



# Mutual LINK

## *Down Home - The Experience is Real* *Paul Larson, MAFMIC Chairman 2014-2015*

Thank you for the opportunity to serve as your chairman in 2014-2015. It is indeed an honor and privilege to accept the responsibilities of this position. It was refreshing to renew so many acquaintances from over the years at the convention and look forward to the year ahead.

The mutual industry must always keep an eye on the future but respect the lessons of the past. In days gone by, the concern was about what was happening to our neighbors in the next township or even county, but now events that happen all over the world are directly affecting our everyday operations. Information flows around the world in seconds.

It is with the watchful eye of associations like MAFMIC and NAMIC that provide updated legislative, litigation & market information. These details help the member companies continue to provide the positive experiences that insureds have become accustomed to.

The key to these associations is not any one person, but it's the cooperative efforts of everyone within the group. The association is fortunate to have so many dedicated volunteers on the various committees. All of these volunteer's efforts are brought together and coordinated by an exceptional staff.

There are challenges that the industry faces, but one fact remains, the majority of us are all from Greater Minnesota (down home) if you will, operating companies which were formed well over 100 years ago because the large corporate stock companies did not want anything to do with "greater Minnesota".



*Continue on page 2...*

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# Down Home

## Continued...from Cover Page, Paul Larson, Chairman Letter Down Home - The Experience is Real

The farm mutual companies have been doing a superior job of providing an excellent experience, an experience that is genuine and real. Our members provide a "down home" atmosphere while bringing the experience of updated coverages & technology to every insured. The experience continues & must remain positive for generations to come.

The theme for the next year is "Down Home -The Experience is Real". This is a testament to the successes & future of MAFMIC & each individual member company. As we move forward, let's continue the tradition of being involved, volunteer, as your interest dictates and always remember, "Down Home -The Experience is Real".



*Paul Larson, MAFMIC Chairman 2014-2015*

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## ~ Member Profile of Spring Vale Mutual ~



Spring Vale Mutual was formed by a group of farmers that lived in the town of Spring Vale, Wyanett, Dalbo & Maple Ridge townships are all located in Isanti County. This group met at one of the farmer's home for the purpose of organizing a "town" insurance company in September of 1885. Thus the 1<sup>st</sup> Annual Meeting for Spring Vale Mutual was held in January of 1886. At that time the office was located in Spring Vale. In 1933 the office was moved to Dalbo and remained there until January 2012 when it relocated to our present building in Mora. During the past 128 years Spring Vale Mutual has employed eight Secretary/Managers and there has never been a merger with another mutual.

We write the fire, lightning & additional lines for farm and homeowners and package the policies with North Star Mutual.

There are six directors on the Spring Vale Mutual board. We have two full time employees and one part-time. We also work with an independent inspector and loss adjusting firm. We have 19 agencies that write in 12 counties for our mutual.

The Board of Directors and employees of Spring Vale Mutual Insurance Company are dedicated to building a strong foundation for the company by working towards excellent customer service and establishing a successful partnership with our agents and policyholders.

Our goals for the next five years are also our biggest challenges that our mutual is encountering. We need to remain competitive in the market and to serve our policyholders with the trustworthiness that they deserve. In this ever-changing world of technology we need to move in the best direction possible that will benefit our policyholders and the agents. They expect the technology that is offered by many companies in the industry. As a small mutual it will become a balancing act between cost effectiveness for the company and meeting the technology needs of the agencies & policyholders alike.

Over the years we have donated to various community organizations which include schools, fire departments and different local events. With relocating to Mora we hope to get more involved in this community.

If I were to describe our company in one word, it would be "Reliable" We have been serving our Members Reliably since 1886!

### Spring Vale Mutual Building



### Editorial Advisory Committee

Karl Porisch - *Chairman* - Western Mutual  
 Jim Barta - *Vice Chairman* - Jim Barta CPA, PA  
 Dan Baasen - Northland Securities  
 John Dunn - Priority Data  
 Deb Liden - Bray-Gentilly Mutual  
 John Neal - Willenbring, Dahl, Wocken & Zimmerman  
 Dan Stewart - Berean Claims Service, Inc.  
 Steve Reller - *Board Liaison* - RAM Mutual  
 Jerry Zenke - Mound Prairie Mutual  
 Dani Hennen, MAFMIC - *Staff Liaison*  
 Arlette Twedt, MAFMIC - *Staff Liaison*

Send address changes to  
 Mutual Link, PO Box 880, St. Joseph, MN 56374  
 or [info@mafmic.org](mailto:info@mafmic.org)



**February 2014 Board Meeting Synopsis** *Greg Parent, Secretary-Treasurer*

The MAFMIC Board of Directors held their annual financial review and board orientation meeting at the Double Tree Hotel in Bloomington on Sunday, February 2 during the convention. A couple of items of routine business came before the board, but the primary focus of this meeting each year is to review and approve the financial statements from the previous year for distribution to the membership at the Annual Meeting. Secretary-Treasurer Greg Parent presented the 2013 financial statements. The board discussed several items and approved the financial report as presented. The financial report was then given to the membership at the Annual Meeting on Tuesday, February 4.

Chairman Jeff Mauland recognized the retiring board members, Diane Boucher of King Town Farmers Mutual, Connie Jaskowiak of Young America Mutual, and Immediate Past-Chairman Linda Jaskowiak of Sumter Mutual. Chairman Mauland also welcomed the new incoming board members, Kelly Dregson of Vineland-Huntsville Mutual and Carol Maciej of Mid-Minnesota Mutual. Chairman Mauland recognized the new Vice Chairman Aaron Grove of Sverdrup Mutual and set to begin his sixth term as Secretary-Treasurer, Greg Parent of German Farmers Mutual. The new board members officially assumed their positions at the Annual Meeting on February 4 while the Vice Chairman and Secretary-Treasurer were elected to their positions at the Annual Meeting.

Chairman Mauland and Secretary-Treasurer Greg Parent presented a brief update on the Amended and Restated Articles & By-Laws. Those two documents were on the agenda for approval at the Annual Meeting. Chairman Mauland also indicated that the board would be discussing the MAFMIC Golf Outing at their March meeting. Chairman-Elect Paul Larson presented his board liaison assignments to the various MAFMIC committees for his upcoming 2014-2015 term as MAFMIC Chairman.

The next scheduled board meeting is the first quarter meeting to be held at the Le St. Germain Suite Hotel in St. Cloud on Tuesday, March 11 prior to the beginning of the Short Course which will be held at the Rivers Edge Convention Center in St. Cloud.



Greg Parent  
MAFMIC Secretary-Treasurer

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*Aaron Cocking, MAFMIC Director of Government Affairs*



## 2014 Legislative Session

The 2014 legislative session will kickoff on February 25. This is one of the latest starts to a legislative session in state history. The last time a session started this late was in 2006, when the session came to order on March 1. The constitution requires them to adjourn by May 19 this year. However there have been rumors, as there are every year, that they want to adjourn by Easter. While this seems unlikely, the deadlines the legislative majorities have established seem to point to this as a possibility.

The biggest issue that legislators will be looking to address in this session is a bonding bill. This is money that the state will borrow for capital projects. It is likely the bonding bill will near \$1 billion. Although Democrats control both the House and the Senate, this is one area in which they will need to find Republican support. The constitution requires a 3/5 majority to incur debt for the state and neither House or Senate DFL majorities can get there without GOP support. The other big issue that is likely to be addressed is a raise in the minimum wage. Both the House and the Senate agree this is something they will pass. The question is how much the increase will be, not whether there will be an increase.

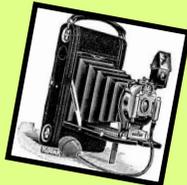
On the insurance front, an insurance fraud bill will likely pass. MAFMIC participated in a working group that helped to shape the recommendations included in this bill.

I will be monitoring any issues that arise during the session while I am at the capitol and will be updating MAFMIC members on what is happening. If you would like to receive my weekly report, please email [aaron@mafmic.org](mailto:aaron@mafmic.org) and ask to be added to the list.

*Thanks to our photographers*



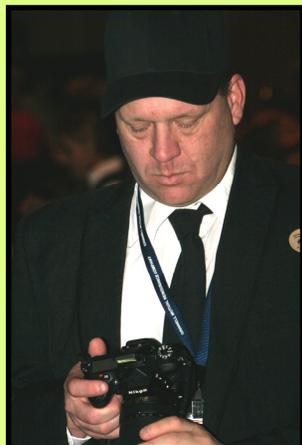
M.A.F.M.I.C.  
REGISTRATION



*Jonathon Troe,  
Owatonna Mutual*



*Dean Kerfeld,  
RAM Mutual*



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**Awards....Presentations....New Positions .....CONGRATULATIONS!!**



**2014 Robert C. Seipp Service Award** was presented to Jim Barta. This award is given in recognition of those individuals who have provided service and given generously of their time and expertise to promote a professional image for the ultimate benefit of the mutual insurance industry. Congratulations Jim!!

**2014 Volunteer of the Year Award** was presented by Lori Olmscheid, MAFMIC Member Services Director during the Annual Business meeting to Jim Dauphinais, Grinnell Mutual Reinsurance Company. In appreciation of his commitment and service to the association. Jim was thanked for his outstanding contributions and for inspiring others to perform at their best! We appreciate your time and support.



*We would like thank you for all of your dedication, time, commitment and effort. You truly make a difference to the MAFMIC organization!*



**2014 MAFMIC Vice-Chairman Aaron Grove**, Manager of Sverdrup Mutual was voted in at the MAFMIC annual business meeting. Congratulations Aaron, we wish you much success as you move through the chairs.



**MAFMIC welcomes two new district directors.**



**Kelly Dregson**, Manager, Vineland-Huntsville Mutual as **District 1 Director**, replacing Director **Diane Boucher**, King Town Farmers Mutual.  
**Carol Maciej**, Manager, Mid Minnesota Mutual as **District 4 Director**, replacing Director **Connie Jaskowiak**, Young America Mutual.

*We would like to congratulate everyone for their achievements this past year and much success moving forward!*

**Retiring Directors from District 1 & 4**



**Connie Jaskowiak**, Young America Mutual and **Diane Boucher**, King Town Farmers Mutual

**PROGRESSIVE CASH WINNERS**

- \$50 :** Dale Ulve, Claremont Farmers Mutual
- \$100:** Bill Broberg, Kerkhoven & Hayes Mutual
- \$200:** Leland Froehling, Madelia Lake Crystal Mutual

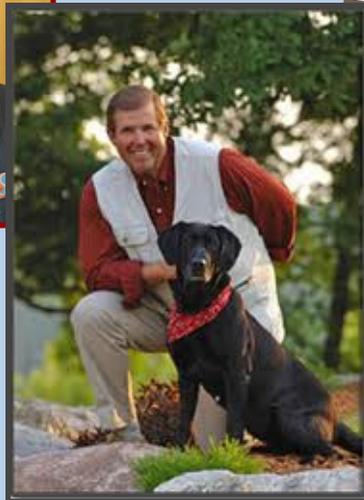
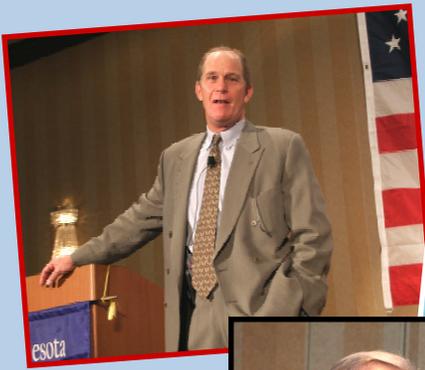
- \$50 Survey Winner:** Lia Pelletier, RAM Mutual
- Crocheted Table Cloth:** Eric Gesell, Holmes City Farmers Mutual
- Cabela's \$500 Gift Card:** Gwen Batalden, Redwood County Mutual
- \$500 CASH:** Larry Mathison, Bloomfield Mutual
- Smart Flat Screen TV:** Ann Hoff, North Star Mutual



# 2014 CONVENTION HIGHLIGHTS



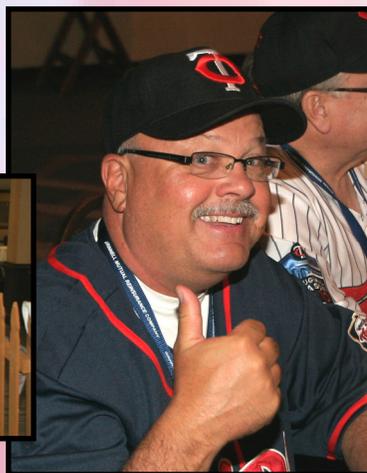
# 2014 CONVENTION "Speech, Speech"





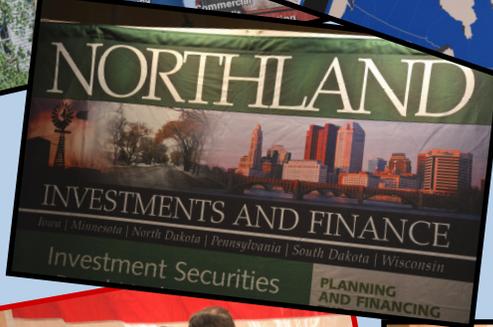


# THE CHAIRMAN'S RECEPTION



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## 2014 MAFMIC Spring Agents' Meeting

### LOCATIONS:

**APRIL 16**    **MANKATO**    Verizon Wireless Center  
1 Civic Center Plaza, Mankato, MN  
**APRIL 17**    **MAHNOMEN**    Shooting Star Casino  
777 S Casino Rd, Mahnomen, MN

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*. We do not give partial credit for any portion of this seminar. **(Approval Pending)**

### Seminar Schedule

8:30-9:00 am      Registration & Coffee  
9:00-12:00 pm    Ethics, It's the Law ..... *Gloria Thompson, CIC, American Agency, Inc.*  
12:00-12:45 pm    LUNCH  
12:45-2:00 pm    Agents' Role in the Claims Process ..... *Scott Gleitz, North Star Mutual*  
2:15 - 3:30 pm    Farm Fuel Storage, Wood Burning Stoves..... *Eric Gesell, Holmes City Farmers Mutual*  
The EPA and Regulation Nation

#### Cost and Registration

- For **Mutual Insurance Company Agents** the Early Bird registration fee is **\$98.00 before March 28th**. However, the registration fee *after March 28th* is **\$125.00**.
- For **Non-Township Mutual Agents** the seminar registration fee is **\$160.00**. The registration fee *after the deadline* is **\$185.00**.
- Lunch and breaks will be provided.
- Please complete the form below and return with payment to MAFMIC. **Registration deadline** is 10 days prior to the scheduled date of the meeting. **PLEASE NOTE:** You will be notified only if the location for which you registered is full or cancelled. No other correspondence will be sent.

#### Cancellation Policy

- Cancellation notices received on or before March 28th are 75% refundable; by April 11th 50% refundable.
- No refunds will be made after April 11, 2014; however, you may substitute a participant at no additional charge.
- All registration cancellations and transfers must be made in writing and sent to [info@mafmic.org](mailto:info@mafmic.org) or faxed to (320) 271-0912

## 2014 MAFMIC Spring Agents' Meeting Registration Form

Name \_\_\_\_\_ License Number \_\_\_\_\_  
Home Address \_\_\_\_\_  
Agency Name & Address \_\_\_\_\_  
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Mutual(s) \_\_\_\_\_  
Location Attending (Circle One):                      Mankato                      Mahnomen



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**The Growth of Appraisal**  
**By John J. Neal, Attorney**  
**Willenbring, Dahl, Wocken & Zimmermann, PLLC**

In recent years, we have seen an uptick in requests for appraisal. The appraisal process is mandated under Minn. Stat. § 65A.01, subd. 3, for homeowner's insurance policies and Minn. Stat. § 67A.161, for farm policies or TP-1 policies. There is also a provision in both our homeowners' and farm policies, regarding the appraisal process.

Presumably, the appraisal process was meant to be a method to efficiently and cost-effectively resolve disputes concerning the amount of an insurance loss. Under this process, the insured and insurance company each select their own appraisers, who in turn select a neutral umpire. Both appraisers and the umpire attempt to determine the "amount of loss." If at least one appraiser and one umpire agree as to that amount of loss, if any, then an "award" is issued. The award, once issued, sets forth the amount the insured is entitled to for the loss.

The recent uptick in requests for appraisal is likely due to a 2012 Minnesota Supreme Court case, *Quade v. Secura Insurance*. There, the Court determined that appraisers, as part of the appraisal process, have the authority to, and in some cases must, determine the *cause of loss* in order to appropriately determine the "amount of loss." This becomes a fine line because the "cause of loss" may and sometimes does affect coverage determinations and the application of certain exclusions.

Take for example a chimney-fire claim. The insured asserts that they experienced an out-of-control chimney fire that resulted in cracked tiles and the need for a new chimney. The insurance carrier's adjuster, however, concludes that the cracked chimney tiles were the result of normal wear and tear over many years of use and not the result of an out-of-control fire. The insured then requests an appraisal. An umpire agrees with the insured's appraiser and determines an "amount of loss" to repair the chimney. With this appraisal award, the insured's attorney claims that coverage must exist because the appraiser and umpire would not have awarded damages if it did not determine the cause of loss, namely fire. And, under the Minnesota Supreme Court case referenced above, it is within the authority of the appraisers and umpire to determine causation. Therefore, the insured's attorney concludes that the cause of loss was fire and the appraisal award sets that amount of loss. The carrier, however, continues to stand by its determination that the claimed damage was due to normal wear and tear and not a chimney fire. The insured's attorney then marches into Court, claiming that coverage exists per the appraisal award. Worse yet, the insured's attorney submits authority that appraisal awards are subject to binding arbitration under the Minnesota Arbitration Act (which there is such authority). And, the attorney claims that the insured is entitled to attorney fees since the Arbitration Act allows it. These type of examples are playing out across the state.

Based on this scenario, one can see how appraisals have transformed into a trial in and of themselves. In fact, more and more attorneys for the insureds are conducting appraisals in such a fashion, with witnesses present and a court reporter taking testimony. From this, appraisals are no longer an efficient and expedient way of resolving insurance losses; instead, they have become expensive, protracted means of litigation.

While we expect additional case law will further define the appraisal process and how it should be treated, for now be aware of these scenarios next time appraisal is requested.

# Crossroads ~ Dan Baasen, Northland Securities

The investment environment of the last ten years has witnessed volatility unlike any period in recent history. Bankruptcy, foreclosures, high unemployment; these headlines have been front and center in our media.

What can we expect from the US economy in the years, months and days ahead? What will the headlines of tomorrow do to the investment portfolios we have today?

### Are we at an "Investment Crossroad?"

The volatility of both equity and fixed income investments over the last ten years has been enough to challenge the best of market strategists. Are interest rates going to climb back to historical averages over the next three to five years? Will inflation return to our economy? Consider the last ten years market returns by matching the level of key average to the proper date:

<u>Date</u>	<u>Dow Jones</u>	<u>S&amp;P 500</u>	<u>10 Yr Treasury</u>
12/31/2003	_____	_____	_____
12/31/2008	_____	_____	_____
12/31/2013	_____	_____	_____
	10,453	1,111.80	4.15
	8,776	1,829.50	3.00
	16,576	829.64	2.22

*(Answers on the next page)*

These indices would indicate that we have recovered significant value in equity markets since the crisis of 2008-2009. These equity averages show over 100% increase in value over the last five years. Is the economy strong enough to sustain or expand values over the next three to five years? Good question! A better question is "What is my risk tolerance today and do I have the ability to weather similar volatility going forward?"

Bond markets have experienced similar volatility. In May of 2013, the return on the Ten Year US Treasury Bond index stood at 1.37%. By the end of 2013 that same index showed yields at just over 3%, over 100% higher than just 8 months before! Are we looking for rates of return on bonds to go higher or lower and how will that affect me?

I contend that volatility is here to stay and what might have been a safe or risky investment five years ago might not offer the same safety or opportunity going forward.

The environment has changed dramatically in recent years and a case can be made for markets to go up or a case for markets to go down from here.

I propose it is time for each of us to complete an "investment physical exam!" This investment physical should help determine how your investments fit your opportunity and risk comfort levels.

*Are you close to retirement?*

*Can you replace investment losses over time if markets correct downward?*

*What are my potential risk/reward levels of my current investments?*

*What are my liquidity needs near term?*

These are just a few of the questions you should ask yourselves.

*Continued page 15*

## Continued... Crossroads ~ Dan Baasen, Northland Securities

We could be at a "Crossroads"

*Are markets going up?*

*Are markets going to be down?*

*Will markets be stable?*

*What direction would benefit you the most?*

Contact your trusted advisors and get an "investment physical" Done properly it should reduce your personal volatility for the investment environment in the challenges ahead.

### Dan Baasen

612-851-5916

#### Answers:

<u>Date</u>	<u>Dow Jones</u>	<u>S&amp; P 500</u>	<u>10 Yr Treasury</u>
12/31/03	10,453	1,111.92	4.15
12/31/05	8,776	890.64	2.22
12/31/13	16,576	1,829.50	3.00

\*\*The opinion of the author does not represent the opinions of Northland Securities\*\*

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## Microsoft Windows Keep Changing

John Dunn, Director of Business Development, Priority Data

A few Mutual Link issues ago we warned that Microsoft was going to stop supporting Windows XP. The need to move beyond a Windows XP machine is very important for anyone conducting financial or other business with personal information (yes, that means INSURANCE!) for security reasons. We won't revisit this issue again but instead the challenge of Windows 8.

If you are buying a new PC or installing a new operating system on your PC the default will be the newest system Windows 8. Windows 8 is drastically different from previous Windows programs. Windows 8 was designed to work on both a tablet and PC so it has a unique set up that makes it different.

If you buy a touch screen laptop or PC this set up will make sense to you, if you don't you will probably be frustrated by Windows 8 at first (even the tech savvy staff here at Priority Data found it frustrating at first). Here are a few tips to help you navigate Windows 8 to start:

\*Ask your hardware provider to help you install a "Windows 7 skin" on to your Windows 8 machine. This will bring back your start menu and start you in the desktop view not the standard tiles view of Windows 8. You can also use your search engine of choice to find a Windows 7 skin yourself.

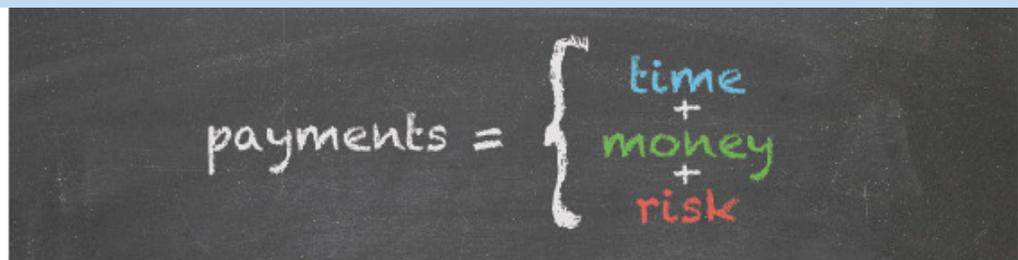
\*Remember hovering your cursor on the right side of the screen will usually get you various menu options in Windows 8 much like the menu bar at the bottom of old windows systems.

\*Don't ignore the "tour" the first time you start your machine. We all have grown accustomed to skipping these when we get new computers, don't this time!

\*Don't be afraid of searching (Bing, Google, Yahoo, YouTube): How to use Windows 8?

If you know yourself all too well and don't want to even attempt to go down the Windows 8 route, HP just announced they are offering new computers with Windows 7 installed for a time.

Windows 7 is much more like your old Windows XP or Vista systems so you won't be completely confused. It is used by most businesses and is a completely stable and supported Windows product.



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# Job Opportunities

## MANAGEMENT POSITION, Southeastern Minnesota

Township Mutual in Southeastern Minnesota is looking for a Manager. This is a strong and growing company. Insurance background is a must and experience with computers is a plus. Send resume to Mary Thompson, P.O. Box 218, Waseca, MN. 56093.

## MANAGEMENT POSITION, Lamberton, Minnesota

The Redwood County Farmers Mutual Insurance Company of Lamberton, MN has their manager position open due to retirement. We are a progressive township mutual insurance company with four employees operating in southwest Minnesota. Must be willing to locate in the Lamberton, MN area.

Qualifications: Insurance Background  
Excellent People Skills  
Strong Work Ethic  
Computer Skills Necessary

Application can be found at [redwoodcomutual.com](http://redwoodcomutual.com). Send application and resume' to:  
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Redwood County Mutual Ins. Co.  
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Lamberton, MN 56152  
(507)752-7396



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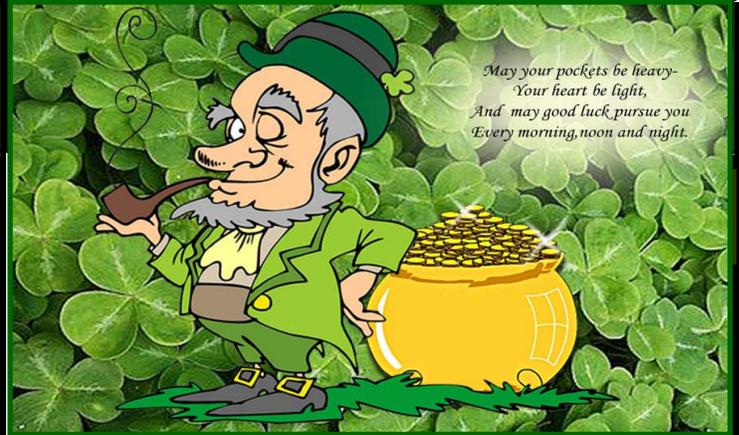


We are accountable to:



## 2014 MAFMIC CALENDAR OF EVENTS

- Mar 12-13** Short Course  
River's Edge Convention. Center,  
St. Cloud
- April 16** Spring Agents' Meeting, Mankato
- April 17** Spring Agents' Meeting,  
Mahnommen
- July 16** Manager & Director Seminar,  
St. Cloud
- July 17** Scholarship Golf Outing  
Little Crow Country Club, Spicer
- Sept 4** PIA Education Day & Trade Show  
Prior Lake Casino
- Sept 17-18** Congressional Contact Visit  
Washington D.C.
- Sept 21-24** NAMIC 119th Convention  
National Harbor, Maryland
- Nov 18** Fall Regional Meeting  
Shooting Star, Mahnommen
- Nov 19** Fall Regional Meeting  
Holiday Inn, St. Cloud
- Nov 20** Fall Regional Meeting  
Ramada Inn, Rochester
- Nov 21** Fall Regional Meeting



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### Financial Statements

It is also time again to collect company financial statements.

You can send them to:

PO Box 880, St. Joseph, MN 56374

or fax to: (320) 271-0912

**DEADLINE: March 14th !!**



To submit an article to be published in the Mutual Link please send them to Mutual Link, PO Box 880, St. Joseph, MN 56374 or email them to [info@mafmic.org](mailto:info@mafmic.org).