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1881

ILLINOIS ASSOCIATION OF
MUTUAL INSURANCE COMPANIES

2006

Celebrating a Legacy of Professionalism & Compassion

Chairman's Message

Harry Fehrenbacher, Heartland Mutual Insurance Co.

CONTENTS

Chairman's Message	2
IAMIC 125th Anniversary	3
IAMIC Honored at Statehouse	4
IAMIC's History	6
New IAMIC Office Address	10
General Assembly	
Session Recap	11
David L. King Scholarship	
Presented	11
NEW Lautum Money Market	
Savings Fund	12
Legislative Day	13
Strategic Planning Update	14
Manager's Retreat	15
Congressional Contacts	16
Director Down the Road	17
Volunteer Opportunities	18
Board in Review	19
Proposed Bylaw Changes	20
Robert Meier Scholarship	21
Technology Corner	22
Mutual News	23
Career Opportunities	24
Director to Director	25
IAMIC Calendar of Events	26
President's Message	27



Many of us who had the good fortune of low loss experience last year have felt that good fortune slip away as wave after wave of storms blew across Illinois this spring. Not only have storms been persistent, some have been very severe. As we deal with the workload of investigating and processing all these claims, and as we worry about the economic impact these storms are having on our budgets, it is helpful to remember that our farm mutual insurance companies were organized just for this purpose – to pay claims in order to make our members whole again. This is our opportunity to prove our value to our customers. We may not like the extra work, and we certainly don't need the added challenge to our bottom line, but if we never had storms or fires to pick up after, insurance would certainly be a hard sell. If we never had storms, IAMIC members would undoubtedly be members of some other association in some other industry.

Individual companies need to focus on keeping their costs down, managing their underwriting and claims processes, and marketing themselves to new customers.

The fiscal year of your association is moving rapidly along. As I write this article, the state legislature is still in session, disagreeing over a budget. In spite of that, the substantive legislative session was short, and while closely monitored by Sandra and the Government Relations Committee, contained nothing that negatively impacted the farm mutual industry. However, we should not let this benign session cause us to let our legislative guard down. Have the relationships we have built over the years with the policy makers and our detailed monitoring of legislation contributed to this quiet year? Who is to say? IAMIC will continue to work with policymakers so they understand the mission of the farm mutual

industry. The Government Relations Committee will continue to monitor legislative activity. And, if negative policy should be proposed, IAMIC will contact you in the future to petition your legislator. Our system is working.

Our educational sessions have been well attended so far this year. Because of this high level of participation, budget expectations have been met and all sessions have paid for themselves. The new virtual meetings have also been successful both in fulfilling the information needs of attendees and in meeting their budget targets. You can expect to see more virtual meetings in the future. During the second week of May, the first multi-state "Crossroads" educational conference is scheduled to be held in the Quad Cities. If successful, this model could be a way to educate Midwest farm mutual members with quality programs at a reasonable cost.

I asked those of you who attended the IAMIC Regional Meetings in March for feedback on how your association should proceed in seeking changes to the Farm

Mutual Act. As you recall, the IAMIC Farm Mutual Task Force has been working to propose changes to that act to make farm mutual companies in Illinois more competitive and to provide more revenue opportunities for them. There was very strong consensus among the membership that the limitations imposed by Farm Mutual Act are not major issues today. Your recommendation is that we work within the current Act. Individual companies need to focus on keeping their costs down, managing their underwriting and claims processes, and marketing themselves to new customers. With your direction in mind, I have asked the board of directors to dissolve the Farm Mutual Task Force. That has been done.

—continued on page 27

IAMIC Celebrates 125 Years

The Illinois has a rich history of service to the mutual companies of Illinois and their policyholders. The resolution on the following page is courtesy of Representative Frank Mautino (D-Spring Valley), Chairman of the House Insurance Committee. This resolution was unanimously approved by the House of Representatives and speaks volumes about the tradition of mutual insurance in Illinois.

When the association celebrated its 100th Anniversary, an impressive effort was made to memorialize our history. The following are some of the interesting items found in IAMIC's 125-year history.

Who We Are

January 20, 1881 marked the first meeting of the association, then named the Associated County, Township and District Mutual Insurance Companies of Illinois. The name was changed in 1885 to the Associated County, Township and District Farmers Mutual Fire and Lightning Insurance Companies of Illinois. Our current name was approved by the membership in 1896.

Membership

Association dues started in 1883 and were \$2 per company. Mutuals not incorporated in Illinois could apply for membership starting in 1969 and in 1975, the bylaws were changed to allow non-mutuals as members. In 1959, it was noted that the association had a total of 221 companies as members.

Leadership

Association members elected J.C. Elker as president in 1881. The title for our chief elected official change in 1989 from president to chairman. Since 1881, IAMIC has had a total of 72 members serve as either president or chairman.

In 1966, the Secretary/Treasurer was authorized with performing the general management of the association and it was not until 1974 that the association hired a full-time executive vice president, Robert F. Steinke. Since Mr. Steinke was hired, the association has had just four individuals serve in this role.

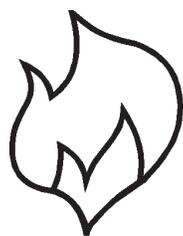
Awards

The association has long had outstanding members that deserve recognition. In 1972, the first Lautum Award recipient was named and in 1978 the Company Achievement Award was presented for the first time.

In recent years, the association has added two more awards. The Fire Department of the Year was created in 2000 and the Volunteer of the Year Award was first presented in 2005.

Scholarships

To recognize the devoted efforts of our members and reward the industries current and future leaders, two scholarship programs have been created. The Robert Meier Scholarship Program was started in 1994 and the David L. King Educational Claims Scholarship was started in 2003. ❖



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IAMIC Honored in Illinois General Assembly

In honor of our 125th Anniversary, Representative Frank Mautino (D-Spring Valley), chairman of the House Insurance Committee, had introduced the following resolution on our behalf.

ILLINOIS HOUSE OF REPRESENTATIVES HOUSE RESOLUTION 1042

WHEREAS, The Illinois Association of Mutual Insurance Companies is celebrating the 125th anniversary of its founding; and

WHEREAS, The Illinois Association of Mutual Insurance Companies is a statewide organization that provides its members with educational opportunities, industry recognition, professional development, and legislative and regulatory support; its efforts have had a tremendous effect on preparing its members to meet the challenges and opportunities of the 21st century; and

WHEREAS, The Illinois Association of Mutual Insurance Companies has 81 farm mutual insurance companies and 33 associate members; and

WHEREAS, The Illinois Association of Mutual Insurance Companies will hold its annual meeting on August 21, 2006, at the Crowne Plaza Hotel in Springfield; therefore, be it

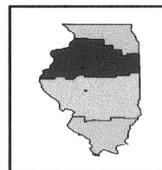
RESOLVED, BY THE HOUSE OF REPRESENTATIVES OF THE NINETY-FOURTH GENERAL ASSEMBLY OF THE STATE OF ILLINOIS, that we honor the Illinois Association of Mutual Insurance Companies on the occasion of its 125th anniversary, and we thank the members of the association for their devotion and service to the citizens of the State of Illinois; and be it further

RESOLVED, That a suitable copy of this resolution be presented to the Illinois Association of Mutual Insurance companies as an expression of our respect and esteem and with best wishes for the continued success of the mutual insurance industry and the association.

Our thanks to Representative Mautino for his role in ushering through this resolution.

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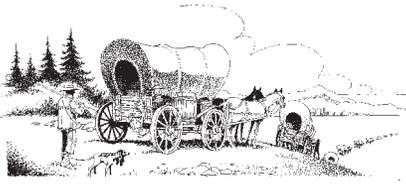
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The Association's Story..

'Standing Together,' They Overcame

Editor's Note:
This article includes many excerpts from the association's 100th Anniversary book.



When the pioneer farmers moved westward in masses, they carried the mutual insurance idea with them. On the frontier it was a necessity, for fire was a destructive enemy and no other form of protection from losses was readily available at an affordable price.

"Behind the frailty of man standing alone, the Illinois Mutual Fire Insurance Company places the immeasurable strength of men standing together."

This concept of cooperation, stated in a membership brochure prepared in the early 1900s by Everett N. Tripp of Belvidere, also was the cornerstone for the organization of the Illinois Association of Mutual Insurance Companies.

Speaking at the association's annual meeting in 1950, Harry P. Cooper Jr., secretary of the National Association of Mutual Insurance Companies, noted that Mr. Tripp's slogan might also have read: "Behind the frailty of the company standing alone, the Illinois State Association places the immeasurable strength of Illinois companies standing together."

Nearly three-fourths of a century before the NAMIC secretary made this remark, the mutual insurers in Illinois indeed had decided to stand together—in a state association. Forty-nine delegates met in Pfiffer's Hall, Peoria, on January 20, 1881, to form the Associated County, Township and District Mutual Insurance Companies of Illinois.

Chairman J.H. Eiker had led a committee that structured the first organization, with Levi North serving as the secretary. Elected president at the first meeting was Matthew B. Potter, Kewanee. Meeting expenses came to \$24.15, and each company was assessed \$2.

Those founders could not have dreamed of where this association—made up of farmers who had recently ventured into insurance out of necessity—was headed. They could not have known that it would help sustain member companies through more than a century of the greatest change in the history of mankind.

Mutual insurance was flourishing in Illinois by the time the state association was organized. This type of insurance had been a reality for more than 200 years.

Roots in England

Even a casual student of insurance knows that the roots of mutual fire insurance reached across the ocean to England, where in 1669 the first mutual company was formed in response to the Great London Fire of just three years earlier. The emblem of that organization—a bucket brigade working hand in hand to extinguish a blaze—became the symbol of the mutual concept.

Drawing upon the English company for guidance, Benjamin Franklin organized the first mutual fire insurance company in America in 1752. Neighbors banded together not only to prevent or fight fires, but also to share in the losses with their labor and money.

When the pioneer farmers moved westward in masses, they carried the mutual insurance idea with them. On the frontier it was a necessity, for fire was a destructive enemy and no other form of protection from losses was readily available at an affordable price. The rates of eastern stock companies reflected urban loss experience.

Farm mutuals spread rapidly to New York and progressively westward. In Illinois, with its rich farming potential, the seed of mutual insurance caught hold and flourished in much the same manner, as did the crops of corn. The growth in farming meant a growing need for protection, so by the time the Illinois association was founded more than 100 mutual companies were operating.

Wind Companies Begin

Besides developing a constitution and by-laws, the new Illinois association soon was addressing itself to an obvious need—insurance protection from wind losses. By 1889, the association had been instrumental in getting a law passed permitting the establishment of mutual wind and hail insurance companies for areas known as districts. These could extend beyond the township or county boundaries of a fire mutual. In 1894, Hamel District Mutual

Cyclone and Tornado Insurance Company was organized in Madison and Carthage District Mutual Cyclone Insurance Company was formed in 1879.

In 1896, association delegates voted at the annual meeting to give the association the name it still bears today.

Loss prevention has been a major concern from the origin of IAMIC, and in the early 1900s, attention at annual meetings was focused on such matters as the need for lightning rods, fire extinguishers and grounding for electrical fences, construction of farm buildings with non-combustible materials and the hazards of spontaneous combustion in buildings housing livestock. The need for inspection of property to be insured got early attention.

Another legislative battle was being waged by the association - to allow companies to reinsure a portion of a risk. With a legal cap on the amount of risk a company could assume and no provision for reinsur-

ing the amount beyond the limit, companies were put at a competitive disadvantage. Property values increased rapidly in the early years of the new century.

A number of Illinois farm mutuals organized the United Farm Mutual Reinsurance Company in 1920. A catastrophe-type of reinsurance was provided that reimbursed member companies only after combined losses exceeded a specified amount. However, victory in the battle for approval to reinsure a portion of each risk was yet more than a decade away.

Soon after the beginning of the 20th Century, automobiles in growing numbers chugged across Illinois roads and farm tractors were tilling the soil at a pace never before dreamed of. Mutual auto insurance companies came into being and farm fire mutuals began providing coverage for the tractors and other farm machinery.

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(HISTORY—continued from page 7)

William Jennings Bryan, noted orator and former presidential candidate, appeared in Springfield during the 1917 state convention, and delegates were provided an opportunity to hear him.

Association records from 1920 to 1935 are sparse, but the association did affiliate itself during that period with NAMIC.

In 1936, when an Illinois insurance law went into effect, the farm mutuals were still exempted from many of the requirements that applied to larger carriers and stock companies.

Annual meetings were divided into four sections—one for each class of business: Farm Fire, Advance Premium, Wind and Automobile. The advance premium companies projected losses and charged policyholders a premium at the time the policy was issued; a departure from the early assessment practice—dividing up losses at year-end and assessing each member. Yet, mutuals retained the authority to assess members, a factor that weighed heavily in

the legislature's decision to keep them exempt from some of the financial requirements designed to keep other types of companies from becoming insolvent.

By the late 1930s, a uniform mutual policy was being completed - a single policy form that would replace the multiplicity of differing contracts that had been issued. A board of directors was created in 1939 to assist the officers in the Illinois association's operations.

Changes in 1940s

In 1940, the association had been incorporated in Carroll County, home of secretary H.P. Hostetter. Donald A. Tripp of Belvidere, James T. Wise of Sadorus and Henry Hofferkamp of Mattoon were directors.

In 1945, the "Farm Mutual Standard Policy" was completed.

By the mid 1940s, women had begun to attend annual meetings, so in 1948 the Woman's Auxiliary was established. In 1943,

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a law was enacted that permitted the farm fire mutuals to offer extended peril coverage along with fire and lightning protection.

In 1949, a law promoted by IAM1C went into effect that was to greatly enlarge the scope of small mutuals. The county companies were allowed to write in adjacent counties and township mutuals in contiguous townships. Limits on individual and collective risks were put much higher.

By the time the association had its golden anniversary and convention—its 50th annual in 1953—the farm mutuals were facing a new and formidable challenge, for the winds of change were again blowing at a gale-like force.

Rush to the Cities

Whereas early eras had produced skyrocketing values in property to be insured and all types demand for new coverages, the post-World War II era marked a phenomenal growth in population and thus a proliferation of new buildings. But the growth was to occur in urban areas, while the number of family farms was diminishing. The purchase of property liability insurance tripled between 1945 and 1955, doubled over the following decade and doubled again between 1965 and 1975.

People headed to cities for jobs. The advent of interstate highways and growing mass communication meant more people were demanding convenient, one-stop shopping for all of their basic needs, including insurance. If the small mutuals were to meet policyholder needs, they needed to respond to these demands—to offer a package policy similar to the homeowners coverage being provided by other companies.

Beginning in 1949, Clyde E. Timmons, secretary of Grant Mutual, Hoopston, began spearheading a drive that led to removal of one of the major obstacles to farm mutuals writing a “full-coverage policy”—a prohibition against issuance of a combined fire and wind policy.

Myron L. Cass of Princeton, president in 1950, credited Mr. Timmons and Floyd Brown, of the Farmers and Grange Company

(later Black Hawk Mutual) with leading an effort that resulted in removal of this barrier.

The insurance department was persuaded to approve the issuance of a combined policy after merging with the Rockford District Mutual Tornado Company; Rockford Mutual later became a major writer of wind and liability coverage in combination with the fire coverage of other insurers.

A massive lobbying effort in 1959 led to removal of the final major obstacle, a ban on the extension of liability and other “homeowner” coverages being included in the combined policy. When nearly 300 farm mutual representatives packed the Senate chambers in Springfield in 1959, a Senate committee agreed to report favorably on legislation permitting the extended perils now available.

Responding to the needs brought on by change, the state association began in the 1950s to take on much of the form that it retains today. Regional meetings were initiated in 1957 to bring member companies more directly into the association’s operations. An association emblem was developed that year. Attendance at annual meetings was swelling, hitting a record 436 by the 62nd annual in Peoria in 1965.

One year later, five regions were established, and the fiscal year was changed to Nov. 1 to Oct. 31. Whereas H.L. Kennicott of Lumberman’s Mutual (of the Kemper Group) was secretary during the changing 1950s, Robert L. Lockhart of Fulton and Louis E. Wilhite of Carlinville were secretaries that helped shape the organization during the 1960s and early 1970s.

The 1970s “new look” began with a revision of the association logo and in 1972 the terms of the president, president-elect and vice president were reduced from two years to one. A year later, the number of directors was increased to 15—three from each region—and attendance at the annual meeting had grown to 529.

Change in the association administration and membership became even more pronounced. A full-time executive vice president—something long suggested but never approved because of financial limita-

A massive lobbying effort in 1959 led to removal of the final major obstacle, a ban on the extension of liability and other “homeowner” coverages being included in the combined policy. When nearly 300 farm mutual representatives packed the Senate chambers in Springfield in 1959, a Senate committee agreed to report favorably on legislation permitting the extended perils now available.

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(HISTORY—continued from page 9)

tions—was employed. In 1975, Robert F. Steinke became the first full-time executive vice president and established an office in Decatur. Steinke expanded publications to member companies, called on them, managed finances and organized all association meetings and activities.

Also in 1975, the constitution was amended to permit the non-mutual insurers to become members—a move along with approval in 1972 of taking associate members, designed to boost a sagging membership total caused by the diminishing number of farm mutuals, many of which merged with other companies.

Legislative activity, loss prevention and education continued to be stressed. The emphasis on professionalism intensified in all basic insurance functions—sales, claims, underwriting and office management.

Schools, seminars and other programs to increase the efficiency of officers and employees of member companies got added impetus under the administration of Executive Vice President David E. Ostrem, who assumed that position in 1978. A full-time secretary to the Executive Vice President was also hired.

Under the leadership of President Clifton W. Jacobs Jr. and Ostrem, a committee worked for more than a year planning the events of the 100th anniversary celebra-

tion, with emphasis on the convention.

IAMIC, with the experience and knowledge of its past presidents and the blending with the aggressiveness and dedication of its new leaders, is charting a course for another 125 years of service to our members. Many of the demands are vastly different from 1881, but the basic purpose is still to promote the welfare of member companies and their policyholders. And, as in the early years, the officers, directors and standing committees still shape their efforts toward reaching this goal.

A person who has viewed the experience of the mutual insurance companies from a distance has provided insight as to success of the Illinois mutual companies and their state association. James O'Connor, retired president of *The National Underwriter*, told the 1976 IAMIC convention that with the help of the state association, the mutuals have weathered economic and social upheaval, natural disasters, restrictive laws and regulations and competition because "of the strength of the qualities that sustained them in infancy—neighborly trust and cooperation." Today, as we look back at Mr. O'Connor's comments, they still ring true. Many changes have taken place in our industry, but the core reason for our existence remains intact. ❖



We Are Moving!!

The IAMIC headquarters will be moving in June. Our new address will be 3085 Stevenson Drive, PO Box 3125, Springfield, IL 62708-3125. Our toll-free number will remain the same, 800-694-2642, as will our email address, leadership@iamic.org. However, our phone and fax numbers will change. They will be 217-529-8383 and 217-529-8389, respectively.

The new office is in a great location—at the corner of Stevenson Drive and Dirksen

Parkway, which is just off of Interstate 55. The office will be easier to find, is near great shopping and dining and, most importantly, will be less expensive for us. We will lose some square footage from our current office space, but will have all the amenities we currently have (plus some) at the new building.

We are looking forward to our new office space and hope that you will be able to drop by on your next visit to Springfield. ❖

General Assembly Session Recap

The Illinois General Assembly Spring Session was generally uneventful this year. The legislature came to town in early January with the intention of adjourning in early April. Unfortunately, budget negotiations stood in the way and the legislature did not adjourn until the first week of May. Still, that is weeks (and sometimes months) ahead of a normal year.

The Spring Session was exceptionally quiet this year for our industry. Generally, we might find a few issues that are pressing in the legislature and lobby for or against them. That was not the case in 2006.

The IAMIC Government Relations Committee reviewed over 2,000 separate bills that were introduced in the House and Senate. From that number only, 21 were of interest to us, and nearly all of those bills died in the Rules Committee before even being assigned to a committee.

One bill with which we did get involved was Senate Bill 1911. This bill was amended in the House of Representatives to include language that would change how medical expenses are awarded. The legislation, as amended, awards medical expenses based on the amount billed, rather than on the amount actually paid.

Though the legislation would not initially or directly impact the farm mutual insurers of Illinois, it would most certainly

have affected our liability carriers. The legislation would have had a negative impact on our farm mutual insurers in the end.

Senate Bill 1911 did not pass, however. In fact it died a quiet death in the House Chambers.

Though the legislative session was quiet and the issues few, IAMIC continued to develop relationships with our elected officials and will continue to do so in the weeks and months ahead. To learn more about our advocacy plans for the future, see page 14.

We would like to offer our sincere thanks to the Government Relations Committee members for their hard work and dedicated service to the association and industry. The members of the 2006 Government Relations Committee are: **David Campbell**, Chairman, Magnolia Evans Mutual, **Mike Davis**, Forrester Mutual, **Rick Etheridge**, United Mutual, **Harry Fehrenbacher**, Heartland Mutual, **Megan Heeg**, Forrester Mutual, **Dorothy Henderson**, Grinnell Mutual Reinsurance, **Brent Larsen**, Grinnell Mutual Reinsurance and **Joe Reid**, Hamlet Mutual. If you are interested in getting involved in the Government Relations Committee, contact the IAMIC office or complete and return the form on page 25. ❖



Educational Claims Scholarship Presented

Milissa Weber of **Heartland Mutual Insurance Company**, Newton, was awarded the third annual David L. King Educational Claims Scholarship. This scholarship program is designed to benefit members of IAMIC who are looking to further their professional development in the area of claims.

The David L. King Educational Claims Scholarship was named after David King, an

IAMIC member who believed strongly in education. He was a great friend to our industry and was a frequent speaker and writer of claims articles both at the state and national levels.

Congratulations, Milissa on being honored with this scholarship for your desire and determination to continue your claims education. ❖

IAMIC Announces New Member Benefit: **The Lautum Money Market Savings Fund through Illinois National Bank**

The Illinois Association of Mutual Insurance Companies in collaboration with Illinois National Bank is pleased to announce a new IAMIC member benefit, the Lautum Money Market Savings Fund. This new fund offers IAMIC members an opportunity to keep their reserve funds liquid and at the same time earn a very competitive interest rate.

This new bank account offers members everything they are looking for in a banking relationship: safety, liquidity and a high yield all combined with excellent customer service.

Who is Illinois National Bank?

Illinois National Bank (INB) is based in Springfield and is the largest branch and ATM network in Sangamon County. It is a locally owned full-service financial institution with more than 40 local owners and investors. INB also operates a full-service, state of the art data processing, lock box, and remittance center. INB has assets in excess of \$400 millions dollars.

What is the rate?

The rate on the account is a floating rate, 10 basis points under the Fed Funds rate. Currently the Fed Funds rate is 4.75%, so the rate on this account is 4.65%. As the Fed Funds rate increases, so will this rate.

Who is eligible?

Each member of the association is eligible to participate in the new fund, and will have their own account.

Is there a charge for this account?

No, there is no monthly service charge or fee on this account.

Can I write checks on this account?

No, this is a Money Market Savings account and does not have check writing ability. Funds can be withdrawn from this account up to four times per month.

How do I open an account?

To open an account, contact Peter Graham, Assistant Vice President of Illinois National Bank at 217-747-5531 or pgraham@illinoisnationalbank.com. Pete will need to collect some basic information on the company and the signers on the account.

This program will be a great benefit to our members – high yields on your deposits, safety, liquidity and excellent customer service. We hope that your company will become one of the first to take advantage of this new member benefit. Should you have any questions, please contact the IAMIC office at 800-694-2642 or leadership@iamic.org. ❖

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2006 Insurance Industry Day at the Capitol

Our thanks to the following members for participating in the Legislative Day!

Jack Baylor	Bradford Victor-Adams Mutual Insurance Co.
Leonard Blick	Svea Mutual Insurance Company
David Campbell, PFMM	Magnolia Evans Mutual Insurance Company
Rebekah Deters	Home Farmers Mutual Insurance Company
Harry Fehrenbacher	Heartland Mutual Insurance Company
Bev Fick, PFMM	Bradford Victor-Adams Mutual Insurance Co.
David Fozard	Prairieland Mutual Insurance Company
Megan Heeg	Forreston Mutual Insurance Company
Dorothy Henderson	Grinnell Mutual Reinsurance Company
Bob Jeckel, LUTCF	Frontier Mutual Insurance Company
Roger Needham AIC, PCLS, AIS, PFMM	Forreston Mutual Insurance Company
Ronette Payne	Frontier Mutual Insurance Company
Kelly Reagan-Robery	Bradford Victor-Adams Mutual Insurance Co.
Joe Reid CPCU, ARM	Hamlet Mutual Insurance Company
Doug Sullivan CIC, PFMM	Svea Mutual Insurance Company
Cynthia Theis PFMM	Kane County Mutual Insurance Company
Dan Welty	Bradford Victor-Adams Mutual Insurance Co.
Ronald Wiebusch, PFMM	Randolph Mutual Insurance Company
James Wright	Industry Mutual Insurance Company
Sandra Wulf	Illinois Association of Mutual Insurance Co.



Strategic Planning Goals Update

At the December 2005 Board Retreat, several goals were identified to help move the association forward. Below is an update on the status of two of these goals.

Join us for the New Manager's Meeting

June 7, 2006
10:00 a.m. – 3:00 p.m.
IAMIC Office, Springfield

Have you been in mutual management for five years or less? If so, please make plans today to join us to discuss current issues and to get to know others new to the industry.

As part of the program, we will discuss:

- Adjusting, Inspections and Underwriting
- Marketing & Agency Relationships
- IAMIC Overview
- The IL Division of Insurance
- Reinsurance, Financial Ratios & Mutual Governance

Goal: To increase awareness with mutual insurance policy makers and improve the effectiveness of our advocacy.

A Government Relations Audit was performed in early 2006 and suggestions made to the Board for improvements to our advocacy efforts.

At their April meeting, the board of directors approved the following:

- IAMIC will hold at least 6 "in-district" meetings per year
- The Farm Mutual Political Action Committee (FMPAC) will be funded from 6% (instead of 3%, as is the case now) of our membership dues
- IAMIC will "spend down" some of the balance that is currently in our FMPAC account.
- IAMIC officers will continue to meet with House and Senate Insurance Committee staffers at least annually.
- IAMIC officers will continue to meet with Division of Insurance executives at least annually.
- IAMIC will continue to participate in the Insurance Industry Legislative Day.
- IAMIC will send the President, Chairman and Chairman-Elect to the NAMIC Congressional Contacts Program.
- The registration fee for all IAMIC Board members will be paid to attend the Insurance Industry Legislative Day.

The "in-district" meetings mentioned above will start this summer and will be held with Sen. Bill Haine, Rep. Bill Mitchell, Rep. Frank Mautino, Sen. Todd Sieben and Sen. Mike Jacobs.

Goal: To enhance the effectiveness of our programs

At their April meeting, the Board approved the following:

- To drive members to the IAMIC website, www.iamic.org, seminar coupons will be placed on the site.
- Member companies opting to receive the Lautum News electronically will continue to receive it as part of their membership dues. Those members who elect to receive it in paper format will be charged an additional subscription fee.
- With regard to our education programming, the Regional Meetings will be redesigned to deliver mutual director-specific education and the meetings will be reduced from three to two meetings. In light of the pending programming changes to the Regional Meetings, the Director's School has been cancelled for 2006.
- The 2007 Convention will be formatted as it is for 2006.
- The 2007 Claims and Underwriting Seminars will be combined.
- The Manager's Retreat will be educational but will have a "retreat" aspect to it as well (see the next page for more information).
- The New Manager's Meeting will continue, as will the Virtual Meetings, and if there is interest on the part of other states, the Joint Meeting (ex: Mutual Crossroads Conference) will also continue.

For more information on these goals and strategies, please contact the IAMIC office at leadership@iamic.org. ❖

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Rick Terrones

Putting the “Retreat” Back into the Manager’s Retreat

If you have attended the Manager’s Retreat in the past, you might have chuckled at the thought of it being an actual “Retreat”. With all of the fantastic education programming that we had for our mutual managers, there was little time to actually collect your thoughts and rejuvenate your “mutual” spirit. Yes, attendees were always well educated at the Manager’s Retreat, but we may have been missing the mark a bit.

That will change with the 2006 Manager’s Retreat, scheduled for October 17-

18 at the Oak Terrace Resort in Pana. The 2006 Manager’s Retreat will still bring outstanding educational opportunities to our managers, but we will infuse some down time and networking opportunities that may have been missing in the past.

Details on the agenda and other events will be out soon. For now, we ask that you mark October 17 and 18 on your calendar and plan to attend the Manager’s Retreat. We’re looking forward to seeing you there! ❖



Congressional Contacts Program

Members of the Illinois Association of Mutual Insurance Companies recently ventured to our nation's capitol to learn about the important insurance issues pending before Congress and to visit with their elected officials.

IAMIC thanks each participant and their company for their commitment to the association, NAMIC and the Congressional Contacts Program.

Getting involved in the legislative process whether that means traveling to Washington, Springfield or across town to meet your elected official is vital. We applaud all of your efforts to make a difference for our industry!

2006 Congressional Contacts Participants

Jack Baylor	<i>Bradford Victor-Adams Mutual Insurance Company</i>
David Campbell, PFMM	<i>Magnolia Evans Mutual Insurance Company</i>
Harry Fehrenbacher	<i>Heartland Mutual Insurance Company</i>
Megan Heeg	<i>Forreston Mutual Insurance Company</i>
Bob Jeckel, LUTCF	<i>Frontier Mutual Insurance Company</i>
Doug Sullivan, CIC, PFMM	<i>Svea Mutual Insurance Company</i>
Sandra Wulf, CAE, IOM	<i>Illinois Association of Mutual Insurance Companies</i>

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Director Down the Road

IAMIC is celebrating its 125th anniversary in 2006. This means that IAMIC has always been there as a resource for anyone who is reading this article. As with anything that has always been there, we often take it for granted. With this thought in mind, I asked Sharon Flota, a veteran insurance professional associated with Jefferson County Mutual, what IAMIC means to her mutual and she contributed the following:

"IAMIC is an active "member" of Jefferson County Mutual through education, advocacy and interaction. They provide educational opportunities to each mutual through seminars held throughout the state, multiple classes offered at convention and more recently, by offering the virtual meetings. The range of topics include proper mutual growth, marketing plans, investments, legislative problems and the role of the board of directors in a mutual just to mention a few."

"Another service provided to our mutual is IAMIC's aggressive role as our advocate in Springfield. Their understanding of the legislative process and its effect on our mutual keep us one step ahead of laws that might adversely affect us", said Flota.

"The access to IAMIC by telephone in times when no convention or seminar is available is also a very positive attribute. There are times when we have needed answers and everyone we have contacted at IAMIC has been very eager to help with any question we might have."

Flota continued, "It is possible that the most advantageous service provided by IAMIC is the opportunity it gives the mutual to have access to other mutuals. The discussions at each seminar and educational opportunity at convention serves to rejuvenate us so that we go back home and apply what we have learned to help us provide better service."

"IAMIC definitely has been and will continue to be a positive influence on Jefferson County Mutual", said Flota.

Cara Ham, a mutual manager who has come into the insurance industry in the last few years, offered her perspective on how IAMIC has contributed to her ability to adjust to and learn how to effectively manage a mutual insurance company.

"IAMIC has been an invaluable source to me as someone who had no experience in the insurance industry. From the beginning, it has been a source to turn to for advice in everyday management of a mutual office, for training in leadership techniques, and for providing networking opportunities. Recently, IAMIC has begun hosting virtual meetings which are very convenient for me personally, as I get the benefits of the information provided without having to take time away from the office."

Ham continued, "The recently upgraded website has also become an important tool for our company, providing online access to newsletters, IAMIC event schedules and other IAMIC members via the message board."

All members must realize the importance and value of the benefits provided by this association and the void that would be left without its services. Each of us must strive to contribute our share, whether by serving on the board or committees or by taking advantage of the opportunities that IAMIC makes available to our farm mutual companies. It is the membership's responsibility to ensure that IAMIC is able to be there for our industry for the next 125 years. ❖

By: Marion Kiefer, Jefferson County Mutual Insurance Company Public Relations Committee Member

"IAMIC has been an invaluable source to me as someone who had no experience in the insurance industry. From the beginning, it has been a source to turn to for advice in everyday management of a mutual office, for training in leadership techniques, and for providing networking opportunities."

— Cara Ham

Volunteer Opportunities

“No one is useless in this world who lightens the burden of it to anyone else.”
– Charles Dickens



The quote at the right reminds us that being involved in the association lightens the burden for us all. As a member-driven association, we depend on the time and energy of our volunteers; we need your enthusiasm, knowledge and willingness to help to continue to make the association effective.

Please review the list of committees below and let us know if you are interested in sharing your talents.

Board of Directors

The board governs the operations of the association. Directors serve for three year terms.

Convention Committee

The Convention Committee plans the Annual Convention.

Education Committee

The purpose of the committee is to plan education programs that will meet the needs of the members. The committee is responsible for the education content of the Claims Seminar, Regional Meetings, Underwriting Seminar, Convention and Manager’s Retreat.

Forms Committee

The purpose of the Forms Committee is to oversee the AAIS Forms Affiliation Program and serve as the liaison between affiliated members and AAIS.

Government Relations Committee

This committee is responsible for guiding the course of the IAMIC government affairs through counsel with the president.

Public Relations Committee

This committee promotes the activities and services available to member companies by providing communication support to the association. ❖

I am interested in getting involved in the following committees (please mark all that apply):

- | | |
|---|---|
| <input type="checkbox"/> Board of Directors | <input type="checkbox"/> Government Relations Committee |
| <input type="checkbox"/> Budget Committee | <input type="checkbox"/> Internet Committee |
| <input type="checkbox"/> Convention Committee | <input type="checkbox"/> Investment Committee |
| <input type="checkbox"/> Education Committee | <input type="checkbox"/> Public Relations Committee |
| <input type="checkbox"/> Forms Committee | |

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Company _____

Phone _____ Fax _____

Email _____



Please complete and return this form to:
Illinois Association of Mutual Insurance Companies
PO Box 3125, Springfield, IL 62708-3125

Any questions? Please call 800-694-2642.

Board in Review

The IAMIC Board of Directors met April 18, 2006. The following board members were present: **Chairman Harry Fehrenbacher, Chairman-Elect David Campbell, Vice Chairman Roger Needham, Secretary/Treasurer Ronette Payne and Directors Tricia Mickley, Jim Wright, Becky Deters and Bill Peck.** Also present was IAMIC **President Sandra Wulf.** Absent from the meeting were **Joe Reid and Steve Prosser.** **Sara Phelan and Pete Graham** of Illinois National Bank were guests.

Lautum Money Market Savings Fund

The Board listened to the proposal from Illinois National Bank regarding the Lautum Money Market Savings Fund and approved offering this program to the membership. For details on the program, see page 12.

Office Lease

The Board approved the move for the IAMIC office to 3085 Stevenson Drive, Suite 304B, PO Box 3125, Springfield, IL 62708-3125. The IAMIC office phone will be 217-529-8383, fax will be 217-529-8388 and our toll-free phone line will remain 800-694-2642. Our email and web addresses will remain leadership@iamic.org and www.iamic.org, respectively.

Farm Mutual Task Force

The board approved disbanding the Farm Mutual Task Force.

Reid Resignation

The board voted not to accept the resignation of director Joe Reid.

New Members

The board approved the membership applications for National Catastrophe Adjusters and Agency Insurance Services U.S.

Mica Cooper
Agency Insurance Services U.S.
812 S. Pike, Ste. E
Bolivar, MO 65613
P: 417-326-3011 F: 413-304-6111
E: mica.cooper@aisus.com

Mike Ling
National Catastrophe Adjusters
6963 Hillside Court
Indianapolis, IN 46250
800-968-4456 F: 888-871-5285
E: miling@ncagr.com

President's Evaluation & Compensation Process

The board reviewed and approved changes to the process by which the President's performance is evaluated and compensation is determined.

Bylaw Amendments

The board approved presenting to the membership, changes to the IAMIC Bylaws concerning the sections on the NAMIC Advisory Council and Education Committee. See page 20 for a full description of the proposed bylaw changes.

Strategic Planning Goals

The board reviewed the goals from the 2005 Board Retreat and determined the course of action to achieve the goals. See page 14 for an update. ❖



IAMIC Polo Shirts For Sale

To generate funds for our Farm Mutual Political Action Committee, we will sell polo shirts at the annual convention. The high quality shirts come in blue or red and run for \$25 for sizes medium to extra large and \$27 for double XL.

To order your polo shirt, please contact the IAMIC office at 800-694-2642 or leadership@iamic.org.

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Eric (Rick) Grenzebach
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Notice of Proposed Bylaw Changes

The IAMIC Board of Directors recommends the following amendments to the IAMIC Bylaws. Please note that any language that is underlined will be added. If it is stricken through, it will be removed.

Amendment One

Article VII – Committees

e) **Other Committees.** The Chairman may appoint such other committees as the Chairman, Executive Committee or the Board shall deem appropriate to the governance of the Association.

Unless otherwise provided herein, a Committee shall continue as such until the next annual meeting. The Chairman may fill a vacancy on any Committee if a method for filling any such vacancy is not otherwise provided herein. Each Committee may adopt rules for its own governance not inconsistent with these Bylaws or rules adopted by the Board. Authority of a Committee may be exercised without a meeting if an action taken by the Committee is signed by all Committee members. The ~~chairman-elect~~ president of the Association shall serve as the representative to the National Association of Mutual Insurance Companies (NAMIC). In the event the ~~chairman-elect~~ president is unable or unwilling to serve in such capacity, then the Chairman shall appoint an alternate. Committee members shall not be entitled to receive compensation for their services, but shall be entitled to reimbursement for expenses reasonably incurred on behalf of the Association.

Reasoning

NAMIC invites a member of each state association to serve on the NAMIC Advisory

Council. In the past this role has been filled by the IAMIC Chairman or Chairman-Elect. As the individuals that hold these positions change each year, the IAMIC Board of Directors proposes changing the IAMIC representative to the Advisory Committee to the President so that we might have continuity in our representation to NAMIC.

Amendment Two

Article VII – Committees

d) **Education.** There shall be an Education Committee responsible for the education programming of the association. The Chairman-Elect shall select the Committee Chairman for the following term. ~~The committee will have Claims Education and Underwriting Education Sub-Committees. Chairmen of these sub-committees will be selected by the Education Committee Chairman.~~

Reasoning

This amendment should be made so that the Bylaws are not overly restrictive in the operations of the association's Education Committee. Removing the language will allow us to have an Education Committee that is united in coordinating and producing all education programs for IAMIC.

These amendments will be presented to the membership at the 2006 IAMIC Annual Meeting on Monday, August 21, 2006 at the IAMIC Annual Convention. The event will be held at the Crowne Plaza in Springfield.

Please contact the IAMIC office at 800-694-2642 or leadership@iamic.org with any questions. ❖



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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.

Robert Meier Scholarship Presented

David Simon of Prairie View, Illinois was selected as the 2006 recipient of the Robert Meier Scholarship.

Mr. Simon is a senior at the Katie School of Insurance at Illinois State University in Normal. He is a double major, majoring in Finance and Insurance. He maintains a 3.0 grade point average, is a member of the Financial Management Association, Gamma Iota Sigma insurance fraternity, and Toastmasters and works at the Katie Insurance School.

The Robert Meier Scholarship, named for former IAMIC Chairman Bob Meier, is awarded annually to a student at the Katie School to help them further their studies in the field of insurance.

We are able to provide this scholarship through the generous donations of our member companies. If you are interested in learning more or in donating to the scholarship, please contact the IAMIC office at leadership@iamic.org or 800-694-2642. ❖

Technology Corner

Disaster Recovery – How's Your Plan?

By: Verlin Scheer,
North Star Mutual Insurance
Company, Minnesota

A recent survey states that 78% of us are not prepared to handle a computing disruption to our business.

The Midwest has been hit time and again this spring with storms – tornados, hail, lightning – all of which can put your company at risk. Though disaster planning is a topic that we generally do not discuss, it is imperative for the survival of our companies. Our mutuals might be small compared to larger enterprises, but we still have data and infrastructure we need to protect. Because of our size you might say that all of our eggs are in one basket. We do not have branch offices or parent companies.

Analyze your business, how long could you effectively operate without your computer system, much less without your building? We need to protect ourselves from power outages, viruses, security breaches, hazardous material penetration, fires, floods, tornadoes and even terrorist attacks. Take some time to identify your vulnerabilities. I think you will be surprised. In looking at our company, we had a number of

vulnerabilities that surprised us as we get complacent in our daily environment and it is easy to overlook the obvious.

One of our most prevalent daily concerns is probably that of hacker penetration. They can not only shut down your computer system but also expose you to the theft of confidential information. Even though we think we are doing a good job of closing the holes it may be a good idea to have an external audit done to check your vulnerabilities. These audits are not that expensive. We just recently had an audit completed that showed us some surprises in our network, nothing critical, but nonetheless, it was nice to get these areas of concern pointed out to us and get them closed.

I am hopeful that everyone has a plan in place that backs up your data. Most servers can be ordered with some form of RAID (redundant arrays of independent disk) technology that is a very simple way to protect you against a very common disk failure. It is relatively inexpensive, but it does not protect you against viruses or other physical damages. Backup systems such as tape or DVD are excellent ways to protect your data and move it offsite. Data replication is another way that also provides you with a redundant server in the event of a main server crash. It will allow you to keep processing without skipping a beat. Costs are a little higher with replication, but it is worth checking out.

Weather patterns, world events and government regulations have changed our way of looking at disaster recovery. It is no longer easy to overlook. A recent survey states that 78% of us are not prepared to handle a computing disruption to our business.

A key to risk analysis is that it's not always about full-blown system failures; even small problems can have significant consequences. After all, we are all in the insurance business, shouldn't we be concerned about protecting ourselves, too? ❖

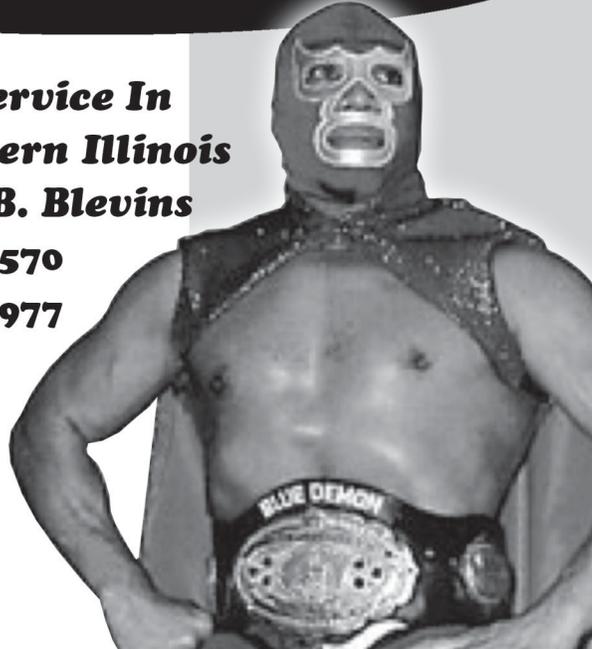


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Mutual News

Obituaries

- **Bob Curtis**, President of the Board of Directors for **Carthage Mutual Insurance Company**, recently passed away. Mr. Curtis devoted more than 30 years of service to Carthage Mutual and Harmony Mutual as a director.
- **Walt Darling**, former President of **Rockford Mutual Insurance Company** recently passed away. Mr. Darling is a past recipient of the Lautum Award, NAMIC Merit Award and NAMIC Service Award.
- **Norma Krenz**, wife of former IAMIC Chairman **Roger Krenz**, recently passed away. The Krenz's were affiliated with **Rockford Mutual**, **Mendota Mutual** and **Bradford Victor-Adams Mutual**.

Celebrations

- **Enfield Farmers Mutual Insurance Company** recently announced that their Secretary-Treasurer, **Judy York**, retired this Spring. Judy has been with the mutual since 1973, has served as IAMIC Chairman, and on numerous IAMIC committees. Judy will continue to serve the mutual as a director/agent.

Announcements

- **Enfield Farmers Mutual Insurance Company** has announced that **Rebecca "Becky" Venable** has been named the Secretary-Treasurer.

Career Opportunities

Manager Trainee Position

Property/casualty insurance company with over a century of service to policyholders is seeking a dedicated/motivated/detail-oriented individual to learn the operation from the ground up – policy analysis, policy processing, property survey, marketing, claims adjusting, underwriting risks and fiscal management. Bachelor's Degree in business or related field; excellent math and accounting skills; excellent verbal and written communication skills; excellent computer skills. Reliable transportation required. Construction knowledge and IL P/C license a plus. The right individual will be considered for the company manager position after demonstrating the required skills and abilities. Salary based on experience. Resume must include three business references, salary history and be mailed by June 12 to: Manager, Heartland Mutual Insurance Company, 1112 Mascoutah Avenue, Belleville, IL 62220. ❖

Adjuster

Responsible for handling property claims including coverage determination, on-site investigation and evaluation of the loss, negotiation and settlement resolution. As workload permits, may conduct on-site field inspections determining building values, making recommendations of risk acceptability, identifying hazards and recommending appropriate corresponding corrective action. Personal contact and interpersonal skills are emphasized. No supervisory responsibilities are involved. Bachelor's degree (B.A.) from four-year college or university; or two years related experience and/or training; or equivalent combination of education and experience. Prefer two years minimum claims adjusting experience. Note: As part of GMRC's employment process, the successful candidate is required to satisfactorily complete a background and reference check. Applicants with disabilities should advise the Human Resources Department at the time of application if special accommodations are needed. Grinnell Mutual Reinsurance Company is an equal opportunity employer. Resumes should be sent to Karen Richards, Grinnell Mutual Reinsurance Company, Hwy 146, Grinnell, IA 50112 or emailed to hresources@gmrc.com. ❖



Mutual Insurance... It's All About Community

The second installment of IAMIC's member marketing plan is now complete. This plan is designed to help our farm mutual members promote themselves to current and future policyholders, with the goal of adding to a mutual's policyholder count. The marketing plan is focused on reaching out to farmers and homeowners in rural and small town areas of Illinois.

The marketing materials provided to IAMIC members include brochures, newspaper ads, radio ads, posters, press releases, etc., all of which can be personalized by a member mutual.

Someone once said that the mutual companies of Illinois are one of the best-kept secrets around. The marketing plan that IAMIC is providing to the member mutuals will seek to get the word out by effectively promoting all that the mutuals of Illinois have to offer.

To learn more about the marketing plan, contact the IAMIC office at 800-694-2642 or visit www.iamic.org. ❖

Director to Director

What responsibilities do your directors have in serving your mutual?



Mark Atherton

Mark Atherton
Mendota Mutual
Insurance Company

My responsibilities as a director are to set policy for the company and make sure they're carried out. We need to look out for our policy-

holders and make sure that they are given the best deal possible without jeopardizing the company in any way. We hire personnel for the office and oversee and direct them. Other responsibilities would be attending as many meetings and seminars and conventions as possible to keep up with the ongoing changes in the industry.



Leonard Blick

Leonard Blick
Svea Mutual
Insurance Company

Our directors have many responsibilities in serving our mutual. First of all, we were elected by our policyholders to represent them in the

affairs of our mutual. We are responsible to our mutual and our policyholders to act in an ethical and prudent manner in directing and making sound financial decisions that will lead to the success of our mutual.

We, as directors, have the responsibility of attending all board meetings, committee meetings and annual policyholder meetings. We need to recognize any possible conflicts of interest involving a board member or members and take the appropriate action to resolve the issue.

We have a responsibility to our mutual to attend IAMIC and NAMIC educational meetings, seminars, conventions and legislative contacts programs. We must provide for periodic review of our by-laws, strategic planning, disaster planning and our goals and objectives.

We have the responsibility of providing direction to our manager, but allow him to manage the day-to-day operation of our mutual.

The list of responsibilities of our directors could go on and on, but the end result is to serve our mutual to the best of our ability.

Leland Schaal

Wilberton Mutual Insurance Company

I think first and foremost, you have to believe in the Mutual. By believing, you give the general public the outward appearance that you have a product and a service that you are proud of. A trusted name in insurance.

By being a director, we need to make a commitment to attend all board meetings if at all possible, to be briefed on all matters brought before the directors and act on those that are in the best interest of the mutual. Also, attending regional meetings tends to give insights on subjects that are beneficial for future use.

We have managers and assistants that do a great job in day-to-day operations and also plan for future growth. But if we as directors don't take growth and profit seriously in our planning, then the manager's labors are in vain. ❖

"I think first and foremost, you have to believe in the Mutual."

—Leland Schaal

IAMIC 2006 Calendar of Events

LAUTUMnews

Second Quarter, 2006
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June	7	New Manager's Meeting	IAMIC Office, Springfield
	20	IAMIC Board Meeting	IAMIC Office, Springfield
July	4	Holiday – IAMIC Office closed	
	11	Virtual Meeting – Management Module	
August	8	IAMIC Board Meeting	IAMIC Office, Springfield
	20-22	Annual Convention	Crowne Plaza, Springfield
September	12	Virtual Meeting – Director Module	
October	17-18	Manager's Retreat (New Location!)	Oak Terrace Resort, Pana
	31	IAMIC Board Meeting	IAMIC Office, Springfield
December	6-7	IAMIC Board Orientation, Retreat & Meeting	Location TBA



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Annual Convention

Our Annual Convention planning is in full swing now that the spring seminars and Legislative Session are behind us.

The convention schedule is detailed in the enclosed registration packet and I am confident that you will find that we have kept the same look and feel of the convention and not sacrificed any of the quality. The challenge for us is to plan an exceptional event and bring you there. We are hopeful that by shortening the convention - but not losing any of the quality - that it will be easier for you to fit the Convention into your schedule.

The Crowne Plaza is a beautiful property, one that we are confident that you will enjoy. The challenge for us is getting you to stay there and not somewhere else. When we contract with a hotel for an event, we do so with the understanding that we will use X-number of rooms and have X-amount of banquet sales. The hotel offers us a contract with the understanding that we will meet our requested numbers for hotel rooms and banquet sales. We then price our convention accordingly.

When we have guests stay somewhere other than the Crowne Plaza, the income that is generated for the hotel is decreased. This decrease hurts not only the hotel, but also IAMIC. For every room that we have blocked, but do not sell, we will be penal-

ized. This penalty can be quite substantial. The trade off is that if we are to have a sufficient number of rooms available for our guests, we must set the block as to what we expect to be used. When the number of rooms drops below this expected number, the association is penalized.

Years ago, this situation with room pick-ups was not an issue. Since the events of 9/11 and a tightening market for the hoteliers, nearly all hotels have instituted several provisions in their contracts that hold the groups they service more accountable. We are asking for your help in living up to our contract obligations.

If we have members choose to stay somewhere other than the Crowne Plaza, we will be forced to make the choice of reducing the number of blocked rooms (and thus take the chance that you will not have a place to stay) and/or increase the convention registration fee. Neither choice is one we want to make. We are counting on all convention attendees to help in this effort. Please help us do our part.

We will celebrate the 125th Anniversary of the association at the Convention. The programming, entertainment and networking opportunities that we have lined up promise to be exceptional. Please make plans today to join us at the Convention this year. We look forward to seeing you there! ❖



We will celebrate the 125th Anniversary of the association at the Convention. The programming, entertainment and networking opportunities that we have lined up promise to be exceptional.

(CHAIRMAN'S MESSAGE – continued from page 2)

The focus of IAMIC activities over the next weeks will be on preparation for the annual convention. Since this is the 125th convention of our association, I encourage you to make an effort to attend. Registration information is included in this issue of the LAUTUM. The format of the convention has been changed from what you have grown accustomed to over the past years, but all the necessary parts are there: education, relationship building, continuing education credits, entertainment, and an opportunity for you to contribute to this mutual effort. Farm mutual employees and directors have worked for 125 years to create an association and an environment to foster the success of farm mutual insurance companies. Let's continue to build on that effort. ❖



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