



### Above and Beyond Winterizing your Home

*Jeff Brinkman, Owner/Adjuster, Brinkman Claim Service, LLC*

It is getting closer to that time of year when Minnesota nice does not apply to the weather. By November, we Minnesotans are used to encountering ice, snow, freezing temperatures and high winds, all of which cause cold air to penetrate our clothing, footwear and also our homes.

Thieves tend to monitor homes in the winter for inactivity and determine the location of their next "shopping spree".

This is also the time many of us have planned our leave of absence to escape winter for a week, a month and even the entire season. That being the case, we need to remember our homes and property remain left behind. We tend to take our plumbing and heating systems for granted, assuming they will function flawlessly as they always have, as long as they are checked from time to time or winterized. We also tend to think our door locks make our home inaccessible.

However, just like humans, mechanical and plumbing systems all make mistakes. Mechanical and boiler systems are susceptible to power outages, electrical surges, electronic failure and numerous other hazards that can interrupt or halt the heating of the home, causing substantial pipe freezing and water leakage. In theft cases, unoccupied homes can be easily entered and emptied of valuable property within minutes without detection.

In order to minimize the chances of a costly heating failure, water line breaks and thefts many homeowners are looking to home monitoring and alarm services, as well as, new technology such as Wi-Fi enabled home monitoring applications and devices. Some new versions of alarm systems and home monitoring web based equipment provide instant feedback to your smart phone, including instant video and audio, readings for activity, temperature, humidity, and even air quality.

These products are excellent for 24/7 security as long as your power is stable. However, your trusted neighbor, friend or relative remains your best bet to avoid a catastrophe. Ideally, someone should be checking on the home every other day. It literally takes 5 minutes to walk a home inclusive of the bathrooms, kitchen and mechanical room and determine if there is anything wrong. A pre-planned, home based point of contact can also respond to any alerts you may receive while you are gone and may even be copied on in the alerts.

Ultimately, the human element with a combination of electronic services or applications can alleviate huge headaches for both homeowner and insurer during the winter months and save thousands dollars in property damage. Be sure to check out some of the latest home devices and test them before going on your trip this winter.

And yes, even with all of these handy gadgets available, you should still plan on buying your brother-in-law his favorite dinner for checking on the house.....



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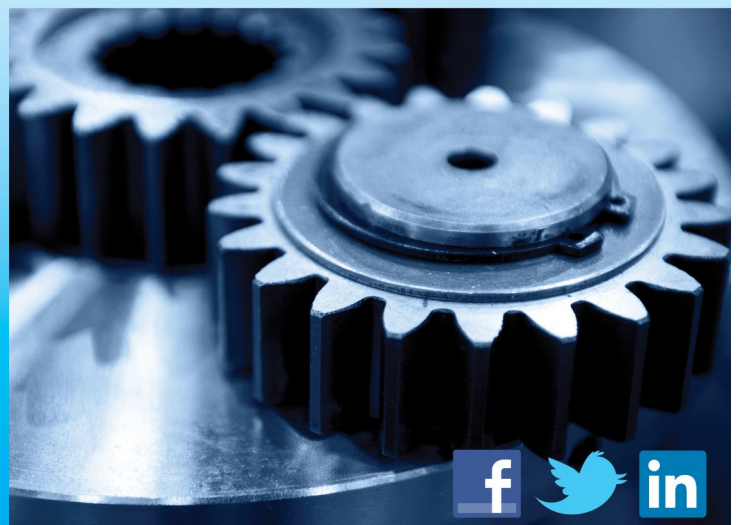
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## Member Profile of Claremont Farmers Mutual

Claremont Farmers Mutual Insurance Company was founded in 1894 by a group of local farmers who wanted to provide insurance not offered by the big, commercial insurance companies of the day, at reasonable rates. The original goal was to help the neighboring farmers support each other and share in the insurance risk.

Our Company writes fire and extended coverage perils, partnering with North Star and RAM as statewide packaging companies.

Currently, CFMFIC employees include 2 full time and one part time person. We also contract for outside underwriting inspection to provide an independent view of the risks we write. Currently, we have 30 appointed agents in 19 independent agencies.

Our philosophy is to provide excellent customer service and insurance products at the lowest possible rates. Our company purpose is to provide insurance for farm and rural properties and be led and guided by our members, the local farmers.

Our goals in the next few years are to continue to find new ways to grow by leveraging technology. We continually strive to educate both our agents and potential local clients, the value our products and services provide. We are always reviewing new ways to grow while being respectful of the original company philosophy and values.

The biggest challenge we face is the shrinking farm market. As farms consolidate and become larger, the competition for one piece of business increases, while the individual policy holder numbers decrease.

We are involved with our community in ways such as sponsoring local causes which include 4H and agricultural and livestock associations and events, Claremont Farmers promotes a local, small town business model.

Linda Ulve,  
Tony Hughes, Manager  
Julie French



If we had to describe our company in one word, what would it be? This is tough but our company is:  
In one word,  
***Awesome!***



Claremont Farmers  
Mutual Insurance  
Company Building

A – Appreciative  
W – Welcoming  
E – Efficient  
S – Sincere  
O – Organized  
M – Meaningful  
E – Exceptional



## Seipp Service Award Nominations

The Robert C. Seipp Service Award is awarded at the MAFMIC Annual Convention. Established in 1986 to honor past MAFMIC President Robert C. Seipp, this award recognizes professionalism and service to the Minnesota mutual insurance industry.

A successful nominee will have provided service and generously given his or her time and expertise to promote a professional image for MAFMIC and the mutual insurance industry; be a current or past employee, director, officer or agent of MAFMIC or a MAFMIC member company; and provided ten (10) or more years of service to MAFMIC and/or a MAFMIC member company.

If you know someone who is deserving of consideration, please submit a Seipp Service Award Application to the MAFMIC office **No later than Friday, October 21st.** The nomination should include:

- Nominee's name, organization and contact information
- History of nominee's employment and/or offices held within MAFMIC
- Education (industry and other) and professional designations
- Awards and other recognitions
- Participation in MAFMIC and/or NAMIC
- How has the nominee served and enhanced that mutual insurance industry? Why is the nominee deserving of this award?

Contact information and position of person making nomination.

**Applications** are available on the MAFMIC website at ([www.mafmic.org](http://www.mafmic.org))



### MAFMIC Hours

October- April  
Office Open:  
**Mon-Thurs**  
**8:00am - 4:30pm**  
**Fridays**  
**8:00am - 2:00pm**

## Nominations for Vice-Chairman & Secretary Treasurer

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 the immediate past-chairman 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 14<sup>th</sup>.**

Contact: Deb Liden: [debbg@mncable.net](mailto:debbg@mncable.net)



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## **“Disaster Recovery Checklist”**

*Thomas Olinger, Abdo, Eick  
& Meyer LLP*



## **“Navigating the Appraisal Process”**

*James Erickson, Erickson, Bell,  
Beckman & Quinn & Aaron Cocking*



## **“Manager Round Tables”**

*Gary Swearingen, Has San Lake Mutual &  
Carol Maciej, Mid-Minnesota Mutual*



## MESSAGE FROM THE NAMIC CHAIRMAN

Serving as the NAMIC Chairman this past year has been a wonderful and humbling experience for Marlene and I. We have traveled all around our great country and met so many special people from our industry. The one constant thing that we always welcomed was coming home again to see our family. We are blessed to have 7 grandchildren with number 8 on the way. We pray for health and happiness for our families but none of us know what our future holds.

For that reason Marlene and I are participating in a Head Shaving for St. Baldrick's at the NAMIC Convention in Vancouver. We don't know what the future has in store for our precious grandchildren or for the children and grandchildren of our friends and colleagues. Who knows when any of us might hear the dreaded word "cancer"? We believe all children should be able to grow up and turn their dreams into realities and the research funded by St. Baldrick's has the potential to impact every child diagnosed with cancer.

In short, we are participating in the Head Shaving event to bring hope and inspiration to children fighting cancer and also to protect the future of our own grandchildren. They're the inspiration behind our event and the reason we're helping fund childhood cancer research.

We invite you to join us and the community of families and supporters to champion this worthy cause by making a contribution to help the children. Please visit <https://www.stbaldricks.org/participants/pmstueven> to make your contribution today.

The St. Baldrick's Foundation is a volunteer-powered charity committed to funding the most promising research to find cures for childhood cancers and give survivors long, healthy lives. The St. Baldrick's Foundation is committed to funding research to find cures for childhood cancers and give survivors long, healthy lives. Each year, 175,000 children are diagnosed with cancer. St. Baldrick's has funded over \$178 million in grants, allowing the foundation to fund more in childhood cancer research grants than any organization except the U.S. government.

Your care, consideration and contribution is greatly appreciated.

Paul and Marlene Stueven





## ~ Golf Winners ~ July 14, 2016 ~

**The 2016 MAFMIC Golf Outing** took place once again at the Little Crow Country Club in Spicer, MN. The event hosted 68 golfers and 16 teams! The sales for the putting contest, hit-the-green, contest, and mulligans for the day totaled \$1300.00! The weather was nice for golfing; cloudy, cool and drizzly at times but a fun time was had by all!

### **Contest winners include:**

**Longest Drive:** Pete Hellie

**Longest Putt:** Steve Severson

**Complimentary Golf Certificate:** Mark Thorsland

**Winners of Royal Renovations Game:** Cory Hubbard, Dick Swanson, Joleen Podvin, & Justin Pape

**Putting Contest Titlist Pro-V Golf Balls:** Don Hughes

*MAFMIC would like to thank everyone for their generosity and making the day fun in the sun!*

**Shortest Drive:**

Linda Jaskowiak

**Closest to the Pin:**

Bruce Kinnunen



### **First Place Team**

Wade Boerboom, Mikel Nelson, Scott Briffett, Mark Noack, Mark Nelson



### **Second Flight Winners:**

Dean Kerfeld, Linda Jaskowiak, Michael Jaskowiak, Aaron Cocking, & Brad Kullot



### **Third Flight Winners:**

Wes Magnuson, Laurie Wellnitz, Mike Sagedahl & Bill Broberg



### **Fourth Flight Winners:**

Todd Bossuyt, Nick Hager, Gary Swearingen, & Mike Flugum





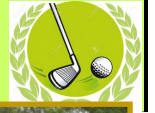
# ~ Golf Winners ~ July 14, 2016 ~







# ~~ Golf ~~ July 14, 2016 ~~





# 2017 MAFMIC SCHOLARSHIP APPLICATION

Name \_\_\_\_\_ Telephone \_\_\_\_\_  
Please print or type

Street Address: \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Minnesota School Currently Attending \_\_\_\_\_

A certified copy of my high school transcript has been enclosed. YES NO

What post-secondary school do you plan to attend? \_\_\_\_\_

Have you been accepted for admission to this school? YES NO

If not, please indicate reason: \_\_\_\_\_

**ESSAY:** On a separate sheet of paper please address one of the following topics in 150 typed words or less.

- 1) Describe your involvement in school and community activities and what impact they have had.
- 2) Describe your life goals and objectives.

Parent's Name \_\_\_\_\_

Parent's Address \_\_\_\_\_

Parent's Insurance Co (Mutual) \_\_\_\_\_ Policy No \_\_\_\_\_

Agent's Name \_\_\_\_\_ Company phone \_\_\_\_\_

**Please read carefully before signing:** *"I am applying for the MAFMIC Educational Scholarship. I have read and understand the application criteria. I hereby certify that all the information provided by me on this application is true and accurate to the best of my knowledge. I understand that MAFMIC officials may verify information provided by me."*

\_\_\_\_\_  
*Applicant Signature*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Parent Signature*

\_\_\_\_\_  
*Date*

**Mail to :** MAFMIC Scholarship Committee  
601 Elm Street East - PO Box 880  
St. Joseph, MN 56374

*Application must be **postmarked by March 3rd** to qualify.*

Office Use Only Date Received \_\_\_\_\_ Date Reviewed \_\_\_\_\_

Comments:



# MAFMIC SCHOLARSHIP CRITERIA

This educational scholarship was established by the Board of Directors of the Minnesota Association of Farm Mutual Insurance Companies, Inc. (MAFMIC) for presentation to one or more Minnesota high school graduating seniors.

## Eligibility guidelines:

- The MAFMIC Scholarship will be presented to Minnesota high school graduating seniors.
- Applicant must be a resident of Minnesota.
- Applicant must be the son or daughter of a parent or legal guardian who is a policyholder from a qualifying mutual insurance company (MAFMIC Member Company).
- Applications must be submitted to the MAFMIC office through a qualified mutual member company.
- Applicant must be graduating from a Minnesota high school.
- Applicant must have an accumulative grade point average of 2.5 for high school. A certified copy of the high school transcript must be included with the application.
- Applicant must be beginning their post-secondary education (college, vocational school or community college) for the first time in the fall following high school graduation.
- Applicant must have been accepted to a post-secondary education facility (i.e. accredited college, university or technical school).
- Applicant must submit a typed essay on a topic chosen by the Scholarship Selection Committee.
- All applications must be **postmarked on or before March 3rd** in the year of issue qualify.

•

## Selection guidelines:

- Members of the Scholarship Selection Committee will review all applications to insure eligibility as an applicant.
- The recipient(s) will be selected by blind assessment from all qualifying applications.
- Only one scholarship per year will be awarded through any single qualified mutual company.
- Scholarship recipients will be notified via mail prior to **May 1st**.

## Distribution guidelines:

- A minimum of one scholarship in the amount of \$500 will be awarded each year that there is a sufficient balance in the scholarship fund.
- The scholarship award will be paid jointly to the educational institution and the recipient *following the completion of the first semester and prior to the start of the second semester.*

Completed applications should be mailed to:

Scholarship Selection Committee  
Minnesota Association of Farm Mutual Insurance Co.  
601 Elm Street East - PO Box 880  
St. Joseph, MN 56374  
Email: [info@mafmic.org](mailto:info@mafmic.org)  
Phone (320) 271-0909

Laptops from Dell, HP, Asus, Acer and Lenovo all had at least one vulnerability that could result in complete compromise of system, Duo Security report says.

Pre-loaded software update tools installed on laptops from five major OEM PC vendors can lead to a full system compromise in less than 10 minutes, according to an investigation conducted by Duo Security.

Acer, Asus, Dell, Hewlett-Packard, and Lenovo all had at least one vulnerability that could result in a man-in-the middle attack, allowing for a complete compromise of the affected machine, say researchers at Duo Labs, the company's research arm.

Pre-loaded OEM software has serious implications for system security. For example, in early 2015 adware called Superfish pre-installed on Lenovo laptops tampered with the Windows Platform Binary Table, allowing attackers to eavesdrop on unwitting users' web browser traffic. Later in the year, some Dell computers became vulnerable to man-in-the-middle attacks because of an issue with the eDellRoot certificate authority. All vendors had at least one vulnerability resulting in arbitrary remote code execution as SYSTEM, which would allow a complete compromise of a system. In total, Duo Labs identified and reported twelve different vulnerabilities across all of the vendors.

## Key findings included:

**Dell:** one high-risk vulnerability involving lack of certificate best practices, known as eDellroot.

**Hewlett Packard:** two high-risk vulnerabilities that could have resulted in arbitrary code execution on affected systems. In addition, five medium- to low-risk vulnerabilities were also identified.

**Asus:** one high-risk vulnerability that allows for arbitrary code execution as well as one medium-severity local privilege escalation.

**Acer:** two high-risk vulnerabilities that allow for arbitrary code execution.

**Lenovo:** one high-risk vulnerability that allows for arbitrary code execution.

Short of disabling updaters and removing OEM components altogether, the end user can do very little to protect themselves from the vulnerabilities created by OEM update components. However, Duo Security did provide users with some advice:

- Wipe any OEM system, and reinstall a clean and bloatware-free copy of Windows before the system is used. Otherwise, reducing the attack surface should be the first step in any system-hardening process.
- Identify unwanted, unnecessary software and disable or uninstall it — less complexity generally results in fewer security flaws.
- Purchasing Microsoft Signature Edition systems may be beneficial, but it is not guaranteed to protect end users from flaws in OEM software altogether.
- Dell, HP, and Lenovo vendors (in specific cases) appeared to perform more security due diligence when compared to Acer and Asus.



# Agricultural Machinery Fire Losses

*Submitted by Justin Pape, RAM Mutual*



The fall harvest season is just around the corner and this is also the time of year that combine fires are on the rise. Combine and tractor fires are a problem that causes millions in property losses each year. Fires not only cause large losses and down time but can cause serious injury or death.

There are two keys to preventing large machinery fires:

- ◇ Prevention
- ◇ Preparation in case a fire does break out

## Machinery Fire Prevention

For a fire to occur, three things must be present: air, a material to burn, and a heat source. It's impossible to eliminate air around a farm machine. So, farm machinery fire prevention focuses both on keeping the machine clean of excess crop debris and eliminating all possible sources of heat that could lead to a fire. Paying special attention to the engine compartment is important as this area is prone to moving parts, oil residue leaks along with high temperatures during operation. This area has been a problematic area for machinery fires.



A pressure washer should be used to remove all caked-on grease, oil, and crop residue. A clean engine will run cooler, operate more efficiently, and greatly reduce your chance for fire.

At the start of each day, and periodically throughout the day if needed, crop debris should be blown off the machine with compressed air. A gas powered leaf blower also works well for this and can be brought out to the field. During this routine "blowdown" inspect bearings, belts, and other moving parts for an accumulation of crop debris that may be wrapped around these problematic areas.

## Eliminate Heat Sources

Combine and tractor fires can be caused by several heat sources. The most common is exhaust system surfaces that contact any flammable material. Make sure the exhaust system, including the manifold, muffler, and turbocharger, is in good condition and free of leaks.

When checking oil and performing other daily maintenance, quickly scan any exposed electrical wiring for damage or signs of deterioration. Replace worn or malfunctioning electrical component with proper parts from a dealer. If fuses are blowing, or a circuit intermittently cuts out, it's a good sign that there's a short or loose connection in the system. The arcing electrical wires on a farm machine will generate extremely high temperatures.

Keep an eye out for worn bearings, belts, and chains. A badly worn bearing can glow red-hot and ignite rubber belts subjected to the intense heat. Failed bearings can cause spinning pulleys to rub against nearby frame components or pulley arms generating sparks to ignite nearby combustibles.

Continued on Page 14



**Repairs on Equipment**

When completing repairs on equipment make sure all bearings and belts are reinstalled and realigned after the repair is complete. Moving parts can cause a friction fire caused from a bearing that is out of alignment.

Pay close attention to the machine's operator's manual and follow all instructions and schedules for lubrication and routine maintenance. If any fuel or oil hoses, fittings, or metal lines are leaking, make sure to replace or repair them immediately. Signs of a leaking line may be a result of wear or possibly a manufacturing defect such as a crimp on a hydraulic line letting loose and can cause a flash fire.

**Being Prepared**

Despite anyone's best intentions and good maintenance, a fire on agricultural equipment can still occur. The best source of protection for equipment fires is a fully charged, ABC dry chemical fire extinguisher mounted on the implement and accessible from the cab or at ground level. An extinguisher with an approval by Underwriters Laboratories is recommended. It is recommended that the extinguishers be checked and serviced on a yearly basis to ensure proper working order.

Justin Pape, IAAI-CFI

## *Thank You To Our Sponsors*





## Subrogation and Potential Spoliation Issues Related to Ag-Machinery Losses By John Neal, Attorney



Mr. Pape, in his article, (on pages 13-14) does an excellent job of identifying factors to consider to prevent ag-machinery losses. Assuming prevention and maintenance is ruled out as a cause of the fire, manufacturing defects and/or third-party liability should not be ruled out without further inspection. If a manufacturing defect or third-party liability played a role in causing the fire, the company may want to consider a potential subrogation claim. Subrogation, by its nature, seeks reimbursement from a negligent party, other than the insured, for insurance payment the company made on the loss. Subrogation, if successful, can be a useful, effective loss mitigation tool, just as the preventative maintenance highlighted above is.

Sometimes, however, subrogation is not identified until sometime after the loss has been investigated. At that stage, it may be too late to proceed, especially if the scene or instrumentality in question is not preserved. The law refers to this as "spoliation." Spoliation occurs when material evidence is not retained in its native form following a loss, such that the potential liable party to the loss is unable to conduct a meaningful review of the loss. The main question is whether, and to what extent, a potential liable party is prejudiced as a result of the alleged spoliation. *Patton v. Newmar Corp.*, 538 N.W.2d 116 (Minn. 1995). If prejudice results, the trial court has the discretion to remedy the spoliation by imposing an appropriate sanction to deter future conduct or remedy the prejudice in the pending situation. *Id.* The parties actions that caused the spoliation need not be intentional, either. Again, the question centers on the prejudice that results to the other party. *Id.*

Therefore, if subrogation is anticipated, it is prudent to take all reasonable steps to preserve the scene, place the potential liable third-parties on notice, and schedule a scene exam as early as possible. Notices to the potential liable third party should identify with specificity the time, date, and location of the scene exam, the right to retain an expert witness at their own expense and most importantly that evidence may be lost or destroyed on or after the scene exam.

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## 2016 MAFMIC CALENDAR OF EVENTS

- Sept 8** PIA, Education Day & Trade Show  
Location: Canterbury Park
- Sept 25-28** NAMIC 121st Annual Convention  
Vancouver, Canada

## 2017 MAFMIC CALENDAR OF EVENTS

- Feb 5-7** MAFMIC Annual Convention  
DoubleTree, Bloomington
- Nov 15-16** Short Course  
Marriott NW, Brooklyn Park



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).

## Welcome New Managers



Robin Herrley, Manager for Rice County Mutual, Faribault. Robin took over the position in March for the retiring manager, Don O'Neil.



Brad Kullot, Manager for Dakota-Stanton Mutual, Farmington. Brad took over the position in June for Deb Emery, now Assistant Manager. He is also Manager of Mid-State Mutual in Waseca.



# PRIORITY DATA



## SERVING MINNESOTA

Priority Data would like to thank our 20 Township Mutual clients for their business. It is our pleasure to serve MAFMIC members and we look forward to supporting the Minnesota farm mutual industry for years to come.

Our Agent Rating software is currently being used in nearly every county in Minnesota; and we recently launched our latest cloud-based software, a fully customized policy processing system called PDSpectrum.

Contact Richard Holm to see how our software solutions can fit your mutual's needs at [rholm@prioritydata.com](mailto:rholm@prioritydata.com) or 402.590.2506.