



# Mutual LINK

*“Navigating the Future ~ Together”*  
*Gary Swearingen, MAFMIC Chairman*

Nothing fits better with my theme for this year than MAFMIC. We have completed a successful annual convention, spring agents meetings, congressional contacts visits in DC, a successful legislative session without harmful legislation and a very successful manager’s workshop. We have the Manager’s & Directors seminar, the golf outing, the short course planned and ready to go, and a lot of work has already been put into place for next year’s annual convention. The planning process is still happening for a policy school in the future as well. This all happens with the very strong skills of our MAFMIC staff, Aaron, Dani and Arlette. With their skills they help the committees that are responsible for planning these events be successful. We have many very important committees that help provide resources to help all of our mutual members be successful. We have had very high participation from our membership at all of these events and committee meetings. Because of this participation we are all working together to make our mutual industry better for the future. We cannot do this alone and we all need to work together to make sure that we are a strong industry that can support our policyholders in 5, 10, 15, 20 years and beyond.

I want to thank our staff of Aaron, Dani and Arlette, the MAFMIC Board of Directors, our excellent committees and our strong membership. Our prior chairman had written how fast their years had gone. I have to agree as my year is now close to half over already. I’m so thankful that I’m able to be in the farm mutual industry working with so many caring people. Thank you to the membership for giving me this opportunity.

I look forward to seeing many of you at the future MAFMIC events that are coming up. Please keep an eye out in the Mutual Link and emails for all the information on these events and plan on attending.

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*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.***

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# PRIORITY DATA

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Priority Data would like to thank our 20 Township Mutual clients for their business. It is our pleasure to serve MAFMIC members and we look forward to supporting the Minnesota farm mutual industry for years to come.

Our Agent Rating software is currently being used in nearly every county in Minnesota; and we recently launched our latest cloud-based software, a fully customized policy processing system called *PDSpectrum*®.

Contact Priority Data to see how our software solutions can fit your mutual's needs at [sales@prioritydata.com](mailto:sales@prioritydata.com).

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## Member Profile of Southwest Mutual



### Manager, Scott Heidebrink

Our company consists of 3 companies, Little Rock Mutual, founded July 9, 1894 by farmers in Little Rock Township & three other area townships.

Business commenced on October 22, 1894. July 1, 1985 Little Rock merged with Murray County

Mutual of Slayton MN, which then was named Little Rock-Murray Mutual. On January 1, 1986 our mutual merged with Rose Dell Mutual of Luverne MN which then was named Southwest Mutual.

Southwest Mutual writes all lines permitted by 67A – named perils.

We have nine employees which includes 1 Manager, 1 full time inspector/adjuster, 2 part-time inspectors, 3 underwriters & 2 policy services personnel.

We have 32 Agency contracts with a total of 87 agents.

Our company business philosophy/mission statement is to be consistent in underwriting, fair & fast claim service. A company that Agents & customers can rely on.

The goals for our mutual are to continue to be a reliable, consistent company that meets the needs of our policyholders. Also, to keep our rates as close to cost as possible.

Our company's biggest challenge is to continue to strive to meet the needs of our agents for their customers, all the way from homeowners to large farm owners.

We are involved in our community by donating to our local schools, service organizations, churches & fire departments.

If we had to describe our company in one word it would be ... Reliable



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**JUNE 2017 Board Meeting Synopsis** *Greg Parent, Secretary-Treasurer*

The MAFMIC Board of Directors held their second quarter meeting on June 15 at the Water Street Inn in Stillwater. In addition to routine items like the financial and management reports, district updates, and board liaison committee reports, the board discussed several items and took action on a few of them requiring approval.

Office Manager/Event Coordinator Dani Hennen provided an early update on the MAFMIC Salary Survey that had been sent out to managers the previous day. In the first 24 hours, about 40 replies had already been received. The survey will remain open for several weeks after which time results will be tabulated and made available to member companies.

Policy Committee board liaison Carol Maciej provided an update on the work the committee is doing regarding the Policy Discussion Manual. Carol reported it is a work-in-progress with another meeting to be scheduled within the upcoming months.

The board held an excellent discussion regarding the strong financial position MAFMIC is in. The board will explore the option putting certain criteria in place as it relates to member equity and designating, on the financial statement, any excess amounts beyond whatever financial strength guidelines that may be developed to certain specified areas important to the operation of the association. A further discussion of this topic will take place moving forward.

President/CEO Aaron Cocking led a discussion involving the recently announced NAMIC PFMM \$100 certification fee and what options our association may have. Aaron indicated that a number of members who hold the PFMM designation voiced their displeasure with the fee.

The board approved a new Associate Membership application for Recker Salvage.

Chairman Gary Swearingen led a discussion involving Membership Dues and several procedures that are contained in Section 3-7 of the Board Policy Manual. The board will continue to review this topic at their September meeting with several editorial revisions likely pertaining to procedures that are currently or not currently in place.

The third quarter board meeting will be held at the MAFMIC office on September 12-13. The September meeting will see the annual Employee Performance Reviews conducted by the Executive Committee and brought forth to the board for review and action regarding salaries and benefits. Members are encouraged to contact their MAFMIC District Directors with any concerns or issues that may need to come before the board.

*Greg Parent*  
MAFMIC Secretary-Treasurer

**MAFMIC CLOSED**  
**Monday July 3rd**  
**And**  
**Tuesday July 4th**



# Manager's Workshop Highlights - Grand View Lodge May 9-10th



# Managers Workshop 2017 at Grand View Lodge



Group discussions... common practice at manager's workshop

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# MAFMIC 2017 SCHOLARSHIP RECIPIENTS



Manager, Paul Stueven, Fairmont Farmers Mutual presenting *Samuel Grev* with his Scholarship.



Manager, Mark Nelson, Norwegian Mutual, presenting *Maverick Maynard* with his Scholarship.



Jen Visser, Bird Island ~ Hawk Creek Mutual, presenting *Lilly Hansen* her Scholarship.



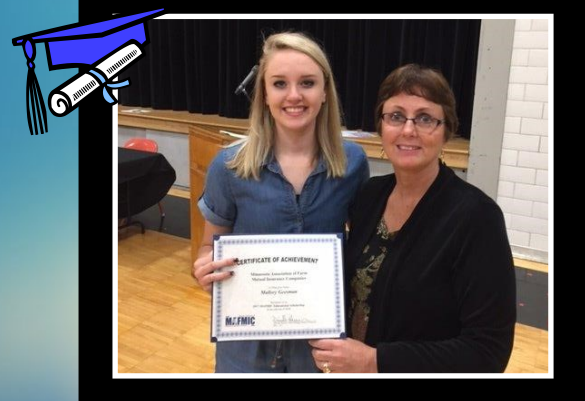
Nick Hager, Manager, South Central Mutual, presenting *Joshua Ulbricht* his Scholarship.



# MAFMIC 2017 SCHOLARSHIP RECIPIENTS



Eric Johnson, Manager,  
Woodland Mutual presenting  
*Alec Downing* with his Scholarship.



Sandy Walstom, Manager, Farmers  
Mutual of Manchester presenting  
*Mallory Geesman*,  
with her Scholarship.



Carol Maciej, Manager,  
Mid-Minnesota Mutual, presenting  
*Peter Knutson* his Scholarship.



Agent Greg Carlson &  
Jeff Van Dyke, Hope Mutual,  
presenting *Kendra Ludeman*  
her Scholarship.





**“Scene Preservation/Insurance Protection vs New Construction”**

*Jeff Brinkman, Brinkman Claim Service, LLC*

***“I’ve seen the scene and it doesn’t look good Jim” -***

In nearly every large loss scenario, the adjuster is generally one of the initial responders representing the insurance carrier after the stabilization of the scene by public safety personnel.

This early timing imposes an immediate duty on the adjuster to assist in properly preserving the scene for all who follow in the investigation process including law enforcement agencies, professional investigators and construction or manufacturer representatives.

Scene preservation starts with the first contact with the Insured and anyone who has control of the scene. This contact should include a discussion of all activities surrounding a loss, a review of the areas of damage and a frank discussion of leaving the scene undisturbed until written notice that the scene has been released.

An initial scene investigation expert and counsel should be retained and consulted at this point as both may have specific instructions for the adjuster prior to their arrival at the scene.

This may sound strictly like an article relating to fire losses, however, the process applies to construction defect, collapse, water damage, liability losses and other types of catastrophic events where the cause is potentially out of the realm of a natural event.

Once the adjuster arrives at the scene they should understand that many will be following in their footsteps. With expert and counsel instructions in hand, the adjuster should conduct a noninvasive inspection utilizing extensive photo documentation, diagraming and interviewing techniques, which should be shared only with the expert and counsel.

When in doubt regarding mitigation steps, err on the side of caution by preserving the entire scene in the event of a large loss. Subrogation potential diminishes and scene spoliation potential increases with each step taken in the mitigation process.

In losses with localized damage or less severity, preserve the immediate affected area and focus on mitigating the peripheral zones of the loss site with the guidance and approval of your expert and counsel and clearing the protocol with any involved law enforcement entity.

Nothing in this process should involve manipulation or structural alteration of the suspected area or any system tied to the suspected area such as electrical lines, gas lines, heating components or products that may even be remotely involved. Appliances, switches, faucets, valves, etc. should be left unaltered and utilities should be shut off at the service level by first responders or their designated subcontractors.

Mitigation steps can generally include removing personal property in outlying areas, securing doors and windows, roofs, etc. and covering any exposed areas of the immediate scene.

*Continued on page 11*

*Continued from page 10*     **“Scene Preservation/Insurance Protection vs New Construction”**  
*Jeff Brinkman, Brinkman Claim Service, LLC*

This activity should also be sufficient in preventing onlookers from exploring an unsecured scene and potentially damaging a subrogation or criminal case and ensure the scene will not be disturbed by weather conditions such as rain, snow, ice, wind, and even sun exposure.



The adjuster should monitor all scene activity to ensure contractors and subcontractors involved perform no work that compromises the scene and continue to communicate with the expert, counsel and law enforcement throughout the process. This entire process should be thoroughly documented with scene photographs both before and after any mitigation and sufficient documentation should be made for later reference.

**Destroyed tractor properly protected from snow and freezing rain awaiting an all-party subrogation inspection. -Taken by Adjuster, Jeremy Schafer of Brinkman Claim Service, LLC.**

While mitigation steps are being monitored, the adjuster should familiarize themselves further with the scene and continue to gather facts regarding the loss and assist in identifying parties that require notice of subrogation.

With the adjusters responding properly to a loss scene, the experts can then hit the ground running and the adjuster, the expert and counsel can the develop an action plan for the further investigation.

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## “What to do when you have a disgruntled customer online”

*Dan McCue, Digital Marketing Strategist  
Grinnell Mutual Reinsurance Co*

What happens when a customer’s online interaction with your company becomes a complaint, or worse, an angry rant? What should you do?

You can think of Facebook as a public social gathering place. If a customer confronted you at a cocktail party, would you resolve the issue then and there? No. You’d acknowledge the concern and arrange another time and place to address the issue.

The same rule of thumb applies here: Acknowledge the customer’s message and direct them to contact you by phone or email. The message could read like this:

*I’m sorry to hear about your experience and I’m here to help. Please contact me at (phone number) or email me at (email address) to discuss further.*

Whether you’re responding in a public setting or by private message, be mindful of the five Bs — **be honest, be personal, be professional, be nice, be respectful** — and you may not only resolve a customer complaint, you may demonstrate your commitment to customer service for all to see.

### 1. Be honest

You’re on a public forum on the internet. If you lie, there’s a good chance someone will find out. Then you not only have a disgruntled customer, you have the fallout of getting caught in a lie.

It’s OK to say, “I don’t know, but I’ll find out.” This takes courage — we like to have all the answers, and it’s uncomfortable to admit that we don’t know. But as long as you follow through, saying “I don’t know” shows you’re authentic and committed to your customers.

### 2. Be personal

### 3. Be professional

The internet is full of negativity — just read the comments section of an article from your favorite news source. Fighting the negativity with negativity is like wrestling with a pig — you get dirty, the pig gets happy, and you end up smelling like a pig.

### 4. Be nice

The customer isn’t always right, but neither are we. When you aspire to be nice over just being right, you demonstrate your commitment to customer service and rise above taunts and petty disagreements.

### 5. Be respectful

Yes, the customer is unreasonable. Yes, the customer is behaving badly. Yes, the customer should know better than to post that rant on your Facebook page. But the customer is still a person. Respect the customer’s humanity and assume the best. Put yourself in their shoes and think about how you would want your complaint to be handled if your life were disrupted. After all, one of the reasons your customers have insurance is to help them through those unexpected moments of crisis.

# ANNOUNCEMENTS

# 2017-18 CALENDAR OF EVENTS



## Job Posting

**Mid-Minnesota Mutual**  
129 14th Ave East  
Sartell, MN 56377

Job opening for full time Underwriter / Administrative Assistant. *For further details Contact Manager, Carol Maciej at:*  
[Carol@MidMinnesota.com](mailto:Carol@MidMinnesota.com)  
[320-255-7340](tel:320-255-7340)

**July 12**      **Manager & Directors Seminar,**  
Gorecki Center, College of St. Bens  
St. Joseph

**July 13**      **MAFMIC Golf Outing**  
Little Crow Country Club, Spicer

**August 2-3**    **Leadership Development**  
Workshop (NAMIC) – Chicago, IL

**Sept 7**      **PIA, Education Day & Trade Show**  
DoubleTree, Bloomington

**Sept 25-28**   **NAMIC 122nd Annual Convention**  
Denver, CO

**Nov 15-16**    **MAFMIC Short Course**  
Marriot NW, Brooklyn Park

**Feb. 11-13**   **2018 MAFMIC Convention**  
Radisson Blu, Bloomington



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