

TouchPoints

a publication of **Dawson** Insurance

Spring 2013

Think Big

From a fledgling start-up with two employees and two computers, Sundog, Inc. has become a nationally recognized marketing and technology company that serves clients around the country. Under the leadership of Brent Teiken, the company keeps a close eye on what helps make it so successful: company culture.

Brent Teiken, CEO
Sundog, Inc.



President's Message

Give and You Shall Receive

By Tom Dawson

There is a little red book titled "The Go-Giver: A Little Story About a Powerful Business Idea" that is making the rounds at our office. The book, written by Bob Burg and John David Mann, may be small in size, but the message it contains is immense and far-reaching. It tells the story of Joe, an ambitious young salesman, who learns that changing his focus from getting to giving – that is, by putting other people's interests first and by constantly adding value to their lives – ultimately leads to unexpected benefits and returns.

Of the Five Laws that the book outlines, The Law of Value is the one that resonates the most with me. It states, "Your true worth is determined by how much more you give in value than you take in payment."

Taking payments, literally, is something that we at Dawson Insurance do multiple times every single day, whether in person, over the phone, or online. The payments can range from fairly small to quite large, and yet regardless of the amount, they all elicit the same feeling: we appreciate each and every one of our clients and are grateful they've chosen us as their insurance partner. Our goal is to provide service, advice, and protection that are of greater value to clients than are their payments.

Delivering "over-the-top" service all the time is what we strive to do. "The Extra Mile", a regular feature of this newsletter, is a place for us to share exceptional customer service efforts of the Dawson team. When we ask our employees about being highlighted in this section, invariably they reply, "I was just doing my job."

From all of us at Dawson Insurance, thank you for allowing us to serve you. We will continue striving to be Go-Givers. **D**

Tom Dawson

Complying with the Patient Protection and Affordable Care Act

On January 1, 2014, many significant aspects of health care reform related to the Patient Protection and Affordable Care Act (PPACA) will take effect. Changes include:

- New penalties imposed on applicable large employers.
- Individual mandates requiring U.S. citizens to have health insurance or face penalties.
- The establishment of exchanges-based insurance markets.
- Additional mandates on health plans.



Other changes will affect seasonal employees who work for a limited period of time, typically during an employer's "busiest" season. Employers with a seasonal workforce will want to understand the changes, requirements, and potential impacts to their health plan and business.

It is imperative that employers understand the changes PPACA will bring them. Please review the Frequently Asked Questions document on our website at www.dawsonins.com. Select the SEMINARS tab, open the document listed under Health Care Reform Seminar and plan to attend our Health Care Reform Seminar on April 30 (see details below). **D**

Health Care Reform Seminar

2013 Health Care Reform Seminar

Tuesday, April 30

8:30 – 11:30 a.m.: Employers with Less Than 50 Employees

1:00 – 4 p.m.: Employers with More Than 50 Employees

Ramada Plaza Suites & Convention Center
(1635 42nd Street South, Fargo)

Please join us at our upcoming 2013 Employer Health Care Reform Seminar. Dawson Insurance, Eide Bailly, and Blue Cross Blue Shield of North Dakota have teamed up to address the issues and impact of health care reform.

Guest speakers will include Pat Bellmore, eastern ND regional manager at Blue Cross Blue Shield of North Dakota, and Ross Manson, principal at Eide Bailly. Included in the seminar will be real case examples that our clients currently have and will be facing in the future, presented by Jim Nyhof, financial services manager at Dawson Insurance.

To RSVP, please contact Jaclyn Hanson at jaclyn@dawsonins.com or 1-800-220-4514. Please register by Monday, April 22. **D**



Weathering the Storm Property Insurance Changes

With the increase of severe storm activity around the country over recent years, insurance carriers are taking a harder look at property insurance, particularly the homeowners market.

Several carriers have already adjusted their rates and are making other changes, including requiring higher deductibles, limiting the number of prior claims allowed, and looking more closely at older and higher-cost material roofs (wood shakes, for example).

We will monitor your account to ensure that if any of these changes impact you, we can continue to find the best market for your coverage. Please contact your Dawson Insurance account manager if you have any questions. **D**

Surety 101

Surety bonds are nothing more than an extension of credit from the principal (party needing the bond) to the obligee (party requiring the bond). Obtaining approval for a Surety Bond, regardless of type – contract, license, permit, or any of more than 100 other miscellaneous types – requires a certain amount of underwriting information.

Many of these bonds are mandated by law or municipal ordinance; others are simply to satisfy a contractual obligation.

In any case, there is a need for the surety (company providing the bond) to have proper underwriting support. One of the most important tools of that underwriting process is adequate financial information for the principal. "Adequate" financial information can be explained in three words: liquidity, equity, and profitability. Specifically:

- Liquidity: Assets easily converted to cash
- Equity: Assets in excess of liabilities
- Profitability: Revenues that exceed expenses

So, to qualify for a surety bond, the principal must show a balance sheet that has: 1) Assets easily turned into cash; 2) Assets in excess of liabilities; and 3) Income statement that reflects revenues in excess of expenses (profitability).

Contact Wayne, Becky or Melody in our surety department for more information and/or assistance in getting your bonds approved. **D**

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Sundog, Inc.
 Dawson Client Since 2002
 Founded: 1996
 Website:
www.sundoginteractive.com
 Location: Home office in Fargo, ND, with additional offices in Denver, CO, and Minneapolis, MN
 Number of employees: 100
 Interviewee: Brent Teiken, CEO
 Sundog provides a wide range of marketing, technology and advertising services, as well as high-definition video production and audio services, to clients throughout the country, including: Bobcat, Motorola Solutions, Sanford Health, Schwans, 3M, and UnitedHealthcare Group.



best,” says Brent.

For Sundog, the commitment to culture is very intentional and pervasive throughout the company and includes a culture club that is given a dedicated budget for events, rewards, and recognition. “Culture needs to start at the top,” Brent says, “and it needs to be watched very, very closely. If you’re going to have a company like ours based in Fargo, you have to have a competitive advantage. For us, it’s our culture.”

Resulting Accolades

At Sundog, its commitment to culture is obviously working: the company was named to Advertising Age’s “Best Places to Work” in 2011 and 2012, ranking 25th and 22nd on the list, respectively. Sundog has also been ranked on the Inc. 5000 list among the country’s fastest-growing companies. And, the company has been named the best small company to work for in the Fargo Forum’s “Best of the Red River Valley” competition as well as the best place to work in North Dakota by the North Dakota Young Professionals Summit.

While all these accolades are important to Brent, the one that means the most to him is the Advertising Age award for two reasons: Sundog was measured against its peers on a national basis, and getting national recognition put Sundog into a different category, so to speak. “When you’re recognized nationally in a way that is scored or ranked by outside consultants, it adds validity to what you do. Winning the Advertising Age awards has definitely affected our brand nationally.”

Brent himself has received numerous honors for his leadership, including the Marcus Buckingham’s Leaders Leading Leaders Award, which recognizes 25 of the most innovative leaders across the United States. Leaders Leading Leaders candidates are nominated by their peers, and submissions are judged on both the quantity and quality of innovative leadership

examples provided.

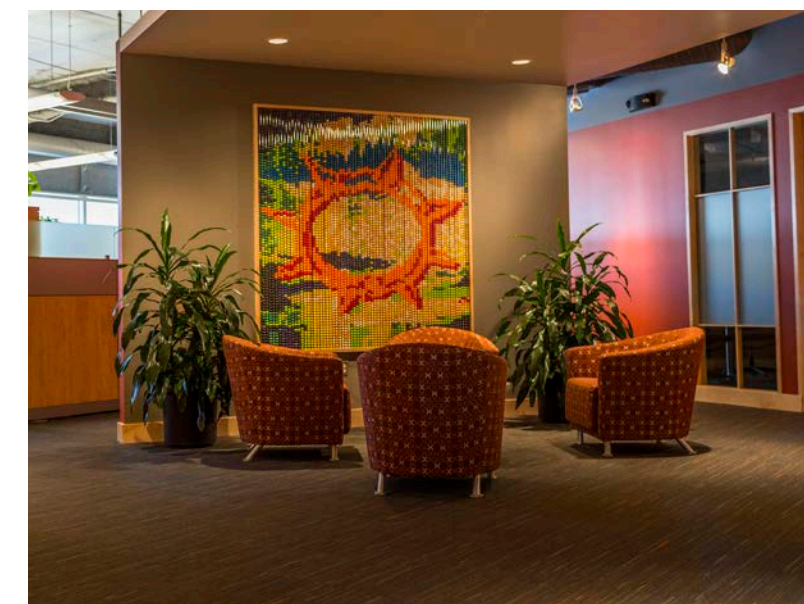
“To have your team recognize and nominate you always means more; it’s validation that hopefully the leadership team and I are doing the right things and moving this company in the right direction,” says Brent.

On the Horizon

Dedication to company culture is something that will remain a constant at Sundog, which tallies a low two to three percent turnover rate amongst its team members. “Recruiting is such a critical component, and we’re constantly working to improve on that by asking better questions and through deepened attention to hiring the right people,” Brent says.

With exceptionally strong growth over the last three years, more staff and perhaps another location are solid possibilities for Sundog. Foremost in Brent’s mind is keeping clients happy and working even better for them. That, company culture, and not losing sight of thinking big.

“I always challenge people to think big. We’ve very carefully designed how ‘think big’ permeates every level of our organization. It doesn’t matter where team members are from or what title they hold; if they believe in themselves and believe in the company, things start happening. Getting people to believe that was a big leadership challenge,” Brent concludes. “With our big national awards, you start to see people truly believing in ‘think big.’ We are doing some really incredible things here, and it’s been such a rewarding experience for me over the last couple years.” **D**



Photography by Thuen Studios

Making a Difference with Company Culture

How “Think Big” Infuses—and Inspires—Sundog

The following words can be heard in a “Why Sundog” video posted on the company’s website: “There’s an art to making stories come to life, to thinking big in a way that moves people, shakes them, surprises them, inspires them.”

Thinking big: it’s something Brent Teiken, CEO of Sundog, Inc., has been doing all his life. He co-founded Sundog, a marketing and technology company headquartered in Fargo, North Dakota, in 1996. The two-person shop has added offices in Denver, Colorado and Minneapolis, Minnesota and has grown to 100 team members (Sundog purposely uses the term “team members” rather than “employees”). Prior to starting Sundog, Brent worked at what was then known as Great Plains Software. It was there that the entrepreneurial bug bit.

Brent was assigned a project that required integration with the web. While everyone at the company had email access, only a few had access to the Internet as it simply wasn’t yet being widely used. He explains that Great Plains Software was at a point of deciding how to use the web, and his research lead him to a “think big” moment.

“The more I started digging into what the web was all about, the more it became evident that this is where things were

going,” Brent says. He started to learn programming language and how to code, or create, websites.

Around the same time, he was introduced to a fellow Great Plains employee, Chuck Duffie, who was also dabbling in website development. The two joined forces and built websites after hours. They both had ideas of starting their own business, when the time was right, that focused on website development.

Unexpected Timing

That “right time” came sooner rather than later for unforeseen reasons. Shortly after getting married, Brent developed medical issues that sent him to the Mayo Clinic in Rochester, Minnesota. A growth near his pituitary gland required immediate attention.

“My wife and I sat in the surgeon’s office and listened to a gloom-and-doom conversation,” he says. “We decided then and there to take an attitude of ‘what do we need to get through this.’” Getting through the health scare included two

risk-filled surgeries. Thankfully, they were successful, and Brent recovered. The ordeal had a profound impact on him both personally and professionally. “From that moment on, I looked at life completely differently.”

The risk associated with starting a new business had totally changed for Brent, and he and Chuck decided to leave Great Plains in June of 1996. They formed the company that eventually became known as Sundog. “It was the two of us and a couple computers,” Brent recalls. “I just felt like I had to do it, like I had to try it. I didn’t want to look back years later with any regrets.”

Now, with nearly 17 years gone by, the regrets have been few, and the results have been phenomenal. Chuck fulfilled his dream of returning to his roots in California. Brent fulfilled his dream – and then some – of owning his own business. Today, Sundog works with about 75 clients that are typically larger organizations that have complex marketing and technology issues and opportunities that require

“Our business is based on becoming a long-term partner with our clients. And while what we do can be complicated, who we are and how we interact with our clients doesn’t need to be.”

– Brent Teiken



Improved Options for North Dakota Employers

Two new options were recently added to the safety action menu of Workforce Safety and Insurance (WSI) safety credit programs. The options, created by the safety committee of the Associated General Contractors of North Dakota (AGCND), grew out of a need to create at least two additional options that would be feasible to achieve for non-plant-based employers.

The prior options were biased slightly in favor of employers with plant-based, face-to-face working environments. This was not by intention or design. However, the bias became apparent through many multi-site contractors' experiences in their attempts to earn the safety credits.

The solution involved the presentation to WSI of five new program options that were drafted by Matt Weis, client safety coordinator at Dawson Insurance, Jeff Hugel, safety manager at Industrial Builders, and representatives from the AGCND Safety Committee.

WSI accepted ideas from the drafts and combined them into two new programs available to all North Dakota employers:

Safety Orientation

This program addresses the issue of newly employed workers becoming injured within their first 90 days of employment. In addition to the challenge of providing adequate and effective training to new employees, experienced employees get refreshers on basic safety through their instruction/mentoring meetings with new employees. The jobsite becomes the classroom, with front-line employees engaged as teachers.

Return to Work/Designated Medical Provider

It's a statistically demonstrated fact that workers who participate in effective temporary transitional duty recover faster with less expense. An effective return to work program is a key strategy for controlling workers compensation costs in any company. This program gives companies credit for moving from informal practice of light duty, to formal, effective policies and practices. Following best practices, forming a strong working relationship between the employer and medical providers is an additional requirement. Similar to the Drug Free Workplace program, this is a policy program that is less dependent on employees gathering in one place on a monthly basis.

The additional options resulted in a win/win for WSI and non-plant-based employers. WSI gains increased options that will result in increased participation, which leads to a stronger program impact. Employers gain increased options that will result in more employers participating in formal safety programs and gaining the opportunity to earn the full 25 percent credit on their annual workers compensation premium.

Matt Weis, client safety coordinator at Dawson Insurance, provides safety coordination services free of charge to Dawson's valued customers. This initiative assists in returning more than \$1 million in premium to employers participating in the programs. Please contact Matt at 1-800-220-4514 for more information. D

Improving Ourselves to Improve Service to You

Each quarter, Dawson Insurance awards the Pacesetter Award to a Dawson employee. A Dawson Pacesetter is someone who: is a champion of service excellence and customer care; stands out amongst his/her peers; consistently provides exemplary customer service; goes the extra mile; is dedicated to the mission, team, and clients of Dawson Insurance; and excels in his/her position on a regular basis.

Recipients of the 2012 Dawson Pacesetter Award are:

- 1st quarter: Mark Julik
- 2nd quarter: Kathy Richard
- 3rd quarter: Raeanna McCollum
- 4th quarter: Lesley Koehler

Congratulations to Mark, Kathy, Raeanna, and Lesley, and thank you for all you do for Dawson and our clients!

The Best of the Best Award is presented annually to one Dawson employee who embodies an unsurpassed commitment to the mission and shared values of Dawson Insurance. Congratulations to Mark Julik, commercial lines producer, on being named the 2012 Best of the Best Award winner! This issue's "The Extra Mile" feature gives a peak into Mark's level of customer service. **D**



Mark Julik

Kathy Richard



Raeanna McCollum

Lesley Koehler

R.L. Larson Keeps on Truckin' with Help from Dawson

R.L. Larson Excavating of St. Cloud, Minnesota is a large contractor specializing in sewer, water, and earth moving work. A Dawson Insurance client for two years, they work with their Dawson agent, Mark Julik, on a regular basis. Out of that work relationship, close friendships have formed.

During a non-work-related dinner together, the topic turned to projects that R.L. Larson was currently working on. The company owners shared with Mark that while business was going very well, they were frustrated with a certain project in the far west central area of Minnesota. Beyond R.L.'s control, the trucks they had lined up to haul class 5 fell through at the last minute. They tried extensively to find an alternative, but the delay was beginning to impede the project.

Mark says the first thing that came to his mind was to call Border States Paving, another Dawson client, to get the phone number of a trucking sub-contractor that he knew did much hauling for Border States. Running out of options and time, R.L. Larson said it was worth a shot. After successfully reaching his Border States contact, Mark made the call to the sub-contractor.

"It's 8 o'clock on a Tuesday night, and I call the sub-contractor, saying, 'You don't know me, but I do business with Border States. I have a client that needs help, and I'm going to put you on the line with him,'" Mark recalls.

The connection was successful: the sub-contractor sent five trucks to the worksite the very next day, and five more the day after that. Literally overnight, things got much easier for R.L. Larson.

"Because of what I do, I have met and I know a lot of people," Mark says. "This basically came down to connecting the dots between contractors, and this particular connection happened to work out really well." Brent Hamak, R.L. Larson CFO, says, "Mark is extremely vested in our business. He knows which jobs we're working on and bidding, and it's the intangibles like finding us trucks that set him and Dawson apart."

"R.L. Larson was very appreciative, and to go that extra step for a client feels great," concludes Mark. "And yet, going that extra step is something that we do every day at Dawson; it's what's expected. We don't just deliver a policy or invoice. We take a genuine interest in our clients' businesses. It's their livelihood, and we want to do all we can to help them succeed." **D**



New Employee

Maria Reinhiller
Receptionist/Administrative Assistant

Maria joined the Dawson team in December. Prior to that, she worked at Goldmark as a property manager. She was drawn to Dawson because of the company's community involvement as well as its dedication to its clients and employees. Maria says that greeting clients – whether in person or on the phone – and the fact that every day is different are what she enjoys most about her job.

Maria lives in Moorhead with her husband and their two children. In her spare time, she enjoys gardening, crafts, and rollerblading. **D**



Steve Miller
Controller

Steve joined Dawson Insurance as accounting manager in March of 2007. In 2008, he was promoted to controller, the position he currently holds. His primary responsibility at Dawson is the development and analysis of all financial and accounting data along with the annual budget and monitoring various industry-specific metrics. He leads the accounting team,

manages payroll and employee benefits, and coordinates all IT activities within the office.

He is a graduate of Minnesota State University-Moorhead and has more than 23 years of accounting/finance experience. Prior to joining Dawson, Steve worked in public accounting at Charles Bailly & Co. for six years before moving into the private industry where he worked as an accounting manager for Phoenix International. Before Dawson, he worked as a senior financial analyst at Microsoft.

"I love the variety of the work I do at Dawson, along with the great culture and my fellow employees," Steve says. "Nothing against my former employers, but joining the Dawson team was the best career move I've made. My past experience has allowed me to take on a variety of responsibilities at Dawson."

A certified public accountant (CPA), Steve is a member of the North Dakota Society of CPAs and the American Institute of CPAs (AICPA). He is involved in Meals on Wheels, Junior Achievement, Adopt a Street, and United Way Day of Caring. He also serves as a PTA treasurer, Cub Scout pack board member, and a member of the finance committee at the YMCA of Cass Clay. He has been awarded the Dawson Insurance Pacesetter and Best of the Best Awards.

Steve enjoys spending time with his family – which includes his wife, Bobbi, their 8-year-old son, Colby, and their dog, Charlie – and his friends, watching all sports, and playing golf and volleyball. Another favorite pastime is cheering on his favorite team...the Minnesota Gophers! **D**

Dawson
Online
Customer
Access



Dawson 24/7 Online Access

Your insurance information is always available so you can:

- Obtain Certificates of Insurance.
- Print auto ID cards.
- Notify Dawson of a claim or loss.
- View your policy information.
- Make change requests such as address or adding vehicles/drivers. Keep in mind, coverages are not bound until you receive confirmation from our office.

Dawson INSURANCE

Dawson Insurance is proud to be a locally-owned, independent agency that provides a full line of property and casualty coverage, as well as life and health benefits, surety and financial services for individuals and businesses. For more than 95 years, we have been working hard to ensure our customers always come first, both in the services we offer and the protection we provide. Thank you for your business.

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April Showers...

Spring is here! Is your sump pump ready to handle the extra water that comes with the change of seasons? It's best to prepare now rather than when you're facing a water emergency.

1. Call your Dawson Insurance agent to review your sump pump coverage.
2. Inspect and test your sump pump to ensure it is working properly. Slowly pour water into your water pit until it raises high enough to activate the sump pump. If it's not working, call a repairman or purchase and install a new sump pump.
3. Replace your sump pump every five years; replace the float and switch every two years.
4. Check the outlet pipe to ensure that it is not frozen, that it extends at least 20 feet from your home, and that it is directed away from your home's foundation.
5. Ensure you have proper drainage from your foundation; install window well covers, gutters/downspouts, and downspout extensions.
6. Be prepared for power outages and consider purchasing a battery back-up sump pump.
7. Consider purchasing a back-up sump pump in the event that your sump does fail. Prepare the back-up sump pump with the proper fittings for quick installation.
8. If a sump pump fails, call a professional water extraction company. Move your personal property to mitigate your loss. Place aluminum foil or wood blocks under large furniture. Try to remove any standing water. **D**

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Established 1917
Dawson
INSURANCE