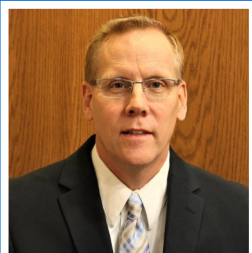




### *Kevin Strandberg, MAFMIC Chairman 2021-2022*



Greetings,

Here we are entering the final quarter of the year. Nights are getting cooler, leaves are changing color and my time as MAFMIC chairman will come to an end in a few short months.

The past year has gone extremely fast and has been mostly business as usual other than the cancelled convention back in February.

I have enjoyed barnstorming around the state with Adam, visiting member company offices. We are hoping to make one final trip before the snow flies up to the great northwestern part of Minnesota later this month. Adam will be in touch to schedule a time for us to visit your office.

I want to make sure you are aware of the last two upcoming events during my time as chairman; the short course which will be held in Alexandria on November 17<sup>th</sup> & 18<sup>th</sup>; and the main event, the MAFMIC convention taking place at the Radison Blu, attached to the Mall of America in Bloomington on February 6-8<sup>th</sup>. My wife Traci and I are looking forward to greeting you at the Chairman's reception Sunday evening to kick off the convention. Please show your pride by wearing clothing displaying your company name or logo. The convention will continue with the prayer breakfast Monday morning, the banquet Monday evening and will wrap up with the RAM/MAFMIC luncheon on Tuesday.

I'd like to thank Adam, Dani & Arlette for making my year as chairman smooth and enjoyable. I'd also like to thank the many volunteers who have taken time to serve, making MAFMIC the strong association that it is. Compared to other states MAFMIC is one of the most organized, well run state insurance associations in the country. We are very fortunate to have them as a resource and the services they provide.

***"Challenge Creates Opportunity"***

***Keep looking for opportunities during challenging times.***

***It's been an honor to serve as your chairman.***

***Kevin Strandberg, MAFMIC Chairman, 2021-2022***

Board Members	2	<b>INSIDE this Issue</b>	Winterizing the Farm article	9-10
Associate Member Profile	3		Human Resourcee Clique	11-12
MAFMIC Board Mtg Synopsis	4		Subrogation Claims article	13
Convention Registration	5		Announcements	14
Ransome Ware article	6		Blast from the Past	15
Heat your home Safely article	7-8		Memorials/Calendar of Events	16
Legislative News	8			

## MAFMIC Editorial Advisory Committee

Roger Miller - *Chairman*, - Lake Park & Cuba Insurance Co.  
Ben Berg - Headwaters Mutual  
Alex Coulter - Schluchter Investment Group  
Tammy Hansen - Palmyra Farmers Mutual  
Dan McCue - Grinnell Mutual  
John Neal - Willenbring, Dahl, Wocken & Zimmermann  
Joel Peiffer - IMT Computer Services  
Tom Olinger / Wendy Keenan - Abdo  
Teri Wermerskirchen - Buffalo Lake-New Auburn Mutual  
Dani Hennen - *Staff Liaison* - MAFMIC  
Arlette Twedt - *Staff Liaison* - MAFMIC

## MAFMIC Executive Board & District Directors

Kevin Strandberg, ***Chairman***,  
Kerkhoven & Hayes Mutual  
Larry Johnson, ***Chairman - Elect***  
North Star Mutual  
Nick Hager, ***Vice Chairman***,  
MinnValley Mutual  
Greg Parent, ***Secretary/Treasurer***,  
German Farmers Mutual  
Dan Rupp, ***Immediate Past Chairman***,  
RAM Mutual  
Jackie Sirjod, ***District 1***, Garfield Mutual  
Angela Campbell, ***District 2***, Chisago Lakes Mutual  
Laurie Wellnitz, ***District 3***, Agassiz & Odessa  
Jenny Eiyneck, ***District 4***, St. Joseph Mutual  
Jen Visser, ***District 5***, Bird Island-Hawk Creek  
Paul Stueven, ***District 6***, Fairmont Farmers  
Karla Bauer, ***District 7***, Great Rivers Mutual  
Casey Gibbs, ***Statewide***, Grinnell Mutual



## Complete Suite of Online Software



### Mutual Tools

Policy Maintenance  
AP / GL  
Claims  
Imaging

### Agency Tools

Quoting  
Policy Search  
Agency Download  
...and more!

[www.imtapps.com](http://www.imtapps.com) | [marketing@imtapps.com](mailto:marketing@imtapps.com) | (800) 274-3531

## Associate Member Profile ~ Agency Insurance Service U.S. Inc. (AISUS)



**Mica Cooper**  
CEO & President

Our company started in Bolivar Missouri in 1999. There was a short hiatus 2001-2002 to build a little startup called Hotels.com then back to the grindstone with our first mutual sale in 2003.

We are a solution provider of fully underwritten, bindable mutual specific products like home, mobile, farm, auto, commercial with seamless integration into policy admin systems.

We also consult with member mutuals on how to build profitable products. We are a gig company – meaning on-demand with full time and part time all remote around twenty.

Our philosophy is one of *service*. We seek to create the best insurance products with our mutual partners, and create positive agent, and insured experiences.

AISUS is striving to grow mutuals to stay in business for the next hundred years.

We will be working to bring insurance innovation to the mutuals to make that happen.

Our biggest challenge is communication and creating awareness around change and innovation.

Insurance is evolving and mutuals must evolve and grow while keeping community service at heart.

We participate in mentoring startups in the insurance space. We are especially focusing on diversity, minority, and female led insurance startups with social components like at-risk homeowners. We are also leaders in the community around insurance data having created several data standards used by companies like Nationwide, Travelers, Hartford, etc.

If we had to describe your company in one word what would it be? **Service**

AISUS has a fully programmable underwriting module, tiering with credit scoring and loss history if needed, and will write home, mobile, farm, dwelling fire, rental, condo basically anything property. We can use any form AAIS, RAM, North Star, Grinnell, ISO, MSO, or custom to program rates. We also have a fully customizable Commercial module. Our cloud native next generation policy system has encryption and blockchain with embedded security.



We support Minnesota mutual insurance companies, and we support Minnesota families.

We have spent the last 40 years providing financial advice to rural communities. We understand your unique situation and will take all those factors into consideration. Call us to learn how.

### Schluchter Investment Group

(320) 251-4213 | [www.schluchterinvestmentgroup.com](http://www.schluchterinvestmentgroup.com)  
1015 West Saint Germain, Suite 400 | St. Cloud, MN 56301

The Schluchter Investment Group



**Wealth  
Management**

Investment and insurance products: • Not insured by the FDIC or any other federal government agency  
• Not a deposit of, or guaranteed by, the bank or an affiliate of the bank • May lose value

© 2020 RBC Wealth Management, a division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.

20-SC-02371 (06/20)



September 2021 Board Meeting Synopsis ~ Greg Parent, Secretary—Treasurer

The MAFMIC Board of Directors held their third quarter meeting on September 9 at the MAFMIC office in St. Joseph. In addition to the financial and management reports, district updates, and committee reports, the board took action on several items requiring approval.

During the presentation of the education and office update by Office Manager Dani Hennen, the board approved a proposal to change the MAFMIC office hours on Fridays to 8:00am to 12:00pm year-round.



President Adam Axvig presented the Board Policy Manual updates and reviewed several changes. The board accepted the changes as presented. Adam will revise the second paragraph in Section 4-1 regarding use of the MAFMIC automobile and bring that back to the board for approval at the December meeting.

The board reviewed and approved the 2022 MAFMIC Convention Budget.

The board held an Executive Session to conduct the annual Employee Performance & Salary Reviews of the MAFMIC staff. Chairman Kevin Strandberg, Chairman-Elect Larry Johnson and Secretary-Treasurer Greg Parent met with President Adam Axvig following the meeting to report what the board had approved and to relay a couple of recommendations they had regarding further education at NAMIC events for the PFMM and FMDC programs.

The board will hold their final quarterly meeting at the MAFMIC office in St. Joseph on December 13-14. 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



## PUTTING THE RE IN RESPECT

At Grinnell Re, we respect how mutuals serve their communities. And that's why it's always been our mission to protect our mutual members. Our history is in backing mutuals. Our future is, too. Reinsurance done right.

STRONG | STABLE | SECURE

[grinnellmutual.com](https://grinnellmutual.com)



Grinnell Re" is a registered trademark of Grinnell Mutual Reinsurance Company.  
© Grinnell Mutual Reinsurance Company, 2021.





# 127th Annual Convention Registration

February 6-8, 2022  
Radisson Blu Mall of America  
2100 Killebrew Drive  
Bloomington, MN 55425



**Mutual Insurance Company:**

**Cancellations/Transfers** must be made in writing. Substitute another person at no additional charge. *Cancellations on or before Jan. 24th - 75% refundable. Jan. 25-Feb 4 is 50% refundable. No Refunds after Feb 4th.*

*\* Make checks payable to MAFMIC*

**Registration**      **Early Bird After Jan. 14**

Delegate	\$360	\$385
Spouse/Guest	\$360	\$385
Non-member	\$560	\$585
One Day Only	Call MAFMIC Office	

**\* Must register by January 14 for the Early Bird Rate! \***

**Delegate/Spouse/Guest/Non-member** - will receive all meal tickets except the prayer breakfast.  
*Prayer Breakfast is an Optional Ticket that can be purchased for \$40.*

## OPTIONAL

TOTAL AMOUNT	Add'l Banquet \$70	Add'l Tuesday Lunch \$45	Add'l Breakfast Buffet \$45	Add'l Monday Lunch \$45	Prayer Breakfast \$40	Add'l Chairman's Reception \$70	Gluten Free Meal	First Time Attendee	Spouse/Guest	Delegate	Email Address	
*1.												
2.												
3.												
4.												
5.												
6.												
7.												
8.												
9.												

**Total**



Mail  
PO Box 880  
St. Joseph, MN 56374



Fax  
(320) 271-0912



Phone  
(320) 271-0909

(office use)

Check:

Date:

**\$**



## ***“Ransomware”***

*Submitted by Joel Peiffer, IMT Computer Services*

For those that actively watch the news, it seems lately we have heard much about ransomware attacks on big corporations. While these large companies are the ones highlighted on your television, don't let this trick you into thinking that they are the only ones who are vulnerable and being targeted. Our mutual industry is just as, if not more, susceptible to similar attacks.

In the last article I wrote we discussed [phishing attacks](#) where hackers send you bogus emails attempting to get personal information or passwords from you or your company in order to gain access to your information. This is one of, if not the most, common way that the hackers will infiltrate your network. Once they are in they can do a lot of damage and lock down your systems and information. Some will steal personally identifiable information (PII) and threaten to exploit or sell it to third parties, while others will simply lock your entire system up so you are unable to access documents, files, software programs, etc. Once they have this information they'll make monetary demands to release this information that they're holding hostage.

While you may think “this is only something you read about, this will never happen to me” it is worth noting that Bray-Gentilly Mutual, one of our own, fell victim to this several years ago. According to Deb Liden, manager of Bray-Gentilly Mutual, this whole situation had their mutual unable to operate and do business for nearly 10 days. During this time they had multiple companies working to scrub and rebuild their machines and also had to send them out of state to be worked on as well. Thankfully none of their data on their insurance software was compromised, but they still were unable to access any of their saved documents or emails that were stored locally on their machines. After much effort was put in to recover and unlock these items being held hostage, Bray-Gentilly Mutual was forced to pay the ransom. In the end this event cost the mutual around \$60,000 between all of the different fees incurred. While this is extremely unfortunate Deb said there were several key takeaways that she wished she'd known, and wanted to stress to others so they didn't find themselves in a similar situation. The first was to always verify you do have a good backup of your computer's data. While Bray-Gentilly did do nightly backups, the data itself had never been verified. They attempted to use their prior night's backup, but they later found out that it had not been backing up successfully from day 1, which made it useless. Had they had this they could have been able to restore their data, patch their vulnerabilities and move forward. The second was to know that once you've detected (or even suspected) something has infiltrated your computer to have everyone disconnect from the network. If you are not all on a shared network this will make it harder to move from computer to computer and infect items that are not shared through the network. Finally, just because you have paid the ransom doesn't make your computer “safe.” You will want to have skilled professionals look through your hardware to make sure all infected items have been removed and vulnerabilities have been patched.

Deb is just one example in Minnesota, but we at IMT Computer Services have seen other ransomware cases affect several mutuals that we work with in various states. While this article isn't intended to scare everyone, its purpose is to help educate. Make sure that your hardware operating system is one that is still supported by their manufacturer, run regular updates when prompted, perform backups regularly and verify that they work, and above all else don't click links on suspicious looking emails! If it looks odd, it's probably because it is! If you can, work with hardware companies. Most of these companies specialize in creating safe environments for your mutual to operate in. Use them as a resource to help your mutual stay protected and worry free as you operate on a daily basis.



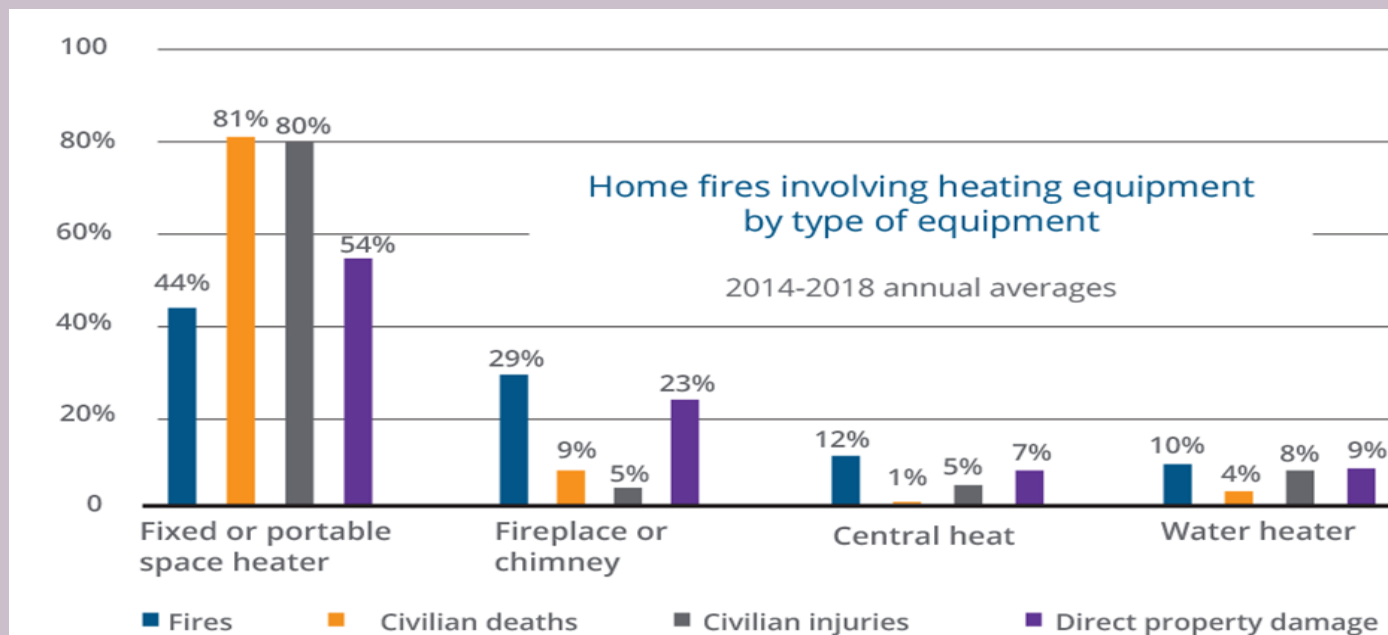
Claims Estimating and Property Valuation  
for residential, commercial and  
agricultural buildings in the Cloud

Hawkins Research, Inc. | 800.736.1246 | [www.powerclaim.com](http://www.powerclaim.com)  
[sales@powerclaim.com](mailto:sales@powerclaim.com)

# “This Winter, Heat your home Safely”

Dan McCue - AINS, Digital Marketing Strategist Grinnell Mutual

[According to the National Fire Protection Association \(NFPA\), heating equipment is a leading cause of home fire deaths.](#) Half of those fires are reported during December, January, and February. Additionally, 81 percent of home-heating deaths involve space heaters.



Source: National Fire Protection Association

Here are some simple steps you can take to prevent most heating-related fires, and some easy ways you can stay warm this winter beyond using space heaters or your fireplace.

## Heating safety in the winter

[NFPA recommends these heating safety tips](#) for you and those living in your home:

- Keep anything that can burn at least 3 feet away from heating equipment — furnaces, fireplaces, wood stoves, or space heaters. Having a heat source too close to combustibles, such as upholstered furniture, clothing, mattresses, or bedding, is the second leading source for these kinds of fires.

Test smoke alarms and carbon monoxide detectors at least once a month. ([Learn more about checking smoke and carbon monoxide detectors.](#))

- Let experts install central heating equipment according to local codes and manufacturer’s instructions.
- Never use your oven to heat your home.

## Fireplaces and chimneys

- Have heating equipment and chimneys cleaned and inspected by professionals every year. Dirty heating appliances are the top cause of home appliances failing and igniting.
- Make sure the fireplace has a screen to keep flying sparks and rolling logs inside. ([Read more about fireplace safety.](#))

## Space heaters

- Only plug one heat-producing appliance into an electrical outlet at a time.
- Don’t leave small children alone around open fires and space heaters. Enforce a 3-foot “kid-free zone” rule.
- Place space heaters on a level, hard, nonflammable surface (such as ceramic tile), not on rugs or carpets or near bedding or drapes.



- When buying a space heater, look for models that shut off automatically if the heater falls over. It may cost more, but it's worth the investment.
- Remember to turn off portable heaters when leaving the room or going to bed.
- Always use the appropriate fuel specified by the manufacturer for fuel-burning space heaters.

### Safe ways to stay warm and cut costs

[The U.S. Office of Energy Efficiency and Renewable Energy has tips for keeping your home warm while saving money.](#)

- Close doors to any areas in your house that you don't use regularly, and make sure your doors and windows are closed tightly.

Install a programmable thermostat so you can customize temperatures for your routine. Program it for lower temperatures while you're away or when you're asleep and for higher temperatures when you're home and awake.

You can set a schedule once per season and then forget about it. ([Read more about programmable thermostats.](#)) Move furniture away from vents so that your heat flow isn't disrupted. Sealing ducts around their joints can also help keep warm air from seeping out, according to the [U.S. Department of Energy](#).

- Open your drapes during the day to maximize the sun's warmth and close them just before sunset. Change your furnace filter. Not only can a clean filter allow your HVAC unit to maintain your home's temperature, but by changing it regularly, you can save anywhere from 5 to 15 percent on your utility costs, [according to energystar.gov](#).
- Keep your fireplace flue closed when you don't have a fire going. Consider replacing your fireplace with a more efficient wood stove, which is a more viable way to heat your home.



### **Race for Governor Reshuffles Legislative Deck**

*Adam Axvig, MAFMIC President/CEO*

The official announcement of former Senate Majority Leader Paul Gazelka's (R-East Gull Lake) long-anticipated run for Governor set off a significant restructuring of leadership in the Republican-controlled Minnesota Senate.

As expected, Gazelka, who served five years as Senate Majority Leader, resigned his position as the top-ranked member of the Minnesota Senate in advance of his announcement that he would enter the race for Governor.

Gazelka's vacated position of Senate Majority Leader was won by Senator Jeremy Miller. A Winona Republican, Miller, has crafted a reputation as a pragmatic, and well-respected consensus-builder within the Senate Republican Caucus.

Miller's promotion within the caucus resets the table within the three-part power structure of Minnesota state government, joining House Speaker Melissa Hortman (DFL-Brooklyn Park) and Governor Tim Walz as one of the top decision-makers in Minnesota politics.

Miller's ascension to Senate Majority Leader also created a vacancy in Miller's previous position as President of the Minnesota Senate. The President of the Senate presides over the floor debate in the chamber as well as serving in an administrative leadership capacity in the body. The successor to that position was decided in mid-October, with Senator Dave Osmek (R-Mound) getting the nod from the Senate Republicans.

Both Miller and Osmek will be officially installed into their new roles when the legislature convenes in January 2022, unless the Governor calls a special session before the convening of the next Regular Session.

# “Getting the Farm ready for Winter”

Dan McCue - AINS, Digital Marketing Strategist Grinnell Mutual

WINTERIZING  
THE FARM

Even if you’ve already seen the first snowflake, it’s not too late to start winterizing your farm. Giving your farm equipment some TLC before tucking it in for its long winter nap helps keep it maintained through the cold and gives you a jump on spring planting. Here’s a top-to-bottom list of things to think about.

## Prepare farm outbuildings

Any structure that houses livestock should take top priority, and all your outbuildings need a once-over before winter’s icy grip takes hold.

- **Keep ‘em clean.** Clean, repair, or get rid of rusty or broken equipment. Remove old hay or bedding that could get moldy and compromise air quality. Don’t neglect the outside areas of the barn, either. Getting rid of debris like fallen branches or rocks will help keep the season safer. Thoroughly wash the floors, walls, windows, doors, and light fixtures. But don’t power wash if the temperature is freezing (32 degrees Fahrenheit) or below, as this could create icy spots.
- **Discourage unwanted visitors.** Rodents and birds are looking for a warm place to call home in the winter months. A critter-proof feed container system will help keep them from nesting long-term. Predator decoys or ultrasonic repellers can discourage interlopers from taking up residence in the first place.
- **Batten down the hatches.** Clean all windows to allow light in for the animals. Caulking around windows and doors and adding a thick sheet of plastic on the outside of windows will help eliminate icy drafts.
- **Stock up and store properly.** Don’t wait to stock up on essentials — have sand, blankets, rock salt, clean bedding, feed, and plenty of warm water for livestock on hand *before* a storm hits. Store them in a dry, well-ventilated, accessible place.
- **Review the roof.** Replace frayed or crumbling shingles. Check for leaks by taking a walk through your buildings on a rainy day. And don’t forget to clean out the gutters — they fill up fast.
- **Keep things flowing.** Check your barn’s water supply to ensure it’s working and has adequate pressure for both barn use and fire suppression. Offer livestock a heated water supply and consider using heated troughs in outside areas where the water could ice over.
- **Clean up and store pesticides.** Clean and drain any pesticide equipment. Read pesticide labels for expiration dates and storage recommendations, especially temperature. Store dry pesticides above liquid pesticides and properly dispose of any expired or unused chemicals.
- **Create a windbreak.** A windbreak or run-in shed can offer a spot for livestock to take shelter. Check it over for rusty or protruding nails and broken boards, and fill in holes that will let the wind and precipitation in.

## Know your barn burners

Rural outbuildings are particularly susceptible to accidental fires. Damaged and overtaxed electrical equipment is a common source of fire in barns and other farm buildings. When winterizing, keep these fire safety guidelines in mind.

- **Check heaters, fuse boxes, and wiring.** All electrical equipment (especially wiring) should be tested and inspected before the long winter. Remove cobwebs from light bulbs and consider investing in wire bulb cages, which will help prevent errant straw or hay from smoldering and igniting on bulb surfaces. Thoroughly inspect heaters — if a heater hasn’t been used in several months, suddenly turning it on full-blast could result in failure.
- **Get smoke detectors.** Outbuildings aren’t always equipped with working smoke detectors, so if yours doesn’t have one, get one!
- **Install carbon monoxide (CO) detectors.** Carbon monoxide may not cause fires, but it can be fatal for you and your livestock. Install CO detectors in shops and buildings that use nonelectric heaters.
- **Store your fire-starters properly.** Accelerants like gasoline and paint thinner should always be stored in approved and properly labeled containers. Maintain an updated list of all chemicals stored on the farm, and make sure you’ve got an ABC (all class) dry-chemical fire extinguisher in all livestock buildings and workshops.



### Prepare farm equipment for winter storage

AgWeb suggests following the five steps of (think FARMS) when you're winding down the harvest season and ready to store your equipment.

- **Fill tanks.** Top off fuel and oil the tanks so condensation doesn't form. Replace fuel with the correct seasonal blend to prevent gelling (especially for diesel-powered equipment, or make sure transmission and hydraulic oils are replaced with lighter oils per the recommendations in your equipment manuals.
- **Adequately lubricate.** A good layer of grease can help protect unpainted areas (like hydraulic cylinder rods) from the elements. Follow the instructions in your equipment manuals.
- **Repair damage.** Remember all those little things you planned to fix "later?" It's later. Repairs now will keep broken parts from degrading or rusting over the winter.
- **Maintain and clean.** Remove dust and debris both inside and outside farm equipment. Change oils, antifreeze, and hydraulic fluids, and check tire air pressure regularly. Lower linkages fully to avoid pressure buildup in hydraulic rams. If possible, slacken the engine accessories' belt tensioner. Remove the battery and store in a dry location.
- **Store equipment.** Your farm equipment prefers a roof over its head. But if that isn't practical, cover equipment and protect computerized parts.



### Your Preferred Payment Partner

ReliaFund is a leading payment processing provider

Specializing in ACH, credit card and check scanning solutions for software developers and publishers, we provide cutting-edge, solutions for small businesses and large enterprises to streamline all forms of payments. It's your one stop for all payment processing and payment information solutions with NO long-term contracts.

#### Simplified Payments

Offer customers efficiency, saving and a suite of payment options so they can set up automated billing, and securely send and receive funds.

#### API Easy Integration

Save time, money and frustrations with an end-to-end platform that's secure, PCI compliant and cloud ready for integration with your application.

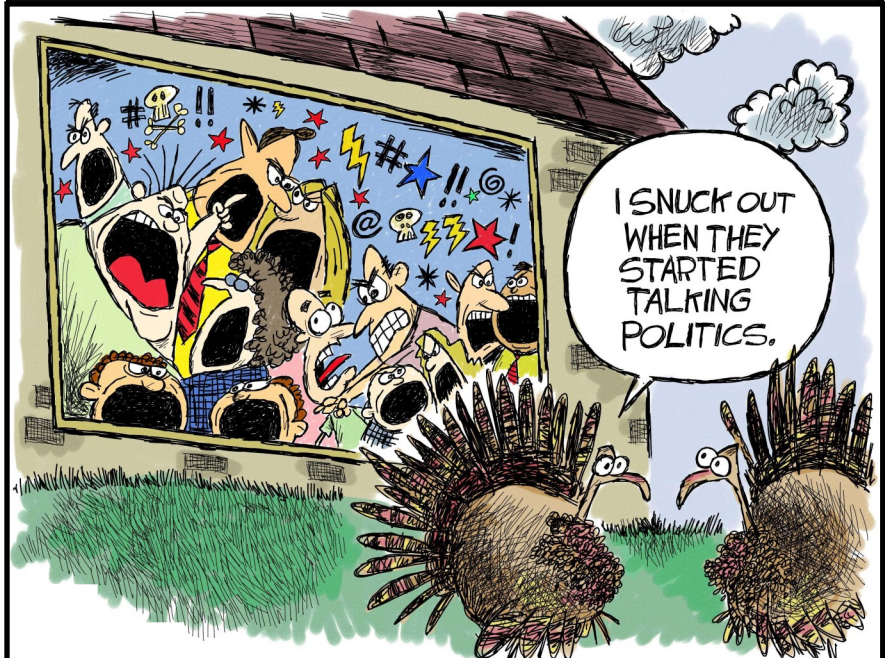
#### Outstanding Personalized Support

Receive the tools, support and strategic advice needed to attract new customers and meet their needs by delivering services without risk.

Manage time, money and risk to make payments work for you.  
**Optimize Your Payments Today!**  
www.ReliasFund.com 866-345-5040



### May you have a very peaceful and Happy Thanksgiving





# Human Resource Clique

*By Tamara Hastings, PHR, Senior Associate, Abdo*

## HR Lessons Learned during COVID-19



The COVID-19 pandemic has been going strong for over a year and a half and has taken us through many different phases. We've all looked back at various points on how much our lives have changed, both personally and professionally, and we continue to do so as the pandemic continues to evolve.

During COVID-19, we've had to learn and adapt at unprecedented levels across all careers and industries, and we had little-to-no warning how those changes would play out. Even now, it's hard to tell if we're starting to get back on our feet or if we're even close to knowing what the workplace of the future looks like. There have been literally millions of articles written from all different perspectives regarding lessons learned during COVID-19. However, our Human Resources team at Abdo has been working directly with employers from a wide variety of industries throughout the pandemic and can share some common lessons we believe organizations must learn from COVID-19 to remain thriving and competitive.

### **Offering flexibility within the workplace is the new status quo.**

The COVID-19 pandemic brought on an abrupt need for flexibility in the workplace, and initially most of us expected to be back to business as usual within a few weeks. As the pandemic evolved and changed, it became very evident that a new definition of flexibility within the workplace was here to stay and more important than ever. We also realized that flexibility meant something different than we previously thought. Before COVID-19, flexibility often meant allowing an employee to run to an appointment during the day or leave early for a child's after-school event. With the onset of COVID-19, flexibility meant something different to everyone. Some people were diagnosed with COVID-19 and subject to quarantines, others were dealing with homeschooling and daycare closures, and many were struggling with new mental health challenges and fear related to widespread uncertainty. Flexibility became less about allowing time for an occasional appointment and more about understanding the wide variety of individual employee needs while helping them navigate challenges so they could maximize work productivity when it worked best for them.

While understanding and embracing this new flexibility is not easy, organizations that have accepted it and creatively accommodated employee needs are standing stronger today. Not only does it take listening to employees, it also requires a level of transparency and trust that many organizations haven't offered in the past. Interestingly, however, we have watched so many examples of organizations that have extended more transparency and trust to employees and have, in turn, gained in employee engagement and productivity.

Organizations who don't work toward offering this flexibility will likely struggle to keep employees in a time when hiring and retaining talented workers is a challenge. While this can be a tough shift for certain industries and organizations attempting to embrace this new flexibility for the first time, it's a change that's here to stay and one that employees have come to expect.

### **Employers must accept that adopting and utilizing effective technology is a new reality.**

By now, we all know that technology has been incredibly important in helping employers navigate the pandemic. From video meetings, to paperless file management, to creative workflow automation, in many cases technology preparedness was the key component that differentiated the workplace success stories from those who struggled. Yet, many leaders were initially hoping that new technology was only a bridge to get us through COVID-19 and back to the "normal" way of running operations pre-pandemic. It's clear today, however, that post-pandemic client, customer, and employee expectations have changed for good and technology is here to stay.

Technology is an important tool for employers in any industry to offer flexibility. Employees have become accustomed to the remote workplace, so much so that many are demanding at least the option of some remote work. Technology, through many different formats, is key in helping everyone work together remotely. One important change we've seen since COVID-19 is greater numbers of employers investing in Human Resources Information Systems (HRIS). While there are a variety of system options with different functions, an HRIS can allow an organization to maintain paperless employee files, automate recruiting and onboarding tasks, allow employees to view and edit personal information, manage time off, process payroll, and send and sign forms. These systems are powerful tools for streamlining processes and removing unnecessary manual work for employees working remotely or even just more flexible schedules.

CONTINUED ON PAGE 12

Additionally, adapting communication within the workplace and adding tools to help employees communicate more effectively are extremely important. Some of these programs can include chat features for groups and teams to connect, tools for crystal clear video calls, and paperless workflows to send, sign, and file forms and documents quickly and easily. Communicating with employees working remotely is a new skill that requires the right training and tools. We need to understand how our employees communicate best and what helps them feel connected to each other and the organization. With so many options to consider, it's critical to spend time learning and understanding, specific to your organization, how and when to communicate through the variety of options.

Although this article is focused largely on employees, it's also worth mentioning that customers have come to expect a higher level of technology options and will potentially take business elsewhere to one that offers these new options to them. Many customers no longer want to drive to a business to sign up for something or to make changes to their account if they can save time by doing that online or via a mobile app. Offering a variety of ways for customers to connect with your organization and accomplish their needs is as critical as offering that flexibility to employees.

The main lesson related to here is that embracing and adopting new technology isn't a temporary change due to the pandemic, as some anticipated. Employees and customers have come to expect a wide variety of options for communicating and conducting business, so if your business hasn't already accepted this new normal, now is the time.

### **Businesses Cannot Ignore the Impact of Mental Health on Employee Wellness.**

The pandemic brought to the forefront the importance of employee mental health and its impact on the workplace. Prior to COVID-19, articles were written on mental health in the workplace and many organizations had an Employee Assistance Program (EAP) to offer employees, but discussing mental health still felt somewhat taboo.

Today, it finally feels like mental health is out in the open within many organizations, and for good reason. Anxiety and depression have been at all-time highs for many, and COVID-19 has allowed many to be more open and candid about challenges and how they impact their professional life. Managers, leaders, and Human Resources professionals should understand how to have a productive conversation about mental health instead of shying away from it. Employers who have welcomed discussions about employee wellness and been open and empathetic when supporting their employees have, in general, seen very positive impacts in the overall health and productivity of their organizations. This shift to allowing employees to bring their whole selves to the workplace has been on the horizon, even pre-pandemic, but COVID-19 acted as a change accelerator and we're seeing employers respond with creativity and compassion.

Businesses today must not underestimate the impact of mental health awareness on overall employee wellness because it influences employee happiness, motivation, engagement, and productivity. If discussing mental health in your organization is somewhat new, it's time to make sure your leaders are trained to engage employees in these discussions to help them navigate their options and to communicate how the organization can support them during challenging times. Remember, employers shouldn't feel obligated to get *involved* in an employee's mental healthcare, but they should be motivated to try to *understand* the challenges that employees may be facing and be willing to make reasonable accommodations to help them thrive in the workplace.

The COVID-19 pandemic forced every employer to make a lot of changes, both cultural and operational, very quickly. Although we are still experiencing changes as the pandemic evolves, it is critical that organizations understand and embrace these shifts in workplace flexibility, technology, and mental health awareness. The way we look at work and what employees and customers expect has changed forever and organizations that put in the work now to understand and adapt to these changes will reap the long-term rewards.





## Subrogation Claims and "Machinery" involved in Construction

John Neal

Willenbring, Dahl, Wocken & Zimmermann, PLLC

Often it is said: "we cannot subrogate because the defective product was a fixture of the home built more than 10 years ago." It is true that Minnesota has a 10-year statute of repose (Minn. Stat. § 541.051) for construction-related claims. This means that claims are stale if brought more than 10 years after substantial completion of construction or two years after discovery of the injury related to the construction.

By way of example, a new, but defective furnace, is installed during the construction of a home built in 2010. The furnace's defect causes a fire in 2021, rendering the home a total loss. The insurance carrier pays the claim and inquires about subrogation against the furnace manufacturer. Do you have a timely claim?

Under a strict reading of the statute of repose, the claim is barred because the furnace was installed in the newly constructed home more than 10 years ago. There is an exception to the rule, however, which the Minnesota Supreme Court has recently breathed life into. *Great Northern Ins. Co. v. Honeywell International, Inc.*, 911 N.W.2d 510 (Minn. 2018). That exception applies to "machinery." The time limitations of the statute of repose do not apply to the "manufacturer or supplier of any equipment or machinery installed upon real property." So, what is machinery?

The Court determined that a machine is a "device consisting of fixed and moving parts that modifies mechanical energy and transmits it in a more useful form" or "a system or device for doing work . . . together with its power source and auxiliary equipment." *Great Northern*, 911 N.W. at 517. Per this definition, the furnace in our example above arguably falls into this category. It is a device with moving parts that transmits energy. In fact, a number of household appliances may fall within this broad definition of a machine (e.g., washers, dryers, stoves, etc.).

The next time you review a claim for subrogation involving a product from a dated home, do not assume that the time limitation for bringing a claim has expired. Analyze the affected product to determine whether it falls within the definition of a "machine." You may have a subrogation claim that you once thought was stale.

*To all associated with Mafmic we want to Thank You  
for your continued Support throughout the year!  
We wish you A Happy Thanksgiving,  
A Blessed Christmas & A Prosperous New Year!  
The Mafmic Staff ~ Adam, Dani & Arlette*



## WILLENBRING, DAHL, WOCKEN & ZIMMERMANN, PLLC

PROUDLY REPRESENTING THE TOWNSHIP  
MUTUAL INDUSTRY FOR OVER 40 YEARS

**320.685.3678**



**John Neal**



**Boe Piras**

Fire Subrogation | Claims Handling | Policy Interpretation  
DOC Complaints | Mergers & Conversions | Employment

[www.willenbring.com](http://www.willenbring.com)





*Please advise the MAFMIC office of your annual meetings. The date, time & location.*

*We would like to include the annual meetings on the website calendar. Your help is very much appreciated.*

Thank you to our Sponsors



## 2021 NAMIC FMDC & PFMM



Tara Mandt,  
Mower County Farmers Mutual  
Insurance Company  
Douglas Toreen  
Buffalo Lake—New Auburn Mutual  
Insurance Company



Gayle Elston,  
McPherson - Minnesota Lake  
Mutual  
Ben Jacobs,  
Fairmont Farmers Mutual  
Steve Schwieters,  
Mid-Minnesota Mutual

*Time to turn back  
your clocks !!  
Sunday  
November 7th*



**MAFMIC  
Closed**



Thanksgiving Thurs. Nov. 25th  
Thanksgiving Friday Nov. 26th  
**Friday Dec. 24th Xmas Eve**  
**Monday December 27th**  
**Monday January 3rd**



Permanent change to  
Friday hours at  
MAFMIC  
8:00 to NOON





1977 Is The Year



Minnesota Association of  
Farm Mutual Insurance Companies, Inc.  
120 West Bradley Ave.  
TYLER, MINNESOTA - 56178

## PROGRAM

Minnesota Association of  
Farm Mutual Insurance Companies, Inc.

82<sup>nd</sup>

## Annual Convention

SUNDAY — MONDAY — TUESDAY

FEBRUARY 6-7-8, 1977



### MONDAY MORNING SESSION -- FEBRUARY 7, 1977

8:45 a. m. -- OPENING GENERAL SESSION

Section 1 -- Star of the North Ballroom  
Mezzanine Floor - Radisson Hotel

(ADMISSION TO ALL SESSIONS BY NAME BADGE ONLY)

\*\*\*\*\*

CALL TO ORDER -- Chairman Harold O. Slyter, Grand Rapids

PLEDGE OF ALLEGIANCE -- Delegates

INVOCATION -- Rev. Thorne Wittstruck, Pastor of United  
Methodist Church, Grand Rapids

MEMORIAL SERVICE -- Rev. Thorne Wittstruck, Grand Rapids  
and MAFMIC President, Robert C. Seipp, Tyler

KEYNOTE ADDRESS -- "The Future Is Now"  
Harold P. Pluimer, Phoenix, Arizona

ADDRESS -- "Farm Accident Prevention: Too Little or  
Too Much?" - O. L. (Pat) Asper, Safety and  
Security Coordinator, State Farm Insurance  
Companies, Bloomington, Illinois

CHAIRMAN'S MESSAGE AND CONVENTION COMMITTEE APPOINTMENTS  
Harold O. Slyter, Grand Rapids

ADDRESS -- "Insurance Is For Today"  
Edward T. Pellow, Manager, South Easthope  
Farmers Mutual Fire Insurance Co., Tavistock,  
Ontario, Canada

11:45 a. m. -- SESSION ADJOURNMENT

\*\*\*\*\*

Additional Tuesday Evening Banquet Tickets Available at  
the Convention Registration Desk. PURCHASE THEM TODAY!

\*\*\*\*\*

### COMPLIMENTARY MONDAY NOON

R.A.M. LUNCHEON

FEBRUARY 7, 1977

12:00 O'clock Noon

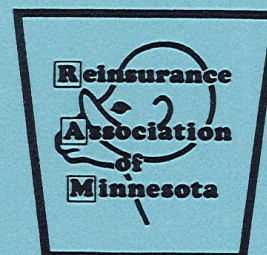
Sections 2-3 -- Star of the North Ballroom  
Mezzanine Floor - Radisson Hotel

(Tickets are Required)

\*\*\*\*\*

### YOU'RE INVITED . . .

R.A.M. SPONSORED NOON LUNCHEON



ESKO, MINNESOTA

\*\*\*\*\*

YOU ALL ARE RAM'S GUESTS -- The Board of Directors, the  
Officers and Staff of the Reinsurance Association wish  
to take this opportunity to extend a warm and cordial  
welcome to all convention delegates and their spouses  
to be RAM's special guests at this luncheon.

\*\*\*\*\*



## IN SYMPATHY



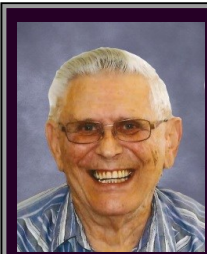
**Janet E. Froberg, 87**, passed away on September 2, 2021. **Wife of Jim Froberg who has been on Chisago Lakes Mutual's board since 1978.**

She was a registered nurse, her career included work in anesthesia, coronary care, emergency, IV-oncology, home

health and hospice care. She did extensive work with Hmong resettlement and Indian Health Services.

Janet loved her dogs and her flower gardens. She was an avid reader, writer, and piano-player. She enjoyed teaching English as a second language and serving at church.

Janet is survived by her loving husband Jim Froberg of 66 years, daughter Brenda (Joel) Legred, son Richard (Jody) Froberg, and son-in-law Mark Nordby; grandchildren Jamie, Mandy, and Noah Froberg, Hannah and Gabe Nordby, and Heather (Zach) Jelinek; and great-grandchild Vera Jelinek.



**Alvin Ulrich, 87**, passed away on August 1, 2021. Al was born on July 5, 1934, in Glencoe, Minnesota. He was the son of George and Gladys (Hoecke) Ulrich.

Alvin entered active military service in the United States Army at Fort Sheridan in Illinois on November 19, 1957. He

received honorable discharge from active duty on August 18, 1959.

On October 20, 1956, Alvin was united in marriage to Barbara Nelson at Zion Evangelical Lutheran Church in Buffalo Lake. This marriage was blessed with three children, Timothy, Julie, and Jeffrey. Alvin and Barbara resided in Buffalo Lake. They shared 63 years of marriage prior to Barbara passing away in 2020.

Alvin was a lifelong farmer in Hector Township and also sold insurance for many years for Ulrich General Agency in Buffalo Lake. **He served on Buffalo Lake-New Auburn Mutual's board from 1983-2011 & was President from 2005-2011.** He retired in 2000 and the farming operation was passed on to his son Timothy Ulrich and Grandson Benjamin Ulrich.

Alvin is survived by his: 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. He is also survived by several grandchildren and great-grandchildren.

## UPCOMING EVENTS



**November 3** **New Manager's Workshop**  
**MAFMIC Office in St. Joseph, MN**

**Nov. 17-18** **MAFMIC Short Course**  
**Arrowwood Resort, Alexandria, MN**

## 2022 Events

**Feb. 6 - 8** **MAFMIC Annual Convention**  
**Radisson Blu, Bloomington, MN**

**May 3 - 4** **Manager's Workshop**  
**Grand View Lodge, Nisswa, MN**

***MAFMIC wishes to express its sincerest condolences to family and friends of Janet, Alvin, & Robert.***



**Robert "Bob" W. Heine 88**, passed away on Sept. 15, 2021 at his home on Cedar Lake, surrounded by his family following an extended illness.

Bob the son of John R. and Anna Mae (Gustafson) Heine, was born August 31, 1947 in Faribault, MN.

He attended I.C. School, Morristown School, Bethlehem Academy High School, class of 1965, and the Minneapolis College of Art and Design. He worked in the sign business after college and hand painted many billboards and other signs in both Faribault and Minneapolis. He was a talented artist.

His primary career was as a licensed insurance agent. He worked at and owned Heine Insurance Agency which he bought from his father, John Heine. He worked in insurance, serving the community, for over 40 years. A serious heart attack in September of 2017 forced his retirement and he sold the agency to his son William Heine. **He served on Rice County Mutual's board.** He also proudly served as the Mayor of Faribault from 1983 to 1988.

He had three children, Anna Heine Nehs, William Heine and Thomas Heine. In June of 1999 he married Pamela Rice and has two stepdaughters, Heidi Markham and Shelby White. There are also 13 beloved grandchildren and 5 great grandchildren.