



Volume 42, Issue 6

Nov/Dec 2014

*Mutual*

**LINK**

## Paul Larson, MAFMIC Chairman 2014-2015

My theme for this year has been "Down Home-the Experience is Real". The intent of this theme was that in Minnesota, almost every experience that you encounter is genuine and from the heart. It has been another busy year for our association beginning with the Annual Convention, Short Course, Spring Agents Meetings, Manager/Director Seminar, the Golf Outing, New Managers Seminar and the Congressional Contact program visitation in Washington DC.

The MAFMIC board, staff, and various committees have also been very active again this year. Our Government Affairs Committee, along with Aaron have been watching the legislative discussions and promoting issue's which are friendly to our industry. Another important function is concentrating on raising PAC funds so that we can promote & protect relationships with legislators which will provide for a fair level playing field which will benefit our policyholders. The mutuals were formed over 100 years ago because the large companies would not protect the rural risk's. Our industry could change with the stroke of a pen, therefore, we MUST protect that concept and stay ahead of any potential threats.

The Education Committee works with MAFMIC staff to plan every event beginning with the Convention and going through the Fall Regional Meetings each year. This committee spends a great deal of time planning education events for agents, managers, and directors of our member companies. Not an easy task!

Looking ahead, I hope to see many of you at our upcoming Fall Regional Meetings in November. Aaron Cocking will bring us legislative updates & there will be presentations on "Reinsurance & Ceding" by Jim Dauphinais & Dan Rupp and "Mutual Pride & Tradition" by Bill & Tim Iverson.

It's also not too early to look ahead to MAFMIC's 120th Annual Convention to be held February 1-3, 2015. My wife, Ardis and I invite you to join us at Sunday night's chairman reception which has a "Down Home Country" theme. We encourage you to wear blue jeans "down home" attire or whatever is comfortable for you. In lieu of the money for the additional items of decoration on the tables, a donation will be made for my friend Carson's team for the "Ride to Cure Juvenile Diabetes" bicycle event. There WILL be a cure for juvenile type I diabetes in our lifetime!!

Thanks to the Education Committee, MAFMIC staff and all involved with preparing the new convention format. It looks like an outstanding convention with one of the highlights being Keynote speaker New York Fire Fighter, Joe Torrillo. Joe has an inspirational story and was in the Twin Towers on 9/11. The Prayer Breakfast speaker is retired MN State Trooper Scott Wendt. Other events include excellent General Sessions, MN Legislative visit, and our popular Question Box Session. Following the Monday evening banquet there will be hospitality rooms and the "Enterprise Band" on center stage for your Country Western "Down Home" entertainment. This promises to be a great convention and I hope to see every member company represented. It has been very exciting for me to be able to serve as your Chairman this year and I thank all of you for your ongoing dedication and support to our association.

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## ~ Member Profile of Agassiz & Odessa Mutual Insurance Co.~

### Manager, Laurie Wellnitz

Agassiz & Odessa Mutual Fire Insurance Company was established on June 15, 1888 by a group of 25 farmers from Lac qui Parle and Big Stone Counties. Many years later the word "Fire" was dropped from the Company name. The company office has been located in Odessa since 1934 with a new office building constructed in 1983.

We provide fire, lightning and additional lines coverage and package the windstorm, inland marine and liability coverage with Grinnell Mutual Reinsurance Company and North Star Mutual Insurance Company to give our policyholders a complete insurance package policy.

Agassiz & Odessa Mutual has a seven member board of directors and is operated by a staff of three full-time and one part-time person. We are represented by sixteen independent agencies that are located throughout our nine county writing territory in west central Minnesota.

Our mission statement is to provide the best possible insurance protection and service for qualified property owners of our area at the lowest possible rates sufficient only to provide the necessary financial soundness and stability to continue and to broaden the FarMutual concept of "Neighbor Helping Neighbor".

Maintaining a sound book of business, keeping up with all the new and larger farm equipment and buildings, improving our use of today's technology are going to be key to the survival of our Company during the coming years.

Some of our community involvement includes providing two \$500 scholarships to high school seniors from our writing territory as well as promoting the MAFMIC Scholarship Program at the same time. We participate in the Big Stone County Fair 4H Auction, the Lac qui Parle Open Beef & Sheep Show, we participate in the fundraising activities for many of the local fire departments, first responders and ambulance services and contribute to the Minnesota FFA Foundation.

There are many words to describe Agassiz & Odessa Mutual and what we do for our policyholders and the community, but our favorite one is "Dependable".



### Editorial Advisory Committee

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 Jim Barta - *Vice Chairman* - Jim Barta CPA, PA  
 Dan Baasen - Northland Securities  
 John Dunn - Priority Data  
 Deb Liden - Bray-Gentilly Mutual  
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 Dan Stewart - Berean Claims Service, Inc.  
 Steve Reller - *Board Liaison* - RAM Mutual  
 Jerry Zenke - Mound Prairie 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)



## September 2014 Board Meeting Synopsis *Greg Parent, Secretary-Treasurer*

The MAFMIC Board of Directors held their third quarterly meeting of the year on September 9-10 at the MAFMIC office in St. Joseph. In addition to the financial and management reports, district updates, and board liaison committee reports, the board took action on several items requiring approval. The board also held an Executive Session to review current and future staffing needs.

Based on recent events, the board amended the job descriptions and job titles of MAFMIC employees Aaron Cocking and Dani Hennen. Aaron Cocking's job title was amended to CEO/Director of Government Affairs while Dani Hennen's job title was changed to Office Manager/Events Coordinator. Employee performance reviews were deferred to the December board meeting.

After reviewing proposals for the purchase of a new copier and office phone system, the board approved the purchase of these items. The 2015 MAFMIC Convention Budget was also reviewed and approved.

Chairman, Paul Larson reported that the Dues Task Force would be meeting prior to the 4<sup>th</sup> Quarter board meeting. Recommendations from the Dues Task Force will be discussed by the board at their December meeting.

The board will hold their final quarterly meeting at the MAFMIC office in St. Joseph on December 18-19. Members are encouraged to contact their MAFMIC District Directors with any concerns or issues that may need to come before the board.



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*Aaron Cocking, MAFMIC Director of Government Affairs*



## 2014 Congressional Contact Program

MAFMIC members traveled to Washington D.C. again this year to participate in the NAMIC Congressional Contact Program. Twenty-six Minnesotans participated in this year's event held on September 17 and 18 representing 13 MAFMIC companies. Participants discussed with our representatives who our companies are and what we do. In addition we lobbied on issues that are of importance to our industry. The issues discussed included reauthorizing the Terrorism Risk Insurance program, maintaining state-based regulation of insurance, passage of the small company tax provision, the PARTS ACT, and the build strong coalition. Senator Franken and Congressmen Walz, Paulsen, Peterson, and Nolan met with us personally while the others had us meet with staff. We haven't decided on a date for next year's trip but we will be going. If you would like to attend or know more about it, please let me know.

WASHINGTON  
**DC**







*Aaron Cocking, MAFMIC Director of Government Affairs*



## **Your contributions at work: PAC vs PPF**

One of MAFMIC's biggest assets is our political action committee (PAC). Thanks to the contributions of numerous MAFMIC managers and directors, we are able to support candidates and legislators that support the farm mutual insurance industry. These contributions are not intended to purchase votes, but instead help elect candidates who support a worldview that is supportive of our industry. Minnesota state law requires that only money from individuals can be sent to our PAC.

While the PAC deals with candidates and elections, the Public Policy Fund (PPF) focuses on issue advocacy. The MAFMIC Public Policy Fund was established to provide resources that can be utilized when an issue arises that we want to affect. Take for example the \$5 insurance surcharge from a few years ago. The insurance industry was joining forces to conduct a paid media campaign to help defeat it. MAFMIC did not have a designated fund to take from so we made contributions out of general revenue. This helped us realize that it would be wise to develop a fund moving forward that we would be able to tap into when these type of issues arise. The MAFMIC Golf Outing in July sent its net proceeds to this account. This money cannot legally be contributed to candidates, however advocating on issues is still important. I recognize that there is often confusion about money as it relates to politics. If you ever have questions about either the political action committee or the public policy fund, please let me know.



**AUTUMN**



## **Standard Mortgage Clause and Mortgagee Claims**

*By John J. Neal, Attorney, Willenbring, Dahl, Wocken & Zimmermann, PLLC*

The Minnesota Court of Appeals recently issued a published decision regarding the standard mortgage clause and mortgagee claims. The case is *Commerce Bank v. West Bend Mut. Ins. Co.* A broad reading of the case suggests that policy exclusions do not apply to mortgagee claims. The decision stands in contrast to a similar case issued by the Wisconsin Court of Appeals, which reached a different decision, namely that policy exceptions can apply to mortgagee claims. This includes the exclusion for vacancy. This could have a far reaching impact on mortgagee claims. Unless the Minnesota Supreme Court takes the case and reverses, the Court of Appeals' decision will be precedent moving forward.




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# 120th Annual Convention At-A-Glance

## *Sunday, February 1*

1:30 p.m. - 6:00 p.m.

Registration & North Star Reception

5:00 p.m. - 10:00 p.m.

Chairman's Reception

## *Monday, February 2*

7:00 a.m. - 1:00 p.m.

Registration Desk Open

7:00 a.m. - 4:00 p.m.

Hospitality Break Area

7:00 a.m. - 8:30 a.m.

Prayer Breakfast

8:45 a.m. - 11:15 a.m.

Opening Session & Keynote Speaker

11:15 a.m. - 11:45 a.m.

Lunch and Load Buses

12:00 p.m. - 4:00 p.m.

Legislative Visitation

12:45 p.m. - 4:00 p.m.

Optional Auxiliary Program @ Mall of America

6:00 p.m. - 7:30 p.m.

Banquet

7:30 p.m. - 10:30 p.m.

Hospitality Rooms & Poolside Music

## *Tuesday, February 3*

7:00 a.m. - 12:00 p.m.

Hospitality Break Area

7:30 a.m. - 12:00 p.m.

Registration Desk Open

7:30 a.m. - 8:45 a.m.

Hot Breakfast Buffet

9:00 a.m. - 10:15 a.m.

Annual Business Meeting

9:00 a.m. - 11:00 a.m.

Auxiliary Meeting & Program

10:30 a.m. - 12:00 p.m.

Question Box Session

12:00 p.m. - 1:30 p.m.

RAM/MAFMIC Luncheon



## **Little Time Remains, but TRIA Likely to be Reauthorized**

**Matt Brady, Director – Federal Public Affairs, NAMIC**

For Congress, it seems like the last minute is the only time they can get anything done. That has certainly been the case in this election year as any number of issues has been punted until after the voters have made their decisions, during the “lame duck” session in November and December.

One of the big items on the agenda for our industry, and the country as a whole, is the reauthorization of the risk-spreading mechanism created by the Terrorism Risk Insurance Act. Passed in the wake of the Sept. 11, 2001 terrorist attacks, the legislation requires insurers to offer affordable terrorism coverage, and in return provides federal funding for up-front loss costs from a catastrophic terrorist attack that would be repaid to the treasury with interest over several years after the attack.

The program was not a direct result of the attacks themselves, but rather of the situation that developed afterwards. Prior to that day, terrorism coverage was not excluded for commercial properties and development. After paying approximately \$42 billion in claims from the attack, insurers and more importantly, reinsurers – changed how they viewed terrorism risk. The problem is that while companies were now very much aware of their exposure, there was still no means of quantifying the risk. Terrorism is an intentional act by human beings capable of changing their plans and making any particular property a target. Adding to the difficulty is the fact that much of the data needed, to even begin to determine the frequency or severity of loss, the number of planned attacks that would affect a property for example, or the methods considered in those plans, is classified for national security purposes and unavailable to the private sector.

The result of this was an impasse, as those providing the financing for commercial development started demanding coverage that insurers couldn't underwrite. Billions of dollars' worth of construction projects came to a halt, and tens of thousands of jobs, and perhaps even more, were lost.

By establishing a ceiling for losses any single company had to absorb, TRIA effectively created a private marketplace for terrorism coverage. And the program has been enormously successful. Studies have shown that for much of the country –including Minnesota – take up rates for terrorism coverage exceed 60 percent. By comparison, the take up rate for flood insurance coverage remains around 13 percent according to the Insurance Information Institute, and for earthquake coverage, the California Earthquake Authority has said that the take up rate in their state is 10 percent. There have been massive construction projects and increased development in cities and towns across the country, and to date not a single penny of taxpayer dollars has been spent to cover a terrorism-related loss.

Currently, legislation reauthorizing the TRIA program for seven years, with some adjustments to the various thresholds to reduce potential taxpayer exposure, has been passed by the Senate through a 93-4 vote. In the House, a more problematic bill, which would bifurcate the program to separate NCBR risk from more conventional attacks and make it much harder for small and mid-sized companies to access the program in the event they needed it was passed by the Financial services Committee on a party-line vote. However, that legislation has struggled to draw support among the broader Republican Congress, which combined with strong Democratic opposition has kept House leaders from bringing it to the floor for a vote.

*Continued on page 9...*



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## Little Time Remains, but TRIA Likely to be Reauthorized

Matt Brady, Director – Federal Public Affairs, NAMIC

That leaves Congress with few options. Proponents of the House bill would like to see it passed so they can begin to negotiate a compromise bill with the Senate. The small amount of time left and large amount of “must do” items on the agenda, such as funding the government, won’t leave any time for the type of substantial negotiations needed to reconcile the two bills. Alternately, the two sides could “pre-negotiate” a compromise bill that would be voted on during the lame duck session after the elections, but there has been no activity on that front thus far and little chance of it taking place in the next few weeks.

Alternatively, a short-term, clean extension of the program that would provide a window of six months or so for negotiations during the first half of 2015 has been suggested, although this solution remains unlikely. Finally, there could be a process in which the House votes in favor of the Senate bill, but only as part of a larger package, such as the aforementioned resolution to keep the government funded.

NAMIC has been among the most vocal champions for TRIA renewal, and thanks in part to our efforts, many members of Congress from both the House and Senate, on both sides of the aisle, have said that TRIA will be reauthorized. As the congressional calendar moves closer to an end, fewer options will be available to the few lawmakers trying to stymie our efforts and we are confident that when all is said and done we will have a long-term reauthorization of the program.

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## 2014 A YEAR OF VOLATILITY

DAN BAASEN  
NORTHLAND SECURITIES, INC



We certainly have experienced an investment year in 2014 of change and volatility! Whether you respond to the threat of terrorism, EBOLA, higher or lower interest rates, the mid-term elections in a week or two, corporate earnings, or the general health of the economy, the stock and bond markets have been both exciting and scary, often at the same time. This volatility is not new to investors, but it does appear to be more extreme. In the last few weeks we have experienced multiple days, often back to back, of between two and five per cent changes in value.

We will attempt to address the bond markets and stock markets separately. As most MAFMIC companies are restricted to investments in fixed income securities, let's look at bond markets first. In 2014 we have had wide fluctuations in available rates of return and the market valuations of our portfolios. For many months investors have been told to expect higher rates soon as the Federal Reserve slowly stopped purchasing billions of U.S. Government bonds in an effort to keep rates low and stimulate the economy. What just happened? As stock market fears escalated and both U.S. and International investors flocked to safety, interest rates on Treasury securities were forced lower as buying of safe investments intensified. Rates on the ten year treasury dropped to 2% and bond portfolios increased their value by over 5% overnight. Suddenly portfolios had significant capital gains that had been unexpected.

As we approach yearend, what should you be doing to protect the values of your holdings should rates return to more typical levels:

A. If rates rise, as expected over the next two or three years to over 4%, you could reduce the risk to current valuations by shortening maturities of your portfolio. The longer the maturity the greater the price fluctuations should rates change. Shorter maturities would facilitate funds available to invest in the future should rates increase. The cost of making that decision could be lower current rates of return.

B. Look at your year to date profitability of your company operations. If you have had a challenging year with substantial losses you may be able to offset these losses by realizing gains on the sale of your premium bond values. It could be prudent to review the real returns by understanding the probability of bond premium values disappearing as they approach maturity.

Be aware that the next few years are likely to be very different from what we have experienced since the economy was in crisis in 2008 and in recovery in the immediate years following that crisis. Liquidity risk is certain to increase as interest rates rise and subsequently influence the market values of your portfolio. "Laddering" the maturities of your holdings will protect your values and your liquidity should you need to withdraw funds from your investment surplus.

*Continued on page 11.....*



...Continued from page 10  
**2014 A YEAR OF VOLATILITY**  
 DAN BAASEN  
 NORTHLAND SECURITIES, INC



Now let us look at the stock market. If you invest personally in equity securities, you have experienced an interesting scenario also. Until late August the stock market had performed very well with increased earnings and a generally stronger economy. Since then, however, markets have adjusted by almost 15% overall and more than that in some oil and gas holdings and small capitalized companies. Since a high of 2000 of the Standard & Poors 500 Index last month, last week saw that index drop to almost 1800 in just a few market days. I recommend two courses of action:

- A. Take an inventory of realized capital gains and losses that you have taken this year and review that against your current portfolio. If you need to offset gains taken this year, now would be a good time to do it if you have losses in your portfolio.
- B. Review your investments as to forecasted earnings, dividend returns, and diversification. Based on recent volatility, over concentration in a segment of the market could cause excess risk to you and your family. An example of this risk is what has happened to oil & gas companies in the last few weeks.

Work with your investment professional or call me if you have specific questions.

IT CERTAINLY HAS BEEN EXCITING!!!

DAN BAASEN  
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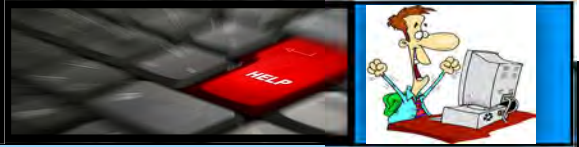
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## They want a screenshot, how do I get one?

Many times technical support people, husbands, wives, kids, grandkids ask you to give them a screenshot of what you are looking at. So how do you do it on the various devices you own?

**Windows Computer** – There are various options here. The most basic is using the screen print option on your keyboard. This can require a control, function or alt button being used with the print screen button. The print screen button can be found in the upper right of your keyboard and depend on the style of your keyboard it can be shared with other buttons (for example function + insert on my keyboard).

A very easy tool that many don't know about is the "snipping tool" that is available in the accessories folder (programs ---> accessories). This tool allows you to capture only a portion of a screen if you want and you can show your screen in the middle of doing something. It is a great tool to play around with when you have time.

**Mac Computer** – Shift + Command + 3 creates a screen print that is saved to your desktop. If you want to save it to your clipboard to use in a document than it is Shift + Command + Control + 3 .

If you want a tool similar to the Windows Snipping Tool use Shift + Command + 4, this will bring up a cursor that you can use to highlight the area you want to capture. Or you can use the Grab Utility which is found in Applications --> Utilities



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# Announcements

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*Please consider Sponsoring our February 2015 Convention*

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Miscellaneous items such as  
Programs, pens, buses to capitol,  
Lanyards, banners & signs,  
awards, etc ....*



May you enjoy a bountiful Thanksgiving Day... a joyous Christmas season... and a Happy New Year !!!

~ Best Wishes from the staff here at MAFMIC ~  
Aaron  
Dani  
Arlette  
and Sarah



## ANNUAL MEETING

**Please advise the MAFMIC office of your Annual Meeting.**

The *Date, Time and Location* of the meeting. Please include with that, the bylaws chosen day for your annual meeting.

*Example:*

“The 4th Monday of the month”.

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



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## 2014 - 2015 MAFMIC CALENDAR OF EVENTS

- November 18** Fall Regional Meetings  
Shooting Star, Mahanomen
- November 19** Fall Regional Meetings  
Holiday Inn, St. Cloud
- November 20** Fall Regional Meetings  
Ramada Inn, Rochester
- November 21** Fall Regional Meetings  
Jackpot Junction, Morton

### 2015

- Feb 1-3** MAFMIC Convention  
DoubleTree by Hilton, Bloomington
- Mar 18-19** Short Course  
Mayo Civic Center,, Rochester
- April 15** Spring Agents' Meeting,  
Verizon Wireless Center, Mankato
- April 16** Spring Agents' Meeting,  
Hampton Inn & Suites, Bemidji
- May** Manager's Workshop,  
TBD

Happy  
New Year  
2015



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



**Norman Ramey, 87**, of Redwood Falls died Thursday, September 25, 2014 at Seasons hospice in Redwood Falls. Norman Dwight Ramey, the son of Lola Simons and Melbourne Ramey, was born November 29, 1926 in Faribault. In 1955, Norman married Marlene Summers and they moved to Gilfillan where he was employed as the Fanny S. Gilfillan Memorial Farm Manager and also managed the Gilfillan Farms. He served on the Redwood County Farmers Mutual Board of Directors for 39 years. Norman is survived by his wife of 59 years, Marlene of rural Redwood Falls; children Glen of Phoenix, Arizona, Ann of rural Redwood Falls, and Karl (Karin) of rural Redwood Falls; daughter-in-law Davie of Surprise, Arizona.

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