

LAUTUM *news*



Inside . . .

- 2019 Convention Highlights
- New Employment Laws in Illinois
- New Member Benefits

Chairman's Message

Mary Jo Robison
LaPrairie Mutual

CONTENTS

Chairman's Message.....	2
Executive Director's Message.....	3
New Employment Laws in Illinois.....	4
Legislative Updates	7
Mutual News.....	8
Your Association Leadership	10
2019 Convention Highlights.....	12
Convention Strategic Partners	16
Fun Run Benefits Children's Home of Peoria.....	20
2019 Award Winners	22
Skeet Shoot Highlights.....	24
Mutual Milestones	26
Five Factors That Affect the Outcome of Fire Damage Restoration	30
IAMIC New Member Benefit.....	31
Cannabis and the Workplace	32
3rd Annual Golf Outing	34
2020 Congressional Contacts Trip ..	36
Educational Scholarship	37
Message from the Chair-Elect.....	38
Calendar of Events	39



As I look back at this past year as your IAMIC Chairman, what a wonderful experience it has been. I want to thank Jackie Rakers, our Executive Director, her staff, the IAMIC

Board of Directors, and all the committee members for "Charting the Course" and making the year so successful. All your hard work and dedication is much appreciated!

Our 138th annual convention was one of the best. The skeet shoot was enjoyed by many. Our dunk tank participants, Chris Feldt, Andy Gerlach, and pitcher Tony Koehler did a great job and had fun raising money for our Education Fund. The Higgins Brothers Band entertained us with some rocking music. The educational sessions had great speakers who provided a wide range of topics and were very informative. Dinner at the zoo was delicious and we had a beautiful evening to enjoy the African exhibits. Having my staff, family, and the LaPrairie Mutual Board of Directors attend the zoo event made it even more special.

As I mentioned in my speech at the zoo, it is wonderful to know there are so many IAMIC members who take time to volunteer and help improve their community. This year we raised \$3,575 for the Children's Home Association of Illinois. Also, several boxes of

much needed supplies were donated. Children's Home is a very deserving organization that has been caring for children for over 150 years providing community-based family-focused programs. I am so very proud of our IAMIC members. Their compassion and care for others certainly shows in their actions and I challenge you to keep up the good work.

Although my year is coming to an end, please continue "Charting the Course" to make your mutual stronger and even better. It is so important that our farm mutuals continue to serve a vital role in our industry. Let IAMIC help you do this. There are so many opportunities to get involved in IAMIC whether it's serving on the board, volunteering on a committee, attending educational events, networking, or even mentoring a new mutual manager. The time, commitment, and effort are worth the benefits you will reap.

"Twenty years from now, you will be more disappointed by the things that you didn't do than by the ones you did do. So, throw off the bowlines. Sail away from the harbor. Catch the trade winds in your sails. Explore. Dream. Discover." I wish you all much success in "Charting *Your* Course" now and into the future, and the best of luck to our new Chair, John Cratty. 🏠

Sincerely,

Mary Jo



"Twenty years from now, you will be more disappointed by the things that you didn't do than by the ones you did do. So, throw off the bowlines. Sail away from the harbor. Catch the trade winds in your sails. Explore. Dream. Discover."

From the Executive Director's Desk

As I begin writing this, I am reflecting on the changes IAMIC and our Industry faced this year. I am so proud to work for this Association—the only association—that focuses its efforts on the Illinois Mutual industry. The heritage that has passed from generation to generation holds fast to integrity and we operate our businesses with the mutual concept.

We have been working behind the scenes to make sure the Association provides quality products to our members. Our Legislative efforts have benefited our Farm Mutuals as well as our domestic mutuals, and we continue to monitor state and federal legislation for areas that affect us. You will be reading a lot more this year about our mission and I am excited to be part of a process that protects consumers as well as our companies. Operating a mutual that is owned by the policyholders requires a unique perspective to claims processing. We are currently working toward improving the public adjuster confusions as well as any storm chaser conflicts. If you have information that could assist us in this mission, please contact me and share your story.

Our industry has experienced many retirements the last few years and we have a considerable number of new managers. Finding ways to bring them together with our experienced members is top on our list. NAMIC Chair, Randy Druvenga, once stated, "I wouldn't be where I am today had it not been for the wealth of people who shared their knowledge and skills with me. My goal is to share what I can with others." If we make this part of our daily attitude, we can make our industry stronger. If you would like to be part of our mentoring program, please let me know.

As we send a farewell to our 2019 chair, Mary Jo Robison, we send our thanks and gratitude for your leadership in our Association. The sheer number of accolades she has received reflect her passion for our industry. Charting Our Course for the Association through Mary Jo's leadership enabled us to accomplish many goals. While her six-year commitment on our Board of Directors wraps us, I promise you we will still benefit from her involvement. She will always be willing to share her skill set and help anyone that needs assistance. This has been a great year Mary Jo—job well done!

Gearing up for Greatness—part of your chairman, John Cratty's theme—opens 2020 with great expectations. Our convention and education committees have begun planning our events. We are striving to bring you new opportunities like hands-on training sessions and new webinars. Stay tuned for details on these events. As our education chair, Chris Feldt states, "Let's think outside the box—what do our members need?" If you have ideas or needs, please contact me. Our goal is to help each of you, which in turn, helps us all.

Sending each of you my best wishes for an amazing holiday season. I also send many blessings for your family, your friends, and your companies. I am looking forward to our 2020 year—together. 📦

Jackie



Jackie Rakers, IOM

"I wouldn't be where I am today had it not been for the wealth of people who shared their knowledge and skills with me. My goal is to share what I can with others."

—NAMIC Chair, Randy Druvenga



and a Happy New Year!



Putting IAMIC Membership to Work for You— New Employment Laws in Illinois

by Evan Manning, IAMIC Lobbyist

The 101st General Assembly passed several initiatives impacting employers in Illinois. The new laws create new requirements and obligations for Illinois employers. Some of them have already gone into effect and others at the beginning of the year. All of these will likely require changes to existing policies and procedures at all stages of the employment life cycle, as well as training, existing employment agreements, and separation agreements. Employers should consider retaining legal counsel to assist with ensuring compliance. You may want to access our Legal Services Hotline, which is available to all current IIA of IL member agencies at no charge at the rate of 30 minutes per year. Please take advantage of this service and visit <https://www.iaofil.org/Products-Services/Legal-Services-Hotline>.



Evan Manning

“No man needs sympathy because he has to work, because he has a burden to carry. Far and away the best prize that life offers is the chance to work hard at work worth doing.”

—Theodore Roosevelt

Minimum Wage Law (Lifting Up Illinois Working Families Act)—P.A. 101-0001—Effective February 19, 2019

The General Assembly passed and Governor JB Pritzker signed **SB 1**, sponsored by Sen. Kimberly Lightford, which raises the state’s minimum wage to \$15 per hour. The new law sets the following schedule for a minimum wage hike:

January 1, 2020....	\$ 9.25
July 1, 2020.....	\$10.00
January 1, 2021	\$11.00
January 1, 2022....	\$12.00
January 1, 2023....	\$13.00
January 1, 2024....	\$14.00
January 1, 2025....	\$15.00

SB 1 provides that businesses with 50 or fewer full-time employees total may take a tax credit to assist with the implementation of the higher minimum wages. An employer may not claim a credit for an employee who has worked less than 90 consecutive days

immediately preceding the reporting period. However, these credits can accrue and be claimed for future reporting periods. The current minimum wage in Illinois is \$8.25 per hour, which amounts to about \$16,500 per year for a full-time employee.

Workers’ Compensation Repose Law—P.A. 101-0006—Effective May 17, 2019

Amends the Illinois Workers’ Compensation Act and the Workers’ Occupational Diseases Act. The amendment allows employees to sue their employer for injuries or diseases that manifest more than 25 years after occupational exposure. The new law provides that specified Sections limiting recovery do not apply to injuries or death resulting from an occupational disease as to which the recovery of compensation benefits under the Act would be precluded due to the operation of any period of repose or repose provision.

The new law provides that, as to any such injury or occupational disease, the employee, the employee’s heirs, and any person having the standing under law to bring a civil action at law has the nonwaivable right to bring such an action against any employer or employers. In effect, this IL WC Act law subjects Illinois employers to unlimited liability in tort for their employees’ “latent injury” claims. This new law may render Illinois employers uninsured for potentially thousands of expensive and unpredictable claims.

Amendment to the Illinois Income Tax Act

The Illinois House of Representatives and Senate, at the behest of Governor J.B. Pritzker, approved a constitutional amendment creating a graduated income tax in Illinois, if approved by voters. SJRCA 1 (P.A. 101-0008) sponsored by Sen. Don Harmon

(New Employment Laws— continued from page 4)

(D-Oak Park) and Rep. Robert Martwick (D-Chicago) passed their respective chambers by votes of 40-19 and 73-44, both on a straight partisan vote. The constitutional amendment achieved the required supermajority of votes in the General Assembly and will now be on the ballot in November 2020 where it will be ratified if 60 percent of those voting on the measure (or 50 percent of total voters in the election) approve the amendment.

Lawmakers also passed SB 687 (P.A. 101-0008), sponsored by Sen. Toi Hutchinson (D-Chicago Heights) and Rep. Michael Zalewski (D-Riverside), which contains the recommended income tax rates that could take effect in January 2021 if voters ratify the amendment next fall. If enacted, Illinois will have the 3rd highest corporate income tax rate in the United States and the 8th highest individual tax rate that also applies to pass through entities such as Subchapter S corporations, partnerships, and LLCs.

The proposed tax rates for corporations:

INCOME	TAX RATE
\$10,000 or less	4.75%
\$10,001 to \$100,000	4.90%
\$100,001 to \$250,000	4.95%
\$250,001 to \$500,000	7.75%
\$500,001 to \$1 million	7.85%
\$1 million or more **	7.99%

The proposed tax rates for individuals and pass-through entities:

INCOME	TAX RATE
\$10,000 or less	4.75%
\$10,001 to \$100,000	4.90%
\$100,001 to \$250,000	4.95%
\$250,001 to \$350,000	7.75%
\$350,001 to \$750,000	7.85%
\$750,001 or more **	7.99%

** For corporations with income in excess of \$1 million, the entire income is taxed at the maximum 7.99 percent rate. For individuals and pass thru entities with income in excess of \$750,000, the entire income is taxed at the maximum 7.99 percent rate.

It is important to note that Illinois businesses are also subject to the Corporate Personal Property Replacement Tax (CPPRT) that is 2.5 percent for C corporations and 1.5 percent for pass thru entities. This effectively takes the top rates for most businesses to 10.49 percent and 9.49 percent respectively.

Salary History Ban and Other Amendments to Equal Pay Act— P.A. 101-0177—Effective September 29, 2019

Employers and employment agencies may not request or require that employees or applicants disclose prior wage, salary, benefit or other compensation history as a condition of the application process or employment. Employers and employment agencies may simply ask applicants and employees about their expectations regarding compensation and benefits.

Employers may not prohibit employees from discussing their compensation with other employees. Employers may not require an employee to sign an agreement that prohibits the employee from disclosing the employee’s compensation. The Act allows exceptions when the job applicant’s wage or salary history is a matter of public record under the Freedom of Information Act or if the job applicant is a current employee and is applying for a position with the same current employer.

The Equal Pay Act will allow employees to compare their jobs to those requiring “substantially similar” skill, effort, and responsibility, instead of “equal” skill, effort, and responsibility found in the previous version of the law. This provides additional protection and a lessened standard to employees pursuing legal action based upon unlawful pay discrimination.

The Equal Pay Act further limits an employer’s ability to justify pay disparities

as non-discriminatory. An employer must show that the non-discriminatory factor (1) is not based or derived from differential in compensation based on employee’s sex or other protected characteristics; (2) is job-related with respect to the position and consistent with business necessity; and (3) accounts for the differential.

Employee damages under the Equal Pay Act now include damages incurred, special damages up to \$10,000, potential injunctive relief, potential punitive and compensatory damages, and costs and reasonable attorneys’ fees. The Equal Pay Act previously included only lost wages, attorneys’ fees, and costs.

Collective Bargaining Freedom Act—P.A. 101-0003—Effective April 12, 2019

Establishes that it is the policy of the state that employers, employees, and their labor organizations are free to negotiate collectively. Local governments are prohibited from enacting or enforcing any local laws, ordinance, rules, or regulations that restrict, prohibit, or regulate the use of union security agreements. Gives interested parties a private right of action to file suit in circuit court.

Amendment to the Workers’ Compensation Act—P.A. 101-0040—Effective January 1, 2020

The section amends 820 ILCS 305/4 which requires an employer to file with the commission annually an application for approval as a self-insurer, guarantee payment by the employer of the compensation, and insure his/her entire liability to pay. Previously the Act required a panel of three commissioners to determine whether an employer knowingly failed to provide coverage as required.

—continued on next page

Under the amendment, a commissioner after a hearing will determine whether an employer knowingly failed to provide coverage as required. Additionally, under the amendment, if the business is declared to be extra hazardous, a commissioner may issue an emergency work-stop order on such an employer ex parte, prior to holding a hearing, requiring the cessation of all business operations. The amendment raises the minimum citation amount that the investigator with the Illinois Workers' Compensation Commission Insurance Compliance Division may issue, based upon the period of noncompliance, from \$2,500 to \$10,000.

Under the amendment, if an employer is found to be noncompliant more than once, all minimum penalties will double. Further, the failure or refusal to comply with an order of the commission or the knowing and willful failure of an employer to comply with a citation issued by an investigator, may lead to civil penalties of up to \$1,000 per day for each day of refusal, with a maximum penalty of \$20,000.

Equitable Restroom Act—P.A. 101-0293—Effective January 1, 2020

Requires all single-occupancy restrooms in a place of public accommodation or public building to be identified as "all-gender" and designated for use by no more than one person at a time or for family or assisted use. The Act further requires exterior signage that marks the single-occupancy restroom and does not indicate a specific gender. The second Act provides that a place of public accommodation, a state building, a retail store of more than 5,000 square feet, or a restaurant that meets certain criteria are required to provide at least one baby diaper changing station accessible to both women and

men in one location or one station in each restroom. The Act further requires signage for the baby diaper changing station at or near the entrance to the changing station that indicated the location of the changing station. The second Act does not apply to industrial buildings, nightclubs, or bars that do not permit anyone under the age of 18 to enter the premises, or in a health facility that has a restroom intended to be used by one person at a time.

Illinois Workplace Transparency Act—P.A. 101-0134—Effective June 26, 2019

Prohibits employers from entering into a contract or agreement if the contract or agreement contains a nondisclosure agreement or non-disparagement clause that covers harassment or discrimination. Contracts with these clauses are voidable if they were entered into before the effective date of this Act. Unlawful discrimination now includes perceived discrimination under the Illinois Human Rights Act (IHRA). There are exceptions in the Act for nondisclosure clauses or non-disparagement clauses contained in settlement agreements if:

- The claims or disputes arose before the settlement agreement was executed and the employee does not waive any claims that accrue after the execution of the settlement agreement;
- Clauses were mutually agreed upon and mutually benefit both parties in a valid, bargained-for consideration in exchange for the confidentiality;
- Employee or applicant is given 21 days to consider the agreement before it is executed; and
- Unless waived, the employee or applicant has 7 days after the agreement is executed to revoke the agreement.

Employers will be liable for harassment and sexual harassment of nonemployees, including independent

contractors and consultants by employer's nonmanagerial and nonsupervisory employees, once the employer becomes aware of the conduct and fails to take reasonable corrective measures.

Beginning July 1, 2020, and by each July 1 thereafter, the Act charges each employer that had an adverse judgement or administrative ruling against it in the previous year to disclose the following to the Illinois Department of Human Rights:

- The total number of adverse judgments or rulings during the preceding year;
- Whether any equitable relief was ordered against the employer in any adverse judgments or administrative rulings; and
- The number of adverse judgments or administrative rulings in certain categories.

Included in the amendments to the IHRA is an expanded definition of "employer" and "worksite". The amendments expand the definition of "employer" to include any entity that employs one or more persons. Currently, the law applies a 15-employee threshold for most protected categories. The Human Rights Act will also apply to working environments beyond the physical location at which employees work, such as any instances of remote work or any work performed outside of the workplace.

Every employer in Illinois will need to provide sexual harassment prevention training at least once per year to all employees using the model sexual harassment training provided by the state or the employer's own sexual harassment training that equals or exceeds the minimum standards provided by the model. The penalty for not providing training or not reporting ranges from \$500 to \$5,000.

Legislative Update

by John Cratty, IAMIC 2019-2020 Chair

The Act also amends the Victims' Economic Security and Safety Act by allowing victims of domestic violence, sexual violence, or gender violence the right to take unpaid leave to seek medical help, legal assistance, counseling, safety planning, and other assistance without employers penalizing them for 4 to 12 weeks depending on the size of the employer. The Illinois Department of Human Rights' Institute for Training and Development conducts valuable trainings to organizations and companies throughout Illinois. Their website is <https://www2.illinois.gov/dhr/Pages/default.aspx>.

Artificial Intelligence Video Interview Act—P.A. 101-0269—Effective January 1, 2020

The Act requires employers to obtain consent from applicants before using "artificial intelligence" to evaluate an applicant's video interview and qualifications for the position. The consent must (1) notify each applicant before the interview that artificial intelligence may be used to analyze the applicant's video interview and fitness for the position; and (2) explain how the artificial intelligence works and the general types of characteristics it uses to evaluate applicants. The Act additionally prohibits employers from sharing video interviews, except with persons necessary to evaluate an applicant's qualifications for the position. Employers must delete the videos within 30 days of their receipt of an employee's request. 📄



SB 670 on Corporate Governance came up in the veto session and Evan only received about a 30-minute notice before it hit Committee. Absent was language exempting Farm Mutuals. Our group was able to work out a solution after Evan discussed with Rep. Jones, Insurance Committee Chair and the legislative director from DOI, on how to clarify in committee and on the floor that this bill will not apply to Farm Mutuals. DOI has promised to reach out to the Association for input when any regulations related to this legislation are drafted.

On August 29, Evan, Jackie Rakers and I, along with other leaders from our Insurance Industry met with the house and senate insurance committee chairs, Rep. Jones and Senator Harris to build our relationships and help educate them on the Mutual industry.

On October 17, we met with Senator Chuck Weaver and Rep. Dan Swanson at the Svea Mutual board room to discuss our Public Adjuster/Storm Chaser issues (see photo below).

On November 26, Evan, Jackie, Lyle Bruning, Tony Koehler and I met with Rep. Norine Hammond in Macomb for another "grassroots" contact meeting.

Rep. Hammond is on the House Insurance Committee. Tony Koehler did the work and set this meeting up for the Association.



Rep. Hammond

IAMIC Advocacy Updates

As an Association we have an opportunity to move forward with some legislation that should provide additional consumer protection to our policyholders from Public Adjusters and Storm Chasers. Please be thinking about how this issue has impacted your insureds, staff and companies and what consumer protection changes we can make legislatively to help our insured defend themselves against the the PA/Storm Chaser issue and contact the IAMIC office 217-563-8300.

—continued on next page



Back row, left to right: Lyle Bruning, Tony Koehler, Ann Jahn, Aaron Harbison, Rep Swanson, Evan Manning, Senator Weaver, Clint Huffstutler, Mary Jo Robison, John Cratty. Front row, Kent Kindelsperger Lenord Blick and Jackie Rakers.

As we step into a new year and you start filling in your 2020 calendars, please reserve time to join us in our State Insurance Day, which is March 18 in Springfield. Also, the Congressional Contacts Program in Washington DC will occur the first couple weeks of June 2020. If that is a bad time for you, please reach out and encourage associates to attend either from your company or companies in your area. The trip to DC usually takes three days and we try and plan Tuesday-Thursday or Wednesday-Friday. We are shooting for this time period and will know soon the exact dates. IAMIC scholarships are available for this trip, so contact Jackie if you are interested or know someone who is.

Remember, if Insurance is your business—Politics is your business. IAMIC works hard to watch for key issues but we need you to attend functions, too. You don't have to be well-versed in issues to make a difference.

Thanks for being part of our great Association. 📺



WE WANT YOU!

You CAN make a difference!

Mutual News



NAMIC Convention 2019

Above: Many members traveled to Maryland in September 2019 for the National Association of Mutual Insurance Companies (NAMIC) annual convention. *Some IAMIC members were not present for the photo.*

Right: Pat Beard, wife of IAMIC Past Chair Mike Beard, won the NAMIC PAC necklace during the fund-raiser. Congratulations Pat, it looks beautiful on you!



Memorials

IAMIC affectionately remembers these great friends of the mutual insurance industry who passed away in 2019.

- **Loren Wilken**, Claims Adjuster
Town & Country Mutual
- **Max Slifert**, Claims Adjuster
Bishop Mutual
- **Irv Scholl**, Director
PLN Mutual
- **William Sachan**, Director
Wilberton Mutual
- **Charles A. Cooley**, Director
Svea Mutual
- **Norman Rosentreter**,
Past Chair IAMIC
- **Bev Fick**,
Past Chair IAMIC
Bradford Mutual



Bev Fick



Welcome New Members!

- ★
Paul Davis Restoration
- ★
ServPro of Kankakee
- ★
Bankers Benefits
- ★
Ward & Associates





OVER A CENTURY OF SERVICE



Farmers Mutual Hail
Insurance Company of Iowa

For generations, Farmers Mutual Hail has been known for its integrity, commitment to customer service, and concentrated focus in its niche markets. With over 100 years of experience, FMH is one of the longest-tenured reinsurance companies in the United States. While other, larger companies have come and gone in the regional and farm mutual reinsurance business, FMH has stood the test of time and earned the trust of its clientele - proving that bigger is not necessarily better.

Your Association Leadership



2020 IAMIC Board

Front row, left to right: Andy Gerlach, Kathy Rice, Jackie Rakers, Kathy Bray, Diane Molter, Dan Young
Back row: John Cratty, Ben Leezer, Tony Koehler, Clint Huffstutler, Greg Keller

Welcome Our New Board Members



Clint Huffstutler
Assistant Manager
Hamlet Mutual

Clint worked in the banking industry for 15 years as a commercial lender in Davenport, IA and

St. Louis, MO, and then became a bank president in Aledo, IL.

Clint has been very civically active serving as Aledo Chamber of Commerce President '06. He earned the Illinois YMCA Key Leader Award; and served as Mercer Co. YMCA Chief Volunteer Officer; President of Aledo Exchange Club; and Deacon Chair and Finance Chair of the First Baptist Church in Aledo.

Clint recognizes the benefits of becoming involved with both IAMIC as and NAMIC—attending seminars and conventions—learning through classes as

well as networking with his peers.

Clint was raised in Aledo and attended Bradley University and Graduate School of Banking University of Madison, Wisconsin. He and his wife, Robin have two sons, Brandon (married to Teryn), and Adam.



Greg Keller
Assistant Manager
Marshall Mutual

Greg started his career in 1993 in Agriculture Sales and owned an ag retail business.

He came into the insurance business at the age of 45 and presently serves as Assistant Manager of Marshall Mutual Insurance Company.

A native of Dongola, IL, Greg attended Southeast Missouri State University.

Greg and his wife, Jennifer, have two children—Wyatt, who is attending Indiana State, and Avery, who is in the 8th Grade.



Outgoing Board Member

Above, Mary Jo Robison, Chair presents a plaque to Jeremy Weaks, Prophetstown Mutual, in recognition of serving three terms on the IAMIC Board.



Chair-Elect John Cratty, Mary Jo Robison, Chair, and Tony Koehler of Western IL Mutual. Tony retired from serving 3 years on the board and then was re-elected to be the Vice-Chair.

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

AUTO INSURANCE THAT'S DESIGNED TO BE WORRY FREE

Your wheels are your way around life. Protect your vehicle with auto insurance from the Worry Free Company – IMT Insurance.

Contact your local IMT agent today for a fast and easy quote. Learn more at imtins.com and *Be Worry Free* driving with IMT.

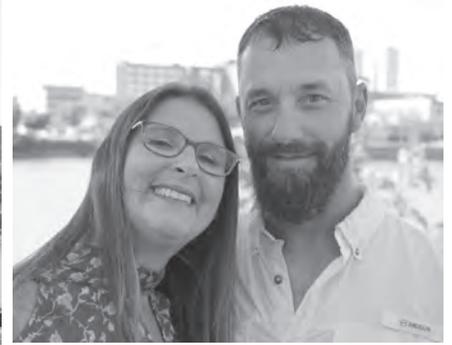
AUTO | HOME | BUSINESS



2019 IAMIC Convention Highlights

Charting the Course to COMMUNITY!





Charting the Course to FUN!



Captain Hook and his Crew
Heartland Mutual



Triplets: Jackie Rakers, Maggie Rakers and Angel Minerhann



Olive Oil, Popeye and Brutus Randolph Mutual



Gilligan and a pretty sailor

Dunk Tank Fundraiser

The Dunk Tank funded our new Educational Scholarship. Members PAID to have Chris Feldt (*Heartland Mutual*) and Andy Gerlach (*Randolph Mutual*) be the “victims” of the dunk tank! Not intimidated, they showed up in STYLE!

Below: Amy Feldt, Angie Dallam and Jeff Murphy (*Marshall Mutual*) “walk the plank” before throwing balls. Thanks to Angie for designing the plank (notice the shark fins?)

At right: Mary Jo, IAMIC 2019 Chair, throwing her first pitch. Hmm, she may have helped it just a little.... There goes Andy into the water!! Way to support the Educational Scholarship Fund, everyone! 🎯



NEW this Year: Educational Scholarship

IAMIC knows the value in staying aware of new and emerging issues in our industry. Thanks to fundraising efforts like the Dunk Tank, the Educational Scholarship can provide up to \$500 for members to continue their education in an insurance related course. This year, IAMIC awarded two scholarships. Above, left to right: Angel Minemann, *Horse Prairie Mutual*, Jackie Rakers, *Exec Director IAMIC*, Sherry Warren, *Hamel Mutual*. 🎯



Custom door decals featuring our convention theme and lead sponsors were displayed throughout the convention center on doors and elevators.

(Convention Highlights – continued from page 14)



Above: New Board of Directors were sworn in during our 138th annual convention by NAMIC President, Chuck Chamness. Left to right: Greg Keller, Marshall Mutual; Clint Huffstutler, Hamlet Mutual; Kathy Bray, Wilberton Mutual – second term Secretary Treasurer; Tony Koehler, Western Illinois Mutual – Vice Chair; John Cratty, Svea Mutual – Chair; at the podium is NAMIC President Chuck Chamness. Absent for the photo was our Chair-Elect, Dan Young, Central Illinois Mutual.



Left: High quality signage enhanced the Convention and put a spotlight on our amazing sponsors.



Right: NAMIC Chair, Henry Gibble spoke at the Industry luncheon.



Jason Kotecki, our opening speaker, discussed the importance of addressing and defeating the scourge of ADULTITIS in our lives. At right: During

Jason’s inspiring and entertaining presentation, we had audience members throw paper airplanes and he stood at the front as the target.



Bottom photo: Jason Kotecki moderated a panel discussion on the topic of finding balance in life between work and family. Audience members were invited to partipate with questions for the three IAMIC panelists: Tony Koehler, *Western IL Mutual*; Annie Kurth, *West Point Mutual*; and Lyle Bruning, *Svea Mutual*.



2019 Trade Show



Adding to the energetic atmosphere of the Trade Show were games and contests like the boat above and the coconut toss at the right. Thank you Chris and Amy Feldt for designing and building these games for us! Great work!

"Charting the Course" carried over into the 2019 Trade Show. Our vendors did a terrific job of participating with our theme while providing valuable opportunities for members to learn about the latest products and services that impact the mutual insurance industry.



Trade Show attendees enjoyed the extravagant Bloody Mary Bar, complete with all the fixins' ! 🍷

Strategic Partners

We would like to express our appreciation to the following companies for so generously donating funds to help sponsor our 138th Annual Convention.

PLATINUM Partners

Grinnell RE
 Frontier – Mt. Carroll Mutual
 Central Illinois Mutual
 IMT Insurance
 Bradford Victor-Adams Mutual – 150 Years
 Home Farmers Mutual

GOLD Partners

The WRC Group
 Cain Ellsworth & Company, LLP
 All States Ag Parts, LLC
 Guy Carpenter

SILVER Partner

e2Value

Three Star Partners

United Mutual
 Randolph Mutual – 150 Years
 Farmers Mutual Hail Insurance Co. of Iowa
 Blackhawk Mutual

Two Star Partners

Bank of Springfield
 Berlin Mutual
 Farmers Pioneer Mutual
 Somerset Reinsurance
 Forreston Mutual
 Hamlet Mutual
 LaPrairie Mutual
 Mutual Boiler Re
 Svea Mutual
 Watseka Mutual
 Western Illinois Mutual

One Star Partners

Horse Prairie Mutual
 Peru Waltham Mutual
 Jo Daviess Mutual
 RestorX
 QRP of Wisconsin
 Mendota Mutual
 Kane County Mutual
 West Point Mutual

Additional Supporters

Bob Reiss Adjusting
 Bishop Mutual
 RAC Adjustments
 Heartland Mutual

Special Thanks

IMT Insurance — Special Prize Donor



PUTTING THE RE IN RELATIONSHIPS

At Grinnell Re, our focus on building trusted partnerships is the foundation of everything we do. Unsurpassed support services and unwavering commitment to shared success have made us the largest reinsurer of farm mutuals in North America. **Trust in Tomorrow.[®]** Talk to us today.

STRONG | SECURE | STABLE

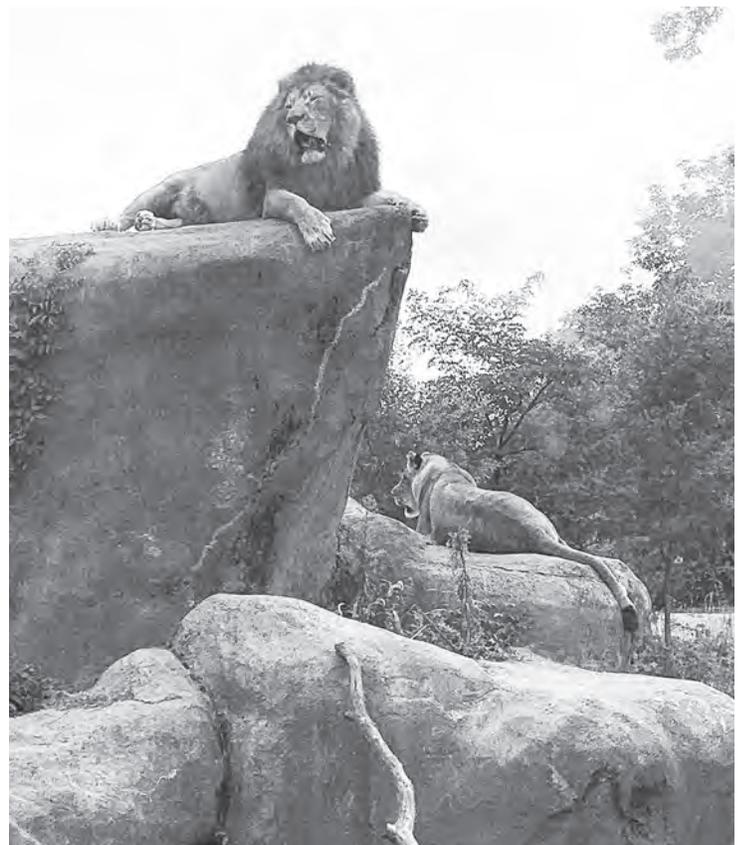
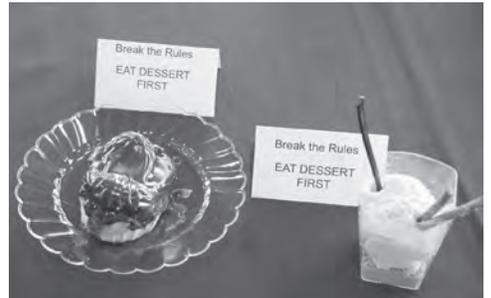


"Trust in Tomorrow." and "Grinnell Re" are registered trademarks of Grinnell Mutual Reinsurance Company. © Grinnell Mutual Reinsurance Company, 2019.

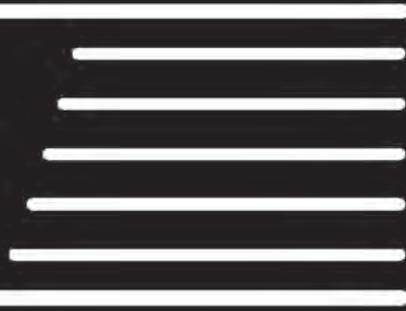
Charting the Course to ADVENTURE!

Monday evening the Convention hoisted the anchor and crossed the Illinois River (via buses) to the Peoria Zoo for an evening of adventure and networking. In addition to happy hour and a delicious dinner, attendees were treated to a fascinating African Animal experience.

Following the dinner, Mary Jo Robison, 2019 Chair, gave a farewell speech. The LaPrairie Mutual Board of Directors came to show their support for Mary Jo! (pictured below)



RAC



RAC Adjustments, Inc. Professional Claim Adjusting Services

Home Office:
6653 Weaver Road
Rockford, IL 61114
Fax: 815.633.5086
www.racadj.com
claims@racadj.com

Service Locations:

- **Illinois** — Carbondale, Chicago, Decatur, Moline, Mt. Vernon, Peoria, Rockford
- **Indiana** — Gary, Valparaiso
- **Iowa** — Bettendorf, Cedar Rapids
- **Missouri** — St. Louis
- **Wisconsin** — Appleton, Eau Claire, LaCrosse, Madison, Milwaukee, Wausau

***Nationwide Catastrophe
Services Available***

**TOLL FREE
877.240.0180**

IAMIC Donates \$3,575 to Children's Home of Peoria

More than 30 early-risers set the pace for a 1K walk/3K run to raise money to benefit the Children's Home of Peoria. In addition to much needed funds, IAMIC members also donated toys, clothing and other necessities for the community-based organization that has been caring for children in the Peoria area for 150 years.

Matt George, Children's Home President, also spoke at the Prayer Breakfast/Memorial Service at this year's Convention about the extensive range of services that the Children's Home provides to area families.

Pictured at right: (left to right) IAMIC Chair, Mary Jo Robison; Children's Home President, Matt George; and IAMIC Executive Director Jackie Rakers celebrate the moment as the total amount raised by IAMIC was revealed. 



"You have not lived today until you have done something for someone who can never repay you."

—John Bunyan

"If you haven't got any charity in your heart, you have worst kind of heart trouble."

—Bob Hope



BRINGING OPPORTUNITY TO RISK **ADAPTATION + OPPORTUNITY = GROWTH**

Clients are facing unprecedented challenges brought about by rapid technological change and an ever-evolving business environment. Guy Carpenter's unique approach and innovative tools and solutions help clients successfully realize their potential for profitable growth.



2019 Award Winners



LAUTUM AWARD:

Dan Young, Central Illinois Mutual Insurance Company
Presented by Jackie Rakers, IAMIC Executive Director

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.

This year's winning nomination read, "Anytime I seek advice on the most efficient way to do something or want to make sure we are following protocol, I reach out to him because I know he has the answers."

He is well respected by his peers and is always engaged and productive. In addition, she stated, "His leadership qualities are exceptional. He participates in round table discussions, where I always seem to learn something new from him."

His board has written that he was "Instrumental in the continued success of our Mutual. He is very progressive in his thinking, helping the Mutual to advance in many ways. We are now much more technologically advanced with our computer system for premium payments, claims, underwriting, and many other system functions." 



VOLUNTEER OF THE YEAR AWARD:

John Cratty, Svea Mutual Insurance Company
Presented by Jackie Rakers, IAMIC Executive Director

The Volunteer of the Year Award originated in 2005 as a means to recognize those individuals who generously donate their time to the success of the Association. The Volunteer of the Year Award is presented to a person who serves as an example of volunteer commitment and leadership.

John Cratty from Svea Mutual was honored as the Volunteer of the Year for the Illinois Association of Mutual Insurance Companies at their 138th Annual Convention in August.

As many of you know, Jackie underwent surgery in January to fix her shoulder. She was blessed with so many members not only asking "how can I help?"—but also stepping in to lighten her burdens. John went to meetings he didn't need to attend, just so he could help her unload, set up, tear down and load it back into her car. This isn't always a simple task—but he did it with that great big smile and the kindness that shines in his eyes.

John has served on the Government Relations committee for many years, joining us in Washington DC to be the voice of our industry. He is active in his Mutual and holds the Farm Mutual Director Certification. He served three years on our Board of

2019 Award Winners

Directors and is currently in our leadership role.

In addition, John has actively been working with our state and national lobbyist on issues the mutuals experience with the Public Adjusters contracts. Congratulations John! 🏆

"No one is more cherished in this world than someone who lightens the burden of another. Thank you." –Author unknown

COMPANY ACHIEVEMENT AWARD Heartland Mutual Insurance Company

(Seated) IAMIC Chair, Mary Jo Robison and Heartland Manager, Chris Feldt; (Standing, left to right) Director Ron Peach, President Richard Neff, staff members Sarah Wilderman, Christine Clark, Melissa Blakeslee, Liz Hood and Chuck Ahrens.

Heartland Mutual Insurance Company was presented with the Company Achievement Award by the Illinois Association of Mutual Insurance Companies at their 138th Annual Convention in August.

This mutual has proven that they are a united team and that they work together to make the mutual a success.

Heartland Mutual is one of the most technologically advanced mutuals, and the manager, Chris Feldt, has taught many classes to our members, as well as mutual members in other states.

And then, Dec 7, 2018, happened. During a 4-hour time frame, during a system upgrade and change in firewalls, a ransom attack hit this mutual and locked them out of their files. The entire mutual was inoperable.

Chris states, "This is when the next level of teamwork really kicks in and shows its face. Right away they started working. We had employees working together to set up the office printers and other employees work on contacting our IT support partner while moving over to our in-house processing system to our new secure cloud server. You see, my staff began doing this without me even asking. I was traveling and not in the office, but they took charge. Although the attack happened early in the morning, because of my staff's actions, we were able to view our processing system and print some things before the end of the day. My team really shined on Dec 7, 2018."

The Board of Directors supported every decision the team made along the way. Because of their proactive actions, they had an excellent Cyber Liability policy in place. Chris said, "I can't and won't take credit for what the team did in the hours right after the attack." As we read the nomination it was clear to see that because the mutual had

— continued on next page



(2019 Award Winners –
continued from page 23)

trained employees, had protocols in place, had purchased the right coverage—this disaster was limited in the damage it caused. While the team did great things that day and we want to give them credit for a job well done—we also want to acknowledge the Board of Directors and the Manager of this mutual for their forward-thinking efforts when planning for this type of issue.

Congratulations to our 2019 Company Achievement Award winner! 🏆

2019 Skeet Shoot



Something New!



Many of you will remember that we used to present a “traveling trophy” for the Company Achievement Award, and then the following year (when we took back the large trophy) we presented a plaque for them to keep. As of 2019, IAMIC will now be presenting a permanent trophy (shown above) that the winning company will keep as their own. Shown at right is Annie Kurth, manager of Westpoint Mutual—2018 Company Achievement Award recipient—holding their new trophy. 🏆



Overall Winner: Bruce Walter, Mendota Mutual



Men's High/Ladies High: Jim Morris, LaPrairie Mutual and Mandi Utley, Bishop Mutual



2019 Skeet Shoot



Mutual Milestones

Randolph Mutual Insurance Company — 150 Years



Farmers Pioneer Mutual Insurance Company — 145 Years



Above left: Farmers Pioneer Mutual Chair Martha Ann Genzel receiving an Anniversary Plaque from Executive Director Jackie Rakers.

Above right: Manager Nancy Tavenner and the Farmers Pioneer Board of Directors.

If your Mutual is celebrating a five year milestone in 2020, 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.

Mutual Milestones

Home Farmers Mutual Insurance Company — 140 Years



Loran Mutual Insurance Company — 140 Years



At right: Loran Mutual Chair Ronald Brown receiving an Anniversary Plaque from Executive Director Jackie Rakers.

Wilberton Mutual Insurance Company — 140 Years



At left: Wilberton Mutual Chair Charles Kruenegel receiving an Anniversary Plaque from Executive Director Jackie Rakers.

— continued on next page

Mutual Milestones

Horse Prairie Mutual Insurance Company — 130 Years



At right: Horse Prairie Mutual Chair Stuart Langehr receiving an Anniversary Plaque from Executive Director Jackie Rakers.

Marshall Mutual Insurance Company — 130 Years





Support
**You Can
Depend
ON!**

In today's uncertain world, you can depend on The WRC Group to be there when you need us.

Reinsurance Representative
Tyler Vancura
(608) 237-8571
tvancura@thewrcgroup.com



WISCONSIN REINSURANCE CORPORATION

Collectively known as The WRC Group, we pride ourselves in providing outstanding reinsurance, insurance products, and related services to our client mutual companies.

1stAuto

WRC
AGENCY

**WISCONSIN
ADJUSTING
SERVICE,
INC.**

THE WRC GROUP (800) 939-9473 | www.thewrcgroup.com

Five Factors That Affect the Outcome of Fire Damage Restoration Services

by Bill Wilczynski, *SERVPRO of Kankakee County*



L- R, Bill Wilczynski, Christy Vaughn, Mark Eldredge

After fire damage in a residential or commercial property, there are many cleaning challenges left behind. Due to the unpredictable nature of fire, a home blaze has the potential to contain different types of smoke residues in a single room due to various kinds of materials burned and varying temperatures. Technicians test the smoke residues to determine the best technicians and methods to address a home or business conditions. Using correct applications and tools to clean up fire loss is vital to avoid further damage to the structure and contents.

1 – Emergency Board Up and Tarping

Many fire losses take place when no one is around. When the fire service arrives, they often must gain entry with out a key. Front doors are often busted and windows don't fair well when a fire has been going until the professionals arrive to put it out. Cutting holes in roof to ventilate smoke is a common practice as well. Once the fire is out, any openings or penetrations left need to be closed up for security purposes. In addition, boarding up and tarping reduces the chance for weather related issues.

Bill Wilczynski 815-935-0077
SERVPRO of Kankakee County
SERVPRO of Matteson–Homewood
SERVPRO of Chicago Heights/Crete/
Beecher

Email: Marketing@Servprokankakee.com

Christy Vaughn217-528-7775
SERVPRO of Springfield
SERVPRO of Sangamon County
SERVPRO of Morgan, Cass, Macoupin &
Montgomery Counties

Email: Christyv@servprospi.com

Mark Eldredge309-346-5600
SERVPRO of North Central Tazewell County
SERVPRO of Peoria
SERVPRO of Galesburg and Macomb

Email: Meldredge@servproofpeoria.com

2 – Keep Traffic Out of the Fire Loss Area

When a fire happens in a home, it is more common to find a portion of the house affected rather than the entire home gutted. However, discourage entrance into the areas with fire damage, as it can spread odor-causing soot around the house. When technicians arrive, they contain the area to inhibit any cross-contamination. Also, many times, insurance carriers will send a third party company to confirm the Cause and Origin of the fire loss. Entering fire scenes can sometimes undermine subrogation investigations and ultimately “who” covers the loss.

3 – Do Not Clean Smoke Residue

Wait for professionals to arrive as using consumer-based cleaning products have the potential to make the smoke and soot damage on surfaces and objects worse. For instance, flat painted surfaces should not be cleaned with water based products. Instead they are cleaned using dry sponges. Self-cleaning may make stains permanent and cost the carrier a great deal more.

4 – Time Between the Event and Cleanup

The time that elapsed between the fire in the home and the cleanup plays a significant role in the restorability factor of both the building structure and contents. The longer items are exposed to carbon residue (soot) the more likely they are to be stained. Metal items tend to pit due to the corrosive nature of some smoke residues. And anytime



water is involved in putting out a fire, the secondary damage that could follow can be far worse than the fire itself.

5 – Carpet and Flooring is Often Restorable

Each job site is unique, and experienced technicians have the training to identify whether or not the carpet or hardwood flooring may benefit from their restoration services. Specialized equipment used for water extraction and drying increases the chances of a successful outcome for the flooring. Many flooring products are considered resilient these days. This means that they have protective coatings that reduce the chance for staining.

In closing, contacting a certified and reputable restoration contractor is the first in a long process of taking care of clients' needs. While some carriers provide contractors via third party programs, getting to know your local restoration vendors ensures that your client knows you are there to help more than just providing a claim number. 

New IAMIC Member Benefit

IAMIC has joined together with FUTURA to offer you Print, Promotional Products and Apparel items at discounted prices.

This product category includes:

- Marketing and Full Color Printing
- Business Forms
- Large Format Banners, Signs, Posters
- Calendars
- Promotional Products and Apparel
- Shirts
- Jackets and Outerwear
- Hats
- Bags
- Flashlights, Tools, and Automotive Products
- Awards and Recognition
- Bags
- Writing Instruments
- Drinkware
- Golf
- Health, Wellness, and Safety
- Housewares
- Magnets
- Meeting and Trade Show
- Mouse Pads
- Outdoor and Leisure Products
- Post It Notes
- Tech Give Aways
- Travel Products

Print Pricing:

Guaranteed Savings Discount:
10% Off of Last Price Paid

Our guaranteed savings discount is based on the members last price paid. This discount is on the product and then we mirror all additional charges and services from the previous supplier. Mirrored services would include freight, composition charges, storage fee's, and anything else that might be included as an additional line item.

Price increases will not occur more than once a year and will be at or below the percentage change in the Consumer Price Index.

Promotional Products and Apparel Pricing:

End Quantity Pricing on Promotional Products — Guaranteed Savings or Case Pricing on Apparel

End quantity pricing means that no matter what quantity is purchased you pay the highest quantity/lowest price as stated on the product. As an example, if a pen has pricing listed for quantities from 500 to 10,000 then you get the 10,000 piece price regardless of what quantity you order.

Apparel will be quoted as a guaranteed savings product whenever we can identify product brands. In the event of new products, we offer case quantity pricing in addition to no plate charges for screen printing and no digitizing fee's for embroidery logo preparation. 

FUTURA
New ideas for today's business

Visit the IAMIC website for quick access or visit <https://www.futuraco.net/iamic>

Or, call
Mark Musgrave
217-516-8056



NEW EMPLOYMENT LAWS— Cannabis and the Workplace

The legalization of recreational marijuana has been gaining steam for several years. Now, with the recent passage on the state-level in Illinois, we believe we need to educate our members on what the Illinois law does and what it means for employers. This article will summarize the current, confusing framework of federal statutes, Illinois statutes, address employers' rights and obligations pertaining to marijuana use, and provide practical guidance and advice for employers in Illinois where medical and recreational marijuana use is legal.

Under the law, Illinois residents over the age of 21 years will be able to possess 30 grams of marijuana while non-residents can possess 15 grams of the drug. Individuals may not smoke cannabis in public. Recreational marijuana users will not be allowed to grow plants at home; however, medicinal cannabis patients will be able to maintain up to five plants in their residence.

Let's begin with the new law. On May 31st, the General Assembly narrowly approved the use of recreational marijuana in Illinois nearly six years after authorizing the use of medicinal marijuana. Sponsored by Rep. Kelly Cassidy (D-Chicago) and Sen. Heather Steans (D-Chicago), HB 1438 received bipartisan support and was

signed into law by Governor J.B. Pritzker on June 25th. Thus, along with being one of the thirty-three states plus Washington D.C. to have legalized medical marijuana use, Illinois joins ten other states to have legalized recreational marijuana use.

The enacting legislation (P.A. 101-27) amended the Right to Privacy in the Workplace Act to define lawful products as those that are lawful under state law except as provided by Section 10-50 of the Cannabis Regulation and Tax Act. Under the law, Illinois residents over the age of 21 years will be able to possess 30 grams of marijuana while non-residents can possess 15 grams of the drug. Individuals may not smoke cannabis in public. Recreational marijuana users will not be allowed to grow plants at home; however, medicinal cannabis patients will be able to maintain up to five plants in their residence.

Background on Marijuana in the United States

Legalization of marijuana has been gaining traction on the state-level for more than a decade. Only until recently has there been a much bigger discussion on the national-level. Nationally, the biggest piece of legislation regarding cannabis was in 1970 when Congress passed the Controlled Substances Act (CSA), which banned or regulated certain controlled substances. The CSA established five schedules of controlled substances, with Schedule I substances defined as those which have a high potential for abuse, no currently accepted medical use in the United States, and a lack of accepted safety for use under medical supervision. Under the CSA's classification system, cannabis remains a Schedule I drug which is illegal to



possess, use, cultivate, or sell.

In 1996, California became the first state in the country to legalize medical marijuana use when it passed the Compassionate Use Act. Since then, 32 more states, the District of Columbia, Guam, Puerto Rico, and the U.S. Virgin Islands have passed laws allowing medical marijuana use. Medical marijuana statutes vary considerably concerning requirements for medical marijuana use, including residency requirements, whether home cultivation is permitted, registration obligations, and limits on the amounts and types of marijuana products that can be used.

In 2012, Washington and Colorado became the first two states to legalize marijuana for recreational use. Since then, nine other states—including Alaska, California, Illinois, Maine, Massachusetts, Michigan, Nevada, Oregon, and Vermont—and the District of Columbia have also legalized recreational marijuana use.

In August 2013, amid various states' marijuana legalization efforts, the U.S. Department of Justice (DOJ) updated its marijuana enforcement policy and announced that while marijuana remained illegal under federal law, the DOJ was deferring its right to challenge state marijuana legalization laws. The DOJ further stated that it expected states to establish strict regulatory schemes in alignment with eight enforcement priorities

established by the DOJ, but that the DOJ would not prioritize enforcement of the federal prohibition on marijuana beyond those eight priorities. But in 2018, the DOJ reversed course and announced a further update to its marijuana enforcement policy, including a return to the rule of law and the rescission of previous guidance documents. The DOJ's 2018 memorandum specifically stated that prosecutors would continue to enforce the federal prohibition on marijuana.

Banking and Cannabis

The U.S. House of Representatives passed The Secure and Fair Enforcement Banking (SAFE) Act on September 25, 2019. The legislation would allow banks to provide services to cannabis companies in states where it is legal. By a vote of 321-103, lawmakers approved the bill, which now heads to the Senate. The bill received nearly unanimous support from Democrats, as well as nearly half of all Republicans. The bill clarifies that proceeds from legitimate cannabis businesses would not be considered illegal and directs federal regulators to write up rules for how they would supervise such banking activity.

Since 2014, protections have existed for cannabis businesses in legalized states via riders that have needed to be passed with each successive fiscal year. However, the SAFE Banking Act represents the first piece of stand-alone cannabis legislation to be voted on in Congress. Were it to become law, Congress would no longer need to pass annual riders, since the Act itself would protect banks and credit unions from being targeted by the federal government for providing services to the marijuana industry.

Employers and Their Rights

In this rapidly changing landscape, many employers are left wondering how marijuana legalization will impact their workplaces. Can employers deny employment to applicants or discipline employees who test positive for marijuana, even in Illinois where marijuana is legal? Do employers need to modify their workplace policies to address marijuana use? Do employers have a duty to accommodate medical marijuana use, either at work or outside the workplace?

Although the Cannabis Regulation and Tax Act legalizes marijuana at the state level, Section 10-50 enables employers to maintain reasonable zero-tolerance or drug-free workplace policies, provided that the policies are applied in a non-discriminatory manner, and to prohibit employees from being under the influence at the workplace, while working, or while on call.

Although, in Illinois, an employee may be disciplined/terminated for violating an employment policy by being impaired/under the influence, the employer must afford the employee a reasonable opportunity to contest the basis of the determination. An employer may consider an employee to be impaired or under the influence if it has a good faith belief that the employee manifests specific, articulable symptoms while working that decrease/lessen the performance of the employee's duties or tasks—including symptoms of the employee's speech, physical dexterity, agility, coordination, demeanor, irrational or unusual behavior, or negligence or carelessness in operating equipment or machinery; disregard for the safety of the employee or others or involvement in any accident that results in serious damage to equipment or property; disruption of a production or manufacturing process;

or carelessness resulting in injury to the employee or others.

Be aware that the amendment to The Right to Privacy in the Workplace Act prohibits employers from discriminating against job applicants or adverse action against current employees for off-duty use of legal substances such as marijuana. While drug screening for marijuana has not been outlawed in Illinois as it has been in Nevada and the city of New York, employers should proceed with caution as current marijuana testing methods cannot provide conclusive proof that an employee was impaired while on duty. Drug screening should be paired with documentation of the symptoms leading to the employer's belief the employee was impaired while on duty.

Finally, it is important to note that no legal authority has yet required an employer to accommodate medical marijuana use during work hours or while at work. Thus, employers in all states may continue to adopt and enforce policies prohibiting the use of marijuana while at work or during work hours.

Guidance for Employers in Illinois

Although judicial precedent in several other states suggests that employers in those states need not accommodate medical marijuana use, the change in attitudes towards marijuana and growing trend towards marijuana legalization may lead to those authorities becoming overruled, whether by statute or by further judicial decision. Thus, the following guidelines are intended for employers in Illinois where medical and recreational marijuana use is legal:

- Continue to enforce workplace policies preventing the use of alcohol, marijuana, and illegal drugs at

– continued on next page

work or during work hours. Ensure that these policies expressly identify marijuana as a prohibited substance, instead of referring to “illegal drugs” since that phrase no longer encompasses marijuana. Include in the policies a procedure by which employees may contest a cannabis-related disciplinary action. Communicate these policies to employees and explain repercussions for impairment on the job prior to the law taking effect on January 1, 2020.

- Determine whether any federal statute or regulation requires your organization to maintain a drug-free workplace or decline to employ any applicant testing positive for marijuana. If not required, consider eliminating marijuana from pre-employment drug screening to avoid discrimination against applicants for off-duty use of legal substance.
- Do not use a positive marijuana test as the sole basis for any employment action as current testing limitations cannot accurately determine the time-frame of the use.
- Educate managers on the signs of impairment and consider using a checklist to document signs before taking any employment action. These include symptoms of:
 - Speech
 - Physical dexterity
 - Agility
 - Coordination or demeanor
 - Irrational or unusual behavior
 - Negligence or carelessness
- If a prospective or current employee notifies you of medical marijuana use, consult with counsel to determine whether a reasonable accommodation is required or feasible. 📦

3rd Annual Joe Reid Golf Outing



IAMIC's Third annual Joe Reid Golf Outing was a huge success—Chris Feldt chaired this year's event that generated \$4,408 toward the Scholarship.



"I have a tip that can take five strokes off anyone's golf game. It's called an eraser."

—Arnold Palmer

3rd Annual Joe Reid Golf Outing



**SAVE THE DATE!! 4th Annual Golf Outing
June 18, 2020 • The Rail Golf Club, Sherman, IL**



Joe Reid Memorial CCP Scholarship

It is crucial that we send as many members as possible to our Washington, DC CCP trip, **June 9-10, 2020**. 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.

Please note that the **DEADLINE to register for CCP is March 1, 2020.** 

DEADLINE to register for CCP is MARCH 1, 2020

Congressional Contacts Registration

- I would like to participate in the 2020 Congressional Contact trip.
- Please enter my name (or nominee's name) to win the 2020 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

Questions? Contact us at 217-563-8300, F: 888-403-0935



Illinois House of Representatives

Insurance Industry Legislative Day March 18, 2020 – Springfield

Insurance Industry Legislative Day brings individuals from Illinois' second largest industry together in Springfield to learn about current issues affecting the industry and discuss their impact with Illinois' decision makers. We expect nearly 300 insurance producers, company representatives, and financial advisors to be in attendance. *Please SAVE THE DATE and join us!*

Educational Scholarship 2020

The Association recognizes the need for an educational scholarship that would allow members to increase their knowledge in many different areas, and therefore changed our David King Scholarship to the **IAMIC Educational Scholarship**. This Scholarship is worth up to \$500 and must be used within one year of receipt. The scholarship may be used for any insurance-related educational event and is not limited to IAMIC functions.

If you are interested in being considered for the 2020 IAMIC Educational 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 **April 1st, 2020**, and award winners will be notified by April 20th. The 2020 Scholarship will be *valid from April 2020 through April 2021*. 

IAMIC Educational Scholarship Application

Please TYPE or print

Applicant's Name: _____

Company Name: _____

Address: _____

City _____ State _____ Zip _____

Phone: _____ Fax: _____

E-mail: _____

List your Title, Job Duties and Responsibilities: _____

Is Employer a Member or Associate Member of IAMIC? Regular Member Associate Member

Length of full time service in the insurance industry: _____

Length of full time service in the mutual insurance industry: _____

How long have you been employed at your current employer: _____

Will your employer pay for your cost if you do not receive this Scholarship? Yes No

List any volunteer positions you have had with IAMIC, NAMIC or other insurance organizations: _____

List any awards or recognition received from IAMIC, NAMIC or any other organizations: _____

List any professional designations (include month and year earned): _____

List the last three schools or seminars that you have attended relating to mutual insurance: _____

In your own words (attach a separate sheet) tell why you should receive this scholarship and for what you intend to use it.
Please include the estimated cost including your travel cost.

IAMIC 2020 Calendar of Events



January	24	Local Legislative Day — Metro East
February	19	IAMIC Board Meeting
	20	Claims Seminar — Doubletree Hotel, Bloomington
March	17	Northern Regional – Hickory Grove Convention, Rochelle
	18	Insurance Industry Legislative Day — Springfield
	21	Southern Regional —Keller Convention Center, Effingham
April	15	IAMIC Board Meeting
	15	Farm Inspection School Underwriting Seminar — NEW! Doubletree Hotel, Bloomington
June	TBA	Congressional Contacts Program (CCP) — Washington DC
	18	4th Annual Golf Outing — The Rail, Springfield
August	23 – 25	IAMIC Convention — Marriott, Bloomington-Normal
September	20 – 23	NAMIC Convention — Boston, Massachusetts
October	TBD	Joint Leadership Event with WAMIC — TBD

LAUTUMnews

Fourth Quarter, 2019
Volume 50 • Number 2

The LAUTUM NEWS is published periodically, in the interest of Farm Mutual Insurance by the **Illinois Association of Mutual Insurance Companies**
P.O. Box 116
Ohlman, IL 62076
217/563-8300, 800-69-IAMIC
Fax 888/403-0935
E-Mail leadership@iamic.org
www.iamic.org

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 and provide access to important tools for your Mutual. *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.

Quality Claims Service Inc. Adjusters and Appraisers

Rob Ellis, AIC- Owner
P.O. Box 2056
East Peoria, IL 61611
PH: (309)694-6346
Fax: (309)694-9022

robellis@quality-claims.com



**Multi-Line
Adjustment Services**
Property
Casualty
Farm Equipment

www.quality-claims.com

"Serving All of Central Illinois"





IAMIC

Illinois Association of Mutual
Insurance Companies

P.O. Box 116
Ohlman, IL 62076

Presorted
STANDARD
U.S. Postage
P A I D
Springfield, IL
Permit #925



FIRETECH, INC.

FIRE INVESTIGATIONS & CONSULTING

An Industry Leader for 25 Years

P.O. Box 2868 • East Peoria, IL 61611

Office: 877-519-3448 • Fax: 877-519-3449

www.firetechinvestigations.com