

## Minnesota Association of Farm Mutual Insurance Companies

Mutual  
LINK

## Positive Impact at Congressional Visit

By Marcus Marsh

This year marked our 15<sup>th</sup> year of visiting Washington DC as part of NAMIC'S Congressional Contact Program. And, once again we set a new record for attendance with 36 people making the trip.

We presented the Benjamin Franklin Public Policy Award to three members of Congress from Minnesota who have a voting record that strongly supports our mutuals. Those receiving the award were Senator Norm Coleman, Congressman Collin Peterson, 7<sup>th</sup> District and Congressman Jim Ramstad, 3<sup>rd</sup> District.

We had successful meetings with all ten members of the Minnesota Congressional Delegation, whether with the members of Congress themselves or their key aides.

There are several very important issues before Congress that affect our mutuals; 1) Repeal of McCarran-Ferguson Act, which would repeal the existing limited anti-trust exemptions for the insurance industry. This repeal could also prevent "package policies" and put an end to our Policy Committee. This House Bill is H.R. 1081 Chief Author Gene Taylor (D-Mississippi) and the Senate Bill is S.618 Chief Author Trent Lott (R-Mississippi). We were pleased what we heard from the Minnesota Congressional Delegation supporting MAF-

MIC'S position in opposition to the repeal of McCarran-Ferguson. 2) Small Company Tax, indexing the exemption amount to inflation since 1986 (the last year raised) which would make the new amount \$1,971,000. 3) Reauthorizing the Terrorism Risk Insurance Act (TRIA). Terrorism is an uninsurable risk so Congress needs to act before the current law expires the end of this year. 4) Federal Regulation of the insurance industry is of great concern. A bill has been introduced in the Senate S.2509 by Senators Tim Johnson (D-SD) and John Sununu

(R-NH) that would create an optional Federal Charter System. We heard strong opposition expressed by the Minnesota Congressional Delegation on this issue.

By going to Washington in sizeable numbers we show members of Congress we are serious about these issues and help inform them on details and consequences of their actions they may not know about.

A big thank you to everyone who attended the Congressional Visit, you've made a positive difference for our industry and our policyholders.



Senator Norm Coleman receiving the NAMIC Benjamin Franklin Public Policy Award from MAFMIC Chairman Pete Hellie.

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BE THE FIRST TO EARN CEU  
CREDITS FOR 2007-2008!

The 2007 MAFMIC Short Course will be held October 30-31, 2007 at the Arrowwood Resort in Alexandria. MAFMIC has applied for Continuing Education Credits for this program. You **SHOULD** plan to use these credits for the 2007-2008 calendar year. However, if you absolutely must, you may use these credits for 2006-2007 if certain conditions are met before 10:30 pm on October 31st.

1. MAFMIC successfully uploads the final course roster online at the conclusion of the Short Course.
2. SIRCON accepts the roster.
3. You go online to renew.

MAFMIC strongly encourages you to attend the 2007 Short Course and be the **FIRST** to earn continuing education credits for the 2007-2008 calendar year.

**See page 5 for registration!**

## Letter from the President

*By Wes Gainey, MAFMIC President*

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The kids are back in school, farmers are bringing in the crops and deer hunters are 'patiently' anticipating the season opener. Soon the leaves will turn orange, red and gold signaling that autumn is upon us. I love this time of year and look forward to autumn's crisp air, blue skies and, of course, football season.

Autumn is also the perfect time of year for you to experience the enjoyable, informative and inspirational meetings at this year's **Short Course – October 30 & 31. The Arrowwood Resort and Conference Center**, located on the scenic shores of Lake Darling in Alexandria, offers the perfect location to have fun and get the tools to help your company be outstanding.

The Short Course kicks off on Tuesday morning with the keynote presentation, **Great Leaders Always Wear Clean Underwear**. Speaker, business owner, educator and former school superintendent and professional baseball player Bob Ash will discuss one of the greatest leaders of all times - *Mom!* According to Bob, Mom gave us some timeless advice while we were growing up. His presentation will focus on the lessons we learned in our youth and how they are directly applicable to our personal and professional lives as adults -- such as being the kind of person who is clean from the inside out.

In the next session, **Solving the Generational Puzzle**, Jim Manke, president of Association Solutions, will help you resolve questions like -- 'How will young people of today become leaders and managers of tomorrow?', 'Why are younger consumers passing our company by?' and 'How should we position our company to attract an increasingly fickle, net savvy consumer?'

Jim Faber, senior vice president – Member Services of RAM Mutual Insurance Company, will keep you wide awake after lunch with a presentation on **Solid Fuel Burning Appliances**. In this session, you will learn about underwriting various types of solid fuel burning appliances including woodburning stoves, furnaces, free-standing fireplaces, outdoor wood burning furnaces as well as appliances that burn alternative fuels such as corn and pellets.

Later in the afternoon, you will have the opportunity to select from a variety of concurrent sessions. Topics covered include understanding

and underwriting for wind turbines and modular/manufactured homes, agent errors and omissions insurance, developing a company website and manager's roundtable discussions.

After a productive, informative day, take time to relax and have some fun during the **Attitude Adjustment Hour** (which is actually two hours). But before you call it a day, join others during **karaoke** (*new this year*) presented by Jim Faber.

Got questions? Send them in with your registration. On Wednesday morning of the Short Course, the popular **Nuts & Bolts** session returns with a wonderful panel moderated by John Dahl, vice president - Property Claims, North Star Mutual Insurance Company.

If you believe rural Minnesota is immune from gang problems, consider that there are over 120 gangs throughout Minnesota with a total membership of over 9,500. The resulting property damage from the growing number of rural gangs is becoming an ever increasing problem for our farm mutuals. Minnesota Gang Strike Force deputy commander John Boulger will address these concerns and cover **Solutions to Rural Gang Crimes**.

Technology provides many ways to assist companies in meeting goals in underwriting, claims management, and marketing. New ways of doing business can increase a company's capacity and profitability. Keith Rollings, PFMM, manager of Nixa Farmers Mutual Insurance Company in Nixa, Missouri will share his experiences with **Incorporating New Technology Into Company Operations**. Keith will describe how his staff, board and agents were involved in the process of evolving into a "paperless" company.

The Short Course will close on Wednesday with an **Industry Perspective** by Mike Soldan, CIC, PFMM, president of Spring Valley Mutual Insurance Company. Mike will discuss the Minnesota farm mutual industry – where we've been, where we are and where we're going.

Be sure to join other mutual managers, staff and board members for this year's outstanding MAFMIC Short Course on October 30 & 31. To register, complete and return the registration form located on page 5 of the *Mutual Link*.

## Member Profile

### Vernon-Edda Mutual Insurance Company

*Daniel Linbo, Manager*

#### **When was your company founded?**

Vernon Edda Mutual Fire Insurance Company was founded on April 1, 1874 in Vernon Township in Dodge County. The records and policies were written in Norwegian and policyholder's had to be of Norwegian descent. The 'Edda' in Vernon Edda means 'powerful'.

#### **What lines do you write?**

We write the fire peril on farm policies, homeowners, and package with North Star Mutual and Grinnell Mutual.

#### **How many employees do you have?**

We have one full time and two part time employees. We also have six agents that can write for Vernon Edda Mutual.

#### **What is your company's business philosophy?**

We are owned by the policyholders, and we try to give good rates - not the most expensive or the least expensive. We try to be affordable.

#### **What are your company's five year goals?**

We would like to increase our number of

policyholders, and try to continue to provide the same affordable insurance. We are financially stable and would like this to continue.

#### **What's your company's biggest challenge?**

Farms are growing larger and it is difficult for the small insurance companies to provide coverage. Some of the buildings that need to be insured for a large amount will not in turn be covered by the reinsurance.

#### **How are you involved in your community?**

Each year we give five scholarships to five area schools. This goes to a senior from each of the schools that exhibited excellent citizenship in his/her school. We also participate in the Hayfield Hey Days Parade. We hand out over 1000 balloons to the kids and 1000 pens to the adults.

#### **Describe your company in one word.**

'Powerful'.

*Vernon-Edda Mutual is located in Sargeant.*

## 2007 Partners

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**RAM Mutual**  
Insurance  
Company

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**Spring Valley**  
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**MUTUAL INSURANCE**  
COMPANY

## Investments

### Minnesota Statutes 60A & 67A

*By Wayne Schluchter*

Township mutual investments in Minnesota are governed by Minnesota statutes 60A and 67A. Here is a chart comparing authorized investments between the two different statutes.

Investment	66A Company	67A Company
US government obligations	Yes	Yes
Certain bank obligations	Yes	Yes
State & political subdivision obligations	Yes	Yes
Canadian government obligations	Yes	Yes-must be investment grade
Corporate & business trust obligations: 15% non-investment grade restriction	Yes	Yes-must be investment grade
Stocks & limited partnerships: 25% restriction	Yes	No
Mortgages on real estate: 25% restriction	Yes	No
Real estate	Yes	Home office only
Foreign investments	Yes	No
Personal property under lease	Yes	No
Collateral loans	Yes	No
Options	Yes	No
Unrestricted Surplus	Yes	No

Unrestricted surplus—A company may invest its unrestricted surplus in securities or property of any kind, without restriction or limitation except as may be imposed on business corporations in general. Unrestricted surplus uses 110% of liabilities.

*Wayne Schluchter is the Investment Executive/CEO of Schluchter Investment Advisors in St. Cloud.*

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## 17<sup>th</sup> Annual Golf Outing

### A Great Day on the Course

As it has for seventeen years, the Annual MAFMIC Golf Outing was held during the third week in July. Described as a 'picture perfect golf day', this years outing drew in 94 participants, a record number in attendance. The days events included a Putting Contest, Hit-the-Circle Contest, Break the Windshield Contest and a number of Hole-in-One Contests. Together these contests raised nearly \$1000 for the MAFMIC Auxiliary Scholarship Fund.

First Place winners of this years golf outing are from Sverdrup Mutual, **Bricker Johnsen**, **Aaron Grove**, **Gary Misegades**, **Bert Kinzler** and from RAM Mutual, **Steve Knutson**. The team had a net score of 54. The second place win went to the team of **Harlan Rise**, Halstad Mutual; **Don and Cilla Hughes**, Hope Mutual and **Mike Sheehan**, Spicer. And third place was awarded to the team of **Tim Iverson**, **Bruce Kinunen**, **Dan Meier** and **Steve Storm** of Prairie Pine Mutual.

Other competition winners included; closest to the pin, **Karl Porisch**; shortest drive on the fairway, **Cilla Hughes**; longest drive on the fairway, **Mark Noack**; and longest putt, **Gene Lindaman**.

\*\*A Photo Gallery is on our website at [www.mafmic.org](http://www.mafmic.org).\*\*

## Technology Corner

### Data Backup is the Best Data Protection

By Kevin Hill

The basic rule for business data protection is that if losing the data will interfere with doing business, back it up.

There are many stories of people who have lost all of their files due to system failures. For example, during a fire at the headquarters of Credit Lyonnais, a major bank in Paris, system administrators ran into the burning building to rescue backup tapes because they didn't have offsite copies.

- 6% of all PCs will suffer an episode of data loss in any given year. (*The Cost Of Lost Data*, David M. Smith)
- 31% of PC users have lost all of their files due to events beyond their control.

It is important to understand that backup is a process. An effective backup scheme will take into consideration the limitations of the situation. All types of storage media have a finite capacity with a real cost. Matching the correct amount of storage capacity with the backup needs is important.

When you backup your files, you are storing your data separately from your computer using one of the many available backup media include magnetic tape, hard disk, solid state storage and remote storage. As a result, in the event of a computer crash or virus infection results in a loss of files, you



First Place Team (left to right): Gary Misegades, Bert Kinzler, Bricker Johnsen, Aaron Grove and Steve Knutson

MAFMIC would like to thank everyone who participated in the golf outing, the sponsors and all who donated money to the scholarship fund. It was another successful event and we would like to invite everyone to join us next year for the 18<sup>th</sup> annual educational scholarship golf outing.

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will still have access to your backed up data.

The schedule you use can be important as well. The following backups are the recommended list of backups you should have available to you:

- Three daily incremental backups
- A one-week-old full backup
- A one-month-old full backup

If you aren't using a remote backup service, you'll need to have someone take physical media off-site each day or week.

Don't run the risk of losing your business data. The best defense against such a disaster is proper data protection. By creating a backup system that includes archiving and backing up your business data regularly and properly, you'll ensure that your business will be able to weather whatever storm it faces and carry on.

For answers to your questions regarding offsite backups, feel free to send an email to [khill@justincasebackup.com](mailto:khill@justincasebackup.com) or call (763) 226-2010.

# MAFMIC Short Course

October 30 & 31, 2007

Arrowwood Resort & Conference Center, Alexandria, MN

This educational seminar is designed and planned especially for township mutual officers, directors, managers, office staff, agents, adjusters and inspectors. Application has been made for 7.5 hours of non-company continuing education credits.

## Seminar Schedule

### Tuesday

7:30 am Registration & Continental Breakfast  
 9:00 am **Opening Session**  
 9:25 am **Great Leaders Always Wear Clean Underwear**  
 11:00 am **Solving the Generational Puzzle**  
 12:00 pm Lunch  
 1:00 pm **Solid Fuel Burning Appliances**

### Concurrent Sessions

2:00 pm **Alternative Energy & Wind Turbines**  
**Agent's E&O**  
**Modular & Manufactured Homes**  
 3:10 pm **Modular & Manufactured Homes**  
**Developing a Company Website**  
**Manager Round Table Discussion**

4:10 pm **Alternative Energy & Wind Turbines**  
**Agent's E&O**  
**Manager Round Table Discussion**  
 5:00 pm Attitude Adjustment Hour  
 7:00 pm Karaoke

### Wednesday

7:30 am Hot Breakfast Buffet  
 9:00 am **Nuts & Bolts Session**  
 9:50 am **Solutions to Rural Gang Crimes**  
 11:00 am **Incorporating New Technology**  
 11:50 am **Industry Perspective**  
 12:30 pm Lunch

## Cost and Registration

**Early Bird** Registration Deadline is Friday, October 19, 2007. **Early Bird** fees are \$165 per member and \$215 per non-member. **Late Registration Fees** (after October 19<sup>th</sup>) are \$195 per member and \$245 per non-member. Fee includes breakfasts, lunches, breaks and all materials. Spouses wishing to attend any sessions must be registered and paid as a delegate. Spouses wishing to attend only the Breakfasts, Lunches or Adjustment Hour must purchase meal tickets for these functions as listed below.

## Cancellation Policy

Cancellation notices received on or before October 24, 2007 are 75 percent refundable. Cancellation notices received October 25 – 29, 2007 are 50 percent refundable. No refunds are available after October 29, 2007. You may substitute a participant at no additional charge. All registration cancellations and transfers must be made in writing and sent to [info@mafmic.org](mailto:info@mafmic.org) or faxed to (320) 271-0912.

## Hotel Reservations

A block of rooms is being held until September 28th at Arrowwood Resort with the rate of \$86 plus tax. Reservations can be made online at <http://www.arrowwoodresort.com/reservations.php> using the Group Code MAF07 or by calling (320) 762-1124.


## 2007 SHORT COURSE REGISTRATION


Please copy form for additional registrations.


Name (Delegate, Spouse)	Address	License #	Additional Meal Pkgs		
			Bkfst	Lunch	Adj Hr
			\$18	\$30	\$22
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Question(s) for Nuts & Bolts and/or Roundtables: \_\_\_\_\_

Company Name: \_\_\_\_\_ Phone: \_\_\_\_\_

 Mail  
 PO Box 880  
 St. Joseph, MN 56374

 Fax  
 (320) 271-0912

 Phone  
 (320) 271-0909

## From Whence Came the Package Concept?

By Cliff Hanson and Al Anderson

During the late 1950's the competition for Minnesota farm business was suggesting that farmers who insured their property with multiple insurers could easily overlook coverages that were essential to the farm operation. The competition was offering a single policy to cover all of the perils and to also include coverage for liability exposures. It had been nearly a decade since Homeowner policies had been available to their city cousins, and the competition was now offering a product that would provide nearly the same coverage for the farmer's home, and, in addition, the business exposures of the farming operation. Something needed to be done to respond to this threat.

As the decade of the 60's approached, Bror Anderson, who was then the Secretary of the North Star Mutual (Statewide Insurer) got together with several Township Mutual Managers. Among them were Loren Peterburs (Wilmont Mutual;) Bert Jacobson (West Central Mutual) and Albert Nelson, Sr., (Elmdale Mutual). Discussion was held on how to improve the product of farm insurance to better cope with competition and provide farmers with a more up-to-date policy.

More discussions followed and other Township Mutual Companies were visited with and offered suggestions. Out of these several meetings and dialogue a plan was devised involving the issuance of two (potentially three if Farm Liability Coverage was included) policies and wrapping them in a single package, giving the appearance of a single policy. After the mechanics were worked out, the first "Package-Of-Policies" or POP was born in early 1961.

In order to make this work it was necessary to devise rules and to develop a process for the efficient workflow. As to the workflow, it was determined that the manager of the Township Mutual would be a general agent who would accept the applications and do the billing. Initially each company would do their own underwriting and issue their own policies. After the policies were issued, they would be mailed to the general agent, who would wrap them together and deliver the POP to the producing agent. This POP would always include the policy from the statewide insurer (covering the wind and hail) and the policy from the township mutual insurer (covering the fire and other perils allowed by statute.) The POP could also include coverage for farm and personal liability as well as inland marine coverages, which were issued by statewide insurer.

A significant change that occurred as the result of the POP was an increase in insurance in force experienced by the statewide insurer. Previous to the POP, it was customary that the limits of liability for property insured on the wind and

hail policy would be a fraction of the amount on the policy that provided the fire coverage. The reasoning was that fire would generally completely destroy a building, but wind would just blow the shingles off. A significant rule for the POP program was that the limits of liability of both policies had to be the same. As the result of this requirement, the rates for the POP were less than if the policy was issued in the conventional manner. This was a significant incentive for both the agent and policyholder to move to the POP.

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*"This has allowed the Township Mutuals of Minnesota along with several statewide carriers to be major players in Minnesota farm insurance..."*

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The POP program thrived through the 1960's and into the 1970's. The competition continued to attack the multiple policy system of the POP, so further thought was given to what could be done to improve the POP. The idea of developing a single policy issued by two companies took shape in 1975. The idea was to issue a single declarations page, listing each item of property once with a single limit of liability. The declaration page would also name each insurer, identifying its responsibility for coverage. The forms that would be attached to the declarations would also identify the responsibilities of each insurer. For the North Star Mutual Insurance Company this was called the Combination Package Policy, or CPP.

Since the CPP (and other similar company programs) arrived in the marketplace many refinements to the coverage and the manner in which the product is delivered to the public have been made. This has allowed the Township Mutuals of Minnesota along with several statewide carriers to be major players in Minnesota farm insurance.

As a side note, the declining number of farms in Minnesota brought about the need for a "Homeowners" type of policy that would function similar to the CPP. This too, was then developed and today the Farm Mutuals are a strong force in providing a "Homeowners" compliment to eligible insurance customers.

No doubt that the future will call for additional innovations in policy coverage and forms as needs and competition dictate. The success of the package concept continues to dominate the Minnesota marketplace and the Farm Mutuals are well positioned to maintain that position.

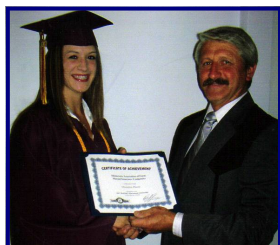
*Cliff Hanson, Chairman of the Board and Al Anderson, senior vice president both of North Star Mutual Insurance Company in Cottonwood.*



## Scholarships Awarded

MAFMIC awarded eight scholarships to this years graduating seniors. Congratulations to the following recipients of the 2007 MAFMIC Scholarship Award: **Michael Amborn**, Montevideo; **Amanda Holst**, Lake City; **Brandon Dingmann**, Cold Spring; **Anthony Holwerda**, Danube; **Melissa Lax**, Sleepy Eye; **Christina Plaetz**, Wabasso; **Kristina Sukalski**, Fairmont; and **Michelle Wendinger**, Gibbon.

Shown below are four of our young men and women receiving their awards. Congratulations to all of our graduates and we wish them the best of luck for a bright future!



*Christina Plaetz of Wabasso  
receiving congratulations and  
award from her father, Leon  
Plaetz, a director of Redwood  
County Mutual and also the  
Chairman of the School Board.*



*Amanda Holst of Lake City receiving congratulations and award from her grandfather, Delmar Holst, a director of Gillford Mutual.*



*Melissa Lax of Sleepy Eye  
receiving award from Greg  
Gangelhoff, Manager of Stark  
Farmers Mutual.*



*Brandon Dingmann receiving award from Tom Mroska, Manager of Mid-Minnesota Mutual.*

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I certify that all information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form or who omits material or information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions.

## Company News & Notes

### Mutual Manager Position

Itasca Mutual Insurance Company, Grand Rapids, Minnesota is seeking a responsible individual to manage the day to day operation of the company. Individual must possess excellent human relations, communication and leadership management skills as well as a professional presence. Position requires a property/casualty insurance license or willingness to obtain one. For application and complete job description, contact Nancy at (218) 326-9328 or [itmutainco@qwest.net](mailto:itmutainco@qwest.net). Submit cover letter, application, resume and salary requirements to Keith Austin, PO Box 389, Grand Rapids, MN 55744 by September 28, 2007.

### Insurance Adjuster Position

Spring Valley Mutual Insurance Company located in Spring Valley, MN is looking for a full time adjuster. Please send resume to Mike Soldan, Spring Valley Mutual, 117 North Broadway, Spring Valley, MN 55975.

### MAFMIC Officer Recommendations

The MAFMIC Nominating Committee is asking for recommendations from the membership for the offices of Vice Chairman and Secretary-Treasurer of the association. The nominees will be presented to the membership for their approval at the next annual meeting. The Nominating Committee is chaired by Immediate Past Chairman Terry Timm, North Star Mutual Insurance Company, and includes current MAFMIC board members and past chairmen. If you wish to suggest someone or be considered yourself, please notify the Nominating Committee Chairman no later than October 15<sup>th</sup>.

## MAFMIC Calendar of Events

Sept.	16-19	NAMIC Convention <i>Gaylord Texan Resort, Grapevine, TX</i>
	16-22	National Farm Safety and Health Week
Oct.	7-13	National Fire Prevention Week
	30-31	<b>Short Course Seminar</b> <i>Arrowwood Resort, Alexandria</i>
Feb.	3-5	<b>MAFMIC's 113th Annual Convention</b> <i>Sheraton Bloomington Hotel, Minneapolis</i>

### In Sympathy

**Orville Hoernemann**, 85, Glencoe, passed away on May 15th. Orville was on the board of directors for Young America Mutual for 21 years. He served as president.

**William 'Bill' Benson**, 76, Mapleton, passed away on June 4th. Bill served on the board of directors for Kelso & Shelby Farmers Mutual for 30 years, as did his father before him. Bill also served as president for 22 years.

**Caryl Loquai**, 88, Mantorville, passed away on April 30th. Caryl served 24 years on the board of directors for Claremont Farmers Mutual.

**Ralph Miller**, 71, Albany, passed away on August 12th. Ralph was on the board of directors for Albany Mutual. He served on the board for 24 years. Eighteen of those years as president and an agent.

MAFMIC wishes to express its sincerest condolences to the family and friends of Caryl, Orville, Bill and Ralph.

### MAFMIC

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