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LINK



“Update on Current Market Rates”

Randy Green, President and Senior Wealth Advisor
Green Wealth Management Green



GREEN
Wealth Management Group

Greetings everyone and Happy Spring! My name is Randy Green, I am a proud new member of the editorial committee. As many of you know, I’ve been helping the Mutuals manage investment portfolios over the past 40+ years. My family still farms near Morgan, MN, so I stay connected to what’s happening “down on the farm”. I’m looking forward to continuing this legacy of service with the help of my team at Green Wealth Management Group.

With that, let’s look at what’s happening with interest rates and investments. 2022 was the worst year for bond prices in over 250 years. Long-term U.S. Treasury bonds dropped 29.3% in value, while long-term investment-grade bonds were down 27%. This implosion was largely a function of the U.S. Federal Reserve aggressively raising interest rates to fight inflation, which peaked June of 2022 at its highest rate since the early 1980s. (Source [2022 was the worst-ever year for U.S. bonds. How to position for 2023 \(cnbc.com\)](#))

So, what’s next? The Federal Reserve most likely will continue to raise interest rates to fight inflation, but at a much slower rate. Last December, Fed officials projected they’d raise rates as high as 5.1% in 2023. If that’s true, it seems most of the losses in fixed income are behind us. The good news is currently we have seen some significant appreciation in our bond portfolios so far in 2023. In addition, we have access to 12-month CDs yielding over 5% as well as very attractive yields on 100% U.S. Treasury-backed money-market funds. These rates are subject to change, but illustrate significant advantages for mutuals that need cash for potential losses but would like the highest rate possible on their short-term reserves. Finally, there are very attractive rates available on longer-term bonds at a nice discount to maturity value. As rates eventually start to decline, prices of these bonds will increase over time, offering the opportunity for capital gains. As always, every company’s needs are unique and require in-depth discussions with your financial advisor to create the best balance for your portfolio.

In conclusion, as we look forward to hopefully optimum planting conditions this month, may we also look forward to better returns in the fixed income markets. Green Wealth Management Group would welcome any calls to discuss this unprecedented, yet opportunistic, interest rate market. Thank you!

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Green Wealth Management Group is a separate entity from WFAFN.

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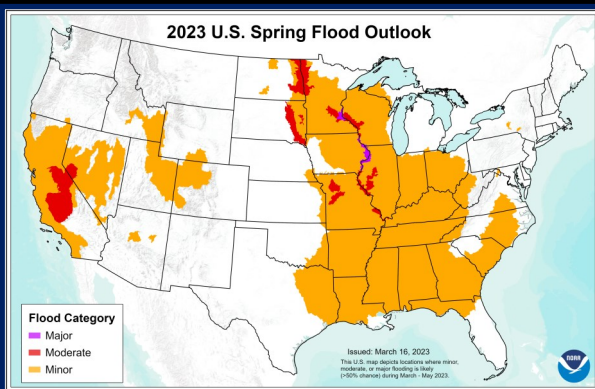
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Member Profile –BriteCore

Article submitted by: Bo Barks

BriteCore was founded in 2009 when a group of six mutual insurers partnered with a software developer, Intuitive Web Solutions, to create the world's most advanced policy administration solution for property & casualty insurance providers. Throughout the early development process, we collaborated with our insurance carrier customers in delivering innovative long-term solutions to their needs. Since the initial company launch in 2010, BriteCore has rapidly evolved into a modern, all-in-one core insurance platform that supports insurance carriers, startups, and MGAs.

Trusted by over 90 insurers across North America, BriteCore's policy administration solution enables midsize carriers and MGAs to efficiently manage their insurance operations and effectively compete with the largest providers.

BriteCore is a cloud-native core insurance platform for P&C insurers that unlocks business growth, delivers greater productivity, and provides a modern customer experience. With the BriteCore Platform, insurers easily administer policies, manage billing and claims, rapidly configure new products, and access detailed reporting and analytics in an all-in-one core system, including agent and policyholder portals.

BriteCore's team of over 100 employees consists of professionals across Product, Engineering, Support, Services, Sales, Marketing, and Operations.

Our company's business philosophy / mission is to enable P&C insurers to grow their business, increase productivity, gain a competitive edge, and build strategic value while delivering an exceptional customer experience. Our goal is to be the leading provider of modern core systems to P&C insurance carriers across North America.

Insurance carriers realize they must move to a modern core insurance platform like BriteCore to meet the needs of their customers and to be competitive in the market. It's not a matter of "if" but "when" carriers make this move. BriteCore's biggest challenge is encouraging carriers to move to BriteCore before their business is impacted by market dynamics.

BriteCore employees actively engage with their local communities by volunteering their time and resources to various causes, participating in charity events, mentoring young people, and taking part in community projects. Their involvement not only benefits the community but also fosters valuable connections and relationships for both themselves and our company.

If you had to describe your company in one word, what would it be? ***Innovative***



Ray Villeneuve
CEO of BriteCore



MAFMIC Golf Outing

BEST BALL SCRAMBLE



**NEW
LOCATION**

GreyStone Golf Club ~ Sauk Centre

Tuesday, July 11, 2023

10:00 a.m. – Registration Check In

11:00 a.m. – Shotgun Start

4:30 p.m. – Dinner & Awards Ceremony

Register with MAFMIC by Friday, June 30, 2023

Golf Package - \$125.00

*Fee Includes: Driving Range, Green Fees, Cart,
Box Lunch, Beverage Tickets and Dinner*

Dinner Only - \$25.00

Sponsor a Hole - \$200

**** All Proceeds will go to
the MAFMIC Scholarship
Fund * Make Checks
Payable to MAFMIC ****

Name: _____

Company: _____ **Address:** _____

Phone: _____ **Email:** _____

Please check all that apply: *Golf Package - \$125.00 per person* \$ _____

Dinner Only - \$25.00 per person \$ _____

Hole Sponsorship - \$200 per hole \$ _____

Other Sponsorship \$ _____

TOTAL ENCLOSED \$ _____

Playing Partners (3): _____



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Manager & Director's Seminar

Wednesday, July 12, 2023

*The Park Event Center
Waite Park, Minnesota*

MAFMIC will once again offer a seminar designed for Mutual Managers and Directors. This seminar features topics of interest and importance to managers and board members alike and should benefit their role in the company.

We will be applying for 3.0 hours of non-company continuing education credits (pending approval).

***** We do not give partial credit for any portion of this Seminar *****

AGENDA

8:00 – 8:45 am	REGISTRATION & CONTINENTAL BREAKFAST
8:45 – 9:00 am	Welcome & Association Announcements
9:00 – 10:30 am	Topic: <i>Board Meeting Prep 101</i> (FMDC– Elective Course) Speaker: Greg Dykstra, NAMIC
10:30 – 10:45 am	BREAK
10:45 – 12:15 pm	Topic: <i>Weather Trends</i> (FMDC - Elective Course) Speaker: Ian Leonard, Fox 9 Weather
12:15 – 1:15 pm	LUNCH
1:15 – 2:45 pm	Topic: <i>IT for Mutuals</i> Speaker: Angie Salmi, RAM Mutual
2:45 – 3:00 pm	BREAK
3:00 - 4:00 pm	Topic: <i>Early Warning / Compilation Report & Investments</i> Speaker: Abdo & Wayne Schluchter

Early registration fee on or before Friday, June 30, 2023

\$100 member early registration (*\$120 member late registration*)

\$130 non-member early registration (*\$145 non-member late registration*)

Hotel: Please mention you are with **MAFMIC** in order to receive our special group rate.

All reservations must be made on or before **June 15, 2023** in order to receive the MAFMIC group rate.

**Hilton Garden Inn
550 Division Street
Waite Park, MN 56387
(320) 640-7990**

**Rate: \$144.00 + tax (2 Queens)
\$154.00 + tax (King)**

Cancellation Policy

- Cancellation notices received **on or before June 30, 2023**, are 75 percent refundable.
 - Cancellation notices received July 1 to July 7, 2023, are 50 percent refundable.
 - No refunds are available after July 7, 2023. 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 or faxed to (320) 271-0912.



Lithium Ion Battery Fires

Submitted by John Neal, Attorney
Willenbring, Dahl, Wocken & Zimmermann, PLLC



Lithium-ion batteries are found in many consumer products these days. They charge our phones, power tools, kid's scooters, e-bikes, and even vehicles. The lithium-ion battery - a convenient modern device in our everyday lives - has, however, made many headlines as a potential cause for fires and explosions.

Experts can explain the risks associated with lithium-ion batteries, such as thermal runaway or a zero charge. Until these issues are resolved, it is important to appreciate the potential risks of lithium-ion batteries. Proper or safe storage of a device may be a safe solution. And it may not be long until mass transit carriers require some form of safe storage for lithium-ion battery devices in order to travel.

With these risks, it is important for member companies experiencing an insurable fire loss to determine whether the insured was storing a lithium-ion battery device in the area of fire origin. If so, there may be a potential subrogation claim. In that event, it is important to get experts involved as soon as possible to protect the artifact for further testing and analysis, along with placing the proper interested parties on notice.

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Laura Martin

www.willenbring.com





The Importance of Data Backups

Joel Peiffer, IMT Software Services



With the advancement of technology over the years, most offices now possess far fewer hard copies of documents and photos in their file cabinets. Instead, many simply store digital copies of these same items. Because of this, it is far more important today than ever to ensure that your mutual is properly backing up its data.

While many of us still remember the days of tape backups, we thankfully now have more sophisticated ways to handle backups and protect our data. Many providers have transitioned to offering dual backups: one on a physical external hard drive and the second online and offsite. Many people still like having the hard drive in their office that they can physically touch and see, but even these can become cumbersome if they are taken home nightly to diversify the risk of a catastrophic event at your office. Online backups can help alleviate some of the additional work that physical backups create.

Using online backups of your server's data is a fast, easy way to protect against unknown threats. Most backups are set to run continuously throughout the day or overnight to keep a current record of your data, documents and pictures. If your mutual is affected by a disaster, you would have the ability to get to a new computer in a secure location and download your most recent backup files to the new workstation, dramatically minimizing your "down time." Online backups are inexpensive and will help give you the added peace of mind that your data is safe and in a secure location away from your office. There are many options for online backups. Some of the more well-known include: Barracuda, Carbonite, SOS Online Backup, and CrashPlan.

An alternative to having an online backup of your data is hosting your entire server on the cloud. Not only does this take the data off of your mutual's physical server in the event of a disaster, but this also allows for you to work from virtually anywhere if the occasion arises. Cloud hosting allows remote desktop applications to be set up on your personal computer which enables you to log in virtually to your server. Most cloud hosting companies will have your data stored on more than one server—so they too are protected from a disaster in their area.

In addition to having a backup, it is *extremely* important that your company takes the time to test the latest backup periodically throughout the year. There are no guarantees that your hard drive is still working properly, or that you are in fact backing up the appropriate data. In several cases when assisting our mutuals with a restore using their backup, we've unfortunately seen where their latest backup was corrupt, or not capturing all of the items that they needed. This has resulted in a lot of extra work for the mutual as oftentimes they have to go back and re-enter all of their previous lost work. The only way to ensure the backup is valid is to put it in place and do an audit. However, no matter which method your office uses, the main thing is that you have one in place. Make sure you take the time to protect your data, just like you protect your insureds.



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Mutual Tools

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Agency Tools

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Policy Search
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...and more!

Legislative Update / CCP Visit to Washington D.C.

Legislative

As the legislature continues on at the blistering pace it set in January, MAFMIC has been active on both offensive and defensive fronts this session. After ten years of divided government, the DFL has complete control of government with the Governor's office and majorities in both the House and Senate.

While one-party control has shifted the landscape for individuals working on insurance issues at the state house, that change is particularly profound in the Senate where the Commerce Committee finds itself chaired by a new member. Senator Matt Klein (DFL – Mendota Heights), a Mayo Clinic physician, is the new Chair of the Senate Commerce Committee, taking over from retired American Family agent Gary Dahms (R – Redwood Falls). Klein had not previously served on the Commerce Committee in the Senate, where he has been a member since 2017.

DFLers in the House continued their push this session to prohibit family exclusions in boat and umbrella policies, which MAFMIC opposes. That provision is joined in the House Commerce budget with another measure that would prohibit insurance companies from underwriting based on the homeowners owning a particular breed of dog. Neither provision was in the Senate Commerce budget bill, and insurance stakeholders are working feverishly to prevent either measure from being in the final budget agreement.

CCP Dates Announced

MAFMIC is heading back to Washington to participate in NAMIC's Congressional Contact Program (CCP) and meet with our federal delegation on June 14-15. Attending members will meet at NAMIC for a briefing at 3:30pm on June 14. We will then head to the Hill for meetings on June 15. Once again, our dates coincide with the Congressional Baseball Game, and members will likely be able to attend that game again this year pending we're able to procure tickets. If you are interested in attending CCP or have questions regarding the trip, please contact me at adam@mafmic.org for more information.

PAC Golf Tournament June 19

The MAFMIC PAC will host its annual golf classic June 19th at Fox Hollow in St. Michael, Minnesota. The cost is \$125 per player which includes golf, cart, and dinner after the event. For more information or to register, please go to <https://www.mafmic.org/pac-golf/> or shoot Adam an email at adam@mafmic.org.



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Click [here](#) to register online for the 2023 MAFMIC PAC Golf Classic

MAFMIC

PAC POLITICAL ACTION COMMITTEE



You are cordially invited to the
10th Annual MAFMIC PAC Golf Classic



**Monday,
June 19, 2023**
Fox Hollow Golf Club
4780 Palmgren Ln.
St. Michael, MN
55376

Tournament is tentatively scheduled to start at 11:00am.

\$125 per person
(Includes Green Fees, Cart, Range Balls, & Food)

Please RSVP by Monday, June 5, 2023 by returning the
attached form or emailing Adam Axvig at adam@mafmic.org



Easing the Audit Burden

By: Wendy S. Keenan, CPA - Abdo



Most managers dread “audit time.” Many people see it as a required task to maintain compliance, something that “has to be done,” just another task taking time away from their day. Because audit requirements are here to stay for the foreseeable future, here are some ways to ease the burden of preparing for your organization’s audit.

1. Gather and maintain documents throughout the year. Don’t wait until the auditors ask for information to start putting things together. Auditors will often ask for copies of things such as:
 - a. Organizational documents, including articles of incorporation and by-laws
 - b. Internal process and policy documents, including, but not limited to, investment policies, anti-fraud plans, and business plans
 - c. Copies of the minutes from the Board of Directors meeting and any other committee meetings for the year under audit and through the audit fieldwork date
2. Communicate with the auditor throughout the audit process. The auditors will likely need to talk to a variety of people connected to the organization. They will likely request the following communications:
 - a. Interview with a member of the board of directors as a member of those charged with governance
 - b. Confirmations from 3rd parties, such as bankers and attorneys
 - c. Questions for the Manager and employees request and clarify information and documents

Expect questions! The auditors are asking questions to ensure their understanding of your organization.
3. Send all requested information and documents, making sure things are complete. It is helpful to discuss with the auditor ahead of time how documents and information will be transferred. Discuss whether the audit will be conducted in person or remotely and if documents will be provided in paper or electronic format and how those documents will be delivered to the auditor. The auditor will likely request initial reports to make sample selections and request supporting documentation on specific transactions. If you aren’t sure what the auditor is looking for, ask for clarification. This will save time for you and help the auditor complete their work more timely.
4. Review any draft audit reports or reports of findings in a timely manner, asking any questions to make sure you understand the information to be presented in the final reports.

Planning and communication are key to any successful audit.
Here’s to less-stress audits in the future!





Announcements

MAFMIC

Volume 51, Issue 3

May/June 2023



- Make important networking contacts
- Learn about MAFMIC or develop skills
- Teach your skills to others
- Enhance your résumé
- Gain work experience
- Meet new people
- Express gratitude for help you may have received in the past from an organization
- Communicate to others that you are ambitious, enthusiastic, and care about MAFMIC
- Make new friends

**If you are interested in joining a committee, helping with an event, have an idea...
Feel free to contact the staff at the MAFMIC
Office Call: 320-271-0909**

HISTORY of MEMORIAL DAY

To many people, [Memorial Day](#) is best known as the unofficial start to summer in America. By the time the Civil War ended in the spring of 1865, it had claimed so many soldiers' lives - a devastating 620,000, the most of any conflict in American history - that it necessitated the establishment of the country's first national cemeteries, according to [History.com](#). Within about a decade's time, Americans across multiple locations had started to hold rituals each spring as a way to honor the lost soldiers by decorating their graves.

Its origins after the Civil War make Memorial Day about 150 years old — but it has morphed over time. After World War I, the day expanded to include the tradition of honoring all who have died in *all* American wars. And it wasn't until 1971 that Memorial Day's modern history was really Defined. That's when it became a national holiday by an act of Congress passed three years earlier (known as the Uniform Monday Holiday Act) and its observation was sealed as the last Monday in May.

Have a Safe Memorial Holiday Week-end!



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22-SC-00976 (08/22)

Celebrate 100th Anniversaries

1984

BLAST FROM THE PAST

SEVEN MAFMIC MEMBER COMPANIES are observing their 100th Anniversaries during 1984. They were individually honored by our State Association at an impressive ceremony at the annual meeting business session on Tuesday afternoon of the convention. Each company was presented with an attractive wall plaque to commemorate its 100 years of service. All of those accepting the plaques responded with words of appreciation.



ACTON & GENNESSEE MUTUAL, Grove City: (l to r): George Fischer, Lake Lillian; Bruce Palm, Grove City; Harold Carlson of Litchfield; Chester E. Nordin, President, Lake Lillian; Wallace Palm, Grove City; Glenn Pearson, Paynesville; Vernon Pearson of Grove City and Harland Slinden, Grove City.

HOLMES CITY MUTUAL, Alexandria: (l to r): Elwood Anderson, Garfield; David Danielson of Starbuck; Herman Hedstrom, Hoffman; Harold Johnson, President, and Waldo Johnson, Manager, both of Alexandria.



MOUND PRAIRIE MUTUAL of Houston (l to r): Roland Bolduan, Caledonia; Erling Kildahl, Manager, of Houston; Milo Runnigen, Pres., LaCrescent; Alfred Albee, Caledonia; Earl Russet, Harmony; Jerry Zenke, Dakota.

IN SYMPATHY



UPCOMING EVENTS

2023



Marvin Lee, 83, died on Feb. 16, 2023, Marvin Curtis Lee was born on March 21, 1939, in Fosston, Minnesota, to parents Halvor and Hulda (Kompelien) Lee. Following high school, he attended the University of Minnesota in Minneapolis, graduating with a degree in horticulture. He then went on to receive his Master's Degree in Ag Economics from North Dakota State University.

Marvin was united in marriage to Yvonne "2-D" Gravley on July 5, 1964, in New London, Minnesota. After their marriage, they lived in Wabasha, MN, Fargo, ND, and Faribault, MN, where Marvin worked as Assistant Professor for the University of Minnesota Ag Extension. In 1974, Marvin returned to his roots, purchasing the Lee family farm (where he grew up) & raised his family in Brandsvold Township. **He was a past director for King Town Mutual.** When 2-D passed away on July 1, 2011, Marvin moved into town in 2013 where he had resided since. Survivors include his four children, David (Laurel) of Bryn Mawr, PA, John (Kim) of Pierre, SD, Rachel (Tony) Senger of Grand Forks, ND, and Mark of Fosston; nine grandchildren and one great grandchild.

- | | | |
|--------------|--------------|---|
| May | 23-25 | NAMIC Farm Mutual Forum
Louisville, KY |
| June | 14-15 | MAFMIC CCP Visit
Washington, D.C. |
| June | 19 | MAFMIC PAC Golf Outing
Fox Hollow Golf Club |
| July | 11 | MAFMIC Golf Outing
GreyStone Golf Club, Sauk Centre |
| July | 12 | Manager & Director's Seminar
The Park Event Center, Waite Park |
| July | 26-27 | NAMIC Ag Risk Inspection School
Indianapolis, IN |
| Aug | 9-10 | MAFMIC Agents Meetings
9th - Mankato - Courtyard by Marriott
10th - Fergus Falls - Bigwood |
| Aug | 29-30 | Risk Assessment & Adjusters Conference
The Park Event Center, Waite Park |
| Sept. | 17-20 | NAMIC 128th Annual Convention
National Harbor, MD |
| Sept. | 25-26 | PIA-Education Day & Trade Show
The Park Event Center, Waite Park |
| Nov. | 15-16 | MAFMIC Short Course
Arrowwood Resort, Alexandria |

MAFMIC wishes to express it's sincerest condolences to family and friends of Marvin.



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