



Mutual

LINK

Roger Miller, MAFMIC Chairman 2025 - 2026



Can you believe we're already halfway through 2025! Fortunately without significant storm activity. Knowing there is over half the summer yet to experience, we at MAFMIC hope for a profitable year for all our partner companies. Although we can't control the weather, we can attempt to 'Control the Controllables' such as effective claims handling time, and expense management along with manageable growth and income.

Adam, Dani, and Arlette continue to do an excellent job with the association. I feel as I'm sure you do - they have inherited the MAFMIC vision "to be the Nation's most influential and respected regional mutual insurance trade association." Adam has commented that our association brings admiration from other state associations. We should all be proud of what our past and present members have created.

This years MAFMIC Manager's Workshop was again held at Grand View Lodge in May with exceptional weather and 56 managers / assistant managers from 45 companies attending. This year, as in the past, brought comradery and learning environments to enable the association's membership to learn new operational processes and create opportunities. The association looks to continue this imperishable workshop for years to come.

Knowing all the wonderful things MAFMIC does for us, it also needs you! Whether you're a manager, director, or vendor, I encourage you to attend an event you haven't experienced in a while – or one you've never attended before. With the divisiveness in our nation's political arena, your support is imperative to keep our association and state mutual industry relevant and strong. Look over the 2025 Calendar of Events and ask yourself which one would benefit you. Trust there are others waiting to see you!

Thank you for letting me serve as your MAFMIC Chairman. I look forward to shaking hands, swapping stories, and working alongside you to make this year our strongest yet.



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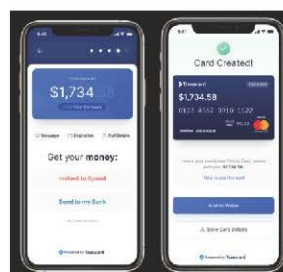
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Bear Lake Insurance

District 4, Sumter Mutual

District 5, Redwood Co. Farmers Mutual

District 6, McPherson Minn Lake
Mutual

District 7, Southeast Mutual

Statewide, RAM Mutual



June 24, 2025, Board Meeting Synopsis *Jim Williams, Secretary-Treasurer*



The MAFMIC Board members met for a regular meeting at the Best Western Lodge in Detroit Lakes on June 24th, 2025.

The meeting agenda and previous minutes were presented and approved. A brief financial statement presentative was given reviewing the balance sheet as well as income statement activity compared to the approved budget. The external auditor Matt Taubert, CPA, joined the meeting remotely and reviewed the audit report. Both the year-to-date financial statements and the audit report were approved as presented.

Roger Miller shared updates on industry activity in Minnesota, including weather-related claims and any pending mutual mergers. MAFMIC paid a street work assessment of \$5,700 in full to save on interest expense. Dani provided an update on convention survey feedback and Manager's Workshop. She is also evaluating potential venues for future events.

Adam presented a government affairs update and distributed the PAC report.

Each district representative had the opportunity to share updates from their respective districts.

No formal action was taken.

Building Update: Dani reviewed building-related expenses and distributed a summary covering 2021 to 2024.

The new MAFMIC website is up and running but a few items still need to be populated into the site.

New business and updates to the MAFMIC Board Manual and Employee Manual were approved.

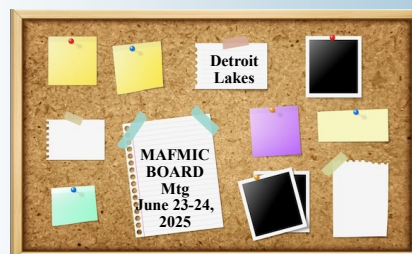
Updated job descriptions for MAFMIC staff were distributed.

New associate members, AAIS and Larson & Co., were approved.

The Board discussed Fannie Mae and Freddie Mac's AM Best rating and replacement cost coverage requirements. No formal action was taken, but members will be notified of any future solutions.

Respectfully Submitted,

James Williams, MAFMIC Secretary



UPCOMING EVENTS

2025

- | | |
|----------------------|--|
| July 9 | <u>Manager & Director's Seminar</u>
The Park Event Center, Waite Park |
| July 10 | <u>MAFMIC Golf Outing</u>
Little Crow Country Club, Spicer |
| July 16-17 | <u>NAMIC Ag Risk Inspection School</u>
Des Moines, IA |
| Aug 5-6 | <u>MAFMIC Agents Meetings</u>
Locations:
<u>Aug 5 Moorhead - Courtyard by Marriott</u>
<u>Aug 6 Mankato - Courtyard by Marriott</u> |
| Aug 20-21 | <u>Risk Assessment & Adjusters Conference</u>
Holiday Inn, St. Cloud |
| Sept 28 -
Oct 1st | <u>NAMIC 130th Annual Convention</u>
San Diego, CA |
| Sept 29-30 | <u>PIA Education Day</u>
Park Event Center, Waite Park |
| Nov 19-20 | <u>MAFMIC Short Course</u>
Holiday Inn, St. Cloud |



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MAFMIC Associate Member Profile



Steamatic of the Red River Valley DELIVERING SOLUTIONS Since 1968

Steamatic is a locally owned company and part of a global franchise network. We began operations in Grand Forks, ND, in 1995 and expanded to Fargo, ND, in 2003.

We specialize in providing cutting-edge restoration and cleaning solutions to Fire, Water, Mold, and Indoor Air Quality issues. Steamatic provides 24-hour emergency response services in ND and MN, from Canada to South Dakota.

Steamatic offers residential, commercial, and industrial restoration and cleaning services. As a licensed general contractor, we also provide a wide range of specialty services, including: Electronics Restoration, Wet Document Drying, Corrosion Prevention, Ultrasonic Cleaning, Thermal Imaging, IR Inspections, Air Duct Cleaning, Carpet Cleaning, Tile & Grout Cleaning, and Much More.

We currently employ approximately 60 full-time team members. Every Steamatic employee undergoes a thorough vetting process, including drug testing and background checks, to ensure the highest standards of safety and trust for our customers.

Our Core Values:

1. Integrity (Do the Right Thing)
 2. Dedication
 3. Service-Driven
 4. Teamwork
 5. Caring
- **Our Purpose:** We are driven by a passion to serve those in need today—for a better tomorrow.
 - **Our Niche:** We put people first in delivering exceptional restoration and cleaning solutions.
 - **Guarantee:** We do it right — or make it right!



Looking Ahead: Our five-year goal is sustained growth—expanding our reach while remaining firmly committed to delivering high-quality service and investing in great people. One of our greatest challenges is finding exceptional team members, as we are highly selective about who joins our team.

Community Involvement: Steamatic proudly supports and participates in several local organizations, including:

- Chamber of Commerce
- Grand Forks Builders & Traders
- FM Builders Exchange
- Forx Builders Association
- Greater Red River Apartment Association
- Blue Goose International
- 1752 Club
- Salvation Army
- Fix it Forward



If you had to describe your company in one word, what would it be? **Caring**



MAFMIC 2025 SCHOLARSHIP RECIPIENTS



Manager Jen Visser of
*Bird Island ~ Hawk Creek
Mutual* presented
Heidi Beckendorf
with her MAFMIC
\$900 Scholarship



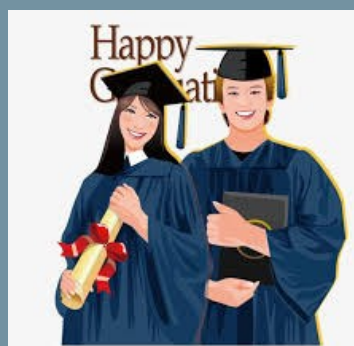
Manager Jim Svir / Mark Berger
of *Roseau County
Mutual* presented
Aedan Berger with his MAFMIC
\$900 Scholarship



Andrew Chapman-Nesseth,
Owner of *Extended Ag Insurance,*
presented Sylvia
Chapman-Nesseth with her
MAFMIC \$900 Scholarship



Manager Aunyah Eskew,
Paynesville Mutual,
Presented Kelsey Hillenbrand
with her MAFMIC
\$900 Scholarship



NEVER STOP
Learning
BECAUSE LIFE
NEVER STOPS
Teaching



Manager Vicki Hongerholt &
Creighton Horihan, Agent for
Mound Prairie Mutual,
presented Macy Rye with her
MAFMIC \$900 Scholarship



MAFMIC 2025 SCHOLARSHIP RECIPIENTS



Manager Scott Safe of
Vasa - Spring Garden Mutual,
presented Chloe Sjoquist
with her MAFMIC
\$900 Scholarship



Manager Tammy Schacherer of
Leenthrop Farmers Mutual & Val
Vanlith, Minnwest Insurance Agent,
presented Gabriel (Gabe) Lindeman
with the Jim Barta \$1,000
Scholarship



Manager Mike Solinger of
Pioneer Lake Mutual
presented Madison Walstrom
with her MAFMIC \$900 Scholarship



Manager Ben Jacobs of
Fairmont Farmers Mutual
presented Tyler Youlden with his
MAFMIC \$900 Scholarship
Also pictured Tyler's mom,
Erika Youlden



Manager's Workshop May 2025 Nisswa, Minnesota



Sharing common
issues that mutuals
experience...
learning &
teachable
moments.



Manager's Workshop May 2025 Nisswa, Minnesota



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The Power of a Written Plan: From Intention to Implementation

Provided by: Stacie Dykstra, Partner, Director of Business Development

In leadership, the difference between vision and progress often lies in something deceptively simple: a written plan. Whether you're navigating organizational growth, rolling out a new process, or reshaping the customer experience, a written plan does more than outline tasks—it builds momentum. It ensures that the *right* focus, work, and efforts consistently happens.

This focus becomes especially critical when we explore the relationship between **goals** and **systems**. Goals define our direction—where we want to go. But systems determine how we get there. As James Clear, author of the bestselling book *Atomic Habits*, states: "You do not rise to the level of your goals. You fall to the level of your systems."

Clear's work draws from behavioral science to unpack how habits are formed and, more importantly, how they stick. While conventional wisdom suggests that we should set specific, actionable goals and focus on achieving them. Clear offers a roadmap for lasting change by emphasizing *identity* and *environment* over sheer willpower. Instead of fixating on goals, he emphasizes the importance of processes. Change is the byproduct of consistency, not motivation.

So why not just focus on the goal? Because overemphasizing goals while neglecting systems comes with common pitfalls:

1. **Short-lived motivation:** Goals create urgency, but that urgency often fades.
2. **Tunnel vision:** A fixation on outcomes can blind us to critical daily processes.
3. **Discouragement:** Falling short of a goal may feel like failure, even if progress has been made.
4. **Delayed happiness:** When success is always tied to future achievements, we miss the chance to celebrate small, meaningful wins today. By focusing on the process, we don't have to wait to be happy.

Feeling overwhelmed? Consider this example: we set a goal to lose 30 pounds and may initially experience success. However, we often meet setbacks and fail a lot more often than we succeed. Why? Because the results we achieve have very little to do with the goals we set and nearly everything to do with the processes we follow.

BEYOND THE NUMBERS



CAIN ELLSWORTH & COMPANY, LLP

The power of a written plan is that it anchors us in *action*. It transforms abstract intentions into repeatable steps and prevents the drift that so often derails well-meaning initiatives. When plans are paired with systems-based thinking, they become tools of transformation—not just organization.

If you're leading change, start with the end in mind—but write for the path ahead. Because it's not just the vision that leads to better outcomes; it's our consistent actions that create them.



Wishing you a safe and joyful 4th of July hope it's filled with celebration, good food, and great company!



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“When Appliances Fail”

Submitted by: Courtney Rachel, ServPro of St. Cloud



How Restoration Companies Respond to Residential and Commercial Water Disasters

Appliances are an essential part of daily life in both homes and businesses—but when they malfunction, the damage can be fast and costly. From dishwashers and washing machines to water heaters, refrigerators, and HVAC systems, these units can spring a leak or overflow without warning. That’s where restoration companies come in.

The Hidden Risk of Common Appliances

It doesn’t take a catastrophic event to cause a water loss. A small crack in a supply line or a faulty valve can result in large amounts of water flooding a space in just hours. Residential properties often see issues with dishwashers, washing machines, and water softeners. In commercial settings, breakrooms, kitchens, and utility rooms house appliances that, if not regularly inspected, can become ticking time bombs.

Why Quick Action Is Critical

Time is of the essence when an appliance fails. Within minutes, water can seep under flooring, behind walls, and into insulation - ideal conditions for mold growth. Restoration companies have the training and specialized equipment to quickly assess damage, extract water, dry affected areas, and restore the space to preloss condition.

Preventive Tips for Property Owners

- Regularly inspect hoses and connections
- Replace plastic supply lines with braided steel versions
- Schedule routine maintenance for major appliances
- Install water sensors near key appliances

When disaster strikes, know that restoration experts are ready to help restore.



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CCP Visit to Washington D.C. June 10-11, 2025



Hello Everyone,

I just wanted to send a quick note to say thank you again for coming to D.C. last week and participating in CCP!

I know it's not an easy trip to make, but this program is important, and we appreciate you all taking the time to come visit with your legislators.

I trust Nick took good care of you up on the Hill, and attached are a few pictures from your day. As a heads up, sometime in the next several weeks you'll see some follow-up from Nick to the offices you met with to check in on the issues you all discussed.

Thanks again for coming for the 40th anniversary of the program, hope you all made it back home safely and if we can ever do anything for you all please don't hesitate to reach out!

All the best,
Joe Vesic
Grassroots Manager
National Association of Mutual Insurance Companies



“Mailing Cancellation Notices”

Submitted by: John Neal, Attorney, Neal PLLC

What method of mailing is required for a cancellation? The answer to this question depends on the type of insurance carrier, the type of policy, and a certain level of comfort. To this end, it is also important to know and understand the methods of service your post office offers.

For farm policies issued by a township mutual, the statute is clear: “to the insured by **registered or certified mail** to the last known address of the insured and to any mortgagee to whom the policy is made payable.” Minn. Stat. § 67A.18 (emphasis added). Because the statute proscribes two methods of service, one of these two methods must be used. And where the township mutual complies with either method of service, but the insured denies receipt, a court will still likely uphold the cancellation. *See Schneider v. Plainview Farmers Mut. Fire Ins. Co.*, 407 N.W.2d 673 (Minn. 1987) (upholding a cancellation where the township mutual sent the cancellation by certified mail but the certified mailing was unclaimed).

For homeowners policies issued by either a township mutual or statewide carrier the statute states:

No insurer shall refuse to renew, or reduce limits of coverage, or eliminate any coverage in a homeowner's insurance policy unless it mails or delivers to the insured, at the address shown in the policy, at least 60 days' advance notice of its intention. The notice must contain the specific underwriting or other reason or reasons for the indicated action and must state the name of the insurer and the date the notice is issued.

Proof of mailing this notice to the insured at the address shown in the policy is sufficient proof that the notice required by this section has been given.

Minn. Stat. § 65A.29, subd. 7 (emphasis added). But unlike the *Schneider* case above, actual notice of receipt remains an issue if the insured denies receiving the homeowner's cancellation notice. Proof of mailing creates only a presumption that the mail is received by the addressee. *Marques v. Illinois Farmers*, 1996 WL 81482, *2 (Minn. Ct. App. 1996).

Continued on Pg 14



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Continued from Pg 13

“If the addressee denies receipt, the burden shifts to the sender to show, by a fair preponderance of evidence, habit or custom of proper mailing from the sender’s office, along with some specific evidence showing compliance with that custom.” *Id.* But even with this evidence, there remains a fact question for a judge or jury to determine whether the insured did in fact receive the notice. *Id.*

So how do you guard against claims that the insured did not receive the homeowner’s cancellation notice? Your post office offers different types of mailing: proof of mailing; certified mail; and registered mail. It is important to understand each service offered. It is generally understood that proof of mailing produces a receipt showing the time and date the parcel was mailed. But it does not provide proof of delivery. Certified mail produces a tracking number showing the time and date a parcel was mailed, in addition to a certificate signed by the recipient showing receipt. Registered mail does everything certified mail does, including proof of receipt, but it does not provide a certificate signed by the recipient. Each method of mailing has different costs associated with it, too.

Where an insured denies receiving a homeowner’s cancellation, a signed receipt by certified mail or proof of receipt by registered mail will certainly assist in showing actual receipt. But at the same time, if either of these methods fail, this is sufficient evidence that the insured did not receive the cancellation notice. And with certified mail, the insured can always refuse to sign, thereby leaving the parcel unclaimed.

This can become a frustrating process, especially if the home becomes vacant, the insured refuses to accept delivery, or the insured has relocated and left no forward mailing. Certified mailing or a certificate of mailing will likely fail. In that case, proof of mailing may be the only option.

2025 MAFMIC Agents’ Meeting



August 5 - Moorhead- *Courtyard by Marriott
1080 28th Ave S . Moorhead , MN*

August 6 - Mankato *Courtyard by Marriott
901 Raintree Road, Mankato,*

Early registration on or Before July 25, 2025

Application has been made to the Minnesota Department of Commerce for a **total of 6 hours** of non-company continuing education credits with **3 hours of Ethics and 3 hours Non-company.**
(Approval Pending)

Click Here to Register: [Moorhead](#) or [Mankato](#)



2025 Risk Assessment & Adjusters Conference

August 20-21 2025

Holiday Inn & Suites, St. Cloud

Early registration on or Before August 8, 2025

This seminar is designed to offer education/training for mutual insurance adjusters, inspectors, and other company personnel who deal with claims.

[Click Here to Register](#)



LEE BONDHUS

Shown on this page are the people that made the 1985 District Meetings so successful. Each of these individuals took two weeks out of their busy schedules to help us out. Pictured at the left is LEE BONDHUS conducting one of the nine area meetings. We would like to thank Lee and the board of Westbrook Mutual for allowing Lee to be with us during the entire schedule. Lee is chairman of the board of MAFMIC!

HENRY MINKS, secretary, Minnesota Lake Farmers Mutual, is shown making his presentation on the Management of Township Mutuals. We would like to thank Henry for being with us at eight of the nine meetings and for taking the time away from his daughter who was visiting from California to be with us at these meetings.



HENRY E. MINKS

Pictured at the left is ROBERT KEHLING, Vice President of Agency Operations for the National Association of Mutual Insurance Companies, Indianapolis, Indiana. Bob gave us a very informative presentation on various programs of professional liability being offered by NAMIC. He stressed the tremendous need for agent's errors and omissions insurance and recommended that each agent purchase this insurance for protection.



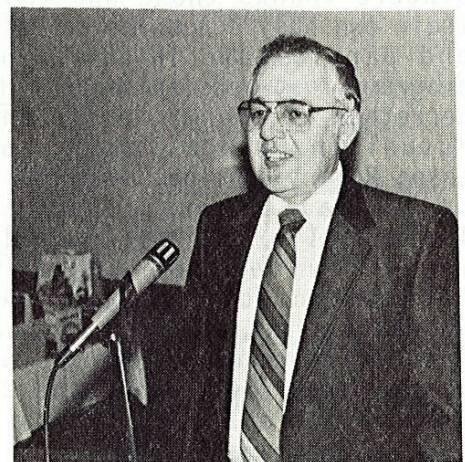
ROBERT KEHLING

FRED A. RINAS, Senior Vice President of the Reinsurance Association of Minnesota, is shown addressing the large crowd in Mankato. Fred gave a very interesting presentation about the why's and wherefore's of mergers. We would like to thank RAM for allowing Fred to be with us throughout eight of the nine meetings.



FRED A. RINAS

ROBERT LATHAM, manager of Beaver Creek Mutual, Luverne, and the Vice Chairman of MAFMIC, gave an interesting talk on the possibility of township mutual's writing farm wind storm. This topic created much discussion among the more than 950 people that attended the fall district meetings.



ROBERT E. LATHAM