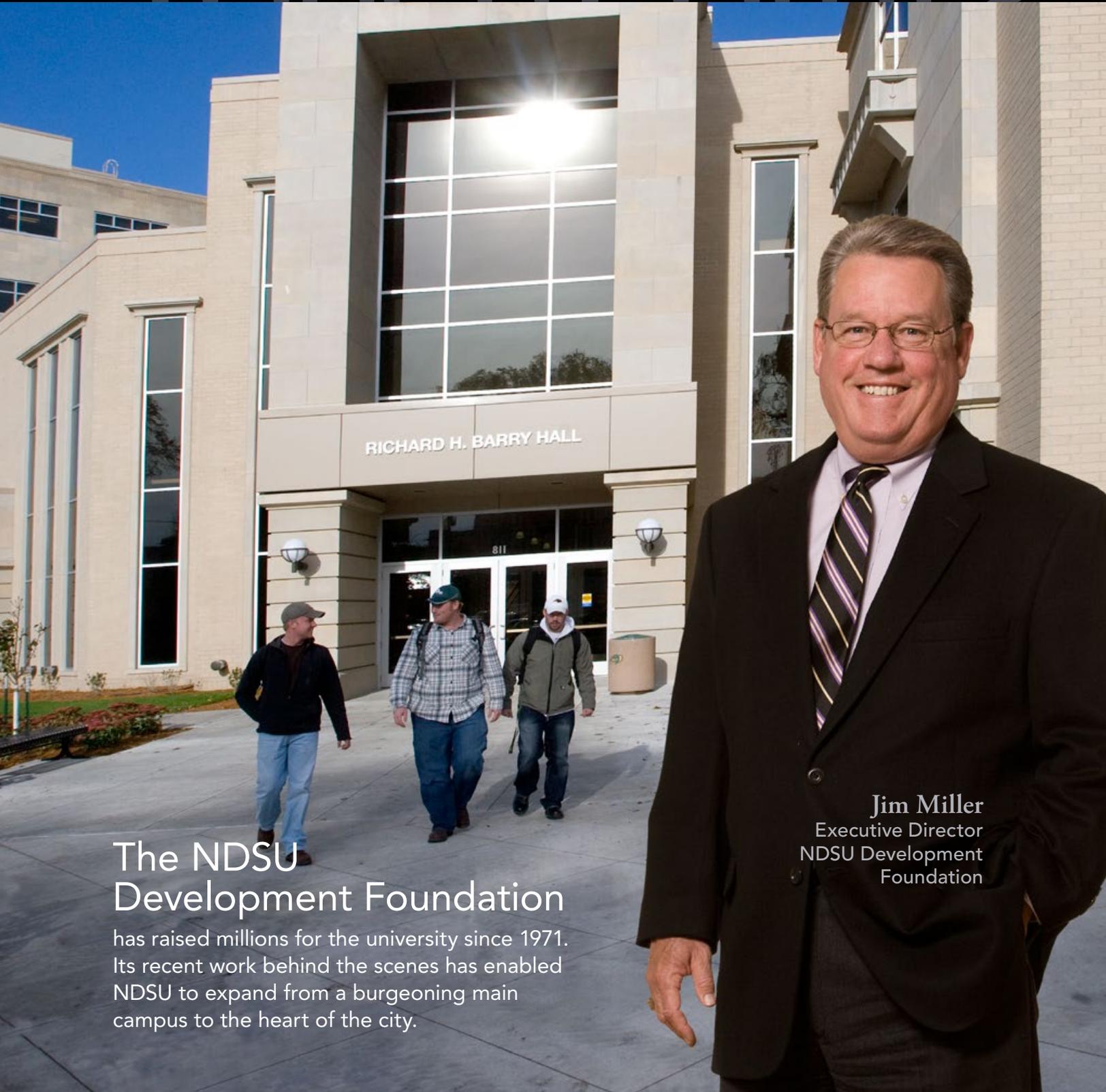


TouchPoints

a publication of **Dawson** Insurance

Winter 2009



The NDSU Development Foundation

has raised millions for the university since 1971. Its recent work behind the scenes has enabled NDSU to expand from a burgeoning main campus to the heart of the city.

Jim Miller
Executive Director
NDSU Development
Foundation

President's Message



New Looks

New looks are everywhere in downtown Fargo today. New buildings and developments are taking shape, thousands of NDSU students are taking classes here, and the downtown arts, business and cultural environments are evolving in positive ways.

Our own contribution is the new TouchPoints. It was time to freshen it up a bit and make it easier to read while continuing to provide enjoyable, informative stories. It's fitting that the first issue with the new look features a cover story about the revitalization of downtown Fargo and the major role the NDSU Development Foundation has played in it.

As a downtown business, Dawson has been a spectator to many changes over the past 92 years. Today, we are witnessing firsthand the excitement, energy and the vitality that thousands of students bring to the area every day. Cars are parked in spots that have never been used before, backpack-lugging students continuously walk by our building and green and gold buses seem to be everywhere. At just about any time of day, in just about any downtown business, it's easy to see the positive impacts of these students.

NDSU Development Foundation Executive Director Jim Miller and his staff have done a fantastic job working with the university, donors and others to make it all possible.

We feel fortunate to be smack in the middle of this renaissance and hope you soon have a chance to experience it personally. Meanwhile, enjoy the story and the rest of TouchPoints.

Thank you for being our clients and friends. We greatly appreciate the relationship we have with each one of you.

Tom Dawson



Stay Covered and Safe this Holiday Season

It's all fun and games at holiday parties until something gets broken or someone gets hurt. By ensuring you have sufficient liability coverage and using a few simple safeguards, you can make sure you don't get hurt, too.

The holidays are a time of good cheer and well wishes for family, friends, employees and co-workers. Many of us celebrate with parties in our homes or businesses, and we put a lot of time and preparation into the smallest of details, except one: liability.

You are responsible for anything that happens on your property. If someone is injured in your home or business, or if one of your guests consumes too much alcohol and is involved in an accident on the way home, you could be sued. If you are a business owner and serve alcohol at a party for your employees or clients, the same rules apply.

The best way to shield yourself from liability is through your home and business policies. We recommend that you review your liability coverage prior to hosting a party to ensure you have adequate coverage.

Here are a few more tips for protecting yourself and preventing party-related accidents:

- Host your party at a restaurant or bar that has a liquor license rather than in your home or office.
- Provide filling food and offer non-alcoholic beverages.
- Encourage everyone to have a designated driver.
- Stop serving alcohol at least one hour before the party is scheduled to end.
- Do not serve guests who are visibly intoxicated.
- Stay alert and remember your responsibility as a host.

For assistance in determining what amount of liability protection is right for you or your business, give us a call. We'd like to help you make this a safe and happy holiday season. **D**

Dawson Adds Safety Coordinator

Dawson Insurance has added a full-time client safety coordinator to help businesses reduce costs while complying with safety rules and regulations. Safety-related consulting and services are available free to any Dawson business client that needs them.

“Many of our clients cannot justify the cost of a full-time safety coordinator, but they still need to make sure they provide a safe working environment,” said Dawson President Tom Dawson. “With this expertise in-house, we are able to provide another valuable service at no additional cost.”

Jeff Triplett has been hired to fill the position (*see bio. on page 7*). In addition to helping clients create and implement comprehensive safety programs, he will help you stay current with new safety rules and regulations.

Safety programs reduce long-term corporate expenses by reducing lost productivity caused by accidents and by reducing workers compensation premiums. More importantly, they keep business owners and employees safe while they're on the job.

To access the Dawson client safety coordinator's services, simply contact your agent. **D**



Dawson Saves the Day

Fernando Mosquera Francia was in a bind. He'd traveled to Fargo all the way from Riverview, Fla. to sell his wares during Fargo's 34th annual Downtown Street Fair July 16-18, only to learn he couldn't set up his booth without first showing proof of general liability insurance.

Just before noon on July 15, the day before the start of the fair, he walked through Dawson's front door.

“Time was of the essence because he needed to get his display ready for the following day,” said Melissa Krystosek, an account manager in our Select Business Department. “Premium was also a major concern because he hadn't planned on this expense.”

It was an unusual challenge for the Select Business Department, which

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Penny Crowder, CISR, CIC
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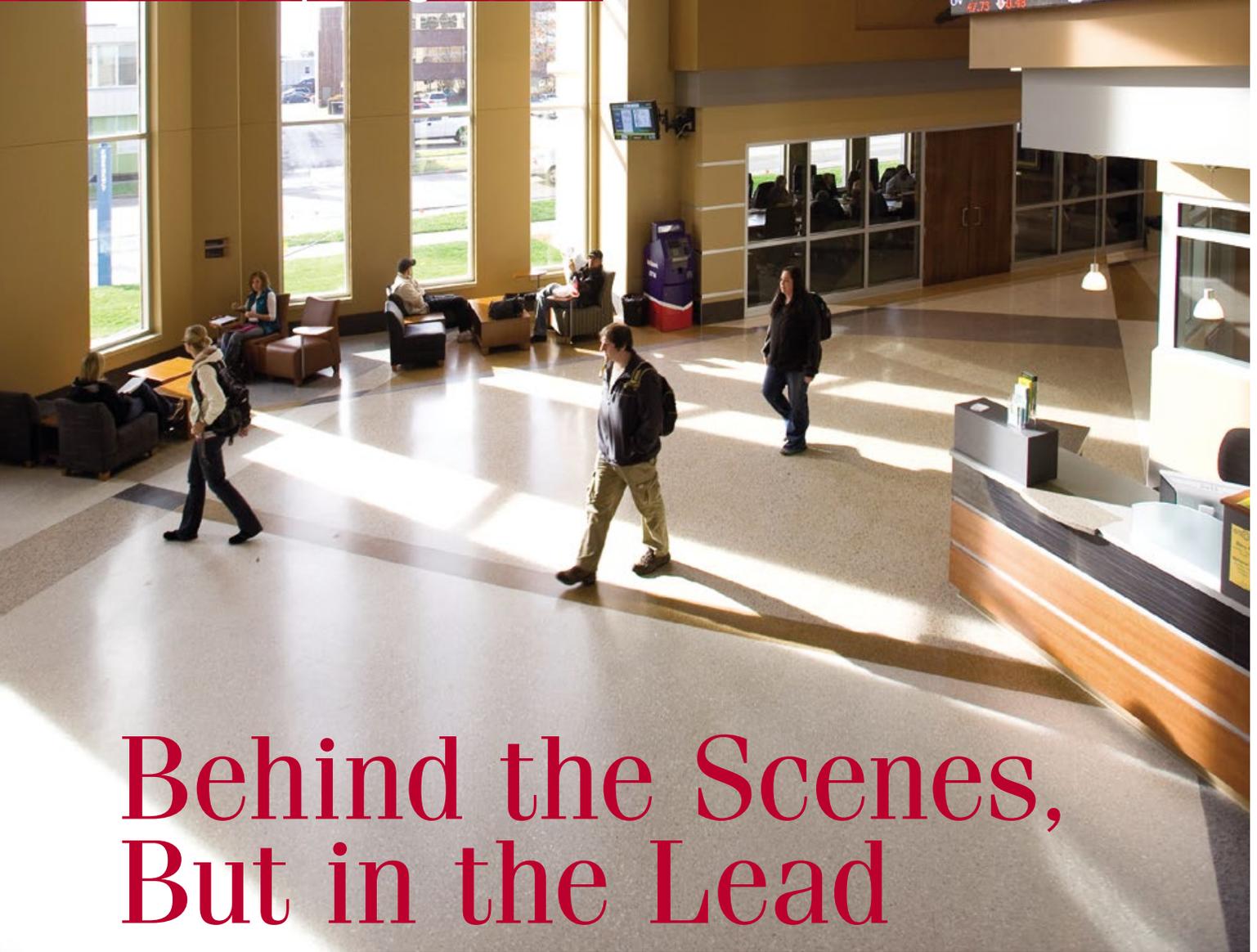
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Kathy Richard
Rena Thomas
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Behind the Scenes, But in the Lead

NDSU Development Foundation Paves the Way to Positive Downtown Impacts

The Drunken Noodle is hopping these days. So are a.k.a., Atomic Coffee, the HoDo and dozens of other stores, coffee shops, galleries and restaurants in downtown Fargo. Like a shot of espresso around a study-group table, the businesses are getting a jolt of patronage from North Dakota State University students who converge downtown each week.

Many live in the neighborhood, and more commute from the main campus to take classes at one of NDSU's three downtown facilities, Richard H. Barry Hall, Klai Hall and Renaissance Hall. Few of them would be there on a regular basis without the NDSU Development Foundation, which has used its expertise and creativity to bridge the gap between the university and downtown. In the process, the Foundation has helped revitalize an arts, business and cultural district that was hungry for diversity, dollars and foot traffic.

Founded in 1971, the Foundation is a nonprofit with only one beneficiary. It exists solely to secure and manage contributions that support students and advance NDSU's goals. Led by Executive Director Jim Miller, the Foundation has raised millions for the university and its permanent endowment is a primary source of revenue for the institution. Since 2000, its work behind the scenes has enabled NDSU to expand from a burgeoning main campus to the heart of the city.

Left: NDSU students come and go between classes in the lobby of the new Richard H. Barry Hall at 811 2nd Ave. North in downtown Fargo.

“We have a vision for what NDSU can become, and the Development Foundation is integral to that,” says NDSU President Joseph A. Chapman. “NDSU’s downtown presence is only the latest example of what can happen when you combine vision with resources. The Foundation has played a tremendous role, but the generosity of donors has been a key driving force behind what we’ve been able to achieve.”

Alum Gets the Ball Rolling

NDSU’s downtown impact started with Doug Burgum, an alumnus, former CEO of Great Plains Software and Microsoft senior vice president. He is now chairman of the Kilbourne Group, a real estate company committed to inspiring and supporting the redevelopment of downtown Fargo.

In 2000, when the former Northern

building at 711 2nd Ave. North. Its owner, Mutual Life & Casualty Insurance Co., was looking to sell.

“We thought, wouldn’t it be great if we could get the entire architecture department downtown,” said Miller. “When we looked at Lincoln, it was clear we could accomplish that and it could be done without a whole lot of additional expenditure.”

Mutual Life decided it wanted to sell the Lincoln and another property immediately to the west, the Pioneer Mutual Life building at 811 2nd Ave. North, in one package. At the same time, the Foundation was engaged in a \$75 million capital campaign. A portion of that was earmarked for construction of a new College of Business building on the west side of campus. “After touring the Pioneer we thought, why not bring Business down here?” Miller says.

“We have a vision for what NDSU can become, and the Development Foundation is integral to that.”

~NDSU President Joseph A. Chapman

School Supply building at 650 NP Ave. was set to be demolished, Burgum stepped in and stopped the wrecking ball. He bought the building and the land underneath and, after investing \$1.5 million into it, donated the property to the Foundation to house studio space for the NDSU Department of Visual Arts and Department of Architecture and Landscape Architecture. Both had outgrown their campus facilities, and many of their students were taking classes and doing work in Quonsets left over from the post-World War II era.

“This gift was a triple win,” said Burgum. “It breathed new life into a historic building, it solved a tremendous need for NDSU and it became the catalytic tipping point in the renaissance of downtown Fargo.”

The Foundation raised the funds needed to remodel the building to suit NDSU’s needs, and in 2004 classes began in the new NDSU Downtown.

“In terms of the benefit to downtown – economically, for the arts scene and in terms of diversification of people – that was a home run,” says Dave Anderson, president and CEO of the Downtown Community Partnership. “But the opening of Barry and Klai Halls this year is like hosting the World Series.”

Getting Down to Business

Shortly after the NDSU Downtown deal was done, Miller received a call from a realtor regarding the Lincoln Mutual

He and his staff went to work, convinced Mutual Life to donate a portion of the buildings and set out to raise funds for the purchase, remodeling and additions to the existing structures.

NDSU began renovating 23,800 square feet and adding 7,600 square feet to the Lincoln in 2006. It features five classrooms

and 14 offices, studios, a model shop, computer lab, laser cutter facilities and a library. In October 2008, it was rededicated Klai Hall in honor of John R. Klai II, a North Dakota native who earned his degree in architecture from NDSU in 1978.

To prepare Barry Hall, NDSU remodeled 60,000 square feet in the Pioneer building and added 75,000 more. The original six-story building, which now houses 168 faculty offices, is connected by a two-story atrium to a three-story wing with 12 classrooms and three larger seminar rooms. The facility also includes a 284-seat auditorium.

Barry is named for the late Richard H. Barry, a longtime Fargo banker, financial consultant and community volunteer. It is the new home of the College of Business, the Department of Agribusiness and Applied Economics, the Center for Global Initiatives and Leadership, and the North Dakota Trade Office.

Renaissance Hall, the new name of NDSU Downtown as of November 2008, continues to host portions of visual arts and architecture and landscape architecture, as well as the offices of Tri-College University.

History in the Making

Students flowed through the doors of Barry Hall for the first time in late August this year. Combined with those taking classes in Renaissance and Klai,

NDSU, continued on page 7

Below: Anna Hubbard (foreground), a freshman majoring in art at NDSU, adds touches to a painting in the Renaissance Hall painting studio.





Employers: Consider a Self- Funded Health Plan

As health insurance costs skyrocket and plan administration becomes increasingly complicated, there is an alternative. Self-funded health insurance plans are gaining popularity among small business owners who are searching for ways to cut costs and gain flexibility in what they offer employees.

The primary advantage of a self-funded plan over a traditional fully insured plan is you can customize it to meet your specific needs. It also gives you more control over what benefits are offered and at what levels. Employers do not have to pay premium taxes, which are usually 2-3 percent of the monthly premium, and there are no pre-payments to insurance companies. Finally, it consolidates all aspects of plan administration, which is handled by a third party. Meanwhile, employees get great coverage and, in many cases, pay lower annual premiums.

“Since employers have input into the plan’s design and can make adjustments that make sense for their businesses, self-funded plans tend to cost less over the long term,” says Jim Nyhof, Dawson financial services manager. “They also encourage wellness and good decision making by employees, who benefit as a group by using the benefits wisely.”

Here’s how self-funded plans work:

Funds contributed by employers and employees are pooled in an account used only for the health plan. Premiums are based on a company’s claims history, and employers are required to match at least 50 percent of what their employees contribute.

A third-party administrator manages the plan, handles claims processing, maintains documentation and pays premiums and claims from the account. The administrator also manages compliance with the federal requirements of ERISA, COBRA and HIPAA. Umbrella coverage from a re-insurer provides a safety net for claims over and above what is deposited in the account, as well as catastrophic losses. If money is left over at the end of the year, those funds are carried forward to the following year.

Each year, the plan administrator helps analyze claims from your business to make sure you are not paying for benefits your employees do not use. And each year you can adjust elements of the plan and set co-pay levels for various coverages.

Consider co-pays for walk-in clinic and emergency room visits, for example. If the walk-in co-pay is \$50 and an emergency room visit requires a \$50 co-pay, and your employees seem to opt for the more expensive emergency room more often, you can adjust the co-pays to \$30 for a walk-in and \$100 for the emergency room.

Dawson will help you design a self-funded plan that meets your company’s needs and contract with a third-party administrator. Since you can change re-insurers each year without jeopardizing coverage levels or paying fees, we also will search for the least expensive option for your specific plan annually.

For more information, contact Nyhof at 701-237-3311 or JimNyhof@dawsonins.com. **D**

Spring Flooding: Be Prepared

We made it through The Great Red River of the North Flood of 2009, but that doesn’t mean we should let our guard – or our coverage – down. As the old saying goes, hope for the best but plan for the worst. Here are some flood insurance pointers to keep in mind:

- Your homeowner’s policy does not cover flood insurance. It can only be purchased through the National Flood Insurance Program (NFIP).
- Your lender may require you to purchase flood insurance if you have a federally backed mortgage and your home is in a high-risk flood area. The federal government also may require you to buy flood insurance as a condition of receiving flood-related federal disaster assistance.
- A quarter of all flood claims are filed on property in low to moderate risk zones.
- There is a 30-day waiting period before a flood insurance policy goes into effect unless the coverage is required by your lender.
- You can purchase flood insurance at any time. However, a flood policy will not cover a loss in progress.
- For your below-ground (basement) level, flood insurance covers central air conditioners, unfinished drywall, electrical boxes, fuel tanks and fuel, furnaces, hot water heaters, heat pumps, staircases, sump pumps, water softeners, foundation elements and clean-up expenses. You can purchase additional coverage for washers and dryers, but there is no coverage for furniture, personal belongings or carpeting below ground level. Additional coverage also is available for items in levels above ground, such as air conditioning units, freezers and their contents.
- Flood policies stipulate a length of time that they are in force. You can only cancel your policy mid-term if you sell the property or your lender no longer requires the coverage.
- Someone who buys your home can take over your policy if both you and the buyer agree in writing to the transfer.

Insurance agencies like Dawson write flood insurance under a special arrangement with the NFIP. For more specific information, or to purchase coverage, contact your Dawson agent or the NFIP toll-free at 800-427-4661. **D**

New Employees



Dorthy Brown
Commercial Lines Rater

As a commercial lines rater, Dorthy obtains quotes from our partners to ensure our customers get the best rates and coverage. Before joining Dawson in July, she was a customer service representative at an insurance agency in Magee, Miss. Prior to that, she was a middle school physical education teacher in Parachute, Colo. She also gained extensive customer service experience while managing several Chili's restaurants in Minneapolis-St. Paul. Dorthy holds a North Dakota Property and Casualty License and is working toward her Certified Insurance Counselor and Chartered Property Casualty Underwriter designations. A Bison volleyball player from 1997-2000, she earned her bachelor's degree in physical education from North Dakota State University in 2001.



Zack Dawson
Commercial Lines Agent/Producer

Zack was a vice president of finance, card and retail services for the HSBC Group in Minneapolis prior to joining Dawson in November. The London-based HSBC Group is one of the world's largest banking and financial services organizations. Before working for HSBC, he was the head of debt sales with the TDX Group, a collection and recovery organization headquartered in Nottingham, England. He also held several leadership positions with Capital One Financial Corp. Zack earned his bachelor's degree in economics with financial applications from Southern Methodist University, Dallas, in 1999. He and his wife, Kelly, recently relocated to Fargo.



Karena Jensen
Commercial Lines Account Manager

Karena joined Dawson in September from Farmers Insurance Group in Olathe, Kan. where she held several positions for eight years. As a claims representative, she developed and worked in Farmers' new claims department. Prior to that, she was a senior customer service associate in claims and worked on the coverage hotline for coverage adjusters. Karena was honored with a Superior Service Award for high levels of customer service, teamwork and file quality, an honor voted on by both management and peers. In Kansas, Karena volunteered for Meals on Wheels and Habitat for Humanity. She and her fiancé, Chris, live in Fargo with their 1-year-old son, Orion.



Jeff Triplett
Client Safety Coordinator

Originally from Sioux City, Iowa, Jeff graduated from North Dakota State University in 2003 with a bachelor's degree in political science. He began his safety career as the operations manager at the Fargo branch of international shipper DHL in 2004. He joined Dawson in August. As our client safety coordinator, Jeff assists Dawson clients in developing and implementing safety programs to enhance safety in their working environments and reduce accident and injury claims. He also is a certified hazardous materials inspector. Jeff is a master sergeant in the North Dakota Air National Guard, where he has been a transportation management specialist since 1999.

NDSU, continued from page 5

there are about 2,500 students downtown each week. Clearly, Anderson said, they are contributing to an estimated daily downtown population that has grown from about 17,000 people to 23,000.

Some students live in downtown apartments, like those in the new Cityscapes Plaza at 630 1st Ave. North. The 104-apartment building is owned by Cityscapes, managed by NDSU and reserved for its students. Even more ride Metro Area Transit buses that travel a continuous daytime loop between downtown and the main NDSU campus.

While it's too early to precisely quantify the economic impacts those students are having, it's clear they are substantial. "We just know, based on the past several weeks with all the students in our restaurants, coffee shops, galleries and even churches, they are a major influence in a downtown renaissance that is still evolving," says Anderson.

Miller says the downtown presence was the culmination of the right opportunities and donors' willingness to help make it happen. "It was a matter of a couple of ideal properties becoming available, properties that made sense for the university," he says. "We were able to develop agreements and raise the money needed to acquire them and, as they say, the rest is history." **D**

Street Fair, continued from page 3

generally works with businesses you'd find on any main street, such as restaurants, medical or dental offices, professional offices and retail shops.

Krystosek and Karen Lundberg, another account manager, asked him to return in an hour and went to work. Since his business address was in Florida, they began searching for an insurance company authorized to do business in that state. They contacted 10 different companies before finding one that was able to meet the coverage needs and timeframe.

When he returned, a policy was waiting for his signature. By 3 p.m., Krystosek and Lundberg had the coverage in place and had faxed the proof to Street Fair planners, and a new Dawson client was setting up his display.

Krystosek visited with the new client at the fair the next day and asked what he thought of Fargo. "He said the weather wasn't the best, but the people more than make up for it," she recalls. "He also said he's definitely planning to be back next year." **D**

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, health, benefits, surety and financial services for individuals and businesses. For more than 90 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.

Dawson Insurance

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Q: *In terms of insurance coverage, what steps should I take to get my windshield repaired?*

A: Glass repair or replacement is covered only if you have a comprehensive policy. The deductible is waived for chip repair, but will apply for replacement unless a full-coverage glass option is available and you purchase one. Every insurance carrier has a glass network that can be accessed by calling a toll-free number. The network will arrange the work for you, either with one of its network glass shops or with the shop of your choice. The network and the shop will agree to the price for the glass and the network will pay the shop directly for the repair. If you have questions, please contact our Claims Department.

To have your question answered, send it to info@dawsonins.com.

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