

LAUTUM *news*



Inside . . .

- 2016 Award Winners
- 2016 Convention Highlights
- IAMIC Mutual News and more ...

Chairman's Message

Bruce Pollock
Carthage Mutual

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I would like to thank everyone involved with IAMIC for the terrific year I have had as chairman. This past year has been an awesome experience. I was able to go places

I normally wouldn't go, talk to people I normally wouldn't talk to, and had a lot of fun in the process. The IAMIC family is a wonderful group of people that I am proud to be associated with.

Our outstanding Education committee put together several excellent seminars again this year. By attending the Southern Regional I was able to interact with Directors I don't normally see. I also had the honor of introducing a Monica Lewinsky look alike as one of our speakers (aka Mindy Price, Leading Transitions, who was a good sport). At this year's convention we auctioned off a date with Earl Ray (aka Andy Gerlach, Randolph Mutual) in all his farmer attire. Did I mention we had fun this year?

As always the Trade Show was a big part of the convention and the vendors are fundamental to our industry. Having this many partners in one room is priceless. The opportunities to network along with the valuable educational sessions made this year's convention exceptional. My greatest honor as chairman was handing out awards to so many deserving individuals.

As you can probably tell I thoroughly enjoyed this past year. I highly recommend you become involved in our Association committees and consider joining the board of directors. The rewards from your involvement are beneficial both professional and personally.

We will face many challenges in the years to come, most concerning the dwindling number of farm mutuals in Illinois. We serve a vital role in our industry and IAMIC will help you work through the challenges ahead. Together, as a team, we can draw from the knowledge that is at our fingertips in this great organization. Your incoming chair Kelly Reagan-Robery built her theme on this need—*United We Stand: Strengths in Numbers*—and she has already begun working on expansion of the Mutual Assistance Manual to include guidelines on business plans specific to our mutual industry. I know this IAMIC board is very capable of leading us through this coming year and will be dedicated to perpetuating Kelly's theme.

Again thank you to the many volunteers behind the scenes and for allowing me to be part of this past year. Special thanks to Executive Director Jackie Rakers for keeping me on task and for being so good at what she does.

Sincerely,
Bruce

Bruce Pollock



"We serve a vital role in our industry and IAMIC will help you work through the challenges ahead. Together, as a team, we can draw from the knowledge that is at our fingertips in this great organization."

From the Executive Director's Desk

As another year comes to a close, I am grateful for the blessings in my life and especially my career in IAMIC. I have developed great friendships with my members and, as some retire and move on to new adventures, I am grateful that our paths have crossed and know that I am a better person because of it.

The Association has works in the background protecting the farm mutual and one example is the exemption for the farm mutuals from TRIA Report Data Call. This was first issued by the FIO (Federal Insurance Office) as a voluntary action, and then the NAIC (National Association of Insurance Commissioners) followed up with a mandatory request and Illinois is participating. Helping aid our argument is the fact that farm policies cover the farm house and farm equipment and cannot be neatly classified as commercial. We also pointed out that Illinois Farm Mutuals insure in rural areas where the likelihood that we would experience solvency problems because of terrorism related losses is small. IAMIC took the lead and requested an exclusion for all Farm Mutuals in Illinois. We will keep you posted on further developments and legislation.

We had another successful year at IAMIC and this year's convention was one of the BEST! I know that many of the members enjoy the networking that the face-to-face meetings bring—just as in the past, new friendships were formed and ideas were

shared. We have already begun to plan next year's educational events and I am confident that we are doing great things for our members.

We are working diligently to improve and maintain a productive web page for the association. We invested in better software to make the online registration process more efficient and you can register staff as well as yourself without signing in and out! You asked—we listened!

Our new **Mutual Assistance Manual** is online and we are continuing to attach templates and samples for your use. This will continue to grow and become a valuable source for all operations of the mutual. If you have something you feel would be beneficial—please email it to me for the committee to review.

Our 2017 Calendar is secure and I hope you will save the date to attend our events. Don't forget about our scholarships, too. We want everyone to have access to our great opportunities.

I close with warm wishes for a wonderful Christmas season, may the blessings of family and friends be abundant and may good health and happiness be yours.

Best Wishes,

Jackie



Jackie Rakers, IOM



Keep in touch at www.iamic.org

IAMIC's state-of-the-art association management software is designed to improve communication with our members. Among several helpful features members can register for events easier and the Manager of each mutual can now register multiple members for events with ONE login!

Keep track of upcoming events and Association news, too. Check it out!



Joe Reid Memorial CCP Scholarship

It is crucial that we send as many members as possible to our Washington, DC CCP trip, planned for May 3-4, 2017. To encourage attendance in DC, we have a scholarship in Joe Reid's name to assist with the cost. Chairman Joe Reid was passionate about our efforts in DC and always par-

icipated. **DEADLINE to register for CCP is April 1, 2017.**

REMEMBER, like last year, in order to qualify for the Joe Reid Scholarship you must attend the Illinois State Legislative Day, tentatively set for March 29, 2017 in Springfield.

Watch the IAMIC web site for details. ❖

DEADLINE to register for CCP is April 1, 2017

Congressional Contacts Registration

- Sign me up to attend the 2017 Illinois State Legislative Day.
- I would like to participate in the 2017 Congressional Contact trip.
- Please enter my name (or nominee's name) to win the 2017 Congressional Contacts Scholarship.

Please print clearly:

Name: _____

Company Affiliation: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Phone: _____ Fax: _____

Home Address: _____

City: _____ State: _____ Zip Code: _____

Phone: _____ Fax: _____

Email: _____

Those who return this form to the Association will receive further details about the trip (including hotel accommodations) after the first of the year.

Return this form to (or register online at www.iamic.org):

IAMIC, PO Box 116, Ohlman, IL 62076

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



WE WANT YOU!
You CAN make a difference!

- ★ As you plan your Mutual's 2017 annual budget, please include a line-item for a staff person to attend CCP trip to DC: \$1500
- ★ David King Scholarship – Claims School is Feb 22, 2017
- ★ State Legislature Day – Save the Date: March 29, 2017 (tentative)

"I wondered why somebody didn't do something.

Then I realized, I am somebody."

—Author Unknown



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Mutual News



Retirement

- Congratulations to **Jim Radars**, West Point Mutual—who served the mutual insurance industry for 30 years—on his recent retirement. Jim is pictured at the left with IAMIC Executive Director Jackie Rakers.
- Congratulations to **Gene Higgenbotham**, who retired after serving for 25 years on the board of Marshall Mutual. He is pictured below receiving a certificate of appreciation from IAMIC Executive Director Jackie Rakers.



Below: Sandy Bear is feelin' the love with gifts, flowers, and balloons marking her retirement!



- Congratulations to **Sandy Bear**, who retired after 33 ½ years at Watseka Mutual! A number of friends from IAMIC were present at her retirement party.



Sandy Bear retirement party groupies: Back L-R - Ronette Payne, Bev Fick, Jackie Rakers, Mary Jo Robison, Sandy Bear and Angie Dallam. Nancy Tavenner & Sheila Sujlin are in front.

Mission Accomplished: Farm Mutual Director Certifications

- Congratulations to the following IAMIC members for achieving Farm Mutual Director Certification from NAMIC. Way to go! We are so proud of all of you!



Frank McConville, (center above) Peru Waltham Mutual, pictured with Jackie Rakers, IAMIC Executive Director, and Angie Dallam, Peru Waltham Mutual.



Left to right above: Duncan Britton, Aaron Wilson, and Mary Bizarri.

Memorials

- IAMIC extends sincere condolences to the family and colleagues of **Bob Whitworth**, who passed away in July. A dedicated member of the mutual insurance industry, Bob founded Whitworth-Horn-Goetten Insurance Agency in 1977 before becoming the manager of Jerseyville Mutual Insurance Company in Jerseyville.
- IAMIC extends sincere condolences to the family and colleagues of **Lee Cuttright** — board member for Marshall Mutual for 35 years — who passed away earlier this year.





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2016 IAMIC Convention Highlights



Above: Chuck Chamness, President of NAMIC conducts the official swearing-in of Kelly Reagan as IAMIC's 2017 Chairman.

New Directors Sworn-in:

Mary Bizarri – Mt. Carroll Mutual
Northern Director – 3 year term

Tony Koehler – Camp Point Mutual
Southern Director – 3 year term

Angie Dallam – Peru Waltham Mutual
Secretary/Treasurer – 1 year term

Mary Jo Robison – LaPrairie Mutual
Vice Chair – 1 year term

Karen Williams – Louisville Clay
County Mutual
Chair-Elect – 1 year term



Past Board Members retiring from the IAMIC board—Danny Johnston, Bishop Mutual, Bruce Pollock, Chair and Mary Jo Robison, LaPrairie Mutual



Above: Out-going Chair Bruce Pollock (center) with his family.



NAMIC Chair Paul Stuen and his wife Marlene



Above: Chaplin John Cratty is a Director with Svea Mutual



Left: Bruce's grandson – Lincoln – the "Future 2036 IAMIC Chairman" enjoyed getting hands-on training from grandpa Bruce Pollock at the convention!

August 21 - 23, 2016 • Embassy Suites, East Peoria, Illinois



Carthage Mutual Board (left to right): Dan Hanson, Ross Wear, Bruce Pollock, Matt Dickerson and Dean McHugh.

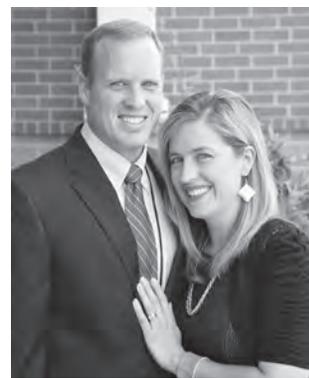
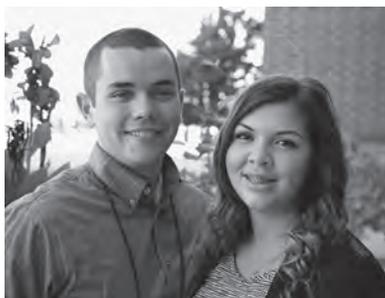
Keynote speaker Kay Francis



While there was time for fun and team-building at the Annual Convention, the heart of the event is the valuable educational sessions that enrich our members and certainly benefit our clients.



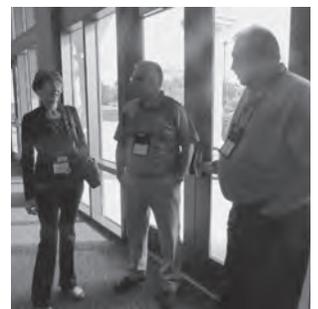
(2016 Convention Highlights – continued from page 9)





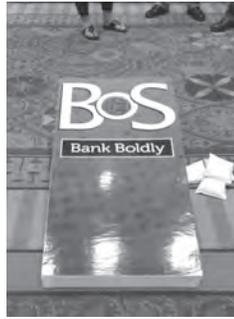
Trade Show Puts the Spotlight on IAMIC's MVPs

Vendors who provide a large array of services or products that help make our Mutuals stronger and more productive gathered at this year's Trade Show. ❖



Above: Booth for CRDN of Greater St. Louis

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Caricature artist Jim Parrish entertained guests at the Trade Show this year. Mary Jo Robison is shown posing for Jim as her pretty smile is captured in a clever custom cartoon portrait!



Fun and Games at Convention

Knowing the value of laughter within happy memories, IAMIC always tries to incorporate a little “fun” into our events. Monday evening, we were able to have Agricultural Comedian Jerry Carroll entertain our members. To add a little extra fun, we encourage members to “dress up” in their favorite farm attire. We were able to have several members participate and brought a lot of laughter to our evening.

We auctioned off a “date” with our famous “Earl Ray” from Greenview Mutual—who not only was a first-time attendee to IAMIC’s Convention, but he fully participated and became “Part of the TEAM.” Chair-Elect Kelly Reagan, Bradford Mutual was the winning bidder at \$130! All proceeds of the date auction went to Dream Center (see page 13).

Special thanks to “Earl Ray” aka. Andy Gerlach of Randolph Mutual, who stayed in character all evening! ❖



Winning bidder Kelly Reagan takes a selfie with the “hunk-a-licious” Earl Ray, IAMIC’s auction dream date. Lucky girl!!





Dream Center

IAMIC fund-raiser generates \$2086 for community outreach

Dream Center Peoria is a faith-based not-for-profit organization located in downtown Peoria. The mission of Dream Center Peoria is to impact individuals and families in poverty, starting with kids and youth.

These goals are accomplished through a three-pronged approach—Basic Human Needs, Youth Development and Community Outreach.

Dream Center operates a homeless shelter as well as transitional housing for women, children and families. They also offer after school tutoring and summer programming for kids, and a free clothing store for the needy. To learn more about this community outreach organization, visit dreamcenterpeoria.org.

The Dream Center Executive Director spoke at our **Memorial Prayer Breakfast** about the benefits the Dream Center brings to the Peoria community. In memory of our members who have passed away during the last year, we released balloons. ❖



Marshal Mutual is showing their "RED" pride!





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2016 Fun Run for DVIC

IAMIC learned shortly before the Convention that the Disabled Veterans in Insurance Careers (DVIC) has been absorbed into the National Alliance Careers for Life program and is now being funded through that program.

IAMIC's final donation of \$560 sent this year was used to license four new members. A thank you from President Gary Bryant is shared with each of you that helped support this worthy cause over the last three years.

Visit the website www.iamic.org to read about the winners! ❖



Most Creative Entry

Spaghetti Game

This fun team-building exercise challenged participants to construct something using dry spaghetti noodles and mini-marshmallows. Special thanks to Chris and Amy Feldt, Heartland Mutual, along with the PR committee for judging the remarkable entries. Congratulations to the winners:

Shane Herren — Rockford Mutual

Luke and Alisha Glendenning — Loran Mutual

Joel Peiffer — IMT Computers

Paul and Marlene Stuen — NAMIC Chairman and his wife

Michael Brooks — Somerset Holdings LTD

Mica Cooper — AISUS



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Oh no! I forgot the rules to the Spaghetti Game!

Special thanks to sponsor **Bank of Springfield (BoS)** for donating a Cardinal Fire pit for raffle. This raffle generated \$475 toward our Joe Reid Scholarship, which developed to help promote the advocacy program within our association. THANKS BoS!! Roger and Connie Elliott, Bishop Mutual, were the raffle winners.



2016 Golf Outing and Sporting Clays

As we shiver through the holiday season, it is nice to remember the lovely weather in mid-August—perfect for a day on the links! Thank you to all who joined in the fun at Weaver Ridge Golf Club and to all the sponsors who made this networking event possible. As in previous years, the proceeds from the golf outing will go to fund the David L. King Educational Claims Scholarship.

Those who did not play golf enjoyed an equally challenging day at Oak Ridge Sportsmans Club for a round of sporting clay shooting. ❖



(2016 Convention Highlights – continued from page 16)



**Mark your calendar for our
136th Annual Convention
& Trade Show**



**AUGUST 20-22, 2017
Marriott Hotel & Conference Center
Bloomington-Normal, Illinois**

2016 Award Winners



LAUTUM AWARD:
Trish Mickley, Mt. Carroll Mutual



VOLUNTEER OF THE YEAR AWARD:
Dan Young, Central Illinois Mutual
 Presented by Bruce Pollock, 2016 Chairman



COMPANY ACHIEVEMENT AWARD
Peru Waltham Mutual Insurance Company
 (Left to right) Jan Donahue, Angie Dallam, Frank McConville,
 and Meg McConville



Andy Gerlach (right) accepts a plaque from Chair Bruce Pollock on behalf of Randolph Mutual, winner of the 2015 Company Achievement Award.

2016 Award Winners



FIRE DEPARTMENT OF THE YEAR AWARD: Henry Fire Department

Above: Henry Fire Department leadership along with staff members of LaPrairie Mutual



Special Thanks

IAMIC Executive Director presents a plaque to Bill Gorski, PLN Mutual, in recognition for his years of service to the Association in the role of Secretary/Treasurer.

Mutual Milestones

Hamlet Mutual → 140 Years



*Hamlet Mutual President Sue Frieden with
IAMIC Executive Director Jackie Rakers*



United Mutual — 130 Years ↓



*George Fewkes,
President of United
Mutual with IAMIC
Executive Director
Jackie Rakers*



(Mutual Milestones – continued from page 20)



← **Sigel Mutual
130 Years**



← **Pontiac Mutual
125 Years**

Below: IAMIC Executive Director Jackie Rakers presents a certificate to Pontiac Mutual President Robert Legner.



Left to right: Tammy Masching has been with Pontiac Mutual for 24 years, Mic Fordyce as Manager for 40 years, and Deb McKinney for 35 years. Needless to say, these folks have really defined the LOYALTY in the Mutuals!

— continued on next page

(Mutual Milestones – continued from page 21)

Watseka Mutual – 125 Years



*If your Mutual is celebrating a five year milestone in 2017, we would love to attend one of your board meetings to present your company with an Anniversary Plaque!
Please contact the IAMIC office with your next board meeting date.*



Watseka Mutual President Dave Hubert with IAMIC Executive Director Jackie Rakers

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 2017 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 March 15, 2017. The 2017 Scholarship will be valid from April 1, 2017 to March 31, 2018. ❖

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.



Bits & Pieces Managers' Retreat

We traveled to Moline, Illinois in October to share ideas and develop friendships. The Group toured the John Deere Seeding Plant and saw firsthand how the planters are assembled. We also learned there are **six million** options to a planter! For a little fun we invited "Guys in Ties" to entertain us for the evening. The following morning we entered round table discussions where many concerns were shared and advice was given—always a valuable educational event. We wrapped up our trip on the Celebration Belle as we enjoyed lunch and the views of the mighty Mississippi River. ❖



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.

Mutual Assistance Manual

The Mutual Assistance Manual (MAM) is live on our website and new forms and templates are still being added. Remember, these are provided for each member's own independent decision-making, not mandated for use. IAMIC's MAM was designed to save you time and money, offering templates and verbiage to help your Mutual begin the process of developing your own finished products!

As we consider this manual a "work in progress," we would love for you to share your forms and ideas to the committee for possible inclusion. ❖

Lost & Found

Do you recognize this handsome photographer? A caricature by artist Jim Parrish at the Trade Show was left behind.



If this is YOU, or if you know who it belongs to, contact the IAMIC office and we will gladly return it to its rightful owner. ❖

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Kelly Reagan

Message from the Chair-Elect

Kelly Reagan, Manager
Bradford Victor-Adams Mutual

*“Are these actions easy?
No. Are these
actions necessary to
make us stronger? Yes!
As is often the case in life,
the hard decisions and
actions are usually the
ones that really matter
and make a difference.”*

Thanks to all of you who attended the 2016 IAMIC Convention and Trade Show in Peoria. A special thanks to Bruce Pollock, his committee and all the other volunteers who made it a success! Many attendees at the trade show seemed to especially like the team game of “bags” which allowed us to become acquainted with IAMIC members we didn’t already know. The caricature artist was a big hit as well, and gave many of us a great souvenir by which to remember this convention.

My theme for this year is “UNITED WE STAND—Strength in Numbers.” I am urging IAMIC mutuals to look to strengthen their mutuals, rather than seeking out a merger partner. Rather than waiting until merger is the only answer, I’d like to see each one of us become strong enough to survive on our own.

There a variety of ways to become stronger...

- ★ Working with our reinsurance partners to keep reinsurance premiums at an affordable level.
- ★ Implementing inspection programs so we know what we have on our books.
- ★ Tightening up our underwriting guidelines.
- ★ Taking rate increases when necessary.
- ★ Finding a new manager well in advance of the current manager retiring and a number of other means to become or stay healthy as a mutual.

Are these actions easy? No. Are these actions necessary to make us stronger? Yes! As is often the case in life, the hard decisions and actions are usually the ones that really matter and make a difference.

The Mutual Assistance Manual, found on the IAMIC website, is a great resource for ideas and information on how to make your mutual the best it can be. If you can’t find what you’re looking for there, please call Jackie. She may not have the answer, but she will certainly know someone in our association who does and will be happy to share their knowledge.

Having over 50 other fellow IAMIC member managers to call on for advice is one of the best parts of being an IAMIC member. There have been times during my 13 years in the mutual industry that I have needed to utilize the knowledge of my peers. These conversations resulted in each party gaining new and useful information. Helping each other is such an easy and effective way to build relationships which are crucial to our success.

IAMIC members know that in order to survive in a future full of uncertain legislation and unpredictable weather, we must be willing to share knowledge and experiences.

We are all in this together and we need to remain strong for our policyholders, our employees and the communities we serve. There needs to be enough of us to be a relevant part of the insurance industry in Illinois. We have a history worth fighting for—let’s work together to preserve our industry. ❖

Mutually yours,

Kelly

Kelly Reagan

Manager, Bradford Victor-Adams Mutual
Chair-Elect



IAMIC 2017 Calendar of Events



February	21	IAMIC Board Meeting — Bloomington
	22	Claims Seminar — Doubletree Hotel, Bloomington (<i>trade show booths available</i>)
March	21	Southern Regional Meeting — Keller Convention Center, Effingham
	22	Northern Regional Meeting — Timber Creek Golf Course, Dixon
	29	State Legislature Seminar — Springfield (tentative)
April	26	IAMIC Board Meeting — Springfield
	27	Underwriting Seminar — Crowne Plaza Hotel, Springfield
May	3 – 4	CCP (Congressional Contacts Program) — Washington, DC
June	TBA	IAMIC Board Meeting — TBA
August	20 – 22	IAMIC Convention — Marriott Hotel, Bloomington (<i>trade show booths available</i>)
September	24 – 27	NAMIC Convention — Colorado Convention Center, Denver, CO
October	TBA	IAMIC Board Meeting — TBA
	TBA	Manager's Retreat — TBA
November	7 – 8	Technology Seminar — (tentative)

LAUTUMnews

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