



THE Minnesota News

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CONVENTION MAY 4th & 5th 2016
Minneapolis Convention Center



Lunch Key-Note
5-Time MN Comedian of the Year
Scott Hansen

90+ Exhibitors

Awards Luncheon

Continuing Education

Top Speakers

1000+ Attendees



NEW!!! Additional Thursday Education Option



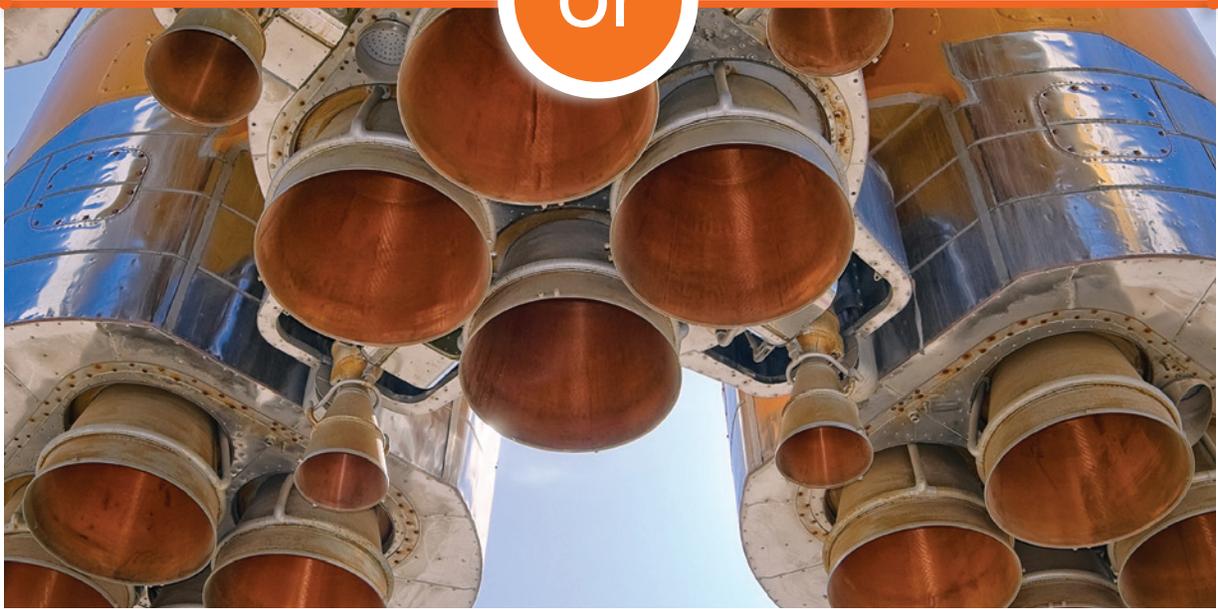
Insuring the Farm

9:30am-3:30pm

Largest Insurance Convention in Minnesota!!!



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TOMSICHE, SONNESYN & TOMSICHE, P.A.
Attorneys at Law

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43 Be Remarkable! All the Difference in The World



**MN Independent Insurance
Agents & Brokers Association**

15490 101st Ave N, Suite 100
Maple Grove, MN 55369

763.235.6460 800.864.3846 F:763.235.6461 miia@miia.org www.miia.org

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On the Cover



**MIIB Trusted
Choice
Convention**
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Happy Spring! I want to give you an update on what we have been doing and what we are planning for the remainder of the year. We have been working on a long range plan, meeting with companies, lobbying, keeping you informed on legislative issues, adding members, and making our state association run more smoothly. It's been an exciting year. Yes, there are things like MNSURE and other issues we are still wrestling with, but we have made great strides within the state.

It's that time of year when every president says, "Wow, this year is moving fast." Yes, the year has gone by quickly. I can't believe we are already finalizing our convention plans and wrapping up some of the planning for when Ted Dyste takes the reins.

One of the enhancements we have made to the 2016 convention is adding a Farm program on Thursday of the convention. We are looking forward to offering a program uniquely designed for our suburban and rural agents. This all day event will also include 6 CE credits. The morning will include a program called "Insurance Implications – Drones and Other Things Our Clients Aren't Telling Us About". If you or anyone in your agency is in Agribusiness, this session is for you.

If you register for the Thursday CE, it will be followed by a Crop Insurance Update sponsored by QBE NAU. If you do not handle Crop Insurance and would like to, this is a lunch you should attend. Even if you don't have crop insurance, you will be interested to hear about legislation and how crop insurance affects your commercial accounts.

The afternoon will be a program which includes how to insure anything that moves on the farm. For more information, please see the complete program listing.

Another part of the convention is a focus on perpetuation and Best Practices. I know Ted is focusing his efforts on providing tools to make you understand how your agency stacks up against the Best Practices agencies. Watch for this program as well.

The third thing we want everyone to know is that we had to increase the size of the space for the exhibit hall. The anticipated number of exhibitors is now over 90. There is nowhere in the state you can go and connect with that many companies and exhibitors in regards to insurance. We are so proud of being able to have this big of an event for you, our agent members. We encourage you to bring staff and producers to this afternoon of meeting and greeting. When else can you see all of your company reps and players in the industry in one place? There are very few other states that have a convention or exhibit hall even close to that of Minnesota.

Day on The Hill! March 30th is the day on the hill for us to come together to talk with our state legislators about issues in Minnesota that can make the insurance climate better for our member agents, clients, and companies. Please plan to attend this all day event because it is worth the time and energy to be part of this great day. And if you really want make a splash, join us in April for the National Day on the Hill in Washington, D. C. to walk the halls of congress and speak to our national legislators. This is not just for our state leadership. Check out the National Big I website for more details.

Lastly, "Thank You" for all you do. There are many who put in a lot of time, energy, and resources into making the insurance climate in Minnesota as good as it can be. There are challenges and hurdles we must still face and will most likely always struggle with but together we can make a difference.



Thank you, agents.

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At the upcoming Independent Insurance Agents & Brokers of America's Federal Legislative Conference to be held on April 13-15, there will be two critical issues facing independent agents. They are the "Cadillac" tax threshold and the "FCIP" program cuts to crop insurance. Both of these will have damaging effects on independent agents and the consumers they serve. Below is a brief overview of these issues:

'Cadillac' Tax

In the recently released budget, President Obama calls for changes to the way the "Cadillac" tax threshold is calculated in states where health plans are costlier. In states where the average premium for "gold" coverage exceeds the "Cadillac" tax threshold established in the Affordable Care Act (ACA), the threshold would rise to the average cost of a "gold" plan, according to the White House.

While it is encouraging to see the Obama Administration acknowledge problems with the tax, this is just one of its many issues. The Big "I" believes it is not possible to fix the "Cadillac" tax with minor tweaks and will continue to push for full repeal.

At the end of last year, Congress and President Obama agreed to delay the tax in a year-end omnibus package that moved the effective date of the tax back two years until 2020. In addition to that delay, legislators have introduced four pieces of legislation to repeal the tax in the 114th Congress. In the U.S. House of Representatives, Rep. Frank Guinta (R-New Hampshire) introduced H.R. 879, the "Ax the Tax on Middle Class Americans' Health Plans Act," and Rep. Joe Courtney (D-Connecticut) introduced H.R. 2050, the "Middle Class Health Benefits Tax Repeal Act." In the U.S. Senate, Sens. Dean Heller (R-Nevada) and Martin Heinrich (D-New Mexico) introduced S. 2045, the "Middle Class Health Benefits Tax Repeal Act," and Sen. Sherrod Brown (D-Ohio) introduced S. 2075, the "American Worker Health Care Tax Relief Act."

FCIP

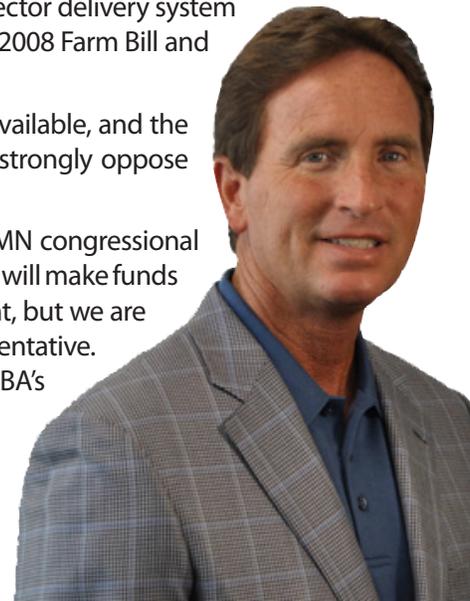
President Obama's budget contains \$18 billion in cuts to the FCIP over 10 years. Just two years ago, and after debate and evaluation, Congress carefully crafted a bipartisan farm bill that made crop insurance the centerpiece of today's farm safety net. President Obama, who applauded the passage of the five-year Farm Bill, is now attempting to undermine its validity by reopening and cutting the most important risk management tool farmers have to protect their livelihood. The private-sector delivery system of the FCIP has already absorbed \$12 billion in cuts over a 10-year window, including cuts in the 2008 Farm Bill and administrative actions in the 2011 Standard Reinsurance Agreement.

For crop insurance to be successful and operate as intended, it must be affordable and widely available, and the private sector must be able to ensure efficient delivery of services. The Big "I" will continue to strongly oppose additional attempts to reopen the Farm Bill and cut the program

If you are a member of the MIIAB and you have a personal relationship with a member of the MN congressional delegation, please consider joining us in lobbying congress on these critical issues. The association will make funds available to you to help pay for your trip to Washington, D.C. We have limited funds for this event, but we are looking for agents that can help us in discussing these issues with your local congressional representative.

Please email April Goodin at agoodin@miia.org for further information. Here is a link to the IIBA's website describing the Federal Legislative Conference:

<http://www.independentagent.com/Events/LegislativeConference/home.aspx>



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CONVENTION MAY 4th & 5th
Minneapolis Convention Center 2016



90+ Exhibitors

Awards Luncheon

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Lunch Key-Note
5-Time MN Comedian of the Year
Scott Hansen

Top Speakers

1000+ Attendees

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Insuring the Farm

9:30am-3:30pm

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Gloria Thompson, CIC
American Agency, Inc.

Impromptu Ethics

Wednesday

8:30am - 11:30am

Location: TBD

Have you ever wondered why insurance agents are mandated to take an ethics course? Have you ever thought that this topic doesn't really apply to you or your agency? This course may make you think again. Come along for the ride as we review an agent's obligations to the insurance company's they represent and an agent's obligations to their insureds. Do these competing concerns sometimes create ethically questionable situations inside our agency? As you role play your way through some ordinary situations with other class participants you will focus on each stakeholder's concern. By applying a decision making process to the problem at hand solutions will be formulated. The good news : The top 25% of Agency firms in the industry are hiring successfully and experience an 84% success rate with new producers. What are they doing? What do they know that the rest of us need to know? **(3 CE's Requested)**



Kevin Amrhein, AAI
Amrhien & Associates, Inc.

Waffles and Beer (and Insurance): Covering the Business of Food-and-Drink

Wednesday

8:30am-11:30am

Location: TBD

Sponsored by
Region 8

Belly up for this tasty course inspired by an unassuming Bavarian grub-and-pub in the Atlanta airport. Learn the coverage concerns for insureds in the growing business of food-and-drink. Bars, restaurants, caterers, food trucks, food delivery, craft-brewing and retail are all on the menu. **(3 CE's Requested)**



Dirk Nohre
Nohre & Associates, S.C.

Agency Perpetuation/Best Practices

Wednesday

8:30am-11:30am

Location: TBD



Bobby Reagan
Reagan Consulting, Inc.

My topic, Perpetuation Planning will cover a variety of issues including: need for, and provisions of buy/sell agreements, agency valuation and deal structure for both internal perpetuation situations and sale to an outside party, income tax consequences to buyers and sellers, negotiating tips for buyers and sellers.

I will plan to provide an update on where we see the industry today and will share what we see as the keys to success for insurance agents and brokers as a result of what is going on. I will provide some additional information on how Best Practices can help agents and brokers maximize their potential.



Preferred Risk Types:

- Manufacturers of small stamped, rolled, turned, pressed, cut, machined, or soldered/welded products or component parts that are made from material other than wood
- Manufacturers that generally produce items that are simple in nature and physically small

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At West Bend, we're proud of our broad base of knowledge when it comes to commercial risks. Over the years, however, we've developed extensive expertise of certain risks and the skills needed to underwrite them. That's why we're more competitive in writing these classes.

Like light manufacturing.

If you have a light manufacturing risk, contact your West Bend underwriter. We look forward to sharing our expertise with you, and providing the best coverages necessary to protect your valued customers.



MIAB Awards Luncheon

Wednesday

11:45am - 2:00pm

101B-I - Level 1

Awards

Company Award of Excellence
Company Rep of the Year
Agency of the Year
Young Agent of the Year
Agent of the Year
Presidents Award



Jamie Larson
MIAB President
2015



Ted Dyste
MIAB President
2016

Lunch Keynote - Scott Hansen



Scott Hansen has made over a million people laugh with numerous successful, national TV appearances. He has appeared on HBO, Showtime, Comedy Central and A&E. He has also made millions of listeners laugh on hundreds of radio stations and is featured on XM and Sirius Satellite Radio.

Scott is the 5-time winner of the Minnesota Comedian of the Year award. This is no easy task in the comedy home of Louie Anderson, Garrison Kellor, Joel

Hodgson, Jesse Ventura and Al Franken.

As the host and creator of "Comedy Gallery: The TV Show, Scott beat Letterman and the Tonight Show every Friday night for two straight years.

Creatively Scott has written jokes and custom comedy material performed by comics on national television by Jay Leno, Louie Anderson, Tom Arnold, Roseanne and many more! His reputation has earned him spots in concert with comedy stars Jay Leno, Jerry Seinfeld and Drew Carey.

Scott's many thousands of joke-filled live performances have set attendance records at clubs and corporate events nationwide. He has been in concert with hundreds of stars from the Bee Gees to Joan Rivers. The comic has entertained at over 500 successful corporate events from General Motors to Pizza Hut. He has performed for governors, presidential candidates, 200 judges, a 6th grade class, 150 bikers and 1000 nurses.

Scott is critically acclaimed and has been dubbed the, "King of Twin Cities Comedy" by staff writer Bob Protzman of the St. Paul Dispatch.

Convention Schedule

Wednesday May 4, 2016

8:30 - 11:30am **Impromptu Ethics** TBD

8:30 - 11:30am **Food-and-Drink Insurance** TBD

8:30 - 11:30am **Agency Perpetuation/Best Practices** TBD

11:45am - 2:00pm **Awards Luncheon** 101B-I

2 - 5:30pm **Exhibit Hall** Ballroom A&B

5:30 - 7:00pm **Reception Hosted by the Young Agents - Brits Pub**

Thursday May 5, 2016

8:30-11:30am **Commercial Property Policy** TBD

8:30am-3:30pm **E&O Risk Management** TBD

9:30am-3:30pm **Insuring the Farm** TBD

Wednesday Afternoon

Exhibit Hall Open

Ballroom A&B - Level 1

2:00 p.m. - 5:30 p.m.

Reception Hosted by the Young Agents

BRIT'S PUB
& EATING ESTABLISHMENT



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Brits Pub

1110 Nicollet Mall
Minneapolis, MN 55403

Wednesday

5:30 p.m. - 7:00 p.m.



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Endorsements
That Add
ZING! To Your
Commercial
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**Kevin Amrhein, AAI
Amrhein & Associates, Inc.**

**Thursday
8:30am - 11:30am
Location: TBD**

Many of your Commercial Property insureds are simply surviving from one bland policy to the next. Beyond boring, such a policy may actually prove dangerous; featuring gaps certain to leave the insured unsatisfied come claim time. This course includes several ingredients you can use to create what is sure to be the best Commercial Property policy your insured has ever had.

(3 CE's Requested)



**E&O Risk Management:
Meeting the Challenge of Change**

**Jean Sundlof, CIC, CPCU, API
Kraus-Anderson Insurance**

**Thursday
8:30am - 3:30pm
Location: TBD**

This highly interactive class is written by the Big "I" Advantage, Inc and Swiss Re Americas from a best-in-class approach. This course will review the common causes and sources of errors and omissions claims against agents. An agent's best defense is proper documentation. Learning the laws and rules that must be followed when working with excess and surplus lines carriers and the importance of using financially stable markets will be addressed. While conducting business personal information is entrusted to an agent/agency. We will address what information is private and the duty to protect it. Social media, while a benefit, must be carefully considered with regard to advertising, defamation, privacy, misrepresentation, and contractual obligations. Often unethical behavior or behavior that could be construed as unethical can be the basis of an errors and omissions claim. Knowing and following the laws of the state in which an agent does business, understanding the pitfalls a customer may face when an agent places coverage with a non-admitted market, identifying permitted authority in agent agreements or the lack of authority, and making every transaction transparent to the customer is essential to avoiding errors and omissions claims with an ethics basis. The first rule of ethics is knowing the law and operating inside the authority, and then setting up safeguards within the agency in the form of policies and procedures to assure staff is acting within the authority. **(6 CE's Approved)**

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Insuring the Farm



Thursday
9:30am - 3:30pm
Location: TBD



Insurance Implications – Drones & Other Things Your Clients Aren't Telling Us About

Sam Bennett
National Faculty Member of the Society of CIC
9:30am - 11:30am
Location: TBD



A 'Down and Dirty' two hour presentation on the emerging use of drones by our clients in the Commercial, Agribusiness and Personal Lines worlds. Recent FAA directives, insurance company attitudes and coverage exclusions will be discussed. **(2 CE's Requested)**



Crop Insurance Update

QBE NAU
11:30am - 12:30pm
Location: TBD

Lunch will be Provided

QBE NAU will provide a Crop Insurance Update **(1 CE Requested)**



If It Moves On The Farm – It Presents A Risk

Sam Bennett
National Faculty Member of the Society of CIC
12:30pm - 3:30pm
Location: TBD



This presentation will address the exposures associated with items that move – both under their own power and those provided mobility by other vehicles. The purpose of this presentation is to remind the agent that the policy forms we use can certainly provide the coverages necessary for the exposures, but without careful review of these forms, their many exclusions can prove problematic. The basis of the presentation will be the "auto" coverages found in the Business Auto Policy (BAP), the coverages for owned and non-owned vehicles in the Personal Auto Policy (PAP), and the coverages for "mobile equipment" found in the farm liability forms routinely used in the agribusiness market. Use of the exclusions found in each of these forms will solidify the understanding of the perils associated with items that move. **(3 CE's Requested)**

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MIAB/Trusted Choice CONVENTION Minneapolis Convention Center

MAY 4th
& 5th
2016

Registration Form

Please complete one form per participant. Photocopy for your associates. Pre-registration deadline is **April 22, 2016**
Full Convention Track received after April 22 will incur a late fee of \$25.00. Ala Carte Registrations received after April 22 will incur a late fee of \$5.00

Full Convention

Includes Awards Luncheon, Exhibit Hall and Seminars listed below

- \$175.00** Member
- \$275.00** Non-Member
- \$100.00** Young Agent

Wednesday Sessions (select one only)

- 8:30am - 11:30am **Impromptu Ethics** (*3 CE's)
- 8:30am - 11:30am **Food/Drink & Insurance** (*3 CE's)
- 8:30am - 11:30am **Agency Perpetuation/Best Practices**

Thursday Sessions (select one only)

- 8:30am - 11:30am **Commercial Property Policy Endorsements** (*3 CE's)
- 8:30am - 3:30pm **E&O Seminar** (6 CE's)
- 9:30am - 3:30pm **Insuring the Farm**
Includes Lunch (*6 CE's)

*CE's Requested

Total Due: _____

Ala Carte Registration

Wednesday Only Includes Wed Seminars, Awards Luncheon and Exhibit Hall

- 8:30am - 5:30pm
- \$125.00** Member
 - \$225.00** Non-Member
 - 8:30am - 11:30am **Impromptu Ethics** (*3 CE's)
 - 8:30am - 11:30am **Food/Drink & Insurance** (*3 CE's)
 - 8:30am - 11:30am **Agency Perpetuation/Best Practices**

Wednesday Awards Luncheon Only

- 11:15am - 1:30pm
- \$35.00** Member
 - \$50.00** Non-Member

Wednesday Exhibit Hall Only

- 2:00pm - 5:30pm
- \$25.00** Member
 - \$35.00** Non-Member

Thursday Morning Commercial Property Policy Endorsements

- 8:30am - 11:30am
- \$50.00** Member
 - \$65.00** Non-Member
- *3 CE's

Thursday All Day Insuring the Farm

- Unmanned Aircraft 9:30am - 11:30am
Crop Insurance Update 11:30am - 12:30pm
Farm Risks 12:30pm - 3:30am
- \$110.00** Member
 - \$125.00** Non-Member
- *6CE's

Includes Lunch

Thursday All Day

- E&O Seminar** 8:30am - 3:30pm
- \$151.00** Member
 - \$166.00** Non-Member
- 6 CE's

*CE's Requested

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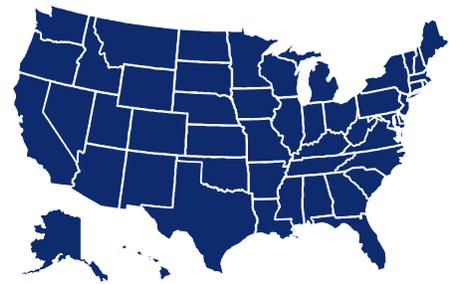
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Our global reinsurance division produces business primarily through reinsurance brokers.

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Ranked

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Overall claim satisfaction score

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Diamond Profile



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Auto Vs. Mobile Equipment

I thought that I would comment on this subject again, as I have had several phone calls and emails lately. What is an “auto” and what is “mobile equipment” has always been difficult to ascertain at times, but with the ISO changes the past 12 years, it can get confusing.

The changes started with the December, 2004 edition General Liability revision that ISO promulgated in that year. This form has been approved in almost all the states (including Minnesota). Its major change was the revised definition of what an “auto” is:

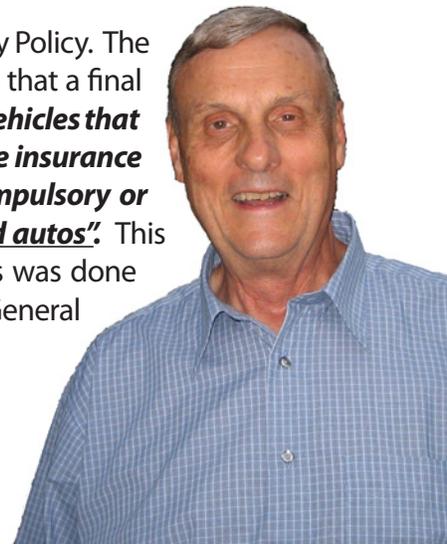
“Auto means:

- 1. A land motor vehicle, trailer or semitrailer designed for travel on public roads, or***
- 2. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.***

The change in the definition is the underlined words above. Notice how broad the language is: ***“any other land vehicle”***. This could be an all-terrain vehicle, a bulldozer, a forklift, an excavator, etc. The key here is whether the land vehicle is subject to any kind of motor vehicle law in a particular state. For example, in the state of New York, any motorized vehicle that is used on a New York street or highway is considered an “auto”. So, what we have previously considered to be a piece of mobile equipment may now be an auto (in certain states) and must be insured under the Business Auto Policy.

So, how do we proceed from here? Since the 2006 ISO Business Auto policy was published, this policy provides us with the necessary tools to cover these troublesome land vehicles. The policy introduced a new symbol - ***Symbol #19, Mobile Equipment Subject to a Compulsory or Financial Responsibility or Other Motor Vehicle Insurance Law Only***. Its definition is: ***“Only those autos that are land vehicles and that would qualify under the definition of Mobile Equipment under this policy if they were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where they are licensed or principally garaged”***.

The definition of “Mobile Equipment” was also changed in the 2004 General Liability Policy. The entire definition stays the same in the General Liability policy until you will notice that a final paragraph has been added: ***“However, mobile equipment does not include land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered autos”***. This makes the cycle complete – if it is an auto, it cannot be mobile equipment. This was done to make sure we don’t cover certain vehicles in both the Business Auto and the General Liability policies.





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So, how do we know when a "land vehicle" should be covered as an "auto"??? ISO has not provided us with a list of states, so we will have to do some digging ourselves. Here are two web sites that will assist you in making the determination of where to cover a land vehicle.

[www.legis.\(or legislature\).state.__.us](http://www.legis.(or legislature).state.__.us) (fill in the 2-letter state abbreviation)

www.capitol.state.__.us (fill in the 2-letter state abbreviation)

You can also try a Google/Ask/Bing search. Use the words "Motor Vehicle", not "Automobile" in your search.

Each state will be different. At this time, Minnesota is not a problem state yet, so we should see no significant difference in our procedures here in Minnesota. Unfortunately, our clients will be operating all over the United States, and that is where the difficulty will set in. The two web sites above will help, but be sure to take enough time to do a thorough search for each state.

And don't forget to "fix" your Umbrella/Excess policies, in case you are using an older (pre-2006) Umbrella form.

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"Austin Mutual has a strong franchise and sustained track record of success in the Minnesota marketplace. We are focused on

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*Main Street America
Western Region President
Tiffany Daly*

continuing to profitably grow our personal lines and commercial lines books in the state," said Tiffany Daly, the company's Western Region president. Tiffany added, "We are experiencing steady growth in several of our hottest Contractors classes (Carpentry, Lawn Care, Landscaping, Painting, Electrical, Heating, Masonry) and many of our Main Line Business Owners Policy (Main Line BOP) programs are also fueling growth in Minnesota. We are very confident these sectors will help drive mutual profitable growth for our company and our agent-customers this year."

Austin Mutual has been meeting the insurance needs of Minnesota individuals, families and businesses since 1896. Much like Austin Mutual, Main Street America's rich history began nearly a century ago when the company was established to provide auto liability insurance to members of the Grange Fraternity in New Hampshire.

Austin Mutual and Main Street America remain 100 percent

committed to the independent agent as their sole distribution channel. In fact, Main Street America is the founding company partner of Trusted Choice® and the TrustedChoice.com agency referral site. In 2013, Main Street America was honored with the "2013 Award of Excellence" from the MIIAB for its commitment to Minnesota and independent agents. Twin Cities suburb Maple Grove is headquarters for Austin Mutual and Main Street America's Western Region.

Main Street America and Austin Mutual carry an "A" (Excellent) Financial Strength Rating and "a+" Issuer Credit Rating from A.M. Best.

Main Street America and Austin Mutual are very well-positioned for future growth. The organization annually writes nearly \$1 billion in premium, has \$1.07 billion in surplus and more than \$2.4 billion in total assets.

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Capitol *Notes*



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

The 2016 session of the state legislature convenes next month and I am predicting it will be a very strange and unique session. I know I have made similar predictions in the past, but this year could be the weirdest yet. It is an election year for the entire legislature and both Republicans and Democrats will be playing to their base in hopes of shoring up their reelection campaigns. Likely not a good sign for compromise.

Last year, the Republican House and the Democratic Senate barely agreed to a modest "lights on" state budget, even though there was a \$2 billion budget surplus. They avoided gridlock by punting on two key budgetary issues; taxes and transportation funding, choosing instead to push this billion dollar debate to the 2016 session. Now that session is just around the corner, it seems little has been done to even begin a dialogue for compromise. Even with an over \$1 billion revenue surplus, Democrats are at odds with Republicans over how to spend or invest this surplus, with the Governor acting as a wild card in this debate.

Of course, our great experiments in divided government has produced these types of legislative deadlock, often resulting in a special legislative sessions and even government shut-downs. But this year, our leaders face other obstacles to a bi-partisan successful session.

Legislative leaders decided to reconvene the second year of our two year biennial legislative session on March 8, several weeks later than the normal early January date. Our legislature must adjourn by mid-May, giving legislators precious little time to introduce, debate and enact new legislation (10 weeks). In fact, the strategy was to keep the session short and simple with a limited agenda, allowing legislators to return to their districts to begin their campaigns as soon as possible. While I applaud this decision since it gave me an opportunity for a rare winter vacation, the shortness of the session will make it hectic and difficult to follow. Again key decisions will be made in non-smoking rooms by legislative leaders.

An even greater obstacle to an efficient session, is the closing of the state capitol building for major renovation. The capitol was immediately closed after the adjournment of the 2015 session in May. Senators have their recently opened new office building in which to conduct both their hearings and floor sessions. However the Republican House refused the Senate's offer to use the new building for their floor sessions and has chosen instead to meet in the House chamber in the capitol building. The House Republicans effectively won reelection campaigning against government waste and spending particularly the new Senate building. The Senate Republicans have chosen to remain in their suite of offices in the State Office Building, even though they have brand spanking new offices available in the Senate Building. Politics?

The House chamber will be the only accessible part of the building and will be surrounded by plywood and scaffolding. The Governor and Attorney General have moved their offices to other state buildings on or near the capitol complex. To make matters worse, there will no running water or working bathrooms other than the portable kind outside the building. This should hopefully serve as a limit on long and winding debate. Public access will be very limited and many including lobbyists will have to watch the proceedings on a screen. Sound like fun. I think not.



Dominic Sposeto
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*President & CEO
Jeff Mauland, CPCU*

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North Star Mutual is a Minnesota based regional insurance carrier specializing in Farm, Home, Auto and Small Business Insurance Products. Today the company writes \$380 million in premium and insures nearly 300,000 policyholders across six states. All business is written through a network of more than 1,500 independent agency partners located throughout the operating territory.

"Independent Agents have built our company and are vital to our success," said Jeff Mauland, President and CEO of North Star Mutual. "We are committed to our agency partners who are in the best position to meet the needs of their policyholders. We support the Minnesota Agent Association, not only for their

work to provide many benefits to agent members, but also for their strong support and promotion of our industry."

Uniquely located in the small farming community of Cottonwood, North Star prides itself on its rural values and personable service. The company is the top Farm writer in Minnesota, working in partnership with township mutuals across the state. North Star has been a recognized leader in the agricultural insurance market and has had a historic emphasis on insuring farm and rural properties in the Upper Midwest.

"We have many excellent, long term relationships with our agents and are grateful for the outstanding support we have received over the years," said Jeff Mauland. "Our rural location provides us with a very experienced, dedicated

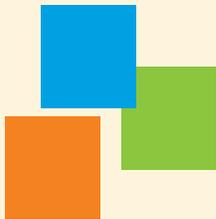
and caring staff which, combined with user-friendly technology, are keys to our success. Agents appreciate and value our consistency in claims handling, product and policy service." Agents Meetings and Advisory Councils are also held each year to stay current on issues important to agents.

North Star is proud of its financial stability and strong commitment to serving agents and policyholders. The company is rated A+ Superior by A.M. Best and in 2015, was again selected as a Ward's Top 50 Property/Casualty Insurance Company for the 11th consecutive year. North Star looks forward to its continued commitment of working closely with its agency partners in the years to come.



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Insurance Coverage For the Use of Drones

**By Rolf E. Sonnesyn, Attorney at Law,
Tomsche Sonnesyn, and Tomsche, P.A.**

Drones are becoming more popular for recreational use and commercial use. A drone is an Unmanned Aerial Vehicle ("UAV"). The Federal Aviation Administration ("FAA") asserts regulatory authority over the use of drones.

This article discusses potential insurance coverage issues for your commercial clients who use drones.

Design professionals use drones. For example, a design professional uses a drone to inspect facilities for maintenance on railroads, highways, and powerlines. There are other commercial uses such as solar and wind farms and hydroelectric dams.

The use of drones will probably increase because there are a wide variety of potential applications¹:

- Aerial photography
- Real estate
- General aerial surveying
- Agriculture
- Construction
- Film and television
- Utility inspection
- Environmental uses
- Search and rescue
- Emergency management
- Insurance

As the drones become more sophisticated, the uses of drones will expand. For example, drones will probably be able to transport building materials.

The commercial use of drones can present liability exposures to your insurance customers. It is not hard to imagine a drone causing property damage or personal injury. One can also foresee a claim for invasion of privacy or trespass.

The use of drones presents the issue of whether your commercial insurance customer will have liability coverage. A CGL generally excludes liability arising out of "ownership, maintenance or use" of an aircraft. The FAA considers a drone to be "aircraft."

The insurance market is responding. Policies and endorsements are being developed. View it as a potential selling point when you meet with your commercial insureds. If your insured uses a drone for commercial purposes, document your communication that the liability policy might not afford liability coverage for damage or personal injury arising out of the use of the drone. Offer to obtain a quote for drone insurance coverage and document your offer. It is good E&O prevention.

¹"They're Coming! The Drones, that is – and the FAA Regulations Governing their Use." (David Camarotto and Frank Aba-Onu) – Bench&Bar of Minnesota (January 2016)



ROLF E. SONNESYN, born Minneapolis, Minnesota, November 13, 1953; admitted to bar, 1981, Minnesota; 1989, Wisconsin.

Education: University of Minnesota (B.A. 1977 summa cum laude); William Mitchell College of Law (J.D. 1981).

Member: Hennepin County, Minnesota State and Wisconsin State Bar Associations, Minnesota Defense Lawyers Association, The Defense Research Institute, Inc., Academy of Certified Trial Lawyers of Minnesota. Certified as a Civil Trial Specialist by the Minnesota State Bar Association. Selected as a "Super Lawyer" by Minnesota Law and Politics.



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Foremost was founded in 1952 to insure manufactured homes and a few years later created the first travel trailer policy. The company grew from there, excelling in insurance for specialty products. In 2000, Farmers Insurance Group, Inc., the third largest insurer in the nation, purchased Foremost, bringing them into the Farmers family of companies. In 2011, the company began marketing auto insurance under the Foremost brand and added commercial lines to the robust Foremost portfolio in 2013. Foremost now offers business insurance products for a wide range of small businesses.

Robust Product Offering

Foremost offers a full line of Personal Lines products, including Manufactured Home, Auto, Motor Home, Travel Trailer, Luxury Motor Coach, Specialty Homeowners, Vacant Property, Seasonal Property, Landlord and Rental Property, Motorcycle, Off-Road Vehicle, Snowmobile, Boat, Personal Watercraft and Collectible Auto.

Foremost also offers a suite of Small Business products including: Commercial Auto, Workers' Compensation, Umbrella and a full range of Business Owners Policies including Office, Retail, Wholesale and many more.

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Foremost is part of the most stable, longstanding and well-recognized group of companies in the industry. The company has a history of growth and financial stability, as demonstrated by its excellent A.M. Best "A" rating. Foremost is the leading insurer of manufactured homes in the country.

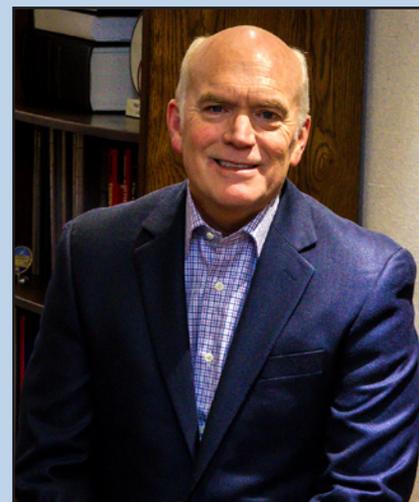
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Foremost offers many customer discounts. The opportunity for savings increases when combining multiple Foremost lines and discounts. Some discounts include:

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*President
Steve Boshoven*

- Multi-property
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- Paid-in-full
- Advance Quote
- Electronic Funds Transfer (EFT)

Foremost offers many more discounts for specific products, including discounts for taking a safety course or being a member of an affinity group. (Discounts vary by state and product and may require proof of eligibility for customers to qualify for certain discounts.)

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E&O Q&A

By Mary LaPorte, CPCU, CIC, LIC, CPIA

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

Q: We have been struggling to conduct internal audits. It seems that every time we have an audit scheduled, something happens that we are either too busy, or the people who are responsible for the audits are either not available or swamped. We understand the benefit, but are puzzled how agencies can pull this off if they are really as busy as we are.

Bobbi, Indiana

A: Bobbi, I want to commend you for recognizing how important this is for your operations management strategy. I also sympathize with your dilemma. It is not easy to find extra time in a busy agency to attack additional projects. Before addressing the lack of time, let me help the other readers understand the importance of internal auditing.

First, it is critical today to have written procedures which help employees understand how management expects each task to be handled. If your agency currently does not have written procedures, then development of these procedures should be a priority. Even when you have knowledgeable, experienced employees, there is no guarantee that agency standards are being upheld consistently. That is where auditing comes in.

Employees can be turned off by the term "audit" and tune out when we talk about them. No one likes the idea of someone looking over their shoulder, checking everything they do. The term "audit" could easily be replaced with "quality control" which might be easier for everyone to accept. It makes sense that good agencies are concerned about quality, and performing quality control reviews helps assure that everyone is performing at the level expected by management. The challenge is when and how to get this done.

While some agencies have been successful in conducting audits on an scheduled basis, perhaps quarterly or semi-annually, even the best laid plans are sometimes put aside when staffing or servicing challenges occur. The agencies which are most successful are those who do not schedule occasional audits, but conduct audits on a continuous, ongoing basis. One method is to assign this task to one or two individuals who might also have other duties to perform in the agency. Another option is to have employees perform "peer" audits.

Peer audits require that each individual is responsible for auditing the work of their co-workers or "peers." Management needs to carefully develop simple auditing checklists to be completed, and assign the accounts to be audited to each individual. Even if each person only audits one or two files per week, it is very beneficial overall. As employees become accustomed to auditing files as part of their regular workload, it becomes quite routine and should not interfere with completing other duties. Completed checklists should be returned to supervisors or managers who address any issues with the employee who handles that account.

By establishing a system of continuous audits, management can be assured that quality control is ongoing and that agency standards are upheld.

*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
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“There’s always room for a story that can transport people to another place.” JK Rowling

Early every Sunday morning I take a walk around a park near my home. There’s a lake located in east side of the park. Each time I walk by this lake, I see the same elderly woman sitting at the water’s edge with a small metal cage sitting beside her.

This past Sunday my curiosity got the best of me, so I stopped and made my way over to her. As I got closer, I realized that the metal cage was in fact a small trap. There were three turtles, unharmed, slowly walking around the base of the trap. She had a fourth turtle in her lap that she was carefully scrubbing with a spongy brush.

“Hello,” I said. “I see you here every Sunday morning. If you don’t mind my nosiness, I’d love to know what you’re doing with these turtles.”

She smiled. “I’m cleaning off their shells,” she replied. “Anything on a turtle’s shell, like algae or scum, reduces the turtle’s ability to absorb heat and impedes its ability to swim. It can also corrode and weaken the shell over time.”

“Wow! That’s really nice of you!” I exclaimed.

She went on: “I spend a couple of hours each Sunday morning, relaxing by this lake and helping these little guys out. It’s my own strange way of making a difference.”

“But don’t most freshwater turtles live their whole lives with algae and scum hanging from their shells?” I asked.

“Yep, sadly, they do,” she replied.

I scratched my head. “Well then, don’t you think your time could be better spent? I mean, I think your efforts are kind and all, but there are fresh water turtles living in lakes all around the world and 99% of these turtles don’t have kind people like you to help them clean off their shells. So no offense, but how exactly are your localized efforts here truly making a difference?”

The woman giggled aloud. She then looked down at the turtle in her lap, scrubbed off the last piece of algae from its shell, and said, “Sweetie, if this little guy could talk, he’d tell you I just made all the difference in the world.”

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Please select Seminar date

- 1/13 - 1/15/16 **Maple Grove** Commercial Casualty
- 2/10 - 2/11/16 **Plymouth** *Ruble Graduate Seminar
- 3/9 - 3/11/16 **Maple Grove** Personal Lines
- 4/6 - 4/8/16 **Maple Grove** Commercial Property
- 5/18 - 5/20/16 **Maple Grove** Life & Health
- 6/8 - 6/9/16 **Walker** *Ruble Graduate Seminar
- 7/13 - 7/15/16 **Maple Grove** Agency Management
- 8/10 - 8/12/16 **Maple Grove** Commercial Casualty
- 9/21 - 9/22/16 **Plymouth** *Ruble Graduate Seminar
- 10/12 - 10/14/16 **Maple Grove** Personal Lines
- 11/9 - 11/11/16 **Maple Grove** Commercial Property

* 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 MIIAB) or Charge to: VISA Mastercard

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It's always with reluctance that we have to announce a price increase to cover our increased cost of equipment, supplies, and staff. We trust that our \$10 increase, effective January 1, will still allow you to enjoy the seminars you've come to expect from an association such as ours.

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
\$440.00	CIC Institutes (20 Hours)
\$430.00	Ruble Graduate Seminar (16 Hours)

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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

- 1/7/16 - St. Cloud Personal Lines Miscellaneous
- 1/12/16 - Shoreview Personal Auto
- 1/20/16 - Maple Grove Commercial Casualty I
- 2/4/16 - Maple Grove Personal Auto
- 2/9/16 - Rochester Personal Auto
- 3/8/16 - St. Cloud Commercial Casualty II
- 3/16/16 - Maple Grove WTH - Personal Lines
- 3/17/16 - Mankato Personal Residential
- 4/5/16 - Maple Grove Elements of Risk Management
- 4/12/16 - Duluth Personal Auto
- 5/12/16 - Brainerd Commercial Property
- 5/17/16 - Maple Grove Life & Health Essentials
- 5/18/16 - Shoreview Agency Operations
- 5/24/16 - Rochester Commercial Property
- 6/2/16 - Duluth Commercial Casualty II
- 6/7/16 - Bemidji Personal Lines Miscellaneous
- 6/14/16 - Maple Grove Agency Operations
- 7/7/16 - Grand Rapids Commercial Property
- 7/12/16 - St. Cloud WTH - Commercial Lines
- 7/20/16 - Maple Grove Personal Residential
- 8/3/16 - Shoreview Personal Lines Miscellaneous
- 8/9/16 - Willmar Commercial Casualty I
- 8/16/16 - Alexandria WTH - Personal Lines
- 8/18/16 - Maple Grove Dynamics of Service
- 9/13/16 - St. Cloud Personal Residential
- 9/15/16 - Rochester Elements of Risk Management
- 9/20/16 - Maple Grove Commercial Property
- 10/6/16 - Maple Grove Personal Lines Miscellaneous
- 10/18/16 - Mankato Elements of Risk Management
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Cost	Seminar	Time
\$164.00	CISR Seminar	8:00am-3:45pm Test: 4:15-5:15pm
\$174.00	William T. Hold Seminar (WTH)	8:00am-4:00pm
\$164.00	Dynamics of Service	8:00am-5:00pm

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2016 MIIAB E&O Risk Management: Meeting the Challenges of Change



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Please Check Location

- 1/21/16 - Maple Grove** 8:30am-3:30pm
MIIAB/Austin Mutual Training Center
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Maple Grove, MN 55369
763.235.6460
- 2/17/16 - St. Cloud** 8:30am-3:30pm
Best Western Kelly Inn
100 4th Ave S
St. Cloud, MN 56301
320.253.0606
- 4/7/16 - Fergus Falls** 8:30am-3:30pm
Best Western/Bigwoods Event Center
925 Western Ave
Fergus Falls, MN 56537
800.293.2216
- 5/5/16 - MIIAB Convention** 8:30am-3:30pm
Minneapolis Convention Center
1301 2nd Ave S
Minneapolis, MN 55403
612.335.6000
- 6/21/16 - Morton** 8:30am-3:30pm
Jackpot Junction
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- 7/14/16 - Brainerd** 8:30am-3:30pm
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- 8/11/16 - Rochester** 8:30am-3:30pm
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- 9/8/16 - Duluth** 8:30am-3:30pm
Holiday Inn
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218.722.1202
- 10/19/16 - Maple Grove** 8:30am-3:30pm
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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

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