

LAUTUM *news*



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Chair's Message

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Greetings IAMIC Members,

I think everyone would agree with me that it's time to shut the door on 2023 and quietly welcome in 2024.

However, as we make the transition from summer to fall and then into the winter months, we must remember our weather patterns are shifting and the chances of severe weather have been increasing during these months. Just back on December 10, 2021 we experienced a tornado 20 miles from our home office. A tornado in December, who would have ever thought!

As we look back on 2023, oh, what a ride it has been, and how fitting that Kathy's theme this year was called "*Ride the Wave — Keeping Your Balance in Rough Seas.*" At some point this year I know all of us have

had to keep our balance. Kathy, your leadership over the years with IAMIC has taught all of us how to "Keep our balance while riding the wave." Kathy, we thank you for your knowledge, guidance, and leadership during your Chair position.

My theme for 2023-2024 is *Window on the World*. As we look out our windows each and every day, we must focus on **Planning**, **Preparing** and **Acting** within our Mutuals. How are you going to ACT to mitigate the issues your Mutual may be facing today? We Must Act to Survive! The Mutual Industry "Community" is a great

place to meet Friends, Gain Knowledge, and

share "Real" Mutual Experience with everyone. I encourage all of you to attend our 2024 Education events to gain these experiences.

As your Chair, I plan to expand Educational Opportunities for everyone including our Directors, Managers, Adjusters, and even Underwriters. My thoughts are if you work in a Mutual you should know each person's job and be ready to step in any time with confidence. My goal would be to have more hands-on classes for the Adjusters and Underwriters while having more decision-making classes for the Directors and Managers.

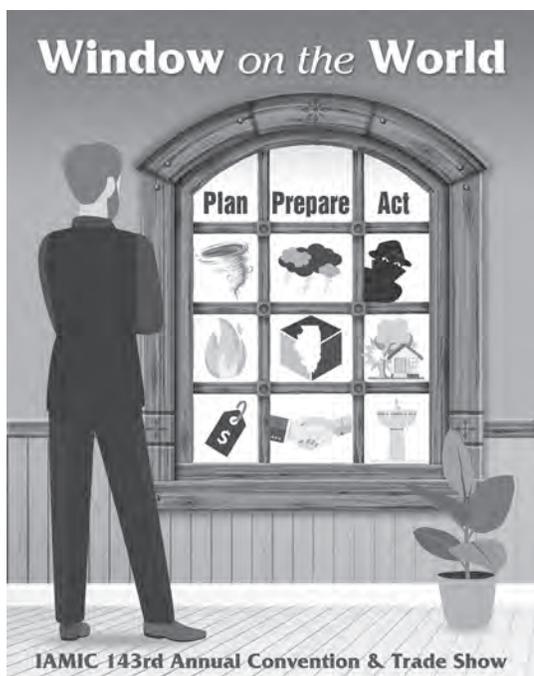
While I am sitting here writing this letter to all of you, I am constantly reminded each day that our Mutual "Window" may look a little different in 2024. I truly think things will all work out in the end, and yes, looking out our window may look different — however, we must all work together to keep the Mutual Industry alive in Illinois.

As your incoming Chair please know I will support each Mutual along the way. I will also fight for stronger and unified building codes within our communities so we don't have to keep putting back the same storm damage each year. One of my goals right off the bat is to have a face-to-face meeting with the Department of Insurance so I can educate them on all of "You" and tell the Illinois Mutual story on how we are there for our Policyholders. Again, I would encourage all of you to attend our networking and education events; and as always, if you want to see a certain topic, please let me know.

Remember we have to Plan, Prepare and Act in order to keep our mutuals running smoothly for years to come. We may not all be in the same boat, but we are all in the same storm. Let's fight

this storm together!

Chris



IAMIC 143rd Annual Convention & Trade Show

From the Executive Director's Desk

Our Chair Kathy Bray chose "Ride the Wave , keeping your balance in rough seas" and while she had no idea what that would entail for us, 2023 has been a heck of a ride and it looks like 2024 will follow suit.

Our industry has a long history of sticking together and standing tall amid tumultuous times, and the last few months have reinforced this character. Even though we continue to see and anticipate even more changes in our industry, we need to continue to work with current partners while cultivating new sources and thinking outside the box. Our goal is to keep our industry strong and look to the future.

Keeping a *Window on the World* we remind you that there is power in joining together—our association, along with NAMIC, has been fighting for our industry's viability. We look forward to wrapping up 2023 and beginning 2024 with a new view and new goals. Trust me that even though we have been focusing on the reinsurance challenges of the day, we are also planning educational programs for 2024 that will help you to keep and strengthen the viability of the Mutual Industry.

The job of the Association is to keep you informed through education and to advocate for the mutual industry through the legislature and with the Department of Insurance in Illinois. We also monitor and stay in touch with our neighboring states to see how they work within the Mutual Industry. It is through open communication that we can work through challenges and obstacles we face. Remember that the Association is here to connect you with resources and we are just a phone call or email away. Please reach out to us if we can help.

I want to send a huge shout-out to Kathy Bray, IAMIC Chair. She has been an amazing

leader for our association and the perfect person to lead this years challenges. She is quick to pause before making decisions, thorough in gathering all the information, and passionate about saving our industry. Thank you, Kathy, for your excellent leadership.

On a personal note...I'm going to be a Mimi (grandma) again. I say this with joy and exhaustion from playing and trying to keep up with our two baby granddaughters... Ruby and Rudy. I am also grateful for my two older Grandchildren, Maddie and JT, and my two bonus Grandchildren, Cash and Case. There is nothing that brightens my day more than these kids.

I am looking forward to the 2024 year and the changes that it will bring, we will all grow together as we strengthen our industry and our knowledge. Sending my very best to you all. 📧

Jackie



Jackie Rakers, IOM



Above: Jackie with grandchildren Maddie, Ruby and JT.

Upper right: Cash and Case.

Right: Rudy.



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Thank you!

Farewell from the Outgoing Chair

Kathy Bray
Wilberton Mutual



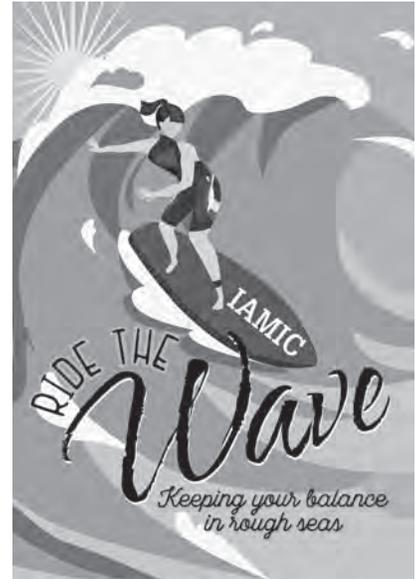
It has been my distinct honor to serve you as your chair. I certainly didn't realize how appropriate my theme "Ride the Wave" would be when I picked it over a year ago. I don't think any of us could have ever imagined the upheaval that we have seen in the farm mutual industry.

I wanted to acknowledge and thank each and every one of you who worked hard this year to ensure that all of our events were a tremendous success. We had a great board of directors, wonderful committee members, and fantastic IAMIC staff.

The waves have been coming high and fast this year. I recognize that the storm hasn't cleared, and I don't know exactly where the waves are going to take us. However, I do know that we have incredibly talented people in our industry that have been putting forth an extraordinary effort to move our industry forward and find the solutions that we need. I have the utmost confidence that Chris will lead us in the right direction during these trying times.

I think at this point, my passion for the beach and the environment it embodies is fairly evident. I can't conclude without saying Rest in Peace, Jimmy Buffett. Thank you and fins up!

Kathy



A large advertisement for IMT Insurance. The background is dark with a large, glowing, 3D star on the right side. The text "GOLD Sponsor" is written in a large, serif font on the left. In the center, the IMT logo is displayed, consisting of a diamond shape with the letters "IMT" inside. To the right of the logo, the word "INSURANCE" is written in a bold, sans-serif font, with the tagline "Be Worry Free" below it. At the bottom right, the phrase "Thank you!" is written in a large, cursive font.

Mutual News



2023 – 2024 IAMIC Board of Directors (left to right): Ben Leezer, Steve Carroll, Annie Kurth, Kathy Bray, Beth Wingerter, Chair Chris Feldt, Michelle Searle, Jackie Rakers, Katie Smull, Clint Huffstutler and Jeff Likes.

Welcome Two New Board Members

Leadership is not about titles, positions or flowcharts. It is about one life influencing another.

—John C. Maxwell



Beth Wingerter, Randolph Mutual Underwriter and Assistant Manager, brings experience, volunteerism, and a creative attitude to the Board. Beth entered her career in the insurance industry in 2010, having worked in sales before joining Randolph Mutual in 2013. She started with RMIC as a data processor and was promoted to Underwriter in 2015.

Steve Carroll, Frontier–Mt. Carroll Mutual Operations Manager, brings a wealth of knowledge and a passion for the industry. He began his career in the insurance industry right out of high school as an Underwriter/Claims Adjuster at Mt. Carroll Mutual. Steve has been with Frontier–Mt. Carroll a few times throughout his career for a total of 16 years. 



(Mutual News – continued from page 6)



IAMIC 2023-2024 Executive Board: Past Chair, Kathy Bray; Chair-Elect, Ben Leezer; Chair, Chris Feldt; Secretary/Treasurer, Clint Huffstutler; and IAMIC Executive Director, Jackie Rakers

2023 Scholarship winner – Dylan Sill, Heartland Mutual



Congratulations, Dylan!

Are you looking to further your education? IAMIC wants to help! Register to be considered for next year's scholarship on iamic.org! 🏆

Success is to be measured not so much by the position that one has reached in life as by the obstacles which he has overcome.

—Booker T. Washington

Thank You to Our Retiring Board Members!



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!



Gail Reichert, Payson Mutual



Andy Gerlach, Randolph Mutual



Retiring Board members Andy Gerlach (left) and Gail Reichert (right) with Chair, Kathy Bray (center).



Illinois Insurance Day



Above Front Row: (left to right) Katie Smull, Evan Manning, Jackie Rakers, Kathy Bray, Michelle Searle; Back Row: Carl Beebee, Dennis Bray, John Cratty, Lyle Bruning, Clint Huffstutler, and Ben Leezer .



Right: Ben Leezer is getting ready to sit in the big chair soon.

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.

Memorials

Wayne Franck — Hamlet Mutual

Bill Meyer — Hamel Mutual

Bruce Heaton — Past Chair

Robert Baer — Peru Waltham Mutual

Clif Jacobs — Frontier - Mt. Carroll Mutual

Debbie Marten — Wife of Ray Marten,

Central Illinois Mutual Director

Thank You From IAMIC!

IAMIC would like to take a moment to thank everyone who has helped with the Reinsurance Crisis. Our members have shown their love and passion for this industry and each other. No effort went unnoticed or was too small; without all of you, we would not be where we are today. Every phone call, email, and conversation played a massive role. There is still much work to be done, but by joining together as an association, great things can be accomplished. Times like these are why being a part of an association is so important. We work with you to protect you and your mutual. 🏠

*Change your perspective to
change your view.*



Thank you,
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The WRC Group

**Farmers Pioneer
Mutual Insurance Company**

Guy Carpenter

**LaPrairie Mutual
Insurance Company**

**Marshall Mutual
Insurance Company**

Sunny Warm Day + Golf Clubs in Hand = a Great Day



Inset: Kathy and Emilee greeted golf outing attendees in June 2023.

Above: Group photo of our 2023 participants!

Below: Sponsor flags.



RAC Golf Team



Farmers Pioneer Golf Team



Frontier Mt Carroll Golf Team



Thanks everyone for making this a terrific day of golf, memories, fun and fellowship!

Mutual Milestones



Payson Mutual — 150 Years

Above: Left to right, Paul Keller, Gail Reichert, Debbie Nieders, Sharon Terwelp, Dan Genebacher, Vaughn Flesner, Jackie Rakers, Greg Kestner, and Kendall Wolf



Left: Payson Mutual President Dan Genebacher pictured with IAMIC Executive Director Jackie Rakers

If your Mutual is celebrating a five year milestone in 2024, 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.



Peru Waltham Mutual — 145 Years

Above: Left to right, Tom Bruch, Lori Dippel, Frank McConville, Keith King, Gary Small, Angie Dallam, and Margaret Leonard



Left: Peru Waltham Mutual President Frank McConville pictured with IAMIC Executive Director Jackie Rakers



Frontier – Mt. Carroll Mutual — 135 Years

Above: Left to right, Larry Cook, Bob Jeckel, Dave Purlee, John Marshall, Roy Robinson, Ron Tobias, Brian Woessner, Clark Carroll, Reed Hutchcraft, and Pat Martens

Right: Frontier Mt Carroll President, Brian Woessner pictured with IAMIC Executive Director Jackie Rakers



 GuyCarpenter

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July Congressional Contacts Program



Above: The IAMIC Team takes a break for a little sight seeing. Back Row, left to right: Clint Huffstutler, Dennis Bray, Craig Olson, Roger Needham, John Cratty, Lyle Brunning, Isaac Brunning, Tom Ruud, Olga Ruud, Carl Beebe, Andy Gerlach. Front Row, left to right: Robin Huffstutler, Linda Olson, Jackie Rakers, Kathy Bray, Katie Smull



Right: The IAMIC team hard at work to help better the industry for all our members.

(Congressional Contacts Program – continued from page 14)



Left: IAMIC Meets With Representatives in D.C During Congressional Contacts Program. Back Row, left to right, Carl Beebe, Craig Olson, Tom Ruud, Roger Needham, Dennis Bray, Lyle Brunning, Clint Huffstutler, and Andy Gerlach. Front Row, left to right, John Cratty, Linda Olson, Olga Ruud, Isaac Brunning, Jackie Rakers, Kathy Bray, Katie Smull, and Robin Huffstutler.



Above: Low battery? No Problem! Some office buildings have repurposed old phone booths as private charging stations.



Left: IAMIC is proud to have had the opportunity to present the Benjamin Franklin Award to Congressman Bill Foster. Back Row, left to right, Andy Gerlach, Dennis Bray, and Clint Huffstutler. Front Row, left to right, Kathy Bray, Congressman Bill Foster, Jackie Rakers, John Cratty, and Robin Huffstutler.



Above: IAMIC Meets With Representative Eric Sorenson. Back Row, left to right, Andy Gerlach, John Cratty, Dennis Bray, Representative Eric Sorenson, Clint Huffstutler, and Robin Huffstutler. Front Row, left to right, Kathy Bray, and Jackie Rakers.



Enjoying dinner after a long day at The Capitol

Convention Highlights 2023

August 21 - 23, 2023 • Embassy Suites, East Peoria, Illinois



Right: 2023 IAMIC Chair Kathy Bray welcomed all who joined us at our 142nd IAMIC Annual Convention & Trade Show



Above: Opening Session speaker Traci Brown taught us about important secrets our clients may be keeping in her presentation entitled "Liar, Liar, Pants on Fire."

Right: Beth and Steve joined Traci on stage.



(Convention Highlights – continued from page 16)



Above: Industry Updates with the Board — The Reinsurance standing for our Mutuals is a common concern for everyone.



AAIS Insurance Market Risk & Regulations

Werner Kruck, President of AAIS, and Tiffany McConnell helped by accommodating some of our last-minute schedule changes. Above they are pictured leading an informative discussion focused on the issues and priorities facing today's insurance market ... from the economy, climate risk, and regulations, to challenges and opportunities arising from data and emerging technologies.



Auxiliary Faced Off with their quickest answers in a game of Family Feud

Sue Myerscough and Rhonda Neuhaus face off for the Win!



Awards and Recognition



Above: Presented with the Fire Department of the Year Award at the 2023 Convention are Shane Pritchett, Matt St. Ledger and Harold Alka of the Albion Fire Department, and Kathy Bray, IAMIC Chair.



Above right: Shane Pritchett of United Mutual with the Albion Firefighters.

Fire Department of the Year Award

Firefighters are known for their dedication, and the Albion Fire Department continues to grow, strive, and evolve to be the best in serving their communities. They willingly risk their lives for neighbors and strangers, being called out at all times of the day and night to fight fires and perform rescues in all types of weather conditions. They continue to train so they can provide First Responder medical assistance and hazardous materials services in addition to fire response. They also engage their communities through fun activities with the community and the kids by teaching all to properly use fire extinguishers. 📺

And speaking of first responders ...

Have you ever gotten into your hotel room late at night, called for an early wake-up call at the front desk, just got to sleep and the alarm started going off. You think that's one heck of a loud phone system then you realize: oh no, it's the FIRE ALARM! Well, it happened in Peoria at the Convention at 2 am! Luckily there was no fire and everyone dressed before they came out of the hotel.





2023 IAMIC Chair Kathy Bray (left) passes the gavel on to 2024 Chair Chris Feldt (center), joined by 2022 Chair Tony Koehler (right).

2023 LAUTUM Award Winner Nancy Tavenner

The LAUTUM Award is something IAMIC does not give out lightly. We look for someone who truly helped make a difference in the industry and is passionate about this line of work. Nancy is this person ... she worked at Farmers Pioneer Mutual Insurance Company for 31 years, the last 19 years as the manager before retiring in 2022. Nancy spent her career advancing both the interests of her Mutual as well as all Illinois farm mutuals. She made a huge effort to prioritize IAMIC and NAMIC throughout her tenure. She attended many events to help further her knowledge and continue to build those networking connections that are crucial in life and industry. Nancy has been a role model to co-workers at Farmers Pioneer. 🏠



The Value of Mentors

When you need guidance, an ear to listen, or a calming zinger to lighten the mood in a stressful situation, Dan's the Man! At our Convention, Chris Feldt, Andy Gerlach, and Tony Koehler presented Dan Young with a through-the-years look from the Young Guns he has mentored. Membership in IAMIC helps to create these bonds. I hope you have found a mentor to help you along the way.

Thank you, Dan!

Skeet Shoot and Golf Outing



Above: The IAMIC Skeet Shoot event is always a crowd-pleaser!



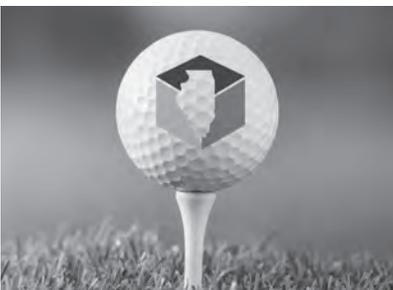
Above: Golf Group – Amy & Chris Feldt, Joel Peiffer, Shane Heeren, and Trish Mickley



Skeet Shoot Flag Drawing Tony Koehler Winner



Skeet Shoot Grand Champion Matt St. Ledger



Skeet Shoot Womens Champion Jenna Bruck



Skeet Shoot Mens Champion John Helmers

(Convention Highlights – continued from page 20)

IAMIC Members raised \$6,000 for Crisis Nursery of Effingham County!



Early Wednesday morning, 32 walkers braved the heat and humidity with a smile. Well done!

“I was overwhelmed by the outpouring of support from our members to the Crisis Nursery. Your donations will go a long way to assist families in need throughout Illinois.”

—IAMIC Chair Kathy Bray



Kathy Bray and Jackie Rakus present a \$6,000 check to Meghan Rewers of Crisis Nursery of Effingham County.



Crisis Nursery of Effingham County
In partnership with HSHS St. Anthony's Memorial Hospital
Meghan Rewers, LCSW, CLS
Executive Director, Crisis Nursery of Effingham County
217-842-3000 - www.crisisnurseryofeffingham.com

(Convention Highlights – continued from page 21)

Trade Show & IAMIC Photo Booth



IAMIC Trade Show Games



Heartland Mutual staff steals the show impersonating the crew from Gilligan's Island.



IAMIC Trade Show Booth

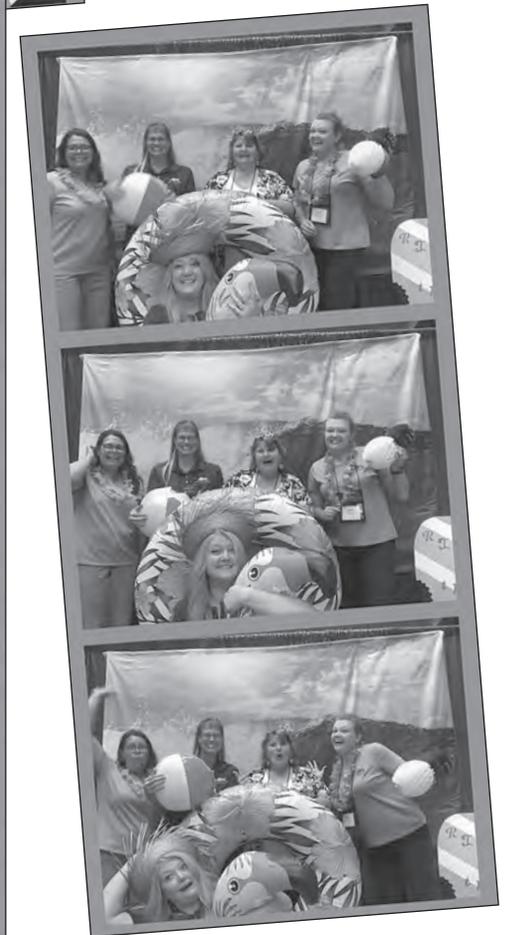


Uh oh —What did Gilligan do now??

(Convention Highlights – continued from page 22)



Photo Booth Fun!



At the Luau: How do you spell fun? D-A-N-C-I-N-G



*Dance lessons ... first the gals (above),
Emilee gets her groove on!*

*Then the guys (below) ... Jeff Blevins, Richard
Neff, Phil Stevins, and Clifford Cohen.*



Above: This is how the professionals dance.

Right: Lookin' good, Clifford!

Left: Swaying to the music . . .

*Dancing is great exercise
and lots of fun!*

(Convention Highlights – continued from page 24)



He's got the moves!



Shake it Baby!



The girls will follow Jeff anywhere!



Be honest now, did you start to sing "Just sit right back and you'll hear a tale..." when you saw the Heartland Crew? (Thurston and Lovie never looked so good.)

Education Events Provide Opportunities to Strengthen Our Mutuals

2023 February Claims — Learning & Networking



Above: Mark Schmidt, Schmidt and Barrow, P.C., and Doug Schmitt, Lutheran Mutual



Above: Claims Luncheon and networking

Below: Claims Trade Show

Below: Claims Luncheon and networking



Farm Inspection School



Thanks to Roger Elliott for letting us visit your farm for this hands-on inspection.

Below: Chris Feldt at Farm Inspection School.



Left: Farm Inspection Class Room

Regionals — Gil Korthals Rating: What is it good for?



Gil Korthals, speaker



Chris Feldt, speaker

Do you know the difference between education and experience? Education is when you read the fine print; experience is what you get when you don't.

—Pete Seeger

— continued on next page

Regionals – continued

Both the South (right) Regional, and North (below) Regional events in 2023 had excellent attendance.



*Life is a steep grade,
and we should welcome
every opportunity to give
our friends a lift when
they need it.*

—Author Unknown

Underwriting Full House



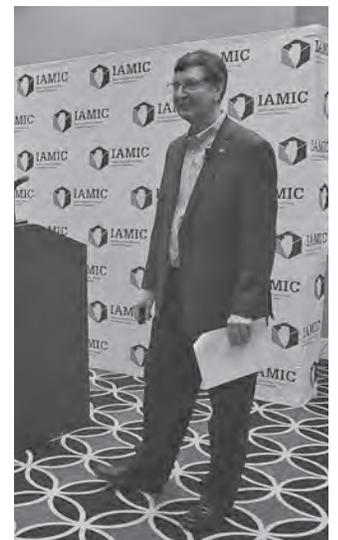
*Jim Vasseur
Information Providers, Inc.*



*Kathy Bray
Wilberton Mutual*



*Steve Asmus
All States Ag Parts*



*Jim Polish
Farmers Mutual Hail*

Underwriting – continued



Above: Agents Panel, left to right: Dan Kiesewetter, Kiesewetter Insurance Agency; Nick Gunn, Nixon Agency; and Tyler Sandrock, Cornerstone Agency. Moderator (standing at podium): Jeremy Weaks, Prophetstown Mutual.



Left and Below: IAMIC ended the New Managers Meeting with dinner to help everyone get acquainted. Our speakers from the Underwriting Seminar joined us!





SAVE THE DATE!
**IAMIC's 143rd Annual Convention &
 Trade Show**
August 19 - 21, 2024
 Bloomington-Normal Marriott Hotel &
 Conference Center



**WE DIDN'T
 KEY THE CAR.
 BUT WE'RE
 THE KEY TO
 FIXING IT.**

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IAMIC 2024 Calendar of Events



February 21 IAMIC Board Meeting — Doubletree Hotel, Bloomington
 21 – 22 Claims Seminar with Trade Show — Doubletree Hotel, Bloomington
New Format for 2024 — Half Day 21st and Half Day 22nd!

March 13 Industry Insurance Day
 19 Regionals — Deer Valley Banquets, Deer Grove
 20 Regionals — Keller Convention Center, Effingham

April 16 New Manager Meeting
 17 Underwriting Seminar — Holiday Inn, East Peoria

June 13 IAMIC Golf Outing — The Rail, Springfield, IL

August 19 – 21 143rd IAMIC Convention — Marriott, Bloomington-Normal

September 22 – 25 NAMIC 2024 Annual Convention — Denver, CO

Online registration saves you \$25.00 per person! www.iamic.org

Be sure to take advantage of our early bird discounts. Multi-attendee discount for all events except convention. Make sure to enter your discount code online.

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Rockford Mutual has been in business for over 125 years, and just like our Farm Mutual Partners, we have seen and endured many things in our history. We take pride in supporting IAMIC and Illinois Farm Mutuals because we all share a similar goal:

To be the difference people need when navigating through tough times.



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