

Minnesota Association of Farm Mutual Insurance Companies

Mutual LINK

Proud Past ~ Fabulous Future

Chairman Linda Jaskowiak, MAFMIC Chairman 2012-2013



Thank you for the opportunity to serve as your Chairman in 2012-2013. It is truly an honor for me. It was really nice seeing so many of you at the convention and I look forward to visiting with you throughout the coming year. When asked if I had a theme picked out a couple of things came to mind. First, one word came to mind almost immediately, **FABULOUS**.

I love the word, just saying it makes me smile. **FABULOUS**, just try saying it. We work in a fabulous industry along with fabulous people working toward a fabulous future. Have you looked around at some of the MAFMIC events lately, there is a younger generation out there! We're depending on you to help move this industry towards a "**FABULOUS FUTURE**".

Then the other thought came to mind, remember I said I had 2 thoughts.... We wouldn't have a **FABULOUS** industry if it weren't for the people before us.

That's where the **Proud Past** comes in. I've been at Sumter Mutual for almost 18 years, let me give you a little history.

George was the President of the board at the time I started at Sumter Mutual. I'm pretty sure you all have had a "George" on your board over the years, if not you've missed out. Our George wore bid overalls every day. He was quiet smart. Not college educated smart but common sense smart. He cared for the company and not just a little. He told me it was an honor and a privilege to be a part of Sumter Mutual. As I began my job here I realized very quickly that it wasn't just George that felt that way. At that time we had 9 board members, all with the same attitude. They worked hard to make sure we did the right things for our policyholders just as the other directors did one hundred years before them..... one hundred years before them, how many companies can say that. That attitude stuck with me, and as I look around the MAFMIC membership I think that this attitude has stuck with some of you also.

So my theme for the year is:

"PROUD PAST ~ FABULOUS FUTURE"

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Has San Lake Mutual

Gary Swearingen, Manager

Has San Lake Mutual located in Buffalo, MN began from one of its predecessor companies incorporating in 1867 (San Francisco Mutual) in the State of Minnesota. It formed from the strengths of Hassan Mutual, San Francisco Mutual and Lake Town Mutual merging in 1997. Hassan and Lake Town were formed by German settlers and San Francisco Mutual by Swedish settlers. All of the mutual's operated under Chapter 67A of the Minnesota Statutes as does the existing company today. Has San Lake Mutual currently writes business in 20 counties in the East Central part of Minnesota. Currently we insure approximately 4,000 policies in Minnesota. Has San Lake Mutual according to Statutes writes fire insurance and additional lines of coverage in 20 counties in east central Minnesota. We currently write coverage in 14 cities of the 2nd class. We write a packaged dwelling owner's policy and a packaged farm policy with statewide mutual's. Our current package partners are North Star Mutual, Cottonwood, MN. and RAM Mutual, Esko, MN. The company began writing mostly farm insurance. As our territory borders the Metropolitan area to Southwest, West, North and Northeast and as the population moves into the counties that we write in the next outer ring of the metropolitan area our mix of farm business has become slightly smaller than our dwelling owners business. We do not see a large change in the future as farms get larger and fewer farm sites exist.

Editorial Advisory Committee

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Kirby Dahl - Willenbring, Dahl, Wocken & Zimmerman

Brad Hanson - Feltl Company

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Marcus Marsh, MAFMIC - *Staff Liaison*

Danielle Hennen, MAFMIC - *Staff Liaison*

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Send address changes to
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Has San Lake Mutual currently has 35 agency partners with a number of those agencies having multiple agency locations. Within those agencies we have about 150 appointed agents. We have a very large and progressive agency force.

We service these agents through a workforce of 5 full time employees and 2 part time employees. One of the top priorities that came out of our strategic and long range planning was to work on establishing Electronic Business. We offer training to all of the agencies in whatever format will work best for them by staff traveling to their offices or their agents participating in scheduled training at our office. We want to be the company that they think of first when they are offering their insurance customer insurance coverage.

Has San Lake Mutual will always strive to be the best company that we can in our segment of the insurance industry. In any decisions that the mutual makes we will always keep our policyholders best interest first. Without our policyholder owners we do not have a company.

We are members of our local chamber of commerce, support the Wright County Fair with advertising, the local Pheasants are Forever, and we a sponsor for the local counties Breakfast on the Farm.

To describe our company in one word, I would use the following word: **RESPECTFUL.**

- 1.) Showing consideration for other people and their property
- 2.) Caring ourselves, family, community and school
- 3.) Appreciating and accepting individual differences
- 4.) Treating others the way that your would want to be treated



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Congratulations

We would like to Recognize our Members who received the 2011 NAMIC Farm Mutual Director Certification (FMDC) Designations

Terry Jones

Buffalo Lake-New Auburn Mutual Insurance Company
~ Gaylord, MN

Lowell Wright

Claremont Farmers Mutual Fire Insurance Company
~ Kasson, MN

David Klingsporn, Lawrence Graf & Lyle Kiral

Southeast Mutual Insurance Company
~ St. Charles, MN

Glenn Goenner & Joseph Bechtold

St. Joseph Mutual Insurance Company
~ St. Joseph, MN

Marvin Johnson

Unity Mutual Insurance Company
~ Cold Spring, MN

Spring Agents' Meeting

Please fill out the **2012 Spring Agents' Meeting Registration form** which is taking place **April 9th** at Mankato, MN, **April 10th** at St. Cloud, MN & **April 12th** at Mahanomen, MN

Please send your registration form via: Mail, Fax or Email your registrations to MAFMIC.

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Catastrophe Planning

Karl Porisch, Western Mutual

It was a hot, humid and windy summer day in Southwest Minnesota. Typical weather fare for that time of year, with a cloudless sky and temperatures bumping up against 90 degrees. As the day wore on, the weather channel began predicting the possibility of severe thunderstorms with strong winds, damaging hail, and the possibility of tornados. It was a message that had been heard a number of times before, in summers past, and had the tendency to lull folks into a sense of complacency. Later that night and into the early hours of the next day, there would be at least six tornados in the area, with one of them an F5. As a result of the super cell that spawned the storms, homes were destroyed, farms were leveled, and businesses were forced to close because of the severe damage produced by the storm.

As a new manager in our mutual insurance company I was ill prepared to cope with the damage. Fortunately, we had received little damage to our office, so we could still operate on a very limited basis. We were able to handle the incoming claims notices on the fax machine, and contact both our agents and our insured's that were affected by the storms. While we managed to cope with the situation, I wondered what would have happened if our office had been destroyed. How would we have performed under those circumstances? Could we have responded in a timely fashion to all the claims without power and access to our computer files? It made me realize that we needed a plan to cope with a similar situation in the future.

Catastrophe planning is not rocket science. It's more like a shopping list of things that you should think about prior to having an event that could seriously damage your ability to remain a viable business, and making certain arrangements to speed up the recovery process.

So what do you need to do to have a viable catastrophe plan? What follows is kind of a boilerplate approach to the planning process. Each business needs to tailor the plan to their particular circumstance, but many of the areas in the planning process apply to a broad spectrum of businesses. At a bare minimum you should consider the following:

1. If you need to relocate, what amenities will you require?
 - a. Office space
 - b. Furniture
 - c. Telephones
 - d. Computers
 - e. Office equipment

MAFMIC Financial Statements

It is that time of the year again to collect company financial statements. You can send them to: PO Box 880, St. Joseph, MN 56374
Or fax to: (320) 271-0912

2. Do you have a list of suitable property available?
3. Do you have current and up to date backups of all your computer data?
4. Do you have a list of the local radio, newspaper or television stations for procedure announcements?
5. Have you contacted neighboring mutual's asking for assistance?
6. Do you have a list of independent adjusting services?
7. Are your funds adequate for a large catastrophe or do you need to have an established line of credit at a local lending institution?

These and many more areas of your operation need to be addressed in order to have a successful plan in the event of a disaster. The main point here is to start the process now, not when you've experienced a disaster caused by a storm, a flood, or a fire.

Here are some resources available for you to start the process:

MAFMIC Mutual Assistance Manual

- ... Excellent source for starting your plan
- ... Available on the MAFMIC website

FEMA

www.fema.gov/business/guide/index.shtm

Your Reinsurance Company

Nonprofit Coordinating Committee

- ... www.npcny.org
- ... Very detailed approach to the planning process

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Legislative Update

Marcus Marsh, MAFMIC, Government Affairs Manager

The 2012 Legislative Session is in full swing. The session started January 24 three weeks later than the 2011 session.

Committee deadlines were set early in anticipation of a April 30 adjournment. The first committee deadline is Friday, March 16 in which a bill has to be out of a policy committee in either the House or Senate. The second committee deadline is Friday, March 23 in which bills have to be out of policy committees in both the House and Senate. The third committee deadline is Friday, March 30 in which bills have to be out of appropriation and finance committees.

The four tort reform bills we were supporting were passed by the House and Senate and were sent to the Governor. Governor Dayton vetoed all four bills. It waits to be seen if there is any further activity on these bills.

By the time this article is read the new re-districting maps for all State House, State Senate and U.S. House Districts will have been released by the State Supreme Court. This is always a big adjustment for Legislators and the public.

The 2012 Congressional Contact Program will be as follows, Monday, May 7 we will have our NAMIC Briefing late afternoon. Tuesday, May 8 we will have our appointments with members of the Minnesota Congressional Delegation and staff. A registration form and hotel information is included in this issue of the LINK. Please join us in Washington in 2012.

Get Involved...

Government Affairs Committee

The purpose of the Government Affairs Committee is to monitor the activities of the legislature on developments and issues on legislation, taxation, education and investments affecting the MAFMIC member companies and the five members of the Executive Committee. A NAMIC representative may be an ex-officio member of this committee. Members will each serve a four year term; however, there shall be no limit on the number of terms any member may serve on the committee. The members of the Executive Committee will serve the exact term of their office. Qualifications for this position are based on past involvement with the association, knowledge of the legislative system and prior experience in legislative matters.

Who: *Chairman*, Rick Raun, Woodland Mutual, *Vice-Chairman*, Mikel Nelson, Elmdale Mutual, Pete Hellie, North Star Mutual, Larry Heidebrink, Southwest Mutual, Tim Iverson, Prairie Pine Mutual, Marvin Johnson, Unity Mutual, Steve Knutson, RAM Mutual, Brent Larsen, Grinnell Mutual, Kevin Strandberg, Kerkhoven & Hayes Mutual, Paul Stueven, Fairmont Farmers Mutual, Jerry Zenke, Mound Prairie Mutual, *Board Liaison*, Greg Parent, German Farmers Mutual, *Staff Liaison*, Marcus Marsh & MAFMIC Executive Committee

When: This Committee meets four times a year.

Where: Generally two meetings are held at the MAFMIC office in St. Joseph. The other two meetings are held at the Annual Convention and Short Course locations.

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117th Annual MAFMIC Convention

Photos by Jonathan Tree, Owatonna & Bert Tellers, RAM Mutual



2012 Robert C. Seipp Service Award was presented to Mr. Kirby Dahl, Attorney, Willenbring, Dahl, Wocken & Zimmermann. 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. Besides being a key factor in the success of Willenbring, Dahl, Wocken & Zimmermann for many years. Kirby has served in numerous capacities for MAFMIC thru a number of MAFMIC Committees.

2012 Volunteer of the Year Award was presented by Lori Olmscheid, MAFMIC Member Services Manager during the MAFMIC Business Annual meeting to Jerry and Joan Zenke of Mound Prairie Mutual Insurance Company. In appreciation of their commitment and service to the association. They were both thanked for their outstanding contributions and for inspiring others to perform at their best! Way to go Jerry and Joan!



MAFMIC welcomed two new district directors. **Gary Swearingen**, Manager, Has San Lake Mutual Insurance Company as **District 2 Director**, replacing retired director **Chris Adams**, General Manager, Palo Mutual Insurance Company. **Aaron Grove**, Manager, Sverdrup Mutual Insurance Company, as **District 3 Director**, replacing retired director **Laurie Wellnitz**, Manager, Agassiz & Odessa Mutual Insurance Company.



MAFMIC presented Ken Bargfrede with a Congratulatory plaque in appreciation for your 55 years of dedicated service and commitment to Minnesota Association of Farm Mutual Insurance Companies. It is great to know that we have such dedicated members in MAFMIC that have put this many years into a great association.

2012 MAFMIC Public Policy Award was presented to Al Anderson, North Star Mutual. Al's knowledge and experience in politics and the insurance industry will be missed. We want to thank him for his contributions on going above and beyond to serve the public good and help policy holders.



2012 MAFMIC Vice-Chairman Paul Larson, Manager of Leenthrop Farmers Mutual Insurance Company was voted in at the MAFMIC Annual Business Meeting. Congratulations Paul, we wish you much success as you move thru the Chairs.

We would like to Congratulate everyone mentioned above for their achievements this past year and much success moving forward!

Elmdale Mutual Insurance Company Position Opening

FARM/HOME INSURANCE UNDERWRITER

Previous experience preferred. Strong communication and organizational skills a must. Full time position.

Benefits, including health insurance, are available.

Must be able to develop and maintain excellent working relationships with agents, underwriters, and co-workers.

Requirements: Experience or educational preferences include, but are not limited to, experience as an underwriter. BS or BA degree preferred. Familiarity with property/casualty industry and farm mutual industry preferred.

Must be technologically proficient.

Must be able to interact with others both in person and through phone, e-mail, and written correspondence.

Meet your new District Directors



Gary Swearingen, Has San Lake Mutual, District 2



Aaron Grove, Sverdrup Mutual, District 3

We would like to give a heart felt thank you to everyone who helped by volunteering and our member companies for their sponsorship in making this years MAFMIC Convention a huge success!

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Light The Way For
Others

TO: MAFMIC MEMEBERSHIP

FROM: MARCUS MARSH, GOVERNMENT AFFAIRS MANAGER

RE: 2012 CONGRESSIONAL CONTACT PROGRAM

Once again MAFMIC will be participating with NAMIC in the 2012 Congressional Contact Program (CCP). The date is May 7 and 8 in Washington DC.

This year there will again be several issues before the Congress that affect our member companies that we want to discuss with the Minnesota Congressional Delegation. Issues to discuss include Federal Insurance Office, small company taxes, flood insurance, litigation reform and etc.

On Monday, May 7 we will be having our NAMIC Briefing in the late afternoon at the NAMIC Office in Washington.

Tuesday, May 8 will be our Congressional Appointments with members of the Minnesota Congressional Delegation and staff.

Please consider going to Washington DC. It is extremely important for the future of our companies.

Continuing on the next page is a registration form for the 2012 CCP. If you have questions please don't hesitate to call me at the MAFMIC Office (320) 271-0909 or on my cell phone 320-249-4442.

REGISTRATION FORM
NAMIC CONGRESSIONAL CONTACT PROGRAM
MAY 7 & 8, 2012

To register, complete this form and return it to the MAFMIC Office. **The deadline is April 13 for hotel reservations.**
(Make copies of this form as needed)

NAME: _____

TITLE: _____

COMPANY: _____

ADDRESS: _____

PHONE: _____ FAX: _____

E-Mail: _____

ROOM RESERVATIONS:

Please reserve a room for me at the L'Enfant Plaza Hotel, 480 L'Enfant Plaza SW, Washington DC 20024. Phone: 202-484-1000

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Arrival Date: _____ Departure Date: _____

_____ Non-Smoking _____ Smoking

_____ I will make my own hotel reservations

Return to: MAFMIC, PO BOX 880, St. Joseph, MN 56374-0880
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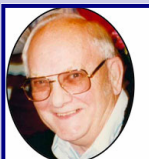
2012 MAFMIC Calendar of Events

Mar	14-15	Short Course St. Cloud, MN
Mar	15-17	Owatonna Farm Show Owatonna, MN
Apr	9/10/12	Spring Agents' Meetings Mankato, St. Cloud & Mahanomen
May	7-8	Congressional Contact Visit Washington, D.C.
July	17	New Manager's Seminar St. Joseph, MN
July	18	Manager & Director's Seminar St. Cloud, MN
July	19	Scholarship Golf Outing Little Crow Country Club, Spicer, MN

In Sympathy



Albert "Boots" Hoffman, 83, of Bellingham passed away November 13, 2011. Boots served 28 years as Director with Agassiz & Odessa Mutual Insurance Company.



Richard "Dick" Knakmuhs, 85 of Walnut Gove passed away February 8, 2012. Dick served 39 years with Redwood County Farmers Mutual insurance Company including 34 years as President.

MAFMIC wishes to express its sincerest condolences to both family and friends of Boots & Dick.

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