

# LAUTUM*news*

**The Dawn of a**

*New Year*



*Inside . . .*

- 2022 Award Winners
- 2022 Convention Highlights
- EPOQ Personal Risk Protection  
and more ...

# Chairman's Message

Kathy Bray  
Wilberton Mutual

## CONTENTS

Chairman's Message.....2  
Executive Director's Message.....3  
Farewell from the Outgoing Chair.....5  
Mutual News.....6  
Mutual Milestones ..... 10  
The Benefits of EPOQ ..... 12  
2022 Convention Highlights..... 16  
Dinner on the Farm.....30  
Calendar of Events .....35



## Hello everyone!

I think we all can say Wow—2022 was an amazing year! Under Tony's leadership, we completed some major projects including updating our Bylaws and Policy Manual. We had some great educational events, including a fantastic convention. We also finally made it back to Washington D.C. for the Capitol Contacts Program. I think we truly lived up to Tony's theme of "The Wow Factor".

For those of you not at our annual convention, I shared that my favorite place to go is the beach. Some days at the beach are sunny and the water is calm. However, we never know when a storm will blow up and the waves become huge. It's like that in the insurance industry lately. Just when things are running smoothly, that unexpected wave comes crashing in. We really have two choices. Either we sink or jump on top of the wave and ride it out. Therefore, my theme for 2022 – 2023 is "Ride the Wave". I believe IAMIC has so many resources available to help you keep your balance in rough seas. Rather than just reacting to the waves of things that come, we can ride them with deliberate intention.

*I believe IAMIC has so many resources available to help you keep your balance in rough seas. Rather than just reacting to the waves of things that come, we can ride them with deliberate intention.*



As your incoming IAMIC Chair, I am really looking forward to this upcoming year. Our existing board met last fall with incoming board members for a strategic planning session. I was overwhelmed by the enthusiasm and dedication of our current and incoming board members. They have some amazing ideas for continuing to improve our association!

The one thing I have learned from being part of IAMIC for over 25 years is that it is so important to get involved. Please attend an education session and volunteer for a committee. You learn so much and make lifelong friends. Last year was the first time I attended the Capitol Contacts Program in Washington D.C., and it was a memorable experience. Please consider joining us this year. You won't regret it.

Finally, I want to thank our Executive Director, Jackie Rakers. Jackie does so much behind the scenes that we don't see. Besides Zetta, she recently added Emilee Mitchell to her team. They are a great resource. Please reach out to them or me if you need anything from our association.

I am honored to be serving as your 2022 – 2023 Chair. I look forward to riding the waves and navigating the unexpected together. 🏠

Kathy

---

## From the Executive Director's Desk

Greetings from IAMIC!

2022 has flown by, and 2023 has arrived. It has been so good to be able to hold educational seminars and make visits to our mutuals in person and see you face-to-face. We've had good attendance at our educational seminars and it's reassuring to know that you all see the benefits of our seminars. Remember: knowledge is power, there is strength in numbers, and we can ride whatever wave comes our way.

To help me improve communications and offer more timely registration distribution, I have hired Emilee Mitchell. You may have met her at Convention. She is proving to be a great asset to the IAMIC office. She is learning quickly and helping to implement and keep our website up to date and to strengthen our communications within our Association. Our goal is to keep you informed. (Visit our website to learn more about her.)

Plans for the 2023 education and convention are well underway. Building a solid educational package for our members is one of our priorities. By keeping you informed, we help you "*Ride the Wave*" into the future. Kathy Bray, our new chair, has adopted this theme and has challenged IAMIC to help our members band together through knowledge and communication.

The association is here to help ALL (not just the active few) mutuals to grow stronger. We need to remember that every mutual

needs to do their part to stay strong and grow ... that means participating in educational seminars, talking to your fellow Mutuals, stay abreast of the latest trends and pitfalls experienced in the insurance industry. Remember, trends drive the course of the wave that we are riding. It steers us in one direction or another. **98% of the mutuals that have closed their doors or have been absorbed by another larger mutual did not attend IAMIC's educational seminars.** IAMIC is here to help you. You have to take the first step toward learning, sharing, communicating, and participating. We are here for you!

I hope you have all been able to adopt the practice of the somewhat more laid-back life that we experienced during the pandemic. At our house, we have kept the family dinners as a daily practice and treat it as a priority part of the day. It allows us to relax, adjust, reacclimate and recoup for the next day's challenges. Amazingly, some good practices have come from a time of such upheaval and change.

I hope you and your families are doing well. Our family has been blessed with two sweet granddaughters...Ruby in 2021 and Rudy in 2022. They already love Mimi and Pappy. Next year they'll be chasing one another around the house and trying to climb up the stairs.

I join you all in welcoming the dawn of an exciting New Year! 🏠

Sincerely, Jackie



Jackie Rakers, IOM

*Point to Ponder:*  
*98% of the mutuals that have closed their doors or have been absorbed by another larger mutual did not attend IAMIC's educational seminars.*



*Remember: knowledge is power, there is strength in numbers, and we can ride whatever wave comes our way.*

**SAVE THE DATE!**  
**IAMIC's 142nd Annual Convention & Trade Show**  
**August 21 - 23, 2023**  
Embassy Suites, East Peoria

PLATINUM  
*Sponsors*



**Central Illinois Mutual  
Insurance Company**



**GRINNELL  
MUTUAL**



**Frontier-Mt Carroll  
Mutual Insurance**



*Thank you!*

---

# Farewell from the Outgoing Chair

**Tony Koehler**  
Western Illinois Mutual



So many things to say and so little space to say them!  
I want to start by saying "Thank You" to all of you for allowing me the honor and privilege of serving as your chairman for 2021 – 2022. I sincerely hope that our membership realizes what a special group IAMIC is and that they realize the countless hours of volunteer time and leadership time that go into each event throughout the year! I think it would be accurate and appropriate to stamp each event "Made with Love, especially for you!"

If you take a minute to look at [iamic.org](http://iamic.org) under "Testimonials" Bruce Pollock did a video testimonial back in 2019 that sums up my thoughts on this very well. This applies to not

only Claims events, but also Underwriting, Convention, and Leadership events. We go for the people, to develop, nurture and maintain relationships. If you weren't at last year's Leadership Retreat, you missed not only a great event at a very interesting venue, but you also missed an exercise on why IAMIC is what it is. At that event, we went around the room and asked each person how many years they have been in the Insurance Industry. In that room of 20 insurance professionals was a combined 467 years of experience! Take advantage of this knowledge! Attend. Rub elbows. Talk to the other attendees. SOMETHING is bound to rub off!

We don't have time or space to go through the list of people that need and deserve Thank You's. Let me just say that if you have said "YES" to the call for help in ANY way over the last year, you are on that list. If you have attended any events, if you have served IAMIC previously on a committee, on the board, or as a Chair...Thank you! YOU are all what has made IAMIC an organization to be very proud of!

One last thing that I would like to comment on. Our Fishing for Freedom (FFF) fundraiser at the 2022 Convention was very successful, and we were able to deliver a very nice check that will help FFF continue to give our Warriors a fun weekend to remember. If you are a fisherman or would like to continue to support this great event, the 2023 event will be held in the Quincy, IL area on June 2nd, 3rd, and 4th. Boaters are needed and welcomed, as are monetary donations.

I hope your holidays were wonderful, and look forward to connecting with you all in 2023. Enjoy your families and hold them close. Life is fragile! 🍷

*Tony*

*If you have attended any events, if you have served IAMIC previously on a committee, on the board, or as a Chair...  
Thank you!*

*YOU are all what has made IAMIC an organization to be very proud of!*

---

*Often, when you think you're at the end of something,  
you're at the beginning of something else.*

*~Mister Rogers*

---

---

# Mutual News



2022 – 2023 IAMIC Board of Directors (left to right): Jackie Rakers, IAMIC; Gail Grawe, Payson Mutual; Vice Chair-Ben Leezer, Elmira Mutual; Michelle Searle, LaPrairie Mutual; Andy Gerlach, Randolph Mutual; Chairman-Kathy Braye, Wilberton Mutual; Jeff Likes, Westervelt Mutual; Katie Smull, Forreston Mutual; Secretary/Treasurer-Clint Huffstutler, Hamlet Mutual; Annie Kurth, West Point Mutual; and Chair Elect-Chris Feldt, Heartland Mutual.



Katie Smull



Michelle Searle

## Welcome Two New Board Members

Both Katie Smull and Michelle Searle have taken an active part in IAMIC, and now they have stepped up their commitment to the industry and IAMIC by joining the Board.

- **Katie Smull** studied at Rock Valley College, Rockford and is now the manager at Forreston Mutual. Katie and her husband Bill are raising three children—Drake, Kylee, and Skylar — in Pecatonica, IL. Katie enjoys golfing, hiking, or spending time on their boat.
- **Michelle Searle** has been with LaPrairie Mutual for 19 years. Prior to that she worked at Century 21 as an office manager. She attended Illinois Central College in East Peoria, IL. She has served and led the Public Relations committee. Michelle was recently named the *Fundraising Queen*.



## Welcome Back Two Board Members

- **Clint Huffstutler** (above left) served as a Board Member from 2020 through 2022 and will serve as our Secretary/Treasurer this year.
- **Ben Leezer** (above right) of Elmira Mutual served on our board from 2018 through 2020, and now he joins us this year as Vice Chair.

—Mutual News continued on page 8



## 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.



Angel Minemann

### Angela Minemann receives Educational Scholarship

- Angel is active within IAMIC and helps where and when needed. She attends as many educational seminars as possible and is an asset to Horse Prairie Mutual.



Linda Olson

### Linda Olson receives Joe Reid Scholarship

- Linda is the manager of Town and Country Mutual in Pecatonica.



Kenneth Bridgeford

### Many Svea Mutual Milestones

As Svea celebrated its 157th year in business, Former President Leonard Blick celebrated his 90th Birthday. After years of service, Leonard has stepped out of the President position but continues to serve on the board. Congratulations to Kenneth Bridgeford, who retired in 2022 after serving on the Svea Board of directors for 45 years. THANK YOU, gentlemen, for many years of priceless service to our industry. 🏠



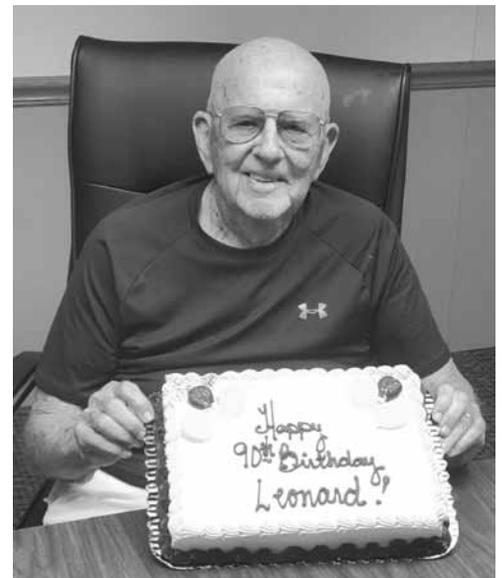
Svea's annual meeting celebrating 157 years. Pictured above is Manager Lyle Bruning and Assistant Manager Deena Johnson.



A commemorative plaque awarded to Ken Bridgeford in recognition of his 45 years of service.



Above: Retired Svea President Leonard Blick with Jackie Rakers.



Right: Leonard also celebrated his 90th birthday last year.

## Memorials

*Wayne Pahr — Lutheran Mutual*

*Shirley Moen — PLN Mutual*

*Clarence Guebert — Horse Prairie Mutual*

*Kara Matzen — Svea Mutual*

*Jack Robinson — Mendota Mutual*

*Jim Wirtjes — Forreston Mutual*

*Marjorie Epperson — Camp Point Mutual*

*Curtis Drebes — Camp Point Mutual*

*George Mueller — Hamlet Mutual*

*Don Rees — West Point Mutual*

*Richard Dickson — Kane County Mutual*

*Laverne Parkinson — Svea Mutual*

*Mary Davis — Past Chair, Mike Davis' Wife*



### Keep in touch at [www.iamic.org](http://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!*

*Thank you,*  
**BRONZE**  
*Sponsors*

**Rockford Mutual  
Insurance Company**

**The WRC Group**

**Black Hawk Mutual  
Insurance Company**

**LaPrairie Mutual  
Insurance Company**

**Cain Ellsworth  
& Company, LLP**

# Mutual Milestones



## West Point Mutual — 150 Years

*Above: West Point Mutual Board of Directors pictured with IAMIC Executive Director Jackie Rakers*

*Left: West Point Mutual President Alan Wenzel pictured with IAMIC Executive Director Jackie Rakers*



*“Good customer service costs less than bad customer service.”  
—Sally Gronow*



## Thompson & Guilford Mutual — 145 Years

*Above: Thompson & Guilford Mutual Board of Directors pictured with IAMIC Executive Director Jackie Rakers*

*Left: Thompson & Guilford Mutual President Joel Holland and Steve Stadel pictured with IAMIC Executive Director Jackie Rakers*





## JoDavie Mutual — 135 Years

Above: JoDavie Mutual Board of Directors pictured with IAMIC Executive Director Jackie Rakers

Right: West Point Mutual President Gary Holland pictured with IAMIC Executive Director Jackie Rakers

Below: JoDavie Mutual Board of Directors pictured with Manager Arlee Stodden (front row center)



*“I’ve learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel.”*  
—Maya Angelou

*If your Mutual is celebrating a five year milestone in 2023, 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.*

# The Benefits of EPOQ

*Put simply, Personal Risk Protection uses smart technology to prepare essential legal documents that are tailored to your individual needs.*

IAMIC has partnered with EPOQ, which offers digital legal assistance by using a template to ask questions regarding the type of Personal Risk Protection guidance you need. Based on your responses a digital legal document can be prepared quickly and easily. Wills, Power of Attorney for Finance or healthcare, and trusts can be written. Are you utilizing the benefits that EPOQ has to offer?

## Personal Risk Protection

**Personal Risk Protection (PRP)** is a digital legal assistance service that helps you protect your family while planning for the future.

PRP allows members to access hundreds and even thousands of dollars worth of legal assistance, with **no hidden costs** and no upsell.

## What is included?

- ◆ **Legal document preparation:** PRP's system interviews you and uses artificial intelligence to create customized legal documents.
- ◆ **Secure collaboration:** PRP's secure workflow lets you share documents with

anyone, such as a family member or trusted advisor.

- ◆ **Secure account space:** Documents can be safely stored for editing or exported for printing and signature.

## How is this possible?

Technology does all the work for you. The clauses in the documents and the accompanying questionnaire logic have all been written by experienced attorneys. The system uses this logic to interview you in the way an attorney would using an interactive questionnaire. The document is then tailored to your circumstances based on the answers you provide.

Put simply, Personal Risk Protection uses smart technology to prepare essential legal documents that are tailored to your individual needs.

## Benefits of Personal Risk Protection

- ◆ **Ease of use**—simply complete a series of questions to customize a document
- ◆ **High quality**—same technology trusted by large insurers, brokers, employee

— continued on page 14

Protect the ones you love



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

## AUTO INSURANCE THAT'S DESIGNED TO BE WORRY FREE

Wheels are the way around life. Protect vehicles with auto insurance from the Worry Free Company – IMT Insurance.

Learn how you can represent IMT Insurance at [imtins.com/contact](https://imtins.com/contact) and help your policyholders *Be Worry Free* with IMT.



AUTO | HOME | BUSINESS



## 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 policyholders 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.*

benefits providers member organizations, and law firms around the world

- ◆ **Convenient**—prepare documents quickly and instantly on any device at any time
- ◆ **Cost saving**—save hundreds of dollars in legal fees

### If it is free, is it high quality?

Yes. The documents are high quality, and the questionnaire is interactive, meaning nothing is “not applicable.” We have effectively digitalized the brains of attorneys. The clauses have all been drafted by lawyers, and then the technology does all the customization, which means no expensive hourly rates to take into account!



### Key document services

- ◆ **Wills:** PRP’s technology makes it easy for you to create a high-quality Will that sets out your wishes and makes things easier for your loved ones.
- ◆ **Powers of attorney:** PRP’s powers of attorney enable you to give permission to a loved one or trusted advisor to handle your financial affairs.
- ◆ **Healthcare directives:** PRP’s healthcare directives and living will let you make your end-of-life preferences known in case you are no longer able to express them.
- ◆ **Trusts:** PRP’s trusts help you to manage and distribute your assets without court interference.

- ◆ **Funeral directive:** Funerals can be an important part of the grieving process for your loved ones. Making a funeral directive to plan this event in advance can really help those close to you at a difficult time.
- ◆ **Landlord:** PRP contains a range of agreements that help you rent out property safely. These include residential leases, room rental agreements, and security deposit notices.
- ◆ **Consumer:** Other services include consumer and household-related legal documents.

### It’s so hard to find the time...

It can be difficult to think about this sort of planning.

We lead very busy lives, and it can be challenging to find time to prioritize getting your legal documents up to date.

People often put off making their Will because it is something they want to think about “later.” They worry they won’t have time to get it done all at once.

Personal Risk Protection makes a difficult task easy.

You can start a document, save it, and come back to it later. Documents do not have to be completed in one sitting. A progress bar at the top of the questionnaire shows you how far through the document you are. Complete the documents at your own pace—perhaps even ten minutes at a time. Your document is drafted in real-time as you go along.

If you are asked a question you want to think about a little more, simply save your progress and then come back to it later.

### So what are you waiting for?

Register today at [www.personalriskprotection.com](http://www.personalriskprotection.com) and use access code: PRP22IAMIC and identity code: IAMIC to get all your essential legal documents up to date. 📄

# PROUD PLATINUM SPONSOR



## PUTTING THE RE IN RESOURCES



At Grinnell Re, we offer our partners a large menu of added services, such as claims adjusting, investigations, actuarial work, operational reviews, and succession planning. We're here to help you build your business by providing the support you need for success.

**Reinsurance done right.**

STRONG | STABLE | SECURE

[grinnellmutual.com](http://grinnellmutual.com)

 **GRINNELL<sup>RE.</sup>**

**Trust in Tomorrow.®**

"Trust in Tomorrow." and the "Grinnell Re" are registered trademarks of Grinnell Mutual Reinsurance Company. © Grinnell Mutual Reinsurance Company, 2021.

# 2022 Convention Highlights

## Awards and Recognition



Opening Session: Duncan MacLeod spoke on the observations of Americans through the eyes of a Scotsman.



*Hebron-Alden-Greenwood Fire Protection District: From left to right: Chief Tom Linnemann and Deputy Chief Lloyd Laufer, Tony Koehler, Nicolette DeCicco, Karen Lalor, Patricia Elswick.*

### Fire Department of the Year Award

Hebron-Alden-Greenwood Fire Protection District (HAGFPD)—nominated by Belvidere Mutual—was awarded the Fire Department of the Year Award at our summer convention. HAGFPD has been in existence in various forms since 1900. In 2002, the rescue and fire protection district combined services into the current fire and rescue department. It serves a 53-square-mile rural area located 6 miles south of Lake Geneva, Wisconsin. A vast majority of the volunteers are trained for fire, rescue, and medical response. They respond to various accidents: field fires, agricultural incidents, emergency calls to elderly residents, and all kinds of accidents. Most volunteers are full-time firefighters and EMTs in the “Big City” departments. Our volunteers are local and bring added comfort to those they serve because they know one another. The volunteers also visit schools and have a touch-the-truck annual event, pig roast, raffle, and fundraisers with live music. The fire department volunteers also serve these/their communities as coaches, scout leaders, 4-H leaders, church council, village board, township board, and school board members. Their overall caring makes them stand out, and the community is blessed to have them. 🏠



### Company Achievement Award

Belvidere Mutual earned the Company Achievement Award for their continued attention to upgrading service programs for their employees and customer service.

Left to Right: Patricia Elswick, Karen Lalor, Nicolette DeCicco, Tony Koehler, Western Illinois Mutual.



**Volunteer of the Year Award Recipient**

Andy Gerlach, Randolph Mutual, received the 2022 Volunteer of the Year award for his service, support, and help at our IAMIC educational seminars. Left to Right: Andy Gerlach, Jackie Rakers, and IAMIC Chair Tony Koehler.



IAMIC Chair Tony Koehler, Western Illinois Mutual, presented IAMIC’s Executive Director Jackie Rakers with an award for 15 years of excellent service to the Mutuels. Her support of and commitment to education, advocacy and community is an asset to the Industry and the Association.

**THE WRC GROUP**

At WRC, your success is our success. That's why we take the time to listen to your unique perspective on everything from coverage to business operations to cost. It's what helps us find solutions that work best—for you. You see, it's not about selling you what we have, it's about providing you with what you need. So let's get started.

*Less Selling.  
More Listening.*

*Let's make reinsurance work for you.™*

Tyler Vancura  
tvancura@thewrcgroup.com  
(877) 264-8571



© 2021 Wisconsin Reinsurance Corporation

## Awards and Recognition, *continued*



### Honoring Retiring Board Members

Above left: Retiring Member of the Board **Greg Keller**, Marshall Mutual, has been an asset to the IAMIC board 2020 through 2022. Greg, we thank you for your service!

Above right: **Susan Miller** of Black Hawk Mutual has served the board of IAMIC as Secretary-Treasurer from 2020 through 2022. Thank You, Sue, for your service to IAMIC!

Right: **Clint Huffstutler** of Hamlet Mutual served as a board member from 2020 through 2022. Although he retired from his board position, Clint will continue to serve IAMIC as Secretary-Treasurer. 🏠



**Tony Koehler, PFMM, FMDC**, of Western Illinois Mutual has served the IAMIC Board since 2017, and assumed the position of Chair of the Board for 2022. Through his forward-thinking and planning, Tony continues to help and support the Farm Mutual education program with his years of experience. His tech-savvy attitude and knowledgeable input have been an asset to the board.

Tony has earned the designation of PFMM, Professional Farm Mutual Manager, Merit Award, and FMDC (Farm Mutual Directors Certification) from NAMIC. This designation formally recognizes the educational accomplishments and dedication to the professionalism of the progressive farm mutual manager.

Tony is a strong advocate for Fundraising Programs that support our veterans and those in need of help, guidance, and education. This year Tony introduced IAMIC to the “Fishing for Freedom” foundation for veterans in the Quincy area. 🏠

– continued on page 20

**GOLD**  
*Sponsors*



**INSURANCE**

*Be Worry Free*

®



**United Mutual Insurance**

*Thank you!*



Annual Business Meeting: Left to right — Jeff Likes, Westervelt Mutual; Greg Keller, Marshall Mutual; Chris Feldt, Heartland Mutual; Gail Grawe, Payson Mutual; Sue Miller, Black Hawk Mutual; and Jackie Rakers, IAMIC.



Annual Business Meeting: Left to right — Chair, Tony Koehler, Western Illinois Mutual; NAMIC Chair Neil Alldredge; Evan Manning, IAMIC Lobbyist; Annie Kurth, West Point Mutual; Andy Gerlach, Randolph Mutual; and Clint Huffstutler, Hamlet Mutual.

## Fishing for Freedom Fundraiser

Fishing For Freedom is a nonprofit organization that provides soldiers (active and retired) a weekend away to fish and enjoy the water. These soldiers are paired with fishermen in the area who have also served our country. Sometimes a fishing line in the water on a calm lake is just what a person needs to begin remembering, accepting, and reacclimating to the simple joys of nature. Fishing for Freedom now served over 269 soldiers from 37 states each year. Quincy Chapter Founder Bob Havermale and his wife also run NEMO Manufacturing, Inc., a company that builds electronic circuit boards for everything from Tractors to F-35 Fighter Jets. 



Chair, Tony Koehler and Executive Director Jackie Rakers presented Fishing For Freedom Quincy, IL a check for \$3,700 which were combined donations from the IAMIC members at our 141st Annual convention. Pictured left to right, Holly Cain with Quincy Tourism & Visitor's Bureau, retired Colonel Mike Johnston, Quincy chapter founder Bob Havermale, Jim Goehl, Tony Koehler and Jackie Rakers. A huge shout out to all those who contributed.



▶▶ GUY CARPENTER

Turning  
Risk Into  
Success | **Opportunity**

Facing volatility from increasingly complex risks, rising claims costs and new regulatory pressures, clients can prosper by adapting to the challenges and seizing new opportunities. Guy Carpenter's innovative, dynamic and tailored solutions help clients make informed decisions that achieve profitable growth.

 MARSH & MCLENNAN  
COMPANIES

(Convention Highlights – continued from page 20)

## WOW Factor at the 2022 Trade Show



Jeff Murphy and Greg Keller fishing



Our '22 Convention welcomed 20 different vendors who can and do serve our Mutual Industry. These businesses understand the importance of being present to meet and introduce themselves and build relationships with our IAMIC members.

There is also fun and games at our Trade Show. This year everyone had an opportunity to go “fishing” in the Trade Show area (thank you, Chris Feldt). Members who joined us at the end of the Trade Show also had the opportunity to win gift cards. 🎁



Lyle Bruning and Diane Molter



Linda Olson



Heartland Mutual girls share a laugh at the Trade Show.



Marshall Mutual girls gone fishing at the Trade Show.



Bruce Guebert



Left: Tyler Vancura and Beth Wingerter

Thanks to our many generous Sponsors, who made the 2022 Trade Show successful, fun, and productive for all!



# Western Illinois Mutual

INSURANCE COMPANY

SINCE 1877

109 East Jefferson Street | P.O. Box 375 | Camp Point IL 62320

Phone: 217-593-7705 | Website: <http://wimic.us/>

## Entertainment, Music and Dancing



Andy, Tyler and Steve sing to Jackie



DUELING PIANOS was entertaining and fun. Many participated with song suggestions, and dances, and the "Top Gun" themed serenade was a riot. Jackie had the opportunity to choose her "Maverick", "Goose," and "Hollywood."



Larry Cook had many song requests



Above: Introducing Dueling Pianos to a packed house



Donna Lessman song requests in hand



Above: Dance Challenge introduction

— continued on page 26

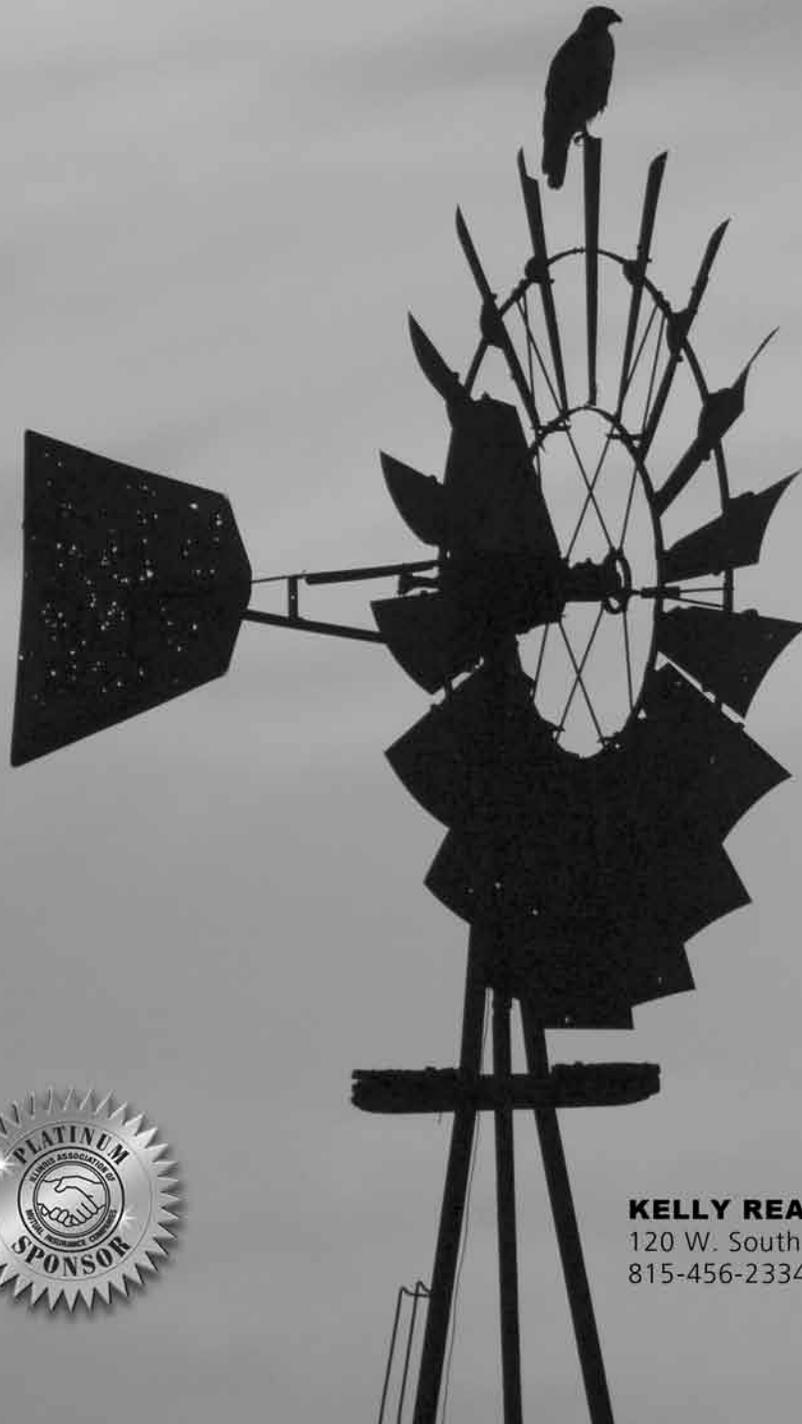
---



# BRADFORD VICTOR-ADAMS

---

MUTUAL INSURANCE COMPANY Since 1869



**KELLY REAGAN, MANAGER**  
120 W. South St., Franklin Grove, IL 61031  
815-456-2334 | [bradfordmutual.net](http://bradfordmutual.net)

(Convention Highlights – continued from page 24)

## Entertainment, Music and Dancing

Martini's on Water Street was a fun welcome to the 141st Annual Convention. It offered a fantastic location along the river, enjoyable weather, great food, a wide variety of flavored martinis, and don't forget the Captain Geech Band. There was a lot of dancing, and the many non-dancers were toe-tapping in their chairs.



*Captain Geech and the Shrimp Shack Shooters rockin' the riverfront!*



**IAMIC**  
*the*  
**WOW**  
*factor!*  
Mutuals Helping Mutuals



*A Great Combination: Music, Friends (old and new), and a summer afternoon by the river.*

– continued on page 28



**Frontier-Mt Carroll**  
Mutual Insurance

*Shared Purpose.*  
MUTUAL VALUES.



305 Decatur Street | Lincoln, IL 62656 | 217-732-8222 | [www.fmcmutual.com](http://www.fmcmutual.com)

(Convention Highlights – continued from page 26)

## Entertainment, Music and Dancing



*Old friends  
+ cold drinks  
+ great music*

*Good Times and Memories*



### **Mark Your Calendar**

and plan now to join us in 2023 for the  
142nd Annual Convention & Trade Show

**August 21 - 23, 2023**

Embassy Suites Hotel & Riverfront Conference Center  
East Peoria, Illinois





We Support  
**IAMIC**  
Because  
IAMIC Supports the  
Farm Mutual  
Insurance Industry



**Central Illinois Mutual  
Insurance Company**

Villa Grove, IL

*Serving  
Farmers and Homeowners  
Since 1892*

[www.CIMICO.net](http://www.CIMICO.net)

# Leadership Retreat



Left to right: Jill Johnson, Louisville Clay County Mutual; Emilee Mitchell, IAMIC; Danny Johnston, Bishop Mutual; Greg Keller, Marshall Mutual; Kelly Reagan, Bradford Victor Adams Mutual; Diane Molter, Watseka Mutual; and Linda Olson, Town and Country Mutual.



Left to right: Steve Carroll, Frontier-Mt. Carroll Mutual; Tony Koehler, Western Mutual; Lyle Bruning, Svea Mutual; Andy Gerlach, Randolph Mutual; and Matt Harford, Farmers Pioneer.

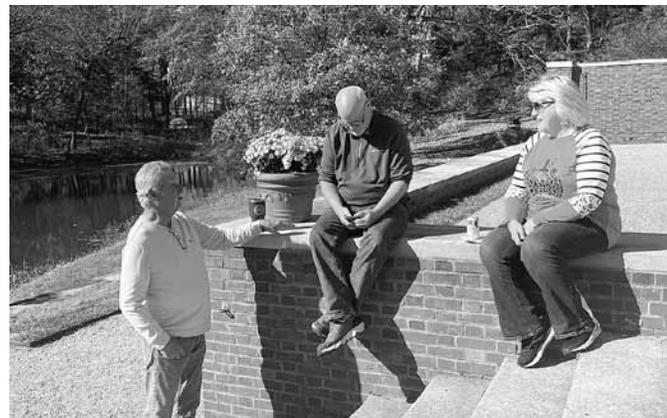


Left to right: Aaron Harbison, LaPrairie Mutual; Jeremy Weaks, Prophetstown Farmers Mutual; and Clint Huffstutler, Hamlet Mutual.

Below — Left to right: Becky Deters, Home Farmers Mutual; Mary Jo Robison, LaPrairie Mutual; Sue Miller, Black Hawk Mutual; Angel Minemann, Horse Prairie Mutual; Tricia Mickley, Frontier-Mt. Carroll Mutual; and Gail Grawe, Payson Farmers Mutual.



Above: IAMIC is proud to introduce you to our newest staff member Emilee Mitchell. Emilee will be working with us on our website and TradeWing platform, and helping assist members with finding resources Emilee is a dog mom to her Chorkie named Chewie, and she loves traveling, reading, trying new restaurants and shopping.



Left to right: Danny Johnston, Lyle Bruning and Kelly Reagan enjoying a break outside on the beautiful grounds.



United Mutual Insurance Company was chartered with the Department of Insurance in 1886, and this is our 135th year in business. Our original charter was Farmers Albion Mutual Insurance Company.

*"Insuring the good people of Southern Illinois for more than 135 years."*

We serve the good people of Southern Illinois with their Property and Casualty needs. We look forward to serving your insurance needs, and we want your input as a policyholder. After all is said and done, this is your insurance company and we are here to serve you.



We currently team our policy with Grinnell Mutual out of Iowa. They are one of the leading Reinsurance Companies in the United States. They provide products such as Liability Insurance, Earthquake and Auto coverages.



**United Mutual Insurance**

**Let us help you with:**

- **Farms**
- **Homeowners**
- **Renters Insurance**
- **Rented Dwellings**
- **Mobile Homes**
- **Inland Marine**
- **Liability**
- **Other Services ...**

*Earthquake | Auto | Commercial  
Public Buildings | Recreational  
Vehicles (ATVs, Boats, etc)*

14 North 4th Street | Albion, IL 62806 | 618-445-2306  
<https://unitedmutualins.com> | [umic@unitedmutualins.com](mailto:umic@unitedmutualins.com)

BECAUSE  
MUTUALS MAKE  
**THE DIFFERENCE**



---

Rockford Mutual Insurance Company has been  
in business for more than 125 years —  
we've seen it all.

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.**

---

 Since 1896  
**ROCKFORD MUTUAL**  
INSURANCE COMPANY

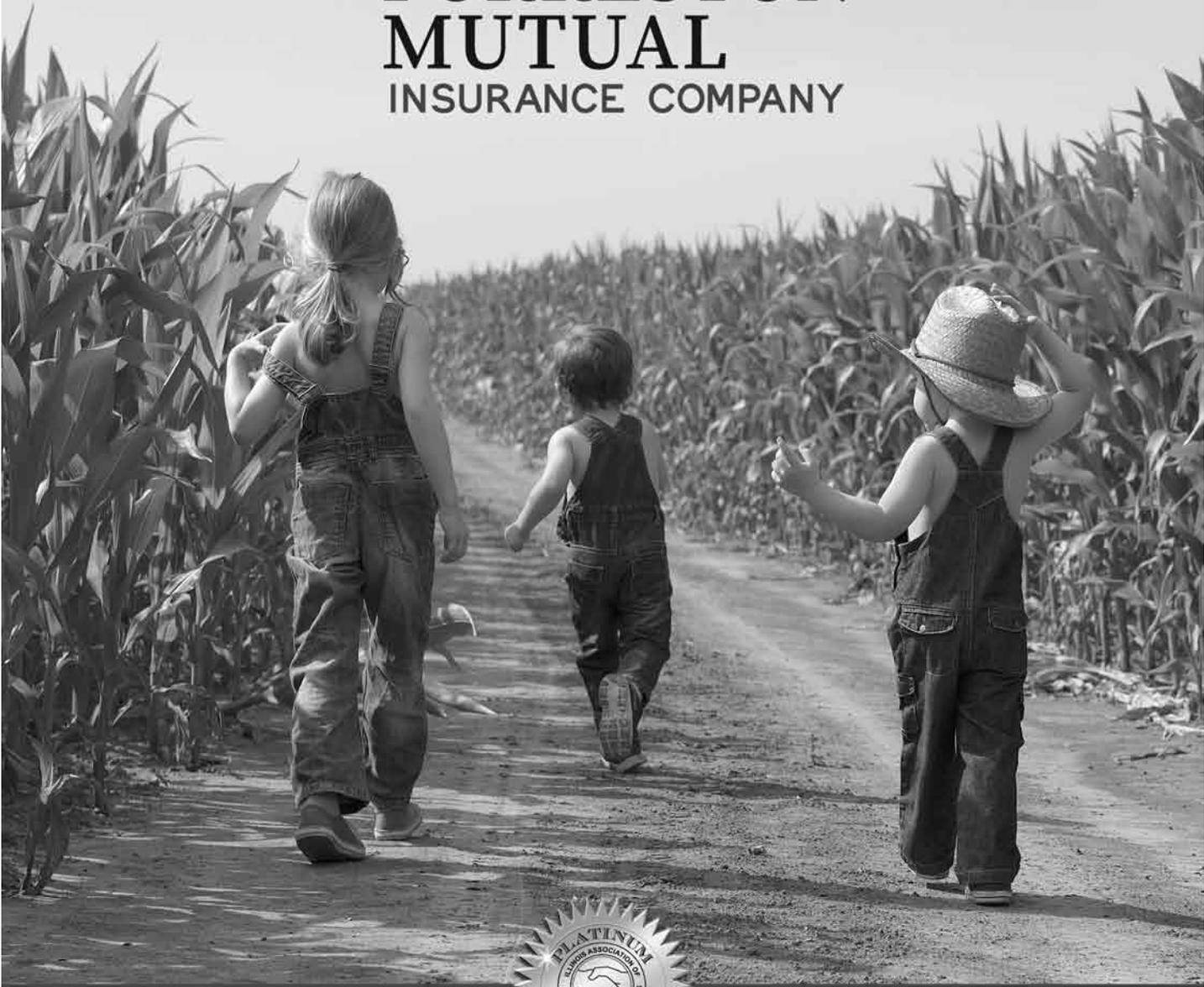
(815) 229 - 1500 | [www.rockfordmutual.com](http://www.rockfordmutual.com)



**HOME | AUTO | BUSINESS | FARM**



# FORRESTON MUTUAL INSURANCE COMPANY



PO Box 686 | Forreston, IL 61030-0686  
815.938.2273 | <https://forrestonmutual.com/>  
Manager, Katie Smull

*"The farmer is the only man in our economy who buys everything at retail, sells everything at wholesale, and pays the freight both ways."*

— John F. Kennedy

*"My grandfather used to say that once in your life you need a doctor, a lawyer, a policeman, and a preacher. But every day, three times a day, you need a farmer."*

—Brenda Schoepp



**IMT**  
COMPUTER  
SERVICES

# Complete Suite of Mutual Software

## Mutual Tools

Policy Maintenance  
AP/GL  
Claims  
Imaging

## Agency Tools

Quoting  
Policy Search  
Agency Download  
...and more!



[www.imtapps.com](http://www.imtapps.com) | [marketing@imtapps.com](mailto:marketing@imtapps.com) | (800) 274-3531

# IAMIC 2023 Calendar of Events



**February** 15 IAMIC Board Meeting — Doubletree Hotel, Bloomington  
23 Claims Seminar with Trade Show — Doubletree Hotel, Bloomington

**March** 21 – 23 Regionals — Location TBD  
28 Industry Insurance Day

**April** 18 IAMIC Board Meeting  
19 Underwriting Seminar — Holiday Inn, East Peoria

**June** 22 IAMIC Golf Outing — The Rail, Springfield, IL

**July** 12 Farm Inspection School  
15 Nominations Due for LAUTUM Award, Company Achievement Award  
and Fire Department of the Year Award  
18 – 19 Congressional Contacts Program

**August** 21 – 23 142nd IAMIC Convention — Embassy Suites Hotel, East Peoria

**September** 17 – 20 NAMIC 2023 Annual Convention — Nation Harbor, MD

## LAUTUM*news*

First Quarter 2023  
Volume 53 • Number 1

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](mailto:leadership@iamic.org)  
[www.iamic.org](http://www.iamic.org)

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



106 Agnes Street

PO Box 266

Port Byron, IL 61275

309-523-2767

[blackhawkmutual@mediacombb.net](mailto:blackhawkmutual@mediacombb.net)

Manager: Susan Miller



*Established 1875*



# IAMIC

Illinois Association of Mutual  
Insurance Companies

P.O. Box 116  
Ohlman, IL 62076

Partners in the success  
of your business.

Experience service  
beyond the numbers.



Abby De Zeeuw, CPA: Partner

**We'd love to tell you more. Contact us today!**



**CAIN ELLSWORTH  
& COMPANY, LLP**

*Beyond the Numbers...*

**Iowa**  
1008 Third Ave, PO Box 449  
Sheldon, IA 51201  
P: (712) 324-4614

**South Dakota**  
5130 E 57th Street  
Sioux Falls, SD 57108  
P: (605) 610-4611

## Our Services Include:

- Accounting & Business Support
- Audits, Reviews, Compilations
- Business Planning
- Financial Statement Analysis
- Human Resources Consulting
- Investment Accounting
- Payroll Preparation
- Payroll Reporting
- Regulatory Filings
- Strategic Planning
- Tax Planning & Preparation



[www.cainellsworth.com](http://www.cainellsworth.com)