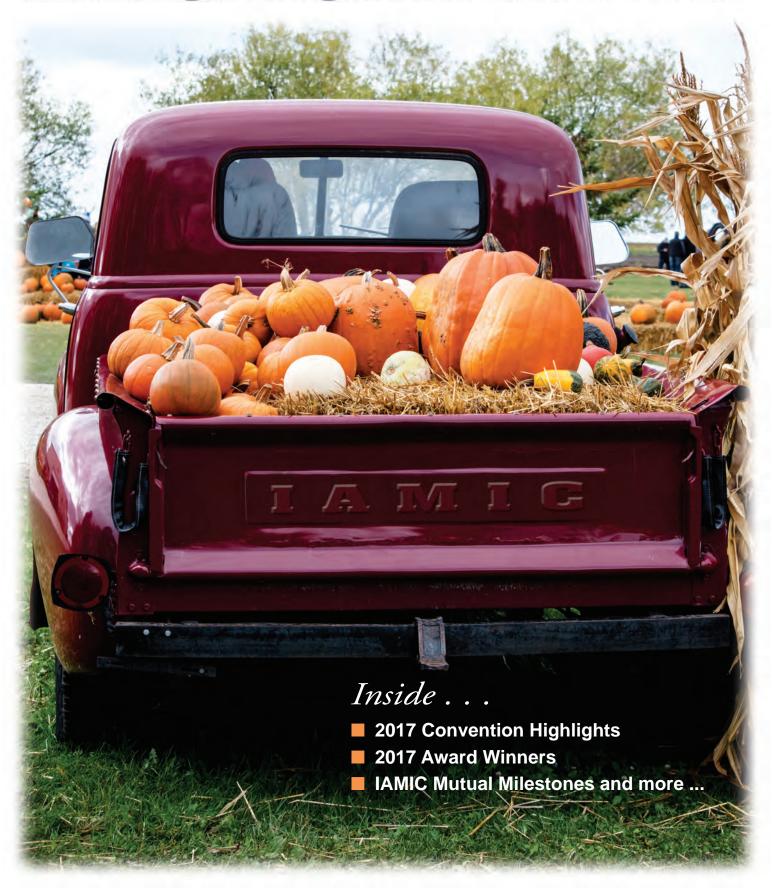
Fourth Quarter 2017 • Vol. 48, No. 2



Kelly Reagan-Robery, Manager Bradford Victor-Adams Mutual

Chairman's Message

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What a great convention, and I have all of the IAMIC members, as well as Jackie and her awesome staff, to thank for that! Having my board members & staff present at the

banquet made it all the more special. During convention, a number of people commented to me "I'll bet you're glad your term is almost over." Although I always responded "yes" with a smile, a part of me was a bit wistful that I'm on my way to becoming what former IAMIC chairman affectionately term "a has-been".

Serving as the IAMIC chairman has been an incredibly rewarding and worthwhile opportunity, for which I will always be forever grateful to have experienced. To know the membership of this close group of "competitors" entrusted the leadership of the organization to me is humbling and I am surprised by the range of emotions I'm feeling as my time as chairman comes to a close.

I have so many fond memories of the IAMIC events of the last year, and friendships both new and renewed. I hope that many of you who have volunteered in the past will

continue giving the gift of yourself, and those of you who have not had the opportunity to volunteer will step up and get to experience the rewards of being a volunteer for our great association.

My theme "United We Stand ~ Strength in Numbers" is, and hopefully always will be, the epitome of IAMIC. In our industry today, any one of us alone is like a small flickering flame in the darkness. When we join together, we are a blazing bonfire unable to be ignored. Hmmmm...considering we aren't typically fans of fire, I suppose that wasn't the best of analogies, but you understand my point. Together we are stronger than we could ever be individually, and with IAMIC there for us, we never have to feel as though we are alone. Ask just about any of the IAMIC mutual managers, and they will tell you that help is just a phone call, email or text away.... so many avenues to seek out support.

I look forward to the upcoming year, as IAMIC is led by our new chairman, Karen Williams. Karen chose the theme "We Are Family," which I think is extremely appropriate for our close-knit organization. Please join me in helping make the next year as successful and rewarding for Karen, as the past year has been for me.

Thank you again for allowing me to be your chairman! ❖





From the Executive Director's Desk

Another successful year for our association brings a smile to my heart. Working in an industry with people of such integrity, who demonstrate ethical principles at work as well as their personal lives, is a blessing, and one for which I am truly grateful.

Our 136th annual convention was packed with knowledge and fun—the perfect combination. Our education committee and convention committees get a huge round of applause for a job well done this year. Hosting a meeting that allows our members to network with each other and share ideas is exactly what our Chairman had envisioned with her theme, "United We Stand".

I congratulate all our award winners this year (please see page 18). It's a very exciting time in our industry where we are witnessing tremendous growth in our technology and our expectations of our staff and board. Witnessing so many companies and individuals getting involved is inspiring.

We have a Leadership Retreat planned for November 6, 7 & 8 with our partners in Wisconsin. This will open the communications with peers who are similar in size and challenges. While we are holding this in place of our normal Managers Retreat, Illinois members will gather on November 6th alone, allowing us a chance to host the roundtables that our managers treasure. We kick off the next day with our WI colleagues for a great educational event. Please see page 20 for details and plan to join us! The event is open to all Illinois Mutual employees, while the Nov. 6 meeting is for Managers/Asst Managers only.

Our newly-elected Chair, Karen Williams, has been busy putting together her committees. The planning process will begin in November and I am excited to see what our committees will bring forward on our agenda. There are so many great ideas and needs that have been submitted to us via the question-

naires at our meeting, but I would encourage you to quickly send me an email if you have a need/idea you would like to see us include. Karen's theme, "We are Family", will reflect the path that we will travel together during the next year, reaching out to help each other be stronger, more efficient Mutuals.

Our 2017 Chair, Kelly Reagan, has helped direct our Association's progress and I have seen firsthand how her guidance has encouraged our members to not settle for the "same way we have been doing things for years", but to seek new opportunities. Kelly created a great team to help her this year and our Board of Directors have been diligent in keeping on course. I will always remember Kelly's comment to me one day when she said, "I am blessed beyond measure"—and she meant it! She valued her role as our leader and became even more dedicated to our Association. Thank you Kelly for a fantastic year!

Before we know it, the snow will fly and we will bring in the new year, God willing. What does 2018 hold for your Mutual? Are you staying informed of all the changes and risks that we face in today's world? I encourage you to save the dates for all our educational opportunities and strive to attend each one

Of the Mutuals that have closed, 98% were not engaged and active in our association. I can't help but believe that this contributed to the need to close their doors. Don't allow this to happen to your Mutual—we are holding a heritage in our hands that our forefathers built so many years ago with a vision of helping their neighbors—a need that continues to this day. I am confident that you don't want to be part of the team who lets the 100-year-old mutual close. Stay informed, stay engaged—put the Power of the Association to work for you.

Jackie



Jackie Rakers, IOM

"It is not the ship so much as the skillful sailing that assures the prosperous voyage."

~George William Curtis





Joe Reid Memorial CCP Scholarship

It is crucial that we send as many members as possible to our Washington, DC CCP trip, planned for May, 2018. To encourage attendance in DC, we have a scholarship in Joe Reid's name to assist with the cost. Chairman Joe Reid was passionate about our efforts in DC and always participated.

DEADLINE to register for CCP is April 2, 2018.

REMEMBER, like last year, in order to qualify for the Joe Reid Scholarship you must attend the Illinois State Legislative Day, tentatively set for March 21, 2018 in Springfield.

Watch the IAMIC web site for details. �

WE WANT YOU! You CAN make a difference!

- ★ As you plan your Mutual's 2018 annual budget, please include a line-item for a staff person to attend CCP trip to DC: \$1,500
- ★ David King Scholarship Claims School is Feb. 22, 2018
- ★ State Legislature Day Save the Date: March 21, 2018 (tentative)

DEADLINE to register for CCP is April 2, 2018				
Congressional Contacts Registration				
 ☐ Sign me up to attend the 2018 Illinois State Legislative Day. ☐ I would like to participate in the 2018 Congressional Contact trip. ☐ Please enter my name (or nominee's name) to win the 2018 Congressional Contacts Scholarship. Please print clearly: 				
Name:				
Company Affiliation:				
Address:				
City:	State: Zip Code:			
Phone:	Fax:			
Home Address:				
City:	State: Zip Code:			
Phone:	_ Fax:			
Email:				
Those who return this form to the Association will receive further details about the trip (including hotel accommodations) after the first of the year.				
Return this form to (or register online at www.iamic.org): IAMIC, PO Box 116, Ohlman, IL 62076 Ouestions? Contact us at 217-563-8300, F: 888-403-0935				
4.22.23.00. Solitate as at 21. 505 5507 1.000 105 0555				

"It might be more worthwhile if we stopped wringing our hands and started ringing our congressmen."

—Author Unknown





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Mutual News

IAMIC at NAMIC



According to Jackie Rakers, IAMIC Executive Director, "Illinois had a strong representation at our National Convention in Denver, CO.

We were able to capture the majority of those attending in the photo above. I'm proud that our IL members are so involved!"



Message from our 2017 Chair

Our very own Executive Director received the distinguished PERSON OF THE YEAR Award from the Wisconsin Association of Mutual Insurance Companies. Jackie worked closely with the WAMIC board to help them develop new job descriptions and strategic plans as they prepared for a newly elected President. After they hired a new leader, she shared ideas and templates to help him kick-start his career. Jackie also has led the multi-state State Executives meetings for the last two years.

During her acceptance speech Jackie shared a story of why she gives of her time and talents to her peers. "While securing a speaker for IAMIC, a speaker shared a philosophy that I try to live by daily. He said "I wouldn't be where I am today or have the skills I have, if someone wouldn't have shared their knowledge and time with me." Jackie went on to say, "That is what makes the Mutual Industry so amazing—we all share our time and talents to help each other, and I am grateful to work in such a respected industry."

We congratulate Jackie on this award and am grateful she represents our Association and has earned the respect of her peers!

—Kelly Reagan-Robery, 2017 IAMIC Chair



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2017 IAMIC Convention Highlights

IAMIC Leadership



SPECIAL THANKS to our outgoing Board members, Dan Young (above) and John Cratty (below), both men served three years and were recognized by 2017 Chair Kelly Reagan-Robery.





We had the honor of having the ROTC Cadets from ISU present colors during our opening ceremony.

New Directors Sworn-in:

John Cratty – Svea Mutual Vice-Chair – 1 year term

Angie Dallam – Peru Waltham Mutual Secretary/Treasurer – 1 year term

Ben Leezer – Elmira Mutual At Large Director – 1 year term

Mary Jo Robison – *LaPrairie Mutual* Chair-Elect – 1 year term

Karen Williams – Louisville/Clay County Mutual Chair – 1 year term

Dan Young – *Central Illinois Mutual* Southern Director – 3 year term





Above: Southern Director, Dan Young, Central IL Mutual (re-elected); and At Large Director, Ben Leezer, Elmira Mutual



Swearing in ceremony at the Opening Session Above left: Newly Elected Chair, Karen Williams, Louisville/Clay County Mutual (photo also includes NAMIC President, Chuck Chamness)

Above: Chair Elect, Mary Jo Robison, LaPrairie Mutual; Vice Chair, John Cratty, Svea Mutual; and Angie Dallam, Secretary/ Treasurer

August 20 - 22, 2017 • Marriott Hotel & Conference Center, Bloomington-Normal, Illinois







Left: IAMIC members heard from the **NAMIC Chair, Steve Linkous** on the issues that we are facing as an industry.

Above: We were pleased to welcome Steve's wife, Sandi, who also joined us at the 2017 Convention.





















- continued on next page

(2017 Convention Highlights – continued from page 9)













Our current leadership team — left to right: Immediate Past Chair Kelly Reagan-Robery with her husband Steve; 2018 Chair Karen Williams with her husband, Edd; and Chair Elect Mary Jo Robison with her husband Dave.







Things were really looking up when the 2017 Convention and Trade Show conveniently coincided with The Great American Eclipse on August 21st!

IAMIC provided protective eyewear to all attendees, and near the time of totality we took a break to go outside and view this historic and remarkable event.

(Yes, we all got "mooned" and loved every minute of it!)

(**2017 Convention Highlights** – continued from page 10)

Trade Show Puts the Spotlight on IAMIC's MVPs



Vendors who provide a large array of services or products that help make our Mutuals stronger and more productive gathered at this year's well-attended Trade Show. ❖













- continued on next page

(**2017 Convention Highlights** – continued from page 11)

Attendees "Get Smart" at Convention



From registration to the conclusion of Convention, IAMIC members were on a not-so-secret mission to "Get Smart" and acquire new knowledge from faculty and peers.









(**2017 Convention Highlights** – continued from page 12)









Above: Opening keynote speaker David Ferrill

Below: Banquet entertainer Paul Aldrich and his wife



continued on next page



PLATINUM Partners

Central Illinois Mutual Grinnell Re The IMT Group

GOLD Partners

Guy Carpenter The WRC Group

SILVER Partners

Home Farmers Mutual Frontier-Mt Carroll Mutual

★★★ THREE Star Partners

Bank of Springfield Hamlet Mutual Farmers Mutual Hail Bradford Victor-Adams Mutual United Mutual Randolph Mutual Marshall Mutual

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Black Hawk Mutual
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Forreston Mutual
Heartland Mutual
Horse Prairie Mutual
LaPrairie Mutual
Peru Waltham Mutual
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★ ONE Star Partners

Berlin Mutual Carthage Mutual Jo Daviess Mutual Kane County Mutual Louisville Clay County Mutual RetorX Wilberton Mutual

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Priority Data

2017 Golf Outing & Sporting Clays

WINNERS

GOLF OUTING

First Place Team......Rod Peavler, Marcus
McGlasson & Chuck Goelitz
Longest Putt.....Chris Feldt
Longest Drive – Ladies....Lana Miller
Longest Drive – Men.....Roger Needham
Closet to the Pin....Becky Deters

SPORTING CLAYS

Best Score.....Daryl Sondgeroth















(**2017 Convention Highlights** – continued from page 14)













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(**2017 Convention Highlights** – continued from page 15)

Casino Night



Executive Director Jackie Rakers welcomes everyone to Casino Night!!



Chris Feldt was dealing up fun all evening!



Chair Kelly and her husband Steve Robery sang a duet.











Casino Night included a number of celebrity appearances from such greats as Mae West (shown at left portrayed by Pat Beaird, Central Illinois Mutual); singer Dean Williams (above in the vest, portrayed by Danny Johnson, Bishop Mutual); and, of course, Elvis Presley, expertly impersonated by Andy Gerlach of Randolph Mutual.

Thanks to everyone for getting into the spirit of the evening and adding so much to the enjoyment of all!

(2017 Convention Highlights – continued from page 16)











This year's Convention featured a classic Las Vegas-style wedding, complete with Elvis (a.k.a. known as Andy Gerlach) officiating! The wedding party was none other than the Marshall Mutual group who brought us all a lot of laughs and took home the costume contest prize!



- continued on next page

2017 Award Winners



LAUTUM AWARD: Sandra Bear, Watseka Mutual (retired)
Presented by Kelly Reagan-Robery, 2017 Chair

Sandy Bear was honored with the prestigious LAUTUM Award at the 136th Annual Convention of the Illinois Association of Mutual Insurance Companies in August. Sandy was the manager for Watseka Mutual for many years, recently retiring.

The nomination for Bear stated, "My nominee truly exemplifies the Farm Mutual concept of 'Neighbor Helping Neighbor.'" She is well respected in the state and national industry families for representing her mutual with integrity, efficiency, and respect.

Bear served on the IAMIC Board of Directors for many years, as well as numerous committees. Her peers described her as always the friendly face at every event, staying engaged with changed in the industry and forming a steadfast friendship in the mutual family. She has mentored many mutual managers and underwriters over the years, always sharing her knowledge and any documents needed.

LAUTUM is Mutual spelled backward and stands for strength, dedication, leadership, commitment, integrity, and honor. The award originated in 1972 as a measure of recognition for outstanding individual contributions to the community, the association, and the mutual insurance industry. The LAUTUM Award is presented to the person who has earned the respect and esteem of her colleagues. Recipients are nominated by their peers.



VOLUNTEER OF THE YEAR AWARD:
Chris Feldt, Heartland Mutual
Presented by Jackie Rakers, IAMIC Executive Director

Chris Feldt, Heartland Mutual is already a past recipient of the Volunteer of the Year Award, but this year he put "an amazing amount of time and effort" into IAMIC, serving on numerous committees and always participating, said IAMIC Executive Director Jackie Rakers. He also stepped up to share his knowledge and provide special skill sets to his peers, teaching classes in Illinois and Wisconsin, and Iowa. He serves on the NAMIC convention committee, and also developed and chaired a new Annual Golf Outing to generate funds for the Joe Reid Scholarship.

The Volunteer of the Year Award is presented to a person who serves as an example of volunteer commitment and leadership. We are thankful for members like Chris who demonstrate these qualities and move the Association forward.



2017 Award Winners



COMPANY ACHIEVEMENT AWARD Belvidere Mutual Insurance Company

(Left to right) 2017 IAMIC Chair Kelly Reagan-Robery and Nicolette DeCicco, Belvidere Mutual Manager

Belvidere Mutual has served Northern Illinois for 140 years by adapting to changes in the industry to best serve their customers. Over the last year, they have redeveloped their website, offered online payments, added more payment methods, payment plans, and implemented an agency portal to support technological demands.

Financially, they have experienced unprecedented growth and profit of the last few years. They are striving toward reaching their goals by making necessary changes to underwriting guidelines, taking a more active role in the reinsurance contract, increasing new business and cutting operating expenses. The Manager wrote, "We take pride in our accomplishments, knowing that such stability will serve our policyholders well."

Their board is diverse and every board member has been enrolled in the FMDC (Farm Mutual Director Certification) program with NAMIC; several have earned their designation, and the balance are making progress toward that achievement.

"(Achieving certification) has increased the board involvement drastically! They are committed to our company and it is echoed in their dedication and willingness to learn. This demonstrates that self-awareness, vision, and action are the keys to a mutual's vitality. We have been able to maintain the quality service and care that defined our industry 140 years ago, while evolving into a 21st-century company that can not only compete but thrives in today's ever-changing industry," manager Nicolette DeCicco stated. •

FIRE DEPARTMENT OF THE YEAR AWARD: Sigel Fire Department

Nominated by two member Mutuals—Sigel Mutual and Home Farmers Mutual—the **Sigel Fire Department** covers 75 square miles and has 22 active volunteers; two of them are instructor-certified, two are advanced and 12 are basic. They built a new fire station in 2013, adding a pumper truck—all without federal assistance. They also received auto rescue status in 2015, as well as all new turnout gear from FEMA grants.

Firefighters are known for their dedication, and the Sigel department continues to grow and



Left to right: Sigel Mutual directors Tom and Margie Deters, Asst Chief Joe Vogt, Chief Tory Althoff, and Home Farmers Mutual manager Becky Deters

strives to be the best for their community. They willingly risk their lives for complete strangers, on call at all times of the day and night and fight fires and perform rescues in all types of weather conditions.

As active as they are brave and committed, the Sigel Fire Department is a model for the many fire departments in our state. The dedication and determination this department has diligently shown toward the betterment and safety of their community earn them badges of honor with every service call. IAMIC is honored to present them with this award. •

2017 LEADERSHIP RETREAT

First Ever Joint Event





WHEN

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8:00– Education Noon—Dismissal

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2017 Fun Run for Charity

Seek to do good, and you will find that happiness will run after you. ~James Freeman Clarke



This years fundraiser was for the Central Illinois Agency on Aging. We are proud to report that IAMIC members donated \$1,626 — GREAT JOB!





SPECIAL THANKS TO Andy Gerlach, Randolph Mutual who organized the fun run again this year. Pictured left to right: Bob Myerscough, Tony Koehler, Andy Gerlach, Angel Minemann, and Amy Feldt.

Mutual Milestones

Central Illinois Mutual (CIMCO) — 125 Years



CIMCO Staff and Board of Directors



Central Illinois Mutual President Mike Beaird with IAMIC Executive Director Jackie Rakers



CIMCO Board of Directors Back Row: Ray Marten, John Higgins, John Sticklen, Ryan Hall Front Row: Dwain McAfee, Jerry Nord, Mike Beaird, Jerry Collins

If your Mutual is celebrating a five year milestone in 2017 or 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.

David L. King Educational Claims Scholarship

The Illinois Association of Mutual Insurance Companies has offered a scholarship program for our members and we encourage you to apply. All members are eligible for the scholarship, which is worth up to \$500. The scholarship may be used for any claims education—IAMIC, NAMIC, PLRB, ACE, IIA or any other educational school, seminar or independent learning as long as it relates to claims education.

If you are interested in being considered for the 2018 David L. King Educational Claims Scholarship, please complete the application below and return it to the IAMIC Office at P.O. Box 116, Ohlman, IL 62076 or fax it to 888-403-0935. You may also apply for the scholarship at www.iamic.org.

Applications are due by March 15, 2018. The 2017 Scholarship will be valid from April 1, 2018 to March 31, 2019. ❖

Applicant's Name:		
. ,		
	State Zip	
	Fax:	
E-mail:		
Is Employer a Member or Associate Member of IA	AMIC? 🗖 Regular Member 🚨 Associate Member	
Length of full time service in the insurance indust	try:	
Length of full time service in the mutual insuranc	ce industry:	
How long have you been employed at your currer	nt employer:	
Will your employer pay for your cost if you do no	ot receive this Scholarship?	
List any volunteer positions you have had with IA	AMIC, NAMIC or other insurance organizations:	
List any awards or recognition received from IAM	IC, NAMIC or any other organizations:	
List any professional designations (include month	h and year earned):	
List the last three schools or seminars that you ha	ave attended relating to mutual insurance:	

Bits & Pieces



Leaders don't create followers, they create more leaders. ~Tom Peters

A good leader is a person who takes a little more than his share of the blame and a little less than his share of the credit. ~John C. Maxwell

When trouble arises and things look bad, there is always one individual who perceives a solution and is willing to take command. Very often, that person is crazy.

~Dave Barry, "Things That It Took Me 50 Years to Learn"



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.

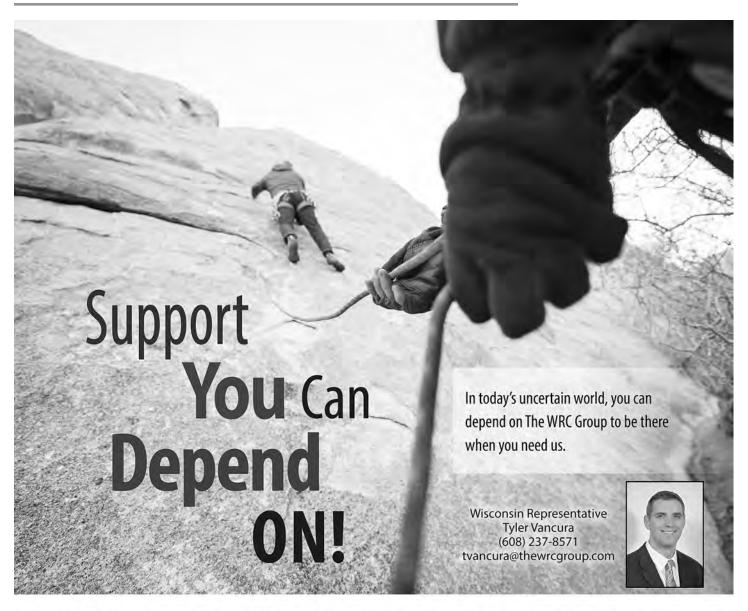
If you have any concerns about the prohibited activities in connection with any IAMIC activities, please contact the president or any IAMIC Board member immediately.

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!

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Karen Williams

Hello Members,

I would like to take this opportunity to thank all of you who attended the IAMIC Convention in Bloomington/Normal. What a wonderful event! Kelly's theme "United We Stand - Strength in Numbers" resonated throughout 2017 and the duration of our convention. This year's theme encouraged the IAMIC members to think about ways to strengthen their mutual companies rather than seek merger partners. The education throughout the year and the convention left members with a positive attitude regarding the future of the farm mutual industry and the company they represent. It's a wonderful feeling!

In keeping with the message of unity, our 2018 theme —We are Family — describes our industry as well. The mutual companies of Illinois are between the ages of 92 and 152 years young. IAMIC was formed in 1881. That's a lot of experience! With the added support of our reinsurance companies, we are able to stand our ground in this ever changing

industry. I truly believe the bond our IAMIC members have formed can only be described as "family."

Because of our support, care and concern for our industry and our fellow members, we strive for excellence.

As with any family, there's always something that needs improvement. For 2018, I encourage you to focus on one or two agenda items you feel need attention to make your company even more efficient. Whether it is board member attendance at IAMIC functions, policy changes, a website, etc., you'll be surprised by the impact a little "tweak" can make.

IAMIC and its members have made such a positive impression on Louisville Clay County Mutual and me. The education committee always excels in providing our members the tools we need to strengthen our companies. The information exchanged during round table discussions amazes me. It's a wonderful association because of our leadership and our members.

I am very proud to be an IAMIC member and to have the honor of serving as your 2018 Chairman. I look forward to learning with you and working with you, my Mutual Family.

Sincerely, Karen



IAMIC 2017-18 Calendar of Events

November	6,7 & 8	IAMIC / WAMIC Leadership Forum (combine with IAMIC Managers Retreat) — Marriott West Hotel, Madison, WI (See page 16 for details)
February	21 22	IAMIC Board Meeting — Bloomington Claims Seminar — Doubletree Hotel, Bloomington (trade show booths available)
March	21 22 23	State Legislature Seminar — Springfield (tentative) Northern Regional Meeting — Timber Creek Golf Course, Dixon Southern Regional Meeting — Keller Convention Center, Effingham
April	17 18	IAMIC Board Meeting — Bloomington Underwriting Seminar — Doubletree Hotel, Bloomington
May	TBA	CCP (Congressional Contacts Program) — Washington, DC
June	TBA	IAMIC Board Meeting — TBA
August	12 – 14	IAMIC Convention — Marriott Hotel (formerly known as Peré Marquette) Peoria
September	23 – 28	NAMIC Convention — San Antonio, TX
October	TBA	IAMIC Board Meeting — TBA

LAUTUMnews

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