoroughly and consistently as reasonably possible. Also, (particularly at larger agencies) the use of an agency management system should be uniform throughout the agency. Finally, as much as possible, make sure your agency management system is linked to your email system and all key documents are uploaded or attached to your agency management system. These suggestions will not only help prevent and defend against potential errors and omission claims, but will also help in running a smoother, streamlined, and more efficient agency.



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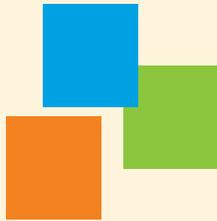
Attorneys at Law

Aaron M. Simon is an attorney with the law firm of **Tomsche, Sonnesyn & Tomsche, P.A.** He has been admitted to practice law in the State of Minnesota since 2003. A large part of Mr. Simon's law practice is in defending insurance agents and handling insurance coverage cases in both State Court and Federal Court in Minnesota. Mr. Simon is a member of the Hennepin County Bar Association, the Minnesota State Bar Association, the Minnesota Defense Lawyers Association, and the Defense Research Institute.



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THE LEGISLATIVE AND POLITICAL NEWSLETTER OF THE
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MNsure – Second Act - Agents Accepted

As MNsure, the state's health insurance exchange under ObamaCare, heads into its second open enrollment period, the exchange is making a more concerted effort to get insurance agents and brokers involved. MNsure's first efforts at enticing agents to participate in the health insurance exchange were very minimal and not well received. To some they were perhaps as disappointing as the exchange's initial rollout. But things can only get better. How much, remains to be seen.

Now with a new executive director, Scott Leitz, the exchange seems to better appreciate the value that insurance producers can bring to their enrollment efforts. They have created a broker liaison position including staff specifically assigned to assist agents in working with the MNsure web site. MNsure will be conducting fall forums to sign up agents and provide more information on registration, certification and broker support.

All insurance producers, including those certified as MNsure partners last year, will have to be certified or recertified to continue to work with the exchange. Certification will begin October 1, 2014.

As of last month, 300,085 Minnesotans have enrolled in health insurance through MNsure. The great majority are enrolled in state funded health programs, Medicaid and MinnesotaCare. A smaller portion is enrolling in private health insurance. Medical Assistance (which is the state's Medicaid program) has 180,566 enrollees and MinnesotaCare has 65,749. Only 53,770 signed up for a private qualified health plan, most likely to receive federal subsidies. The numbers of people obtaining private insurance are significantly lower than the state's initial projections.

Open enrollment for MNsure will begin on November 15, 2014 and end on February 15, 2015. This year's open enrollment period will be only three months, which is three months shorter than last year's ObamaCare extended open enrollment. The shorter time period may be problematic. It is my understanding that those currently enrolled in private insurance through MNsure will be automatically re-enrolled with their current health plan. This will create problems for subsidized enrollees whose incomes may have changed. This won't be highlighted until most people complete their 2014 tax returns.

If you interested in learning more about MNsure and the role of insurance producers, check out "Broker One Stop" at the MNsure website. Broker One Stop is a brand new resource site specifically designed for agent and broker news, resources, events and learning opportunities. However and unfortunately, MNsure has yet to develop a "broker portal" that will give agents ability to monitor and follow the activities of enrollees that have assisted. This was a priority for insurance agent associations.



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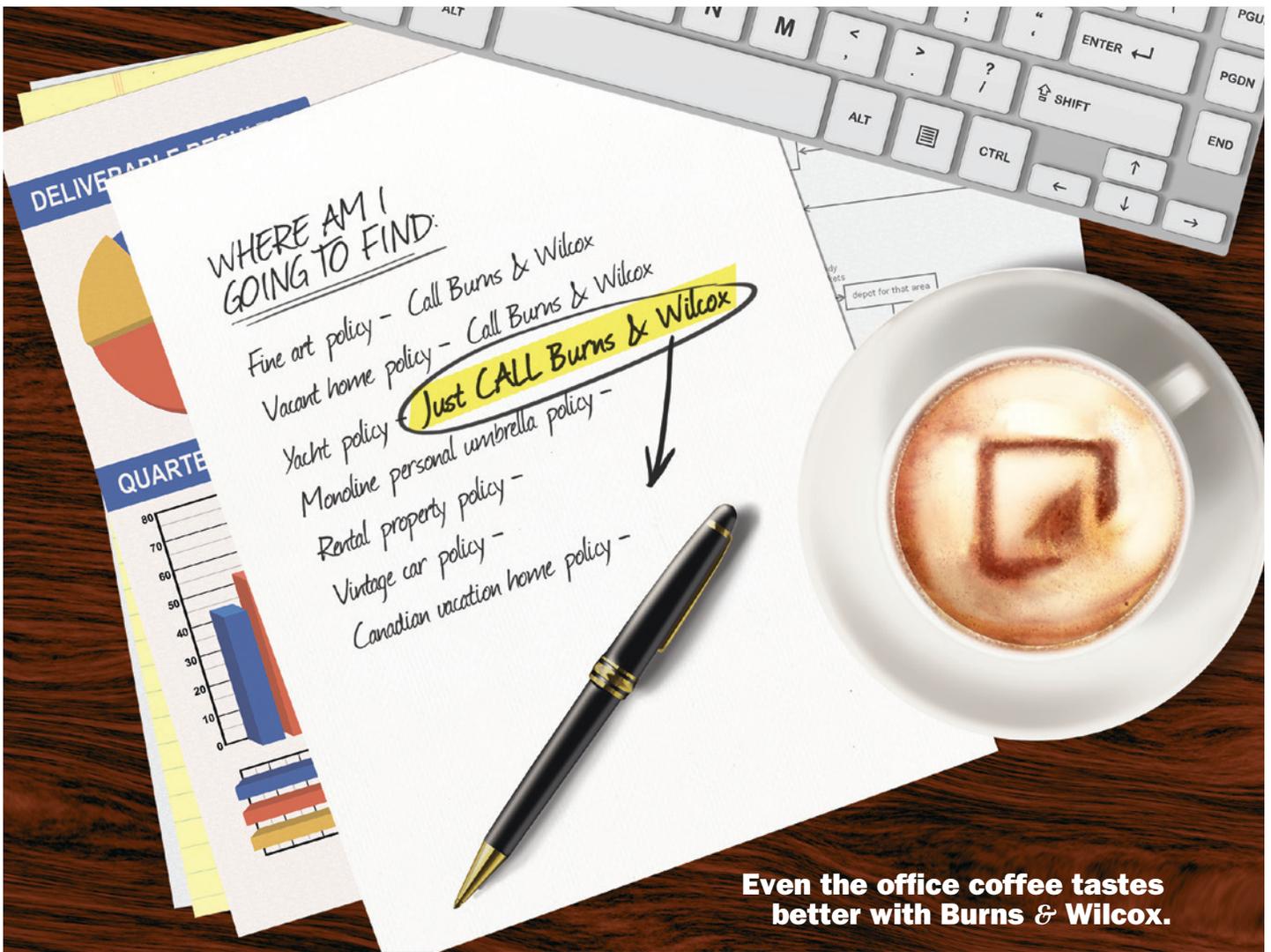


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#10: It's good for you.

Volunteering provides physical and mental rewards. Experts report that when you focus on someone other than yourself, it interrupts usual tension-producing pattern. Moods and emotions, like optimism, joy, and control over one's fate, strengthen the immune system.

#9: It saves resources.

Volunteering provides valuable community services so more money can be spent on local improvements. The estimated value of a volunteer's time is \$15.39 per hour.

#8: Volunteers gain professional appreciation.

You can build a positive business brand.

#7: It brings people together.

As a volunteer you assist in uniting people from diverse backgrounds to work toward a common goal through building camaraderie and teamwork.

#6: It promotes personal growth and self esteem.

Understanding community needs helps foster empathy and self-efficacy.

#5: Volunteering strengthens your community.

As a volunteer you can help:

- Support Families (daycare and eldercare)
- Improve Schools (tutoring, literacy)
- Support Youth (mentoring and after-school programs)
- Beautify the Community (beach and park cleanups)

#4: You learn a lot.

Volunteers discover hidden talents that may change your view on your self worth. Volunteers gain knowledge of local resources available to solve community needs.

#3: You get a chance to give back.

People like to support community resources that they use themselves or that benefit people they care about.

#2: Volunteering encourages civic responsibility.

Community service and volunteerism are an investment in our community and the people who live in it.

#1: You make a difference.

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Frank



In The News...

MAGUIRE AGENCY ADDS TRETTER AS COMMERCIAL LINES PRODUCER



Maguire Agency, an independent insurance agency offering property/casualty, employee benefits and personal insurance lines, has added Aaron Tretter as a producer for its property/casualty commercial lines business.

Tretter will serve businesses and nonprofit organizations operating in the aging services and residential care facilities sector.

"When we come across talented people, we do everything we can to bring them on board," said Matt Clysdale, CPCU, CIC, president of Maguire Agency. "Aaron has a great attitude and an enthusiasm for helping clients manage their risks. We're happy to have him join our team."

Tretter joins Maguire Agency after two years with Associated Financial Group, a wholly owned subsidiary of Associated Bancorp. Previously, he worked for Front Row Calypso, a communications technology company based in Petaluma, Calif. A Blaine resident, Tretter received his bachelor's degree in communications studies from Bethel University in Arden Hills, Minn.

"Maguire Agency shatters perceptions as to what most people think commercial insurance agencies should be – it's just different," Tretter said. "The agency has a great reputation with carriers and others in the industry, and is very collaborative. I had the sense from my first interaction that it would be a great place to work and it was where I wanted to take my career."

QBE NORTH AMERICA ANNOUNCES NAMES JEFF POST COO, US MIDDLE MARKET



In a move aimed at improving customer focus and profitable growth, QBE North America has appointed 25-year industry veteran, Jeff Post to head its US Middle Market business.

Jeff brings 25 years of underwriting

and agency management experience to this role, with eleven years of them with QBE's Middle Market team. In addition to his extensive knowledge of the business, Jeff brings a passion for underwriting excellence and a focus on building profitable agency relationships.

Effective immediately, Jeff Post resigns his position as Regional Vice President (RVP) for the QBE's Midwest Region, stepping into a new role as Chief Operating Officer for the QBE Middle Market business, where, reporting to Bob James, President of Property and Casualty, he is responsible for strategy, alignment and oversight of all of QBE North America's Middle Market activity. The Middle Market includes the Agri business and four regional businesses, Eastern, Central, Midwest and Western.

Of this change, Bob James says, "This is good for our market; it aligns our business with what the market's needs, which is a customer-focused, market-facing structure that will help drive better performance, and create stability in our appetite."

ACUITY COMMEMORATES NATIONAL TRUCK DRIVER APPRECIATION WEEK

ACUITY announced that it is joining the nation in saying "Thank you" during National Truck Driver Appreciation Week to the 3.2 million men and women who travel our roads delivering goods safely, securely, and on time, while helping keep our highways safe.

National Truck Driver Appreciation Week, September 14-20, is when America takes the time to honor all professional truck drivers for their hard work and commitment in tackling one of our economy's most demanding and important jobs. To mark the occasion, ACUITY is wrapping its corporate sign along Interstate 43 in Wisconsin with a banner thanking our nation's truck drivers.

"We recognize drivers' hard work, focus on customer service, and commitment to safety," said Cliff Johnson, Trucking Specialist, ACUITY. "Truck drivers have a very demanding job, and ACUITY appreciates their contribution to our economy, community, and nation."

TRUSTED CHOICE® SOCIAL MEDIA CAMPAIGN RAISES \$150,000 FOR MAKE-A-WISH®

Trusted Choice®, the consumer branding program for independent insurance agents and brokers, exceeded its goal of 15,000 Facebook “shares” during the month of August in its fourth annual social media campaign to raise money for Make-A-Wish®.

Forevery “share” from the Trusted Choice® Facebook page (www.facebook.com/TrustedChoice) during the month of August, Trusted Choice® donated \$10 to Make-A-Wish. Trusted Choice® committed to donating a minimum of \$100,000 and a maximum of \$150,000 with this campaign and reached the goal of 15,000 “shares” on Friday morning, Aug. 29.

“Trusted Choice® is proud to once again use social media in such a positive way to raise money and awareness for Make-A-Wish,” says Dave Evans, Trusted Choice® executive director. “We have sponsored wishes for 29 children with life-threatening medical conditions since our first social media campaign in 2011. We are excited to announce that our \$150,000 contribution will make even more life-changing wishes possible. In addition, Trusted Choice® will provide 71 grants to Make-A-Wish chapters through a \$532,500 local sponsorship initiative before year’s end in order to further impact the lives of wish kids nationwide.”

This is the fourth year Trusted Choice® has held a social media campaign to benefit Make-A-Wish. The social media campaigns have raised more than \$620,000 and the grant activity an additional \$1,057,500. Collectively, Trusted Choice® has raised more than \$1.7 million for Make-A-Wish since 2011.

“Independent insurance agents and brokers have a strong track record of active participation and charitable giving in their communities and this annual project is an important opportunity for all of us to join forces for a very worthy, national campaign,” says Robert Rusbult, Trusted Choice® president and Big “I” president & CEO. “Independent agents are there to instill confidence and hope in their clients and customers, and that’s what Make-A-Wish does. Make-A-Wish is there for wish kids and their families in their greatest time of need, just like Trusted Choice® independent insurance agents.”

The social media campaign has also successfully promoted Trusted Choice® to a broader audience and has been hailed as a marketing effort. During the month of August, 18,586 posts from the Trusted Choice Facebook page were shared.

MARK FRIEDLANDER ELECTED PRESIDENT OF IMCA



Minneapolis-based Insurance Marketing & Communications Association (IMCA) announced the election of Mark Friedlander of The Main Street America Group as president of its board of directors. The association also announced its 2014-2015 officers and other board members,

which include four new directors.

Friedlander, who has been a member of IMCA since 2005, has served on the association’s board since 2008. His previous officer roles on the IMCA board have included executive vice president and treasurer.

Friedlander is the head of corporate communications at The Main Street America Group, a super-regional property/casualty insurance carrier. Main Street America is the parent company of Maple Grove, Minn.-based Austin Mutual Insurance Company. The company’s Western Region headquarters are also based in Maple Grove.

Friedlander’s communications career includes senior management roles at Arthur Andersen LLP, Prudential Financial and HSBC North America. Friedlander began his career as a sports reporter and editor covering the National Football League and Big 10 Conference.

Friedlander is very active in the insurance industry and local community. In addition to his IMCA leadership role, he is a member of the Trusted Choice® Company Partner Advisory Board, the IIABA Council for Best Practices, and the Communications Committee of the Insurance Institute for Business & Home Safety (IBHS). Additionally, he is a member of the Dean’s Education Advisory Council at the University of North Florida. Friedlander earned his bachelor’s degree in journalism/public relations at The Ohio State University.

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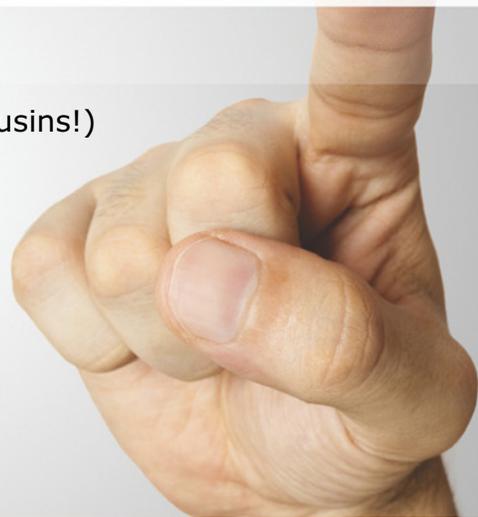
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Please select Seminar date

- 1/14 - 1/16/15 Eden Prairie** Personal Lines
- 2/11 - 2/12/15 Plymouth** *Ruble Graduate Seminar
- 3/4- 3/6/15 Eden Prairie** Commercial Casualty
- 4/8 - 4/10/15 Eden Prairie** Commercial Property
- 5/20 - 5/22/15 Eden Prairie** Agency Management
- 6/10 - 6/12/15 Grand Rapids** Commercial Casualty
- 7/15 - 7/17/15 Eden Prairie** Life & Health
- 8/5 - 8/7/15 Maple Grove** Personal Lines
- 9/16 - 9/17/15 Plymouth** *Ruble Graduate Seminar
- 10/7- 10/9/15 Eden Prairie** Commercial Property
- 11/4 - 11/6/15 Maple Grove** Agency Management

* 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.

Method of Payment

- Check Enclosed (Payable to MIAB) or Charge to: VISA Mastercard
(Additional non-refundable charge of \$15 will apply per seminar for credit card transactions)

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

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**.

Cost	Seminar
\$430.00	CIC Institutes (20 Hours)
\$420.00	Ruble Graduate Seminar (16 Hours)

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2015 MIIAB CISR Program Schedule

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

- 1/7/15 - **Shoreview** Personal Residential
- 1/8/15 - **St. Cloud** Commercial Property
- 1/21/15 - **Eden Prairie** Commercial Property
- 2/17/15 - **Maple Grove** Personal Auto
- 2/19/15 - **Rochester** Commercial Casualty II
- 3/10/15 - **Eden Prairie** Elements of Risk Management
- 3/18/15 - **Mankato** Agency Operations
- 4/2/15 - **Maple Grove** Commercial Casualty I
- 4/7/15 - **St. Cloud** Elements of Risk Management
- 5/6/15 - **Duluth** Commercial Casualty I
- 5/12/15 - **Rochester** Agency Operations
- 5/14/15 - **Eden Prairie** WTH - Commercial Lines
- 6/3/15 - **Shoreview** Commercial Property
- 6/4/15 - **Brainerd** Personal Auto
- 6/9/15 - **Fergus Falls** Dynamics of Service
- 6/16/15 - **Thief River Falls** Elements of Risk Mgmt
- 6/18/15 - **Maple Grove** Agency Operations
- 7/8/15 - **Eden Prairie** Personal Residential
- 7/9/15 - **Bemidji** Commercial Property
- 7/14/15 - **Duluth** WTH - Commercial Lines
- 7/22/15 - **St. Cloud** Agency Operations
- 8/4/15 - **Mankato** WTH - Commercial Lines
- 8/13/15 - **Grand Rapids** Personal Lines Miscellaneous
- 8/18/15 - **Rochester** Personal Residential
- 8/20/15 - **Maple Grove** Commercial Casualty II
- 9/15/15 - **Willmar** Commercial Property
- 9/23/15 - **Eden Prairie** Dynamics of Service
- 10/6/15 - **Maple Grove** Personal Lines Miscellaneous
- 10/7/15 - **Alexandria** Commercial Casualty II
- 10/8/15 - **Shoreview** Elements of Risk Management
- 10/13/15 - **Duluth** Agency Operations
- 10/21/15 - **St. Cloud** Commercial Casualty I
- 11/10/15 - **Rochester** Commercial Casualty I
- 11/11/15 - **Shoreview** Commercial Casualty I
- 12/15/15 - **Eden Prairie** Commercial Property

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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	Time
\$158.00	CISR Seminar	8:00am-3:45pm Test: 4:15-5:15pm
\$168.00	William T. Hold Seminar (WTH)	8:00am-4:00pm
\$158.00	Dynamics of Service	8:00am-5:00pm

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2015 MIIAB E&O Risk Management: Meeting the Challenges of Change



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

Please Check Location

- 1/22/15 - Eden Prairie** 8:30am-3:30pm
Prairie Conference Center
7500 Flying Cloud Dr, Ste 125
Eden Prairie, MN 55344
952.835.4180
- 3/12/15 - St. Cloud** 8:30am-3:30pm
Best Western Kelly Inn
Hwy 23 & 4th Ave
St. Cloud, MN 56301
320.253.0606
- 4/30/15 - MIIAB Convention** 8:30am-3:30pm
Minneapolis Convention Center
1301 2nd Ave S
Minneapolis, MN 55403
612.335.6000
- 5/19/15 - Fergus Falls** 8:30am-3:30pm
Best Western/Bigwoods Event Center
925 Western Ave
Fergus Falls, MN 56537
800.293.2216
- 6/11/15 - Morton** 8:30am-3:30pm
Jackpot Junction
39375 County Hwy 24
Morton, MN 56270
507.644.3000
- 7/16/15 - Walker** 8:30am-3:30pm
Northern Lights Casino
6800 Y. Frontage Rd NW
Walker, MN 56484
866.652.4683
- 8/4/15 - Rochester** 8:30am-3:30pm
Ramada Hotel & Conference Ctr
1517 16th St SW
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507.289.8866
- 9/9/15 - Duluth** 8:30am-3:30pm
Holiday Inn & Suites
200 West First St.
Duluth, MN 55802
218.727.7492
- 10/22/15 - Maple Grove** 8:30am-3:30pm
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2-7	2	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER OR OFFICER	ONE PRODUCER OR CSR
8-20	4	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER AND ONE ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER, OPERATIONS MANAGER OR PRODUCER	TWO PRODUCER'S OR CSR'S
21-50	6	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER AND ONE ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER, OPERATIONS MANAGER OR PRODUCER AND ONE CSR	THREE PRODUCER'S OR CSR'S
51+	10	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER AND TWO ACTIVE AGENCY PRINCIPAL'S, OWNER'S, PARTNER'S, OFFICER'S, OPERATIONS MANAGER'S OR PRODUCER'S AND TWO CSR'S	FIVE PRODUCER'S OR CSR'S

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MIIAB is now sponsoring the **Certified Risk Managers Designation**

The Certified Risk Managers (CRM) designation demonstrates that you are knowledgeable in all areas of managing risks, hazards, and exposures.

The courses provide you with an in-depth knowledge about today's highest priorities – identifying, analyzing, controlling, financing, and administering operational risks – as well as political risks, catastrophic loss exposures, third-party exposures, fiduciary exposures, employee injury exposures, juridical risks, legal risks, and more – whether insurable or not. The skills you learn will make you more proactive and valuable to your organization in discovering how risks can interrupt the flow of earnings and how to protect against it.

The five CRM courses are:

Principles of Risk Management

Analysis of Risk

Control of Risk

Financing of Risk

Practice of Risk Management

Each course is 2-½ days of instruction, followed by an optional exam. Any eligible individual may attend classes without taking the examinations or working toward the designation.

For more info and to register follow this link:

<https://www.scic.com/courses/CRM#>

CRM Control of Risk

June 24-27, 2014 Eden Prairie, MN

Risk control is a core aspect of risk management. This course will make you proficient in all the risk control essentials, including safety, alternative dispute resolution, employment practices liability, and crisis management.

CRM Analysis of Risk

December 2-5, 2014 Eden Prairie, MN

You'll acquire rock-solid expertise in the analysis and measurement of exposures and loss data that is fundamental to risk management. We recommend that you take Analysis of Risk before embarking on the Financing of Risk course, in order to build on your growing knowledge in the most effective possible way.



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**2014 MIIAB CIC
Program Schedule**

Please select Seminar date

- 1/15 - 1/17/14 Eden Prairie** Commercial Casualty
- 2/12 - 2/13/14 Plymouth** *Ruble Graduate Seminar
- 3/5- 3/7/14 Eden Prairie** Agency Management
- 4/9 - 4/11/14 Eden Prairie** Personal Lines
- 5/21 - 5/23/14 Eden Prairie** Commercial Property
- 6/11 - 6/13/14 Brainerd** Life & Health
- 7/16 - 7/18/14 Eden Prairie** Personal Lines
- 8/6 - 8/8/14 Eden Prairie** Commercial Casualty
- 9/10 - 9/11/14 Plymouth** *Ruble Graduate Seminar
- 10/8- 10/10/14 Eden Prairie** Agency Management
- 11/5 - 11/7/14 Eden Prairie** Commercial Property

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\$430.00	CIC Institutes (20 Hours)
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**2014 MIAB CISR
Program Schedule**

Please select Seminar date - These courses have been approved by the
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- 1/7/14 - Eden Prairie Personal Lines Miscellaneous
- 1/23/14 - Shoreview Agency Operations
- 2/5/14 - Eden Prairie Commercial Casualty I
- 2/6/14 - St. Cloud Commercial Casualty I
- 2/11/14 - Duluth Commercial Property
- 3/4/14 - Shoreview Personal Lines Miscellaneous
- 3/11/14 - Rochester Commercial Property
- 3/12/14 - Eden Prairie Agency Operations
- 4/8/14 - St. Cloud WTH - Personal Lines
- 4/15/14 - Eden Prairie Personal Auto
- 5/6/14 - Eden Prairie Commercial Property
- 5/14/14 - Rochester Elements of Risk Management
- 5/15/14 - Duluth Personal Residential
- 5/20/14 - Grand Rapids Commercial Casualty II
- 6/5/14 - Brainerd Agency Operations
- 6/10/14 - Eden Prairie WTH - Personal Lines
- 6/11/14 - Shoreview Commercial Casualty II
- 6/17/14 - Thief River Falls Personal Auto
- 7/10/14 - Eden Prairie Elements of Risk Management
- 7/15/14 - Alexandria Commercial Property
- 7/22/14 - Mankato Commercial Property
- 7/23/14 - Detroit Lakes Personal Lines Miscellaneous
- 8/5/14 - Rochester Personal Lines Miscellaneous
- 8/12/14 - Eden Prairie Commercial Casualty II
- 8/12/14 - Willmar Agency Operations
- 8/21/14 - Bemidji Commercial Casualty I
- 9/9/14 - St. Cloud Commercial Casualty II
- 9/16/14 - Duluth Elements of Risk Management
- 9/23/14 - Eden Prairie Personal Residential
- 10/2/14 - Shoreview WTH - Personal Lines
- 10/14/14 - Eden Prairie Dynamics of Service
- 10/15/14 - Rochester Dynamics of Service
- 11/11/14 - St. Cloud Personal Residential
- 11/18/14 - Mankato Personal Lines Miscellaneous
- 12/9/14 - Eden Prairie Personal Lines Miscellaneous

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\$158.00	Dynamics of Service	8:00am-5:00pm

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**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

- 1/22/14 - Eden Prairie** 8:30am-3:30pm
Prairie Conference Center
7500 Flying Cloud Dr, Ste 125
Eden Prairie, MN 55344
952.835.4180
- 3/25/14 - St. Cloud** 8:30am-3:30pm
Best Western Kelly Inn
Hwy 23 & 4th Ave
St. Cloud, MN 56301
320.253.0606
- 4/15/14 - Fergus Falls** 8:30am-3:30pm
Best Western/Bigwoods Event Center
925 Western Ave
Fergus Falls, MN 56537
800.293.2216
- 5/1/14 - MIIAB Convention** 8:30am-3:30pm
Minneapolis Convention Center
1301 2nd Ave S
Minneapolis, MN 55403
612.335.6000
- 6/19/14 - Morton** 8:30am-3:30pm
Jackpot Junction
39375 County Hwy 24
Morton, MN 56270
507.644.3000
- 7/9/14 - Walker** 8:30am-3:30pm
Northern Lights Casino
6800 Y. Frontage Rd NW
Walker, MN 56484
866.652.4683
- 8/19/14 - Rochester** 8:30am-3:30pm
Ramada Hotel & Conference Ctr
1517 16th St SW
Rochester, MN 55902
507.289.8866
- 9/17/14 - Duluth** 8:30am-3:30pm
Holiday Inn & Suites
200 West First St.
Duluth, MN 55802
218.727.7492
- 10/22/14 - Eden Prairie** 8:30am-3:30pm
Prairie Conference Center
7500 Flying Cloud Dr, Ste 125
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 AND ONE ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER, OPERATIONS MANAGER OR PRODUCER	TWO PRODUCER'S OR CSR'S
21-50	6	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER AND ONE ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER, OPERATIONS MANAGER OR PRODUCER AND ONE CSR	THREE PRODUCER'S OR CSR'S
51+	10	ACTIVE AGENCY PRINCIPAL, OWNER, PARTNER, OFFICER AND TWO ACTIVE AGENCY PRINCIPAL'S, OWNER'S, PARTNER'S, OFFICER'S, OPERATIONS MANAGER'S OR PRODUCER'S AND TWO CSR'S	FIVE PRODUCER'S OR CSR'S

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
(Additional non-refundable charge of \$5 will apply per class for credit card transactions)

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

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

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

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

www.miia.org



MN Independent Insurance Agents & Brokers Association

POWER IN PARTNERS PROGRAM 2014

Thank you to the following companies that are supporting the association through our Power in Partners Program in 2014. Their support helps to make possible exceptional education opportunities, quality networking events, up-to-date communications to our members and strong lobbying presence within the state of Minnesota.

DIAMOND LEVEL



**AUSTIN MUTUAL
INSURANCE COMPANY**
A member of The Main Street America Group



PLATINUM LEVEL



GOLD LEVEL

**American Strategic Insurance
Foremost Insurance
Liberty Mutual Insurance
Midwest Family Mutual**

**QBE
The Hanover Group
Universal Property & Casualty**

SILVER LEVEL

ACUITY
AFCO/Prime Rate Premium Finance
Allstate Insurance Company
American Modern Insurance Group
AmTrust North America
Capital Premium Financing
CNA Insurance
Continental Western Group
Encompass Insurance Company
Erickson-Larsen, Inc.
Harmon Auto Glass

ICC Restoration & Cleaning Services
InsureSign
MVP Service Solutions
Meadowbrook, Inc.
Prime Insurance Company
RPS
R-T Specialty, LLC.
Safeco Insurance
Safelite Auto Glass
Selective Insurance
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Solbrekk Business Technology Solutions
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