

LAUTUM *news*



Also **INSIDE**

- Executive Director Named
- New PFMMs
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Chairman's Message

David Campbell
Magnolia Evans Mutual Insurance Company

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In September, after the announced resignation of President Wulf (effective September 30, 2006), a search committee was formed. An ad was published on websites and in the Springfield paper seeking an executive director. The search committee also contacted association management firms for proposals for consideration. After reviewing over 100 resumes and conducting interviews, the search committee presented four candidates to be interviewed at the board of directors meeting on October 26, 2006 along with one management firm proposal. At this meeting, the board of directors voted to offer the executive director position to Jacqueline Rakers, PFMM. Ms. Rakers accepted the position on October 27 and started her position as executive director of IAMIC on December 1.

The executive director title will officially replace the President title upon approval of a change in the by-laws. This change will better reflect the duties and responsibilities of the position. I express a great deal of gratitude to my fellow search committee members for all of the time and consideration spent during the past weeks reviewing resumes and conducting interviews.

The Budget Committee reviewed all expenses and income lines in order to present a balanced budget to the board of directors for approval. Changes and adjustments were made, as needed, in order for the

association to continue bringing services, programs, and products that you as an IAMIC member value. The board of directors approved a budget for fiscal year 2006-2007 at the October 26, 2006 board meeting. This budget was approved without a change in the dues formula. In addition the budget provides an increase in funding of the FMPAC from 3% to 6% of dues paid. It is a fiscally-responsible budget that should safeguard the surplus of the association without compromising membership value.

The *LAUTUM News* is currently available in paper and electronic format. Though this is a duplication of distribution, the board has decided to continue with both formats with a fee being accessed on the annual dues statement for those members choosing to continue receiving it in the paper format.

As dues are necessary to bring products and services to the membership, and a balanced budget is necessary to bring financial stability to an organization, it is member involvement that brings an organization to life. By participating in IAMIC events and programs, you can be assured of bringing life to your organization.

Although the committees for 2006-2007 did not take effect until November 1, member volunteers of those committees were already hard at work planning education programs and taking action on legislative activity. I appreciate the dedication each volunteer gives to IAMIC. One way to show your appreciation to your fellow members who unselfishly give of their time is to become involved yourself. ❖



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August 21, 2006

GREETINGS

As Governor of the State of Illinois, I am pleased to congratulate the Illinois Association of Mutual Insurance Companies as you celebrate your 125th Anniversary.

For well over a century, your organization has been committed to providing valuable services to your members to ensure that they are educated in the challenges of the 21st Century. I commend the dedication you have displayed over the years to the growth and development to the mutual industry. With that said, this is indeed a great milestone in your organization's history. Your great longevity can only be attributed to your ongoing perseverance, and your strong commitment to assisting those in need.

On behalf of the citizens of Illinois, I offer my best wishes for an enjoyable and memorable occasion.

Sincerely,

Rod R. Blagojevich
 Governor



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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 2007 David L. King Educational Claims Scholarship, please complete the application below and return it to the IAMIC Office at PO Box 3125, Springfield, IL 62708-3125 or fax it to 217-529-8388. You may also apply for the scholarship at www.iamic.org.

Applications are due by February 1, 2007. The 2007 Scholarship will be valid from March 1, 2007 to February 28, 2008. ❖

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.

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Rakers Named New IAMIC Executive Director

Jackie Rakers is the newly appointed Executive Director for the Illinois Association of Mutual Insurance Companies (IAMIC), effective December 1, 2006.

Many of you might recognize the familiar face, as Jackie has been an active volunteer with IAMIC through her association as the Manager of Nokomis Farmers Mutual Insurance Company (NFMIC) in Nokomis, IL where she served from 1995 - 2006.

Jackie recently received the designation of the Professional Farm Mutual Manager from the National Association of Mutual Insurance Companies after successfully completing numerous training seminars (see related story, page 9).

While under her leadership, NFMIC received the distinguished Company of Achievement Award in 2001.

During her involvement with IAMIC,

she served as a member of the Board of Directors for three years, chaired the Public Relations Committee for two years, served as a committee member for several years prior and in August was selected the Impact Society Chairman. In addition, Jackie has served on the Forms, Nominating, and Convention Committees.

Jackie is also active in her local community where she has served as a Township Board Member for the past 8 years. Jackie received the Woman of Achievement Award in 2001 for her work within the community.

Jackie lives in Ohlman, IL with her husband Dave and children Kelsey, Ben and Maggie.

We welcome Jackie to the position of Executive Director and are excited for what her service as staff will bring to the mutual insurance industry and for IAMIC. ❖



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IAMIC Marketing Materials

Recently all IAMIC Member Mutual Companies were mailed the fourth quarter marketing materials. This installment completes our first year of providing marketing ideas to our member companies and we are pleased with the response we have received.

The marketing plan calls for IAMIC to provide quarterly marketing materials to the members to help them promote mutuality with their agents and insureds. We have developed professional brochures, posters, radio, newspaper and billboard ads for your use. To view them, log onto www.iamic.org and enter the Members Only section.

We hope that you have been able to utilize the materials over the past year. If you have not, we strongly encourage you to put them to work for you. ❖



2007 Property Loss Adjustment Fundamentals School

Presented jointly by

**The Illinois Association of Mutual Insurance Companies
and
The National Association of Mutual Insurance Companies**

**February 6-8, 2007
Hilton Hotel, Springfield, Illinois**

IAMIC will once again join with NAMIC to present an exceptional educational program. This time around it is the Property Loss Adjustment Fundamentals School. Attendees will be presented with topics including:

- Adjuster's Duties & Responsibilities / Bad Faith;
- The Policy;
- The Adjusting Process and Tools for the Adjusters;
- Communication & Documentation; Claims Forms;
- Measurement of Loss; Appraisal Clause;
- Denying a claim the correct way;
- Taking written and recorded statements;
- How to use experts efficiently;
- Evaluating Storm Damage to Roofing Materials;
- Fraud and Misrepresentation;
- Subrogation, and;
- Case Studies / Roundtables.

Registration forms will be sent to the membership soon. Please keep an eye out and make plans to join us on February 6-8 in Springfield. ❖

Etta Mae Credi Recognized

In recognition of her service to the insurance industry, IAMIC recently recognized Etta Mae Credi with a Certificate of Gratitude.

Ms. Credi has been with the Illinois Division of Insurance for more than fifty years and has shown great dedication, a commitment to excellence and a devotion to the mutual insurance industry.

We congratulate Ms. Credi on a successful career with the Division of Insurance and thank her for her support and commitment to our industry. ❖

Mutual News

Announcements

- **Frontier Mutual Insurance Company** has announced that they have merged with **North Palmyra Mutual Insurance Company**, effective October 1, 2006. The company will operate under the name of Frontier Mutual Insurance Company and will be located in Lincoln.
- **Forreston Mutual Insurance Company** has announced that they have merged with **Industry Mutual Insurance Company**, effective November 1, 2006. The company will operate under the name of Forreston Mutual Insurance Company and will be located in Forreston. ❖

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Illinois Insurance Executives Receive Professional Farm Mutual Manager Certification

Lyle Bruning, Assistant Manager of Town & Country Mutual Insurance Company in Pecatonica; Rebekah Deters, Office Manager of Home Farmers Mutual Insurance Company in Teutopolis; Tricia Mickley, Secretary/Treasurer of Mount Carroll Mutual Fire Insurance Company in Mount Carroll, and; Jacqueline Rakers, Manager of Nokomis Farmers Mutual Insurance Company in Nokomis have been certified as Professional Farm Mutual Managers (PFMM) by the National Association of Mutual Insurance Companies (NAMIC).

Bruning, Deters, Mickley and Rakers were four of 29 farm mutual executives from across the country to receive the PFMM designation during the recent 111th NAMIC annual convention.

To earn the PFMM certification, an individual must have a minimum of five years property insurance experience, hold a management position within a farm mutual insurance company and successfully complete the NAMIC Management School

modules on management/leadership, underwriting/claims and financial issues within five years. Individuals must also attend the NAMIC Claims Conference, NAMIC Farm Underwriting Seminar or the NAMIC Agricultural Risk Inspection School within five years of completing their first management school module. To maintain their certification, individuals must attend a minimum of one NAMIC management or technical education program every two years following the date of the certification.

"The PFMM certification is a testament to the dedication and ongoing professionalism of the farm mutual executives who undertake this rigorous course of study," said Bruce Lidstrom, NAMIC Farm Mutual Conference Manager. "They should be congratulated for striving to be truly professional farm mutual managers."

For more information on the PFMM certification program, log onto NAMIC's website, www.namic.org. ♦

"The PFMM certification is a testament to the dedication and ongoing professionalism of the farm mutual executives who undertake this rigorous course of study.."

—Bruce Lidstrom

Loss Control for Success

By: Ginger Baker,
Manager, Trade Lake
Mutual Insurance
Company

Due to a financial situation that needed to be addressed, Trade Lake Mutual Insurance Company of Frederic, Wisconsin, started an active Loss Prevention Inspection Program in May 2000. At this time, we have about 80% of our existing business fully inspected and plan to complete the first time through in 2005. We chose to contract the program out to our professional adjusting company because they are well qualified to look at the important issues—heating, electrical, roofing and liability exposures.

The program has been met with mixed reviews by our policyholders; from the insured that flatly refuses to have the inspector step on the property, to the insured that welcomes the inspection and completes the recommendations almost before the inspector leaves. From a manager/underwriter standpoint, it is quite a bit of additional work to review the inspection, write to

the insured and follow-up to make sure the recommendations have been completed. However, we have had several instances where the program has paid for itself in losses avoided. For instance, one inspector visited a premises, found it had been vacated and the outside wiring was bare and snapping against the home. She took pictures of the burn marks on the siding, checked the fuse box, found more, and called me from the premises. Due to the change of occupancy, I was able to 10-day cancel the policy (the insured refused to disconnect the electricity and have an electrician repair it as he was more concerned about the sump pump in the basement).

In another case, the inspector identified an active business being operated in the garage/shop of the home. I wrote to the insured immediately, advised that the policy excluded outbuildings with business expo-

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sure and had limited coverage for business personal property. The agent contacted the insured with quotes for business insurance; the insured came into the office and discussed the issue with me, and called and discussed it with the agent, but felt he could not afford to insure the business. We then set the policy up to non-renew. Before the non-renewal date, the building burned down and we had to deny the claim. These are just a

few examples of the savings to the company through loss control.

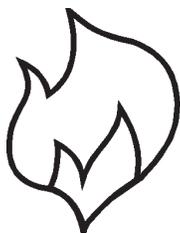
As you all know, we can't always put a dollar amount on the value of an avoided loss. The win/win situation is if the loss doesn't happen because the issue was observed and attended to; the insured avoids the mental, physical, and financial costs of the claim and the company has again begun to grow our surplus. ❖

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.



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Responsible File Sizing

By Steve Hinnenkamp

If you are going to be attaching any type of file to an email and sending, you need to be aware of the size of the attachment before you hit the "send" button.

In today's "cyber world," e-mail has become the communication of choice, and for good reason. It provides instant gratification, is very inexpensive, and can be quite convenient. An outside adjuster can bring his digital camera to a claim site, take several pictures documenting the damage, plug the camera into his computer, and within seconds, they can be sitting in the email inbox of an in-house adjuster hundreds of miles away. No trips to the film developing center; no developing costs; no trips to the post office; no delay due to mail delivery. It just makes good business sense. But what the outside adjuster didn't realize was that he attached all those pictures to an email, not realizing that the combined file size was so big that it brought the in-house adjuster's network to a screeching halt as the email was downloaded from the server.

even realize it is there, but it is actually quite important. If you see KB, it should be ok to send. MB needs a little more attention.

KB stands for Kilobyte; MB stands for Megabyte. It takes approximately 1,000KB to make 1 MB. Why do you need to understand this? It makes all the difference in the world in download time. Most people nowadays have high-speed Internet, but there are some who still have a dial-up connection through a traditional phone line. If you send a 3MB file to someone with high-speed Internet, it will take less than one minute for them to download to their email inbox. If you send that same file to someone with a dial-up connection, it will take them 7 minutes or more to download depending on their connection speed! Do you know what type of connection speed your recipient has? Will they be very happy with you if they have to wait 7 minutes or more for a file to download?

If you do happen to know the person who will be receiving the email has a high-speed Internet connection, you don't have to be as careful – to a point. It is really not good practice to send an email that is more than 10MB if you can help it. Some email servers have limits as to how much data can be sent, and

If you are going to be attaching any type of file to an email and sending, you need to be aware of the size of the attachment before you hit the "send" button. It is quite easy to find – when you open a new email message, click on the paperclip to insert file, double click on a file to attach, and a number appears after the file name preceded by two letters, either KB or MB (for example, 3MB or 325KB). Most people ignore this number, or never

how much data can be received. Even if your server can send 10MB, it doesn't mean the

Steve Hinnenkamp is the Information Services Manager at RAM Mutual in Esko, MN. This article reprinted with permission from the Minnesota Association of Farm Mutual Insurance Companies.

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server the recipient subscribes to will accept that much. RAM, for instance, does have a 10MB limit for sending/receiving email. So what can you do if you need to get information from one place to another and the file size is huge? The answer depends on what you are attaching.

The most commonly oversized attachment is pictures. Pictures can be resized many different ways. You could purchase software that will resize your picture files, but they can be hard to learn and some are rather costly. You may be unaware that you already have tools to accomplish picture file sizing without having to buy expensive programs. For example, most digital cameras have adjustable settings to control the size of the picture file at the time you take the picture so you don't have to manipulate it later. If your picture is still very large, and you want to send it in an email, you could right-click on the picture, choose Send To/Mail Recipient and a pop-up

box should appear asking if you want to make your pictures smaller or keep them the original size. If you choose the resizing option, your picture will be "compressed" to a smaller file size automatically. Or, if you are inserting pictures into a Word document or a PowerPoint presentation, you can click on View/ Toolbars and choose the Pictures Toolbar. Find the "compress" button on the pictures toolbar and you will be asked if you want to compress all the pictures within that document, or just a selected picture. You will normally get a popup box indicating there may be a decrease in picture quality by using the compress utility - I challenge you to play around and see if you can tell the difference. I can't.

Each time you send an email with an attachment, keep the file size in mind. If you can not compress to an acceptable size, burn the information to a CD and put in the mail. Your network administrators as well as your email recipients will thank you. ❖



IAMIC Polo Shirts for Sale

The high quality polo shirts come in blue or red and run for \$25 for sizes medium to extra large and \$27 for double XL. Proceeds from shirt sales will benefit our Farm Mutual Political Action Committee

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The Board in Review

The Board of Directors met October 26, 2006 at the IAMIC Office in Springfield. The following members were present: Chairman Harry Fehrenbacher, Chairman-Elect David Campbell, Vice Chairman Roger Needham, Secretary/Treasurer Ronette Payne, and Directors Becky Deters, Jim Wright, Joe Reid, Steve Prosser and Tricia Mickley. Absent was Bill Peck. FY 2006-2007 members of the Board of Directors, Cindy Theis, Wendy Tharp, and Steve Morris were also present.

The summary that follows has not yet been approved by the Board of Directors.

Executive Director Search

The Board interviewed four candidates for the position of Executive Director and

reviewed proposals from Association Management Companies to manage the day to day operations of the association. The Board decided to offer the position of new IAMIC Executive Director to Jacqueline Rakers of Nokomis. Tentatively Ms. Rakers is to start with IAMIC on December 1, 2006.

Fiscal Year 2006-2007 Budget

The Board of Directors reviewed the Budget Committees' proposed Annual Budget for FY 2006-2007. The Board approved the amended Budget..

Education Planning

The Board approved offering a Disaster Recovery Workshop. ❖

IAMIC 2006-07 Calendar of Events

December	6-7	IAMIC Board Orientation, Retreat & Meeting – IAMIC Office, Springfield
February	6-8	IAMIC/NAMIC Property Loss Adjustment Fundamentals School – Hilton Hotel, Springfield
	13	IAMIC Board Meeting – IAMIC Office, Springfield
March	28	Regional Meeting – Thelma Keller Convention Center, Effingham
	29	Regional Meeting – Mendota Civic Center, Mendota
April	10	IAMIC Board Meeting – IAMIC Office, Springfield
	24	IAMIC Underwriting Seminar – Doubletree Hotel, Bloomington
June	5	New Managers Meeting – IAMIC Office, Springfield
	6	IAMIC Board Meeting – IAMIC Office, Springfield
August	1	IAMIC Board Meeting – IAMIC Office, Springfield
	12-14	IAMIC Annual Convention – Hilton Hotel, Springfield
October	2	IAMIC Board Meeting – IAMIC Office, Springfield

LAUTUMnews

Fourth Quarter, 2006
Volume 37 • Number 4
(USPS 690-930)

The LAUTUM NEWS is published quarterly, in the interest of Farm Mutual Insurance by the Illinois Association of Mutual Insurance Companies
3085 Stevenson Drive
PO Box 3125
Springfield, IL 62708-3125
217/529-8383, 800-69-IAMIC
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E-Mail leadership@iamic.org
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Annual Subscription Rates for members of the Association are \$10.00, which are included in the Annual Dues.

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