

LAUTUM *news*

Make Your Company Stand Out From the Crowd

Inside

- 2010 Award Winners!
- 2010 Convention Highlights
- Changes to Agent License System

Chairman's Message

Tricia Mickley
Mt. Carroll Mutual Insurance Company

CONTENTS

Chairman's Message.....2
 Executive Director's Message.....3
 2010 Award Winners4
 2010 Convention Highlights6
 NAMIC Director Certification 13
 Manager's Retreat Recap 14
 Agency Associate Membership..... 15
 Mutual News..... 16
 Company Anniversaries 16
 Make Your Company Stand Out
 From the Crowd 19
 Multiple Employer Plan 22
 Changes to License System 23
 Company Data Form 24
 King Scholarship Application 25
 Message from the Chair-Elect..... 26
 Calendar of Events 27



As my year as chair ends, I want to thank you for a FANTASTIC year! It has been a lot of fun getting to know some of the IAMIC members better. The more I become involved in this organization, the more blessing are bestowed upon me. As others have said – this organization is like one great big family.

Before I leave my post, I want to thank the following for volunteering their time to make this organization great. Without their efforts, the seminars and convention would not have had the wonderful speakers, topics and entertainment.

Education Committee

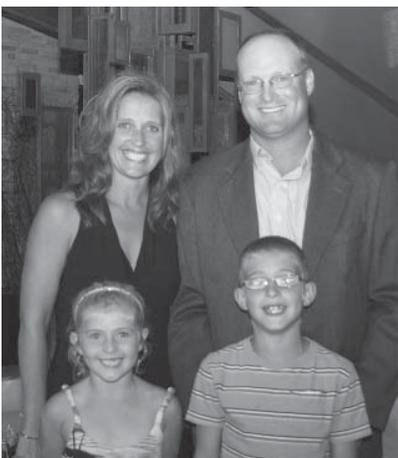
- Bruck Pollock, Chair, Carthage
- Linda Wares, Vice Chair, Belvidere
- Jackie Rakers, IAMIC
- Joe Reid, Hamlet
- Angie Mader, Rockford
- Jeff Blevins, WRC Group
- Val Kaiser, Grinnell
- Rob Martin, Farmers Mutual Hail
- Becky Deters, Home Farmers

Convention Committee

- Jackie Rakers, IAMIC
- Joe Reid, Hamlet
- Bruce Pollock, Carthage
- Sue Miller, Blackhawk
- Linda Wares, Belvidere
- Ellen & Mark Atherton, Mendota
- Joe Grawe, Payson

Challenging each of you to become more involved with IAMIC is my final duty (and wish) as this year's chair. We always need volunteers for committees and volunteers at the education events themselves. Please let Jackie know if you can help in any way. I would also challenge you to attend more events that IAMIC sponsors—claims, regionals, underwriting seminars along with convention. If you missed convention this year, you missed a FABULOUS time. The hotel was beautiful and the event was educational and lots of FUN!

So as I leave as Chair, I thank you again for allowing me this opportunity to serve this great organization with a group of wonderful members. I look forward to seeing you very soon!



Tricia Mickley and husband Dave, children Nathan and Anna, at the 2010 Annual Convention and Trade Show.

Irish

From the Executive Director's Desk

As we begin to wind down the year of 2010, I reminisce about the fantastic year for IAMIC. Under the leadership of Trish Mickley and her committees, IAMIC developed an exceptional year of education topics and speakers while planning one of the greatest conventions ever! Not to mention bringing the optional Retirement Savings Plan to the IAMIC membership. (see page 22 for details)

The Public Relations committee began a new program last year by acknowledging the anniversary milestones for the companies over 100 years in business. I have had the privilege of meeting several directors as I have traveled the state while I attend a board meeting or annual celebration to present the Board a certificate plaque recognizing the accomplishment. If 2011 brings about a milestone for your Mutual, you will be receiving a letter from the Association requesting a time to visit. I would love to meet your Board and visit your Mutual. See page 16 for some of those recognized this year!

The Association continues to monitor legislative activities with the help of our Lobbyist, Phil Lackman. While the crisis within our own government has kept large issues from reaching the voting stages, there always seem to be issues brewing in the background. IAMIC participated in the state Legislative Day in Springfield, where we met with key representatives and continue to build relationships with those making the decisions in Springfield. In addition, our Government Relations Committee met weekly on issues that could affect our industry—nothing reached the voting stages that we were not prepared to support or oppose.

IAMIC has opened a new membership tier for Agents which will allow them to participate in the optional Retirement Plan. Our

goal was to provide a benefit for the Mutual's to pass along to the agents — a benefit that is exclusive to agents writing with Mutual's that are IAMIC members (see page 15). Be sure to extend this to your agents; they can download an application from our website at www.iamic.org.

The Department of Insurance has made many changes in technology and all agents will be renewing licenses on line under their National Producers Number (NPN) and no longer utilizing their social security. In addition to changing to their NPN, their expiration dates will coincide with their birth month. See page 23 for more details. There is a link on our website that will enable you to find agents NPN numbers as well as the link to verify their current license. There are also some helpful hints that will assist us through these changes.

A special thank you to all the volunteers who have assisted me during the past year. Without your help, IAMIC could not function and I am grateful! Getting involved in IAMIC will help develop friendships that will last a lifetime. Would you be interested in participating on a committee? Let me know!

If I can be of any assistance, please call—while I don't know all the answers, I know several talented individuals who do! It would be my pleasure to help you.

I want to wish each of you a very joyful Christmas season ~ may these holidays enable you to spend time with your families and generate warm memories of past moments while creating new ones. Continue to keep our troops in your prayers.

Best Wishes,

Jackie



Jackie Rakers

NEW MEMBERSHIP DIRECTORY COMING SOON!!

Please note that unless we receive your UPDATED company data, we will print the data we have currently, which may be out-of-date! Take a few minutes and fill out the Company Data Form on page 24 and return it to the Association office by December 31, 2010.

Thank You!



2010 Award Winners: The Building Blocks of an Outstanding Association!

For details on this year's award winners, please visit www.iamic.org.

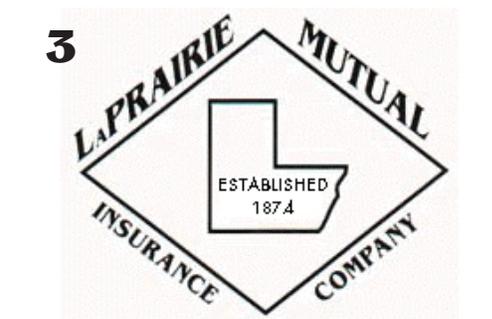
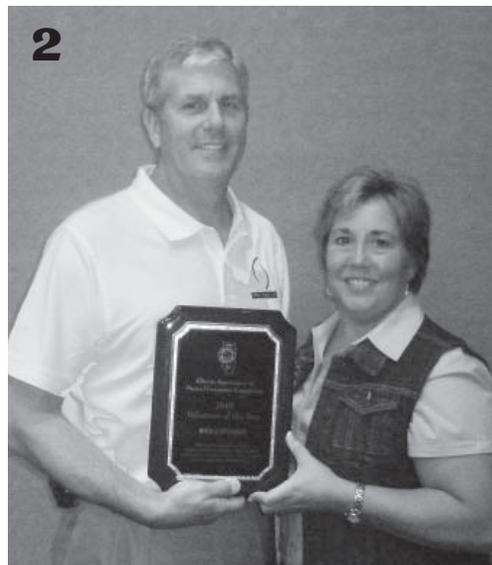
(1.) **2010 LAUTUM Award Winner:**
Dick Parker.

(2.) **2010 Volunteer of the Year:**
Rick Ethridge.

(3.) **2010 Company Achievement
Award Winner: LaPrairie Mutual**
(no photo as they were not able to attend).

(4.) **2010 Fire Department of the Year Award:**
Woodford County Fire Dept.
Chief Craig Neal along with
Woodford County employees.

(5.) **2009 Company Achievement Award
Winner: Elmira Mutual** – Manager John Leezer
accepts their plaque.





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2010 IAMIC Convention Highlights

Opening ceremonies always begin with an invocation and the Pledge of Allegiance. Members Leonard Blick and Jim Wright were our flag bearers. Below: Speaker Mark Mayfield with Executive Director Jackie Rakers.



Special Thanks ▶
to past IAMIC members Clif Jacobs (keyboard) and Jerry Parsons (vocalist) for providing musical accompaniment during the Prayer Breakfast.



August 22 - 24, 2010 • Marriott Hotel, Normal, Illinois



(2010 Convention Highlights – continued from page 7)



—Convention Highlights continued on next page



—Convention Highlights continued on next page

Our Mutual Advantage



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A POLICY OF WORKING TOGETHER

Casino Night

Sunday evening we turned the Marriott Ballroom into a Vegas-style casino featuring a variety of exciting games. Participants gambled with “fun” money (see below) which was later cashed out to purchase donated gifts. A glass went for \$4,200!!



Mark Your Calendar NOW and
Join Us at the 130th Convention
August 21 - 23, 2011
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Annual Trap Shoot



Below: Trap Shoot Chair, Rick Ethridge



—Convention Highlights continued on next page



IMPACT Society Meeting.

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2010 NAMIC Director Certification Awards



Congratulations!

Pictured above left to right: Mike Beard, *Central Illinois Mutual*; Dan Welty, *Bradford Mutual*; Bob Jeckel, *Frontier Mutual*; Leonard Blick, *Svea Mutual*; Dick Stinston, *Svea Mutual*; and Mike Davis, *Mt. Carroll Mutual*. Not present: Daryl Sondgeroth, *Mendota Mutual*.

NAMIC 2010 PFMM Awards: (no photo available) Les Hardison, *Greene County Mutual*; George Luthe, retired from *Woodford County Mutual*.

Manager's Retreat at Oak Terrace Resort



Above: Vice Chair Jason Svanda welcomes guest speaker Nancy Cleve.

Right: Did we have a toga party? Well, no – since we were unable to adjust the thermostat for the meeting room, Mary and Sandy grabbed some handy table linens to ward off the chilly temperatures!

The Manager's Retreat is a relaxed atmosphere where networking is the number one priority. Our numbers of attendees have continued to dwindle and the IAMIC board of directors took a serious look at discontinuing this event. This was announced at this year's program and everyone that attended agreed that it was a very worthwhile event. One member stated "This is one of the best meetings we have in IAMIC, I would be willing to pay a higher registration fee if required to keep this program." Another member stated, "Invaluable meeting, I really learned from the round table open discussion and hope you do this again next year." Hope you can join us next year and keep this wonderful program alive! ❖



"Convictions are the mainsprings of action, the driving powers of life. What a man lives are his convictions." —Francis Kelly

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Illinois Association of Mutual Insurance Companies Agency Associate Membership

IAMIC is now offering a **NEW TIER** of membership to the Association for Agencies. In order to qualify for membership, Agencies must be LLC, LLP or a S-corp and must have a contract with a member Mutual Company.

WHAT Agency Association Membership tier

WHEN Effective November 1, 2010

WHERE Visit the website for a downloadable application at www.iamic.org or contact the IAMIC office

WHY Small companies (like the Illinois Mutuals and all Agencies) do not have affordable access to a large retirement plan like IAMIC's. Be sure to let your agents know this available to them — because they write for an Illinois mutual. Our goal is to provide an extra incentive the Mutual's can present when selecting new agents as well as securing the agents that currently write business with you.

BENEFITS:

- ✓ Access to the 401K Optional Retirement Plan
- ✓ Networking
- ✓ Recognition
- ✓ LAUTUM News subscription
- ✓ David King Scholarship
- ✓ Membership rate at all Educational Seminars which offer CE credits
- ✓ Claims Seminar
- ✓ Regional Meetings
- ✓ Underwriting Seminar
- ✓ Ethics Seminar
- ✓ Convention

**Annual Fee for Agency Associate Membership \$100
November 1 — October 30**

With this new tier of membership, Mutual companies have a benefit they can extend to their agents which will allow them access to all of IAMIC's benefits — most importantly the **new 401K optional retirement plan**. Their association fees will also allow access to all our educational seminars. Larger participation helps keep cost down for all of us!

Membership applications are available on our website or you may call the office at 217-563-8300. Applications will be submitted to our Board of Directors for approval.

Be sure to share this new opportunity with your Agents — we will not contact them directly as it is ONLY available through the Mutuals!

Mutual News



Jackie Rakers, IOM

Jackie Rakers receives IOM

After successfully completing 96 credit hours of education, IAMIC Executive Director Jackie Rakers received her IOM designation from the Institute on Organizational Management. The curriculum for these instructions were designed by a panel of industry experts and is delivered by university professors, industry experts, and leading practitioners in the Association and Chamber world.

Meet Your Board

With the advancement of Jason Svanda to the Vice Chair position, the unexpired term for a Southern Director has been filled. During an October 7, 2010 Board meeting,

the IAMIC Board of Directors selected **Cara Ham**, Jefferson County Mutual, Mt. Vernon, to fill this vacancy.

Cara has been the Manager of Jefferson County Mutual for the last 8 years. She began as the office assistance and was promoted to Manager in 2003. Cara has been involved on the Public Relations Committee for the Association as well as traveled to Washington DC as one of the CCP participants.

Cara received her PFMM designation from NAMIC in 2007.

Cara lives in Mt. Vernon with her husband Rick. They are proud parents of sons Chris and Ryan. Welcome Cara! ❖



Cara Ham

Mutual Milestones

We are pleased to recognize the Mutuals pictured for achieving Milestone Anniversaries. Congratulations!



PLN Mutual — 145 Years

—continued on next page



Svea Mutual — 145 Years



IAMIC Chair Trish Mickley, Svea President Leonard Blick, Exec. Director Jackie Rakers



Berlin Mutual — 135 Years



Hamlet Mutual — 135 Years



Watseska Mutual — 135 Years



Mendota Mutual — 135 Years



Town & Country Mutual — 115 Years

Township Mutual — 130 Years
(photo not available)





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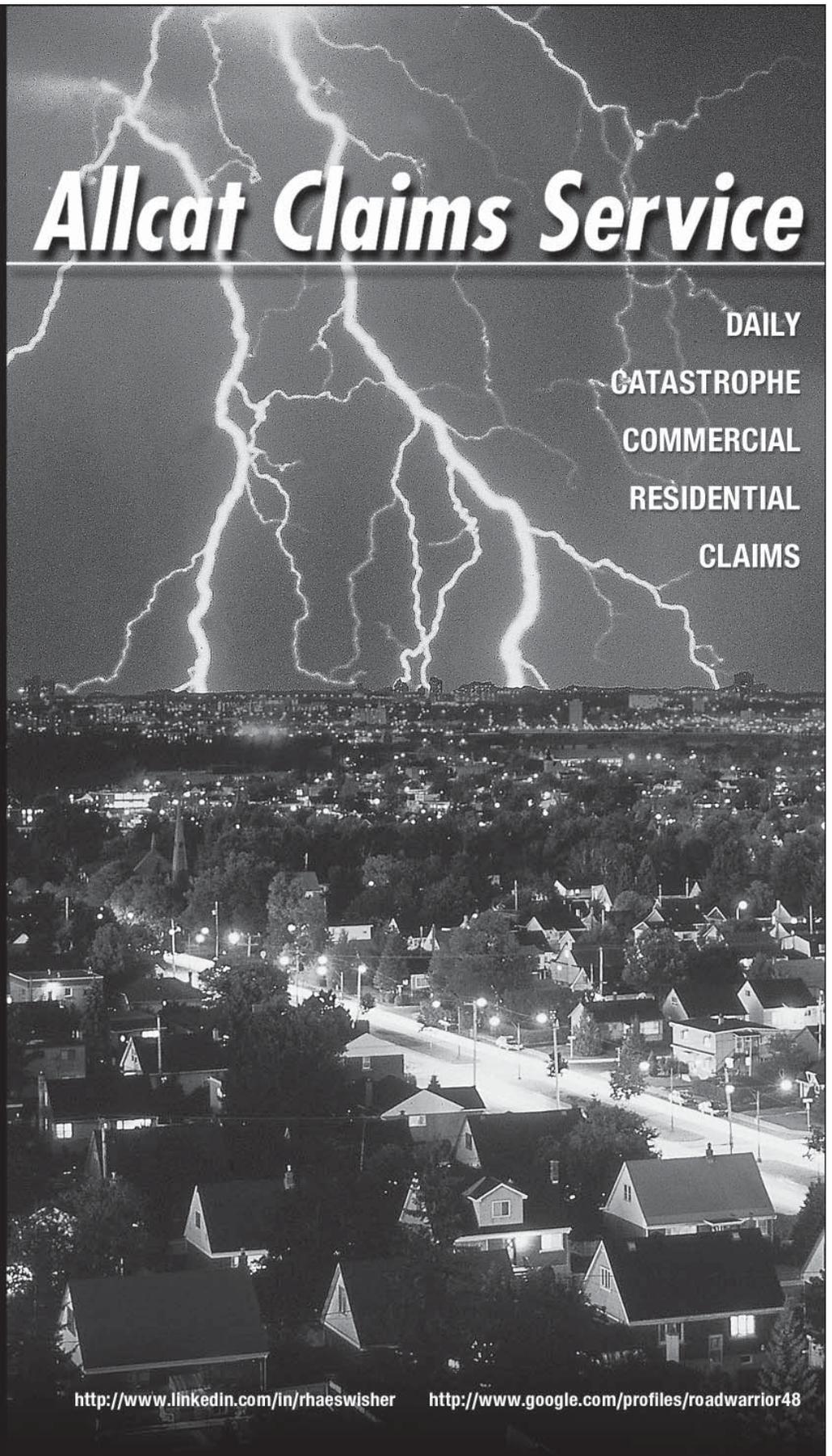
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Make Your Company Stand Out From the Crowd

by Joe Tye

How does your company stand out from the field in a highly competitive and fast-changing environment, and avoid falling into the trap of becoming a mere commodity where customers make decisions on price alone? Answering these eight questions can help you stand out in a crowded market.

What are you famous for?

Business consultant Jay Abraham asks this question of his clients: what are you famous for (or what would you like to be famous for)? In the Pacific Northwest, the Les Schwab tire company is famous for the fact that when customers pull into the parking lot, a tire technician *runs* out to the car to greet them. The Motley Fool is famous for making personal finance fun, while Dave Ramsey is famous for making it an exercise in tough love. Chipotle Grill is famous for only purchasing meat from providers that raise animals humanely, while the Heart Attack Grill is famous for their 8,000 calorie burgers (tag line: “Taste Worth Dying For”). Note carefully: they are not famous for *what they do*, rather for *how they do what they do*. If there are seven insurance companies serving a small town, they’re all *doing* pretty much the same thing; it’s how they do what they do that makes a difference. How can you do what you do in a different way—a way that makes you famous?

How do you create name identity?

Robert Stephens was one of thousands of young college graduates who went into business repairing computers when he graduated from the University of Minnesota in 1994. The main difference between Stephens and all the others was that he came up with what turned out to be a very cool name—Geek Squad. When Best Buy bought his

company in 2002, they weren’t paying millions of dollars for Stephens’ computer repair expertise, they were buying the Geek Squad name and the image he had cultivated to go with that name.

Deciding upon a great name (and/or web domain name) can create a space in the consumer’s mind. Netflix is a made-up word, but it immediately conjures up the blending of internet and videos. Zappos is a take-off on the Spanish word for shoe, but it also conveys the notion of speed (as in “ZAP!—your order is on the way”). When HVLS Systems Inc. (for high volume, low speed) changed its name to what their customers really called them—Big Ass Fans—sales skyrocketed.

What if your company is named for the individual(s) who founded it, and changing that name would be too costly and confusing (remember how hard it was for Datsun to become Nissan?). Most people wouldn’t know Ben and Jerry if they saw them on the street, but many of us have a soft spot in our hearts (perhaps in more ways than one) for the cartoon caricature of the two guys from Vermont on ice cream containers. One way or another, if your firm is going to compete, grow, and endure the name must transcend the individual.

What’s your metaphor?

Image might not be everything, but it’s an awful lot. Symbols and metaphors are among the most powerful means that any business has of creating a visual impression in the minds of customers and prospective customers. What would McDonald’s be without the Golden Arches? If there’s a hot air balloon on the yard sign, you don’t need to read the words to know it’s a RE/MAX realtor. For Prudential, the Rock of Gibraltar conveys

Joe Tye is CEO and Head Coach of Values Coach Inc., which provides consulting and training in values-based life and leadership for organizations across North America. He is a frequent speaker for corporate and association events. His most recent book is All Hands on Deck: 8 Essential Lessons for Building a Culture of Ownership. He can be reached at 319-624-3889 or joe@joetye.com.

Symbols and metaphors are among the most powerful means that any business has of creating a visual impression in the minds of customers and prospective customers. What would McDonald’s be without the Golden Arches?

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When someone asks that universal icebreaker question [what do YOU do?] they're really asking for a 20-second advertisement on why they should spend the next several minutes talking to you.

immense strength and stability. And if I ask you which insurance company quacks, unless you've spent the last ten years in Outer Mongolia you'll know the answer. IBM once ran an ad campaign that featured a pillow. The obvious message was that if IT professionals purchased IBM equipment, they could sleep at night. Isn't that the sort of feeling you want your customers to have when they work with you? How can you paint a picture rather than saying it in a thousand words?

Do you have hired hands or evangelists?

Have you ever shopped in an Apple store? The people who work there aren't just employees—they are members of the Apple cult! At least in my experience, there's not much chance that you will leave an Apple store without having purchased something—probably having spent a lot more than you'd

been able to establish more of a human connection, and it immediately counters the negative impression that some people have about the insurance business. It is also the most cost-effective advertising campaign you could ever devise, because it doesn't cost anything.

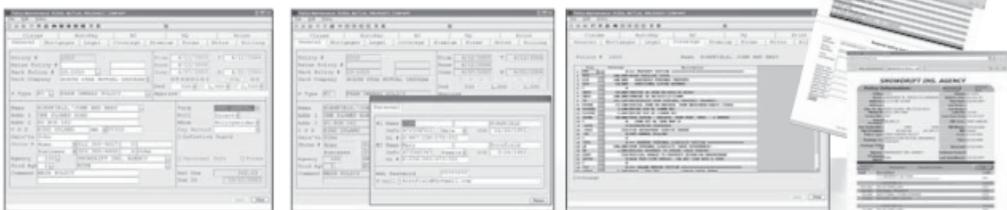
How do you connect?

Actually, this question should be "how many different ways do you connect with your customers, and how often do you do it?" If your answer is once—when you call them to renew their policy—then you should probably invest in night school to learn a new profession. How can you connect with clients in ways that make you special in their minds. As the old saying goes, people won't care how much you know until they know how much you care. One Michigan insurance agency increased its business by over twenty percent

—continued on next page

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intended to spend when you walked in. The poet McZen said that someone with a job is never secure, someone with a calling is never unemployed. How do your people define their roles? Are they employees just doing their jobs, or are they evangelists for making sure their fellow citizens have adequately protected themselves against potential loss, and missionaries for helping people pick up the pieces when those losses happen?

How do your people answer the universal icebreaker question?

If you are at a Chamber or Rotary function and you meet someone, one of the first questions they'll ask is "what do you do?" If you reply that you "sell insurance," you know from experience they will quickly be looking around for someone else to talk to. When someone asks that universal icebreaker question, they're really asking for a 20-second advertisement on why they should spend the next several minutes talking to you. In the minds of many people, "I sell insurance" is the business networking equivalent of "I don't brush my teeth." Why on earth would you or your people say something that you know won't create that all-important positive first impression? What if instead, everyone on your team responded with something like this:

"Thanks for asking. You've probably heard about the book *When Bad Things Happen to Good People*. Well, that's true, bad things do happen to good people—people like you and me. And when those bad things happen, I'm part of a team that helps people put their lives back together again."

A response like this postpones talking about what you do for a living until you've

simply by sending current customers a postcard offering an "insurance checkup."

How do your customers answer the only question that really matters?

Frederick Reichheld is a leading authority on employee and customer loyalty. In his book *The Ultimate Question*, he says there's only one customer satisfaction question that really matters: "Would you refer this business to your friends and neighbors?" If you know the answer to that question, you don't need to ask any others because you will already know the answers to those questions based on how people answer the first one. Do you know how your clients would answer that question about your company? Have you asked them? Do you know if your employees would encourage their friends to apply for a vacant position with your firm? Have you asked them?

What you do and who you are

If I move into a new community and need to find insurance, I might look in the Yellow Pages or ask a neighbor for a recommendation. I will find your company because of what you do—sell insurance. But over time, I will stay with you because of who you are. In fact, I will gladly pay a premium to keep my business with someone I know, like, trust, and respect. Ultimately, the way in which you answer those two questions—what do you do and who are you?—will be key to your ability to differentiate your firm in a competitive marketplace, and to attract and retain the clients upon whom your future success will depend. ❖

I will find your company because of what you do—sell insurance. But over time, I will stay with you because of who you are. In fact, I will gladly pay a premium to keep my business with someone I know, like, trust, and respect.

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.

Multiple Employer Plan

Working with the Bank of Springfield and Transamerica Retirement Services¹ (“Transamerica”), the IAMIC has adopted a Multiple Employer Plan (MEP).

An (MEP) is a retirement plan that covers employers that typically have a common interest, but that are not commonly owned. These employers become “Adopting Employers” when they elect to join the MEP. These plans can be defined contribution (DC) or defined benefit (DB) plans.

By joining the IAMIC MEP, your company will receive the economies of scale that have generally been reserved for large businesses. Services and features of an MEP are generally less expensive than what a small business typically may receive on their own from a retirement plan provider. Listed below is a brief comparison of the plan cost Differences:

	<u>IAMIC Plan</u>	<u>Standard 401(k)</u>
Plan Document	Included	\$500-\$1000
Installation Fee	\$100	\$500-\$1000
Annual Fee	\$0	\$1,000-\$1,500
Per Participant Fee	\$38	\$25-\$50

Transamerica Financial Life Insurance Company is an affiliate of Diversified Investors Securities Corp. Securities are offered by Diversified Investors Securities Corp. (DISC), 440 Mamaroneck Avenue, Harrison, NY 10528.

¹Transamerica Retirement Services (“Transamerica”), a marketing unit of Transamerica Financial Life Insurance Company (“TFLIC”), 440 Mamaroneck Avenue, Harrison, New York 10528, and other of its affiliates, specializes in the promotion of retirement plan products and services. TFLIC is not authorized and does not do business in the following jurisdictions: Guam, Puerto Rico, and the U.S. Virgin Islands.

With IAMIC as the plan sponsor, your company will benefit from savings on audits, document preparation, plan design and consulting, Form 5500 preparation and filing, quarterly participant statement distribution, and other costs. Additionally, a significant portion of administrative tasks can be supported by Transamerica including:

- Tracking Contribution Limits
- Tracking Catch-Up Contributions
- Processing Hardship Requests
- Processing Distributions Upon Termination
- Nondiscrimination Testing Support
- Mailing Employee Notices
- Processing Participant Loan Requests
- And more

Through the IAMIC’s MEP, you will have control over certain plan design features such as vesting, eligibility requirements, matching contributions, and automatic enrollment to name a few.

Please contact David or Craig for more information:

David C. Hiss

Regional Vice President
Transamerica Retirement Services
Phone: 312-946-9000, ext 13
Fax: 312-946-1640
Cell: 630-853-7988
david.hiss@transamerica.com

Craig Metz

Vice President
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Illinois Agent License System Changes to State-Based System



The IL Dept of Insurance now requires all agents to renew licenses under the State-Based System (SBS) on-line. In addition to on-line processing, all producers' numbers will no longer utilize social security numbers but will use your National Producers Number (NPN). There is a link available on our website to help you find your NPN.

Expiration dates for licenses will also change to correlate with the National Base, expiring on the end of the month of the producer's birthday. (Example: John Doe DOB 1/20/60 and his license runs 11/1/08 – 11/1/10, his NEW license will run from 11/1/10 – 1/31/13 and then return to a two year rotation). IAMIC's website also provides a link with detailed instructions for the SBS system.

Advantages/benefits of the new system

- SBS will allow producer licensing functions to be completed electronically through a web-based system at any time, on any day.
- SBS permits real time access to a producer's licensing information, thereby eliminating delays caused by regular mail, telephone calls or email.
- Resident licensing original and renewal applications, non-resident original and renewal applications, address change requests and the attachment warehouse will be available to producers and other licensed entities on-line, at any time.
- Temporary licenses will be processed on-line.
- Approved license transactions will be loaded to SBS and viewable by the licensee on-line within minutes.
- Licensees and licensing administrators will have access to electronically available information, including license printing, review of continuing education (CE) transcripts, and review of any portion of the licensee summary. Licensees can also receive automatic email notifications from the Department, thus avoiding mailing expenses.
- The public will have free on-line access to information describing the status of a producer's license.
- Licensees will no longer have to use a Social Security number as a license identification number for CE courses, online log-ins, and course lists.
- CE course review features will be available on-line so that producers are able to search for course availability. ❖

IMPORTANT TIP

When you apply for license renewal on-line, **be sure to save a copy of the license to your desktop** for printing purposes—you will be required to pay for any duplicate copies of your license.

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Company Data Form

NEW MEMBERSHIP DIRECTORY COMING SOON!!
Please note that unless we receive your UPDATED company data, we will print the data we have currently, which may be out-of-date! Take a few minutes and send this data page by December 31, 2010.

Name of Organization: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Phone: _____ E-mail: _____

Fax: _____ Website: _____

Please list below the names of those individuals who should receive our mailings. Please include their home address only if they prefer to receive these materials at home. If the address is not included below, the information will be sent to the company address listed above.

Please include e-mail addresses for all names listed below. Utilizing e-mail instead of the U.S. Mail saves time and can help to decrease expenses for the association, thus helping us keep your dues in line. Please note: E-mail addresses are used for official association business only and are never sold to third parties. Any e-mail of a commercial nature (promotion of an education program, for example) from IAMIC will be identified as such in the subject line.

Staff & Directors

<i>Name</i>		<i>E-mail</i>		
<i>Home Address</i>		<i>City</i>	<i>State</i>	<i>Zip</i>
<i>Name</i>		<i>E-mail</i>		
<i>Home Address</i>		<i>City</i>	<i>State</i>	<i>Zip</i>
<i>Name</i>		<i>E-mail</i>		
<i>Home Address</i>		<i>City</i>	<i>State</i>	<i>Zip</i>
<i>Name</i>		<i>E-mail</i>		
<i>Home Address</i>		<i>City</i>	<i>State</i>	<i>Zip</i>
<i>Name</i>		<i>E-mail</i>		
<i>Home Address</i>		<i>City</i>	<i>State</i>	<i>Zip</i>
<i>Name</i>		<i>E-mail</i>		
<i>Home Address</i>		<i>City</i>	<i>State</i>	<i>Zip</i>

Photocopy this page if you need more space for additional staff members. Mail or fax completed Data Forms to the IAMIC office. Thank you!

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 2011 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.

Applications are due by February 1, 2011. The 2011 Scholarship will be valid from March 1, 2011 to February 28, 2012. ❖

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

Joe Reid
Hamlet Mutual Insurance Company



Joe Reid

*Farm Mutuals need to
dare to be different.
We need to find our niche.
Use all the tools . . .
but then add what
makes us unique.*

I would like to thank you for the opportunity to serve as the IAMIC Chairman for the 2010-2011 term. I was really pleased with the attendance at the state convention and hope you were as impressed with the convention as I was.

When reviewing my responsibilities as incoming chairman, Jackie informed me that I needed to write an article for *LautumNews* outlining my theme and goals for the year. If you remember my speech at the Annual Business Meeting this article will seem very familiar.

As mentioned in my speech, a large casino was recently constructed in our area. As it was being constructed I could not imagine how our community would be able to support it. Now when I drive, by the parking lot is full of cars day and night. I don't know a lot about gambling, but, I do know that for a project like this to work the odds must be in the casino's favor.

The example I am most familiar with is roulette. There are 36 black and red numbers that you can make several types of bets on. The bets are designed that if there were just the 36 numbers the casino and the player would have the same odds. But the wheel also has two green numbers: 0 and 00. The addition of these numbers is all that is needed to put the odds in the favor of the casino.

Then I began thinking about the similarities between gambling and insurance. Whether we admit it or not, when we write a policy we are gambling that the premium will be more than the expenses and claims. So my theme is: **It's all about the gamble.**

Our challenge is to put the odds in our favor. To varying degrees we all use many of the same tools to put the odds in our favor, such as: Underwriting Guidelines, CLUE

Reports, Credit Scoring, Claims Investigation, etc. All insurance companies can use these tools, but we cannot compete with State Farm or Country Companies at being State Farm or Country Companies.

Farm Mutuals need to dare to be different. We need to find our niche. Use all the tools previously mentioned, but then add what makes us unique. For example:

- We can offer **better customer service** than the large carriers. Part of achieving that is building a strong relationship with our agents. This is so important because the agents are the ones connected with the policyholders.
- We can meet the needs of our customers **much quicker** than larger carriers, especially on farms and in rural communities.
- We have a **strong partnership with our reinsurance companies** which provide many services that we would not be able to afford without them. They also provide a critical financial backstop.

These tools can help us put the odds in our favor!

As 2010-2011 Chair, my goals for the coming year will be a continuation of Tricia's:

- **Providing educational opportunities** through the seminars and convention.
- **Providing advocacy** through IAMIC's PAC, state, and Capital Contacts.

Thank you again for the opportunity to serve as the IAMIC Chairman.

Joe

IAMIC 2010 - 2011 Calendar of Events



December	TBA	IAMIC Board Orientation, Retreat and Meeting – Location TBA
February	22 23	IAMIC Board Meeting – President Abraham Lincoln Hotel, Springfield IAMIC Claims Seminar – President Abraham Lincoln Hotel, Springfield
March	TBA 30 31	State Legislative Day – Springfield Southern Regional – Keller Convention Center, Effingham Northern Regional – Stoney Creek Inn, Moline
April	19 20	IAMIC Board Meeting – Holiday Inn, Bloomington Underwriting Seminar – Holiday Inn, Bloomington
May	TBA	Congressional Contacts Program – Washington, D.C.
June	TBA	IAMIC Board Meeting – TBA
August	20 - 23	130th Annual Convention – Hotel Père Marquette, Peoria
September	18 - 21	NAMIC Convention – Indianapolis, IN
October	TBA TBA	IAMIC Board Meeting – TBA Manager's Retreat – TBA

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