

Minnesota Claims

**Commissioner
Mike Rothman's
Second-Term Goal:
Stay Tough.**

**Insurance Executives
Speak Out About:
No-Fault, Uber,
Credit Scores and More.**

**Photos: NW Loss
Boat Cruise; Work
Comp Tech Expo.**

**MN Claims Managers
Association Is
Seeking New Members.**

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Ridgewater's Various Adjuster Types	Page 3
Meusey Column	Page 4
Company Executives Speak Out	Page 7
Insurance Insider	Page 10
Rothman Profile	Page 12
NW Loss Boat Cruise	Page 16
Work Comp Tech Expo	Page 17

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Ridgewater Graduates Find Receptive Employers

The Ridgewater College’s Claim Representative Program has been a plus for students looking for a good profession —and for the insurance companies looking to hire them. Some of the students are traditional, entering the nine-program program in their college-age years. Other are non-traditional, often working at other jobs before turning to claims. Instructor Mark Freitag, who over sees the 32-credit course, points out that Ridgewater can be a viable pipeline of new adjusters for an industry worried where its new workers will be coming from. Below are the stories of some recent graduates:

Jason Roelike had gone to Bemidji State to study computer science. Not a good fit. He returned to his hometown in Glenwood, working with his dad and uncle on construction, mainly of barns, sheds and similar farm buildings. He put in a decade at it. But then his wife heard about the claim adjusters program at Ridgewater. “Her tip planted a seed,” Roelike said, “and I always was interested in a professional-type job. Roelike enrolled. He went to school three days a week, which enabled him to continue to work for his father. Since he was 32, he also received some state aid for non-traditional students who return to school. While he was most interested in the property course because of his construction background, Roelike found the auto interesting as



Mark Freitag



Jody Roelike



Jody Greusening

well. There was also a pleasant surprise, recalls the 2013 graduate. That was John Dobbelaere’s policy interpretation class. “I learned a lot,” Roelike said. Dobbelaere founded the college’s Claim Representative Program in 1986.

Roelike did an internship at North Star Mutual, which unfortunately for him was not hiring. So he returned to work for his father. But a short time later, Diane Hanson of the Bohmer Agency in Brooten tipped him North Star was hiring again. Since that company was his first choice, Roelike went in for another interview that this time included long-time claim manager John Dahl, who is now retired. Roelike was hired as a floating catastrophe claims adjuster, which

Continued on Page 6



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Fit to Print

By Jack Meusey, Minnesota Claim Magazine Publisher

Claims Managers Association Seeking New Members
Famous Defense Lawyer's Murder Case Finally Ends
How Not To Handle a Claim?



The Minnesota Claims Managers Association is looking for some new members. The venerable, 57-year-old organization is open to property-casualty insurance claim managers and supervisors, along with those who are otherwise claims decision makers, including those with companies that self insure. "We are basically an education group," explained John Buckley, current president and Assistant Vice President of Claims at Western National. "We have a wide variety of speakers who come to our monthly meetings at the Hilton Hotel at 494 and France Ave. in Bloomington." Topics vary, but generally address current hot button issues in the state's claim industry. One speaker, for example, discussed how a law passed in the 2013 legislative session addressing employee post traumatic stress disorders is playing out. Another spoke on the recent court decision regarding roof and siding matching. The managers also receive regular legislative updates. But it is not all work, Buckley points out. The organization also holds an annual golf outing at Southview Country Club in July. For more information contact Buckley at: john.buckley@wnisn.com



The Ring Claim T. E. Thompson John Buckley

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Auto-Owners is planning to build a new 30,000-square-foot Minnesota headquarters in Lake Elmo that will open next summer in the city's Eagle Point Business Park. The insurer currently houses its 100 to 150 employees at 2539 East County Road E. in White Bear Lake. The company told the Lake Elmo city council, which gave its approval, that the move is dictated by a need to expand. The insurer indicated it plans to hire 10 more employees by year's end, according to a published report. The proposed site would have space for 255 employees. Minnesota is Auto Owners fourth largest market. Construction is scheduled to start in the late fall.

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A life insurance agent who lived next door to Ramsey County Attorney Bill Randall may have given the clue that broke the T. Eugene Thompson /Carol Thompson murder case 52 years ago. The case was a Minnesota version of the Dr. Sam Shepherd and O. J. Simpson murder cases. The story resurfaced with Thompson's death last month at 88.

Thompson was a St. Paul criminal defense lawyer convicted of ordering his wife's murder in 1963. Police first suspected a homicidal maniac. But across a back yard fence, an unnamed life agent told Randall that Thompson had been bought \$1.1 million (about \$8.6 million today) worth of life insurance on his wife. Trial testimony revealed that Thompson intended to share the payout with a 27-year-old former secretary. But the life agent's tip and other information soon made it clear Thompson had ordered the murder.

He was convicted and sentenced to life in prison, along with the two men he hired to do the killing. Thompson served 20 years and was paroled in 1983. He returned to St. Paul and remarried. (His second wife died of natural causes.) Thompson's oldest son became a defense lawyer and prosecutor. He is now chief judge for Minnesota's southeastern district.



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The St. Paul Pioneer Press recently printed readers comments that show the importance of sensitive claims handling. In a section called Bulletin Board where readers write in mostly anonymously, one woman asked others to share stories of integrity. Responding was a woman who was lost the diamond from her wedding ring some place in her home. She and her husband desperately searched for the one-carat stone, but could not find it. They filed a claim on their homeowners' policy, and received a check, which they used to buy a suitable replacement.

Almost to the day a year later, the woman found the ring under a small piece of furniture in her kitchen. What to do? The couple decided the right thing was to call the insurer and repay the money used to buy the replacement. "I know that honesty is its own reward, but I was nonetheless a bit disheartened by the business-like demeanor of the claims agent, who offered nary a word of gratitude," the woman wrote.

"But what really dismayed me was his suggestion that if we were unable to repay the full cost, we could submit a sealed bid for a lower amount and hope that ours would

'I know that honesty is its own reward, but I was nonetheless a bit disheartened by the business-like demeanor of the claims agent, who offered nary a word of gratitude,' the woman wrote.

be the high bid, as that would determine who could claim the diamond." When the couple's agent found out about the claims person's proposition, he assured them he would take care of it. "Our local agent called back soon afterward with an apology and a promise to send gift certificates for dinner at Kincaid's," the woman wrote. "We sent in the repayment check to the insurance company and then enjoyed very delicious steaks at the restaurant. In the end, everything worked out, and now I have a beautiful diamond solitaire necklace that I can wear without regrets." ■



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Ridgewater from page 3

he enjoys. “The company tries to keep me home when it can,” he says, “I can’t say enough good things about North Star.”

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Kelly Lipinski has worked as a waitress, a cook at Jackpot Junction in Morton and even managed a Burger King, occupations that taught her a lot about dealing with people. While some of those jobs provided time for her to also serve as an Emergency Medical Technician, she did not like the nights and holiday work they sometime required. Then she heard about the claim adjuster program at Ridgewater. It appealed to her because she thought she had the aptitude for it. Having grown up on a farm, she was good at fixing things. Moreover, her husband and father-in-law were both in the auto body repair business, so she knew some adjusters who came into their shop. So, at age 47, she completed the course and now works for AAS Claim Service, covering the middle third of Minnesota. That means she put 65,000 miles on her car. But the work also meant she could spend more time with her adult children and her one-year-old grandson.

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Tyler Linn knew at a very early age he wanted to be a claim adjuster. Yes, he is *the one* to have such an ambition. It stemmed from an auto accident he had at Willmar High School that—he is quick to point out—was not his fault. The other driver’s insurance claim adjuster was not helpful. For example, Linn later learned he might have been eligible for a loaner car while his was being repaired. A while later he struck a raccoon while driving, causing damage to his car. This time the claim was handled by his own insurer’s claim representative. Linn was very happy with that result. He made a comparison and decision: he wanted to become a good claim adjuster who made a difference.

He enrolled in Ridgewater’s program

Continued on Page 11



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Companies Execs Agree on Many Issues

The annual Big I Region 8 panel of five company executives answering questions posed to them showed that they tend to agree on how to handle most issues. The event, organized by Coon Rapids agent Bruce Sogn, is now in its 17th year. The first question Oct. 20 asked what their companies were doing to combat the trend of growing costs under the state's no-fault system as well as what they were doing to stem the fraud that was contributing to the growth.

Jason Ward, Regional President for AAA Minnesota and Iowa, had the stunning example of the problem, citing the cost of a standard cat scan in Michigan, which is also a no-fault state. Medicare patients are charged \$249; those who get it under workers' compensation: \$419; the cost under the no-fault's Personal Injury Protection is \$1,142. Ward said AAA is using sophisticated analytics to score PIP claims, flagging the highest ones for special attention. He said that approach has kept the company's severity and frequency of such claims below industry averages. Ray Doherty, Regional Sales Director at Travelers, noted his company has 250 investigators—most of them in their field—taking a hard look at the issue. Geoff Stewart, Regional Sales Director at Encompass said his company's exposure in this area was not problematic, in part because of a very active Special Investigative Unit. Stacy Juelfs, Regional Sales Director at Austin Mutual, said her company's claim department keeps a close eye on the issue, but it was not a major problem for them.

It would not have been a typical panel without a question about insurers' use of credit scores in underwriting homeowners insurance, especially since it has no apparent connection to stormy weather. The executives were in an agreement, however, that it was



Geoff Stewart



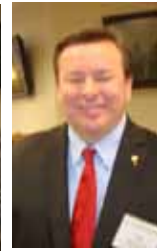
Stacy Juelfs



Jason Ward



Al Goecks



Ray Doherty

helpful enough to offset the frequent criticism of its use. "We are unlikely to change," Ward said. "It is a legitimate underwriting tool. Our actuaries tell us, for example, that increased

amounts in storm claims correlate to lower credit scores." He speculated that financial stress might lead, for example, to decreased maintenance on a



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Panel Members Speak Out

home. Juelfs said Austin will continue to use it. She noted that the use cuts both ways, pointing out that Austin insureds get a discount for good credit scores. “We want to stay flexible,” she said.

Director of Personal Lines at West Bend Al Goecks concurred, noting that credit scores are predictive for frequency of loss . . . something that regulators also see, so there has been less regulatory pressure against the use of the scores. He pointed out that he was at a conference where he learned Lexus Nexus is moving from the current snapshot of a credit score to looking at a trend model that takes into consideration whether a credit score is moving higher or lower. Regulators, he said, like this approach.

The companies had very similar approaches to the handling of transportation network companies like Uber and Lyft that have entered the state. In the last legislative session state lawmakers, at the industry’s urging, clarified that personal auto policies specifically will not cover ride-hailing drivers that have paying passengers. Stewart noted that each state seems to be handling the issue differently. He said Encompass is essentially waiting to see how things play out, adding “it is not an issue for us because we serve mainly high-net worth insured unlikely to be Uber drivers.” Doherty said Travelers does not provide the cover-

age in personal auto policies. He noted that there is a pilot program in Colorado and Illinois testing an endorsement for such activity.

Goecks said that West Bend has an exclusion for livery insurance which is commercial coverage used by for-hire services, such as limos and taxis, but not Uber-type operations. He added that a group of agents told him that lack of such coverage puts them in a tough spot with their clients who want to become Uber drivers. “We are considering an endorsement to fill the gap, but we are a long ways away,” he said. Goecks added that if West Bend learns an insured is involved in car sharing (where, for example, a person leaves their car at the airport for two weeks and someone else—utilizing an app—stops by and drives it while the owner is gone, it becomes a case where the company will non-renew because it can’t underwrite those conditions. Doherty noted that the Uber issue does represent an opportunity for the industry to figure out an answer.

The audience of about 65 was comprised of mostly agents and company people, which brought forth a question from a distant row about what their companies were doing to keep insurance from becoming a commodity—a simply in-



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Panel Members Speak Out

distinguishable product to be sold at the lowest price. The panel's consensus: the independent agent that is going to sell based primarily price is going to lose. "My daughter can sing all the tunes in the insurance TV commercials," Juelfs said, adding they seemingly have replaced beer commercials in their proliferation. "It is our job to educate people to the value (of the independent agent)," she said. Doherty noted that Travelers provides workshops on how independent agents can differentiate themselves from those that sell primarily on price, adding that the company's Quantum Auto option is an alternative.

Goecks pointed out that West Bend advertises in Minnesota heavily with commercials that don't talk price, but rather stress peace of mind. "We are not trying to save customers eight dollars," he said.

Ward said that AAA has tiered auto pricing similar to what is featured in the Liberty Mutual TV ads. But he cited an article by industry analyst Brian Sullivan, who writes the Auto Insurance Report newsletter, that stressed how independent agents need to differentiate themselves by showing how they provide counseling and advice. Stewart concurred that independent agents cannot compete on price alone, but said there is a market for people who want something other than the lowest cost. "Our insureds are interested in coverage-rich policies," he said.

On another hot button issue of uninsured motorists, the executives essentially concurred that it was a difficult problem. "No one has solved this problem," Stewart said, noting that other states have a higher percentage of uninsureds than Minnesota's 13 percent. "The only way to do it is through better regulation," he said.

Goecks said that his home state of Wisconsin is as lax as Minnesota when it comes to motorists actually demonstrating they have coverage, rather than just saying they do. Juelfs, a Montana resident, pointed out that her state checks driver's license applicants against a data base of insurance buyers. "If you are not in the data base," she explained, "you don't get your tabs." She said that forceful approach was a response to a huge uninsured problem in the state. "When an uninsured motorist becomes an insured motorist, it usually leads to an under-insured motorist," Doherty said, addressing another aspect of the problem. Ward agreed it was a national issue, adding that "if you don't have a real-time data base, any kind of checking does not work well."

And . . . the discussion would not have been complete without a discussion of the companies' commitment to the independent agency system—and roofs. Goecks, Juelfs and Stewart's companies sell totally through independent agents. Ward said 80 percent of AAA business comes via independent agents. He added that the AAA had a captive

They Tackled No-Fault Costs, Roofs, Credit-Score Underwriting, Uber Drivers and Uninsured Motorists

in Michigan that generated sales. Doherty said that in the 1990s Travelers opened up a website for direct sales. He also noted that the company direct mails post cards to potential customers, adding that the prices are the same whether the sale is direct or by an agent.

Stewart said the industry's handling of the roofing issue needs change, but no company wants to go first. He said that Encompass addresses replacement by offering an actual cash value endorsement as a consumer option as the roof gets older.

He noted that Minnesota has the most restrictive laws regarding weather-related claims, making it one of the most expensive states in which to insure a house, according to the Insurance Federation. Goecks said that legislative solutions to the roof issue have not been successful in any state. ■

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Lack of Insurance Stops Owatonna Movie

A battle over insurance is holding up the filming of a movie about "Zombies" in Owatonna by local producer Hamid Torabpour. Torabpour asked the Owatonna City Council to block off some streets so he could film some crowd scene with dozens of zombies. The council approved the request, provided that Torabpour, whose business is called Winterstate Entertainment LLC, have plenty of security and sufficient insurance coverage. Even with an extension of the deadline, however, Torabpour did not come up with either. "He did not have adequate insurance that was recommended by our city attorney and insurance agent, and also did not have adequate security," City Administrator Kris Busse told reporter William Morris of the Owatonna Peoples Press. Torabpour responded colorfully that the city was asking too much of him. "The city asked for unicorns and I could not deliver," the producer was quoted as saying. At issue are several clauses in the agreement, Morris reported, requiring Winterstate to contract with a licensed and bonded security agency to provide crowd control and safety personnel whenever more

than 30 film participants were on set. The city also requested Winterstate get certificates of general liability and umbrella insurance for at least \$1 million, comprehensive auto liability coverage of at least \$1 million for vehicles involved in the shoot, and statutory worker's compensation coverage. Busse said that the only auto coverage Torabpour provided was for his personal vehicle, which only covered personal use. "He didn't have any coverage on that auto liability that would apply," she said. Torabpour said those insurance demands were overkill. "The city does not need a million dollars of insurance for every vehicle that's ever driven for this production downtown," he said. "I have general liability insurance for more than \$2 million



Hamid Torabpour

'The city asked for unicorns and I could not deliver.'




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A jury has awarded \$9.1 million to a former auto mechanic who suffered spinal cord damage and paralysis in a 2012 surgery. Fifty-one-year-old Joseph Lakoskey's attorney argued that an anesthesiologist left him dangerously dehydrated before surgery at North Memorial Medical Center in Robbinsdale to repair a perforated bowel. Lakoskey went to the hospital with flu-like symptoms and received fluids for dehydration until doctors found his injury and recommended surgery. But his attorney says his treatment for dehydration was halted while he was started on anesthesia before surgery, which caused his blood pressure to drop and his spinal cord to get inadequate blood flow. The spinal cord was then permanently damaged, leaving him paralyzed.

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The Minnesota Court of Appeals has struck down a state rule that required builders to install firefighting sprinkler systems in new large homes. The Builders Association of the Twin Cities challenged the rule, calling it arbitrary, costly and beyond the authority of the Minnesota Department of Labor and Industry. The rule required sprinklers in new town houses and single-family homes unless those homes were one story and less than 4,500 square feet in size.

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Lori Wicklund, 60, died Oct. 1. She began her insurance career with Austin Mutual, then worked 26 years with Marsh & McLennan in Minneapolis

before joining Kraus-Anderson Insurance in Burnsville in 2005 where she worked as a senior claims consultant.

Brian Loughrey, a long-time employee of American Family, died Oct. 3 at age 74.

According to the website onlyinyourstate.com here are the 16 cities with the worst drivers in Minnesota: 1. Arden Hills, 1 accident per 24 residents. 2. Wayzata, 1 of 28. 3. Waite Park. 4. St. Cloud 1 per 35. 5. Minneapolis, which had 11,000 accidents last year. 6. Anoka, 1 in 36. 7. (tie) Golden Valley and Little Canada.

RIDGEWATER STORY from page 6

It was challenging at first, he recalls, especially the terms and vocabulary because he had no insurance background. His first semester was all about auto. "We even wrote police reports," he exclaimed. The second was on property, which included adjusting a fire claim. After graduation Linn did an internship at JAG Adjusting that led to his hiring by Jody Gueningsman as an independent contractor. He has been busy ever since. The April through September peak season is starting to taper for the South Haven-based adjusting company. But not before Linn put in 120,000 auto miles handling 60 to 100 claims a week. His biggest one: adjusting a total loss of a barn destroyed by fire. The challenge: It was constructed in 1906. His main



Lori Wicklund Brian Loughrey aid in trying to determine the value of the loss was old photographs.

Now 24, Linn is still young compared to most adjusters. But he used his youthful energy to dispel any credibility concerns he did encounter in his first jobs. "I strap on my tool belt, and I crawl into every nook and cranny," he explains. "I interact with the claimants and answer all their questions. I also take a lot of photos." He sure does, more than 100, for example, on one water damage claim. ■

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'Not On My Watch'

The reconfirmed Commissioner is out to crack down on fraud and prevent company insolvencies.

Mike Rothman, now confirmed for a second term as the state's top insurance regulator, has a clear mission for that can be summed up in four words: "Not on My Watch." Entering the final four years of his appointed term, Rothman is determined to prevent as much fraud and financial abuse as he can, especially that which involves crimes against the elderly.

It will be a continued focus for the commissioner. Last year for example, the Commerce Department he heads as commissioner referred 192 cases—involving \$59 million for—fraud prosecution. Among the specific actions the department ordered Bankers Life and Casualty Company to pay a civil penalty of \$20,000 to the state and \$2,500 in restitution to a policy holder for failing to pay timely claims, pay interest required by Minnesota law, and improperly determining

policy eligibility periods. It also reached settlements with John Hancock, Lincoln, MetLife, Prudential, Transamerica and Voya that owed money to Minnesotans for unclaimed life insurance policy benefits and annuities that cost the companies about \$40 million in total payments.

Some of the department's most high-profile investigations, however, have been against individuals, especially financial advisors who defrauded investors, particularly the elderly. Sean Meadows was sentenced to 25 years in prison June 26 for stealing \$10 million from 70 retirement age clients by persuading them to buy annuities they did not need.

Two years earlier a department investigation ultimately led to a sentence of six-plus years for Jeffrey Rodd of Redwood Falls who was convicted of defrauding senior citizens of nearly \$2 million, primarily through a radio program called "Safe Money Radio."

Ameriprise adviser Susan Walker pleaded guilty last year to defrauding her clients of more than \$1 million. In another high-profile case, Stephen Marrone, an agent in St. Paul, pleaded guilty to closing out \$4.2 million of existing annuities and portraying them as new business to Allianz, enabling him and his partner Robert Hertz to collect commissions of \$350,000

Historically, many prosecutors in the state were reluctant to prosecute cases uncovered by Commerce investigators—especially those involving agents shortchanging companies or other agents—under the theory that they had more important crimes to pursue. Rothman has cultivated relationships with prosecutors who now seem more willing to undertake such cases as criminal, especially those that involve defrauding elderly consumers.

Equally high on Rothman's to-do list is the prevention of insurance company's insolvencies, something that has been made easier by improved detection tools that can more quickly determine when an insurer is under financial stress. Also helpful is that there are more expansion-minded companies ready to acquire companies before they reach serious financial trouble.

Besides the huge insurance industry, the department also regulates securities, mortgages, energy, telecommunications, securities, and real estate having divested itself of responsibility for contractors and cosmetologists. The department issues about 350,000 licenses annually and has a budget of \$400 million.

The commissioner has generally received high marks from the insurance industry during his first four year, a bit surprising considering that he was appointed by a DFL governor, whose party is generally considered not as friendly to business as the Republican and Independent governors



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Profile

who headed the state for 18 years before Dayton's first election in 2010. A major reason may be that Rothman, unlike most of his Commerce Department predecessors, has a strong insurance background.

The commissioner dealt frequently with insurance issues as an attorney at Winthrop & Weinstine law firm in Minneapolis just prior to his appointment. He also worked on two major insolvencies with Executive Life and the Mission Insurance Companies while an aide to former DFL State Sen. Bill Luther in the late 1980s.

Long-time insurance industry lobbyist Bob Johnson says that Rothman is accessible, shows up at industry events and is more in tune with insurance. Johnson noted that Rothman testified along with industry representatives to secure suitable insurance coverage for transportation network companies like Uber and Lyft. Rothman, who is now chair of the Midwest section of the National Association of Insurance Commissioners, explained his effort in that instance by citing the case of a little girl struck by an Uber driver in San Francisco convinced him of the need for tight insurance coverage. Johnson also said that Rothman's reorganization of the Commerce Department was a plus for the insurance industry.

Rothman was confirmed on a 35-22




Commissioner Mike Rothman

party-line vote in the Senate. The reason for the split was due to two main criticisms. Republicans were harsh on Rothman for how he has handled MNsure, the controversial state health exchange. Their primary criticism was that he understated the true cost of the exchange's insurance policy increases that were much higher than the 4.5 percent average he presented.

GOP senators also criticized Rothman for failing for more than two years to terminate a state contract with Community Action of Minneapolis, a non-profit accused of mispending more than \$1 million from a Commerce

Rothman testified along with industry representatives to secure suitable insurance coverage for transportation network companies


Department energy assistance fund. They said he succumbed to political pressure not to act. DFLers defended Rothman, noting he had shut down the agency and had been a main investigator of its practices. ■



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Steve Garrison started his law career as a public defender.

Insurance defense attorneys have a wide assortment of backgrounds. But it is unlikely many have followed the route traveled by Steve Garrison. After graduating from the Hamline University School of Law in 1982 he began his career as a criminal defense attorney and was a member of the Federal Public Defender panel.

His attraction to that job stemmed, he explains, from a desire to help people in a more sophisticated manner—even those accused of serious crimes. Working in private practice and as a federal public defender panel member during the 1980s was an education for the young attorney raised in south Minneapolis.

He met all kinds of people, with all kinds of stories, which caused him to become highly proficient at detecting truthfulness. He also learned firsthand

from state’s highest-profile defense attorneys such as Joe Friedberg, Doug Thompson, Earl Gray and Phil Resnick, some of whom he worked with on joint cases.

While Garrison did encounter some sympathetic and innocently accused defendants, many more were clearly in serious felony trouble and in need of a vigorous and thorough defense. And some, he remembers: “Were not very nice people at all.”

Consequently, he began looking for what he described as a more civil way to practice law, while still helping others. A mutual friend informed him of an opening at Wausau Insurance in Edina, that was looking for an in-house liability defense attorney.

Garrison spent the next 10 years with Wausau at its in-house law firm even-

tually became Powell, Garrison & Peterson. Wausau Insurance was especially strong in commercial and personal lines. The work was decidedly different from his previous assignments, and no longer required for him to spend hours in prison at Stillwater or Oak Park Heights maximum security prison meeting with clients. Wausau’s claim manager was Bill Curtis who had many well-seasoned claim handlers. Garrison worked closely with Larry Carlson, a senior claim supervisor and Bill. He benefited from their strong mentoring and expertise.

“Bill was an excellent claim manager, and Larry had 30 years of experience” Garrison recalls. “Those were the days where you could sit with the claim handler, over a cup of coffee or lunch, discuss the next couple cases coming up for mediation and know exactly what you were going to do with each of the cases. I learned a lot.”

But there also were challenges. It was the time when Colossus software (that used analytics to calculate settlement offers) was being introduced. While Colossus did bring consistency into offers, Garrison noted, it lacked the subjectivity so crucial to successful judicial outcomes. “For example,” he points out, “the software did not factor in the credibility of witnesses, which is extremely important. In fact, it is the



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first thing I make special note of at the start of a deposition summary. A witness' sincerity, communication ability and overall appearance all count toward the believability and credibility that is so crucial in evaluating a case and potential exposure."

In 2000, Garrison joined Travelers Insurance as in-house counsel, working mainly on cases for its auto subsidiary Mendota Insurance Company until it was sold in 2007. He then accepted an offer to join the McCollum, Crowley, Moschet, Miller & Laak insurance defense law firm in Bloomington where he currently practices, concentrating on insurance defense, civil litigation, Lambertson liability and no-fault defense. He says he has enjoyed his work there for the past seven years.

During his private practice with the McCollum firm, Garrison joined the Twin Cities Claims Association, which he now heads as president—becoming only the second attorney to head the organization in its 33-year history. Kris Heuther, who served as president in 2011, was an attorney with the Brown & Carlson law firm in St. Louis Park, but has been an instructor at the Minnesota Business College for the past four years.

The highlight of his tenure at TCCA, Garrison says, has been the "invaluable personal inaction with claim representatives, attorneys and many vendors who you actually get to know quite well."

One of his more tangible accomplishments has been an uptick in attendance at the association's regular events. A likely reason for that is due to Garrison's lawyer-like discovery of a "small print" state regulation that says programs offering only one continuing legal education credit or less are free to apply for.

Since the TCCA's monthly luncheons offer only a single credit hour, they can be used without cost by attor-

neys seeking to fulfill their requirements. "Our eight monthly luncheons, plus our annual 2.5 credit-winter seminar over a three year period, means lawyers can fulfill nearly three quarters of their CLE compliance without the hefty fees they otherwise would have to pay," he explains.

Another reason for rising attendance,

Garrison explains, is the quality of the speakers, which the TCCA strives to keep high. "We have had a couple of luncheons this year featuring speakers like attorneys Bob Hauer and Rick Stemple that attracted close to 100 people. But the true, long-term benefit for all of us, I think, is still the contacts and networking that such events provide." ■

Steve Garrison: Crab Cakes King

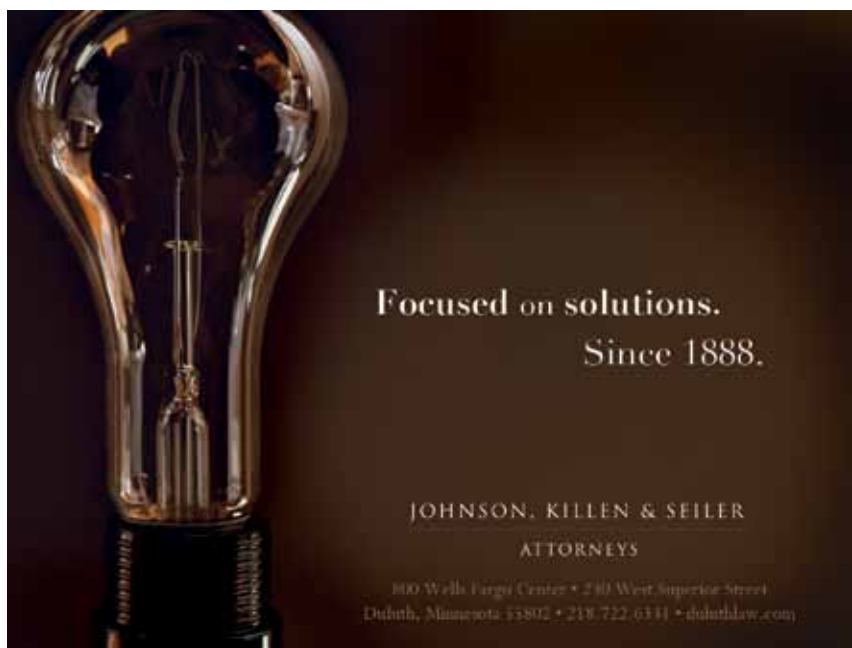
Steve Garrison grew up in Baltimore where he has fond memories of swimming in Chesapeake Bay—one of the area's most prominent landmarks—and even fonder remembrances of annual crab feast festivals, picking crab and making Maryland crab cakes.

Now, he humbly believes he has the best recipe for preparing them, using Old Bay seasoning as the no-longer secret ingredient. The Garrisons eventually left Baltimore when Steve was a young child and moved to South Minneapolis. That led Steve to another transformative experience: working at Interlachen Country Club in Edina.

He began in his early teens with a series of menial jobs, but wound up with an important one at the exclusive club: bartending. Some members would bend Garrison's ear as they bent their elbows. He says he learned much listening to their woes and triumphs while also observing them.

The connection with Interlachen continued after he left, as he helped the staff with legal matters and actually held his own wedding reception there as well as his daughter's last year.

"It was like the people there were my second family," Garrison explains. ■



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Lake Minnetonka Cruise

The Northwest Loss Association's run of good weather continued the day many members enjoyed a cruise on Lake Minnetonka. Here are some of the lucky passengers:



Larry Borgen Balfour Restoration; Jeff Besser, Acord Claim Service.



Mike Adair, Legacy Services; Jack Meusey, Minnesota Claims Magazine



Mandy Jensen, Clean 'N Press; Cliff Wangerin and Sam Benfante, of ServPro of Eagan/Apple Valley.



Dave Nilles, Summit Adjusting; Anna Rozhansky, Evans Garment Restoration.



Jeff Nonhof, Engle Martin; Brenda Janisch, Legacy; Jim Rybarczyk, Engle Martin; Jennifer Bestul, Insight Forensics; and Mike Adair of Legacy.



Tina Johnson, FRSTeam; Brenda Janisch, Legacy Services; Nicole Jones, ServePro.



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Work Comp Tech Expo

The Minnesota Workers Compensation Insurers Association and the Minnesota Workers Compensation Reinsurance Association, in cooperation with the Minnesota Department of Labor and the Commerce Department, sponsored the first Minnesota Work Comp Tech Expo Sept. 30 at the Embassy Suites Hotel in Bloomington. Those groups' representatives explained to a large crowd of agents, claims people, underwriters and others exactly what their websites offer and how to access them.



Brandon Miller MWCIA; Yannick Hurry, SFM.



Jerry Colby, Trice Tormoen, Cindy Kaufenberger and Tina Bender all of RTW with Kim Eckhart of MWCIA.



Kim Burmeister, Ahmann Martin; Sharon Bye, MWCIA.



Natalie Haefner, WCRA; Jeff Peters Aetna.



Keith Pokela and Helen Hotze of Rooke Johnson Renslow Agency.



Dani Main of MWCIA and Jason Webb of Webb Insurance Agency.



Cynthia Smith and Jim Sanem of the WCRA.



Katie Moonmaw, Encore; and Ora Lowry, MWCIA.

Christina Duffy, Rene Ducolos and Stacy George of NPIA, Lakeville.



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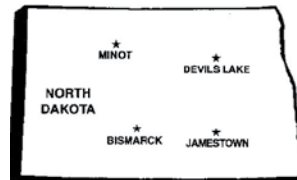
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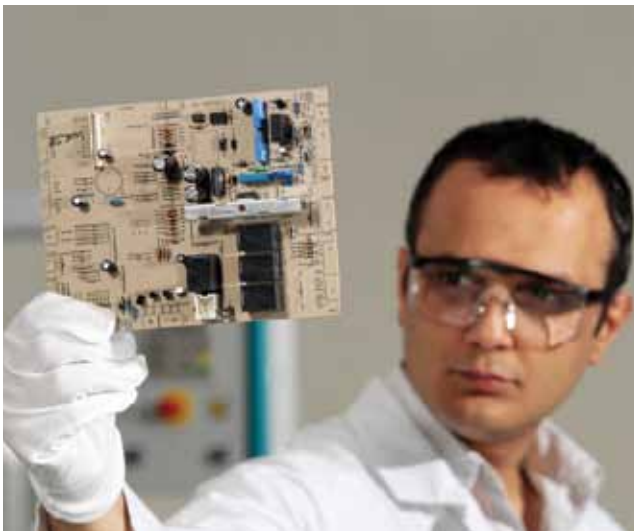


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