

LAUTUM *news*

IAMIC 137th Annual Convention & Trade Show



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Family
Reinsurers Policyholders IAMIC
Mutuals Agents

August 12 - 14, 2018 ♦ Pere Marquette Hotel ♦ Peoria

Chairman's Message

Karen Williams
Louisville Clay County Mutual

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Hello My Mutual Family,

Spring seemed somewhat abbreviated this year and summer has crowded in a bit early. Our Illinois farmers worked vigorously

to get the crops in and the growing season is off and running. Several Mutual Companies have already experienced severe storms, while others of us are still HOLDING OUR BREATH. Whatever claims challenges may come our way this year, the skilled claims personnel of our companies and the knowledge we gain through IAMIC will see us through.

I am so proud of the education seminars IAMIC offered this year. The Claims Seminar highlights included Robert Rapp, Illinois Department of Insurance and "All about the Bins," presented by Jeff Decker. The Trade Show was a huge success. It offered members an opportunity to discuss claims related services with some of our associate members.

Our Regional seminars did not disappoint with presentations by Mark Ellsworth and a panel discussion with mutual managers and directors. It was a privilege to meet new directors and pleasure to see those of whom I am already acquainted with. Barnacopia in Polo not only served as a beautiful seminar venue for Northern Regional but it provided our members an opportunity to reunite with some history of days gone by. Such an interesting place! The Thelma Keller

Convention Center lived up to its reputation for the Southern Regional with state of the art technology and delicious food. Each location provided a wonderful educational opportunity for our members.

Underwriting was another big hit for our members. Presentations on endorsements, underwriting renewal business, identifying farm equipment, evaluating dwellings and farm structures were informative, thought provoking, and interesting. There was a "House" on display to give members an opportunity to see actual materials and workmanship..... in addition to an informative power point presentation.

Both Legislative Day and the Congressional Contact Program, Washington DC, were in April this year. While the calendar was a little tight, the opportunity and value in meeting directly with legislators was immeasurable.

Ross Ament conducted a 2-day "Strategic Planning Seminar" for our IAMIC Board of Directors this spring. The GOALS set for our association will prove to be exciting and extremely beneficial to our members in this ever changing industry.

We are busy planning our convention for August 12-14th at the "Historic" Pere Marriott Hotel and Convention Center in Peoria. We have great educational opportunities planned for our members, and fun activities in the works! Be sure to join us!

Thank you to this wonderful family we call "IAMIC." Your commitment to our industry and our association came shining through again this year. ❖

Karen

From the Executive Director's Desk

Greetings everyone! Great things are happening in your association and I am excited to watch this organization strengthen and grow as we serve our members. The Farm Mutual Industry is changing every day, and the Association continues to work hard to find ways to be the resource you need.

Our Board of Directors met for a Strategic Planning session and generated some excellent goals. Our doors are always open for suggestions and request as well. We recognized that our strengths are:

Leadership
Education
Networking Opportunities
Resource

You will see us develop new educational ideas that will assist your company in the day to day operations and provide you with the newest and most relevant trends in our industry. We want to continue to add to our Mutual Assistance Manual to provide resources at your fingertips. We also want to make sure we are searching for new ways to grow our membership.

Convention planning is underway and I promise this year's Convention Committee

has designed an exciting and rewarding event. Save the dates of August 12-14 and watch for registration materials coming your way soon. The program is packed with amazing educational opportunities and this year our Tuesday morning will be extended to include Ethics, Farm Mutual Director Certification training, as well as an Active Shooter program to serve all office staff. Of course, there are always fun networking events, and we will continue to offer the Trade Show which allows you to meet new vendors and research new products. Plan to join us!

Our Congressional Contact Program with NAMIC was a great success and I think the members that took time from their schedules to join us, please see pages 6-7 for details of the issues that we discussed. If you have a relationship with your local representative, please let us know.

Enjoy the summer and spend time with the ones who means the most to you—we all know that things can change in an instant, don't have any regrets! Many blessings, my dear friends. ❖

Jackie



Jackie Rakers, IOM

You will see us develop new educational ideas that will assist your company in the day to day operations and provide you with the newest and most relevant trends in our industry.

IAMIC 137th Annual Convention & Trade Show



August 12 - 14, 2018 ♦ Pere Marquette Hotel ♦ Peoria

Register TODAY!
Annual Convention
& Trade Show
August 12 -14, 2018
Marriott Pere Marquette Hotel,
Peoria, IL



IAMIC Members Travel to Capitol Hill

Special Thank You to our members who traveled to Washington, D.C.

Front row, left to right: Mary Jo Robison – LaPrairie Mutual; Ann Jahn – Hamlet Mutual; Angie Dallam – Peru Waltham Mutual; Jackie Rakers – Exec. Director of IAMIC
Back row: Mike Hemp – Svea Mutual; Karen Williams – Louisville Clay Co Mutual; Doug Sullivan and John Cratty – Svea Mutual
Not available for the photo: Carl Beebe and Roger Needham

Members of the Illinois Association of Mutual Insurance Companies (IAMIC) traveled to Capitol Hill to be the voice for our members as we joined our National Association to discuss important issues within our industry

One important issue discussed is the guidelines for the Federal Insurance Office (FIO) which could take authority away from our local Department of Insurance. We focused on the need to keep authority within our state so consumers, as well as companies, have contacts that are familiar with Illinois. In addition, we discussed the regulations

behind Unmanned Aircrafts (Drones). While many consumers have purchased the drone for personal entertainment, Insurance Companies utilize them in daily operations. To provide safer work environment, they are used to view high roofs and they are invaluable in disaster areas where road access is impassable. The commercial use of drones is also being used by our Emergency Management Services where lives can be saved because the drones can locate victims faster. The discussion with Congress is related to the FAA rules of private air space vs public airspace and the need for clarity is vital. ❖





Top Row Left – Rep. Bustos
Top Row Right: Rep. Kinzinger

Second Row Left: Rep. Hultgren
Second Row Right: Rep. LaHood

Bottom Photo: Rep. Shimkus

*Coming together
is a beginning,
staying together
is progress, and
working together
is success.*

—Henry Ford

*Determine that the thing
can and shall be done,
and then we shall
find the way.*

—Abraham Lincoln

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REFORM THE FEDERAL INSURANCE OFFICE

In 2010, Congress passed the Dodd-Frank Wall Street Reform and Consumer Protection Act, which created a new office within the Treasury Department, the Federal Insurance Office. While not a regulator, the office was tasked with monitoring the insurance markets in the U.S. to identify regulatory gaps and to speak for the U.S. in international discussions on insurance regulation. Based on its experience with FIO, NAMIC has concluded the office needs to be reformed and refocused.

NAMIC SUPPORTS legislation to reform and refocus the Federal Insurance Office by preventing any unnecessary involvement in the regulation of property/casualty insurance companies.

- Throughout the economic crisis and economic downturn, the property/casualty insurance industry remained solvent and now continues to serve the needs of its policyholders, thanks in part to the state-based system of insurance regulation.
- NAMIC believes that while the state-based system is far from perfect, continuing regulatory modernization efforts at the state level will ensure the best, most competitive future for the property/casualty insurance industry and should not be undermined by unnecessary federal involvement.
- Rather than objective assessments of insurance regulation in the U.S., the FIO has used every opportunity it gets to call for more power and authority.
- Absent any congressional request or statutory mandate, the FIO has spent time and resources producing material like its consumer protections report, a grab bag of controversial political opinions, which contributed nothing to anyone's understanding of insurance in the U.S.
- For several of its reports, the FIO has pursued duplicative and unnecessary data calls when it could have and should have worked directly with state insurance regulators to use the vast amount of data at their disposal.
- There are clearly areas in which the FIO is duplicating and undermining the work of state insurance regulators and the office should focus its efforts more effectively.
- NAMIC supports H.R. 3861, the Federal Insurance Office Reform Act which would reform and refocus the FIO and ensures that its role is carefully crafted, its purpose made clear, and its authority strictly limited to that purpose.

CONTACT INFORMATION

For more information please contact Jonathan Bergner, AVP – Federal Affairs, at (202) 628-1558 or jbergner@namic.org.



Unmanned Aircraft Systems and Insurance

Insurers are already using drones to more effectively serve policyholders. But not only are insurers using drones to improve the lives of those they serve, they are being asked to protect against liability resulting from the use of drones. Complicating their ability to do this is the Federal Aviation Administration (FAA's) position that all airspace is publicly navigable, which has effectively taken away rights of private airspace. **NAMIC SUPPORTS** legislative or regulatory action to recognize private airspace rights over private property.

Insurance and UAS

The FAA has projected the insurance industry to be one of the largest commercial users of UAS, and insurers are already using UAS to provide safer and more economical insurance services and play an even more critical role in disaster response and recovery. Insurers will also play the important role of providing liability coverage to those using UAS.

Confusion Created by the FAA

But despite laws and judicial opinions long recognizing that national airspace does not include super-adjacent airspace over private property, the FAA has taken the position that – for UAS – it does. With respect to UAS, the FAA maintains that: the FAA regulates airspace from the ground up; all airspace is publicly accessible navigable airspace; and, UAS operators may fly under FAA rules anywhere in navigable airspace.

This means *the FAA has determined there is no longer private airspace for UAS*. This has resulted in a situation where a property owner may have the legal right to have a neighbor removed from standing in their front yard; remove tree limbs from growing over their yard; or prevent a deck from being built over their yard, but that same property owner can't keep a UAS out of their front yard. NAMIC does not believe this position is tenable for property owners and policyholders, and is recommending a policy change to restore the rights of private airspace. NAMIC believes a reasonable level is 200 feet above private property.

The Need for Clarity

While the FAA has evaded the question of privacy, local and state governments have not. As a result, concurrent efforts at the state and local levels threaten to create a patchwork of varying standards that would hamper the legitimate use and development of UAS technology. In order to effectively use, and provide liability coverage for the use of UAS, insurers need uniform, consistent, and manageable regulations without onerous requirements for authorization to operate over private property.

Solution

To restore the rights of private airspace, Congress or the Administration should recognize the discrepancy between existing property law and the FAA's current position in a way that allows insurers to continue utilizing the technology to better serve policyholders.

CONTACT INFORMATION

For more information, please contact Andrew Huff, federal affairs director, at (202) 628-1558 or ahuff@namic.org.

State Legislative Day Highlights

By Phil Lackman



Legislative Day participants included (left to right) Ed Doedtmann, Larry Cook, Karen Williams, Jackie Rakers, John Cratty and Tyler Vancura.



Insurance Industry Legislative Day kicked off an insightful examination of the growth of Insurtech and how regulators are working with the new entrants into the insurance marketplace. Allan Egbert, an Insurtech entrepreneur and Co-Founder of Ask Kodiak, a commercial lines search engine that helps brokers find commercial insurance, spoke to the \$3.0 billion invested in Insurtech and the changes disrupters are having on the industry. He also cautioned that there is too much hype on disruption and challenges attendees to look at new technology as enablers vs disrupters.



Illinois Insurance Director, Jennifer Hammer spoke to the changes she has initiated at the Department, including a new Innovation Division, to get the Department staff focused on the transformation in the industry and how Illinois' budget problems hinder the Department's ability to invest in technology and automation and meet the challenges.



State Representative John D'Amico, Chairman of the House Transportation Committee, was presented the industry's Legislator of the Year Award for his sponsorship and leadership on the Mandatory Auto

Insurance Verification legislation in 2017 and the traffic safety issues including distracted driving.

The Democratic and Republican nominees for Attorney General, State Senator Kwame Raoul and Erica Harold, presented their views on the role of the Attorney General for Illinois Consumers and the Insurance Industry. Harold spoke directly to Illinois' open and competitive rating system as one that benefits Illinois consumers. She also recognized the need for balanced changes in Illinois Work Comp system and the impact that the existing system has on the economic climate in our state. Senator Raoul spoke to his unique background and leadership on the Senate Judiciary Committee, including lead negotiator on last year's Work Comp legislation and took Governor Rauner to task for the breakdown on those negotiations.

IIA of IL CEO Phil Lackman, IIA Executive Director Kevin Martin and Steve Schneider updated the members on pending legislation impacting the industry.

The program ended with an election preview and a reception attended by dozens of members of the General Assembly. ❖

Photos of speakers at left, top to bottom: Rep. Bill Brady; Erika Harold; and State Senator Kwame Raoul.



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Grinnell Mutual's reinsurance business has always been about lasting partnerships that help ensure your future and your policyholders'. Over 100 years of great service — and still counting.

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SCORE...Just what is the Score?

By Debbie Wagner

We use Big Data and AI to review hundreds of points to determine an SIS for each type of home. The results have shown that SIS is an easy way to review an existing book—as well as new business—to rate and underwrite each home.



dwagner@E2Value.com
(262) 662-9886

All sports fans know whether their favorite team won or not by looking at the score. Insurance companies score autos on damageability and cost of repairs. They evaluate consumers' credit scores; determine customers' insurance scores. Fire departments are scored, crime is scored, even losses are scored. Golfers know if they are improving or not by—you guessed it—looking at their score.

What's the point of all these scores? The goal is to determine rankings so that we know which one is better, which needs to improve, which will cost more, which is riskier and so on. Scores also enable us to compare today's performance with the past.

Until now, though, we've never widely scored structures on any scale other than value. That's about to change.

Willis Towers Watson (WTW) and e2Value® (e2V) have combined forces to offer a risk score for structures. The Structure Insurance Score (SIS) is a comprehensive scoring of a residence that considers hundreds of data points beyond the current rating characteristics that could show how structures react to certain perils.

In all the insurance portfolios today, certain homes—generally 15-20%—have an inordinate impact on an overall loss ratio. Rating typically accounts for age, value, losses, roof type, construction type, etc. In theory, if the rating process is correct, every carrier should have a flat loss ratio across all homes in their book. However, most have a loss ratio that is far from flat.

Our theory was that by introducing a way to score one home versus another home, the loss ratio curve would get flatter and carriers would be able to identify the homes with an inordinate impact on their results. To prove our theory, WTW and e2V worked with a group of pilot companies to see if a book could be scored and if, togeth-

er, we had the Artificial Intelligence (AI) and Big Data needed to find the characteristics to identify the homes with this disproportionate impact on the book. Then, we could offer a rating variable above current rating plans to adjust the risk, exposure and corresponding premium to better reflect the actual risk.

Some companies use rating algorithms that attempt to score homes on some features such as bathrooms, occupants, decks or porches, etc. While these scoring models target a few features of homes today, what seemed to be missing was a comprehensive score beyond current rating characteristics that could show how structures react to certain perils and which anyone could understand and use. The score must be comprehensive enough to consider questions like: How does the shape of a home affect its ability to withstand wind? How does the number of stories effect water, fire or smoke damage?

Testing our theory proved it was true in a significant way. Consequently, WTW and e2V launched the SIS for residential structures. Carriers can use the score to better reflect the risks certain homes have towards fire, water, weather, theft, liability and all other types of claims. The SIS will soon be available for commercial and farm structures.

It turns out you can quantify home characteristics as is currently done with autos. In a simple scenario two homes of the same size, replacement cost, age and location, and with occupants who have the same Insurance Score, would be offered the same home insurance premium by a company. However, these variables might not consider all the risks for these homes. The SIS score could tell a different story.

In a simple example imagine two homes with the same exact amount of square feet. Let's compare scores for a one-story Ranch house versus a two-story Colonial house.

Since both homes are the same square footage, the roof on the Ranch is two times as large as the roof on the Colonial home. In terms of weather, if hail is an issue, the Ranch house has two times the roof area exposed for hail damage.

On the other hand, the Colonial will typically have bathrooms on the second floor. Since the Ranch only has one floor, if there is a water pipe leak in the bathroom, the water damage in the Ranch has more opportunity to be localized. Whereas, in the Colonial a water leak in an upstairs bathroom could impact the bathroom, the ceiling below and possibly the floor below that.

The list of variables that can be scored is long and includes other loss types like fire and smoke, and since smoke rises and

water falls, hopefully includes water damage from a fire hose, too. When scoring the opportunities for theft, the Ranch is often more vulnerable because it typically has more openings on the ground floor versus the Colonial.

We use Big Data and AI to review hundreds of points to determine an SIS for each type of home. The results have shown that SIS is an easy way to review an existing book—as well as new business—to rate and underwrite each home.

The SIS can be used for any home anywhere in the USA. Just as with the introduction of credit or auto symbols, it's a change to better enable companies to improve their performance in the future. It's an exciting change! As for my golf score... ❖



OVER A CENTURY OF SUCCESS

For generations, Farmers Mutual Hail has been known for its integrity, commitment to customer service, and concentrated focus in its niche markets. From our involvement in the formation of NAMIC, to our first reinsurance contract in 1915, we have enjoyed a long tradition of providing reinsurance protection to regional and farm mutual insurance companies.

Our longevity is a testament to our success, and a foundation for our future.

Convention Highlights

Plan now to join us for this year's Annual Convention & Trade Show, and celebrate your Mutual Family. Check out some of the featured events!

SUNDAY

- ★ Golf . . . NEW Time: 11:00 a.m.
- ★ Skeet Shoot back by popular demand
- ★ Tim Moffett Entertainment

MONDAY

- ★ Joshua Lozoff — Kick off
- ★ Being Prepared for a Catastrophe
- ★ ROUND TABLES for everyone! Directors/Managers/Staff
- ★ Trade Show
- ★ Monday night entertainment: Martini's on Water Street — Enjoy the evening networking at the historic Train Depot.

TUESDAY

- ★ FUN RUN!
- ★ BREAK OUT SESSIONS for everyone!
- ★ AGENTS: Ethics — our favorite instructor returns
- ★ DIRECTORS: Two FMDC certified courses — Leadership Skills, and Mergers/Consolidations: the Financial implications
- ★ OFFICE STAFF: Active Shooter Preparedness



August 12 - 14, 2018 ♦ Pere Marquette Hotel ♦ Peoria

Sunday



Golf



Skeet Shoot



Banquet



Entertainment

Monday



Kick Off



Trade Show



Educational Sessions



Martini's on Water Street: Network in style at the historic train depot!

Tuesday

FMDC - Farm Mutual Director Certification classes and MORE!

REGISTER TODAY! We look forward to seeing everyone in Peoria at the fabulous Marriott Pere Marquette Hotel >>>



FUN RUN/WALK to benefit Fishing Has No Boundaries®

IAMIC is proud to be partnering with the independent, non-profit organization Fishing Has No Boundaries®, for a fundraiser. The one mile walk/three mile run will be held Tuesday August 13th during the Annual Convention & Trade Show. Registration occurs at 7:00 a.m., event begins at 7:30. The cost is \$20 per walker/runner (includes commemorative T-Shirt). This will be our fourth Fun Walk/Run benefit, continuing a tradition of generosity!

Fishing Has No Boundaries®—Capital City Chapter is dedicated to providing access to fishing experiences for disabled people in Central Illinois regardless of age, race, or disability.

The volunteer organization was established in Heyward, Wisconsin in 1986 and has grown to 28 chapters in 13 states. The Capital City Chapter was founded in 2016 and holds an annual event on Lake Springfield for disabled people in the area. The event includes a full day of recreational activities starting with breakfast, then fishing/socializing, lunch break, and more fishing in the afternoon — followed by an awards ceremony with dinner. Boating, fishing, dining, socializing, and interacting with volunteers creates a memorable day for people who rarely get an opportunity to enjoy such an interactive outdoor event.

- What:** 1 mile walk/3 mile run
- Where:** Convention 2018
- When:** Tuesday August 13th, 2018, registration at 7:00 a.m., event begins at 7:30.
- Cost:** \$20 per walker/runner (includes commemorative T-Shirt)

Be sure to send your check and the form below by mail to IAMIC. It must be received no later than August 1st to ensure a T-Shirt. Indicate your level of participation and T-Shirt size on the form below. T-Shirts will be provided to all Run/Walk participants. Contact the IAMIC office if you have questions (217-563-8300). ❖

IAMIC Run/Walk 2018

Name: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Phone: _____
 Email: _____
 Company Affiliation: _____

YES! I would like to support the efforts of Fishing Has No Boundaries®:

- I will participate in the Run/Walk and my check for \$20 is enclosed.
- T-Shirt: Small Medium Large X-Large 2X-Large
- Donation ONLY for: \$ _____

Your registration and payment **must be received by August 1st** in order to ensure you get a T-Shirt. Please send this form with check (made payable to Fishing Has No Boundaries) to:
 Illinois Association of Mutual Insurance Companies, P.O. Box 116, Ohlman, IL 62076



MORE ABOUT FISHING HAS NO BOUNDARIES®

To meet their mission of providing recreational fishing opportunities for people with disabilities, Fishing Has No Boundaries® needs support, including funding, sponsors, and donations:

- Donate meal items, fishing gear, life vests, drinks, rain ponchos, sunscreen, and other outdoor items;
- Help meet financial obligations for operating expenses, food, equipment, and fishing supplies;
- Sponsor a participant or an entire fishing boat;
- Volunteer to help on the day of the event to serve as a greeter, fit participants with their life vests, assist them in boarding the boats, help serve meals, be a fishing guide, or organize shore activities.

For more information, visit www.CapitalCityFHNB.org.



Mutual Milestones



Above: Payson Farmers Mutual President Dan Genenbacher pictured with IAMIC Executive Director Jackie Rakers



Right: Payson Farmers Mutual Board of Directors

Payson Farmers Mutual — 145 Years



Thompson & Guildford Mutual — 140 Years

If your Mutual is celebrating a five year milestone in 2018, we would love to attend one of your board meetings to present your company with an Anniversary Plaque! Please contact the IAMIC office with your next board meeting date.

Start by doing what's necessary; then do what's possible; and suddenly you are doing the impossible.

—Francis of Assisi

Nothing we do can change the past, but everything we do changes the future.

~Ashleigh Brilliant

Mutual News

Retirement

- Congratulations to Rick Etheridge, who retired from United Mutual. (photo of Rick with Jackie Rakers below)



IAMIC 2018 Board of Directors (above)

Front row, left to right: Ann Jahn, Hamlet Mutual; Jackie Rakers, Exec. Director; and Angie Dallam, IAMIC Sec/Treasurer, Peru Waltham Mutual. Middle row: Karen Williams, IAMIC Chair, Louisville Clay County Mutual; and Chris Feldt, Heartland Mutual. Back row: Mary Jo Robison, IAMIC Chair-Elect, LaPrairie Mutual; John Cratty, IAMIC Vice Chair, Svea Mutual; Ben Leezer, Elmira Mutual; Jeremy Weaks, Prophetsown Mutual; Tony Koehler, Camp Point Mutual; and Dan Young, Central IL Mutual.



Memorial

- We were deeply saddened to learn of the passing of Joe Grawe this year. Joe managed Payson Farmers Mutual and was active in IAMIC for many years. He is pictured above with his wife Gail, who is the current Manager at Payson Mutual.



2018 Award Nominations Now Being Accepted

Give recognition to someone who deserves it—is it your Board of Directors, your staff or YOU? Maybe it's your peer who has made a difference in our industry? Do you have a local fire department that deserves a THANK YOU?

Complete the nominations on our website www.iamic.org —**JULY 1 deadline.**

Company Achievement Award

This award is presented annually to a company to recognize a wide, ever-changing variety of criteria. Some of these items include, but are not limited to, Director Participation, Policyholder Surplus, Economic Growth, Longevity and Stability, Educational Commitment, Mission Statement / Marketing Plan, Community Involvement, Loss Prevention, Agent Development, Innovation, and Enthusiasm.

LAUTUM Award

The highest honor of our association, the LAUTUM Award, is presented to a person who has earned the respect and high regard of his or her colleagues, and who has contributed greatly to the Illinois Association of Mutual Insurance Companies and their community throughout the course of their career.

Fire Department of the Year Award

Mutual insurers depend heavily on the efforts, enthusiasm, dedication, and experience of local fire departments. The Fire Department of the Year Award is a way for our mutual insurance industry to show our gratitude to these courageous, hard-working and vital members of our communities—our fire departments.



Southern Regional Meeting



Karen Williams, IAMIC Chair and our Speaker, Mark Ellsworth, CPA



Panel moderator, Chris Feldt, Heartland Mutual

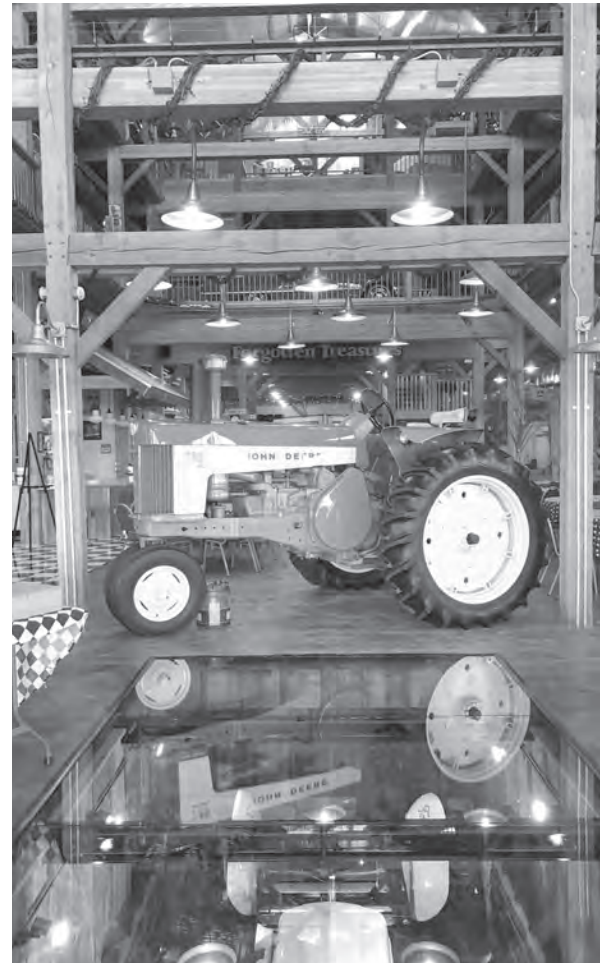


*Southern Panel, left to right:
Dave Ziegler, Heartland Mutual;
Doris Rubin, Wilberton Mutual;
Rick Etheridge, United Mutual; and
Diane Molter, Watseka Mutual*

Northern Regional Meeting



Tony Koehler (above) was panel moderator for the Northern Regional meeting. The panel members, pictured below, are John Cratty, Angie Dallam, Nick Rabb and Harold Reid.



Storm Chasers & Public Adjusters

The spring/summer storm season is here—contact your agent or company as soon as possible if your property is damaged.

Storms can cause a great deal of damage in an individual community or an area within one or more Illinois counties. When storm damage of this type occurs, you may start receiving door-to-door solicitations, phone calls, mailers or newspaper ads from public adjusters and contractors asking to work on your behalf with your insurance company. In Illinois, public adjusters can only work on your behalf, directly with your insurance company, if you sign a contract. The Illinois Department of Insurance licenses public adjusters and approves the contracts they use.

If you have or suspect storm damage to your insured property we recommend your first call should be to the insurance agent or insurance office who sold you your policy. That call starts a process that will get a company insurance adjuster or an independent adjuster hired by the insurance company to look at the damage or potential damage to your property. The adjuster working on behalf of the company will not charge you a fee and it will not affect the settlement amount from your company.

Licensed public adjusters who work on your behalf with your insurance company “may” or “are authorized to” charge you a fee. These public adjusters are licensed and regulated by the Illinois Department of Insurance and are required to have you sign an approved contract outlining your relationship with the public adjuster. Fees charged by the public adjuster are not compensated by your property insurance policy and tactics like offering to waive your deductible [or to increase the fee] for their public adjusting service if you don’t select a contractor recommended by the public adjuster can be violations of Illinois Administrative Rules regulating public adjusters. A licensed public adjuster, or its agent, shall present to you not fewer than two good faith, competitive bids for any contractor, vendor or service provider recommended to the client by the public adjuster. You also have a right to know if the public adjuster receives anything of value from a contractor they recommend.

If you decide to engage a public adjuster and they refer you to a contractor, the public adjuster warrants that all work will be performed in a workmanlike manner and conform to all statutes, ordinances and codes. Should the work not be completed in a workmanlike manner, the public adjuster shall be responsible for any and all costs and expense required to complete or repair the work in a workmanlike manner.

You trusted your insurance company with your business and your premium. Give your insurance company the first chance to review and settle your damage claim. ■

IAMIC Vice Chair, John Cratty worked with Phil Lackman, Lobbyist for IAMIC to put together this information which you can copy and mail out with regular correspondence, or print in newspapers that serve the area you insure to help educate your insureds.



For more information on Public Adjuster Regulations in Illinois, visit <http://www.ilga.gov/commission/jcar/admincode/050/050031180000900R.html>

Expert Speakers



Jeff Decker



Jay Payan



Peter Schoonmaker



Scott Wing

Claims Seminar



Speakers included Robert Rapp from the Illinois Department of Insurance (left), and Tom Finn (right).



Claims Seminar Trade Show is a great source of information and networking opportunities!



Roundtables bring everyone together to share ideas and discuss effective solutions.

IAMIC Education Sponsors

Thank You
to Our
GOLD
Sponsors!



Thank You BRONZE Sponsors!



IAMIC Second Annual Golf Outing

**THANK YOU
GOLF SPONSORS!**

PLATINUM Sponsors



JUNE 21, 2018

2nd Annual

IAMIC GOLF OUTING

BRING your Directors, Staff & Agents!

An affordable way to say **THANK YOU**
for all they do.

The perfect opportunity to provide a fun and exciting day of golf for your Directors, Staff and Agents. IAMIC's Golf Outing will have a laid-back atmosphere that will allow you to connect with your peers on a different level outside the office. Come prepared for a unique experience as *select holes* will have "unusual challenges" that will bring **laughter** to the team and ensure a **fun** time for everyone. Prizes will be awarded at the end of the day. If you have not registered yet, contact IAMIC right away to check availability.

**"Come out and
join us for a fun
and exciting day
playing golf"**

**Not your
TYPICAL golf
game**

**The Rail Golf Course
1400 S. Club House Dr.
Springfield, IL 62707**

**Shotgun start at
12:00p.m. with a
small lunch before**

**BRING a
Foursome**

**Cost will be
\$25.00 per person
including cart &
small lunch**

IAMIC

107 Main Street, P.O. Box 116
Ohlman, IL 62076

217-563-8300

leadership@iamic.org

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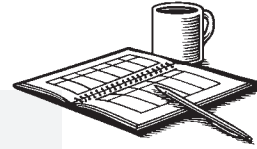
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**All proceeds will help fund
the Joe Reid Scholarship**

IAMIC 2018-19 Calendar of Events



June	21	IAMIC 2nd Annual Golf Outing — The Rail Golf Course, Springfield
August	12 – 14	IAMIC Convention — Marriott Pere Marquette Hotel, Peoria
September	23 – 28	NAMIC Convention — San Antonio, TX
October	23 24-25	IAMIC Board Meeting — Peoria IAMIC / WAMIC Leadership Forum (combine with IAMIC Managers Retreat) — Peoria (details to come)
February	20 21	IAMIC Board Meeting Claims Seminar, Doubletree Hotel, Bloomington
March	19 20	Northern Regional —TBA Southern Regional, Keller Convention Center, Effingham
April	17	Underwriting Seminar, Doubletree Hotel, Bloomington

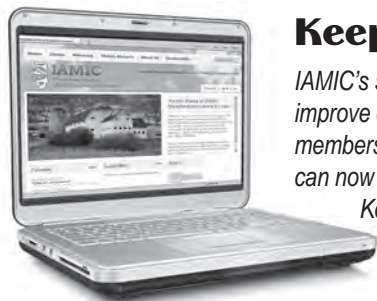
LAUTUMnews

Second Quarter, 2018
Volume 49 • Number 1

The LAUTUM NEWS is published periodically, in the interest of Farm Mutual Insurance by the **Illinois Association of Mutual Insurance Companies**

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Ohlman, IL 62076
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POSTMASTER – Send address changes to:
Lautum News, PO Box 116, Ohlman, IL 62076



Keep in touch at www.iamic.org

IAMIC's state-of-the-art association management software is designed to improve communication with our members. Among several helpful features members can register for events easier and the Manager of each mutual can now register multiple members for events with ONE login!

*Keep track of upcoming events and Association news, too.
Check it out!*

IAMIC Anti-Trust Statement

The purpose of IAMIC is to promote the best interests of the mutual insurance community, and particularly the best interests of policyholders of mutual insurance companies. To this end, IAMIC programs and activities are planned and implemented with the objective that policy holders will benefit from the best products and services.

It is not the intention of IAMIC to provide a forum for standardizing products or rates, dividing markets, fixing profit levels, or categorizing customers to whom insurance products may be sold.

If you have any concerns about the prohibited activities in connection with any IAMIC activities, please contact the president or any IAMIC Board member immediately.

SAVE THE DATE!




WAMIC

WISCONSIN ASSOCIATION OF MUTUAL INSURANCE COMPANIES

October 24 & 25, 2018

Peoria, Illinois

IAMIC is joining together again with WAMIC to provide a Leadership Forum in conjunction with our Managers Meeting.

Plan to Join Us! Watch for details . . .



Illinois Association of Mutual Insurance Companies

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