MIIAB/Trusted Choice Convention

MAY 4th & 5th

2016

Minneapolis Convention Center

90+ Exhibitors

Awards Luncheon

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

Top Speakers

Continuing Education

1000+ Attendees

NEW!!! Additional Thursday Education Option

Insuring the Farm

9:30am-3:30pm

Largest Insurance Convention in Minnesota!!!
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No turtles were harmed during the making of this ad.

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All the Difference in The World

On the Cover

MIIAB Trusted Choice Convention
Pages 9-19

Spring 2016 • The Minnesota News
SIMPLE SOLUTIONS TO ATTRACT AND RETAIN CUSTOMERS

Karen Bailo
GM, Agency Sales and Distribution

Progressive provides local independent agents industry-leading tools, products and services, which allows them to counsel customers with confidence when it comes to their simple or complex insurance needs.

To learn more about our products and services or how to become an appointed Progressive agent, visit ProgressiveAgent.com.
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 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.

Auto-Owners is dedicated to the independent agency system and proudly stands behind the agents who represent us. Thank you, agents for your continued loyalty, which helps us take care of the policyholders who rely on us.

auto-owners.com
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 IIABA’s website describing the Federal Legislative Conference:

http://www.independentagent.com/Events/LegislativeConference/home.aspx
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At North Star Mutual we specialize in more than just Farm, Home, Auto and Small Business insurance - we specialize in service. With our straightforward agency tools and accessible staff, it's easy to get things done. Thank you to our independent agency partners for your excellent long-term support. We look forward to our continued commitment of serving you and your policyholders for years to come.

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Scott Hansen
Top Speakers
Continuing Education

NEW!!! Additional Thursday Education Option

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

1000+ Attendees

Spring 2016 • The Minnesota News 9
A national study showed that a majority of consumers don’t purchase another form of insurance through their auto carrier. This represents a universe of opportunity for you! Take advantage by bringing the Hitch to your sales plan. Ask your customers, “Do you have a hitch on that vehicle?” And then, “What are you towing? I can give you a quote for that with Foremost.” These questions can lead to increased retention, satisfaction, referrals, discounts for your customers, and more premium for you.

Learn more from Hitch Guy and Hitch Cat at ForemostAgent.com/Hitch

No matter what your customer tows, or where they go … Foremost Means More™

Foremost Means More™
Impromptu Ethics
Wednesday
8:30am - 11:30am
Location: TBD

Gloria Thompson, CIC
American Agency, Inc.

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)

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

Wednesday
8:30am-11:30am
Location: TBD

Kevin Amrhein, AAI
Amrhien & Associates, Inc.

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)

Agency Perpetuation/Best Practices

Wednesday
8:30am-11:30am
Location: TBD

Dirk Nohre
Nohre & Associates, S.C.

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.

Bobby Reagan
Reagan Consulting, Inc.

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.
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.

**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

**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.
**MIIAB 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

**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.

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**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

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**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**  
1110 Nicollet Mall  
Minneapolis, MN 55403  
**Wednesday**  
**5:30 p.m. - 7:00 p.m.**
The Perfect Fit For Your Success

NAU provides a small company feel by having regional personnel available to help you navigate the world of crop insurance. This is why we have 10 branches across the United States. Our hands-on customer service, support and fast acting claim staff are focused on you.

QBE, our parent company, brings the financial strength that companies need to provide fast claim service, hire the best talent and fund technology advancements.

Together, QBE NAU offers the “The Perfect Fit For Your Success”. We have the history, the personalized expertise, the financial support and the people to provide fast, simple solutions for your toughest crop insurance challenges. The missing piece is you. Contact us today to become part of the QBE NAU Team.

Learn more: www.naucountry.com

1.888.NAU.MPCI
QBE NAU Corporate Office | 7333 Sunwood Drive | Ramsey, MN 55303

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Sugar and Spice: Endorsements That Add ZING! To Your Commercial Property Policy

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)

Take this course to gain your 10% loss control credit on your E&O policy PLUS obtain 6 CEs

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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

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)
You can now **pay your bill** on Western National’s mobile app.

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Western National’s mobile app now gives **policyholders** the ability to pay their bills and view their online payment history at anytime, anywhere with their mobile device. Add in other useful tools like the ability to view Personal Auto ID cards, locate your nearest towing service, and easy 24/7 claim reporting, and you’ve got another great resource for when you’re on-the-go. Download it today in iTunes or Google Play.
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 - 3:30am: Insuring the Farm Includes Lunch (*6 CE's)

Total Due: _______________________

Check which applies:  ☐ Agent  ☐ Company Representative

Credit Card Payment  ☐ Mastercard  ☐ Visa

Name

MN Insurance #

Agency/Company

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### North American business diversification
Our diverse specialty insurance portfolio spans four major segments.

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<td>The third largest underwriter and manager of multi-peril crop insurance (MPCI) in the U.S.</td>
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<th>Reinsurance</th>
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<td>Our global reinsurance division produces business primarily through reinsurance brokers.</td>
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### Why companies choose QBE in North America
We do everything we can to turn your goals into achievements. It’s why customers throughout the U.S. trust us with their insurance needs.

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**Forbes Global 2000** list of public companies

#### Overall claim satisfaction score
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*Learn more about ratings guidelines at standardandpoors.com and ambest.com.

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Diamond Profile

Minnesota Independent Insurance Agents & Brokers Association recognizes West Bend as one of its Diamond Partners. MIIAB Diamond Partners are the highest level of sponsorship to our organization.

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West Bend

PRESIDENT & CEO
Kevin Steiner

HEADQUARTERS
West Bend, WI

A.M. BEST RATING
"A" (Excellent)

WEBSITE
www.thesilverlining.com

West Bend: The Silver Lining®
West Bend supports, and wholeheartedly endorses, a strong independent agency system.

Our agents are our partners, as well as our primary customers. More than 1,500 independent insurance agencies offer West Bend’s products; many of them sell $1 million or more in West Bend premium each year. Agents prefer West Bend for many reasons, including relationships that foster trust and respect, fast service, and extensive training and education programs.

Our agency training and education programs are offered at our spacious Prairie Center. Special sales and service programs provide opportunities for agents to participate in a more extensive training experience.

West Bend’s associates are the driving force behind our success. Whether it’s processing claims quickly and efficiently or finding the best coverages for businesses and homeowners, our associates do all they can to provide you and your customers with the Silver Lining®. We pride ourselves on accessibility at every level of the company. From senior management, to underwriting, claims, and billing, you won’t find a more dedicated, personable, and caring group of people.

Our product offerings are well-rounded and diverse. Our Home and Highway® personal lines package is an industry leader. We specialize in writing most businesses you’d find on your Main Street. Through NSI®, we write risks not typically written in the standard market. Contract and surety bonds are easy to quote and issue.

West Bend is proud to support charitable causes. Our Independent Agents’ Fund benefits nonprofit organizations supported by agents who represent our company. Since 2006, dozens of organizations throughout the Midwest have received grants totaling more than $1 million. The West Bend Mutual Insurance Company Charitable Fund, established in 1995, has provided nearly $8 million to organizations that include the United Way and the American Red Cross.
Don’t just insure. Assist.

Help clients through the stress of an accident with AAA Accident Assist®

One call brings AAA roadside assistance to their crash site, sets the stage for hassle-free repairs, and reserves a rental car for their immediate use.

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It’s just one of the powerful tools AAA Independent Insurance Agents enjoy.

Contact Donna Kimmes today to learn more.

651-238-7111    Donna.Kimmes@mn-ia.aaa.com

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

“Aauto 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.
When you partner with SECURA, you’re family. Watch: secura.net/partners

Let’s make sure they can spend time tending their roots.

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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 (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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Technically Speaking...continued from page 23
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– James A. Roe, CPCU, ASLI, President

IT’S THE RIGHT THING TO DO.

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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.

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MIIAB Lobbyist
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“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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FREE Ethics Seminar for Members
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 applications:

- 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)


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

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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.
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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.

“Yes, 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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Dean Ohlhues at 651-452-2730, dean.ohlhues@encompassins.com.
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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

(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.

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

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<td>CIC Institutes (20 Hours)</td>
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<tr>
<td>$430.00</td>
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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.
# 2016 MIIAB CISR Program Schedule

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

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

---

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

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.

**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

---

**Card Number** | **Expiration Date** | **Signature**
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**Name on Card** | **Security Code (3 digits)** | **Billing Address**
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Return to: MIIAB, 15490 101st Ave N, Suite 100, Maple Grove, MN 55369 P: 763.235.6460 F: 763.235.6461 E: miia@miia.org
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2016 MIIAB E&O Risk Management: Meeting the Challenges of Change

MN Independent Insurance Agents & Brokers Association

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

<table>
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<th>AGENCY STAFF SIZE</th>
<th>TOTAL ATTENDEES REQUIRED AT A (6 HOUR) SEMINAR</th>
<th>POSITION IN AGENCY</th>
<th>PLUS ADDITIONAL REQUIREMENTS</th>
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<td>FIVE PRODUCER'S OR CSR'S</td>
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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.

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