

Mutual LINK

“D.R.E.A.M.” is theme for 2008

By Doug Oachs, MAFMIC Chairman



Thank you for the opportunity to serve as the association chairman in 2008-2009. It is an honor and a privilege to be elected to serve in this position. The association staff, board of directors and executive committee are looking forward to meeting and hopefully exceeding the expectations of the membership in the next year.

The theme that has been chosen for 2008 is the acronym **D.R.E.A.M.** I feel the theme is appropriate for our everyday lives, our businesses and last but not least, MAFMIC. The letters stand for the following:

Dedication- the association is made up of membership that is extremely dedicated to the success of our individual companies which, in turn leads to a successful association.

The success of the association is a direct result of the dedication of the membership.

Responsibility- MAFMIC has a responsibility to be diligent and continue to provide services that are valuable to all members regardless of size, and to provide services that adapt to the changing environment we are in.

Education- A continued valuable core service of the association.

Attitude- is everything. MAFMIC members have always maintained a positive progressive attitude toward meeting

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Paur receives Seipp Service Award



George Paur received the prestigious Robert C. Seipp Service Award at the MAFMIC 113th Annual Convention. In 1970, Paur was hired by Bird Island Mutual as only the third manager in the company’s history. In 1989, he retired as mutual manager and sold his agency but continued on as Bird Island Mutual’s Treasurer until the 2007 annual meeting. In 1990, along with his son, Jason, he formed Mutual Adjusting Service, Inc. and is currently working in the adjusting field.

Paur earned the NAMIC Merit Award, is a past Chairman of the MAFMIC Legislative Committee, was a member of the first MAFMIC Education Committee helping start the Short Course and served as Chairman of the Board for MAFMIC in 1986-1987.

Paur’s contributions to the Minnesota farm mutual insurance industry include helping in the formation of the package policy that is now used in our industry today. He was the first manager to initiate a mandatory deductible of \$100 and was instrumental in introducing the blanket coverage for farm personal property. He also helped form a computer company in Bird Island in 1979 known as BICS. This organization developed a computer program for processing and issuing policies. The computer company was later sold to a local computer programmer and the name was changed to Rural Computer Consultants.

Annual Statements

Please remember to mail a copy of your annual policyholder statement to the MAFMIC office. These statements are used to profile our industry when working with legislators, to prepare the year-end compilation of our member’s financial status and to provide information for the financial analysis program.



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Letter from the President

By Wes Gainey, MAFMIC President

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According to the feedback we are receiving, the annual meeting for our industry - the MAFMIC Convention – was a great success. Of those who responded to the question, “How would you rate this convention?” - 94% selected ‘Excellent’ to ‘Very Good’. The following positive comments are indicative of the many we received:

“Probably one of the best conventions we have been to. Lots of new ideas.”

“The best speaker that I have ever heard in person - David Okerlund.”

“I have attended many state conventions and this is one of the best.”

“This was the best convention I've ever attended... and this is probably my 10th.”

The success of this convention is a testament to wonderful volunteers and a fine staff who put in countless hours over the past year to plan and execute this event. Their contributions are greatly appreciated by the nearly 500 who were in attendance.

At the convention annual business meeting, I discussed the challenges we faced in the past year like onerous bad faith legislation, the possible repeal of McCarran-Ferguson and significant claim losses. Despite these challenges, our companies continue to adapt and grow stronger.

Today, MAFMIC is blessed with 94 farm mutual member companies and 4 statewide carriers. Ten years ago, there were 110 farm mutual member companies. However, during that same 10 year period when the total number of mutual insurance companies was decreasing -- our industry was still growing stronger. In that time period:

- Total direct written premium grew from **\$47.6 million** to over **\$87 million** in 2006.

- The average size of a Minnesota mutual more than doubled -- going from nearly **\$433,000** in annual premium to **\$908,000** in annual premium.

- Total insurance in force went from over **\$26 billion** to over **\$51 billion**.

- Total surplus increased from **\$98 million** (an average of \$891,000 per company) to **\$173 million** (an average of \$1.8 million per company).

We are in a dynamic, strong and growing industry. I believe the reason for our longevity and strength is as Immediate Past Chairman Pete Hellie reminded us through his theme for the year... “It’s the People”. We touch each others lives and in turn make a difference to so many families’ lives. We are more likely to overcome the challenges we face by working and coming together... as most of us did at the recent MAFMIC Convention.

D.R.E.A.M. is Theme

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the challenges of the ever changing insurance climate.

Motivation -We are motivated to protect what our Mutual predecessors have done before us, while dealing with the challenges of today and preparing the road to the future.

Different words, different definitions, but all reflect the unselfish volunteers and staff that make up the successful MAFMIC Association.

In 2008-2009, we will continue to work toward the MAFMIC Vision statement, “To be the nation’s most influential and respected regional property casualty insurance industry advocate and provider of education and member services.”

Member Profile

Leon Mutual Insurance Company

Howard Banitt, Manager

Leon Mutual Insurance Company was founded in February of 1876 by a group of farmers in Leon Township. There were 71 farmers in 1876 with approximately \$95,000 insurance in force at 4.00 to 5.00 per 1,000.

Fire and allied lines are the perils that Leon Mutual writes and Grinnell Mutual packages with Leon for wind and liability as well as the reinsurance.

Howard Banitt serves as the company Manager of Leon Mutual. The company has a contract for inspections and book-keeping and currently they are about to sign an adjusting contract. Today, Leon Mutual has 10 independent agencies with 35 agents.

Banitt states, "Service and promptness are the catch words for Leon Mutual. With a soft market we are unable to offer the cheapest premiums, nor do we want to compete with the larger companies."

When asked about their goals in five years, Banitt stated

"We would want the company to grow and be a niche market for years to come. We will need to automate more so we are able to do more with less."

Leon Mutual's biggest challenge is the soft market. Many companies are pricing their products so low, that Leon is unable to compete on the price. Because of this, keeping the expenses in line has been very difficult for the company.

Leon Mutual donates to many events, schools and organizations in their community, such as: the fire department, the Chamber of Commerce in Cannon Falls, the dairy farm organizations, as well as the local hospital in Cannon Falls.

To describe Leon Mutual in one word it would be as Banitt said, "thrifty".

Leon Mutual is located in Cannon Falls.



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Understanding Your Competitive Environment

By Mark Ellsworth, CPA



As insurance markets become softer, competition becomes more fierce – and companies and their managers are seeking to develop an “edge” over their rival companies.

In Michael Porter’s classic work, *Competitive Strategy*¹, he introduced the Five Forces Model for analyzing the competitive environment. In the book he describes five forces that drive competition:

1. Degree of rivalry
2. Threat of substitute products or services
3. Buyer power
4. Supplier power
5. Barriers to entry

Analysis of Porter’s model can serve to help insurance company managers and directors better understand their company’s competitive position and help determine the strategies that will best serve the company.

Degree of Rivalry

The rivalry among insurance companies is intense – which is described as an undisciplined market. Since collusion is illegal and the industry highly regulated, competitive moves in low-rivalry industries like insurance must be restrained informally. However, an aggressive company seeking to gain an advantage can disrupt an otherwise disciplined market by lowering prices, improving product features, or using innovative distribution channels such as the internet.

Threat of Substitute Products or Services

The threat of substitute products or services is not currently a significant factor in the insurance industry. If future legislative changes were to require customers to purchase insurance from government-sponsored entities, it could pose a threat of substitution for traditional insurance coverages.

Buyer Power

In a soft-market cycle there is generally excess capacity and many insurers competing for the customer’s business. Buyers are in position to demand broader coverages and lower prices. In a hard-market cycle, insurers’ capacity is more limited – making it more difficult for customers to gain price concessions or coverages broader.

Supplier Power

In the insurance industry, reinsurers are the most signifi-

cant supplier to primary insurance companies. Insurers need access to reinsurance in order to profitably write business. In a hard market, reinsurers are generally in a position to control both the prices they charge and the capacity they provide. After the terrible catastrophe of September 11, 2001, reinsurers implemented significant price increases to offset losses and declining investment returns. The price increases restricted the amount of coverage that the primary insurance companies could provide to their customers.

Barriers to Entry

Some companies create barriers to market entry by offering unique or customized insurance products and services to their customers; other companies build competitive advantage on efficient and prompt claims service. A long-term and mutually beneficial relationship with a group of producers can provide a competitive advantage.

The barriers to entry into the insurance business are relatively low and are primarily restricted to the financial investment required to meet regulatory minimum capital requirements.

In summary, one can expect a high level of competition in an industry that has many companies, little differentiation among products and services, or high exit costs. All of these factors are present in the insurance industry – making it an extremely competitive market. The challenge then for most insurance companies is to identify and leverage any competitive advantage that it may possess. If a company is unable to gain a competitive advantage, it is left with few options other than to compete on price.

¹ See Michael E. Porter “*Competitive Advantage: Creating and Sustaining Superior Performance*”, New York: The Free Press, 1985.



2008 Legislative Session Starts

By Marcus Marsh

The 2008 Legislative Session started Tuesday, February 12 at 12:00 pm. The session will be very intense with a major Bonding Bill of about one billion dollars, a Transportation Bill that could include a gas tax increase as well as other tax increases and a state budget forecast that shows a decline in state tax revenues.

The Legislature has already set committee deadlines that are extremely short. The first committee deadline is Friday, March 14 when bills must be out of a policy committee in either the House or the Senate. The second committee deadline set for March 19 is for a bill to be out of policy committees in both the House and the Senate. The third committee deadline on March 28 is for bills to be out of Tax and Appropriation Committees in both the House

and the Senate.

Add to this an election with the State House, the U.S. House, a U.S. Senate seat and President and you have the formula for a hard - nosed Legislative Session.

We will also be dealing with any and all issues that affect MAFMIC member companies, including the Trial Lawyers Bad Faith Bill. Watch for weekly reports and action alerts, because once again, we all are going to have to work together to have success against the most outrageous and harmful legislation we have ever seen in this Bad Faith Bill.



Ask The Department

By Jaki Gardner

.Q. Does the Dept. of Commerce want to review proposed Articles and By-Laws before being submitted to their policyholders at the annual meeting?

A. Not generally. Amended Articles usually result from expansions of territory, but it is the Mutual's responsibility to make sure the rules are met. This includes the surplus requirements for the number of townships to be authorized, and their contiguous location to existing authorized territory. This information is available through the Department of Commerce website. Since any amendments require member approval, it is more efficient to have this step completed before submitting for Department approval.

Q. What would the Dept. of Commerce like to see in the mutual's business plan?

A. The Commerce website has a Township Mutual section which has a document that describes the expected content of a business plan. The plan should be comprehensive in its discussion of the Mutual's plans for marketing, management, and profitability. The more detailed it is, the better.

Jaki Gardner is the Assistant Commissioner for the Minnesota Department of Commerce, St. Paul.

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2008 MAFMIC Convention



Chairman Pete Helle & wife, Joy



Sergeant At Arms:
Ron Berning, David Frundt, Sharon Schmitz, Al Muehlhausen, Maureen Reineke, Chris Adams



Wes Gainey, "Mylo" & Steve Knutson



Karaoke Night



Photographers:
Jonathon Troe & Bert Tellers



The Banquet



Speaker, David Okerlund



The Exhibit Show



The Chairman's Reception



North Star
Coffee Reception



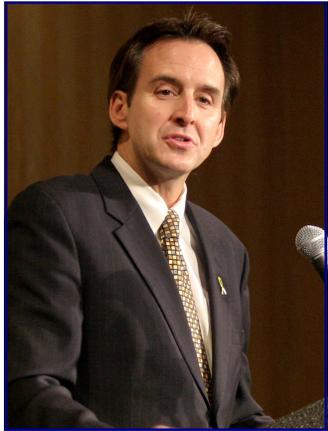
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Convention Management
Dave Pederson & Bill Minks



Governor Pawlenty
addresses delegates



Blues Brothers Alias
President Wes Gainey
& Chairman Pete Hellie



The Chord-Ayres

*For more photos, go to
www.mafmic.org*



Public Policy Luncheon
Rick Raun, Senator Linda Scheid,
Representative Marty Seifert, Pete Helle

Scheid and Seifert Receive Awards

MAFMIC created a new award called the MAFMIC Public Policy Award. The idea is to present this award to a person or persons who went “above and beyond” to serve the public good and help our policy holders. The award can be given to a company manager, a company director, anyone associated with MAFMIC or someone who serves in the public area.

At the 113th Annual MAFMIC Convention, the Public Policy Award was presented to Senator Linda Scheid (D-Brooklyn Park) Chair of the Senate Commerce Committee and Representative Marty Seifert (R-Marshall) the House Minority Leader. Both of these outstanding Legislators stood with MAFMIC against the Minnesota Trial Lawyers Bad Faith Bill and were instrumental in helping defeat this legislation in the 2007 Legislative Session.

The 2007 NAMIC State Legislator of the Year Award was also presented to Senator Linda Scheid at the 113 Annual MAFMIC Convention. NAMIC President Chuck Chamness said, “Senator Scheid did everything possible against the wishes of her party leadership, to ensure defeat of this onerous proposal both in her committee and when it was brought to the Senate floor in the last days of the session”

The award is a pewter statute of Statesman Benjamin Franklin the founder of the Mutual Insurance Industry.

Technology Corner

Change, Change, Change

By Kevin F. Sheehan/Stephen Butts, Technology Committee Members - RCC Software Support



A line that I heard many years ago: If you're not growing, you're dying. There are only those two directions. In the computer industry, companies unable to adapt are typically gone in short order. Big or small, there is no immunity. Remember Novell, AOL, WordPerfect, Control Data, NCR, Burroughs? In our little corner of the industry, there was Clara City Computers, PJK, IDI, Central Missouri, J-Hill and a few more. The Mutual Insurance industry has also seen pretty drastic company count reductions in recent years.

A big question: What are your plans for the next 5 years? 10 years? 20 years? Can technology help you attain your goals? Can it reduce your costs? Can it increase policyholder and agent satisfaction?

One area in which the industry has done rather well is the adaptation of the Internet. I would say that more than 90% of the companies have high speed Internet. Think of what you were doing 10 years ago for communication. Faxes were pretty hot. Imagine today, being without e-mail for a week. But this is just the tip of the iceberg ...

Imaging. Agency policy inquiry. Policyholder policy inquiry. Credit card, direct withdrawal options. Monthly payment plans. CLUE/A+ processing. Remote access tools. Web presence for agents and policyholders. E-mail decs and other information to agencies, mortgagees and others. These are all relatively recent changes and it's just a start. There will only be more ...

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Township Mutual Retiring

At the 113th Annual Convention, MAFMIC recognized the following township mutual directors who retired in the past year:

- Robert Anderson, Mound Prairie Mutual
- Luvern Axness, Oscar-Park Mutual
- Roland Bolduan, Mound Prairie Mutual
- Maynard Braaten, Roseau County Mutual
- Ralph Breuer, Gillford Mutual Fire

Annual Meeting

Doug Oachs, Manager of Delaware Mutual Insurance Company in Herman is MAFMIC's 2008-2009 Chairman. Doug was elevated to this position during the association's Annual Business Meeting. Also, elevated to Chairman-Elect, **Steve Knutson**, President of RAM Mutual Insurance Company in Esko. **Greg Gangelhoff**, Manager of Stark Farmers Mutual Insurance Company in Sleepy Eye was elected to serve as Vice-Chairman. **Pete Hellie**, Manager of Norwegian Mutual Insurance Company in Cottonwood finished his term as MAFMIC Chairman and will serve as 2008-2009 Immediate Past Chairman.

Two new directors were announced:

- Chris Adams** - District 2,
Palo Mutual Insurance Company
- Laurie Wellnitz** - District 3,
Agassiz & Odessa Mutual Insurance Company

Directors continuing in service are:

- Deb Liden** - District 1,

- Jerry Fick, Gillford Mutual Fire
- Eugene Johnson, Oscar-Parke Mutual
- Kenneth Kersten, Redwood County Farmers Mutual
- Conrad Lubarski, Marshall County Mutual
- Roger Nelson, New Sweden Mutual
- Bruce Olson, Roseau County Mutual
- Duane M. Peterson, Norwegian Mutual.
- Jim Riese, McPherson Minn Lake Mutual
- Richard Schumann, Gillford Mutual Fire

- Bray-Gentilly Mutual Insurance Company
- Ruth Rothstein** - District 4,
Paynesville Mutual Insurance Company
- Karl Porisch** – District 5,
Western Mutual Insurance Company
- Dave Pederson** – District 6,
Farmers Mutual Insurance Company of Manchester
- Dale Krage** - District 7,
Preble Farmers Mutual Insurance Company
- Mike Soldan** - Statewide Director,
Spring Valley Mutual Insurance Company

The following outgoing officer and directors were recognized:

- Terry Timm** – MAFMIC Past Chairman,
North Star Mutual Insurance Company
- Greg Parent** – District 2,
German Farmers Mutual Insurance Company
- Lori Anderson** – District 3,
Oscar Parke Mutual Insurance Company

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Volunteer of the Year Award



Ron Berning, Manager of Lake Park & Cuba Insurance in Lake Park received MAFMIC's Volunteer of the Year Award. This award goes to an individual who volunteers their time and efforts for the good of the association behind the scenes. We would like to thank Ron for his work and support this year.

Live for Today. Plan for Tomorrow.

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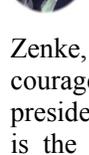


Marlys Buckentin, 72, Arlington, passed away Dec. 11, 2007. Marlys served as an office assistant, assistant manager and manager at Young America Mutual for 29 years.

James 'Jim' Bechthold, 76, Belgrade, passed away on Dec. 3, 2007. Jim was a director for West Central Mutual for almost 35 years. His wife's name is Ethel.



Harlan Thiesse, 78, Fairmont, passed away on January 20, 2008. Harlan served as Director of Fairmont Farmers Mutual Insurance Company for 19 years.



June "Jo" Bublitz, 57, twin sister of Joan Zenke, passed away Feb. 19, 2008 after an eight month courageous battle with cancer. Joan Zenke is the past president of the Auxiliary and the wife of Jerry, who is the manager of Mound Prairie Mutual.



Jan W. Sackett, 59, Stewartsville, MN, passed away January 23, 2008 after a brief illness with cancer. Jan was a board member and past President of Rochester Farmers Insurance and Southeast Mutual Insurance

MAFMIC wishes to express its sympathy to the family and friends of Marlys, Jim, Harlan, June and Jan.



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.

Manager Position

Chisago Lakes Mutual Insurance Company, located in Scandia, is receiving applications for the position of manager. All applications and resumes must be filed by April 15, 2008. The job opening is to be filled by July 1, 2008. Call (651) 433-4805 to obtain an application. Please send all applications and resumes to: Chisago Lakes Mutual Insurance Company, P.O. Box 189 Scandia, MN 55073

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