

LAUTUM*news*



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- 2025 Convention Highlights
- 2025 Award Winners
- Congressional Contacts Program

Chair's Message

Jeremy Weaks
Prophetstown Farmers Mutual

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Hello Everyone,

These past years have been a wild ride and presented many challenges and opportunities. It's important to remember how we arrived

here—the challenges that demanded change and the growth that came from adapting.

When I was tasked with coming up with my theme everything came back to fit into this...

FORGED.

If you are not aware, there is a process of forging iron to get to its ultimate utility. You start with the metal that you plunge into the incredible high heat furnace to get it to its melting and breaking point, then you can start changing the shape by beating it with a hammer and working it take the shape you need. Often you will need it to be plunged back into the fire and beat on it some more until you get it right and then the quench. That's when you rapidly cool it down to harden the metal to set the shape. At this point you think it would be done, but often you need to clean up the burs that happen or sharpen edges. And you then you need to keep sharpening your blade with use.

I feel this represents where we are at as Industry and as an Association. The storms, high inflation, surging costs, changing reinsurance landscape, and the legislative changes are all the heat of the fire in the furnace and the beating we seemingly have taken for the last few years. Everyone in this Association has been part of this process—we're simply at different points in our Mutual's journey. Remember, becoming a hardened and useful tool will mean you will need to go through the tough parts of the process. This process is never done. Only temporarily paused until you need to make adjustments again.

As Chair, I hope to focus on our process as an Association. I plan to sharpen the education that is provided, making adjustments to the new reality we are all in and pushing us forward. Even if you fall on your face, you fail forward. Get up and keep going. The backbone and essential cornerstones of this Association are Education, Advocacy, and Awareness. Looking forward to the next steps we are going to need all of your help to keep this moving. We need to work on the legislation that is looming over all of us, continuously learning and adapting to the market conditions, endorsements, and keeping involved to know what is on the horizon.

We have gone through the fire and have made great strides. We are hardened and have made our mutuals stronger. This is not the time to rest on those efforts, it's time to see it through and keep forging. 🔥

Thanks,

Jeremy

2026 IAMIC Chair



ILLINOIS ASSOCIATION OF MUTUAL INSURANCE COMPANIES

From the Executive Director's Desk

Celebrating Our Progress and Looking Forward Together

As we approach the end of another eventful year, I want to extend my heartfelt gratitude to each of you for your ongoing commitment to our association and to the mutual insurance industry at large. Your engagement and support are the foundation of our continued growth and success. The Mission of IAMIC is leadership, committed to the growth and development of the mutual insurance industry for the benefits of its members. This guiding purpose remains at the forefront of all our efforts. Together, we strive to advance the interests of our community, ensuring a vibrant and resilient future for mutual insurers.

Year in Review: Achievements and Activities

Throughout the year, IAMIC has actively worked with the national association to address challenges related to rate regulations. These collaborations have helped us stay informed and responsive to evolving industry standards. We have also partnered closely with leading reinsurers and the Department of Insurance to ensure our members remain compliant with the Farm Mutual Act (FMA). Our ongoing efforts include gathering essential data to support future discussions on the FMA, demonstrating our commitment to transparency and regulatory excellence.

Networking and Innovation

IAMIC continues to foster connections with leaders from other states, allowing us to better understand market trends and share valuable insights. Our participation in a focus group this year generated new ideas and

approaches, ensuring our association remains innovative and adaptive to change.

Learning from past experiences has been key to strengthening our operations and improving profitability for all our members. By reflecting on our journey, we gain the wisdom needed to face new challenges and seize emerging opportunities.

Looking Ahead: Plans for the Future

As we move into the coming year, IAMIC will maintain its focus on data gathering and industry collaboration. We are dedicated to supporting our members through continued education, advocacy, and resource sharing. Our plans include expanding networking opportunities and deepening our involvement in discussions that shape the future of the mutual insurance industry.

Encouragement and Renewal

Your membership in IAMIC is an investment in a stronger, more unified industry. We encourage you to renew your membership and remain an active part of our community. Together, we can build on our achievements and secure lasting benefits for all. Thank you for your dedication and partnership. We look forward to another successful year, filled with growth, innovation, and shared accomplishments. 

With appreciation and optimism,

Jackie

Jackie Rakers, Executive Director



Jackie Rakers, IOM

By reflecting on our journey, we gain the wisdom needed to face new challenges and seize emerging opportunities.

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2025 CCP

Visiting the Hill and our Representatives involves a long day with lots of walking, and IAMIC's 2025 group was prepared.

*Left to right: Andy Gerlach, Randolph Mutual;
Chris and Amy Feldt, Heartland Mutual;
Lenora and Ed Doedtman, Sigel Mutual;
Christine Clark, Heartland Mutual;
Ben Leezer, LaPrairie Mutual;
Jackie Rakers; IAMIC; Chris and Lindsey
Arnold, Svea Mutual*

*"People's participation
is the essence of
good governance."*

— Narendra Modi



*Representative Darin LaHood received his
NAMIC Benjamin Franklin "The Benny" Award
from our CCP Group*





Representative Bill Foster shares his thoughts with the group.

“Public service must be more than doing a job efficiently and honestly. It must be a complete dedication to the people and to the nation.”

— Former Senator Margaret Chase Smith



Members presented Representative Krishnamoorthi with his NAMIC Benjamin Franklin Award.



The CCP group met with Representative Mike Bost



Mutual News

2026 IAMIC Board

*Leadership and learning
are indispensable
to each other.*

—John F. Kennedy



*Back Row, Left to Right: Matt Harford, Abel Castor, Jeremy Weak, Steve Carroll, Ben Leezer, Collin Dooley
Front Row, Left to Right: Linda Olson, Katie Smull, Jackie Rakers, Beth Wingerter*



2025 Scholarship Winners

Joe Reid Scholarship

Linsey Arnold, Svea Mutual
Chris Feldt, Heartland Mutual
Andy Gerlach, Randolph Mutual

Roger E. Needham Scholarship

Svea Mutual
Hamlet Mutual
Heartland Mutual

Several candidates from each of these companies were nominated, so IAMIC chose to award the scholarship to the company, allowing them to distribute the funds as they see fit.

(Mutual News – continued from page 6)

Retiring Board Member

Thank you to Chris Feldt for sharing his knowledge, foresight, and enthusiasm for the farm mutual industry and for helping to guide his peers in the Association. He has served on the IAMIC Board since 2016. 🐾



*A leader is a dealer
in hope.*

—Napoleon Bonaparte

Welcome New IAMIC Board Member



Collin Dooley, Western Illinois Mutual, entered the Farm Mutual insurance industry in 2022 when he joined Western Illinois Mutual. He brings a fresh perspective and an overview to the industry with his background in banking and finance. Collin has been quick to immerse himself in the industry. He recognizes the importance of education, as well as the role that the Association plays in helping to educate our mutual members, board members, claims adjusters, underwriters, and the support staff that make up each mutual in the state. 🐾



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Mutual Milestones

*"Success is no accident.
It is hard work,
perseverance, learning,
studying, sacrifice and
most of all, love of what
you are doing or
learning to do."*

— Pelé



PLN Mutual — 160 Years

Jackie Rakers presents PLN's Manager Bill Gorski and Board President James Gorzny with a 160-year Certificate of Service to the Industry and community.

*"The most certain way to
succeed is always to try
just one more time."*

— Thomas Edison



Svea Mutual — 160 Years

*Svea Mutual, thriving due to their dedicated board and manager.
Standing: Richard Stinson, Lyle Bruning, Mike Hepner, Matt Bollinger, John Cratty, Jackie Rakers and
Kent Kindelsperger. Seated: Deena Johnson and Kelley Jackson*



Black Hawk Mutual — 150 Years

Left to right: Melissa Schipper, Sue Miller, Beverly Nelson, Jackie Rakers, Jon Mattox, Emily Varela, Courtney Sullivan and Darcy Toppert

If your Mutual is celebrating a five year milestone in 2026, 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.



Let's Remember Our Friends

David Graham — Grinnell RE

Tom Hayes — Shelbyville Mutual

Gary Hampton — Hamlet Mutual

Leonard Blick — Svea Mutual

Rhonda Cole — Westervelt Mutual

Robert Vickrey — Svea Mutual





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2025 IAMIC Convention Highlights

August 18 - 20, 2025 • Par-A-Dice Hotel, East Peoria, Illinois

Monday Kickoff Featured Food, Fun, and Music at the Tin Lizard

It was a hot night on the river, but we had a great time welcoming our members, partners, and guests to the 144th Annual Convention and Trade Show. We first met at the Tin Lizard, where we had the opportunity to enjoy a meal, a drink, and live music.



The Tin Lizard Bar & Restaurant was able to accommodate our members and vendors comfortably, providing a great space for meeting and mingling. The venue created an enjoyable evening. The MUSIC was excellent! The food was GREAT—make-your-own-nachos or taco salad, followed by some delicious cookies for dessert. The view of the river out the window was so refreshing. You were close to the hotel if you wanted to retire early, or close to the boat if you were feeling lucky and that loose money was burning a hole in your pocket.



— continued on next page

(Convention Highlights – continued from page 11)



Matt Eckburg was a one-person band to be reckoned with. He offered a great playlist and took requests as well.



Opening Session & Annual Business Meeting



We had a packed house as Jackie welcomed everyone to the 144th Annual Convention & Trade Show.



Keynote Speaker Tim Richardson

Tim Richardson shares “The Power of the Pause,” offering insight for anyone who feels overwhelmed by the relentless speed of today’s ever-changing world—both at work and in life.



Above: Abel and Beth from the Board helped Tim Richardson kick off “The Power of the Pause.”

— continued on next page



Left: We have a wealth of history and knowledge, when you look at our Past Chairs who are still engaged in the Mutual Industry business: Chris Feldt/2024, Kathy Bray/2023, Tony Koehler/2022, John Cratty/2020, Kelly Reagen/2017, Bruce Pollock/2016, Lyle Bruning/2015, Trish Mickley/2010, Ronnette Payne/2007 & 2008.

Below: Executive Director Jackie Rakers interviews NAMIC board chair, Mark Russell and President Neil Alldredge who share insights of the challenges and trends in the industry across the nation.





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Top Notch Educational Classes Presented at Convention

Insurance Issues Arising from 9/11 Attacks

Dallas Attorney, Steven Badger (pictured at left) held two NAMIC MID (Mutual Insurance Directors) Classes, one focusing on insurance issues arising from the 9/11 terrorist attacks, and the second one on weather-related claims, which were the top topics. Badger spent a decade in pursuit of the insurance industry's \$5 billion subrogation action against those alleged to be responsible for the destruction of the World Trade Center Complex.



What if this happens to you?

The IAMIC Board came together for a panel discussion designed to spark fresh ideas and insights on how to stay prepared.

Mike Elvin and Jeff Feeney — from the Busey Wealth Management Team — presented how to unlock the secrets to building high-performing financial portfolios while complying with industry regulations.



Above: Terry Sutton of Stephens Engineering presented a new face in the Ethics Class.

STRONGER TOGETHER



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(Convention Highlights – continued from page 16)

IAMIC Western Night

Western Night on Tuesday was filled with activities, giving everyone a chance to break out their boots and hats and let loose. People were searching for bags of gold and looking for an opportunity to throw their nemesis in jail, watching them squirm. It's a good thing no one gave them a metal cup to rattle their cage. Who knew we had outlaws serving on our board, or that Ben and Jeremy would have a duel to name the new sheriff in town, finally.



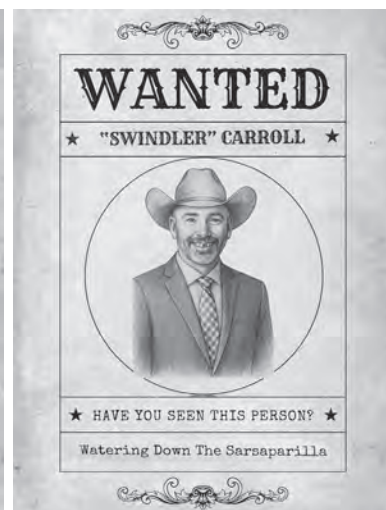
*This proves you can be a Cowgirl and still wear pink!
(Emilee Mitchell, Karen Moore, Linda Olson and Sara Coynor,
a.k.a. The Pink Hat Club).*

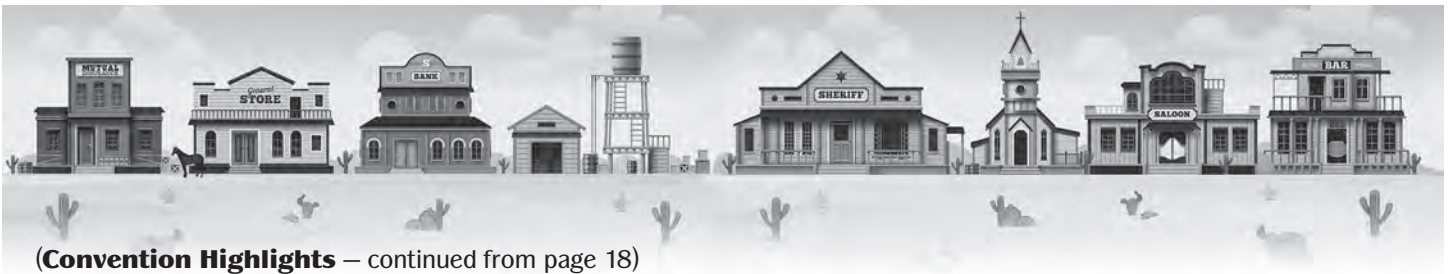


*These are some tough hombres I wouldn't want to
have to duel!
Jeremy Weeks, Ben Leezer and Abel Castor*

Our Board's Wanted Posters

The board's 'Wanted Posters' were a hit—who knew being 'Most Wanted' could look this good?





(Convention Highlights – continued from page 18)



The Heartland crew always embraces the theme!

Our IAMIC Jailbirds!



Jenna Bruck pleading her case.



Clint Huffstutler, Hamlet Mutual, and Andy Gerlach, Randolph Mutual, are double trouble behind bars!



Donald Rheinecker, Randolph Mutual, was found guilty of having too much fun at Convention!



Ben Leezer (a.k.a. Butch) looks like he might be planning a jail break.



(Convention Highlights – continued from page 19)



Western Night Dinner

A buffet dinner was served before the main event began, including games and a raffle—Good Food and Lots of Fun—a recurring theme at our IAMIC conventions.



A HUGE thank you to Ben Leezer for donating a processed pig. And THANK YOU to John Leezer for auctioning it off! All proceeds went to Ronald McDonald House Charities.

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Trade Show



IAMIC created a fun tradeshow game that encouraged members to “travel” the trail and pick up “supplies” at stops—like sugar, flour and jerky



Ben's Marketplace ... In keeping with the Old West and Marketplace theme, Chris and Amy Feldt created and built this marketplace stand to help set the mood in our Tradeshow.



Top photo: Our Trade Show vendors are always generous with free items at their booth, including gift drawings from Visa Cards to Blue Ribbon Bourbon Barbeque Sauce, and more.

Above: Breaks in the trade show offered drinks and pastries, plus another opportunity to visit with vendors.

Right: We welcomed both familiar faces and new faces, as well as vendors. It's nice to see new opportunities unfolding in our Tradeshow area.

Left: Congratulations to Angel Minemann—winner of the Big Prize Ticket! She's heading to the 2026 IAMIC Convention with free registration and a hotel stay on us!



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2025 LAUTUM Award goes to Chris Feldt, Heartland Mutual



Left to right: Ben Leezer, Chris Feldt, Jackie Rakers

The LAUTUM Award was designed to recognize leadership among peers and within the association, dedication to our industry, and generosity in sharing knowledge and experience with others who are on the path of leadership within the mutual world.

Chris has served tirelessly as Chair of IAMIC's Education Committee for many years—a role that isn't just about planning but about shaping the future of our professional development—and was also IAMIC Board Chair in 2024. From seminars to training sessions, he has consistently helped us raise the bar. And when he's not championing education, you'll find him organizing golf outings, helping behind the scenes, or stepping up wherever he's needed. No task is too small. No challenge is too big. He simply gets it done.

He's not just an inspiring leader—he's a genuinely good person to be around. Loyal, thoughtful, and insightful. His passion lies in this industry, but more importantly, with the people who make it what it is.

This is a recognition that's been a long time coming. Chris embodies everything this award represents: service, mentorship, and the conviction that when we lift each other up, we all rise. 🏡



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!

- Make Award Nominations
- Apply for Scholarships

Fire Department of the Year Award Recognizes Andalusia Fire Department



*Jackie Rakers presents the Andalusia Fire
Chief Justin Hicks with the
2025 Fire Department of the Year Award*

There's something truly special about this fire department. They are entirely volunteer-based, every call answered, every emergency responded to, every effort made is done entirely by people who give their time, energy, and even their own resources to protect and serve their neighbors. They maintain all their own equipment, take an active role in fundraising and earning the money needed to keep their department running strong—not just for their benefit, but for the entire community.

When surrounding communities are in need, they step up without hesitation. They work closely with the local volunteer ambulance service. They've been there after storms, helping to clean up and rebuild. And they're not just first responders—they're first to volunteer in times of celebration. From

leading holiday parades alongside Santa and the Easter Bunny, to rallying behind local sports teams as they head to sectionals and state tournaments. The Andalusia Fire Department is the heartbeat of the community. Their annual pancake breakfast and golf tournament are more than just fun traditions—they bring neighbors together while raising vital funds to support the department's year-round efforts.

This department is comprised of individuals ranging in age from 18 to 80, proving that service knows no age limit. Each one of them plays a role in making Andalusia a safer, stronger, and more connected place to live.

They are role models. They are neighbors. They are protectors. And they are family. 🐾



Andalusia Fire Department flanked by Svea Mutual management...Lyle Bruning, Mike Hepner, Deena Johnson, John Crafty and Jackie Rakers.

2025 Company Achievement Award goes to Svea Mutual



Svea Mutual...Left to right...Patty Roegiers, Nicole Patterson, Deena Johnson, Mike Hepner, Lyle Bruning, John Cratty, Kent Kindelsperger, Chris Arnold, Lindsey Arnold

Over the years, Svea Mutual has faced its share of challenges, but rather than simply weathering the storm, it navigated it with precision by adjusting rates and deductibles, refining policy language, and—perhaps most importantly—maintaining open lines of communication with staff, agents, and partners. This commitment to transparency has built a culture of teamwork that is truly the foundation of their success.

They took a hard look at their entire book of business, made smart changes to outbuilding classes, and championed insurance-to-value principles among their agents. They updated both farm and dwelling policies—ensuring coverage remains relevant, competitive, and

comprehensive. They even refreshed their underwriting manuals, giving agents and partners clear, consistent guidance.

But their vision goes beyond policy changes. Svea holds annual Agent Advisory Meetings, bringing people together to share ideas, solve problems, and strengthen the mutual. They've followed their Board succession plan with discipline, welcoming new Directors, staff, and management to ensure strong leadership for years to come. Even in the face of reinsurance market challenges, Svea has grown its surplus—a testament to its financial stewardship and stability. But numbers only tell part of the story. The true heart of Svea is its people—a close-knit family

reflecting the very communities they serve. Their resilience, innovation, and commitment to mutual success make them a shining example of what this industry is all about.



Volunteer of the Year Angie Worman, Sigel Mutual



IAMIC Chair, Ben Leezer, Angie Worman, Manager of Sigel Mutual, and Executive Director Jackie Rakers.

Our association relies heavily on the dedication and generosity of our volunteers. They are the heartbeat of our mission, the behind-the-scenes magic makers who step in where needed and ask for nothing in return. **Angie Worman** is one of those rare people who never waits to be asked. Time and time again, Angie asks the same simple, powerful question: “*What can I do to help?*” And without fail, she follows those words with action.

She’s the familiar face behind the registration desk, greeting our attendees with warmth and a smile that makes everyone feel instantly welcome. She’s the extra set of hands when we’re scrambling with last-minute setup. And she’s the steady, calm presence when things feel a little chaotic—reminding us that we’re in this together.

What makes Angie stand out isn’t just the number of hours she’s given or the tasks she’s tackled. It’s the way she shows up—with joy, reliability, and a genuine desire to make a difference. She doesn’t do it for recognition. She does it because she cares about the people in our association, about our industry, and about our IAMIC family. 🐾

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.

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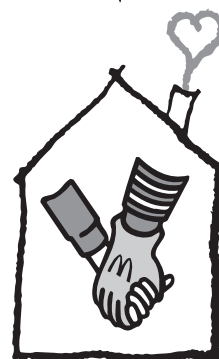


The Ronald McDonald House Charities

The Ronald McDonald House serves as a home-away-from-home for families with children who are undergoing treatment for illnesses. The goal of the House is to provide a comforting homestyle environment that extends beyond just a bed and bath. They provide a kitchenette setting where residents can reheat or make a light meal. A library/game room for family members of all ages and a TV room that lets you catch up on the latest news, your favorite shows, or anything to help you unwind and take your mind off the stress of hospital tubes, needles, and illness. We raised money by purchasing T-shirts and bidding on the generous Raffle Baskets provided by our members.

IAMIC was thrilled to present the Peoria Ronald McDonald House with a check for \$5,300! >>>>

**BUT WAIT,
we had some
last-minute
donations that
increased our
total to
\$5,900!**



RONALD McDONALD
HOUSE CHARITIES

Left: Executive Director Jackie Rakas, RMHC Community Engagement & Development Coordinator, Katie Alsop, and IAMIC Chair, Ben Leezer.



Above: Thank you to LaPrairie Mutual and Randolph Mutual for sponsoring the T-shirts ... and a BIG THANK YOU to all our donors!

(Ronald McDonald House Charity Fundraiser — continued from page 30)

Darla Cratty and Rhonda Neuhaus joined in to help tie blankets for the Peoria Ronald McDonald House.

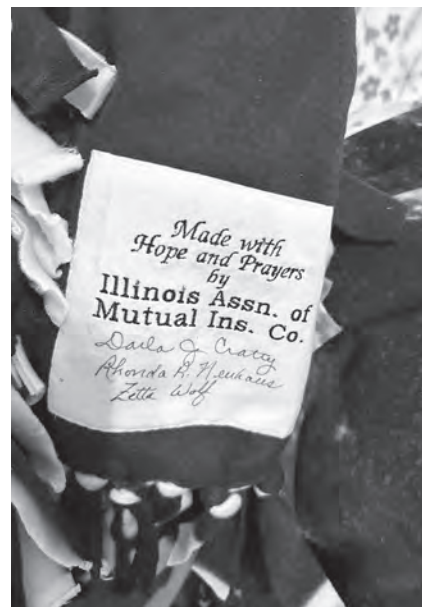
We were also able to recruit two young ladies from the third grade to help (pictured below). They were excited to learn to tie and help with our blankets, because their classes will be tasked with tying blankets for the missions later in the school year. Now they can help their classmates who don't know how to do it.



Above: One of the nine tie blankets designed to warm and comfort a stressed and overwhelmed family member during their stay at the Ronald McDonald House.



Left: Emily (Zetta's niece) and Maggie (both 3rd-grade students) tying a blanket to help finish our project.



Each blanket came with a small piece of the person(s) who made it, letting families know they're not alone.

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Golf



Above: It was beautiful sunny weather for a day on the course.



Right top: John Cratty setting up his shot.



Right bottom: Ben Leezer, John Cratty and Chris Feldt—3 Hot Shots.

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BEYOND THE NUMBERS

Sporting Clay Shoot



Above: This was a great day to gather and enjoy each other's company.

Left: Danny Johnston is an ol' pro . . . He's got the stance, the eagle eye, and is ready to shoot.

Below: Sara Coyner, first time participant received assistance from our pro, locked and loaded!





Mandi Utley, Doug Slifer, Danny Johnston and Jason Svanda.

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Regionals 2025

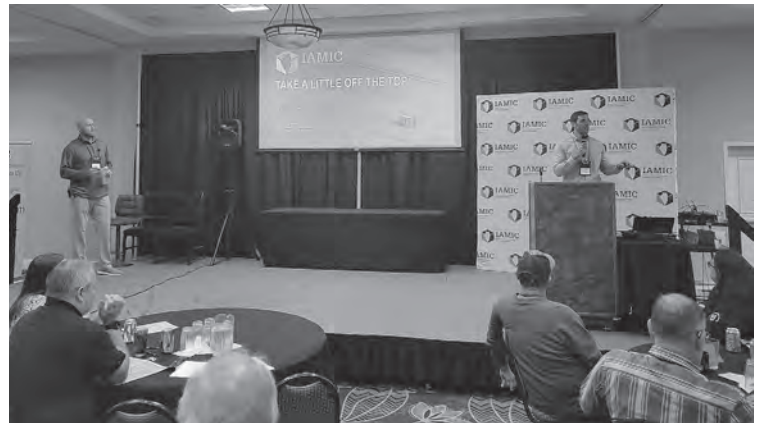
Chris Kesphol, MAMIC, presented Key Financial Ratios & Fraud Prevention. This Course helped directors gain the skills to read financial statements, understand ratios, and make better business decisions with confidence.



Ben Leezer, Leezer Agency, and Diane Aherein, Wohltman – Aherin Insurance Agency, presented “The Great Reset – Director’s Version” of the Industry that started in 2023. This course was a discussion-driven session exploring solar energy, cosmetic endorsements, and shifting RC vs. ACV practices—insights Directors need to guide rate and coverage decisions in a changing market.



Tyler Vancura, Guy Carpenter, hit the Hot Spots in the Insurance Industry. This dynamic course explored the key “hot spots” reshaping the insurance landscape, including regulatory changes, innovative technologies, shifting consumer demands, and climate-related challenges.



Mike Canfield, Grinnell RE, and Tyler Vancura, Guy Carpenter, explain how to “Take a Little off the Top.” This course explained the common misconception that increasing business volume will solve rising operational costs. In reality, higher unearned premiums can decrease a company’s equity because they are recorded as liabilities rather than revenue.



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Retiring Chair Ben Leezer

Farewell from the Outgoing Chair

Getting back to the basics of our industry

This past year has been one for the books! As the outgoing IAMIC chair I think it's only fair to express my gratitude to all of the people that made this year a success. As many of you know, it takes an army to keep things like this association moving. Thank you to all that have volunteered at events, joined committees, my fantastic board, vendors, and everyone who attended the IAMIC events throughout the year. Without all of you none of this would be possible!

One of my main goals this year was to go back to the basics for the mutual insurance industry. At each event I opened up with the mission statement. At Convention I offered \$100 to the first person to recite their mission statement and sadly kept the money. **Do you know your company mission statement?** Given the past few years, I personally believe it's important to get back to the basics to ensure future success. It starts with knowing your company's mission statement.

Looking ahead to next year, please help me welcome my friend Jeremy Weaks as your 2026 IAMIC Chair. If you don't know Jeremy, he is a great guy with a lot of knowledge. Everyone please set aside time on your schedule to attend the events next year as I am sure Jeremy will knock it out of the park.

Remember to think of IAMIC as a marketplace, there are things you don't even know you need until you see them. So, check out the website and hop on a committee. The relationships you make and knowledge you gain may just be the difference maker you have been looking for.

Thanks,

Ben

Your 2025 IAMIC Chair

Ben Leezer

LaPrairie Mutual



Joe Reid Golf Outing



Not just a fun day, but a great cause—all proceeds go to fund the Joe Reid Scholarship, helping get members to D.C. to advocate for farm mutuals! **This year, we raised \$3,032!**

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