



Mutual LINK

2022 CCP Trip a Success

Adam Axvig, MAFMIC President/CEO

After three cancellations due to Covid, MAFMIC members braved the summer heat to head to Washington D.C. at the end of July to meet with members of Minnesota's Congressional Delegation as part of the NAMIC Congressional Contact Program or CCP. Representatives from five MAFMIC companies attended CCP this year. MAFMIC Members met with Reps. Fischbach and Emmer as well as staffers from the other eight congressional offices. Attendees also had lunch with Minnesota's newest member of Congress, Rep. Brad Finstad, who represents Southern Minnesota. The trip concluded with members having the opportunity to attend the Congressional Baseball game at Nationals Park, where Rep. Tom Emmer and his chief-of-staff joined the Minnesota cohort for a handful of innings where the Republicans bested the Democrats 10-0.

MAFMIC will likely head back to Washington again next year, stay tuned for details regarding the timing of that trip. Thank you for those who attended this year.



**Congressional Baseball game
at Nationals Park**



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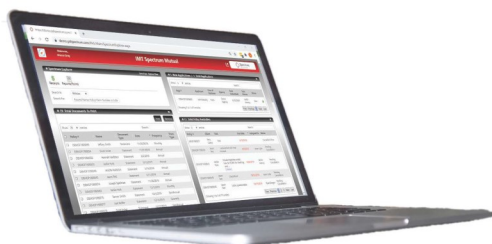
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Associate Member Profile ~ eZpay.LLC

eZpay,LLC was started in August 2011 and is located in Melville, NY on Long Island. We are privately held and all our customers deal directly with the owners of the company.

We provide eCommerce solutions to the Mutual Insurance industry. We integrate our payment portal with all of the major software providers in the Mutual Insurance space. Our customers range in size from an office staff of 2-3 people to National carriers. Our most popular product is our dual deposit model which allows a Mutual to pass all credit card and echeck fees to the Insured as a separate transaction. This dramatically reduces the expenses a Mutual would have to pay in order to accept online payments.

eZpay,LLC has five direct employees and access to a team of 50-60 employees for all installations and software integrations. We pride ourselves on getting back to the customer within less than a day and even sooner depending on the severity of the issue.

Our business philosophy/mission statement is that eZpay,LLC strives to be the best customer service company in the Mutual Insurance industry. We will always do the right thing for our customers and hope that their satisfaction will encourage them to recommend eZpay to other businesses.

Our five years goal for eZpay.LLC would be, to be the primary provider of online payment solutions in the Mutual Insurance industry. Our plan is to build a larger network of Sales support through either internal hiring of staff or through acquisition of existing merchant service providers.

eZpay's biggest challenge is to listen to what our customers want and not focus on what we think they need. We also can never have enough good people to grow our business to the next level without impacting our personal touch which is our greatest asset.

eZpay,LLC donates to many local charities on Long Island. We provide items for silent auctions at golf events that support charities such as the Joe Namath Legends Golf Tournament and also The People of Hope events for Providence House.

The one word to describe our company would be: Integrity



CEO: Pat Hayes
with his daughter,
Kate Hayes.
We are long time
Vikings Fans, says
Pat! Adam Thielen
being their favorite





2022 MAFMIC Short Course

November 16-17, 2022

Holiday Inn & Suites, St. Cloud, MN

This educational seminar is for mutual directors, managers, office staff, agents, adjusters and inspectors. Registration fee includes attendance at eight sessions, a continental breakfast and hot breakfast buffet, two lunches, breaks, all classroom material and a social hour. Application has been made for **7.5 hours** of non-company continuing education credits. We *do not give partial credit* for any portion of this seminar. **(APPROVAL IS PENDING)**

Cost and Registration

Early Bird Registration Fee ~ **BEFORE Friday, October 28th: \$230 per member & \$300 per non-member.**

Late Registration Fee ~ **AFTER October 28th: \$255 per member & \$320 per non-member.**

One Day Registration Fee ~ **Please call MAFMIC office for rate.**

Meal tickets are included with your registration. Extra meal tickets are available for spouses wishing to attend only the meals. Spouses wishing to attend the sessions must pay the delegate rate and must be registered.

Make checks payable to MAFMIC.

Cancellation Policy

Cancellation notices received ~ **On or before November 4, 2022 ~ 75% refundable.**

~ **Cancellations made November 5-11, 2022 ~ 50% refundable.**

No refunds are available ~ **After November 11, 2022.**

A company may substitute a participant at no additional charge. All registration cancellations and substitutions must be made in writing and sent to dani@mafmic.org or **FAX** to (320) 271-0912.

Hotel Reservations

A block of rooms is being held until **October 15th** at the Holiday Inn & Suites with the rate of \$129 plus tax. Reservations can be made by calling the hotel directly at (320) 253-9000.

2022 SHORT COURSE REGISTRATION

Company Name: _____ Phone: _____

NAME (Delegate, Spouse)

Email Address

License #

FMDC

Extra Bkfst \$45	Meal Lunch \$50	Tickets Adj Hr \$50
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_____	_____	_____	_____	_____	_____
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MAIL:
PO Box 880
St. Joseph, MN 56374



MAFMIC PHONE:
320-271-0909



MAFMIC FAX:
320-271-0912

MAFMIC Golf Outing Highlights

The 2022 MAFMIC Golf Outing

Took place at the Little Crow Golf Resort, in Spicer, MN
Contest winners include:

Hit the Green Winner: Cory Hubbard

Longest Putt: Tom Sloan

Longest Drive Men: Tim Radermacher

Longest Drive Women: Sandy Walstrom

Closest to the Pin: Larry Johnson

Putting Contest Winner: Andrew Moch

Speed Hole Winners: Dan Rupp, Bert Tellers, Colin Emans, Pat Reynolds

Winners of Royal Renovations Game:

Brad Kulot, Sandy Walstrom, Kurt Holst and Brenda Routh

00:25.66

Speed Hole Time

Reset

Start

Lap 1

00:25.66

World Clock

Alarm

Stopwatch

Timer

MAFMIC would like to thank everyone for their generosity and for making it a day full of fun. Also, Thank You to Wayne Schluchter for taking photos and picking up some of the beverage cost.

First Place Team

Mark Nelson, Mark Noack

Jeff Manthei, and Ben Nemitz



Second Flight Winners

Dan Rupp, Bert Tellers,
Colin Emans, and Pat Reynolds

Third Flight Winners

Brett Anderson, Darren Anderson

Fourth Flight Winners

Joel Peiffer, Adam Axvig,

Golf Certificate for Free Golf 2023

Ben Lohre



This year we hosted 19
teams and 80 golfers at
the MAFMIC Annual Golf
Outing in Spicer



MAFMIC *Golf Outing Highlights*



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



**Bruce Kinnunen, Steve Storm
Tim Iverson, & Dan Meier**



**Tim Spreiter, Butch Fluck,
John Neal & Greg Gangelhoff**



**Jen Visser, Joe Serbus,
Trent Athmann, & Greg Mertens**



**Roger Lauritsen, Keaten Haas,
Jay Kleven, & Tim Radermacher**



**Craig Norland, Travis Tjaden
Cory Hubbard, & Tom Sloan**



**Eric Gesell, Dani Hennen,
Zach Pringle & Cody Fruin**



**Mike Guetter, Rod Kraft,
Sheldon Wallmow & Don Hughes**



**Kerry Knakmuhs, John Derickson,
Cameron Mauer & Brandt Baldry**



**Kayla Dornfeld, Melissa Robertson
Laura Thoms & Janessa Hammers**



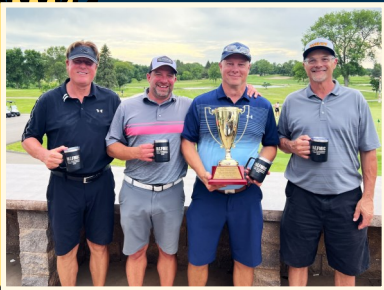
**Kevin Johanson, Aaron Grove,
Pete Hellie & Mark Fraki**



**Jim Froberg, Larry Johnson,
Dave Selness, Kevin Nickelson,
& Ange Campbell**

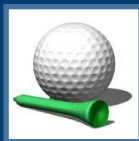
2022 ~ 1st place

Mark Nelson, Mark Noack
Jeff Manthei, & Ben Nemitz



Dean Kerfeld, Michael Jaskowiak
Linda Jaskowiak, & Steve Schauer

Bert Tellers
Dan Rupp
Colin Emans
Patrick Reynolds



Bert Tellers
Dan Rupp
Colin Emans
Patrick Reynolds

A group of real speedsters
completing the
Willows 2 hole
Par 3 in **25:66
SECONDS!**

Willows 2 * SPEED HOLE



My team left..
I guess I get
all the prize
money!!

Brett Anderson
Darren Anderson
Andrew Moch
Kevin Strandberg



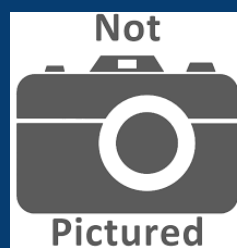
Andrea Nurmi,
Joel Peiffer
Hallie Radloff &
Adam Axvig



Kurt Holst
Sandy Walstrom,
Brenda Routh &
Brad Kullot



Teams NOT pictured ~ hiding
from the camera ?



Ben Lohre,
Austin Quade
Jennifer Anderson &
Tony Quade

Farm Safety Week September 18-24, 2022

Grain Bin Safety / By Emily Krekelberg, Extension Educator-Farm Safety & Health

Quick facts

- Nearly two dozen people are killed each year in the U.S. in grain entrapment incidents.
- Around 80% of reported engulfments involve a person inside a bin when grain-unloading equipment is running.
- Manage grain spoilage to avoid the most common reason people enter bins.

Risks of working in grain bins

On average, nearly two dozen people are killed each year in the U.S. in grain entrapment incidents. Flowing grain is dangerous, and behaves much like quicksand. In four seconds, a full-grown adult can sink knee-deep from the suction of flowing grain. In just 20 seconds, they can be completely buried.

The pressure of the grain usually hinders self-escape, and can even make assisted escape near impossible. A person buried to the waist in grain requires a force equivalent to their own body weight plus 600 pounds to free them. The force required to remove a person buried under grain can exceed 2,000 pounds.

Flowing grain

Around 80% of reported engulfments involve a person inside a bin when grain-unloading equipment is running. Engulfments in flowing grain can also occur in outdoor storage piles, grain wagons, rail cars and semi-trailers that unload from the bottom.

- As grain is unloaded through the bottom outlet, a funnel-shaped flow develops on the surface of the grain.
- Anyone standing on the surface while grain is being removed from below is at risk of being rapidly pulled down toward the outlet with the flowing grain.
- Submersion takes only seconds and once it begins, the pressure and friction forces of grain on the body are virtually impossible to overcome.
- If grain unloading equipment is not shut off, victims can be pulled down into the unloading conveyor, auger or sump.

Bridged grain

Spoiled grain clumps together and can develop a crust on the top surface. This crust appears solid, but it is unstable and may hide open voids below that develop as grain is removed. Bridged grain can collapse under a person's weight, resulting in the victim being buried by falling and shifting grain. If unloading equipment is running at the time this occurs, the victim can be rapidly pulled down toward the bottom of the bin.

Vertical grain wall avalanche

Spoiled grain can form a clumped mass that adheres to the vertical wall of a bin. Entering a bin to dislodge a vertical wall of grain that is higher than the worker is dangerous because the grain wall can suddenly break loose and fall like an avalanche, burying or injuring the victim.

Grain vacuums

When the grain vacuum nozzle is placed below the grain surface, a funnel flow of grain develops. An operator can be pulled into the downward flow of grain if this nozzle is released or becomes buried below the grain surface near the operator's feet.

Continued on page 10

Farm Safety Week September 18-24, 2022

Grain Bin Safety / By Emily Krekelberg, Extension Educator-Farm Safety & Health

Maneuvering the vacuum tube can be awkward, increasing the operator's risk of slipping or losing balance as he or she tries to reposition the hose in flowing grain. If the operator falls or struggles for position, body movements can trigger an avalanche of grain if the slope of grain is steep.

Safety precautions to prevent grain-related incidents

Manage grain to prevent spoilage

The most common reason people enter bins is to address problems associated with spoiled grain. To reduce the chance of grain spoilage:

- Maintain aeration equipment in working order.
- Check the structure to identify and fix roof leaks.
- Store grain at the correct moisture content and temperature to prevent grain from spoiling.

Work from outside the bin

- If clumps or crusts develop in the grain, use a pole from outside the bin to probe or knock the clump free.
- Restrict access to bins, storage structures, and outdoor grain storage piles.
- Post signage and lock access doors so unauthorized persons, bystanders and youth cannot enter.
- Post signage at all entry points to bins, outdoor storage piles and other storage structures that warn of the potential for engulfment.
- Require any entry to be done by trained workers following safe procedures.


Create a safe environment on your farm

- Provide training to all employees on the dangers of grain handling and what the safety precautions are.
- Have an emergency rescue plan in place and make sure all employees know what it is and what they need to do if it is put into action.
- Shut down and lock out all grain handling equipment and turn off all power sources when not in use.

Take proper safety precautions if you need to enter the bin

- Always visually inspect the grain bin or storage area before entering it.
- Never enter alone, have at least one other person in a safe position watching you and there to help in case something goes wrong.
- Use fall restraint equipment and make sure it is properly anchored. These systems consist of a full-body harness attached to an anchored line that limits the distance the entrant can drop or fall.
- Most importantly, don't allow someone who has not been trained to enter a bin with you or with anyone else.





Submitted by Justin Pape,
RAM Mutual
For National Fire Prevention
Week October 9-15

Lithium-Ion Battery Safety

Lithium-ion batteries supply power to a variety of consumer electronics including computers, smart phones, and power tools, as well as other items such as scooters and hover boards. Lithium-ion batteries are often chosen by manufacturers for their lightweight construction, high-energy density, low memory effect, and longer life span. However, if not properly charged or maintained, lithium-ion batteries are capable of overheating leading to a process called *'thermal runaway'*, which can cause heavy smoke, fire, or even an explosion. Stop using the battery if you notice problems including excessive heat, change in shape, leaking of material, or odd smells or sounds coming from the battery.

Handling Lithium Ion Batteries

If the cells and batteries are correctly handled, the risk of a catastrophic failure, such as a fire from a lithium-ion battery from a reputable manufacturer, is very low. Most of the identified incidents involving lithium-ion batteries are found to be the result of mishandling or unintended abuse of the battery. Possible causes of lithium-ion battery fires include overcharging or discharging, unbalanced cells, excessive current discharge, short circuits, physical damage, excessive hot storage, and, for multiple cells in a pack, poor electrical connections between each cell.



Have you ever put the end of a 9-volt battery pack against your tongue and felt the light, tingling sensation? You are creating a short across the negative and positive terminals of the battery. Shorting a battery pack causes it to expand its energy and generate heat. To prevent a battery from shorting, keep the terminals free of metal or moist objects. Install covers on the battery terminals when not in use.

Safety Tips for Lithium-Ion Battery Use

- Only use the batteries designed or manufactured for the appropriate device and only use the charger that the manufacturer approves of.
- Charge your batteries on a solid, nonflammable surface (such as a steel shelf), and have an ABC fire extinguisher nearby.
- Read and follow the manufacturers' charging instructions. Overcharging a battery can result in catastrophic failure.
- Always purchase batteries from a reputable manufacturer or supplier. Cheap or counterfeit batteries may not undergo the same quality control process and have a higher likelihood of failure.
- Avoid using or storing batteries in very hot or humid conditions, especially when batteries are fully charged, as they can overheat resulting in catastrophic failure and property loss.

Battery Life Span and Disposal

Most lithium-ion batteries have a life span of approximately five years, losing a percent of their capacity each year whether or not they are used. For safety reasons, most batteries are not allowed to fall below a certain voltage, which is typically higher than the minimum voltage required to operate your device. This is why you may notice your battery going from working fine with normal power output to not working at all.

Do not put lithium ion batteries in the trash. Recycling the battery is always the best option. Contact your local recycling and/or community center for disposal instructions and locations.

Preaward Interest on Appraisals

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

Minn. Stat. § 549.09 allows a party to recover interest on a judgment or award. For judgments or awards greater than \$50,000, the interest rate is 10 percent. For judgments or awards less than \$50,000, the interest rate is based on the one-year yield of U.S. Treasury bills (usually 4%). Interest begins to accrue from the date of “a written notice of claim.” In other words, once an insured makes a claim, interest begins to accrue. If an insured receives a judgment or award, the insurer may owe interest from the date of the claim. This is known as “pre-award” or “prejudgment” interest.

In *Poehler v. Cincinnati Ins. Co.*, 899 N.W.2d 135, 141 (Minn. 2017), the Minnesota Supreme Court determined that a policyholder may be entitled to pre-award interest on an appraisal award unless the policy specifically excludes it. MAFMIC’s forms were updated in 2021 to exclude pre-award and pre-judgment interest. For example, both the PH1 (1-21) and TP (1-21) state: “If you sue us or receive a judgment against us or an award pursuant to the appraisal provisions of this policy, we will not pay you any court or umpire awarded pre-judgment interest or court or umpire awarded costs.”

State Farm apparently changed its policy language, too, in an attempt to exclude pre-award interest following the *Poehler* decision. This policy language was recently called into question in *Wesser v. State Farm*, 2022 WL 1920604 (Minn. Ct. App. 2022). State Farm’s policy provided, “[n]o interest accrues on the loss until after the loss becomes payable.” *Id.* at *2. Wesser, the homeowner, sustained fire damage to his home on February 5, 2020. *Id.* at *1. He made a claim with State Farm that same day. *Id.* State Farm paid Wesser \$241,451.45 for the actual-cash-value (ACV) of his home due to the loss. *Id.* Wesser disagreed with this value and requested appraisal. On February 4, 2021, an appraisal panel awarded Wesser \$228,191.74 (ACV) and \$302,113.50 (Replacement Cost (RC)). *Id.*

Based on the appraisal award, State Farm overpaid Wesser for the ACV-portion of his claim by approximately \$13,000. Despite the overpayment, Wesser nonetheless demanded pre-award interest on the RC amount of \$302,113.50, that being \$30,211.35. *Id.* at * 2. State Farm denied the request, claiming that the amended policy language following the *Poehler* decision does not allow for pre-award interest; that language being: “[n]o interest accrues on the loss until after the loss becomes payable.” *Id.* at *1. Since the loss did not become payable until after the appraisal award, State Farm claimed that no pre-award interest was due.

The matter proceeded to litigation with the trial court finding in State Farm’s favor. The Court of Appeals disagreed and concluded that the policy does not explicitly exclude pre-award interest for replacement cost of an appraisal award. *Id.* at *5. Because the *Poehler* decision requires the policy language to “explicitly” exclude pre-award interest, and State Farm’s policy failed to do that the Court concluded, Wesser was entitled to pre-award interest on the replacement-cost award the appraisal panel issued.

The *Wesser* decision makes clear that if an insurer excludes pre-judgment or pre-award interest in its policy, the exclusionary language should explicitly reference pre-award and pre-judgment interest. Here, State Farm’s policy did not explicitly include the words pre-award or pre-judgment interest. Instead, the policy stated, “[n]o interest accrues on the loss until after the loss becomes payable.” The word “interest” alone is insufficient under the *Wesser* Court’s decision. It must be coupled with the adjectives “pre-award” and “pre-judgment.” In other words, the policy must explicitly state that pre-award and pre-judgment interest does not apply.

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Recent Federal Reserve Actions & Investing in Bonds

Alex Coulter, Senior Financial Associate ~ Schluchter Investment Group

Recent dialogue around interest rates and bonds has been dominated by the actions of the Federal Reserve. The Fed continues to take action throughout 2022 by raising Federal Funds Rate in an effort to combat abnormally high inflation. The Fed has raised its benchmark rate 0.75% each of its previous two meetings. Currently, the Fed Funds Rate has a range of 2.25% to 2.50%

It is important to understand the relationship between recent Federal Reserve actions and investing in bonds in the open market. Recent Fed actions to raise short term rates directly impacts the short end of the yield curve. However, the bond market is forward looking and reacting to additional variables, such as forecasted economic environments. This is most evident in the current interest rate environment.

On June 14, 2022, the 10 year Treasury was 3.49%, as stated by the U.S. Department of Treasury. Since June 14th 2022, the Fed has raised their benchmark rates a combined 1.50% through two 0.75% interest rate hikes at their June and July meetings. However, on August 1st, 2022, the 10 year Treasury was 2.60%, as stated by the U.S. Department of Treasury. This significant decrease in treasury yields is a result of the market reacting to several anticipated variables. The most notable concerns evident in the market are surrounding economic slowdown and a recession in the United States. These concerns have resulted in an increase in demand of long term bond, ultimately driving long term yields lower.

It is important to comprehend recent Fed action but also to separately understand the bond market when investing Policyholder Surplus. It is important to review and discuss your Mutual Insurance Company's bond ladder and portfolio liquidity. Schluchter Investment Group is happy to have a further conversation with your board to discuss investments and the current interest rate environment.

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22-SC-00976 (08/22)

As many of you saw in an email sent on July 22nd to the MAFMIC members, the Minnesota Department of Commerce recently sent out a bulletin outlining the new [cybersecurity law](#). This law has different implications based on a company's number of employees, so your company may be exempt from most of the provisions stated in the law.

Companies with fewer than 25 employees do not need to produce, implement, or maintain a written information security program. They also do not need to comply with the investigatory requirements spelled out in the law.

However, companies with fewer than 25 employees are not exempt from the notification provision in the law. All [licensees](#) are required to notify the Department of Commerce if you have had a cybersecurity incident that meets one of the two the criteria spelled out in [60A.9853](#). Those criteria are:

1. this state is the licensee's state of domicile, in the case of an insurer, or this state is the licensee's home state, in the case of a producer, as those terms are defined in chapter 60K and the cybersecurity event has a reasonable likelihood of materially harming:
 - (i) any consumer residing in this state; or
 - (ii) any part of the normal operations of the licensee; or
2. the licensee reasonably believes that the nonpublic information involved is of 250 or more consumers residing in this state and that is either of the following:
 - (i) a cybersecurity event impacting the licensee of which notice is required to be provided to any government body, self-regulatory agency, or any other supervisory body pursuant to any state or federal law;
 - (ii) a cybersecurity event that has a reasonable likelihood of materially harming:
 - (A) any consumer residing in this state; or
 - (B) any part of the normal operations of the licensee.

Notification must be given within five days of discovering that your data has been compromised if the aforementioned criteria has been met. This can be filed electronically with the [Minnesota Commerce Department](#). Once notification has been received the Department will work with you to resolve the issues and properly disclose the incident to affected consumers. You will need to inform affected consumers using the process identified in state statute [60A.9853 Subd 3](#).

This new law is timely with October recognized as Cybersecurity Awareness Month. It serves as a great reminder of the steps everyone can take to help mitigate the risk of a cybersecurity breach in your office. We've identified five easy action items your company can take to help keep your risk low.

1. **Use Strong Passwords** - It is never a good idea to recycle and reuse passwords. Furthermore, while we want each password to be unique we also want them to be considered "strong." This typically means lengthy random passwords with special characters included. A good consideration would be to use a password manager. Password managers are software applications that can help you create and maintain strong, encrypted and secure passwords. They act as a vault where you create one master password that grants you access to all of your stored passwords. Users can help protect their account by enabling multi-factor authentication to access your vault.

Once logged into your password manager, you can automatically fill in your credentials for any of your saved websites in an easy, secure way. Password managers also help you generate strong, unique passwords for each site. You have the ability to set parameters such as: length, use of special characters, minimum number of numeric characters and many other scenarios that are required by different sites for security purposes. For any website you access, you can save the credentials to your password manager vault and you'll be all set the next time you log in.

2. **Enable Multi Factor Authentication (where available)** - MFA is the single most effective thing you can do to protect yourself from a phishing attack. It is a two-step method by which an account will only grant access to a user attempting to log in after they have provided two forms of verification. The first piece would be something you know. Most often this would be your unique account password. The second form of identification would then be something you have. Something you have could be a: security key, code generated by an authenticator application, push notification, or unique code sent to you by email or text message. So even if your password itself was compromised, a hacker could not access your account unless they also had your second factor of authentication.
3. **Keep Your Systems Up-to-date** - This is one of the easiest, yet most important ways to help protect yourself. When updates are made available to users it is typically because a bug or security hole was identified. By running these updates you allow yourself to get the latest patch and be better protected. It is possible that issues can still arise, but with up-to-date software you are helping keep this to a minimum.
4. **Install Antivirus Software** - Antivirus software is designed to help catch anything that enters your computer that looks malicious. This will allow you to block and remove unwanted files and possible threats to your network.
5. **Be Mindful of Phishing Attacks** - If you feel as if an email looks suspicious, you should first check the domain of the sender. If an email says it is coming from Wells Fargo but the return address is @myguycy.com this should be a dead giveaway that it isn't from Wells Fargo. Try to verify the company domain first in all suspicious scenarios. Second, check the URL. In the body of the email if they say click *here* you can hover over the hyperlink and view the URL at the bottom of the page to see where it will redirect you to. Lastly, be aware if the sender is asking you for sensitive information. Most reputable companies will not ask you to give away sensitive personal information via email. You can always go to their website and call the customer service phone number for the company. If they need verification on any of your information then they can take it over the phone, just make sure you *don't dial* the phone number on the email.

While we all are susceptible to experiencing a cybersecurity problem, we need to be sure to practice good habits on a daily basis. This will help mitigate issues and hopefully keep someone from making a preventable mistake that could have severe implications.



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Human Resource Clique

Submitted by Wendy Keenan, Abdo Solutions

Employee File Organization

Best Practices for Employee File Organization

Many documents are created throughout an employee's tenure at an organization, including those related to hiring, performance, payroll, benefits, and safety. A common challenge for employers is determining which documents to keep on file and how best to organize them, so we've created a checklist to get you started.

It is important to have several different folders for each employee with any medical information kept separate. Additionally, it is recommended to keep all employee I-9 forms in one folder for easy access in case of an audit.

Personnel File (i.e., documents a supervisor could view)

- Recruiting and screening documents such as applications, resumes, background check results, interview notes
- Job descriptions
- Records relating to job and status changes
- Pay and compensation information
- Education and training records
- Handbook and policy acknowledgments
- Employment agreements (noncompete, confidentiality agreements)
- Letters of recognition and awards
- Warnings and disciplinary notices
- Performance evaluations
- Termination notice and documentation

Confidential File (i.e., documents with SSN, DOB, etc)

- Reference check, background check, and drug test results
- Equal employment opportunity (EEO) and affirmative action self-identification documents
- Medical records (medical questionnaires, benefit claims, doctor's notes, accommodation requests, medical leave records, workers' compensation claims)
- Child support and garnishments
- Workplace investigation records (although relevant disciplinary action or other communications should be placed in the personnel file)
- Requests for employment and payroll verification

Benefits File (i.e., HIPAA protected)

- Benefit enrollment forms
- Beneficiary designations

I-9 File

- Immigration I-9 forms (can keep all employee I-9 forms in the same folder)

If you would like to discuss file organization practices for any other documents obtained during an employee's length of service, please reach out to the Abdo Workforce Solutions team at abdows@abdosolutions.com

2023 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? _____

What do you plan to Major/Minor in? _____

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 the following topic in 250 typed words or less.

1) What are your best accomplishments and what did it mean to you to achieve them?

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 and/or The Jim Barta Memorial 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."

Photo/Name Release. I hereby grant Minnesota Association of Farm Mutual Insurance Companies permission to use my name, photograph, video or, other digital media in any and all of its publications including, web-based publications without payment or other consideration.

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 17th, 2023 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. There will be an additional Jim Barta Memorial Scholarship awarded to one graduating senior as well.

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. If you apply through an agency please let us know what MAFMIC mutual your agency writes with.
- 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 (250 words or less) to the topic listed on the application.
- All applications must be **postmarked on or before March 17th** in the year of issue qualify.

Selection guidelines:

- Members of the Scholarship Selection Committee will review all applications to insure eligibility as an applicant.
- Only one scholarship per year will be awarded through any single qualified mutual company.
- Scholarship recipients will be notified prior to **May 1st**.

Distribution guidelines:

- One \$1,000 Jim Barta Memorial scholarship will be awarded to the highest qualified candidate and/or an emphasis in an Accounting Major.
- Also, 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

Phone (320) 271-0909

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 28th, 2022

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

www.mafmic.org



Nominations for Vice-Chairman & Secretary Treasurer

The MAFMIC Nominating Committee is asking for nominations 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 14th, 2022

Contact: Kevin Strandberg:

strandberginsurance@gmail.com

SUN	MON	TUE	WED	THUR	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Calendar of Events

Sept 7-8

PIA Education Day

Park Event Center, Waite Park, MN

Sept 18-21

NAMIC Annual Convention

Sheraton, Dallas, TX

Nov 16-17

MAFMIC Short Course

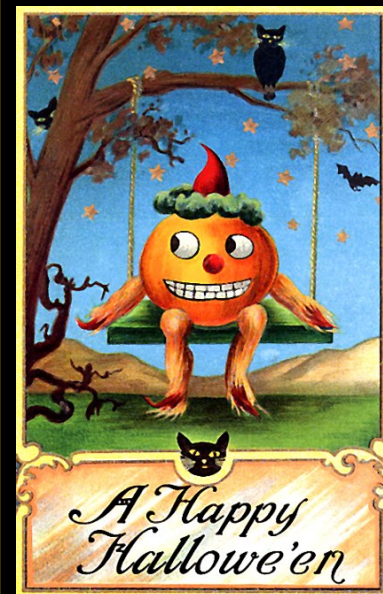
Holiday Inn, St. Cloud

2023 Events

Feb 4-7

MAFMIC Annual Convention

Radisson Blu, Bloomington



*Have a safe
and Happy
Halloween !*



Minnesota Association of Farm Mutual Insurance Companies, Inc.

NEWS Bulletin

ASSOCIATION OFFICE: 120 West Bradley Ave.

Tyler, Minnesota 56178

PHONE (507) 247-5161

DECEMBER 1978

VOL. 6 - 10

A BIG SUCCESS

1978 FALL DISTRICT
MEETING ATTENDANCE
TOPS 1,000 MARK!

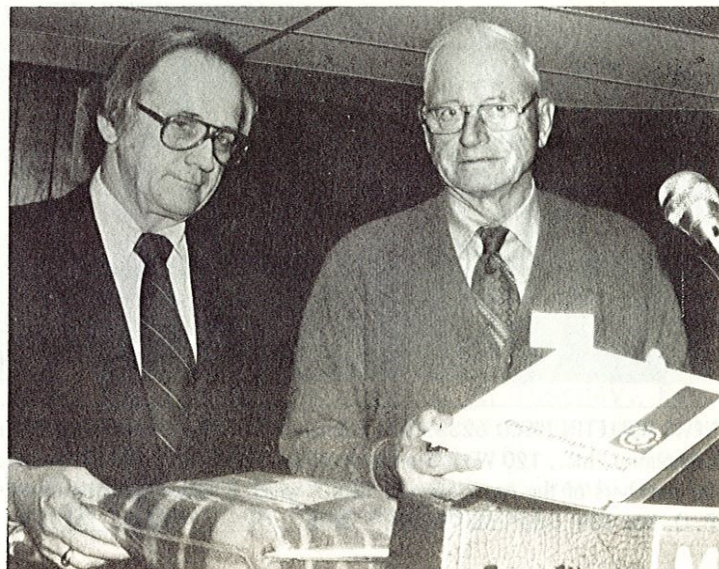
120 TOWNSHIP MUTUALS
WERE REPRESENTED

It is especially gratifying to see the interest shown for MAFMIC and its many activities and to all of you who attended the 1978 series of Fall District Meetings, we'd like to extend a very special "thank you". This year's attendance didn't set a record, but came very close to the 1,043 set in 1976. The total attendance for the nine meetings we have just concluded was 1,027 representing 120 of the 127 MAFMIC member Township Mutuals! It is only the second time we've topped the 1,000 mark in 28 years of district meetings.

Here are attendance figures for each of the nine meetings: Thief River Falls, 80; Alexandria, 137; St. Cloud, 101; Hinckley, 96; Montevideo, 98; Slayton, 100; Mankato, 136; Rochester, 169 and Norwood, 110. We'd also like to extend our thanks to those who appeared on each day's program and especially to Larry Forrester, Vice-President of the National Association, Indianapolis, who spent two solid weeks in Minnesota and gave us such an inspiring presentation at each of the meetings. Thanks also to the State-wides and other firms for their interest and for supplying all the door prizes. We appreciate this kind of support!

MR. "1,000" HONORED -- Leo Barthel, (r), Secretary, Hassan Mutual at St. Michael, was the 1,000th person registered and he was honored at the final meeting at Norwood. He received special recognition as MAFMIC Chairman, Buzz Campbell (l) presented him with a dandy blanket. Leo was further honored when he was presented a "Farm Inspection Manual" by Larry Forrester, compliments of the National Association of Mutual Insurance Companies. This was Leo's lucky day . . . he was also a winner of one of the door prizes.

CONGRATULATIONS, LEO!



IN SYMPATHY



Margaret Ann "Muggs" Zabel, 72 of Mankato, formerly of St. Clair, passed away July 25, 2022 after a hard fought battle with Multiple Systems Atrophy (MSA) at Mankato Lodge Senior Living.

Muggs was born October 15, 1949 in Mankato. She graduated from

Minnesota Lake High School in 1967.

On September 14, 1968 she married Dennis Zabel.

Together they raised four children, Troy, Jill, Tracy, and Katie. Muggs was the Insurance Manager at **McPherson Minn Lake Mutual Insurance Company** in St. Clair before she retired in 2017. She was involved with many MAFMIC events and committees.

Muggs enjoyed spending time at their cabin in Crosslake, MN, spending time with her bible study group, and especially spending time with her children, eight grandchildren, and nine siblings.

Muggs is survived by children, Troy (Kelly) of Mankato, Jill Kroc of Mankato, and Tracy (Chris) Songe of New Prague; grandchildren.

She was preceded in death by her parents; husband, Dennis; daughter, Katie; and sister, Elaine.



Elly Olinger, age 89, of Mankato, died on Wednesday, August 3, 2022, at New Perspective Senior Living in Mankato.

Eleanor was born on November 28, 1932, in St. James, MN to Harry and Catherine (Schmitz) Myhill. She graduated from Good Counsel

Academy in 1950. On September 10, 1955, Eleanor was united in marriage to Robert Olinger in North Mankato. They were married for 63 wonderful years.

Together, they raised three children, of whom they were immensely proud. **Mother to Tom Olinger of Abdo, Associate member of MAFMIC.**

Elly will be greatly missed by all of those who knew and loved her so much.

Elly is survived by her three children: Liz (Kyle) Meyers, Barb (Scott) Lundgren, and *Tom (Tania) Olinger*; four grandchildren: Matthew Meyers, Megan (Jeff) Weber, Sara (Blair) Riegel and Maddie Olinger; three great-grandchildren: Otto Weber and Polly and Dottie Riegel; brother, Jay (Karen) Myhill; and sister-in-law, Nan Olinger. She was preceded in death by her parents; husband, Bob; sisters, Helen (Don) Kremer and Lorraine (Paul) Wenner; brother-in-law, Jerry Olinger; and niece, Karen Briggs.



Lloyd Ouse, 95, of Rothsay, MN, passed away July 31, 2022. Lloyd Franklin was born September 17, 1926, in Rothsay, MN to Melvin and Celia (Morris) Ouse.

He grew up on the family farm and attended school in Rothsay.

On July 7, 1951, Lloyd married Gladys Trosvik in Rothsay. Lloyd was inducted into the US Army that fall with a year

served overseas in South Korea, 1952-1953. After his discharge Gladys and Lloyd spent the next 60 years building up the farm and beef operation and raising four children.

He was active in his community and served on the boards of Lake Region Electric Co-op, **Past President / Board member for Oscar/Parke Mutual Insurance**, Manston township, Rothsay school district and Hamar church council.

Lloyd is survived by his son, Steven Ouse; daughter, Dawn (Mike) Leitch; sons-in-law, Jon Brakke and Tony (Karen) Grindberg; several grandchildren and great grandchildren.

Preceding him in death was his wife, Gladys; daughters, Lisa Brakke and Vanessa Grindberg, and brother, Clifford.

Thank you to our Sponsors

