



Syllabus for Continuing Education Program

Program Provider: NAIFA - Minnesota
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Program Chair: Brenda L. Roux, CLTC®
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Event: Lunch & CE | Hybrid

Title: What to Expect When a Tornado Demolishes your Community

Presenter: Jolene Johannes, Agent

State Farm Insurance, Wadena, MN

Jolene.johannes.b5d3@statefarm.com | 218.631.1297

Date: Thursday, January 9, 2025

Program Format: Hybrid

Location: Midland Hills Country Club, 2001 Fulham Street, Roseville, MN 55113
and offered on Zoom.

Time: 11:30 AM Attendee arrival (*In-person*)
12:00 PM Lunch served (*In-person*) and virtual attendees can login.
12:10 PM Welcome and announcements
12:30 PM CE Presentation
1:30 PM Meeting ends

Attendance Fees: All Attendees: \$25

Sponsors: Per benefit package

Refunds: No refunds for cancellations received after 1/02/2025 or for no show attendees.

CE Credits: This educational offering is PENDING by the Minnesota Commissioner of Commerce as satisfying one hour of STANDARD classroom credit toward continuing insurance education requirements.

CFP: 1.0-hour Standard credit PENDING.

CLE: 1.0-hour Standard credit PENDING.

A certificate of attendance is available for individuals requesting CPE and PRP (Professional Recertification Program – formerly PACE) credits.

NAIFA-Minnesota

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Who Should Attend: Estate planners, financial planners, investment advisors, insurance producers, retirement counselors, CPAs and JDs.

Level of Educational Complexity: Overview

Course Description

Jolene Johannes is a past Glacial Ridge President and the past NAIFA State President. She is a 39-year agent with State Farm Insurance in the small town of Wadena.

Jolene said she always had a feeling that she would be an agent during a major weather event. She even had a written disaster plan that she had shared with her five-member office team. But those plans changed when an EF4 tornado damaged a good portion of Wadena on June 14th, 2010. Jolene learned more in the days, weeks and months following the tornado that she had in all of her years as a State Farm agent.

With recent hurricane devastation in the news, Jolene's very personal story of being an agent during a catastrophe loss is very timely. Jolene's solid advice on how to take care of policyholders following a tornado loss will be eye opening. Although Jolene's experience is as a Property and Casualty agent, all insurance professionals will find value in the discoveries she made while working with policyholders who were experiencing major life-changing losses.

Learning Objectives

- What to expect after a catastrophic event in your community
- How to understand and help clients who are experiencing a weather-related catastrophe
- How to prepare for your own catastrophe for your business
- How to prepare for your own catastrophe personally

Outline

- I. The June 17, 2010 Wadena Tornado Background
 - A. Video of Storm Chasers/Discovery Channel
<https://www.youtube.com/watch?v=XwUeoN4t1MK>
 - B. Video/Photo Slide of the massive destruction in Wadena
 - C. Our office story of when the tornado hit
 - D. The evening drive home through devastation
 - E. How our emergency preplan had some problems
- II. The "Day After" is when the work begins
 - A. Getting advice from another agent who has gone through the same thing. What don't I know. Advice from Greensburg Kansas agent.
 - B. Dealing with the phones
 - C. Clear off your desk, order donuts, water
 - D. Town shut down- how to get to people
 - E. Out of Town Contractors everywhere (Some aren't nice.)
 1. Stopping by office when you are trying to take care of clients - how to handle
 2. Calls from other out of town agents trying to ask you to use their "friend"
 3. Damaging roofs to get work
 4. Asking people to sign binding contracts
 5. Impersonating FEMA
 - F. Dealing with expectations that may not be realistic, reassure
 - G. Accept help from other agents from your company
 - H. Call and encourage people to put their claims in rather than not wanting to bother agency
 - I. Not being overwhelmed as the agent III. Dealing with feelings

- A. People want to tell their story. Let them.
 - B. Jealousy abounds. Never tell someone they are lucky to not have more damage
 - C. People will come to you with problems from other companies. Be kind, but it's not your problem. You don't know the whole story. Don't badmouth the competition.
- IV. The months that follow
- A. Follow-up and remind of deadlines
 - B. Explain and re-explain
 - C. Learn how to read your company's estimates
- V. Conclusion
- A. "When Mother Nature is at its worst, human nature is at its best." The good stories of people helping out other people.
 - B. Wadena today- Greater things have yet to come and greater things are still to be done in this city
 - C. The story of "Buttercup" the dog and what really matters

Total time: 60 Minutes

Instructional Materials for Registered Attendees: Handouts if any will be included in the confirmation email to registered attendees. **Examination & Answers:** No exam

About the Speaker:



- 39-year State Farm agent
- Former MN State NAIFA President
- Active on my local hospital board and foundation board (Astera Health in Wadena)
- President Elect of Wadena Rotary Club