



Mutual **LINK**



*“Mutuals Insuring God’s Country”
Dan Rupp, MAFMIC Chairman*



2020 will be remembered as one of the most nontraditional years in our country and world’s history. Who could have predicted after our successful MAFMIC Convention this past February that our country and world would be shut down and affected the way it has been by the COVID-19 virus. MAFMIC to date has postponed the Spring Agent’s meetings, cancelled the Manager’s Workshop, CPP Visitation, Support Staff Seminar and the Manager and Director’s Seminar. Zoom and Go To Meetings along with conference calls have become the norm and most times the only way to conduct business.

Having been on the road for RAM Mutual the past 31 years, working from home for the months of March and April was quite an adjustment for me. I am enjoying being back on the road again. I mentioned in my previous chairman’s article one of the things I enjoy the most of my job is traveling and witnessing the four different seasons Minnesota has to offer. Not seeing this past spring planting season was a new experience for me and one I hope I don’t experience again.

We recently held the June MAFMIC dinner and board meeting at the Little Crow Country Club and Resort located in the New London-Spicer area on June 17th and 18th. The board and staff enjoyed a relaxing dinner cruise on beautiful Green Lake near Spicer. Numerous issues were discussed including which events MAFMIC could safely offer our membership the remainder of 2020. As of now we are hoping to reschedule the Spring Agent Meetings to this fall. The Golf Outing, New Manager’s Workshop and MAFMIC Short Course are still planned for now to be held as scheduled.

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I have been impressed with the helpful and kind attitude our industry personnel have shown to our internal and external customers during this very difficult time. Covid-19 related credits are being applied to some insurance lines due to decreased exposures. IT departments within our industry put in the extra time needed to make it possible for the majority of insurance personnel to continue their work from their homes. Had this pandemic occurred 20 years earlier this most likely would not have been possible. We can all be thankful for the numerous automation, technology and communication improvements in our industry which has made this possible.

I want to assure the MAFMIC membership that the MAFMIC staff of Adam, Dani and Arlette along with the MAFMIC board of directors will do whatever we can during this pandemic and the coming years to continue offering the products and services you have become accustomed to. Please don't hesitate to contact any of us with your concerns and suggestions for the improvement of our association.

In closing I remember in my youthful years being told "Be Careful What You Wish For"! After all the extra meetings the MAFMIC Board, Executive Committee and Hiring Committee held last year in replacing our association president I was wishing for a quiet year as chairman in 2020. Never once did I think it could possibly be this quiet! Thank you all for your continued support of MAFMIC and please keep yourself and your loved ones safe!

Dan Rupp, MAFMIC Chairman

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Member Profile ~ Woodland Mutual - Manager Eric Johnson



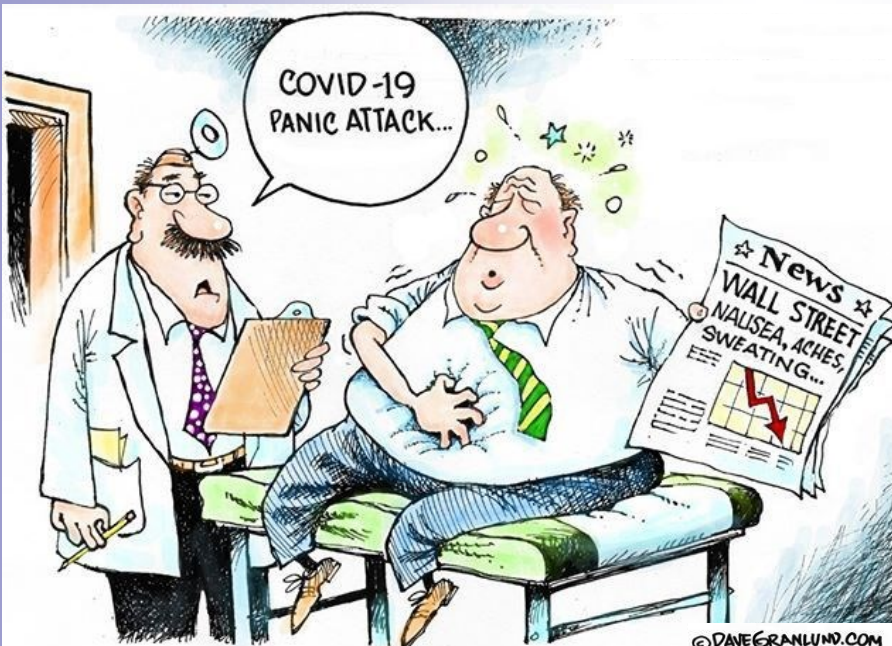
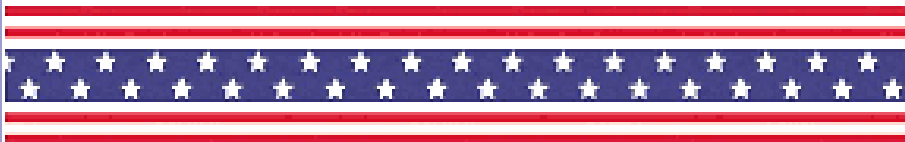
Woodland Mutual has been in business since 1907 and I've been the manager for five years as of this month. We're located in the small town of Carlton which is just south of Duluth. Both Jay Cooke State Park and the Willard Munger State Trail are literally right out the back door of the office, which are both big unwritten benefits of our work space!



We're also blessed to work with dedicated employees and exceptional agents throughout northern Minnesota.

There are more challenges than ever these days. Issues like the economy, insurance marketplace, regulatory changes, and COVID-19 come readily to mind. There are also opponents to change and progress. As a company, we recognize these dynamic forces and continue to stay the course that is true for us and most importantly, our valued policyholders. Arguably, the biggest challenge that we face as a company right now is the *speed* of change. How quickly the world has changed in the last few months is just another illustration of this.

I was asked to describe Woodland Mutual in one word. I couldn't distill care, dedication, or service into just one word, so I'll close with "gratitude" instead. We're grateful to our predecessors, for the opportunity to move the company forward and for our trusted partners.



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June 2020 Board Meeting Synopsis *Greg Parent, Secretary-Treasurer*

The MAFMIC Board of Directors held their second quarter meeting on June 18 at the Grand Stay Hotel and Suites in the New London/Spicer area. In addition to routine items like the financial and management reports, district updates, and committee reports, the board discussed several items and took action on a few of them requiring approval.



MAFMIC auditor Matt Taubert was on hand and presented a review of his annual audit report for the year ended December 31, 2019. The board discussed several items with Matt and agreed this should be an annual agenda item for the June board meeting.

Office Manager/Event Coordinator Dani Hennen provided an update on the MAFMIC TP1 and PH1 policy rewrite process. The board discussed e-delivery options regarding both forms. Dani will send out a survey to member companies regarding TP1 and PH1 usage. Nick Hager will research some financial data on the cost to MAFMIC and the cost to member companies based on usage for both physical delivery of paper copies and e-delivery of the forms.

Dani Hennen provided an update on the process of transferring information from the current IMIS association management software to the new Wild Apricot software. There have been some conversion issues delaying the transfer. Dani is continuing to work through the process.

Dani Hennen reported on the MAFMIC Scholarship program. The newly formed Scholarship Committee met near the end of April and worked through the process of awarding the 2020 scholarships. They also reviewed the current scholarship application and will work on making some changes to it.

Dani Hennen gave an update on where MAFMIC was at regarding the various 2020 member events indicating which events have been held, cancelled, rescheduled or are still on as planned.

Dani Hennen also conducted a review of the current MAFMIC employee benefit package in place. The board discussed several items. Dani also went through numerous editorial changes to the Board Policy Manual.

The third quarter board meeting will be held at the MAFMIC office on September 10-11. The September meeting will see the annual Employee Performance Reviews conducted by the Executive Committee and brought forth to the board for review and action regarding salaries and benefits. Members are encouraged to contact their MAFMIC District Directors with any concerns or issues that may need to come before the board.

Greg Parent
MAFMIC Secretary-Treasurer

"Updates on Appraisals"

By: John Neal, Attorney, Willenbring, Dahl, Wocken & Zimmermann, PLLC

On September 3, 2019, the Minnesota Supreme Court heard oral arguments in the case *Oliver v. State Farm Fire & Cas. Ins. Co.*, A18-0367. On March 4, 2020, the Court issued its decision.

The issue in the case is whether Minnesota's Arbitration Act applies to insurance appraisals. For years there was a split decision in the court of appeals as to whether the Arbitration Act applied. Given the split, and to err on the safe side, everyone assumed it did.

As we have discussed in articles past, the appraisal process has grown significantly in the last eight years. Appraisers have the ability to determine not only the "amount of loss" (which was always the purpose of appraisal), but also what caused the loss. This in turn significantly affects an insurer's coverage determination—especially for the township mutual industry, which relies on named-perils policies.

The Arbitration Act adds another layer to this appraisal process, making it more formal like a "mini-trial" process. It is more difficult to overturn an arbitration award under the Arbitration Act. And, arbitration awards are subject to pre-award interest. In some cases, attorney fees can also be imposed to enforce the award. Suffice to say, the Arbitration Act gave a lot of teeth to the appraisal process.

The Supreme Court, in the Oliver case however, ultimately determined that the Arbitration Act does not apply. The decision is significant for insurers and insureds alike. The case creates a fluid situation that will continue to play out in the courts, as to how appraisals are handled moving forward.



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MAFMIC 2020 SCHOLARSHIP RECIPIENTS



Manager, Ron Lonneman of
Heartland Mutual
Presented
Bailey Lonneman with
her MAFMIC Scholarship

She is planning to attend
University of South Dakota



Manager Roger Miller of
Lake Park & Cuba Insurance
Presents *Kay Alexis Pederson*
With her MAFMIC Scholarship

She is planning to attend
Minnesota State University
Moorhead



Manager, Mikel Nelson of
Elmdale Mutual
Presents *Mitchell Hieserich*
with the
MAFMIC Jim Barta
Memorial Scholarship

He is planning to attend
St. Cloud State University



The unexpected events of COVID-19 have caused many disruptions that have been impactful for everyone. Most of us have had to make adjustments to our personal lives as well as changes at our place of work. The pandemic and social/physical distancing have forced businesses to take a variety of actions, such as: working from home, closing doors to patrons, working with a skeleton crew or even being temporarily closed altogether. Over the years, many companies have come to rely on being physically in the office to access the different tools and software that only exist on their computer network. Thankfully, there are several solutions that can help remedy this. The two that this article will outline are remote desktop software and virtual servers.

Remote desktop software allows users the ability to log in to their work computer's desktop environment from a computer at another location. Once logged in they are able to control this machine and perform the actions that they could otherwise do if they were sitting at their desk in their office. One thing to keep in mind is that because you are logging in remotely to your work computer anything you print will still go to your network printer in your office. So while you may be able to work remotely you'll still need someone present who can handle these documents and send them out when needed. Some of the top remote desktop software are: Microsoft Remote Desktop, TeamViewer, LogMeIn, RemotePC and Zoho Assist. Each of these range in their cost and capabilities, so you'll want to research which one best fits your business needs.

Virtual servers differ as your server and its contents no longer reside in your office. Instead, your data lives in an offsite data center. These data centers are maintained and managed by the third-party company that hosts your virtual server. They can set up each computer to connect to the virtual desktop that contains all of their company's data, which will look and function the same as having your server in your office. The advantage to this is the ability to log in to your virtual server from anywhere. It is a powerful tool when disaster planning in the event of the loss of your office. Additionally, each person is able to print to whatever printer is hooked up to their computer, no matter the location. If one employee is working from home they can print on their home printer, while someone working in the office can print to the normal office printer. The one drawback for some are the costs to set up and maintain virtual servers will typically be greater than that of remote desktop software.

While your office likely has returned to a more “normal” state in recent weeks, it is beneficial to be prepared for future events. These services can also be used to simply give you and your coworkers more flexibility in the workplace. I'd encourage all of you interested to reach out to your current local hardware provider to see what services they may have available. If you don't have a provider, but are interested in learning more, please reach out to us at IMT Computer Services and we'd be happy to point you to some vendors who are able to help.



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Announcements

MAFMIC

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Pete Hellie was elevated to President of North Star Mutual effective May 6, 2020. Hellie most recently served as Executive Vice President and CFO of the company. His transition to President comes after the announcement that current Chief Executive Officer, Jeff Mauland, plans to retire early in 2021.

Thank you to our Sponsors



MAFMIC Meeting Updates

Due to COVID-19 MAFMIC is waiting on the release of more guidelines for holding meetings. We are still hoping to re-schedule dates for some the Spring Agents Meetings. Once we have directions we are able to take we will send out the information.

Until then, stay tuned for more information on this.

SOCIAL DISTANCING

What does it mean?



AVOID

Group Gatherings
Sleep Overs
Playdates
Concerts

USE CAUTION

Visit Local Restaurants
Visit Grocery Store
Church Services
Pick Up Medications

SAFE TO DO

Take a Walk
Yard Work
Cook a Meal
Check on Elderly Neighbor



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Minnesota Association of Farm Mutual Insurance Companies, Inc.

NEWS Bulletin

ASSOCIATION OFFICE: 120 West Bradley Ave.

Tyler, Minnesota 56178

PHONE (507) 247-5161

MAY 1976

1976

DAMN THE AIRLINES . . .  FULL SPEED AHEAD!!!

We hope by now you have decided to attend the 80th annual convention of the National Association of Mutual Insurance Companies. It will be held at the Hilton Hotel, Portland, Oregon, August 15-18, 1976. Registration fees are: \$65 for delegates; \$30 for spouses, and \$25 for children and should be sent directly to NAMIC, 2511 E. 46th St., Suite H, Indianapolis, Ind. 46205. Room reservations should be sent to: NAMIC Convention Housing Bureau, Chamber of Commerce, 824 S.W. 5th Ave., Portland, Ore. 97204.

NOW ABOUT THE FLIGHT PROBLEM -- You were advised in the April News Bulletin that MAFMIC had arranged for a Group Flight to Portland at a special low fare which amounted to a \$54 saving per person over the regular coach fare. The Group Flight arrangements were confirmed at that time by the Western Airlines office in Minneapolis. We have now learned that in this current economy, the weather is more predictable than the airlines!

AS THIS BULLETIN IS BEING WRITTEN, we have been advised by Western Airline that all airlines have cancelled their group flights and special fares, including Western, effective immediately. This means, at the present air fare rates, the cost for a round-trip ticket per person, Mpls/Portland, is \$266.00.

WESTERN STATE BANK TRAVEL AGENCY, Marshall, Minn., is still holding a block of reserved seats for the flight to the National convention and will handle all reservations. Should you intend to fly to Portland, you should write or call Mrs. Donna Gay, Western State Travel Agency, Marshall, Mn. 56258. Phone: (507) 532-4421. We suggest you do not delay in making your flight reservations. The flight schedule is as follows:

LEAVE Mpls./St. Paul, Sunday, Aug. 15th at 8:35 a.m. - Western Flight No. 629.

ARRIVE Portland, Oregon at 11:05 a.m.

LEAVE Portland, Thursday, Aug. 19th at 10:05 a.m. - Western Flight No. 628.

ARRIVE Mpls./St. Paul at 3:55 p.m.

WE'RE SORRY ABOUT THIS CHANGE, because arrangements were made in good faith. It just didn't work out that way. You are, however, still assured of a seat on the above flight schedules if you contact the travel agency just as soon as possible.

NAMIC REGIONAL HELD AT ALEXANDRIA -- The National Association of Mutual Insurance Companies revived its Regional meetings this year and scheduled six of them around the United States. The third meeting of the series was held at Arrowwood Lodge, Alexandria, Minn., April 27-28. There were 70-plus people in attendance for the event, 23 of which were from neighboring states. This compares with 68 persons at the first meeting held in Omaha and 37 persons at the second meeting in Corning, N.Y. The subject matter of the meetings ranged from Arson and Burglary to a 10-Year Look at the Economy and Property Loss Adjusting. The program was well received by those in attendance.

IN SYMPATHY



Ralph Marquardt, 89, passed away on May 26, 2020.

Ralph was born on October 23, 1930, the son of August and Anna (Maass) Marquardt in Wasioja, MN.

He was united in marriage to Ardis Christiansen on February 15, 1953. He served in the Army in Korea from 1954-1956, then returned home to the farm and farmed all his life.

Ralph was active on numerous church boards, was on the West Concord Butter and Cheese Factory board, served on Wasioja Township board as Treasurer, and **served on the board and as an agent for Claremont Farmers Mutual Insurance Company in Kasson.**

Ralph is survived by his wife, Ardis Marquardt, Dodge Center, MN; two sons, Rodney (Georgine) Marquardt, Mantorville, MN; Douglas (Danella) Marquardt, Dodge Center, MN; one daughter, Lori Delzer, Dodge Center, MN; nine grandchildren and six great grandchildren.

MAFMIC wishes to express its sincerest condolences to family and friends of Ralph and Barb



Barbara Ulrich, 85, passed away on June 5, 2020 at Buffalo Lake Healthcare Center.

Barbara "Barb" Jean Ulrich was born on October 1, 1934, in Stewart, Minnesota. The family resided in Stewart, Minnesota.

Barb furthered her education at Union Hospital in New Ulm, earning her degree as a Licensed Nurse Practitioner. She was then employed as a nurse for the Granite Falls Hospital for two years. **She was also a secretary for the family insurance business.**

Barb is survived by her husband, **Alvin Ulrich (past director of Buffalo Lake-New Auburn Mutual for 28 years and an agent)**

Children; Timothy Ulrich and his wife, Donna, of Hector, MN, Julie Meier and her husband, Marc, of Marshall, MN, Jeffrey Ulrich and his wife, Melody, of Waseca, MN; and several grandchildren



Calendar of Events

- July 15** MAFMIC Golf Outing
Blackberry Ridge, Sartell, MN
- July 16** Manager & Director Seminar
Park Event Center, Waite Park, MN
Cancelled
- Aug 12** New Manager Workshop
MAFMIC Office, St. Joseph, MN
- Sept 20-23** NAMIC 125th Convention (*VIRTUAL*)
- Nov 18-19** MAFMIC Short Course
Arrowwood Resort, Alexandria, MN



We would like thank you for all of your dedication, time, commitment and effort. You truly make a difference to the MAFMIC organization!