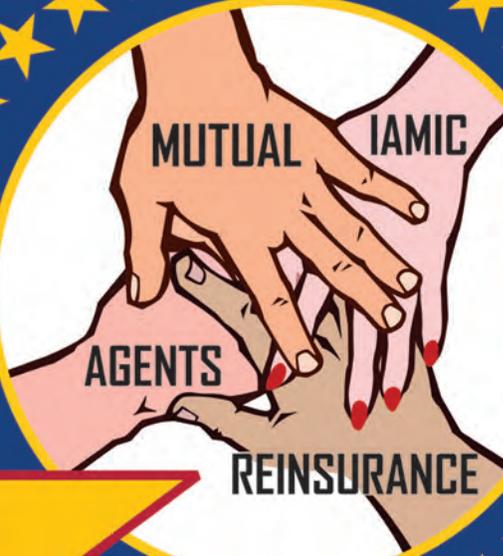


LAUTUM*news*



CONTINUING EDUCATION CREDITS
9
AVAILABLE IN 2016!

ILLINOIS ASSOCIATION OF MUTUAL INSURANCE COMPANIES



It Takes A

TEAM

135th Annual Convention & Trade Show
August 21 - 23, 2016

Embassy Suites Hotel ★ East Peoria, IL



Chairman's Message

Bruce Pollock
Carthage Mutual

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As I write this we are definitely in the middle of Storm Season. In the last 60 days we have worked our way through a tornado, major hail storm, and several heavy wind events. A man

once told me "there are no problems, only opportunities." With that in mind, this spring we have had the "opportunity" to make many people whole again by repairing their storm damage. This makes me feel good about our Industry, because after all, that is why we are here. I am very fortunate that we have a good team in place to work thru these opportunities.

We held some wonderful seminars this spring and I hope you were able to take advantage of them. The Claims Seminar brought near record breaking attendance and I am confident that the credit goes to the amazing agenda the Education Committee selected. Our Trade Show offered members a chance to discuss claims related services with some of our Associate Members. Networking is a very important part of our meetings and this really shows up at our claims meetings.

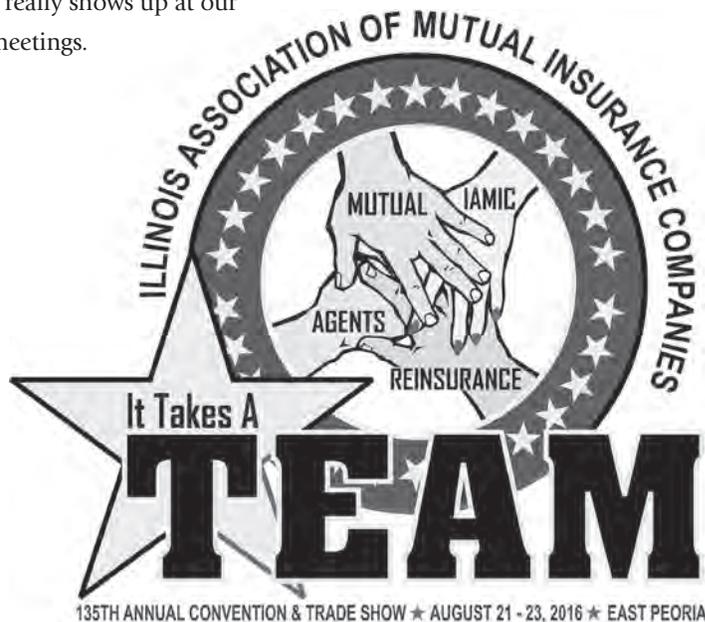
Our Director's Regionals really opened my eyes—visiting the different parts of the state enabled me to meet and talk with some amazing directors. Listening to those discussions allowed me to pick up many new insights. It was a perk of my job this year and I am so glad I made the journey.

The State Legislative Day was held the day before our Underwriting Seminar and that encouraged more participation from IAMIC members than in the recent past. I was proud to be part of our team as we represented the IAMIC membership.

Convention is just around the corner—the mailer sent out recently reveals an awesome convention planned just for you. We will have a lot of education, a lot of entertainment, a lot of networking and team building and a lot of fun! Please plan to join us.

My position as chair of this association is to help guide us into the future. I welcome any suggestions from members and encourage you to reach out to me. Just like my theme states—IT TAKES A TEAM and I am glad you're part of mine! ❖

Bruce
Bruce Pollock



From the Executive Director's Desk

Hello IAMIC members!

I always get excited when I sit down to write the LAUTUM articles because there are great things happening and this is my chance to share them with you!

As we slowly move our technology into the 21st century we are pleased to upgrade our website to make it more user-friendly. We purchased a new registration package that allows fast, efficient registrations for anyone in the company to use! You can save your company \$25 per registration by using the online process! We printed a step-by-step instruction sheet for your review but call the office if you have any issues, I'll be glad to help you.

Our seminars were successful and received very solid reviews and we had 17 members attend the State Legislative Day. Advocacy is a prime focus of our association and we maintain strong ties with key members of our Legislative and Department of Insurance. We have 27 members traveling to Washington DC to participate in our annual Capitol Contacts Program on the hill. I am proud to represent such a strong, ethical, and thriving industry. Congratulations to our Joe Reid Scholarship winners—Ed Doetman, Sigel Mutual and Angie Dallam, Peru Waltham Mutual.

I would like to congratulate Steve Carroll, Mt. Carroll Mutual as our David King Scholarship winner for 2016. This scholarship helps provide education in the claims field by providing additional professional development seminars.

In this issue of the LAUTUM are the nomination forms for the **Company Achievement Award**—if your company has taken great efforts to be a stronger mutual—give credit where credit is due. Honor your board of directors and staff for working hard to better your company. Let us not forget to honor our local **Fire Departments** either—these men or women earn badges of honor on each and every call—tell them THANK YOU for a

2016 *second quarter*

job well done by recognizing them with this prestigious award.

The **LAUTUM Award**—look around at your peers—has anyone made a difference in your life, your career? Have you watched a neighboring mutual employee who works hard to maintain the mutual concept? Maybe you have been witness to someone who had to overcome some major hurdles recently and was able to come out on top? No one will get the recognition they deserve until they are nominated. This award is nominated by the peers, not chosen by our committees and it takes involvement from you. See the nomination form on page 7. Don't miss the July 15 deadline!

Don't forget to send congratulations to the Mutuals who are reaching some pretty significant milestones! See page 14 for details and make sure you make me aware of your next milestone! I would love to attend your board meeting and make a presentation. I consider this one of the perks of my job, going into the mutual's, meeting the board members, seeing their amazing communities, and being part of such a significant part of history.

Don't forget to donate to the DVIC (Disabled Veterans of Insurance Careers) who we are sponsoring for our third straight year. Making a difference in our disabled veteran's lives, educating them in the insurance industry and assisting in job placement. Please help us make this fundraiser our biggest yet! See page 9.

I hope each of you enjoy your summer and are able to spend time with family and friends. Don't miss the early bird sign-up for convention—this is one event you won't want to miss! Join me and my team in East Peoria at the beautiful Embassy Suites August 21 – 23, 2016. ❖

Jackie



Jackie Rakers, IOM

We have 27 members traveling to Washington DC to participate in our annual Capitol Contacts Program on the hill. I am proud to represent such a strong, ethical, and thriving industry.



Annual Convention & Trade Show
SAVE the DATE!
August 21 -23, 2016
Embassy Suites Hotel, East Peoria
Registration materials will be mailed soon!



2016 State Legislative Day



Thank you to the 17 IAMIC members who set aside time from their busy schedules to participate in State Legislative Day in Springfield, on behalf of Illinois' Mutual Insurance industry. ❖

Mutual News



Dennis Hebert (left) presents William Flynn with a plaque recognizing his 18 years of service.

Retirement

- Congratulations to William Flynn, Town & Country Mutual, who served the mutual insurance industry for 18 years, on his recent retirement.

Scholarships Awarded

- JOE REID Capitol Contact Scholarship winners for 2016:
Ed Doetman, Sigel Mutual
Angie Dallam, Peru Waltham Mutual
The scholarships will enable these individuals to attend the Congressional Contacts Program (CCP) in Washington, D.C., June 22 & 23! (pictured below)



Ed Doetman



Angie Dallam



- DAVID KING Scholarship recipient for 2016 is Steve Carroll, Mt. Carroll Mutual. Steve is pictured above on the left, with IAMIC 2016 Chair Bruce Pollock.

Memorials

- IAMIC extends sincere condolences to the family and colleagues of Richard Glick — Marshall Mutual Board President — who passed away earlier this year.
- IAMIC extends sincere condolences to the family and colleagues of Urban Goldstein — past Manager of Sigel Mutual — who passed away earlier this year.
- IAMIC extends sincere condolences to the family and colleagues of Don Able — Marshall Mutual Board Member — who passed away earlier this year.



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2016 IAMIC Board



*Front row, left to right — Chair, Bruce Pollock, Mary Jo Robison, Dan Young
Back row, left to right — Chris Feldt, Ann Jahn, Karen Williams, Jackie Rakers, Danny Johnston, Kelly Reagan, John Cratty. Bill Gorski was absent.*

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2016 Award Nominations

Lautum Award

The highest honor of our association, the Lautum Award, will be presented to someone at our Annual Banquet on August 21.

The coveted award will be presented to a person who has earned the respect and high regard of his or her colleagues, and who has contributed greatly to the Illinois Association of Mutual Insurance Companies and their community.

If you know an IAMIC member who you feel is deserving of this distinguished award, please complete and return this form to the IAMIC office. All nominations are kept in consideration for five years. Previous award winners are not eligible.



Nomination Form for 2016 Lautum Award

Nominee's Name _____

Company Affiliation _____

Background Information _____

Nominated By (optional) _____

Company Affiliation _____

Please return this nomination (or apply online at www.iamic.org) by **July 15** to: IAMIC, P.O. Box 116, Ohlman, IL 62076.

Volunteer of the Year Award

Each year we recognize one of our volunteers with the Volunteer of the Year Award.

This award is to recognize an individual for their tireless work on behalf of the association.

IAMIC is nothing without its many volunteers. Join us at the Annual Business Meeting when we recognize a member who has gone above and beyond for the members of IAMIC.

—continued on next page

“Perseverance is the hard work you do after you get tired of doing the hard work you already did.”

— *Newt Gingrich*

“In a time of universal deceit, telling the truth is a revolutionarily act.”

— *George Orwell*

Company Achievement Award

The 2016 Company Achievement Award will be presented during the Annual Business Luncheon. This award is presented annually to a company to recognize a wide, ever-changing variety of criteria. Some of these items include, but are not limited to: Director Participation, Policyholder Surplus, Economic Growth, Longevity and Stability, Educational Commitment, Mission Statement/Marketing Plan, Community Involvement, Loss Prevention, Agent Development, Innovation and Enthusiasm.

Let us know how your Mutual has worked with any of the above-mentioned items. Share with us how your company overcame its greatest challenge or obstacle. Welcome too would be pictures of the office and staff. Also, send along advertisements or a copy of your brochure, if available. All applicants will be eligible for award consideration for the year of submission plus four years. Take this opportunity to recognize your Board Members diligence and your staffs dedication and hard work.

Please send your submission for the Company Achievement Award (or submit online at www.iamic.org) by **July 15** to:

IAMIC, P.O. Box 116, Ohlman, IL 62076.

Fire Department of the Year Award

Here’s a great chance for you to help recognize the efforts of your community’s fire department. The IAMIC Fire Department of the Year Award will be presented at the Industry Luncheon on Monday, August 22. The award recipient will be selected through nominations submitted by you, our members. The award is designed to honor those courageous, hard-working and vital members of our communities—our fire departments. Please take a moment to write a letter listing the fire department you are nominating and the reasons they are deserving of being named the Fire Department of the Year.

Please submit your nomination for the Fire Department of the Year Award (or submit online at www.iamic.org) by **July 15** to:

IAMIC, P.O. Box 116, Ohlman, IL 62076 or fax to 888-403-0935.



IAMIC Supports Disabled Vets with a 3-Mile Run/1-Mile Walk

IAMIC is proud to be partnering once again with the non-profit organization, the Disabled Veterans Insurance Careers (DVIC), for a fundraiser to benefit disabled veterans. This will be our second Walk/Run for DVIC, following last year's very successful and exciting event.

- What:** 1 mile walk/3 mile run
- Where:** Convention 2015
- When:** Monday August 17th, 2015, registration at 6:00 a.m., event begins at 7:00.
- Cost:** \$20 per walker/runner (includes commemorative T-Shirt)

DVIC trains disabled veterans in the insurance industry, generating meaningful employment opportunities for our heroes. **The FIRST FOUR VETERANS have successfully completed our education and training program!** One is employed with an insurance agency in Wausau, WI. Another is employed with a large insurance agency in Chicago. The third is employed with an insurance agency in southwest Florida, and the fourth veteran is interested in starting his own business following two job offers from local agencies. DVIC is anxious to start the next class for four disabled veterans who have been interviewed, qualified, and are eager to begin once the funding becomes available. Let's join together and make an awesome contribution to this worthy organization to show our heroes we are here for them!



Be sure to send your check and the form below by mail to IAMIC. It must be received no later than August 1st to ensure a T-Shirt. Indicate your level of participation and T-Shirt size on the form below. T-Shirts will be provided to all DVIC Run/Walk participants. Contact the IAMIC office if you have questions (217-563-8300). ❖

IAMIC Run/Walk for Disabled Vets

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Email: _____

Company Affiliation: _____

YES! I would like to support the efforts of Disabled Veterans Insurance Careers (DVIC):

I will participate in the DVIC Run/Walk and my check for \$20 is enclosed.

T-Shirt: Small Medium Large X-Large 2X-Large

Donation ONLY for: \$ _____

Your registration and payment **must be received by August 1st** in order to ensure you get a T-Shirt. Please send this form with check (made payable to DVIC) to:

Illinois Association of Mutual Insurance Companies, P.O. Box 116, Ohlman, IL 62076



MORE ABOUT DVIC

Established in 2011, the not-for-profit 501 (c)(3) was formed to educate-train and generate meaningful employment opportunities for physically disabled veterans who will excel at proactively cross selling personal lines insurance products.

DVIC will offer career opportunities to heroes and heriones who risked everything for our nation. Everyone involved will benefit from the results.

Working closely with the Vocational Rehabilitation & Employment Service of the Department of Veterans Affairs to indentify qualified individuals, DVIC's ultimate goal is to place graduates with insurance agencies and/or insurance companies.

The organization invites the participation of leading agents and brokers identified by leaders in the industry. Agents, brokers and insurance companies will initially work with DVIC by outsourcing sales and customer service functions to the veterans group.

Through a partnership with an accredited institution of higher learning, training of up to one year will be provided through online courses and virtual classrooms. A stipend will be paid during training. Almost all work will be provided through online courses and virtual classrooms. The goal is for the physically disabled veterans to work from a home office setting.

To learn more about DVIC, visit www.DVIC.us



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Underwriting Seminar

Roundtables Raise Thoughtful Discussions and Great Ideas



1. **LP tanks: do you go with a min of 15' of distance between them and any buildings?**

If yes, how do you handle the gas and fuel tanks that are placed right next to the \$75,000 machine shed with \$500,000 of farm personal property in it? Should those be moved? Most use a 25' distance and exclude building contents by an endorsement until they move the tank.

2. **How are you writing the larger farms?**

Mutuals are trying to work within reinsurance requirements, making sure proper diagrams of property, up-to-date photos and are in files, insuring blankets to 90-100% and properly using Peak Season rates. The biggest reply is "What is a large farm in today's world?"

3a. **Is anyone using split fire vs wind/hail deductibles?**

While most of the participants have a flat deductible across the board, a few have been using a split deductible.

3b. **Percentage Deductibles?**

While the competition may be moving to a percentage for the deductible, none of the participants have looked into this option. This is something you may need to seriously consider in the future to stay competitive.

3c. **Do you see it on competition?**

State Farm and Country Companies have been using a percentage deductible but it seems to only apply to wind/hail.

4. **Does the Underwriter visit the Agent's office?**

Only a few companies have the underwriter visit the agents, but the Managers visit most offices. The underwriter is included in the bi-annual agent's meetings where they get the opportunity to visit with each agent.

5. **What do agents send your business?**

Offering good rates were mentioned, but they all agree they offer better coverages for the niche markets like landlords and mobile homes. Mutuals are known for quick turn around on policies.

6. **What type of new business are you getting?**

Mutuals seem to be getting more homeowners than farms and a lot of requests for rental homes.

7. **What is the degree of your automation?**

Several mutuals are using imaging and online quoting software which agents appreciate. A couple of mutuals are going paperless and scanning in all previous documents. All agree the hard work is worth the time and effort.

8. **Do you report claims to C.L.U.E. or A+Plus? Do you use their reports for underwriting?**

Most use C.L.U.E. and use this when underwriting all new business.

9. **Do you use/offer equipment breakdown and how is that working?**

Several participants do offer this coverage through the reinsurance companies. Claims that have been submitted have been favorably paid and the cost is very reasonable.

10. **Has your Mutual implemented an inspection program for new business?**

Most participants inspect new business but allow the 30-day binder by agents. Many have adjusters do spot inspections on any claims, and all agree inspections should be done on a three year renewal.

11. **Are you doing interior inspections to confirm amp services?**

While most agree they do not require an interior inspection, they will send out a special request if there is anything that could bring a question to the amp service. They accept 60 amp services but surcharge.

12. **Do your agents ask for new Technology? Is it making a difference?**

Credit card payments/EFT payments are highly in demand in today's world.

13. **Do you use a cosmetic damage exclusion or restriction endorsement?**

Several have implemented the cosmetic endorsement and have not received too many concerns from agents. The few that had claims utilizing the endorsement did have a positive impact on the claim and no kickback from the insureds. The key point noted was that discretion needs to be followed. If it will take away from any resell value from the curbside, it shouldn't fall as cosmetic only. Use it how it was designed, don't abuse it.

— continued on next page

14. When insuring farm outbuildings/bins to value, do you use a cost guide or set \$/sq.ft?

Using a cost guide or flat square footage rate was used by everyone in the group. (Different classifications)

15. Do you allow an e-signature for apps/endorsements or do you require an agent to submit signature?

Companies that accept e-signatures require that agents keep original signatures on file.

16. Do you run updated MVR's for ATV/boat at renewal or just at the time of adding to the policy?

This coverage is underwritten with the Liability carriers and they do run MVR on initial policy application.

17. Do you seem to restrict a lot of roofs? Do you exclude at a certain age or endorse it to ACV?

The majority of participants use a 15-year roof restriction guideline where they change it to ACV only.

*Picture on Left:
Debbie Wagner, E2Value speaker*



*Picture on Right:
Bobbie Stokke, Mutual Boiler Re speaker*





"A failure is like fertilizer – it stinks to be sure, but it makes things grow faster in the future."

— Dennis Waitley



"Don't judge each day by the harvest you reap – rather by the seeds you plant."

— Robert Louis Stevenson



"The two most important days in your life are the day you were born and the day you find out why."

— Author Unknown

— continued on next page

“My father said there were two kinds of people in the world: givers and takers. The takers may eat better, but the givers sleep better.”

— Marlo Thomas



“Nearly all men can stand adversity, but if you want to test a man’s character give him power.”

— Abraham Lincoln



*“If you want to go fast, go alone.
If you want to go far, go together.”*

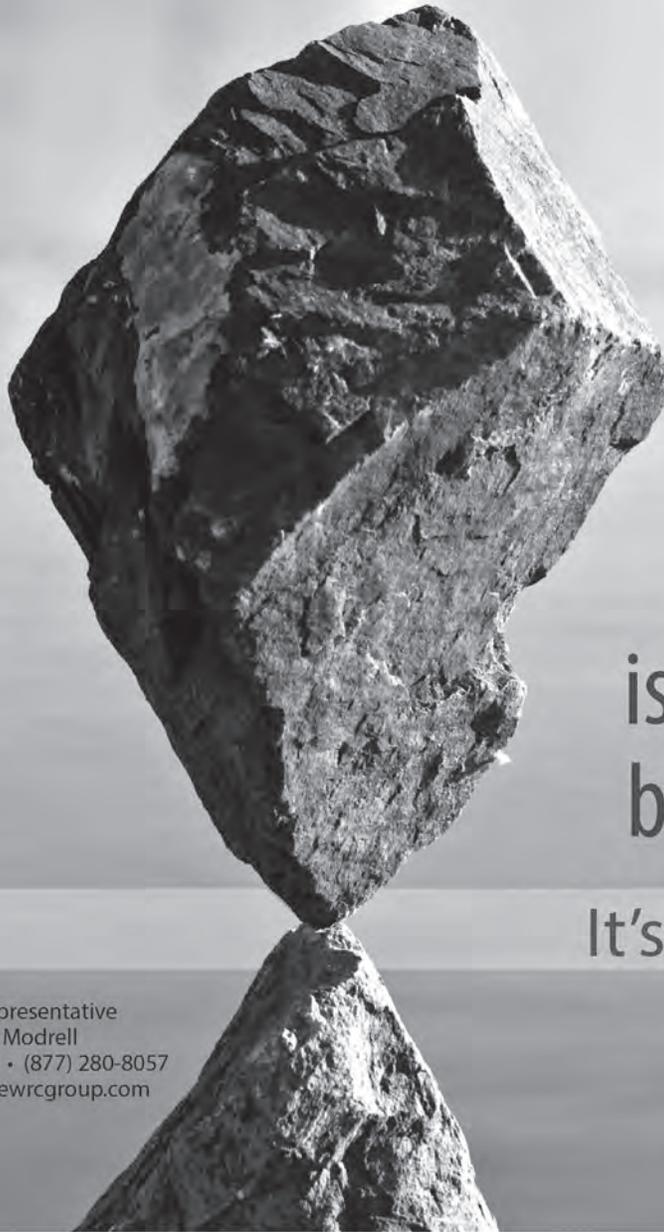
— African Proverb

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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Mutual Milestones

Belvidere Mutual → 140 Years



Rockford Mutual → 120 Years



Southern Mutual → 115 Years

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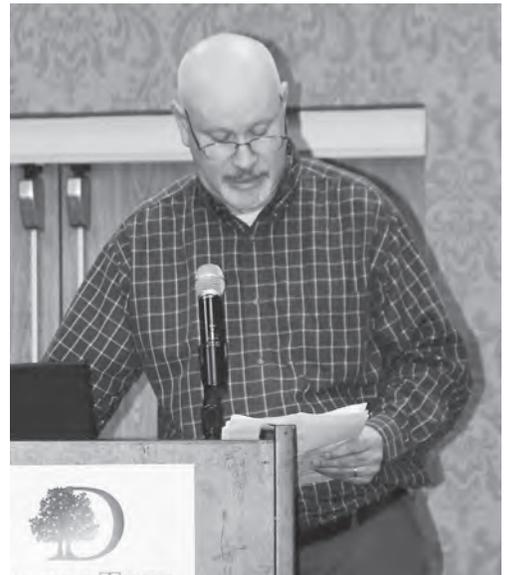
Claims Seminar

Picture on right: Dean Kohn and Gary Thompson from Acclaim Resources



*Below, left side picture:
Panelists Dan Young, Central IL Mutual, and
Kelly Reagan, Bradford Mutual*

*Below, right side picture:
Lyle Bruning, Town & Country Mutual*

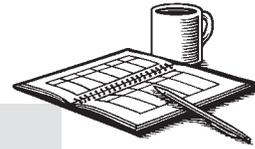


*Left side picture:
Patrick Kennedy, Rockford Mutual*

*Right side picture:
Robert Rapp, Dept. of Insurance with
Jackie Rakers, Executive Director of IAMIC*



IAMIC 2016 Calendar of Events



June 22 - 23 CCP (Congressional Contacts Program) — Washington, D.C.

August 21 - 23 Annual Convention — Embassy Suites, East Peoria, IL

September 25 - 28 NAMIC Convention — Vancouver, BC

October 5 IAMIC Board Meeting
6 - 7 Manager's Retreat — Stoney Creek, Moline, IL

LAUTUMnews

Second Quarter, 2016
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