



# Mutual

# LINK

## *Success through Service* *Deb Liden, MAFMIC Chairman 2015-2016*



Thank you for allowing me to serve as your chairperson for 2015-2016. It is an honor to have you put your trust in my abilities and I gladly accept the responsibilities of the position. It is always a pleasure to see so many of you at the convention, if there were only more hours in the day so a person could visit with everyone. I hope I see more of you at all the upcoming events and education opportunities.

The theme, “*Success through Service*” applies to so many aspects of a person’s life. If you believe in something; you have to serve it, whether it’s your business, your church, your local or state government, your family or your friends. If you want those things to flourish, you need to serve them in a way that makes those relationships successful.

MAFMIC ties us together, as single Mutual Insurance Companies we cannot do this alone, together we are a force and MAFMIC is our voice. We are successful as an association because of our talented staff and the dedication and service given by our members. When you think of the people and hours that are given to MAFMIC in a single year on a volunteer basis, it is amazing. So, the theme “*Success through Service*” is a kudos to everyone who has ever been on a committee, served on the board or attended a MAFMIC event. It is also a reminder that in order to continue this success, we must continue to service it, so get involved and get ready to service your association. Service comes in different ways, some you can see; membership on the board or a committee or attendance at MAFMIC events; but it also comes in ways you can’t see, sharing thoughts with another member; your communication with the MAFMIC staff and developing relationships with other members of the association. Only you can choose how you want to serve, but know that the continued success of MAFMIC is counting on you and your service.

Henry Ford said; “coming together is a beginning; keeping together is progress; working together is success.” In 1895, the Minnesota Association of Farm Mutual Insurance Companies was formed, that was our beginning. It’s 2015 and we are still here, that is our progress. Our continued dedication to serving MAFMIC is our SUCCESS.

*Deb Liden,*  
MAFMIC Chairman 2015-2016

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## Member Profile of Redwood County Farmers Mutual Insurance Company



In 1889 a group of farmers met in a home in Vail Township and voted to form "The Farmers Mutual Fire Insurance Company of the Township of Vail, County of Redwood".

The first recorded policy was for \$1,246.00 of insurance for a fee of \$1.22. In 1893, a policy could be bought for 10¢ per hundred dollars of insurance, with an additional 25¢ to pay the company secretary. The first loss was paid for \$16.00 worth of burnt hay.

In 1941 a lot was bought for \$200.00 and an office building was built for \$2,450.00. As the company grew and more space was needed, another building was built in 1978. After outgrowing that space another new building was built in 2000 – where the company resides today.

Along with different buildings, the company has experienced different names. In 1919 the company changed its name to Farmers Mutual Fire Insurance Company of Redwood County. In June 1952 the name was changed to Redwood County Farmers Mutual Insurance Company, the name we retain today.

In 1962 the first policy combining wind and fire perils together in what is still called a packaged policy was written. We continue to underwrite the fire and wind perils and package the liability with our reinsurer Grinnell Mutual and North Star Mutual. Currently, Redwood County Farmers Mutual Insurance Company has three (3) full time employees: Manager, Karen Weber, Underwriter Kari Halter, & Inspector Todd Knorr. In addition, we have one part-time bookkeeper Jody Kircher. We have seven directors on our board. Our claims adjusting is handled by an outside source. We ally with 32 agencies and their 89 agents.

Through the years our commitment has been not only to our policyholders, but also to our agencies and other mutuals as well as to our country.

Our buildings have changed, even our name has changed, but one thing has never changed and that is our commitment to our policyholders and agents to provide exceptional service. We continue to stay in touch with all the new technologies which include our website and the online quoting for our agents.

Two of our goals are to continue to be a financially strong company that provides the protection our policyholders require and to provide excellent customer support. It's a commitment that has stood the test of time, and will carry us forward.

### Redwood County Mutual



### Editorial Advisory Committee

Karl Porisch - *Chairman*, Western Mutual  
 Jim Barta - *Vice Chairman*, Jim Barta CPA, PA  
 Dan Baasen - Northland Securities  
 John Dunn - Priority Data  
 Deb Liden - Bray-Gentilly Mutual  
 John Neal - Willenbring, Dahl, Wocken & Zimmerman  
 Dan Stewart - Berean Claims Service, Inc.  
 Jerry Zenke - Mound Prairie Mutual  
 Steve Reller - *Board Liaison* - RAM Mutual  
 Dani Hennen, MAFMIC - *Staff Liaison*  
 Arlette Twedt, MAFMIC - *Staff Liaison*

Send address changes to  
 Mutual Link, PO Box 880, St. Joseph, MN 56374  
 or [info@mafmic.org](mailto:info@mafmic.org)

## February 2015 Board Meeting Synopsis *Greg Parent, Secretary-Treasurer*

The MAFMIC Board of Directors held their annual financial review and board orientation meeting at the DoubleTree Hotel in Bloomington on Sunday, February 1 during the convention. The primary focus of this meeting each year is to review and approve the financial statements from the previous year for distribution to the membership at the annual meeting. Secretary-Treasurer, Greg Parent presented the 2014 financial statements. The board discussed several items and approved the financial report as presented. The financial report was then given to the membership at the Annual Meeting on Tuesday, February 3.

Chairman, Paul Larson recognized the retiring board members, Cilla Hughes of Hope Mutual, Carol Weiers of New Prague-Ceska-Louisville Mutual and Immediate Past-Chairman Jeff Mauland of North Star Mutual. Chairman Larson also welcomed the new incoming board members, Mark Nelson of Norwegian Mutual and Jan Helling of Madelia-Lake Crystal Mutual. Chairman Larson recognized the new Vice Chairman Gary Swearingen of Has San Lake Mutual and set to begin his seventh term as Secretary-Treasurer, Greg Parent of German Farmers Mutual. Mikel Nelson of Elmdale Mutual was also recognized, as he will be filling the unexpired term of Gary Swearingen in District 2. The new board members officially assumed their positions at the Annual Meeting on February 3 while the Vice Chairman and Secretary-Treasurer were elected to their positions at the Annual Meeting.

Greg Parent  
MAFMIC Secretary-Treasurer



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*Aaron Cocking, MAFMIC CEO, Director of Government Affairs*



## 2015 Legislative Session

Thank you to everyone who visited the Capitol during this year's MAFMIC convention. I recognize the trip this year was a little chaotic due to the ongoing building construction. We didn't have a room where we could all meet and hear from legislative leaders about their thoughts on session, but MAFMIC members were able to meet with their local legislators. The importance of these meetings and the relationships that you have with your local legislators can't be overstated. While I have many great relationships with many legislators, it is nothing compared to the relationship you have as a constituent, the person they are elected to represent. I would encourage you to continue working to maintain or develop a relationship with your Senator or Representative. Legislators always pull me aside after our visit and remark about how amazing it is that we bring so many people to visit. The influence that our members have serves to protect our industry.

One of the most common questions I get asked at the Capitol is, "what do you want this year?" My standard answer is, "our companies just want to be left alone to serve our policyholders." Despite this, our industry is sometimes affected by outside forces and we must work to correct what we perceive as errant law. The Cedar Bluff Townhomes Supreme Court ruling is an example of that. The Cedar Bluff Townhomes vs. American Family Insurance case dealt with more than just color matching of siding; it also dealt with the scope of appraisal panels in determining awards on claims. Many believe the court gave these panels too much authority in this process. To that end, a coalition of insurance groups is seeking a legislative clarification as part of a larger property insurance fraud bill. The bill would codify that the sole function of the appraisal panel is to determine actual value and loss of each item. As of this writing the bill has not been introduced yet. Keep up to date with the status of this bill and others by reading my weekly report. If you don't currently receive this report please email [aaron@mafmic.org](mailto:aaron@mafmic.org) and ask to be added to the weekly report list.



# PRIORITY DATA

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Priority Data would like to thank our 20 Township Mutual clients for their business. It is our pleasure to serve MAFMIC members and we look forward to supporting the Minnesota farm mutual industry for years to come.

Our Agent Rating software is currently being used in nearly every county in Minnesota; and we recently launched our latest cloud-based software, a fully customized policy processing system called PDSpectrum.

Contact us to see how our software solutions can fit your mutual's needs at [sales@prioritydata.com](mailto:sales@prioritydata.com) or 402.590.2506.

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*Thanks to our photographers*



Dean Kenfeld,  
RAM Mutual



Jonathon Troe,  
Owatonna Mutual



## Announcement

### Financial Statements

Time again to collect your company's Annual Statistical Financial Info (fillable form) and Annual Statement of Policyholders.

You can send them to:

PO Box 880, St. Joseph, MN 56374

or fax to: (320) 271-0912

**DEADLINE: March 13th !!**



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## Awards....Presentations....New Positions .....CONGRATULATIONS!!

**2015 Robert C. Seipp Service Award** was presented to Lori Anderson, Oscar/Parke Mutual. This award is given in recognition of those individuals who have provided service and given generously of their time and expertise to promote a professional image for the ultimate benefit of the mutual insurance industry.

Congratulations Lori!!



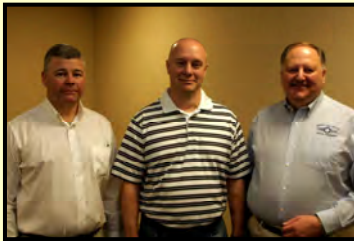
**2015 Volunteer of the Year Award** was presented by Aaron Cocking, MAFMIC CEO/Government Affairs Director during the Annual Business meeting to Mike Flugum, North Star Mutual. In appreciation of his commitment and service to the association. Mike was thanked for his outstanding contributions and for inspiring others to perform at their best!

Congratulations Mike!

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



**2015 MAFMIC Vice-Chairman Gary Swearingen**, Manager of Has San Lake Mutual was voted in at the MAFMIC Annual Business Meeting. *Congratulations Gary* we wish you much success as you move through the chairs.



**MAFMIC welcomes three New District Directors.**

**Mikel Nelson**, Manager, Elmdale Mutual as **District 2 Director**, replacing Director **Gary Swearingen**, Manager of Has San Lake Mutual (newly elected MAFMIC Vice-Chairman).

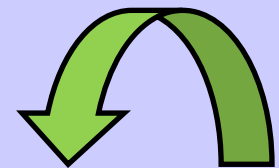
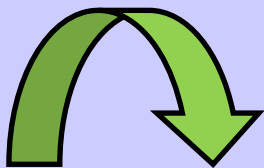
**Mark Nelson**, Manager, Norwegian Mutual as **District 5 Director**, replacing Director **Cilla Hughes**, Hope Mutual.

**Jan Helling** Manager, Madelia-Lake Crystal Mutual as **District 6 Director**, replacing **Carol Weiers**, New Prague-Ceska-Louisville Mutual.

**Retiring Directors from District 5 & 6**



**Cilla Hughes**, (Dist. 5), Hope Mutual  
**Carol Weiers**, (Dist. 6), New Prague-Ceska-Louisville Mutual



**\$50 Survey Winner:**  
**Crocheted Table Cloth:**  
**Cabela's \$500 Gift Card:**  
**\$250 CASH / \$250 Charity donation:**

Muggs Zabel, McPherson Minn Lake Mutual  
Lynn Mauland, North Star Mutual  
Paul Steuven, Fairmont Farmers Mutual  
Lee Gunderson, Lac Qui Parle Mutual



# THE CHAIRMAN'S RECEPTION

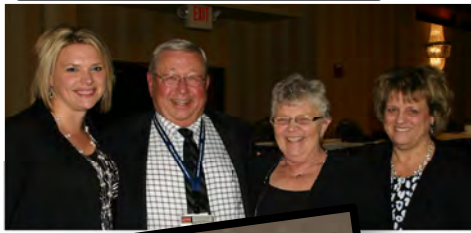




# 2015 CONVENTION HIGHLIGHTS



*Our Registration Desk*



*Linda ...  
Our photo  
Bomber*



*Silent Auction*



*MAFMIC Staff*



*Our Members*



*MAFMIC BOARD*





# 2015 CONVENTION



Newly Elevated



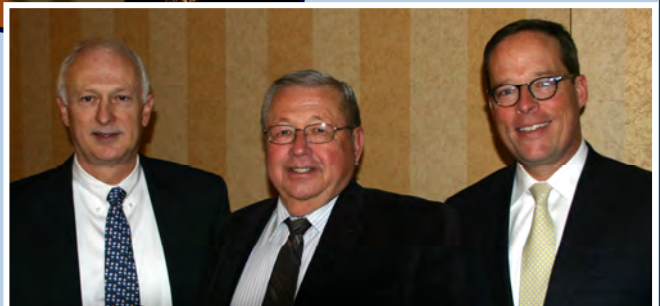
**2015 MAFMIC Chairman  
Deb Liden**



Bray-Gentilly Mutual



*Chaplains Darrin & Kit*



*Stuart Henderson, Paul Larson, & Chuck Chamness*





Hey!

Halstad Mutual Century Companies Hope Mutual



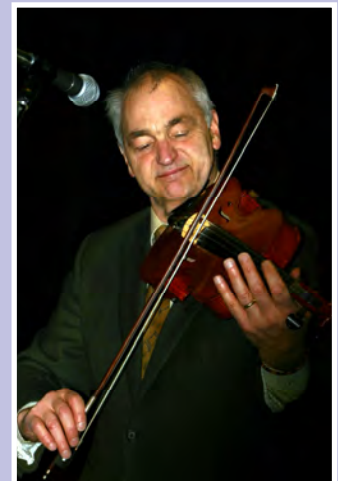
The Larson Family Singers



The Enterprise Band



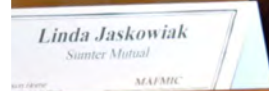
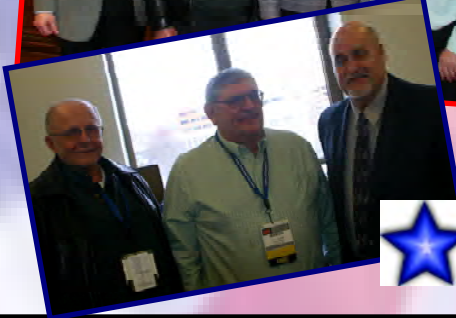
MAFMIC Past Chairman







## Legislative Visit





## 2015 MAFMIC Spring Agents' Meeting

**APRIL 15**

**MANKATO**

Verizon Wireless Center  
1 Civic Center Plaza, Mankato

**APRIL 16**

**BEMIDJI**

Hampton Inn & Suites  
1019 Paul Bunyan Drive Southeast, Bemidji

Application has been made to the Minnesota Department of Commerce for a **total of 6 hours** of non-company continuing education credits with **3 hours of Ethics and 3 hours Non-company**. We do not give partial credit for any portion of this seminar.

**(Approval Pending)**

### Seminar Schedule

8:30-9:00 am	Registration & Coffee
9:00-12:00 pm	Ethics..... <i>Frank Van Zant, Steamatic Inc. (Mankato)</i> ..... <i>Marcus Benoit, Steamatic Inc. (Bemidji)</i>
12:00-12:45 pm	LUNCH
12:45-2:00 pm	Endorsement & Optional Coverages ..... <i>Deb Liden, Bray-Gentilly Mutual</i>
2:15-3:30 pm	Insurance Fraud..... <i>Mark Kulda, Insurance Federation</i>

### Cost and Registration

For **Mutual Insurance Company Agents** the Early Bird registration fee is **\$98.00 before March 27th**.

However, the registration fee **after March 27th is \$125.00**.

For **Non-Township Mutual Agents** the seminar registration fee is **\$160.00**.

The registration fee **after the deadline is \$185.00**. Lunch and breaks will be provided.

Please complete the form below and return with payment to MAFMIC. **Registration deadline** is 10 days prior to the scheduled date of the meeting. **PLEASE NOTE:** You will be notified only if the location for which you registered is full or cancelled. No other correspondence will be sent.

### Cancellation Policy

- Cancellation notices received on or before March 27th are 75% refundable; by April 10th 50% refundable.
- No refunds will be made after April 10, 2015; however, you may substitute a participant at no additional charge.
- All registration cancellations and transfers must be made in writing and sent to [info@mafmic.org](mailto:info@mafmic.org) or faxed to us.

## 2015 MAFMIC Spring Agents' Meeting

### Registration Form

Name \_\_\_\_\_ License Number \_\_\_\_\_

Home Address:

Agency Name & Address:

E-mail Address \_\_\_\_\_ Phone \_\_\_\_\_

Mutual(s)

Location Attending (Circle One):

**Mankato**

**Bemidji**



Mail

P.O. Box 880, St. Joseph, MN 56374



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# Manager's Workshop



## Grand View Lodge ~ May 5 & 6, 2015

23611 Woodward Avenue, Nisswa, MN 56468 . PH: (866)-801-2951

### Registration Fee

Early Bird Registration - \$160.00

Regular Registration - \$175.00

Early Bird Registration deadline is April 13, 2015. Lodging is not included in Registration price. See Attached sheet for Lodging details.

Tuesday, May 5		Wednesday, May 6	
9:00 - 12:00 pm	General Session/Breakout Groups	8:00 - 9:00 am	Hot Breakfast Buffet
12:00 - 1:00 pm	Lunch	9:00 - 11:30 am	Breakout Groups
1:00 - 6:00 pm	Optional Activity	11:30 - 12:30 pm	Large Group Discussion
6:00 - 8:00 pm	Reception/Dinner	12:30pm	Lunch on your Own

Activities: Payment must be included in registration for chosen activity; personal checks are welcome for such events. If you plan to utilize the Glacier Water Spa you must call them directly to arrange your appointment (218-963-8700). Please make sure you tell them you are with the MAFMIC. See attached sheet for Spa and other Activity Details

(Choose one)

2015 MAFMIC Manager's Workshop			
Please fill out form and return to MAFMIC Office			
NAME	COMPANY	EMAIL	

Horseback Ride \$69

18 hole golf w/cart \$55

Questions For Breakout Groups: \_\_\_\_\_



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## Tornado Awareness Week

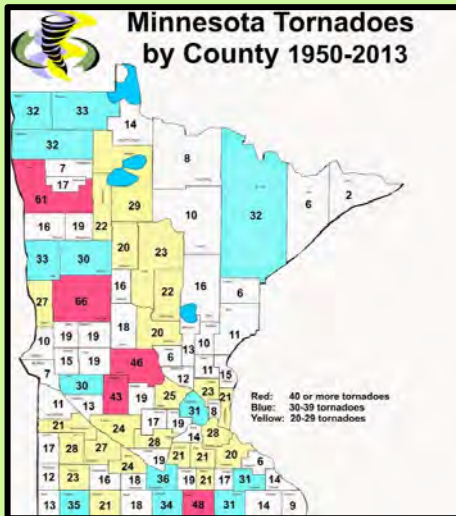
**Submitted by Doug Nauman**  
**Grinnell Mutual Reinsurance Company**

You spin me round and round...



With the holidays and the winter memories fading our focus “Springs” forward to outside events such as planting crops, flowers, boating or other outside events. As we all in this industry know Mother Nature plays a major part in those events as well as the lives of our friends, families and insureds. National Tornado Awareness Week is an opportunity to review protocols and practices for schools, business and communities to heighten awareness of potential weather events.

As we hope for a calm relaxing stress free spring and summer severe weather can erupt in a matter of minutes and potentially change our daily routine or lives potentially forever.



According to NOAA (National Oceanic and Atmospheric Administration) the United States averages 1200 tornadoes every year with the majority being in an area affectional nicknamed “Tornado Alley” the states of Texas, Kansas, Oklahoma, Missouri, NE Nebraska and Western Iowa. While Minnesota averages around 40 tornados yearly.

In 2014 the US had 881 confirmed tornados and Minnesota had 23 so both saw a slight reduction in Tornado activity. The graph below indicates the confirmed tornados by county in Minnesota from 1950- 2013

While tornados can occur in any month the most frequent months for activity are the spring months of April, May & June. While the loss of life from tornados has decreased due to the improved warning systems the cost in terms of damages continue to increase. In 2013 while the number of tornados was relatively low the hail storms caused damages in excess of \$800 Million dollars in Minnesota alone.

As schools and communities prepare for Tornado Awareness Weak so should business by reviewing their contingency and business resumptions plans in case an event occurs in your area. The Boy Scout Motto of “Be Prepared” is never a bad thing and could save you, your business and your insureds stress and frustration down the road.





**Matching Revisited, Part Two \* By John J. Neal, Attorney**  
**Willenbring, Dahl, Wocken & Zimmermann, PLLC**

This article is the second part to a two-part article on the recent Minnesota case, dealing with the issue of "Matching." That case is known as *Cedar Bluff Townhome Condominium Assn. v. Am. Fam. Mut. Ins. Co.*, A13-0124 (Minn. 2014), which the Minnesota Supreme Court released at the end of last year. Here, we take up the question of how this opinion may affect our homeowner's and farm policies.

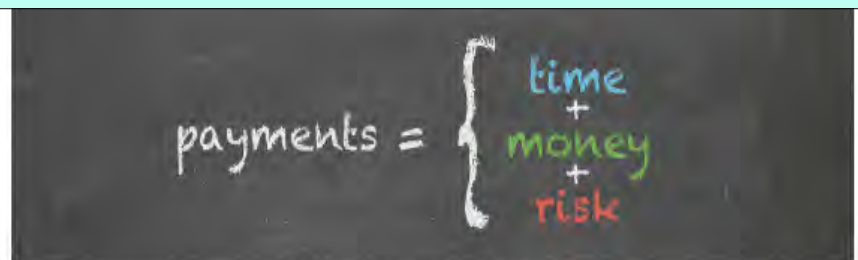
As before, the issue in *Cedar Bluff* was whether the insurance policy required the company to match siding where only one side of a building/dwelling was damaged. The problem in that case was that the siding available by the manufacturer for replacement did not "reasonably" match the existing siding on the other three undamaged sides of the building/dwelling.

In this regard, American Family's policy provided the following Loss Payment Clause, which obligated American Family to:

- (1) Pay the value of lost or damaged property;
- (2) Pay the cost of repairing or replacing the lost or damaged property;
- (3) Take all or any part of the [damaged property at an agreed or appraised value]; or,
- (4) Repair, rebuild or replace the property with other property of like kind and quality.

*Cedar Bluff*, A13-0124 at p. 3. American Family elected the second option, namely repairing or replacing the damaged property. Replacement cost, according to American Family's policy, is determined based on the cost to replace the "lost or damaged property with other property... [o]f comparable material and quality." *Id.* Because American Family did not elect option 4, namely repairing, rebuilding or replacing the property with other property of like kind and quality, the Court never issued an opinion on that terminology. Instead, the Court focused on the terms "of comparable material and quality."

*Continued on Page 16*



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*Continued from page 15..... Matching Revisited, Part Two*

By John J. Neal, Attorney

Willenbring, Dahl, Wocken &amp; Zimmermann, PLLC

The Court further explains this is note 1 of the opinion. Thus, what constitutes “like kind and quality” remains for another day. In the end, the Court determined the terms “comparable material and quality” means a “reasonable color match between new and existing siding when replacing damaged siding.” *Cedar Bluff*, A13-0124 at p. 9.

If we look at the policy language for both the TP-1 (1-13) (farm policy) and PH-1 (1-13) (homeowner’s policy) we find that the term “*of comparable material and quality*” is not located under the section “How Much We Pay for Loss or Claim” or under optional coverage J (replacement cost coverage). Instead, both the PH-1 and optional coverage J contain the following: “the cost, in excess of the deductible, to repair or replace the damage on the same premises using materials or installed equipment of like kind and quality to the extent practical.” And, the TP-1 states “the cost of repairing or replacing the property with materials of like kind and quality to the extent practical.” Thus, the language contained in our policies is similar to the option 4 language in the American Family policy, which the Court did not decide. Thus, arguably, the *Cedar Bluff* opinion may not apply to the terms of our policy.

Even assuming for the sake of discussion that it could, our policy language also contains the following language, which is different than anything referenced in the opinion. That language is: “to the extent practical.” Thus, the language contained in our policies is similar to the option 4 language in the American Family policy, which the Court did not decide. Thus, arguably, the *Cedar Bluff* opinion may not apply to the terms of our policy. In addition, our TP-1 policy has the following clause: “Failure To Match. No allowance shall be made for loss of appearance caused by failure to match.”

Even assuming for the sake of discussion that it could, our policy language also contains the following language, which is different than anything referenced in the opinion. That language is: “to the extent practical.” In other words, if a color match could not be made does this language give us some benefit, namely an argument that the color match is not “practical” within the terms of the policy.



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## 2015 MAFMIC CALENDAR OF EVENTS

- Mar 18-19** Short Course  
Mayo Civic Center, Rochester
- April 15** Spring Agents' Meeting, Mankato
- April 16** Spring Agents' Meeting, Bemidji
- May 5-6** Manager's Workshop, Nisswa
- May 19-21** Farm Mutual Forum (NAMIC),  
Elkhart, WI
- July 15** Manager & Director Seminar,  
St. Cloud
- July 16** MAFMIC Golf Outing  
Little Crow, Spicer
- Aug 5-6** Leadership Development (NAMIC),  
Chicago, IL
- Sept 27-30** NAMIC 120th Annual Convention  
San Diego, Calif
- Oct 7-8** CCP Congressional Contact Program  
Washington, D.C.



*To submit an article to be published in the Mutual Link please send them to Mutual Link, PO Box 880, St. Joseph, MN 56374 or email them to [info@mafmic.org](mailto:info@mafmic.org).*

## IN SYMPATHY



**Myron Michaletz**, 83, of Glencoe passed away Thursday January 15, 2015. Myron was born March 16, 1931 in Bergan Township to William and Lydia Michaletz. He married Vila Dahlke on Feb. 28, 1959.

He was an insurance agent and was Director and Vice President of Young America Mutual Insurance Company serving 34 years.

He is survived by three sons, Mark, Joel, and Gary.



**Ruby Benson**, 73, of Alexandria passed away Thursday, January 22, 2015. Ruby was born August 2, 1941 in Lac Qui Parle County to Noble & Josephine Bergeson.

She married Darrel Benson on July 11, 1959, Darrel is a past MAFMIC Chairman (1991) and past director of Leentrop Farmers Mutual. Ruby was a member of MAFMIC auxiliary. She worked at the insurance office with husband Darrel until retiring in 1999. Ruby is survived her husband Darrel and three children Lisa, Lana and Leon.



**Helmer Ike**, 90, of Spring Grove passed away Thursday, February 14, 2015. Helmer was born August 25, 1924 in Black Hammer to Theodore & Thora Ike. He married Luella Elingson on March 21, 1948.

Helmer was a previous Manager / Agent / Secretary for Wilmington Mutual Insurance.

*MAFMIC wishes to express its sincerest condolences to family and friends of Myron, Ruby & Helmer.*

