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MAFMIC 2025 Chairman's Article
Roger Miller, MAFMIC Chairman 2025-2026



"Control the Controllables"



Dear MAFMIC Members,

It's my honor to serve as your 2025-2026 MAFMIC Chairman. I anticipate it will be an eventful year full of comradery, opportunity, and profitability. Being a member, I'm elated you'll be part of it.

My theme is '*Control the Controllables*'. What exactly does this mean you ask? It means that our decision-making ability allows us to have good relationships and the ability to recognize and take control over things we *can* control. It's about becoming the greatest expert on one subject, *yourself*. Living our own greatness allows us to be the best director, manager, agent, vendor, or industry representative. By allowing ourselves to control what we can, enables us in the endeavor.

I hope you feel that our new MAFMIC convention forum at the Omni Viking Lakes Hotel is an excellent space to discuss our industry's news, challenges, and successes. The flow from the open foyer to the ballroom and hall feels like a well-designed modern arena. Kudos to the MAFMIC staff, Adam, Dani & Arlette along with the Education Committee members in making our first year at the new location a memorable experience.

Mark your calendar for upcoming MAFMIC events! To list a few events this year: Managers Workshop is May 6-7 at Grand View Lodge, Manager & Directors Seminar is July 9 in St. Cloud, Golf Outing at Little Crow is July 10, Agents Meetings August 5 in Moorhead and August 6 in Mankato, RAAC Meeting is August 20-21 in St. Cloud, and the Short Course is November 19 & 20. I hope you'll consider attending all these events.

Thank you again for allowing me to serve. Best wishes for an outstanding 2025.

Roger S. Miller

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MAFMIC February 2025 Board Meeting Synopsis, *Jim Williams, Secretary-Treasurer*

The MAFMIC Board Met on February 2, 2025 at the Viking Omni Lakes Hotel in Eagan, MN at 10:00AM.

Hallie Radloff and Kurt Holst joined the full board as guests of the meeting where the anti-trust policy was in effect and known and understood by all in attendance. The agenda and minutes were presented and approved in usual fashion. The financial statements for 2024 were presented and discussed. No action was taken since they were to be approved at the annual meeting. The net operating loss was discussed and some reasons for the loss included the high inflation of the past few years and reduced attendance at MAFMIC's events. Dani offered to do an analysis of the Convention revenues and expenses of the past two years to present to the board. With the new dues structure coming into effect during 2025, consensus was gained to look at event fee increases in the future if necessary to balance the budget. Vicki gave some nice comments about her year as chair and her kind words were appreciated by the group. She thanked Karla Bauer for her service to the MAFMIC board.

Dani presented an update on the current MAFMIC Convention and complimented the new venue. The staff were all kind and helpful and she has not heard any complaints so far. Attendance coming into the convention is strong and participation in the optional activities has been good. Dues payments have all been received except for a few which are crossing in the mail. She then explained the new process for the hospitality rooms at Convention.

Adam presented a legislative update. There is no lack of things going on at the capital with one party in the state house opting to not show up to avoid a quorum for transacting business. If a quorum were present, there could be some chairs of committees selected which would have a bit of a lasting impact on the state. The State Senate has been operating somewhat as usual. The ultimate deadline for a State Budget is June 30th, so hopefully they can get things going by that deadline. Attendance at the capital visit is strong but limited due to room size and there were 49 Quarter-backer members this year.

John Neal will be entering a lease with MAFMIC for shared use of the board room for client meetings as needed.

Association new software information will begin being included in the new website. This will have online payment and ACH options for payments.

Nick took a few minutes to thank the board for his time and good experiences in progressing through the Chairs on the board. He encouraged everyone to keep the strategic plan going as a guide map for the association into the future.



*Respectfully Submitted,
James Williams, MAFMIC Secretary/Treasurer*



Past Chairman Group at the 2025 Annual Convention

SURVIVING THE UNTHINKABLE: A MUTUAL'S STORY OF CYBER RECOVERY

By Karla Bauer, Great Rivers Mutual

Have you ever wondered what really happens when a mutual insurance company faces a cyberattack? Not just the headlines you see about big corporations like Target or Wells Fargo, but a small mutual like yours or mine? I never thought I'd be able to tell this story firsthand. When I arrived at my office on that Thursday morning in August 2024, I never imagined our mutual would become another cyber incident statistic. Like many of you, I thought we were doing everything right—secure VPNs, proper protocols, and a highly skilled IT team. But at 8:26am on Thursday, August 22, 2024, everything changed at Great Rivers Mutual when ransomware brought our operations to a complete halt.

You know that sinking feeling when your computer won't work properly? Multiply that by every system in your office suddenly becoming inaccessible. No email. No MIPS or APPS. No Imaging. It was like trading in our Maserati of modern operations for a Model T—and having to learn to drive it overnight.

The next eight days taught us more about our team and about our mutual's resilience than any training session ever could. We discovered gaps in our disaster plan we never knew existed. Sure, we had plans for fires and tornadoes—but a full-scale cyber-attack? That was an entirely different beast.

Want to know what it's like to suddenly lose access to every digital tool you rely on for daily operations? Curious about how you'd handle being unable to process claims or access policyholder information? I will be sharing our real-world experience at this year's **MAFMIC Manager & Director Seminar** on July 9th. Join me there, where I'll walk you through our story and share practical insights into:

- Creating and actually testing an effective cyber disaster plan
- Essential preparations every mutual should have in place.
- First Critical steps when facing a cyber incident.
- Monetary impact of a cyber incident to the mutual

John Neal of Neal PLLC will join me and provide valuable information about:

- Reporting requirements to the Minnesota Department of Commerce
- Legal obligations to policyholders and agents

Don't wait until it happens to you. Let our experience at Great Rivers Mutual help you prepare for what we never thought would happen to us. The knowledge we gained is too valuable not to share with our fellow managers and their directors. I look forward to seeing you there!





Since interest rates in the bond market peaked late October 2023, the 10-year treasury note has dropped in yield from 5% to 4.28% as of February 13th, 2024. This has resulted in a price increase of approximately 7% for the 10-year and over 12% for the 20-year treasury bond values.

Even though the Federal Reserve hasn't begun to cut interest rates yet, the bond market is rallying in value anticipating the lowering of interest rates by the Federal Reserve in the future. The latest on inflation came in at 3.1%, well below the post-Covid peak of 9.1%.

While encouraging, this report was still “hotter” than expected, narrowly dashing hopes that it would have dipped below 3% for the first time since 2021.

As the Federal Reserve fights to continue to bring inflation all the way down to a more “normal” 2%, they know success in doing so is just a bit out of reach.

What does this mean for your investment portfolios? As of right now, money market mutual funds are still getting over 5%. While it may be tempting to continue to invest short-term and reap the rewards of this 16-year high interest rate, it may not be the best course of action in all of your portfolio.

Now may be the perfect time to approach investing with the “barbell” rather than some sort of “ladder”. This means investing enough short term to provide needs for losses or reserves, instead then lock in historically high rates on non-callable long-term bonds.

Doing so now may provide both historically high interest income for many years to come, plus capital gains on your portfolio once the Federal Reserve signals its first interest rate cut.

Which perhaps is right around the corner as is early spring. Please contact your advisor to see if this strategy is a fit for your investing needs.

Happy Days Ahead!

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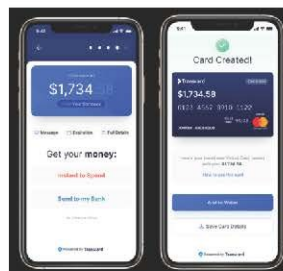
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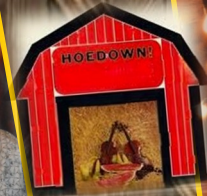
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The MAFMIC Chairman's Reception



The
Looney
Lutherans



Convention Registration Desk
Brad Kullot, Hallie Radloff, Heidi Skelton,
Tony Hughes, and Jan Helling



Congratulations to our winners !

Raffle Winner RTIC Cooler:
Kevin Strandberg, West Central Mutual

Raffle Winner \$150 Cash Winner:
Bonnie Magnuson, West Central Mutual

Raffle Winner \$100 Cash Winner:
Kathy Scapanski, Mid-Minnesota Mutual

RTIC Tote Exhibitor Card Winner:
Keith Sayles, Mower County Mutual

\$500 Cash Winner:
Sheri Overland, Southeast Mutual
\$250 cash & \$250 to chosen charity

\$50 Survey Winner:
Trevor Meister, Fairmont Farmers Mutual



Sergeant-at-Arms
Amy Goplen, Karla
Bauer, Jenny Einyck,
Karen Weber, Caillie
Darco



Sergeant-at-Arms
Andrew Moch



Photographer
Jay Kleven



Convention Management Team
Dean Kerfeld and Bill Minks

The MAFMIC Convention Speakers ~ Hosts

Keynote Speaker,
David Horsager



Prayer Breakfast
Speaker,
JC Lippold



MAFMIC Chairman, Vicki Hongerholt with NAMIC
Members David Kaehr, NAMIC Chairman,
Mark Russell & Sarah Schnettler



Convention Chaplain,
Jerry Zenke



Prayer Breakfast Reader,
Joan Zenke



RAM-MAFMIC Luncheon
Speaker, David Horsager
& Steve Knutson, RAM



NAMIC Chairman,
Mark Russell & MAFMIC
Chairman, Vicki Hongerholt



Adam Axvig & Aaron Cocking



The Hongerholt Family





Annual MAFMIC Business Meeting announces new positions:
Newly-Elevated MAFMIC Chairman for 2025-26,
Roger Miller
Immediate Past Chairman,
Vicki Hongerholt
Newly Elevated Chairman Elect,
Brad Kullot
Newly Elected Vice-Chairman,
Steve Schwieters



Brad Kullot
Newly Elevated Chairman-



Retiring Director for District 7
Karla Bauer,
Great Rivers Mutual



Steve Schwieters
Newly Elected Vice- Chairman

1900 - 2025
 Bray-Gentilly Mutual (pictured)
 Manager,
 Chad St. Marie
 And Marshall County Mutual
 (not in Attendance)
 Manager, Jim Svir



MAFMIC Welcomes
New District 4 Director,
Hallie Radloff
Sumter Mutual

New District 7 Director,
Kurt Holst
Southeast Mutual



Robert C. Seipp Service Award
 Marvin Johnson &
 Vicki Hongerholt - MAFMIC
 Chairman 2024-25



Volunteer of the Year Award
 Karen Weber,
 Redwood Co. Farmers Mutual &
 Adam Axvig - MAFMIC



The MAFMIC Convention Our Exhibitors



RAM Mutual Group



North Star Mutual Group



Insurance Coverage for Trusts and Estates

John Neal, Attorney, Neal PLLC

Insurance coverage for Trusts and Estates has become a hot topic in the industry. How do you cover them? What is a transfer on Death Deed anyway? Who is the named insured? Should the Trustees of a Trust be included? Should anyone be listed for liability only? And what about gun trusts?

This article will not provide any clear answers to these questions. That is intentional.

Trust documents and other estate planning documents are typically drafted by individuals with training, knowledge, and experience, in that area. What is in those trust documents? Who owns the land? Does the trust have any ownership over personal property in the dwelling? Who is subject to liability?

Why should insurance agents or insurance companies, typically untrained in this area, shift through these documents and make determinations of coverage? They should not.

Generally speaking, insurance agents are “order takers” for the insured. But when they go beyond taking orders and instead give advice on coverage for trusts and other items for which they have no training, they may expose themselves to liability. The insured or the insureds’ trust and estate’s attorney should advise as to who or what needs coverage.

For example, many trusts hold land only. If we insure the trust, who has coverage for the personal property? Should the Trustees obtain a renters policy? Who are the trustees and do they need liability coverage?

Some things best left to the insured and their attorney. We are “order takers.” Let them advise as to how it should be insured.



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Tornado Awareness Week April 7 -11, 2025 *Submitted by Missy Romano, RAM Mutual*

April 7 through 11 is Severe Weather Awareness Week in Minnesota which includes Tornado Safety. NOAA's Storm Prediction Center has noted that at least 1,735 tornadoes were confirmed in the U.S in 2024. That's over 500 more tornadoes than the 30-year average of 1,225!

Climate change appears to be behind this, as warmer temperatures and shifting humidity patterns lead to more instability in the atmosphere.

You must be aware of the difference between a tornado 'watch' and a tornado 'warning'. A watch means conditions are favorable for severe weather. A warning means a tornado has been sighted and you need to find shelter.

In your home,

- go to the lowest floor
- go to an interior room without windows
- avoid areas with heavy objects above you, like refrigerators or pianos
- get under something sturdy, like a table or workbench
- cover your body with a blanket, sleeping bag, or mattress
- protect your head with your hands or an object

Outside,

- seek shelter in a sturdy building immediately
- lie flat in a ditch, ravine, or culvert if there's no shelter nearby
- protect your head with your hands

In a vehicle,

- Drive to the closest shelter
- If you can't get to a shelter, get down in your car and cover your head

In a mobile home,

- leave immediately and go to a nearby building, preferably one with a basement

Always take tornado warnings seriously, and be ready to act quickly.



RETIRING DIRECTOR RECOGNITION~ 2025

Don Antl, 27 years, Secretary & Treasurer, Owatonna Mutual
Todd Dicke, 21 years, Great Rivers Mutual
Mark Dombeck, 13 years, Director/Vice President, Prairie Pine Mutual
Glen Gunderson, 38 years, Director, Sverdrup Mutual
Duane Henkelman, 9 years, Director, Unity Mutual
Janet Huffman, 7 years, Director, Mower County Farmers Mutual
Bruce Martin, 9 years, Director, Prairie Pine Mutual
Joy Oudekirk, 10 years, Director, Mower County Farmers Mutual
Randall Pepin, 30 years, Director-Treasurer, Elmdale Farmers Mutual
Bruce Stone, 7 years, Director/ Secretary, Prairie Pine Mutual
Alan Thompson, 5 years, Secretary, Sverdrup Mutual Mutual
Jerry Zabinski, 18 years, Board Member/Vice President, Central Lakes Mutual



The MAFMIC staff would like to Thank
our members for your Support
throughout the convention! The
survey reflected that most everyone
was very happy with the new venue!
We wish you and your family a
Happy Easter!
The MAFMIC Staff Adam, Dani &
Arlette

Planting Seeds of Innovation: AI and the Farm Mutual Industry

Submitted by Crystal St. Clair, Account Executive, Marketing and Sales, IMT Software Services

Artificial Intelligence (AI) is a hot topic across many industries, offering new ways to increase productivity and efficiency. While it can be exciting - and sometimes a bit intimidating - to hear experts discuss the potential of AI, the challenge lies in making it practical and relevant for our industry. Finding ways to apply AI in a usable, straightforward manner is key to unlocking its benefits.

The insurance industry as a whole is leveraging AI to better analyze data, streamline operations, and enhance customer service. While large companies are currently leading the way with innovative AI technologies (such as advanced analytics and automated claims processing), these tools are expected to become more accessible to smaller organizations over time. However, implementing AI doesn't have to be complex or expensive. Many small offices are adopting simple, cost-effective tools that assist with daily tasks and free up time for staff. Below we explore practical, affordable ways Farm Mutuals can incorporate AI into their operations, followed by a look at industry trends that could shape the future.

AI Tools for Small Offices

AI powered tools can enhance small office operations by increasing efficiency and reducing workloads. Three key categories commonly used in small offices include ChatBots, Transcription Tools, and Social Media/Marketing Development Tools. While these AI solutions can be great time savers, it's important to always review and verify their output for accuracy, as AI generated content is not always 100% reliable.

ChatBots as Personal Assistants

ChatBots can assist with a variety of tasks - think of them as virtual personal assistants. Tools like ChatGPT, Microsoft's Copilot, or Google's Gemini can help draft clear and concise written content including emails, marketing materials, newsletters, manuals, job postings, and more. Additionally, they can serve as a valuable research and brainstorming tool - simply ask a question, and they will provide information and ideas.

Transcription Tools

AI powered transcription tools, like Otter.ai, convert speech into text, eliminating the need for manual note taking during meetings. Additionally, many tools generate summaries, highlighting key concepts and discussions from meeting notes. Companies are also using transcription tools to create employee manuals by transcribing and summarizing in-person or online training sessions. The content can then be edited and formatted into a comprehensive resource for future employees.

Social Media/Marketing Development

AI driven social media and marketing tools help small offices create content and engage with audiences. Platforms like Canva, enhanced with AI features, simplify the creation of social media posts, flyers, and newsletters by offering ready-made templates. These tools enable small businesses to maintain a professional online presence without needing advanced graphic design skills. Paired with ChatBots, they can also generate content suggestions, providing ideas for posts and captions tailored to our industry.

Trends to Watch in the Industry

At first glance, advanced AI technologies may seem financially out of reach for smaller businesses. However, as larger companies continue to develop and refine these tools, they are expected to become more accessible and affordable. Below are a few examples of how AI is currently being used in the insurance industry. While these innovations are transforming how large carriers operate, they also offer a glimpse into the future for smaller insurers. By staying informed, small businesses can prepare for opportunities as they arise.

Advanced Underwriting

AI excels at quickly analyzing vast amounts of data, enabling insurers to gather insights from multiple sources and make more precise risk assessments. By processing and interpreting complex data sets, AI enhances underwriting by improving pricing accuracy and refining risk evaluation, ultimately leading to more informed decision-making.

Automated Claims Processing

AI can streamline claims processing by quickly reviewing and organizing claim related information. It can extract key details from submitted claims, such as policy numbers and damage details, and compare that information to policy specifics to determine coverage. Additionally, AI can help identify patterns and flag suspicious activity more efficiently, improving fraud detection. This can result in faster, more accurate claims handling.

Enhanced Risk Assessment and Inspections

Some large insurers are utilizing AI powered drones for inspections and risk assessments. These drones capture high-resolution aerial images, which AI algorithms analyze to assess property damage and identify potential risks, including both structural and environmental factors. This technology enables insurers to evaluate risk and process claims more quickly, often without needing to send personnel to the site.

Preparing for the Future

As AI continues to evolve, the Farm Mutual Insurance Industry stands to benefit in many ways. By adopting simple, cost-effective AI tools, small businesses can enhance efficiency and free up time for more personalized customer service. As more advanced AI solutions become accessible, opportunities will emerge to improve underwriting, claims processing, and risk assessment. By staying informed about these developments, small offices can position themselves for success in an ever-changing landscape.



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IN SYMPATHY



Harriette Bondhus 87, of Westbrook passed away peacefully on Friday, February 28th surrounded by her family. Memorial Services will be held at 11:00 a.m. Friday, March 7, 2025 at Trinity Lutheran Church in Westbrook with Livestream available on the church YouTube page. Visitation will be held one hour prior to the service at the church. Private family burial will be in the Westbrook Cemetery at a later date. Stephens Funeral Service – [Westbrook Funeral Home](#) is assisting the family with arrangements. Harriette was the wife of Lee Bondhus who was the former RAM President and Past Chairman of MAFMIC Lee and Harriette were great people and provided tremendous leadership to RAM, MAFMIC and our Township Mutual Industry. As she leaves this world, we know Harriette looks forward to being reunited with her beloved husband Lee, who passed away 14 years ago. Their love story continues beyond this life, bringing comfort to those who mourn her loss. Harriette is survived by her sons Mark (Sarah) of River Falls, WI, and Tom (Nadine) of Roseville, MN; 6 grandchildren: Jessica of Eau Claire, WI, Elizabeth (Aaron) Croes of Martell, WI, Karissa of Balsam Lake, WI, Shane (Bailey) of Madison, WI, Vince and Rhianon of Roseville, MN; great grandchildren Amelia, Sylvia, Brennan, Kensington, Harrison, Lainey and Melody; siblings: Phyllis (Lee) of Westbrook, MN and Carol of Arvada, WY. She is preceded in death by her parents, her husband Lee, sister Kathleen and great-grandchild Alana.



Loren Zieroth 92, of Waconia passed away peacefully on Friday, February 14th. Loren was born on June 20, 1932 in Mayer, the son of Erwin and Elsie (Hoes) Zieroth, Loren was a disciplined and kind man: his life could be summed up in commitment, responsibility and service all in the context of his faith in

Christ. After graduating from high school, he served his country in Korea as a corporal in the United States Army. He married and started a family, and after a tragic farm accident that cost the lives of his father and uncle, he took over the family farm and was blessed to grow the farm business and raise a family that would later carry on both the heritage of the farm and reflect the faith that was the focus of his life. Loren served as a leader and board member at Trinity, Lutheran High, Waconia Farm Supply, and **Has San Lake Mutual Insurance** where he served as President for many years. Loren is survived by his loving family: wife Muriel; children Lynn and Mark Jeffries of Waconia, Jonathan and Jill Zieroth of Waconia, Ann and Steve Kelly of Omaha, NE, Jennifer and Scott McCarty of Victoria.

UPCOMING EVENTS

2025 Events

- May 6-7** Manager's Workshop - Nisswa
- May 20-22** NAMIC Farm Mutual Forum, Bloomington, MN
- June 10-11** MAFMIC CCP Visitation Washington D.C.
- July 9** Manager & Director Seminar Park Event Center, Waite Park
- July 10** MAFMIC Golf Outing Little Crow, Spicer
- July 16-17** NAMIC Ag Risk Inspection School Des Moines, IA
- August 5-6** MAFMIC Agents Meeting
Aug. 5 Courtyard by Marriott Moorhead
Aug. 6 Courtyard by Marriott Mankato
- August 20-21** RAAC Meeting, St. Cloud



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