

BIG  | MINNESOTA

THE Minnesota News



Mystic Lake Center
April 5th, 2023



Spring 2023

April Goodin

moved into the Executive VP & CEO role this January after already serving the Big I MN members in many capacities since 1989. She will continue to serve the independent agency system bringing her experience and relationships built over the last 3 decades.

APRIL GOODIN
EXECUTIVE VP & CEO

GLORIA THOMPSON INSURANCE CONSULTANT



Gloria Thompson

has been involved in the Big I MN for over 20 years. She is now filling some big shoes FOR recently retired Bernie Neff, as our Insurance Consultant. We are very happy to welcome her to our team, bringing more value to all of our members with her experience and expertise.

Be sure to check out her quarterly article "Practically Speaking" in our Big I MN Magazine!



MICHELLE HERR CHIEF OPERATIONS OFFICER



Michelle Herr

comes "back" to the Big I MN in her new role AS C.O.O.

She brings with her 9 additional years of association management experience and we are very excited to welcome her back to the Big I Minnesota family!

Spring 2023

The Minnesota News

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Big I MN BOARD OF DIRECTORS

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Happy New Year to my fellow insurance professionals! I hope you all had a blessed and happy holiday season and are ready to attack the unknowns of 2023. My time as President is coming to an end, but you have a great successor, Jay Nesbit coming to fill my spot. Jay is a smart and thoughtful guy that will continue moving our association forward. One of the biggest events of my year was saying goodbye to Dan Riley after 30 plus years of service to our association. Dan has led our association through the good, bad, and the ugly with his creative approach. Dan has hung up his insurance cleats for golf shoes in Arizona. I want to thank Dan for his contributions to our industry over his many years of service. Dan - you're awesome! I'm so happy to call you my friend. I wish the best of fortunes to you and Leigh Ann in your travels and adventures. I would also like to thank my fellow board members for their unparalleled support and work in a remarkably busy year. Going back to Dan for a minute, one of his biggest contributions was to onboard our new Executive VP and CEO, April Goodin. We are so lucky as an organization to have such a talent in her position. April is one of the kindest people I have ever been around. Congratulations April! On behalf of the entire board, we welcome you and are excited to see where your leadership leads us in the future.

For this final short lecture on paper, I would like to talk about education, continuing education that is. When I was a kid in the 80's I worked on getting my CIC designation. Back in the day, CIC, CISR and Ruble courses were all in-person events. We had some great instructors from all over the country filling us with the knowledge of our industry. These instructors were successful and passionate about insurance, they made me and my classmates passionate about insurance, and eager to become successful. My experience with the CIC program expanded beyond the classroom education, it was the interaction I had with my classmates and the instructor during our breaks. The stories I have heard from seasoned producers was every bit as important as the lesson plan. Talking to folks who were, as me, beginning their career in the insurance industry, sharing our successes and frustrations, these conversations were worth the cost of admission. I say this to both the young professional trying to carve out a place in our business and to the seasoned professional. We find ourselves in a society where interaction with others has been put on the back burner, everything is "on-line," the virtual classroom. One thing I will not debate is the convenience of the virtual classroom, jump on a computer and make sure you press the magic button when asked, you can knock out all your continuing education credits while sitting at home in your pajamas.

Now to my point, you folks that are early in your career, or looking to go to the next level, take advantage of live classrooms, interact with your peers and the seasoned professionals, take a few minutes of one-on-one time with the instructor, learn from the battle scars of the past. To my peers and my friends who have seen the success our business has to offer to the next generation, think about the professionals you have interacted with on your journey, and the experience of success you carry with you. You need to share your knowledge with the next generation. You possess knowledge and experience that cannot be taught on a computer screen.

I wish you all great success in your personal and professional endeavors.

"If your actions inspire others to dream more, do more, and become more, you are a leader." -John Quincy Adam



It shouldn't take your customer's roof disappearing in a matter of seconds to find out who you can count on.



**BUT
SOMETIMES
IT DOES.**

And that's the Silver Lining®.



THANK YOU FOR YOUR SUPPORT

For my first article as your Executive Vice President and CEO of the Big I MN, I wanted to say THANK YOU to all our members for the many years of support and dedication of the Big I MN, our board members for their confidence in me to be the next head of the association, and to Dan Riley, former Executive Vice President and CEO, for believing in me. I am honored to continue my work with the great industry that I've grown up with over the past 30 years. I know there are challenges and opportunities in our industry and I, along with the staff are eager to serve our members. Now on to our BIG event coming up!

YOU ASKED FOR IT AND WE'RE BRINGING IT TO YOU

When asking members what they want to see at our upcoming [Jurassic EXPO](#), many expressed that they have been struggling for quite some time with recruitment and retention of talent in their agencies. In response, I am very excited to bring your attention to one of the sessions we will be featuring at our upcoming EXPO on April 5, 2023 at Mystic Lake Event Center. This **"Recruitment & Retention"** session will cover multiple ways you can look at how you currently recruit employees at your agency. Participate in discussions on looking in unexpected places for your talent, provided by **Todd Williams**, Diversity Equity and Inclusion Consultant. **Whitnee Dillard** from IIABA's Invest program will talk about partnering with high schools to introduce Invest into their curriculums to further the knowledge and awareness of insurance careers available to students. **Troy Thompson** from Savvital, a Virtual Assistant company, will discuss the benefits of hiring employees from another country to help your agency personnel focus on your customers more intently. **Rick Morgan** from WAHVE will discuss Vintage Experts in the insurance field as another virtual option where candidates have much experience within the insurance industry. Two of our member agents, **Jay Nesbit**, Nesbit Agencies, and **Darian Hunt**, House of Insurance, will walk you through their experiences of hiring interns who turned into productive, valuable employees in their agencies. If you are looking for different ways to recruit and retain talent, don't miss this session!

KEYNOTE AWARD LUNCHEON SPEAKER TO ADDRESS ATTENDEES

We are happy to announce Roy Hall, Jr. as our motivational speaker during the Awards Luncheon. Roy is a former Ohio State and NFL football player. Please join us for some inspiring ideas and discussion on how to stay motivated, adapt to change, and find purpose in your career. This is a "sure-fire" way to create some inspiration in your agency and ways to share it with your teams. [Register](#) to attend the luncheon and experience some inspiring words of wisdom.



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DYNAMICS OF SELLING RE-INTRODUCTION TO MINNESOTA

Jeff Wodicka, creator of the Dynamics of Selling and Sales Management programs through the National Alliance, will talk briefly about this program at our luncheon. It has been a huge success in the past and with a few years of being unable to host this program, we are happy to bring it back for 2023. Dynamics of Selling is an intense, two day sales training session that has benefited many sales people in the insurance industry. Make sure to attend our luncheon for this highlight!

MORE EXPO FUN TO BE HAD

The highlights above aren't the only things going on at the EXPO. We have a great day planned and encourage everyone to come back to reconnect with your colleagues and learn from each other about ways to improve your independent agency business! We look forward to seeing you all soon! Use this link to learn more!! [EXPO Details](#) We encourage everyone to dress for our Jurassic Park theme and remember, there is an award for **best costume** and **best booth!**

CIC | CERTIFIED INSURANCE COUNSELOR SCHEDULE

[REGISTER](#)

January 11th & 12th, 2023
Life & Health
(Webinar)

February 15th & 16th, 2023
Ruble Graduate Seminar
(Webinar)

March 15th & 16th, 2023
Commercial Property
(Webinar)

April 18th & 19th, 2023
Agency Management
(Classroom)
Big I MN
600 Carlson Parkway
Minnetonka, MN 55305

May 16th & 17th, 2023
Commercial Multiline Institute
(Classroom)
Big I MN
600 Carlson Parkway
Minnetonka, MN 55305

June 6th & 7th, 2023
Ruble Graduate Seminar
(Classroom)
Crowne Plaza
3131 Campus Drive
Plymouth MN 55441
(763) 559-6600

August 16th & 17th, 2023
Commercial Casualty
(Classroom)
Western National Insurance Group
4700 West 77th St
Edina MN 55435

September 27th & 28th, 2023
Personal Lines Institute
(Classroom)
Big I MN
600 Carlson Parkway
Minnetonka, MN 55305

October 11th & 12th, 2023
Ruble Graduate Seminar
(Classroom)
Western National Insurance Group
4700 West 77th St
Edina MN 55435

November 15th & 16th, 2023
Insurance Company Operations
(Classroom)
Big I MN
600 Carlson Parkway
Minnetonka, MN 55305



APRIL 5TH, 2023
MYSTIC LAKE CENTER

Get in the Spirit! All Archaeologists, Dinosaur Hunters and Fossil Geeks are welcome!

We are encouraging all Exhibitors and Attendees to dress for the event.

A "secret" judge will be checking out all of the costumes and picking a winner!

SCHEDULE OF EVENTS

<p>8:00-11:00AM <i>Isanti 1</i></p>	<p>Triceratops Training: We Call it Cannabis Now (3CE) <i>Rick Pitts, VP & General Counsel Arlington/Roe</i></p>	<p>This three hour class is designed to be an introduction to the insurance issues related to national changes in marijuana possession and use laws. The course has a particular emphasis on examining the commercial risks, but also addresses the personal lines or homeowner's insurance issues. Also, while the first part of the course is an examination of the ways in which law and risks are changing, part of the second portion of the course is an interactive, case-study examination of the coverage issues that already exist and have been decided in other states.</p>
<p>8:00-11:00AM <i>Isanti 2</i></p>	<p>Pterodactyl Training: Cyber 2023 – The Only Constant is Change (3CE) <i>John Immordino, Sr. VP Professional Liability-Arlington/Roe</i></p>	<p>Insuring a cyber risk is always a moving target. Between the changes in the insurance policies, regulations and threat actors, it is difficult to make sure that you have the proper coverage in place for your insured. This session will walk you through the 2023 trending changes in cyber. We will discuss the new endorsements added to policies in addition to cyber security requirements. We will also evaluate the difference between add-on cyber and stand alone coverages to identify any potential gaps. During this session we will not only focus on commercial risk but also look at personal exposures and how to insure those.</p>
<p>8:00-11:00AM <i>Isanti 3</i></p>	<p>Raptor Recruitment & Retention Resources</p>	<p>Find a Pretiree - Rick Morgan, WAHVE -Work At Home Vintage Experts is a one-of-a-kind contract staffing approach bringing together pretiring vintage professionals and businesses to create a win-win: companies get highly skilled workers with the exact talent they need, and retiring workers get to continue their career working from home.</p> <p>Interns to Employees - Two Case Studies - Jay Nesbit, Nesbit Agencies & Darian Hunt, House of Insurance -This session will feature two agencies who have hired interns that turned into successful employees. They will discuss how this process worked in their agencies and where they found their interns.</p> <p>Virtual Assistants Hand Picked for Your Business - Troy Thompson, Savvital -You've probably heard about utilizing Virtual Assistants in our industry but have no idea where to start. We will take your hand and show how your VA can help you scale your insurance agency and give you and your employees your time back. After all, you got into business for money, flexibility, and freedom. We want to show you how that can be achieved with a Savvital Virtual Professional.</p> <p>Finding Your Next Talent in Unexpected Places - Todd Williams, TB Williams Consulting, LLC -Find ways to unlock your sales potential by understanding the diversity and needs of your consumers and ways to find and align talent that drives sales through selling, empathy and understanding.</p> <p>Reach the Next Generation & Additional IIABA Programs- Whitnee Dillard, InVest, IIABA & John Costello, USI Insurance, IIABA Chairman -When you partner with Invest, you are helping to develop the next generation of insurance recruits as well as insurance consumers. Invest provides numerous resources at no cost to teach insurance and career fundamentals in high schools and community colleges across the nation</p>
<p>11:30AM-1:00PM <i>Waconia</i></p>	<p>Brachiosaurus Grub & Accolades <i>Keynote: Roy Hall, Jr.</i></p>	<p>Join us for lunch and an outstanding keynote speaker, Roy Hall, Jr. Lunch will conclude with messages from our outgoing and incoming Big I MN presidents as well as recognizing 2023 Big I MN Award Winners.</p>
<p>1:00-4:00PM <i>Minnetonka</i></p>	<p>Giganotosaurus Exposition</p>	<p>Be sure to participate in our Dinosaur Bingo and visit each booth. Drawing will be held at our Tyrannosaurus Rex-ception.</p>
<p>4:00-5:30PM <i>Pre-Function</i></p>	<p>Tyrannosaurus Rex-ception</p>	<p>Network and mingle with your company reps, peers and vendors at this closing event.</p>



Our Keynote Address:

Strategic Motivation That's Useful For More Than Just a Few Days

Roy Hall Jr.

Employers lose \$1.8 trillion every year due to low employee engagement. Disengaged employees are less productive, they take more unnecessary days off, they're more likely to quit.

Roy Hall's Keynotes are a sure fire way to get you and your team engaged and motivated to work with passion and efficiency. Roy will inspire and leave you with ideas, solutions, and discussion points specific to your needs to continue to develop a winning and active company culture.

Topics Roy Will Discuss

- How to Stay Motivated to Do Your Best During Even When You Don't Feel Like It
- How to Adapt to Change When You're Comfortable Doing "It" a Certain Way
- How to Find Your Purpose When You Feel Like You Should Be Doing More

About Roy Hall Jr.: *"As a corporate speaker I've focused on helping professionals master mental toughness (mindset), consistently perform under pressure (high stress environments), and maintain motivation. I've spent over a decade speaking to corporations, at business conferences, professional development seminars, and virtual trainings.*

During my 5 years as a professional football player I acquired a supreme understanding of what it takes to not only inspire professionals to perform in high stress situations, but also what tools and strategies to provide them with to help neutralize challenges in the workplace that influence disengagement and low motivation.

With millions of people watching on television, and another 80,000+ fans watching in person during each game, professional athletics are arguably one of the most stressful professions in the world. Your every move is watched, scrutinized, and judged for all to see."



Yep we are doing it again... **Dinosaur Bingo!**

We will be providing a Bingo card to each Agent attendee.

The attendee can turn in the bingo card once they have gotten stamps from visiting 25 booths for one chance to **Win the Grand Prize**. If the attendee visits 50 booths they get two chances to win. The drawing for the grand prize winner will be at our Reception from 4:00-5:30pm

EXPO IS RESTRICTED TO AGENCY PERSONNEL, BIG I MN POWER IN PARTNERS AND EXHIBITORS ONLY.

Hotel Information

To book your sleeping room by phone at the Mystic Lake Casino Hotel, 2400 Mystic Lake Blvd., Prior Lake, MN, 55372, (952) 445-9000 Group Code: Big I Minnesota 2023 Block. Cutoff deadline is March 8, 2023.

Questions

Please call Keith Knapp at 763-235-6478 or email kknapp@bigimn.org with any questions. Refer to www.bigimn.org for complete event details, exhibitor information and sponsorship opportunities.

Chairman's Circle Profile



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Richard Long

COMPANY HEADQUARTERS

Edina, MN

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Western National Insurance, headquartered in Edina, is a group of five active property-and-casualty insurance companies (and one affiliate – Michigan Millers Mutual Insurance Company of Lansing, Mich.) providing personal and commercial coverage in 19 states, plus surety bonds in 38 states, across the Midwestern, Northwestern, and Southwestern U.S. Building quality relationships has been at the core of the company's operations since it was founded in 1901. From its roots as a direct-writing fire insurer for Minnesota's creameries and cheese factories, to its current role as an Independent-Agent-driven super-regional insurer for individuals, families, and businesses, Western National has focused on providing exceptional service to its agency partners, policyholders, and local communities. The company is a proud supporter of the Big I MN.

"For nearly 125 years, Western National has partnered with Independent Insurance Agents to

Big I MN recognizes Western National Insurance Group as one of its Chairman's Circle Partners. Big I MN Chairman's Circle Partner is the highest level of sponsorship to our organization.



*Western National Insurance Group
President & CEO, Richard Long*

quote and sell our products," said Rick Long, President and Chief Executive Officer. "The particular knowledge and experience held by our agency partners ensures that, together, we are able to provide our mutual policyholders with the best possible options to meet their unique coverage needs. We are proud to call Independent Agents our sole distribution system and we are honored to partner with Independent Agent associations, especially the Big I in our home state, now and in the years to come."

While Western National is focusing on the future, the Group is also taking time to celebrate its recent successes. In the past year, Western National reached \$835 million in policyholder surplus, was named a 2022 Top 200 Workplace in Minnesota, and received recognition once again among the Ward's Top 50 Benchmark Group of top-performing U.S. property-and-casualty companies (its 17th time in the past 18 years). In addition to these accolades, a strong

business plan and the continued hard work of employees and agency partners resulted in growth of the Group's assets to \$1.9 billion.

For 2023, Western National is focused on a number of initiatives built around People, Product, and Performance. Key items of note for Independent Agents include the upcoming launch of new Home products and other personal lines products; recruiting top customer-experience-oriented talent; optimizing technology systems for enhanced performance and security; and achieving continued growth and financial stability as recognized by both A.M. Best (A+ Superior rating) and the Ward's 50. Combined with the company's ongoing commitment to individual-risk underwriting and to prompt-and-fair claims service, these efforts have Western National on track to a successful 2023 and beyond.



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A background image of a graduation ceremony at Southwest Minnesota State University. Graduates in black gowns and caps are walking across a stage. The text is overlaid in large, bold, yellow letters.

North Star Mutual Invests in the FUTURE of Southwest Minnesota State University

North Star Mutual Insurance Company, of Cottonwood, Minnesota, has announced plans to invest \$3 million in the Southwest Minnesota State University Foundation to establish the North Star Mutual School of Business and scholarship program. The investment, to be paid over the course of five years, will be used to enhance the current school of business, facilities and programs at SMSU, as well as fund an endowment to provide ongoing support. In addition, new scholarship and internship programs will be established on behalf of the company to help support business students in their academic endeavors and career development. North Star Mutual will receive naming rights to the business school and maintain a role on a special advisory committee made up of both school faculty and local business representatives.

“We are very excited to be in a position to support Southwest Minnesota State University in this way,” said alumnus Pete Hellie, President and CEO of North Star Mutual. “We see it as an investment in the growth and development of future leaders, and ultimately, the communities of southwestern Minnesota and beyond.”

North Star Mutual, a Midwestern property-casualty insurer, has called the area “home” for more than a century and has seen steady growth and financial success over the years. The company, now serving over 375,000 policyholders, recently reached two major milestones, recording over \$1 billion in assets and \$500 million in annual written premium. North Star Mutual currently employs a staff of 280 full-time employees; 220 at their home office in Cottonwood and roughly 60 in the field throughout their eight state operating territory.

“We are grateful to North Star Mutual and their leadership team who see the value in further

CISR

CERTIFIED INSURANCE SERVICE REPRESENTATIVE

SCHEDULE

01/24/2023

Agency Operations
(Webinar)

02/09/2023

Elements of Risk Management
(Classroom)
The Builders Group
2929 Eagandale Blvd. STE 100
Eagan MN 55121

02/21/2023

Insuring Commercial Casualty I
(Webinar)

02/23/2023

Insuring Commercial Casualty II
(Webinar)

03/07/2023

Other Personal Lines Solutions
(Webinar)

03/23/2023

Insuring Personal Auto
(Webinar)

04/11/2023

Insuring Personal Residential
(Classroom)
Big I MN
600 Carlson Parkway
Minnetonka, MN 55305

04/20/2023

Insuring Commercial Casualty I
(Classroom)
Holiday Inn & Suites-Duluth
200 W. First St,
Duluth, MN 55802
(218) 722-1202

04/25/2023

Life & Health Essentials
(Webinar)

05/02/2023

Insuring Commercial Casualty II
(Classroom)
Big I MN
600 Carlson Parkway
Minnetonka, MN 55305

05/18/2023

Elements of Risk Management
(Classroom)
Best Western Kelly Inn,
100 4th Ave S
St. Cloud, MN 5630
(320) 253-0606

06/14/2023

Insuring Personal Auto
(Classroom)
Country Inn & Suites-Mankato
1900 Premier Dr.
Mankato, MN 56001
(507) 388-8555

06/22/2023

Other Personal Lines Solutions
(Classroom)
Big I MN
600 Carlson Parkway
Minnetonka, MN 55305

06/27/2023

Insuring Commercial Property
(Classroom)
Holiday Inn & Suites-Duluth
200 W. First St
Duluth, MN 55802
(218) 722-1202

08/03/2023

Agency Operations
(Classroom)
Country Inn & Suites-Mankato
1900 Premier Dr.
Mankato, MN 56001
(507) 388-8555

08/09/2023

Insuring Personal Residential
(Classroom)
Big I MN
600 Carlson Parkway
Minnetonka, MN 55305

09/14/2023

Elements of Risk Management
(Webinar)

09/20/2023

Insuring Commercial Casualty II
(Classroom)
The Builders Group
2929 Eagandale Blvd. STE 100
Eagan MN 55121

10/04/2023

Insuring Commercial Property
(Webinar)

10/17/2023

Insuring Personal Auto
(Classroom)
Big I MN
600 Carlson Parkway
Minnetonka, MN 55305

10/26/2023

Life & Health Essentials
(Webinar)

11/02/2023

Agency Operations
(Webinar)

11/09/2023

Insuring Personal Residential
(Webinar)

12/05/2023

Other Personal Lines Solutions
(Webinar)



REGISTER

investing in the next generation of SMSU students,” said SMSU President Kumara Jayasuriya. “This partnership will help us expand opportunities for students in southwest Minnesota which is critical to our mission and allows us to continue meeting the workforce needs of our regional employers.”

Southwest Minnesota State University is a public university in Marshall, Minnesota currently offering four-year degrees in liberal arts and professional studies. The North Star Mutual School of Business will house programs in Accounting, Finance, Management, Marketing, and Business Administration while also supporting programs such as Agribusiness and Hospitality Management. SMSU will also be enhancing curriculum in Risk Management as part of the new partnership.

“We are very fortunate and thankful to have a regional partner like North Star Mutual publicly supporting SMSU and affirming the quality of our faculty, staff, and students. We are very excited for what the futures holds within the North Star Mutual School of Business and look forward to building upon our partnership,” said Jayasuriya. North Star Mutual’s investment will make a significant and immediate impact for students at SMSU and create a direct link to the business community in Southwest Minnesota.

“SMSU is a great school and attracts people to our area from all over the Midwest and other parts of the world,” said Hellie. “For us, and many other area businesses, it’s important to contribute to the success of the university and the next generation of people who will be making a difference in our world and in our industries.” North Star Mutual currently employs 55 SMSU graduates, who work in several different capacities including underwriting, claims, accounting, IT, and research and development.

ABOUT THE COMPANY

North Star Mutual Insurance Company is a Midwest property-casualty insurance company serving the states of Minnesota, Iowa, North Dakota, South Dakota, Wisconsin, Nebraska, Oklahoma and Kansas. The company writes over \$580 million in premium annually and is rated “A+” Superior for financial stability by A.M. Best.

For more information on North Star Mutual Insurance Company, visit www.northstarmutual.com.



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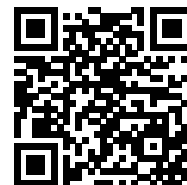
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Diamond Profile



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A- (excellent)

WEBSITE
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President and CEO
Terry Miller

Mission Statement

Inspiring safer workplaces by protecting workers from harm and helping the injured recover.

Who We Are

SFM Mutual Insurance Company is one of the leading workers' compensation companies in the Midwest, serving employers of all sizes and retaining more than 96% of policyholders year after year. SFM is the largest carrier of workers' compensation policies in the state of Minnesota, and is licensed to provide coverage in 34 states overall.

As a member-owned mutual insurance company, we're committed to managing our business responsibly for the benefit of our policyholders. SFM has a Financial Strength Rating of "A- (Excellent)" from AM Best.

Focused On Service

Our model is focused on excellence in all aspects of workers' compensation through unrivaled service and communication, expertise in underwriting, loss prevention and claims, and a commitment to workplace safety. Our experienced staff consistently delivers the high level of service that policyholders and agents have come to expect from SFM.

In The Community

SFM founded the SFM Foundation in 2008, to provide scholarships for students whose parents were disabled or fatally injured while working for Minnesota or Iowa employers. SFM Foundation is an affiliate of Kids' Chance of America in Iowa and Minnesota, and is also known as Kids' Chance of Iowa.

If you know someone who could benefit from an SFM Foundation scholarship or to learn more about the cause, visit sfmfoundation.com.

To learn more about SFM, visit sfmic.com or talk to a local independent agent.



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PROGRESSIVE

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Don't Get Distracted by Dazzle - Instead, Reliably and Repeatedly Deliver Good Customer Service

By Kate Zabriskie

They're hit or miss. Sometimes the service is marvelous. Other times it's simply meh. I'm afraid to recommend the place because I can't trust them to deliver.

Maybe I'm just boring, but I don't like surprises. They're great one day and disappointing the next. I don't need to be delighted. I just need what I need when I need it.

What can I say, except every experience is an adventure with those people. I go there because it's close. I'm not loyal; I'm local. If another option pops up, I'll probably make a switch.

Many businesses talk about giving exceptional service when they've yet to master the fundamentals of a reliable and repeatable experience. They look for opportunities to dazzle when they should first focus on the basics and work toward mastering consistently good.

For too many organizations, there is a misplaced priority on occasionally amazing instead of consistently good. Subsequently, reputations suffer, customers are less loyal, and employees less capable of delivering on what's promised.

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Is that to say that exceptional shouldn't be a goal? Of course not. However, it's hard to run before you can walk, and most places occasionally stumble or have difficulty putting one foot in front of the other. Repeatable and reliable good service pays off more often than not for most organizations.

Payoff One: Consistently good can build trust.

When an organization delivers a solid service experience with few surprises, people know what to expect, and a certain level of trust develops. On the other hand, when a provider delivers an A today, a C tomorrow, and a D next week, the lack of consistency undermines the trust-building process. In short, A, C, D almost always loses to B, B, B.

Your Move

Take a hard look at what you're delivering. Are you steady and consistent, or is there more variation in the service experience? If you're not performing with regularity, take the time to set basic standards, train on those expectations, and review and refine what you're doing on an ongoing basis.

Payoff Two: Consistently good can grow loyalty and reduce customer churn.

Reliable service drives loyalty. When customers know what to expect and they're in need of what you have to offer, they're more likely to stick with you if haven't had them on a service roller coaster. If you're great only some of the time and occasionally missing good, you've opened the door and invited competitors to give it their best shot to woo your customers away.

Your Move

Pay attention to what keeps your customers coming back. Is it because you deliver a solid performance, is it because nobody else has tried to lure them away? If it's the latter, it's time to focus on the fundamentals.

Payoff Three: Consistently good can reduce the likelihood of disappointment.

Organizations that deliver exceptional one day and good the next may find that their good fails to live up to the expectations exceptional sets. Businesses that deliver a consistently good experience are less likely to run the risk of growing customer expectations to the point where they can't be met. Those who chase exceptional too often find that they can't keep topping themselves.

Your Move

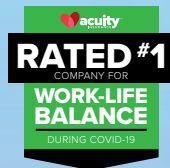
Ask yourself if any previous efforts to delight have inadvertently encouraged your customers to expect more than you consistently deliver. If that's occurred, it's time to reset expectations. For example, if your normal service response time is 48 hours and you've gotten into the habit of jumping on command for certain customers, it may be time to go back to return to a more manageable schedule.

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continued from page 23

Payoff Four: Consistently good is easier to train.

Showing employees how to deliver exceptional is much harder than teaching them how to consistently deliver a solid performance. By zeroing in on the fundamentals, businesses can streamline processes, reduce complexity, and show their employees how to regularly and reliably deliver something good.

Your Move

Take a look at your training and what's happening on the job. Are you nailing the basics? If not, it's probably time to focus on the core activities that move the needle for most customers.

Payoff Five: Consistently good can be more cost effective.

Before investing in shazam, bling, and wow, businesses should ask themselves if those efforts have an appropriate payoff. If customers don't value extras, are they worth it? Probably not.

Your Move

Pay attention to where you're investing and what kind of payoff you're getting for your efforts. If customers don't value what you're providing, it may be time to modify your offerings.

Payoff Six: Consistently good is easier to monitor.

Whether a service experience meets standards is relatively easy to determine. In contrast, ascertaining delight is much harder and usually more subjective.

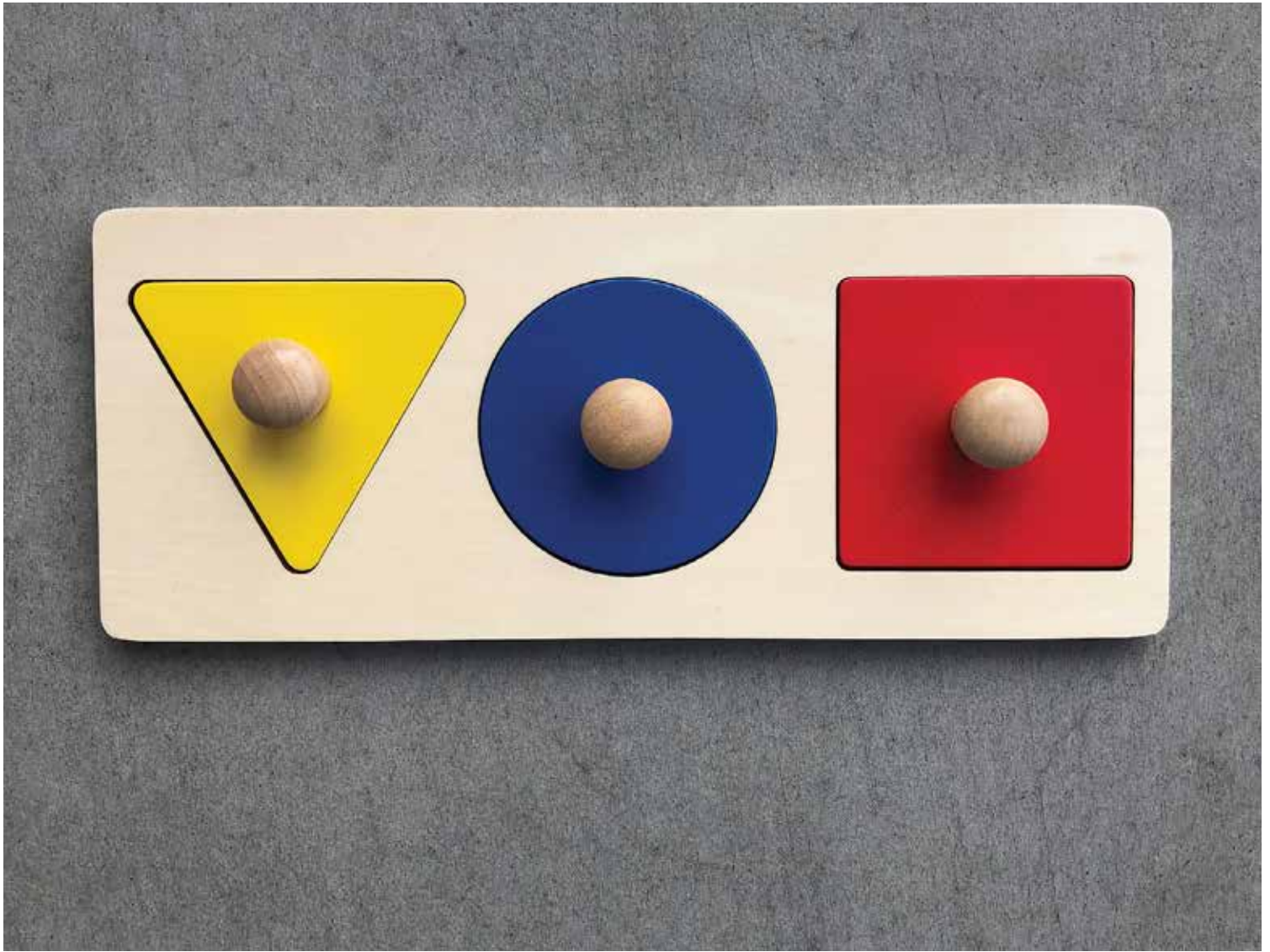
Your Move

Focus on what you're evaluating and how. Are the standards measurable? If not, it may be time to rethink what you monitor and how you communicate that to those people providing service. Most businesses would see a greater return on their investment if they strived for a grade of consistently good instead of the occasional opportunity to delight and excite. The work is easier and the payoff better in the long run.



ABOUT THE AUTHOR:

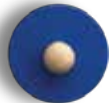
Kate Zabriskie is the president of Business Training Works, Inc., a Maryland-based talent development firm. She and her team provide onsite, virtual, and online soft-skills training courses and workshops to clients in the United States and internationally. For more information, visit www.businesstrainingworks.com.



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*President
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North Star Mutual is a Minnesota based regional insurance carrier specializing in Farm, Home, Auto and Small Business insurance.

The company, formed in 1920, writes approximately \$585 million in premium and insures over 375,000 policyholders across eight states. All business is written through a network of more than 2,000 independent agency partners located throughout the operating territory.

"North Star Mutual uses the Independent Agent exclusively in our distribution system," said Pete Hellie, President. "We highly value these partnerships with our agents. They play an important role in serving as the risk management consultant for

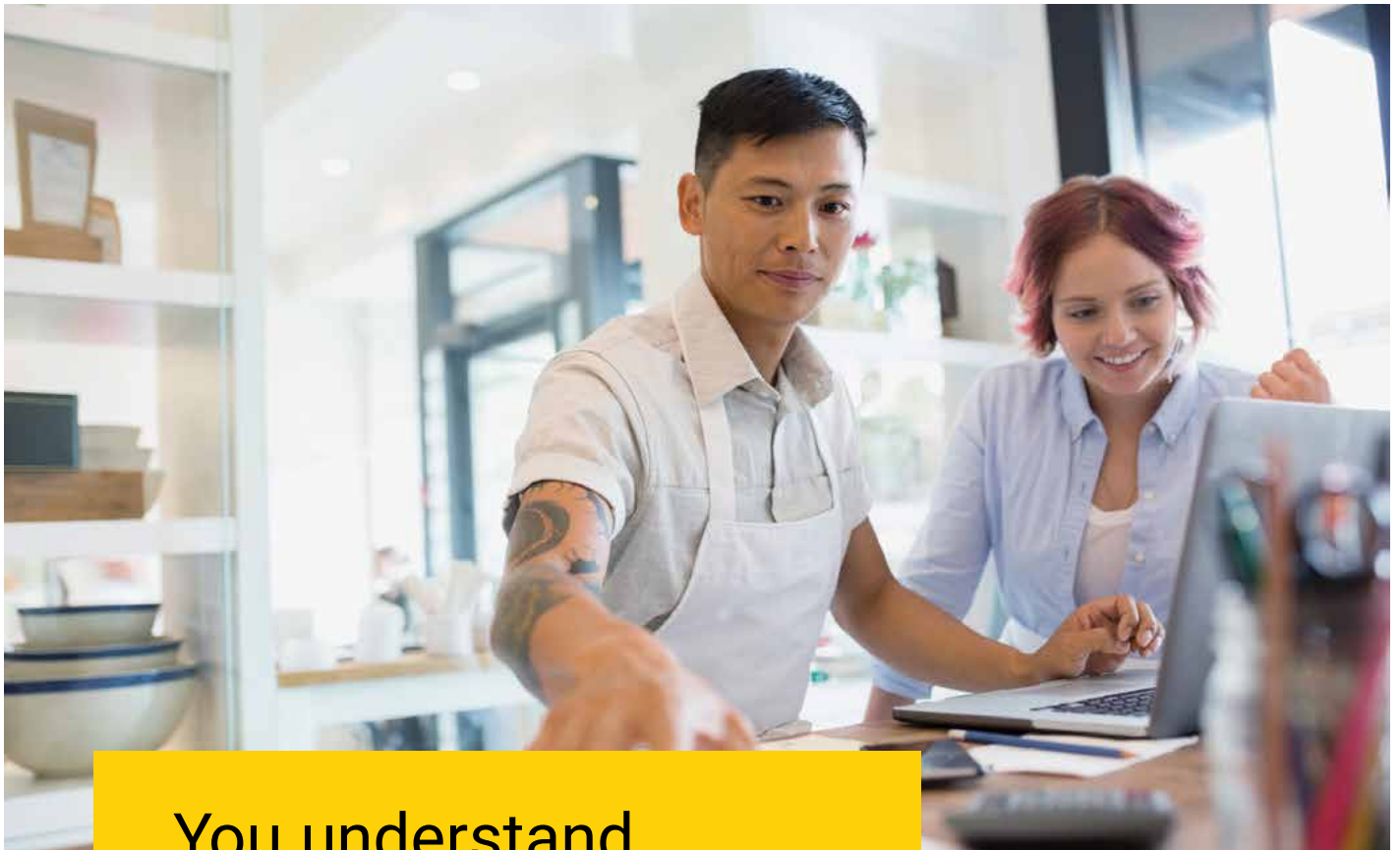
their customers and initial frontline underwriters for North Star."

Uniquely located in the small farming community of Cottonwood, North Star prides itself on its rural values and personable service. The company is the top Farm writer in Minnesota, working in partnership with township mutuals across the state. North Star has been a recognized leader in the agricultural insurance market and has had a historic emphasis on insuring farm and rural properties in the Upper Midwest.

The company passed two major milestones recently – \$500 million in written premium and \$1 billion in assets. "We want to thank our agents for continued trust and support of North Star Mutual," said Hellie, "we are very blessed to be in this strong financial position. I also must mention our staff and their dedication. I am very proud of our team and their continued

resilience." North Star has resumed working on-site at their corporate office and plans to continue to hold in-person agents meetings and advisory councils to stay current on issues important to agents.

North Star is proud of its financial stability and strong commitment to serving agents and policyholders. The company is rated A+ Superior by A.M. Best and in 2022, was selected as a Wards Top 50 Property/Casualty Insurance Company for the 18th consecutive year. North Star looks forward to working closely with its agency partners and the Minnesota Big I in the years to come.



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With Storms Increasing, Mitigating Risk is Key for Both Industry and Homeowners

Intense hurricanes, devastating wildfires and parched lakebeds may make climate change seem like a problem for other states. Unfortunately, the reality is our climate in Minnesota is also changing. Data show Minnesota is warming faster in winter than almost any other state. That explains why, over the past 50 years, our lakes have lost an average of 10 to 14 days of ice cover during winter. Evidence also suggests our warming climate will affect populations of walleye, moose, and other wildlife.

The climate change effect that's perhaps most alarming to the insurance industry: Intense storms are more expensive now than any time on record. In 2022, Minnesota was hit by six weather disasters that exceeded \$1 billion in property damages, the most in our state since federal agencies started keeping track. The National Weather Service reported that during May 2022, Minnesota led the nation in severe weather with 568 events. The trend is almost certain to continue.

The Commerce Department recognizes that more severe and more frequent storms are altering the insurance industry's risk profile, sometimes dramatically. Insurers can respond to more frequent and more severe storms in one of three ways:

First, in some states, insurers are eliminating their exposure to risk by simply cancelling homeowners' coverage or withdrawing from the market altogether. Louisiana's insurance commissioner declared his state to be "in a crisis" this year after more than 20 companies exited the state or shut down, forcing hundreds of thousands of hard-working families to go without coverage or to pay much higher premiums.

Second, insurance companies are raising premiums or changing benefits to cover expected risks – in ways that homeowners may not notice. In Minnesota, that trend has led to more unhappy consumers. Commerce has recorded a 55 percent increase in homeowners insurance complaints since 2020. Many of those complaints are from homeowners concerned about coverage denials or unexpectedly high out-of-pocket costs after damage from wind or hailstorms.





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While perhaps understandable in the face of unprecedented business challenges, those two approaches point to a tension between two of the main objectives of insurance regulation: protecting consumer interests and ensuring a healthy and sustainable marketplace. That's why the Minnesota Department of Commerce is advancing a third strategy: reducing insurance risk exposure through mitigation.

By mitigating the risks posed by extreme weather events, we prioritize the legitimate interests of both homeowners and insurance companies in responding effectively to the climate crisis without causing economic hardship. Our approach also reflects the business reality that in our new normal of extreme weather, it is cheaper to pre-cover storm damage rather than recover from it.

A program for pre-coverage would be a win-win for homeowners and the insurance industry and is the basis for a proposal from the Walz-Flanagan administration called Strengthen Minnesota Homes. The program would couple grants for Minnesotans to have sturdier homes with premium reductions that recognize risk decreases as resiliency increases.

Strengthen Minnesota Homes is modeled after a successful 12-year-old program in Alabama ([StrengthenAlabamaHomes.com](https://www.strengthenalabamahomes.com)) that provides grants to retrofit existing single-family homes to reduce damage from strong winds.

As in Alabama, Minnesota's program would require grant recipients to meet eligibility requirements and to hire certified contractors to meet a standard set by the Institute for Business and Home Safety known as the FORTIFIED Home. The FORTIFIED standard is based on decades of research into the construction methods that are most effective in protecting homes from severe weather. In addition to significant resiliency benefits, Alabama research found that homes that meet the standard have a higher resale value.

Strengthen Minnesota Homes would create a valuable opportunity to embed equity into Minnesota's climate resiliency efforts by prioritizing the low-income populations that are disproportionately impacted by climate change and that have the fewest resources to protect their homes. In that respect, Strengthen Minnesota Homes resembles Minnesota's Weatherization Assistance Program, which is funded by the federal government and administered by Commerce.

Minnesota's Commerce Department is uniquely positioned to advance the Strengthen Minnesota Homes approach as ours is the only state agency in the country that regulates both the insurance and energy industries. We would apply our experience helping income-eligible Minnesotans make the inside of their homes more energy efficient to a program that makes the outside of their homes more resilient. Both programs would help Minnesotans save money, too.

Minnesotans are understandably proud of our reputation for personal resiliency. That's an important value in this conversation because pre-coverage requires boosting resiliency home-by-home. While investing to stormproof the roof of an individual home may only benefit a single homeowner, individual action multiplied across an entire community or communities can meaningfully shrink the insurance risk posed by climate change. That would benefit all Minnesotans.



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Gather, GROW and Refill Your Team's Energy Tank with These Four Steps

By Laurie Guest

There's never a perfect time to pause your day-to-day work and focus on the internal team, but when you do make the effort, the dividends are immediate. Setting aside an hour, a half-day, a two-day retreat or anything you can manage as a team will provide the opportunity to gather together, grow as a team and refill your collective energy tank in order to bust out of service fatigue and return to delivering excellent customer service in every interaction.

Refill the Team's Energy

Your first step to regaining the capacity to do your work at your fullest potential is to heighten self-awareness and lean into the responsibility that you must refill your tank. Just like a video game avatar who seizes every opportunity to grab more energy for their harrowing journey ahead, you also need to seek out and embrace the chance to replenish yourselves wherever you find it.

The good news is there are easy, actionable ways to find and create more energy for yourself and your whole team. It starts with committing to a "Gather and Grow" mentality that brings a team together (virtually or in person) and facilitates the kind of growth that fills your team's energy tank and returns your business to a thriving state in the marketplace.

This four-step G.R.O.W. process will show you exactly how. G – Game On!

Gaming at work might not be an intuitive way to encourage your team to spend their time. But gaming on the job is an easy way to bring hearts and minds together in pursuit of your common professional goals. Friendly sales competitions, staff meetings with moments of levity, and experiential outings with your team are all impactful ways to bust out of service fatigue.

To take your workplace gaming to the next level, consider uniting over a cooperative strategy that can break the boredom or monotony of a day. You can boost teamwork qualities through games that bring a team around a collective purpose and goal. These types of efforts are shown to reduce stress and help participants cope with work-related fatigue.

R – Rule Reminders

It seems every business needed to adjust rules, policies, and offerings over the last two years to accommodate the global crisis. Process procedures changed for everything from hotel housekeeping to checking out books from your local library! Frequent change without strong internal communication leads to trouble. Making time to "accuracy audit" will help your team find their footing again when it comes to customer instruction.

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Conducting an accuracy audit is easier than it sounds, and it's the perfect agenda for the next time the team gathers together. Does your website match the current offerings? Do all members of the team know the current rules, even if they only work a few hours a week? Is everyone clear on the current processes of your organization internally and externally? Francis Ford Coppola, the famous film director, was once asked what his secret to success is. He answered, "The first thing I do is make sure that everyone on set is making the same movie." You are the director of your workplace set. Get all the characters on the same page.

O – Optimism

The dedication to sincerely working toward a better tomorrow is imperative for personal and professional growth. That's not to say that finding the silver lining in every situation is easy. Far from it. However, when a crowd gathers, its members can feed off each other's attitudes, mindsets, and perceptions, the good and bad vibes quickly dominoing from one person to the next. For example, observe any boat-rocker on staff who starts a rumor laced with a little over-the-top emotion and see how fast the fire spreads ill-will among the team. Disaster!

However, only you can prevent forest fires! Take the time to gather regularly (even if in a virtual format) and stay in positive communication to decrease the chance of an unnecessary negative spark. Strive to provide frequent updates, truthful status reports, and lead by example with your own optimistic attitude.

W – Warm Welcomes

The odds are good that when your team gathers the next time, there will be new faces on board. Don't underestimate the power of a warm welcome. No one likes the feeling of being the "new kid in school" and your compassion and kindness (regardless of your position at the company) can go a long way to get new staff off to a great start with the team. Remember to share those unwritten rules everyone else knows about (like, "Use any coffee mug except the purple one with the smiley face. That's Sandy's and you all know not to touch it.") Consider assigning a first-week buddy to each new team member to help shave the learning curve and make them feel more at home.

Making the time to G.R.O.W. (group gaming, rules review, optimistic outlooks, and warm welcomes) will reboot the energy tank of your organization and make sure everyone is busting out of Service Fatigue with full power and a positive outlook.



ABOUT THE AUTHOR

A Hall of Fame keynote speaker and author, Laurie Guest, CSP, CPAE, is an authority on customer service excellence. Laurie blends real-life examples and proven action steps for improvement. She is the author of two books and is writing a third on the topic of service fatigue. To learn more or connect with Laurie, visit www.LaurieGuest.com



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Too Little, Too Late: Why You Should Make the Effort to Offer to Insure Properties to Value

By Matthew Davis



"Full coverage." Does that phrase sound familiar? It should because we've heard it said by claimants in errors & omissions claim after errors & omissions claim. Why does the insured have inadequate limits?

Because you assured them—incorrectly, it turns out—that they had “full coverage.” To make matters worse, you never mentioned a thing about coinsurance or replacement cost, which is how—they solemnly explain to the jury—they wound up with a severely uninsured loss.

Over the past decade, Marshall & Swift/Boeckh estimate that some 60% of residential homes are undervalued by roughly 15-20%—and that was before the recent explosion in construction costs caused by supply chain issues, hurricanes, the pandemic and the war in Ukraine. You’ve of course heard that the current rate of inflation may be as much as 8% on an annual basis but the cost to repair or rebuild a damaged property, residential or commercial, is up by about 15%.

Consider the implications of the number of underinsured properties in the context of your business. The odds are, many of your customers were already underinsured by their own choice but, even if their policy limits were exactly where they needed to be a year ago, inflation has put even those sensible customers at risk of incurring a coinsurance penalty.

If you’re like the vast majority of agents, you have a lot of customers concentrated in a relatively small geographic region. What if it gets hit by a wildfire, hurricane, tornado, derecho or severe rainstorm? You could wind up with dozens of claims involving customers whose limits are not enough to repair or rebuild their property.



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A man and a woman are sitting at a table, smiling and fist-bumping each other. The woman has long blonde hair and is wearing a dark blue long-sleeved shirt. The man has dark hair, glasses, and a beard, wearing a green jacket over a dark t-shirt. They are in a bright, modern setting with large windows in the background.

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Sadly, given the number of customers who have claims each year and the likelihood that inflationary pressures have rendered their limits inadequate, it won't take a catastrophe to have claimants—and their attorneys—lined up at your door.

There is, however, a silver lining to this ominous, dark cloud. In ordinary times, if you asked a customer if they would like a quote with higher limits, their inevitable response would be, "Why?" And in ordinary times, your sensible reply—that it makes good sense to reassess limits periodically to ensure that the property is insured to value—would have often been met with a shrug or "Maybe next year..."

This year is different and these are not ordinary times. Plus, inflation is very much in the news these days, so your suggestion that it is time to revisit limits and your explanation is much more likely to be heard.

Needless to say, your offer of a quote with higher limits should be made in writing and you need to follow up to close the loop. If your customer still insists upon sticking with their current limits despite your explanation, that's their decision to make. Just be sure you document it.

If they express interest? Do not offer to assess the replacement cost of their property yourself—not unless you have serious training that qualifies you to make such an assessment, especially considering rapidly escalating prices. Ideally, their current property carrier will be willing to make that calculation. If not, be prepared to suggest a local professional resource, such as an appraiser or construction company, that can offer an expert opinion about the replacement cost of the property.

If the expense scares them off, suggest fallback options like an estimator program that calculates replacement cost based on location, square footage, construction type and a variety of other factors that your customer—not you—should provide. The insured is the best person to provide this data and we have seen many E&O claims resulting from errors made when inputting key variables like square footage.

Once your customer has arrived at the correct value, obtain written quotes based on that figure. If the carrier has an available replacement guard endorsement, offer that, too. Again, document your customer's response, and if it is a "yes," get the new limit in place immediately. Remember: Too little, too late is no good for anyone.

Yes, this does sound like a lot of work but bear in mind that many of these efforts will result in higher commissions for you as a benefit of helping your customer. Still not convinced? Count the number of property policies written through your agency, then determine what the deductible is on your E&O policy—and the aggregate, if you're lucky enough to have one.

The real question isn't whether you can afford to make the effort required to contact all these customers; it's whether you can afford not to.

Matthew Davis is a vice president and claims manager with Swiss Re Corporate Solutions and works out of the Kansas City office. Insurance products underwritten by Westport Insurance Corporation and Swiss Re Corporate Solutions America Insurance Corporation, Kansas City, Missouri, members of Swiss Re Corporate Solutions.

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Our professional designation programs are among the most respected in the country. By training your agency force, you protect your agency and your customers. Having the knowledge to be your customers trusted source for insurance protection is invaluable. The Big I MN is the provider of this training including highly respected speakers and relevant topics.

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ADVOCACY

One of the most valuable assets of Big I MN membership is having a dedicated lobbyist in the state and multiple lobbyists on the national level. The Big I MN advocates for your independent agency survival. Our contracted lobbyist, Robyn Rowen, has built relationships with legislators and the Department of Commerce over the past 15 years so that we have an inside track to prevent bad legislation and help modernize systems.

EVENTS & NETWORKING

Annual EXPO – The Big I MN's largest gathering of insurance industry professionals from agencies, carriers and vendors alike. Get together for education, awards, food, drink, and NETWORKING!

Regional Golf Outings – Several golf outings are held throughout the summer in the state. Enjoy the short MN summer with your industry partners and make those connections that are so important to your agency success.

Emerging Leaders – The gathering of young insurance professionals for networking, sharing their successes and challenges and growing in their professions throughout the year.

Specialty Programs: MyNetwork Groups focused on cohorts with like positions such as owners, producers, women in leadership roles, etc. Executive Retreat programs are in the works for 2023.

The Big I MN and our Power in Partner members support local colleges and universities in their Risk Management and Sales programs. By involving our agency and carrier members, we can communicate and build awareness of the independent agency system and the unlimited possibilities for future entrepreneurs and leaders. Get involved by volunteering your time to connect with these groups.

ADDITIONAL RESOURCES

Catalyit – A technology resource to answer all your biggest technology questions in one place, simplifying technology for insurance agencies.

Company Contract Reviews – The National Big I has reviewed many company contracts and can analyze the specific benefits and or points to consider for your individual agency benefit. All members have access to this information.

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Sell EFT in 2023

The first quarter of a new year is always a good time for an agency to implement changes that will increase profitability, streamline processes, and improve the customer experience. An inexpensive strategic plan that any agency could launch is to offer all insureds an automatic bill pay option. Many personal lines customers have embraced Electronic Fund Transfer (EFT) payments in one form or another. In my experience, business customers fall behind in being offered this option.

The most unpleasant policyholder notifications an agency receives are late-payment and non-payment notices. Hopefully these documents are quickly reversed with a payment or reinstatement notices. From a processing standpoint they create uncertainty and often there is lack of uniformity between staff members in the way they are handled.

- Should I call?
- Maybe they have already paid?
- I will probably get a reinstatement notice in the mail soon.
- The E & O carrier said we shouldn't call to remind people to pay their bills.

Recent news reports from multiple sources have communicated delays in delivery of mail by the United States Post Office, not just in Minnesota, but around the country. This has increased the number of late-payment and non-payment notices in many agencies. The problem started more than a year ago. Senator Amy Klobuchar's website shares a copy of a letter she wrote to Postmaster General Louis Pujoy on December 31, 2022, in follow up to her previous letters.

She wrote:

"Residents have reported that they have not received mail deliveries for as long as two weeks, and when deliveries do arrive, they are often incomplete. These delays do not just mean residents have gone without holiday gifts, but that they are not receiving federal checks, business mail, medications, and paychecks that they rely on for their health and livelihoods."

For customers that rely on USPS for insurance invoices, late arrival is more common now, and in return payments are often not received by the carrier before the due date. Sometimes policies cancel for non-payment of premium and reinstatement of coverage is subject





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to underwriter approval. Depending on the number of previous cancellations and claim history, the request for reinstatement may or may not be granted. Most carriers charge administrative fees for late payments and reinstatements, which vary on average from \$15 to \$25, sometimes more. For insureds paying monthly and experiencing mail delays, the fees quickly add up! In agencies these situations require your staff's attention and special handling.

Making it a habit to offer all direct bill customers the opportunity to pay by EFT should serve to reduce the number of late pay and cancellation notices your agency receives and processes. When you sell or renew a policy, sell the customer on the benefits of EFT. Some carriers offer credit card payment options without charging credit card fees. Customers can use cards that have bonus incentives and are elated to learn that it is an option.

Increasing the number of agency customers that pay by EFT will help avoid potential E & O claims associated with unintended non-payment cancellations. Agency staff will have more time to focus on the actual insurance and service needs of customers. Make a push for EFT in 2023!



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