

# LAUTUM *news*



## Year in Review: Seeing 2014 in the Rear-View Mirror

### *Inside . . .*

- 2014 Convention Highlights
- 2014 Award Winners
- IAMIC Supports Disabled Vets
- Technology for the Insurance Industry

# Chairman's Message

Larry Cook, EVP  
Frontier Mutual Insurance Company

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It is that time again! The orderly transition from one IAMIC chairperson to the next is here. As I reflect back on the year, I feel an abundance of appreciation for all the hard work by so many IAMIC members who served on the board, participated in committees, attended meetings, and gave us a great convention experience. In addition, I can't help but feel optimistic about the future, given the tremendous assets of the IAMIC organization...the people who make up the member companies.

Speaking of assets, I leave the chair knowing it will be occupied next year by the incredibly capable Lyle Bruning of Town & Country Mutual. He will also be blessed with a thoughtful, caring IAMIC board that will continue to work diligently to serve IAMIC membership.

As the property insurance marketplace pendulum travels from one extreme of pricing/underwriting to the other, one is reminded every day of the value of the long term, stable approach specific to the farm mutual industry. Please take a moment as the holiday season approaches to reflect on how fortunate we are to be able to serve our constituencies with honor and dedication to a larger cause.

Thanks for a great year and thank you for your contributions to the IAMIC organization. Working together we can achieve remarkable results for our common cause of service to policyholders. ❖



With Gratitude,  
*Larry*  
Larry Cook



## From the Executive Director's Desk

Each year as I begin to write the article for the final LAUTUM I instantly think of how fast the year has flown past. IAMIC was able to accomplish several things for its members this year and for this I am proud to be part of a team who continues to improve even though our numbers are getting smaller.

We had an amazing convention where we were able to really focus on Larry's theme—*Honoring Our Past by Embracing Our Future*. We were fortunate to have several past chair's return for the banquet—driving from all over the state (and even out of state) to return to this fantastic association. Our past is what formed our great industry. The integrity and economic guidance demonstrated by our forefathers built the foundation of our great companies.

Our Investment Committee worked with our Lobbyist, Phil Lackman, along with the Department of Insurance to secure a new investment section of the Farm Mutual Act that allows Mutuals great opportunity to invest funds beginning in 2015.

Many Managers gathered together to share ideas and concerns within our industry. A bond of friendship was built in this

networking activity that I have seen flourish. I watch with admiration as these individuals grow and progress.

The Board of Directors is working to help all mutuals sustain through this ever changing world we now call the norm. Watch for updated Mutual Assistance Manuals that will make your every day task just a little easier. If you have suggestions how the Association can help your mutual—please reach out to us. As I always say, "I don't have the all the answers but I usually know someone who does" and I would love to help connect the dots to make that happen.

I wish each of you a very Merry Christmas and my wish for you is that your 2015 is filled with special blessings. As time continues to fly, remember the quote from an unknown author: **Time is FREE, but it's PRICELESS. You can't OWN IT, but you CAN USE IT. Once you've lost it, you can NEVER get it back.**

Treasure the time we have now.

Best wishes! *Jackie*



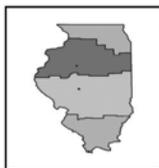
Jackie Rakers, IOM

*Our past is what formed  
our great industry.  
The integrity and  
economic guidance  
demonstrated by our  
forefathers built the  
foundation of our great  
companies.*



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# Capitol Congressional Program

Special thanks for our CCP participants who took time out their busy schedules and traveled to Washington, DC in June 2014. Networking with our legislators is vital for keeping the lines of communication open. They can better represent us if we express our concerns face to face. ❖

*Politicians are people who, when they see light at the end of the tunnel, go out and buy some more tunnel.*

*~John Quinton*



ABOVE: Meeting with Congresswoman Cheri Bustos (center). Ms. Bustos (D) represents the 17th District in Illinois.



ABOVE: Meeting with Congressman John M. Shimkus (far left in photo). Mr. Shimkus (R) represents the 15th District in Illinois.



LEFT: Senator Bill Haine Golf Outing. IAMIC members participated in this event in support of Senator Haine, who is the Insurance Committee Chair on Capitol Hill. (Left to right) Jackie Rakers, Jason Svanda, a guest, and Jeff Murphy.

# Joe Reid Memorial CCP Scholarship

It is crucial that we send as many members as possible to our Washington DC CCP trip, planned for June 17-18, 2015. Realizing that low budgets could negatively impact attendance in DC, we have designed a scholarship to assist with the cost. Chairman Joe Reid was passionate about our efforts in DC and always participated.

**REMEMBER, like last year,** in order to qualify for the Joe Reid Scholarship you must attend the IL State Legislative Day in Springfield, IL on March 18th.

THE DEADLINE TO SIGN UP IS MARCH 15th. Watch for details of this event. ❖



*A BIG Thank You to all who attended 2014 Congressional Contact trip!*

## Congressional Contacts Registration

- Sign me up to attend the State Legislative Day on March 18th.
- I would like to participate in the 2015 Congressional Contact trip.
- Please enter my name (or nominee's name) to win the 2015 Congressional Contacts Scholarship.

*Please print clearly:*

Name: \_\_\_\_\_

Company Affiliation: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

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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](http://www.iamic.org)):

IAMIC, PO Box 116, Ohlman, IL 62076

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

*Politics is the art of looking for trouble, finding it whether it exists or not, diagnosing it incorrectly, and applying the wrong remedy.*

*~Ernest Benn*



# IAMIC Stars Shine Brightly at National Convention

Nine of our members were recognized at the NAMIC Convention in National Harbor, Maryland, last September. The two individuals pictured at the left received their Professional Farm Mutual Managers (PFMM) certificates, and those shown below received Merit Society Awards. Congratulations to all, and thank you for your dedication and professionalism! ❖



Jack Baylor, PFMM  
Bradford Mutual



Andy Gerlach, PFMM  
Randolph Mutual



Chris Feldt, PFMM  
Heartland Mutual



Larry Cook, PFMM  
Frontier Mutual



Mary Jo Robison, PFMM  
LaPrairie Mutual



Dan Young, PFMM  
Central IL Mutual



Tony Koehler, PFMM  
Camp Point Mutual



John Cratty, PFMM  
SVEA Mutual



Mary Jo Robison, PFMM  
LaPrairie Mutual



Dick Stinson, PFMM  
SVEA Mutual

*Pictured below is just a sampling of the IAMIC group that traveled to the NAMIC Convention!*



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# Mutual News

## Memorials

- Darrel Cocagne passed away April 20, 2014, at the age of 91. Darrel served as the IAMIC President from 1976-1977 and always participated in the IAMIC convention banquet up until 2008. Darrel managed the Mosquito Mutual Insurance Company in Taylorville, IL along with a very successful agency located there.

A dedicated and respected IAMIC member, Darrel was known for going above and beyond the scope of duties to help wherever he was needed, as evidenced by his winning the 1986 LAUTUM Award. Both personally and professionally, Darrel will be greatly missed. ❖



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## Manager's Retreat 2014



*ABOVE: The Manager's Retreat enjoyed a tour of historic Springdale Cemetery, located in Peoria. Founded in 1854, it is the oldest and largest chartered cemetery in the state of Illinois, encompassing 255 acres, and is listed on the National Register of Historic Places.*



*LEFT: "Does Anyone Have a GPS?" Member Andy Gerlach searches the map for a clue to the route to exit the cemetery.*



# 2014 IAMIC Convention Highlights



August 17 - 19, 2014 • Embassy Suites, East Peoria, Illinois



Left: Speaker, Steve Clarkson, President IFCA (Illinois Fire Captain Association)

Above: Chair Larry Cook with NAMIC Chair John Bishop

—Convention Highlights continued on next page

(2014 Convention Highlights – continued from page 9)



# IAMIC Picks Up the Pace for Disabled Vets

IAMIC members donated \$2,200 toward the Disabled Veterans for Insurance Careers (DVIC) by participating in our first 5K Run / 3K Walk to support this wonderful organization and the veterans they train! DVIC trains disabled veterans in the insurance industry, generating meaningful employment opportunities for our heroes. As we celebrate the impressive success of our 2014 Fun Run, there are already plans in the works to hold a similar event at the 2015 Convention. ❖



A BIG shout out to Andy Gerlach, Randolph Mutual (pictured at right) for his work in chairing this event. Thanks, Andy!

For more information about Disabled Veterans Insurance Careers, visit [www.dvic.us](http://www.dvic.us)

# Annual Golf Outing



An enthusiastic group of IAMIC members enjoyed a relaxing day at the beautiful Coyote Creek Golf Club to help raise money for the David L. King Educational Claims Scholarship fund. One of the best courses in all of Central Illinois, Coyote Creek Golf Club is a stunning 18-hole par 72 championship golf course.



# 2014 Award Winners

To read more about the 2014 Award Winners, visit [www.iamic.org](http://www.iamic.org).



## LAUTUM AWARD:

**Malcom Rowland**, Rockford Mutual  
Presented by Executive Director Jackie Rakers



## FIRE DEPARTMENT OF THE YEAR AWARD: Sublette Fire Protection District

Lt. Brian Dallam, IAMIC Chairman Larry Cook, and Lt. Nick Dinges



## COMPANY ACHIEVEMENT AWARD Heartland Mutual

Top photo: (Left to right) Liz Boswell, Chuck Ahrens, Ron Peach, Michael Poettker, Chris Feldt, and Amy Feldt.  
Inset photo: Chris Feldt with Chairman Larry Cook



## VOLUNTEER OF THE YEAR AWARD: Curt Capper

Grinnell Mutual



Chairman Larry Cook presents plaques recognizing Kathy Bray (left) and Sheila Sjulín (right) as they retire from the Board of Directors.



# Reunion of Past Chairs of IAMIC

To reflect Chairman Larry Cook's theme for the 2014 Convention — Honoring Our Past by Embracing Our Future — IAMIC invited Past Chairs for a special reunion to celebrate the strong foundation they built. Thank you to all who were able to participate in this memorable event! ❖



1981 – Clif Jacobs with his wife Mary Jo



1992 – Dwight Shore with his wife Marca



1995 – Rose Mell with her husband Lee



1996 – Don Koenig with wife his Marcia



1998 – Bob VanDyke with his wife Pat



2001 – Dean McHugh



2003 – Doug Sullivan and his wife Chris



2004 – Bev Fick and her husband Randy

Reunion of Past Chairs – continued from page 14)



2005 – Mike Davis



2008 – Ronette Payne



2010 – Tricia Mickley



2012 – Mike Beard with his wife Pat



2013 – Jeff Murphy with his wife Amy



*During the Reunion of Past Chairs, we gathered past LAUTUM AWARD WINNERS for a group picture.*

*L-R: Ronette Payne, Rose Mell, Dwight Shore, Bev Fick, Doug Sullivan, Malcolm Rowland, Dick VanDyke, Don Koenig, Mike Beard, Shirley Moen, and Clif Jacobs.*

# The Changing World of Technology

Article by John D. Dunn  
Director of Business Development



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*In the end, the result of using new technology is better than the result of climbing in the hole and hiding!*

Let's face it, for even the biggest tech enthusiasts the advances in technology can be a bit overwhelming. At times, it can make you just want to stick with what you have and not change a thing because you don't even know where to start. And if you aren't tech savvy, well you might just want to climb in a hole and hope someone will take care of it. These are not choices you can make if you want your business to thrive; your agents, insureds, and staff are all demanding continuous technology improvements.

If you tried everything that people asked for, you would go broke and spend all of your time learning about new technology. So where do you begin? How do you consider all of the requests that come your way?

My first recommendation is to try things that are free and primarily for your everyday use, such as Evernote, Dropbox, Google Drive, etc... If you use them for both personal and professional reasons you will begin to see how they can help your business AND you will become comfortable with them.

It is very difficult to implement a company-wide change in technology if the manager is not comfortable with new technology, so start with small changes to help get comfortable with tech.

However, you cannot resist making technology improvements simply because you don't like change, otherwise your company will suffer as agents and consumers demand more. Find trusted people to lean on when considering company changes. These could be agents, board members, staff members, managers of other companies; the key is that they are people you can trust to give you specific advice on making changes. Additionally find vendors that don't sell and go away; focus on companies that support the software they provide you.

When considering changes for your company, consider the type and impact of the technology you are looking at. First there is replacing something that is old and may not be working correctly, not supported, or could fail at any time. These types of changes really have to happen, much like replacing the old rusted out car. Sometimes it is just that something is dated; we don't use slide rules or typewriters anymore (if you do you *really* need to update things!). When you replace completely outdated, non-functional items it is a great time to consider how much you want to change, buy, and improve. You will have many choices based on cost and willingness to change how you do things. Ultimately though you have to make these changes.

Secondly, there are things that are completely new that you could decide to use because they will make things more efficient and accurate or will help retain agents/consumers/staff. An example of this could be new tools for adjusters like tablets. In this case, you aren't replacing an old technology; you are adding technology for a benefit. This



sort of change is different from the previous because the change is not required for your business to function. Some view this as the least necessary but at the same time they can potentially have a great impact on efficiency and engagement by staff/agents/consumers.

Finally there are changes to core processes or systems that are not because something is going to fail but instead because it doesn't meet the needs of your company, agents, staff or insureds any longer. These changes have the potential to improve your business in tremendous ways, but they also can be the most challenging to implement because of not only cost but also the requirement to change the way the company has done things for a long time.

Agents and insureds are demanding more, competitors are streamlining their businesses and using tools to better assess risks. Ultimately if updates are not considered the result isn't that a system will fail but instead the business will have less success which can lead to a potential merger/closure. With core changes, it is important to understand you have to manage not only the change in technology, but how it impacts people and processes. This is the real challenge.

Technology is changing how you do business and how you live. Start small; get comfortable not only with technology but also change. Find people you trust to provide advice and be prepared to be uncomfortable at first. Expect for there to be a learning curve with a new system. In the end, the result of using new technology is better than the result of climbing in the hole and hiding! ❖

**Making a Positive**  
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*"There are no secrets to success.  
It is the result of preparation, hard work and  
learning from failure."  
—Colin Powell*

# Up, Up, and Away. The Use of Drones for Insurance

Article courtesy of  
Hausch & Company



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As futuristic as it may seem, drones have made their way to the insurance industry. Believe it or not, drones are becoming increasingly more popular and make a huge difference in the life of a claims adjuster.

While once thought to only serve military purposes, and imaginative play scenarios for inquisitive kids, drones are quickly becoming relevant in many scenarios, from sporting events to agricultural evaluations. And the insurance industry has taken notice.

More and more companies and insurance adjusters are embracing drones to assess and provide clear details, images, and videos from accidents, fires, and other catastrophes quickly and more precisely. Drones are able to give access to hard-to-reach places and capture clear aerial views efficiently with less risk to the adjuster.

"We can now safely and more accurately evaluate damage from the ground level, with real-time results," said David Hausch, President of Hausch & Company. "It is because of this that we currently use drones in our claims process when appropriate to ensure the most exact, fair, and timely settlement to our clients, while keeping our adjusters out of potentially dangerous zones."

A report by Cognizant estimates that drones could increase insurance claim efficiency by up to 50% and can dramatically

reduce, if not eliminate the need for follow-up inspections. The vast capabilities of drones provide the specific data needed without missing any details the first time. Because of this industry changing technology, Hausch & Company is now able to utilize drones to reduce operational costs and improve customer service with no additional expense or charges to clients.

Aerial images are frequently used in claim handling using Google Maps, however, drone imaging gives better real-time images that are at a higher resolution and much closer to the risk being inspected. The data collected and level of detail that a drone provides is crucial for adjusters, allowing them to cover a wider area and make faster settlements for clients with thorough, concise documentation that is time and date stamped on the day of inspection. With such precise technology, drones are a worthwhile option for insurance companies.

According to the Federal Aviation Administration (FAA), there could be roughly 7,500 drones in use within five years and around 30,000 drones in use by the year 2030 as drones and drone technology become widely accepted. Just like traffic cameras, drones will become more visible in daily life and will be a staple for insurance adjusters.

As for how far drone technology can go, well, now that's up in the air. ❖

*Drones are able to give  
access to hard to reach places and  
capture clear aerial views efficiently  
with less risk to the adjuster.*





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# Engage the Millennial Generation with Web-Based Services

Article courtesy of  
BriteCore



## BRITECORE

For more information on powerful, web-based systems that can help you update your processes, expand your reach, and grow your business, contact the Information Department at BriteCore at [info@britecore.com](mailto:info@britecore.com).

We'd be happy to help you modernize your insurance company.

There is a new wave of consumers and employees sweeping the business landscape. They're known as Millennials, and they were born after the year 1980. They grew up on the internet searching Google from a smartphone. Their cultural norms and values are radically different from every previous generation due to unprecedented changes in mobility, connectedness, and access to information. While Millennials make up 40% of the workforce today, that number will grow to 75% by 2025.

Millennials are the largest, most diverse generation in the U.S. As a group, they are well-educated, well-connected, and highly technical. They place great value on community, flexibility, family, and creativity and search for environments that foster human growth, collaboration and connection.

To remain relevant and attract new agents, insureds, and employees, you must find ways to engage this group and their values. Web-based tools and services provide key advantages to help you appeal to this growing demographic. This article briefly examines characteristics and expectations of millennials as employees and customers.

## Millennials as Employees

### Work Life Flow

Today's employees are adamant about loving the work they do and living the life they want. They expect to have flexible working hours and locations. Employers who offer access to web-based platforms can give employees the freedom they desire to blend their work and home life in ways that can increase productivity. There are web-based platforms available today to manage:

- Policy Administration
- Claims Management
- Billing and Payments
- Agency Quoting and Inquiry
- Reports and Extracts
- Accounting and General Ledger
- Imaging and Printing
- Email and Messaging
- Calendar and Planning
- Documents and Spreadsheets
- Phone Systems
- Virtual Meetings
- Website Development
- File Storage
- Marketing Campaigns
- Time Tracking

Moving these business operations to the web provides companies with the technical foundation needed for employees to work remotely and achieve the work-life flow they desire.

### Career Fulfillment vs. Job Security

As a rule, millennials lack the long-term loyalty that characterized their predecessors. This is because the vast majority are searching for fulfilling careers rather than secure careers. Unlike past generations who valued a tenure with a pension plan, millennials view job stasis as a liability. Over the last 20 years, the phrase "fulfilling career" has seen a 400%



increase in usage across printed media while “secure career” declined by 54%.

Millennials grew up in a world where new products and ideas improved rapidly with each iteration. This expectation has carried into their careers as they embrace and expect change. They are attracted to companies that are highly innovative and mission-driven. The use of modern technology is a key indicator to employees that an employer is open to new ideas and supports creative thinking.

## Millennials as Consumers

### Accessibility

Millennials look to the Internet as their primary source of consumer information. They evaluate, purchase, and interact with products and services primarily through the web. To capture this segment, you need to target agents and insureds via websites and mobile applications as they shop for, purchase, and service insurance policies.

### Loyalty

New attitudes toward loyalty affect consumer behavior just as it affects your workforce. Millennials expect high value and will readily shift loyalty toward superior

products. They prefer to research their purchasing decisions and readily move business toward first-rated products and services. This represents an enormous opportunity for visionary carriers who make themselves highly visible and accessible via the web and mobile devices.

### Self Service

Customer service is a primary driver of customer retention. Millennials prefer self service options when possible and rate self service experiences higher than traditional business interactions across a number of industries. Required contact with staff is largely seen as a customer service failure by a generation who banks online, uses self checkout lanes, lists homes on Zillow, and buys gifts from Amazon.

As agents and insureds move increasingly toward direct purchasing and servicing, they expect your company to communicate through online channels that are both direct and efficient. This requires you to move as many business functions to the web as possible in order to grant customers access across a wider range of devices. This move is critical for all companies who want to remain relevant over the next decade. ❖

*Millennials are the largest, most diverse generation in the U.S. As a group, they are well-educated, well-connected, and highly technical.*

## 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.*



## 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!*

*If your Mutual is celebrating a five year milestone in 2015, 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



### **Bradford Victor Adams Mutual Insurance Company 145 Years**

*Left: IAMIC Executive Director Jackie Rakers presents an Anniversary Plaque to Chairman Dan Welty*



*If you have knowledge,  
let others light their  
candles in it.*

*~Margaret Fuller*



### **Farmers Pioneer Mutual Insurance Company 140 Years**





**Peru Waltham Mutual Insurance Company**  
**136 Years**



**Wilberton Mutual Insurance Company**  
**135 Years**



*Above: IAMIC Executive Director Jackie Rakers presents an Anniversary Plaque to President Charles Kruenegel*



**Horse Prairie Mutual Insurance Company**  
**125 Years**



*Above: IAMIC Executive Director Jackie Rakers presents an Anniversary Plaque to Chairman Stuart Langrehr*

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# Electronic Bill Payment – More Than Just Convenience

Article courtesy of  
Patrick Hayes with eZpay

Providing your customers with an option to pay their bills electronically has gone from being a convenience to a necessity for many Mutuals. Did you know that since 2004, the number of electronic transactions has exceeded those made by written check? Offering your insureds an online payment option to pay their premiums has become one of those features that can help you to keep current customers, as well as bring in new business. Making it easier for your insureds to do business with your company is what can differentiate you from your competition.

Offering an online payment solution serves as a great tool for reducing reinstatements and policy cancellations. Your office is now able to accept payments twenty-four hours a day, seven days a week. One of the most popular online credit/debit card payment systems is **EVO eZpay**. Through integration with some of the leading mutual insurance software providers, EVO eZpay has become the preferred online payment collections system in the Insurance Industry.

EVO eZpay provides the same services to the smallest of mutual as well as the largest of carriers. We offer options such as a stand-alone interface where no integration is involved to a completely embedded payment portal that will automatically post payments back to your database. Other features, included at no additional charge, are email billing notification, payment by credit card or eCheck, recurring payments and automated pay by phone.

As a fellow member of IAMIC, EVO eZpay appreciates what Mutuals provide to their customers; loyalty and service. We are also sensitive to the costs of running a business. We can even offer the option of passing the fees for credit cards and echecks along to the insured so that the mutual doesn't incur the cost of all the processing fees. We call this model "dual deposit" since it is literally

two transactions that take place at the time of the transaction. It is ideal when dealing with a "premium" account since we will not be debiting for any fees from that account; only deposits. We can also do the same if the Mutual absorbs all the fees provided and there is a secondary or "operating" account from which to debit.

A popular service that we offer to any of our fellow IAMIC members is what we term a "sanity check". We will provide a full analysis of your existing merchant services account and determine if there is anything we can do to provide a cost savings to your Mutual. In many cases, a company may not have had their statements reviewed in several years. This will let you know whether your pricing is in line or you are being charged excessive fees and percentages on different card types.

Another feature available for online payments that helps reduce costs is electronic checks. Offering echecks reduces the number of credit card transactions which, per transaction, is significantly less. The fee for electronic checks is a flat rate regardless of the amount of the transaction as opposed to credit cards which is a percentage of the transaction amount. This is a huge difference especially when the transaction amount for insurance premiums can exceed \$2,000.

These are just some of the services we can provide to IAMIC members. We recommend you contact us and schedule a quick webinar showing you what benefits we offer as well as how easily we can install an online payment portal for your Mutual. And yes, we can do it even if you don't have a website!

So give us a call and let's make it easier for your insureds to pay their premiums and reduce those policy cancellations and reinstatements. We look forward to working with you and seeing you at the 2015 IAMIC Convention and Trade Show in East Peoria. ❖



# eZPAY

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www.EVOpayments.com

*"Price is what you pay.  
Value is what you get."*

*~Warren Buffet*

# David L. King Educational Claims Scholarship

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

If you are interested in being considered for the 2015 David L. King Educational Claims Scholarship, please complete the application below and return it to the IAMIC Office at P.O. Box 116, Ohlman, IL 62076 or fax it to 888-403-0935. You may also apply for the scholarship at [www.iamic.org](http://www.iamic.org).

Applications are due by February 1, 2015. The 2015 Scholarship will be valid from March 1, 2015 to February 28, 2016. ❖

## David L. King Educational Claims 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.

## Message from the Chair-Elect

Lyle R. Bruning  
Town & Country Mutual



Lyle Bruning

**IAMIC!** What do these five letters mean to you? I know when I started farming back in 1978 I had never even heard of IAMIC. I then got involved in the insurance world around 1996 and my first impression of IAMIC was a bunch of old gray-haired people talking about boring insurance at meetings. Fast forward to 2015 and now I have become one of those gray-haired (or should I say follicle-challenged) people talking about insurance at meetings. However, IAMIC means so much more to me now. "Family" comes to mind immediately. IAMIC is supposed to mean a group or an association of companies coming together. It really is more like groups of friends coming together and helping each other out. As I think of the different IAMIC members from around the state there are so many that have influenced not only me, but countless others involved in our mutual world. We have so many talented people in this organization and I feel very humbled to play just a small part in it.

We are all looking forward to you attending the Claims Seminar in February, the IAMIC Legislative Day and the Regionals in March, the Underwriting Seminar in April, Capitol Contacts Program in Washington D.C. in June, the Convention in East Peoria held in August and the Manager's Retreat in October. Your attendance and support of these meetings are vital to the continued health of IAMIC.

*IAMIC is supposed to mean a group or an association of companies coming together. It really is more like groups of friends coming together and helping each other out.*

On behalf of the IAMIC Board of Directors, I would like to challenge you in becoming more involved in our little IAMIC family, if you have not already done so. And a big thank you to those of you that have already committed themselves to IAMIC in the past. Each of you plays a significant role in making IAMIC successful, this includes all our Reinsurance Companies, our vendors who are Associate Members, to the Managers, the Directors, Underwriters, Adjusters, Inspectors, and even someone like me who empties the waste baskets.

Sincerely,

*Lyle*

Lyle R. Bruning, Manager;  
Secretary/Treasurer  
Town and Country Mutual  
2015 IAMIC Chairman

## The **TEN** Commandments of FARM MUTUALS



**IAMIC 2015 Annual  
Convention & Trade Show**

I can tell you that the Education and Convention Committees are already hard at work striving to make 2015 a memorable year. I would like to thank each of these individuals for taking the time out of their busy schedules and volunteering their talents to serve on these committees. They have been diligently working towards developing my 2015 theme at this past convention, "**The 10 Commandments of Farm Mutuals.**"

# IAMIC 2015 Calendar of Events



<b>February</b>	24	IAMIC Board Meeting — Northfield Inn, Springfield, IL
	25	IAMIC Claims Seminar — Northfield Inn, Springfield, IL
<b>March</b>	18	State Legislature Seminar — Springfield, IL
	24	Northern Regional Meeting — Days Inn, Rock Falls, IL
	25	Southern Regional Meeting — Keller Convention Center, Effingham, IL
<b>April</b>	21	IAMIC Board Meeting — Doubletree Hotel, Bloomington, IL
	22	Underwriting Seminar — Doubletree Hotel, Bloomington, IL
<b>June</b>	17 - 18	CCP (Congressional Contacts Program) — Washington, D.C.
	TBA	IAMIC Board Meeting — TBA
<b>August</b>	16 - 18	Annual Convention — Embassy Suites, East Peoria, IL
<b>September</b>	27 - 30	NAMIC Convention — San Diego, CA
<b>October</b>	14	IAMIC Board Meeting — East Peoria, IL
	15 - 16	Manager's Retreat — Holiday Inn & Suites, East Peoria

## LAUTUMnews

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### Insurance Companies

P.O. Box 116  
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[www.iamic.org](http://www.iamic.org)

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## Illinois Association of Mutual Insurance Companies

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