



# MN Independent Insurance Agents & Brokers Association

**CAN YOU AFFORD **NOT** TO BE A MEMBER OF THE MIIAB?**

**WE PROTECT YOUR BUSINESS!**

## What has MIIAB done for you, lately?

1. MIIAB hired a top-notch lobbyist who has been key in our involvement with the DOC and legislators of Minnesota.
2. MIIAB fought for insurance agents to be an “essential business” so you could fully service your clients.
3. MIIAB worked with the DOC to ensure your educational requirements could be met in a timely manner to keep your employees working.
4. MIIAB called the congressional delegation to convince them NOT to vote for a retro active law to cover COVID-19 losses under Business Interruption coverage.
5. MIIAB worked with the DOC to help shape the laws that will govern the NAIC/Cyber Security Regulation.
6. MIIAB worked with the DOC to ensure that you could license new employees to continue work in your agency during COVID-19.
7. MIIAB has and will work to shape the Paid Family Leave Act that has been introduced to legislators on capitol hill, protecting your best interest.
8. MIIAB worked with the Minnesota legislation, the DOC and the governor’s office to ensure the COVID-19 Workers Compensation losses would not disrupt the existing marketplace.
9. MIIAB leadership was the resource for the DOC, legislators, and the governor’s office in explaining the diverse coverage issues relating to the COVID-19 claims, and the Civil unrest claims in Minneapolis and St. Paul. The coverage issues were very concerning and complex.

### **WHAT ARE THE UPCOMING ISSUES THAT COULD HAVE A CRIPPLING AFFECT ON YOUR AGENCY, AGENCY STAFF AND YOUR CLIENTS?**

1. The election for the 2021 legislation in Minnesota
2. The Governors office, the Department of Commerce and legislators are all looking at racial discrimination in personal lines coverages. For example, zip code rating and insurance scores, as well as the “black box” that companies use for underwriting and processing.
3. More taxes for your agency...yes, the legislators will be looking to bring back the issue of taxing the services that you provide to your clients in order to make up the state budget deficit.

**WHAT DOES THIS ALL MEAN . . . THE MIIAB SPENDS HUNDREDS OF THOUSANDS OF DOLLARS PROTECTING YOUR BUSINESS, YOUR STAFF AND YOUR CLIENTS. WE NEED YOUR SUPPORT TO CONTINUE.**

**YOU MAY BE INDEPENDENT, BUT WE NEED TO WORK TOGETHER TO ENSURE THE VIABILITY OF YOUR BUSINESS.**

**MIIAB IS THE RESOURCE AND WE WILL BE AT THE TABLE TO EXPLAIN HOW YOUR AGENCY IS VITAL TO THE MINNESOTA CONSUMER.**