Another Wish Granted!
Trusted Choice & Make-A-Wish 2020
Hello Friends!

How many times have you heard the words millennial or gen-X associated with some stereotype? There have been some concerns for the future of our industry after a study revealed the average age of an insurance agent to be 59. Do all agency owners have a true ‘succession plan’? What can IIASD do to help?

About 5 years ago, we started off by reviving our Young Agents Committee. This committee currently consists of 6 agents across the state. Our purpose is to help new agents become confident and knowledgeable by means of establishing and fostering relationships between new agents, agency owners, companies, and the IIASD board of directors. One very effective way we do this is by meeting people face to face at IIASD conferences. Webinars are helpful, but you still don’t get the conversations and insurance stories like you do at a conference.

IIASD has hosted a variety of speakers at their conferences, most of which are held annually. Please encourage all agents to take part in IIASD conferences throughout the year. This is a great way for agents to build relationships and connect with companies and other agents alike on a noncompetitive level. Consider it an investment. You can start by forwarding this newsletter to all of your agency staff. We don’t ask anyone to reveal agency secrets or sales tactics, there are plenty of other topics to discuss. I can truly say that I’ve learned so many things and made so many friends by hearing real life stories from other agents, and it has not once compromised my loyalty to the agency I work for. It’s just helped me love my career even more.

Are you a new agent, uncomfortable in a crowd of strangers talking about topics you aren’t always familiar with? Reach out to Carolyn! She will connect you with a member of our Young Agent Committee who can help you with these common fears. That’s what we specialize in, because let’s be honest, we’ve all been there!

Check out the list of events by visiting: www.iiasd.org/events.

Until next time!

Elizabeth Nepodal
Fidelity Agency
# INDEPENDENT INSURANCE AGENTS OF SOUTH DAKOTA

## 2020 OFFICERS

<table>
<thead>
<tr>
<th>Position</th>
<th>Name</th>
<th>Agency/Company</th>
<th>City, State</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>John Meyen</td>
<td>Rosholt Insurance Agency</td>
<td>Rosholt, SD</td>
</tr>
<tr>
<td>President-Elect</td>
<td>Deana Taylor</td>
<td>Agents of Insurance</td>
<td>Rapid City, SD</td>
</tr>
<tr>
<td>Vice President</td>
<td>Melanie Parsons</td>
<td>Parsons’ Insurance Agency</td>
<td>Viborg, SD</td>
</tr>
<tr>
<td>Past President</td>
<td>Derrick Linn</td>
<td>Leavitt Heartland Ins. Services</td>
<td>Sturgis, SD</td>
</tr>
<tr>
<td>Secretary-Treasurer</td>
<td>Josh Gilkerson</td>
<td>Fischer Rounds &amp; Assoc.</td>
<td>Pierre, SD</td>
</tr>
<tr>
<td>IIABA State Nat’l Director</td>
<td>Dan Maguire</td>
<td>Black Hills Agency Inc</td>
<td>Rapid City, SD</td>
</tr>
</tbody>
</table>

## 2020 DIRECTORS

| District # 1               | Josh Gilkerson               | Fischer Rounds & Assoc.      | Pierre, SD  |
| District # 2               | Doug Leighton                 | Dakotah Gold Ins.            | Volga, SD   |
| District # 3               | Melanie Parsons               | Parsons’ Insurance Agency    | Viborg, SD  |
| District # 4               | Ryan Karst                    | Dakota Financial Services    | Sioux Falls, SD |
| District # 5               | Elizabeth Nepodal             | Fidelity Agency              | Platte, SD  |
| District # 6               | Eric Payne                    | Insurance Plus               | Aberdeen, SD |
| District # 7               | Amy Bailey                    | Starr Insurance              | Custer, SD  |
| District # 8               | Rich Maguire                  | Black Hills Ins.             | Rapid City, SD |

## EXECUTIVE VICE PRESIDENT

Carolyn Hofer
IIASD
Fort Pierre, SD
What Does It Mean for You and Your Clients?

The news about the COVID-19 coronavirus is changing every day, and at this point the impact is spreading. From cancelled events, business interruption, fear, and at the worst-illness to your customers, employees and family members. But we don’t need to panic….Information is Power. IIABA has accumulated some of the best resources to help you plan and maintain your well-earned position as the trusted choice for consumers.

Big I Coronavirus Resource Page offers:
The Workplace:
• CDC Best Practices for Employers and Employees
• WHO videos and travel updates
• John Hopkins COVID-19 Resource Ctr
• Workplace Info on Sick Leave, Remote Work Best Practices, Disaster Planning Toolkit; Coronavirus Scams info

On the Insurance Side:
• Coronavirus and the CGL
• Loss of Business Income
• Worker’s Compensation
• Travel Insurance
• Covering Pandemics

Keep updated on SD Health COVID-19 webpage where you can track current cases, and latest preventative measures and information at the state level.

Feel free to contact IIASD with any questions regarding business operations, employees, and your clients. Most importantly, do not PANIC. We are in unchartered waters with very little knowledge of how to stop the spread of this virus. It is important that we all take it seriously but use common sense in your approach.
How to Choose Your Agency’s E&O Limit
By Matthew R. Davis

Three days. That’s how long the driver had been working for his new employer, a trucking company. His truck was solid—no mechanical issues at all. Unfortunately, you could not say the same for the trucker. He had been on the road since 5 a.m., so when he came to a highway slowdown at 7 p.m. due to construction and a work lane closure, the driver was slow to react.

He struck the rear of a Toyota Prius at an estimated 78-82 m.p.h., which set off a chain reaction that included seven other vehicles holding a total of 18 occupants. One of the vehicles caught fire, killing its driver and three passengers. Two more people were killed and four were injured.

The accident happened due to driver fatigue and methamphetamine use, according to the National Transportation Safety Board, which included the failure of the pre-employment screening process—the driver had four wrecks in the preceding three years—as a contributing factor.

The trucking company had just $1-million limits to address this claim, while the insurance agency, which allegedly had assumed responsibility for screening drivers, had $5 million in coverage—both per claim and in the aggregate—to defend the resulting errors & omissions claim.

The initial demand from all parties totaled more than $150 million. That begs the question: Was $1 million enough coverage for the trucking company? Was $5 million enough for the insurance agency that placed that policy?

The answer to the latter depends on the nature of the customer. The more valuable the property where coverage is placed and the higher the potential liabilities faced by an auto or commercial general liability customer, the larger the potential for an excess-of-limits E&O loss.

Large claims happen more than you might realize, and yet, they are only part of the story. With a $5-million aggregate limit in place, most insureds believe they are unlikely to be overcome by a series of small, unrelated claims in a single policy period. There is some truth to that but some peril, as well.

A significant scenario leading to an uncovered excess exposure is a series of claims stemming from a single catastrophic event. When Hurricane Harvey struck the Houston area, an estimated 1 million cars and trucks were destroyed. When an agency places a significant quantity of homeowners, auto or trucking coverage in the path of a storm, they could see a lot of claims for missing or inadequate coverage and failure to recommend adequate flood and wind coverage.

With these considerations in mind, a thorough analysis of your E&O limits should consider:

- The policy limits in place for your largest customers because, if missing, those limits may define the damage model in your E&O claim.
- The nature of the customer’s business, such as industrial, trucking and manufacturing, as well as larger companies that incorporate your customer’s products and services into their larger exposure.
- The number of insureds located in close proximity to each other, which can set up the potential for multiple catastrophe-related losses, creating a serious aggregate loss exposure.
- And, most importantly, the agency’s risk appetite in the face of these perils.

You may have been lucky this year. The big claims and big storms may have passed you by, so your current limits may have been adequate. Then again, is “may be” good enough for you, or is it time for a second look?

Matthew R. Davis is a vice president and claims manager at Swiss Re Corporate Solutions, working out of the office in Kansas City, Missouri. Insurance products underwritten by Westport Insurance Corporation, Kansas City, Missouri, a member of Swiss Re Corporate Solutions.
Division of Insurance
News and Views

COVID-19

Division of Insurance Director Larry Deiter announces that, in the interests of the State’s citizens and their insured members, South Dakota’s major health carriers are voluntarily waiving co-payments and deductibles for diagnostic testing of COVID-19 in their fully insured plans. Carriers are also promoting the use of telehealth as the first step option for medical consultations. In addition, certain health carriers are offering additional services to assist their members, such as: waiving prior authorization for treatment related to COVID-19, allowing early prescription refills, formulary flexibility in the event of medication shortages, and an emotional support hotline.

Insured members with specific questions related to coverage or services related to COVID-19 should contact their insurance agent or the carrier directly utilizing the contact information found on the insurance identification card.

South Dakotans who have coverage through self-funded employer plan groups, short-term major medical plans, etc. should contact their human resources departments or their plan administrator for coverage information specific to them.

Governor Kristi Noem and the South Dakota Department of Health has launched a COVID-19 website to provide informational resources and keep South Dakotans up to date on current situations. The Department of Labor and Regulation has published a webpage of COVID-19 resources with links to information specifically related to programs the Department administers.

2020 Legislative Session

South Dakota’s 95th Legislative Session began at Noon on Jan. 14 with Governor Kristi Noem’s State of the State address. The 37-day session runs through March 30. The South Dakota Department of Labor and Regulation requested the introduction of 13 bills, including four specifically addressing state insurance law.

Senate Bill (SB) 8 is an act to revise certain provisions regarding insurance holding companies. This legislation updates model holding company law to allow the Division of Insurance to fully participate in and lead group-wide supervisory colleges for internationally active insurance groups. SB 8 is based on National Association of Insurance Commissioners (NAIC) model law required to maintain financial accreditation.

SB 11 updates South Dakota insurance law governing third party administrators (TPA). The bill provides a pathway for newly established (less than two years) TPAs meeting financial requirements to do business in our state. The bill also clarifies TPA registration requirements for certain self-funded plans.

House Bill (HB) 1017 requires disclosure of insurance company corporate governance structures to better understand and evaluate the risks posed to consumers purchasing their products. This is an NAIC model law required to maintain financial accreditation.

HB 1018 updates laws governing the South Dakota Life and Health Insurance Guaranty Association. This bill supports a broader assessment base increasing the equity of assessments for potential future long-term care company insolvencies between life and health insurers. This is model law drafted nationally with the broad support of the insurance industry.

All four bills successfully cleared the legislative process and have been signed by Governor Noem.

Other bills of interest included SB155 and SB181, providing step therapy protocol for certain prescription drugs and a definition of short-term major medical plan, respectively.

The Division offers a sincere thank you to the IIASD for their collaboration and support of our legislative efforts this year, as well as the passage of other bills brought or supported by the IIASD.

Interested parties can review the actions taken by the South Dakota Legislature via the Legislative Research Council website.
As the nation faces the COVID-19 pandemic, independent agencies are trying to balance providing their employees the ability to work remotely while still providing their clients with exceptional service.

Join Claudia St. John, SPHR, SHRM-SCP, president of Affinity HR Group, Inc., a Big “I” Hires partner, for an informational webinar on Wednesday, March 18 at 2:00 p.m. ET. The webinar—Your Agency & Telework – Dos, Don’ts & Practical Advice—will provide pragmatic and actionable advice on how to implement a remote work plan for your agency.

There will also be a Q&A session at the end of the webinar where St. John will answer questions from attendees. Register today!

The Big “I” also created a resource page that includes a variety of informational resources and will be updated as the pandemic develops.

Madelyn Flannagan is Big “I” Vice President, Agent Development, Education and Research.
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IIASD Farm & Small Town
March 31st & April 1st – Highland Conference Center, Mitchell, SD
The Farm & Small Town Conference is cancelled due to the growing concern for the spread of the COVID-19. This was not an easy decision but we feel we need to support the efforts of our communities, state and federal governments in the attempt to be proactive in preventing the spread of this contagious virus.

Credit card refunds will be processed in a timely manner and those who paid by check will also receive their refund by mail. Please make sure to call and cancel your hotel reservations as soon as possible.

Thank you for your understanding in this matter.

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$79 Room Rate

IIASD ANNUAL CONVENTION

When: October 4th-6th, 2020

Where: The Lodge in Deadwood

This is our 90th Convention Anniversary!

This is an event you won’t want to miss!

FEMA Flood Training

Flood Training Seminars have been postponed. Due to COVID-19 travel restrictions, FEMA will be unable to host these two events. Watch for future scheduling.

MARCH 18th – Watertown, SD – Postponed
Ramkota Event Ctr – Coteau Room
NFIP Basic Agent Seminar 3 hr CE
9:00 am – 12:30 pm
Registration: [https://www.eventbrite.com/e/nfip-region-8-agent-post-event-briefing-tickets-95626474359](https://www.eventbrite.com/e/nfip-region-8-agent-post-event-briefing-tickets-95626474359)

MARCH 19th – Sioux Falls, SD - Postponed
Ramkota Hotel – Crystal Room
NFIP Agent Post-Event Briefing 2 hr CE
9:00 am – 11:30 am
Registration: [https://www.eventbrite.com/e/nfip-region-8-agent-post-event-briefing-tickets-95626474359](https://www.eventbrite.com/e/nfip-region-8-agent-post-event-briefing-tickets-95626474359)

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**INSURANCE AGENT-FULL TIME**

Heartland Financial Service, Inc-Highmore is taking applications for full-time licensed insurance agent. This candidate should possess a talent for working with people, have excellent customer service skills, maintain and grow existing book of business, seeking out new leads and new clients, enjoys sales, be energetic and has an established history of sales success.

Competitive compensation package based on qualifications, retirement plan, health, vision, dental, life insurance paid PTO.

Resume may be sent to Heartland Financial Service, Attn: Barb Lenocker, PO Box 40, Redfield, SD 57469.

Equal Employment Opportunity

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Agents receive **20 percent commission** on new accounts up to $25,000 in premium during 2020

- Our team is ready to deliver long-term positive results for you and your customers
- Manage policies online using SFM Agency Manager (SAM)

Contact your SFM underwriter for more details.

20 percent commission applies to new SFM Mutual policies with effective dates between January 1 and December 31, 2020. Does not include policies written with the SFM Safe or SFM Select rate sets.

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and Levi Olivier
and Taylor Jacobsen
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605.342.5555

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2019 Dues Deductibility

Note that dues are not deductible as a charitable contribution but may be deductible as an ordinary and necessary business expense. The percentages listed below represent the portion of your dues that are related to lobbying expense and are NOT DEDUCTIBLE as an ordinary and necessary business expense.

IIABA – 18.52%*
IIASD – 28.13%*

When using these percentages, please note that 35% of your dues go to IIABA and 65% of your dues stay with the IIASD.

Questions? Carolyn Hofer at chofer@iiasd.org

EXCELLENT CAREER OPPORTUNITY

Looking for a professional, self motivated insurance agent to be actively involved in a well-established agency in north central South Dakota. Located in a small, rural, family friendly community. Agency has a good, loyal customer base with excellent companies and loss ratios. Experience preferred but will provide training if qualified. Owner's intent is to transition agency to new agent as soon as possible. If interested contact IIASD.
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IIASD Announces Opening for Executive Vice President

As disclosed at our Annual Convention, Carolyn Hofer will be retiring effective December 31, 2020. In an effort to fulfill our Mission to be unrelenting advocates for business, education, professional and political interests of our members, the Board of Directors are seeking resumes for this position effective March 1st.

Executive Director Position Information:

Primary Duties of the Executive Vice-President:
1. Know and support the Association’s Objectives, Vision, Mission and Value Statements.
2. Manage all daily operations of the organization, including oversight of Association staff.
3. Maintain a positive relationship with the Board of Directors and all stakeholders.
4. Identify, communicate and implement strategies and goals that align with the Association’s Objectives, Vision, Mission and Values.
5. Advocate on behalf of the Association with local, state and national legislators and regulators.
6. Participate in state, regional and national events as a representative of the Association and bring information and strategies back to our local Board and members that will advance the independent agency system.
7. Collaborate with other organizations to work towards common Missions, Visions and Values.
8. Protect Association compliance, including anti-trust laws, privacy and employment practices.
9. Oversee administration of the Association’s Errors and Omissions program.

Required Skills, Experience and Training:
1. Strong leadership and project management skills.
2. Demonstration of ability to work well with others.
3. Bachelor’s degree or comparable experience.
4. Licensed in property and casualty, life and health or crop insurance lines in South Dakota.
   *Applicants not currently licensed would be required to obtain licensing in property and casualty within 60 days of hire. Other lines optional.
5. Experience in management, communication, marketing and advocacy.
6. Solid knowledge of accounting, budgeting and financial management.
7. Ability and experience in public speaking and public relations.

Other Information:
1. The selected candidate will be required to live in the Pierre, South Dakota, area.
2. Salary and benefits are dependent on experience.
3. In-state and out-of-state travel will be required, including overnight stays.
4. Background checks will be required.

Candidates must support IIASD Values and be willing to:
- Lead as a Visionary Team
- Uphold Integrity and Excellence
- Respond to Members’ Needs
- Embrace Diverse Cultures and Settings

Submit your resume to employment@iiasd.org
You’re Hiring New Talent, Make Them Feel Welcome!

New hire season is here! You put so much time in selecting the candidates, interviewing and proposing the offer. It’s not done yet! Next up…the real planning – their first day, week, month, three months etc.

1. Day One- Impression Matters!
Make your new hire feel welcome; create a plan. Nothing is worse then a new employee showing up for work and feeling lost. Here are some ways to make a great impression that first day:

- Make them feel they are part of the team – introductions are a must.
- Leave them a welcome basket at their desk.
- Schedule lunches for their first week.
- Can you assign a different buddy for the first three weeks? (That’s only one per week.)
- Include them in staff meetings (and then ask them post-meeting to share questions with you).

2. A Training Plan for the First Month.

Next step is to have a training plan in place. Whether it’s online training, classroom training, or a combination of both, a plan will communicate your expectations and provide them with the opportunity to grow. Training will help immerse them in their new role and give them confidence to take on new tasks.

3. Engage with the New Employee Daily.

As a leader, be sure to check-in daily – this can be a longer meeting on Monday morning to reset the plan for the week and then at lunch or end of day to discuss questions. Employees value leadership and guidance. They want to know that they are on the right track. Giving them support and training will motivate them to succeed.

Need help with a training plan? Please visit https://www.iiasd.org/Education/Pages/newhire/default.aspx for more information.

Western Dakota Job Openings:

Insurance Producers (Full-Time)

Western Dakota Insurors, is actively seeking sales producers for property and casualty, employee benefits and life insurance. The perfect candidate will possess a talent for working with people, seeking out new leads and new clients, enjoys sales, and has an established history of sales success. Benefits for qualified candidates include Producer equity in business produced and a deferred compensation package, 401k plan, paid vacation, dental, health, vision, and life insurance. Trips, Travel & Expenses, and Continuing Education paid.

Benefits Producer (Full-Time)

Western Dakota Insurors is hiring for a Benefits Producer. As a Benefits Producer with Western Dakota Insurors, you will work closely within your community to build customer relationships and promote Insurance products. The Benefits Producer will be responsible for selling health, life, disability, and other benefit insurance products to businesses and individuals. The ideal candidates will have sales experience within a commercial team and hold a valid Life and Health license. If you believe you have what it takes please apply today!

Account Manager (Full Time)

We are seeking an energetic, strong team player with excellent verbal and written communication skills. The Account Manager will work with a sales producer in all aspects of the renewal and new business process, including but not limited to: data entry, rating, review of quotes and preparing proposals. A Property & Casualty license is preferred.

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The 1752 continuing education clinic that was scheduled March 26th has been cancelled due to low registration count.
My One Key Sales Tip
By: John Chapin

A couple of weeks ago I was approached to be included in a Sales Hall of Fame publication. The one thing they requested of me was a short video with my #1 sales tip that they could include on the website. #1 sales tip? ‘No problem,’ was my first thought. Then, the more I thought about it, the more of a problem it became. To make a long story bearable, I did finally come up with the ‘one’, but in the process, I thought of several others too, which you might find helpful.

My Key Sales Tips

When the people putting the Hall of Fame publication initially reached out to me, I was in the process of calling all of my previous clients and many previous contacts, something I do about once every three years or so. I was about 25% of the way through this process and it was already paying huge dividends. So, of course I thought, “That’s my #1 sales idea.” Assuming you do good work, and people get far more value than they pay for, a call to previous clients always works well. So, while ultimately that isn’t my number one tip, it’s a good one and one you should definitely follow.

Here are some other good tips:

• Get back to personal communication and build relationships. You will be most effective talking to people in-person and on the phone. Stop hiding behind social media and looking for easier ways to face rejection. Use the internet and social media to gather intelligence but then pick up the phone or go see someone. E-mail, especially on an initial contact, is one of the worst ways, if not the worst, to connect with someone. You can and should use e-mail, but only after you call or stop by.

• Identify and eliminate your biggest road block. What is the one major sales bottleneck in your process? Identify it and laser focus on eliminating it. Research it, read books, watch videos, take a course, talk to people, get informed, and then get to work. Once you eliminate that one, find the next biggest issue and attack that one.

• Spend more time on your most important tasks which as a salesperson are: prospecting, presenting, and closing. Ideally about twice as much time as you’re spending now.

• Work hard and smart. You want to work smart, but in the beginning, before you have everything figured out, you’ll have to work hard to learn what you need to learn. Even then, in order to make the number of calls you need to make, you simply need to work hard.

• Know your numbers and plan your time. Know your annual, monthly and weekly goals, and the daily activity necessary to hit those goals. Then plan your work and work your plan.

• Make that call you’re afraid to make. Ask yourself, “What’s the absolute worst that can happen?” Decide to accept the worst and realize that, even if the worst happens, you’ll be okay.

• On that note, seek out rejection and discomfort. When you encounter them, welcome them, treat them like your best friend, as if you prayed for them.

• Charge headfirst at anything that scares you. Except of course if it’s a bear or something that can actually kill or maim you.
• Push beyond what you think is possible. Double, triple, quadruple, or even 10X the number of calls you make in a given week.

• Know your WHY. Why are you doing what you do? Who and what are you working for? Your personal, internal motivation, if strong enough, will drive you to accomplish anything you desire.

Last, and the exact opposite of least, is my number one sales tip that I finally settled on, and that number one sales tip is… Get back to the basics. So what are the basics? First, activity. 99.9% of the time when someone fails in sales, it’s a failure of activity, they didn’t make enough calls, to get enough qualified prospects, to make enough sales. The other .1% of the time, they got hit by a bus. Sales is a numbers game, the more people you talk to, the more business you will do, even a blind pig finds corn. So basic number one is activity. Basic number two is get great at selling. The better you are at each part of the sales process, the more effective and efficient you’ll during every part of the selling process which means you’ll spend less time with the wrong people, more time with the right people, and as a result, you’ll make more sales and build better relationships. Basic number three is persistence and perseverance. 81% of appointments are set after the fourth contact, 80% of salespeople never make it to the fourth contact. So, my number one sales tip is: focus on the basics: activity, get great at selling, be persistent and persevere.

John Chapin is a motivational sales speaker and trainer. For his free 5-steps to Sales Success report and monthly newsletter, or to have him speak at your next event, go to: [www.completeselling.com](http://www.completeselling.com). John has over 32 years of sales experience as a number one sales rep and is the author of the 2010 sales book of the year: Sales Encyclopedia (Axiom Book Awards). You can reprint provided you keep contact information in place. E-mail: [johnchapin@completeselling.com](mailto:johnchapin@completeselling.com).

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Can Coronavirus ‘Concerns’ Trigger Business Interruption Coverage?

BY BIG “I” VIRTUAL UNIVERSITY FACULTY

Q: Without a direct physical loss, would the shutdown of a restaurant or business due to coronavirus concerns trigger contingent business interruption coverage?

Response 1: Under current standard ISO commercial property forms, the general answer to your question is no. Contingent business interruption would not cover the shutdown of a business due to coronavirus concerns because there has been no direct physical covered loss.

You might be interested in this article describing two forms ISO has created to deal with shutdowns required by a civil authority due to coronavirus concerns. These forms have not yet been filed and have not been assigned form numbers. ISO has also not provided loss costs.

Response 2: Not all contingent business interruption coverage is the same. That said, interruption of a supply chain or a government shutdown might well trigger an insured loss. It would be more difficult to find coverage if a restaurant owner simply decides to close due to concerns without such an event. Check with your underwriters.

Response 3: The business income form states there must be physical damage to property from a covered cause of loss. If people do not go out to eat because of fear of the virus, that is not a covered cause of loss. The same is true if people are restricted to their homes because of an outbreak of the virus in their community.

Response 4: Business interruption insurance requires direct loss or damage to property, it’s the same for contingent or civil authority coverage. Here’s more information from Saxe Dornberger and Vita, P.C.

Response 5: No coverage applies. There must be an accident under the covered perils as defined per the form. I would also suggest that you read the section of the insuring agreement for government exclusions.

Response 6: It depends on the coverage and facts. If you shut down because of "concern"— meaning that the shutdown is because someone is worried—probably not.

Response 7: The answer is no for two reasons. There is no property damage, which is required before business income responds. And, there is a specific exclusion related to viruses.

Response 8: If you’re talking about an ISO business interruption form built on the usual cause of loss forms, the answer is easy: no. I’ve seen forms that deal with local contamination and food poisoning, but I doubt they’d cover this situation. If anybody was writing a coverage like that a few months ago, something tells me that the price of poker just went up. The potential exposure is huge and the damage to any one business would be difficult to define.

I’ve been listening to Boston Public Radio, and they’re reporting that business in Chinatown has dried up. That’s not a result of active cases of the virus but rather fear of the virus, racism or both. The results of fear are catastrophic and almost certainly not covered by insurance.
<table>
<thead>
<tr>
<th>Date Range</th>
<th>Event Description</th>
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<tbody>
<tr>
<td>January 28th &amp; 29th</td>
<td>Board Meeting &amp; Leg Open House Day at the Capital</td>
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<tr>
<td>March 31st &amp; April 1st</td>
<td>Farm &amp; Small Town/Spring Crop Seminar Highland Conference Center, Mitchell</td>
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<tr>
<td>May 13th – 16th</td>
<td>Legislative Conference in Washington, D.C.</td>
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<tr>
<td>June 1st – 4th</td>
<td>E&amp;O Loss Control Seminars</td>
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<td>June 24th &amp; 25th</td>
<td>River Days/Walleye Classic in Pierre Board Meeting</td>
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<tr>
<td>July 26th - 27th</td>
<td>Mid-West Young Agents Conf. Omaha, NE</td>
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<tr>
<td>September 8th – 13th</td>
<td>IIABA Fall Leadership Conference &amp; Nat’ BOD meeting Kansas City, MO</td>
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<td>September 15th</td>
<td>Crop Insurance Conference</td>
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<td>September 15th (tentative)</td>
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<tr>
<td>October 4th – 6th</td>
<td>Annual Convention The Lodge in Deadwood</td>
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