

LAUTUM *news*



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- Great Convention Memories
- 2008 Award Winners
- Congressional Contacts

Chairman's Message

Ronette Payne
Frontier Mutual Insurance Company

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The past year has certainly flown by. I think that many of the objectives that the Board of Directors discussed at the beginning of the year were met. We received many favorable remarks about the past year's seminars and annual convention. Those favorable remarks were earned as a result of the hard work of our committees. I want to thank all of the committee chairmen and members for their time and energy that they contributed. I especially want to thank Malcolm Rowland, Education Committee Chairman, for the role he played in the success of our seminars and annual convention speakers. Malcolm always puts forth the extra

effort to be sure that our membership is getting the quality that they deserve.

I want to thank everyone for their support and friendship during my term as Chairperson. I have considered it an honor to serve IAMIC in this capacity. It has been through IAMIC that I've been able to network with my peers, attend great educational seminars, and been kept up to date on advocacy issues. Most of all I appreciate the lasting friendships that I've made over the years.

A special thank you goes to Jackie Rakers, IAMIC's Executive Director. Jackie always has the membership's interest at heart while performing her duties for the association. IAMIC's membership can be proud to have her representing our association. I will miss our frequent phone calls and e-mails. I know that she will compliment the leadership of your new Chairperson, Maxine Bussan. ❖

Ronette Payne

Season's Greetings

From the Executive Director's Desk

Greetings everyone! As we wind down the 2008 year I have been reflecting back and realizing that IAMIC is a wonderful association. Our Board of Directors goals for 2008 were to bring you new educational opportunities, monitor and oversee the legislative issues at the state and national levels, and provide you with networking opportunities so you could learn from your peers. We have met and exceeded those goals – I applaud our Board of Directors and especially our Chairman – Ronette Payne!

Ronette chose great committee personnel to help achieve these goals and I thank each member of this years committees for your participation ~ without you, IAMIC could not function and this years events would not have been successful! (Did you see NAMIC Annual Report – Illinois members were the pictured representatives for the Congressional Contacts Program in Washington, D.C. for the 2008 year – thank you to those members who attended!)

As I look to our future I see the Education, Convention, Government Relations, and Public Relations committees already at work ~ striving to make 2009 a wonderful year for IAMIC. Our Chairman Maxine Bussan is coordinating each committee and

worked hard to develop her theme LEGACY ~ CHALLENGE and CHANGE. Maxine not only recognizes that our legacy has built the foundation which each Mutual now stand, but tries to uphold our forefathers' commitment of "Neighbor helping Neighbor." With this in mind, Maxine's goals are to encourage each Mutual to help one another – for IAMIC to provide leadership and guidance. Together, we can meet the challenges and make the required changes to keep our Mutuals strong. IAMIC will strive to provide you with the necessary tools to help you make those choices.

The Board of Directors will be meeting soon to set our 2009 planning agenda and I hope to keep our website updated regularly with IAMIC news – be sure to log on today to see your 2009 calendar of events. If you don't know your ID or password, call me, I will be glad to assist you!

Thank you for allowing me to serve you this year and I encourage you to contact me with any concerns or thoughts that might improve our services to our members. We are here for you! ❖

Jackie



Jackie Rakers

Together, we can meet the challenges and make the required changes to keep our Mutuals strong.

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Berlin Mutual Recognized by Statewide Association

The company has worked with determination, weathered challenges and has become stronger because of them.

Berlin Mutual Insurance Company at Princeton was named winner of the prestigious *Company Achievement Award* from among 78 IAMIC member companies. Berlin Mutual was recognized for its tremendous efforts used in improving their business over the recent years.

Berlin Mutual has been serving the community for 133 years and has adapted to continuously meet the many needs of the consumer. With a staff of experienced, customer-minded employees, every day they continue the mission that their forefathers began, they have strived to build a strong mutual. Described as hard working, eager, bright and energetic, and a wealth of knowledge, the employees of Berlin Mutual are capable, determined and committed to seeing the company thrive.

The company has worked with determination, weathered challenges and has become stronger because of them. It is because of their demonstrated ability to improve their company and provide exceptional service to their policyholders that Berlin Mutual Insurance Company was named the 2008 recipient of the *Company Achievement Award*. Congratulations to the Board of Directors, Manager Harold Read and the entire staff of Berlin Mutual! ❖



What's Cooking at IAMIC?

The Public Relations Committee is publishing an IAMIC cookbook and is in need of your fabulous family recipes! As you revisit those delicious memories throughout the holiday season, pick your favorites and share them with the rest of us.

Send your recipes via email to – leadership@iamic.org, or by mail to IAMIC, 3085 Stevenson Drive, Suite 304 B, Springfield, IL 62703. The deadline for receiving submissions is March 1, 2009. Thanks in advance for your participation. ❖

Mike Davis – 2008 Lautum Award Winner

This year's winner of the LAUTUM Award goes to Mike Davis, Director of Forreston Mutual Insurance Company. This award stands for strength, dedication, leadership, commitment, integrity, and honor. Chosen by his peers, this award is given to ONE individual each year who reflects these qualities.

Mike Davis is a true leader, not only in our industry, but his professional and personal lives as well. He's honest, dedicated, and has always been a tremendous asset to IAMIC not only at the state level, but at the national level as well. Always going above and beyond his call of duty but gives 110% in all he does. He steps up to lend his help when there is a need and has gone above the call of duty many times. This year alone he has accepted the role of chairman of a Committee for the third year in a row due to vacancies from past chairs. He participated on IAMIC's task force when members had questions regarding the DOI directive on cancellations and non-renewals affecting disaster areas. He is an active participant in the Capital Contacts Program. He is always ready to serve our association in whatever capacity is needed.

Professionally he serves on his church board and is treasurer of the local fire department, ambulance, and American Legion. He served on the Library board for 20 years. There are many examples of his kindness, but there are two exceptions I want to share with you. Last year he went to Honduras to perform missionary work and looks forward in being able to do so again. As a tax professional, if his elderly clients can not make it into the office he goes to their homes. Both these tasks showing his character – that makes him the excellent mentor to many of our members.

He began his involvement in 1984 on his local Mutual's board of directors, became VP in March of 1991 to 1995 when he was then elected President, a position he held until December, 2006.

He is one of IAMIC's greatest ambassadors, the knowledge and professionalism he brings to our organization is a gift we'll cherish for years to come. He is devoted to his wife Mary and their family.

Congratulation to this year's LAUTUM AWARD WINNER – MIKE DAVIS! ❖



Mike and Mary Davis

Mike is one of IAMIC's greatest ambassadors, the knowledge and professionalism he brings to our organization is a gift we'll cherish for years to come.

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Galena Fire Department Named Fire Department of the Year

“This nomination is a dedication to the firefighters past and present who have dedicated their time to keeping the Galena community safe.”

The Galena Fire Department was 2008 recipient of the Fire Department of the Year Award. Galena Fire Chief Michael Simmons along with fellow volunteer fire fighters Lyhn Duhack and Seph Ettleman were present to receive the award on behalf of the department.

Galena Fire Department was nominated by Maxine Bussan from Jo Daviess Mutual Insurance Company, for their dedication and service as volunteers. This department has served Galena since 1830; which qualifies them as the oldest fire department still operating in the state of Illinois.

Bussan stated, “This nomination is a dedication to the firefighters past and present who have dedicated their time to keeping the Galena community safe.” As active as they are brave and committed, Galena Fire Department is a model for the many volunteer fire departments in our state. The dedication and determination that this department has diligently put toward the betterment and safety of their community earns them badges of honor with every service call, and it is with great honor that the Illinois Association of Mutual Insurance Companies recognized the Galena Fire Department with this award. ❖



Volunteer of the Year . . . Linda Wares

Our Volunteer of the Year Award winner is Linda Wares, Manager of Belvidere Mutual. Linda’s Mutual has undergone many different challenges in the last few years, but yet she always seemed to find the time to help our association.

Helping out at all education meetings, volunteering her time to attend the Capital Contacts Program in Washington D.C., sitting on several committees for IAMIC and NAMIC, and now serves on the Board of Directors for IAMIC.

She has driven over 3 hours one way – on many occasions to come to our office and help me with the behind the scenes duties. She also strives to involve many associate members and encourages them to join our wonderful association! Thank you Linda for your dedication and service to IAMIC and congratulations on being named 2008 Volunteer of the Year! ❖

Enfield Farmers Mutual 100TH Year

A Look At Our Past, Passion, and Potential...

Our Past, a Glimpse Back In Time...

On April 15, 1908, the "Farmers Mutual Fire and Lightning Insurance Company of Enfield, White County, Illinois" was brought into existence. The company began with approximately 60 policyholders residing in White County, and provided these policyholders with the aggregate amount of \$51,302.00 of insurance coverage. According to the minutes of the first *recorded* meeting held May 9, 1912, the mileage/meeting pay, also including one day of room and board, amounted to \$1.78. Board members had to stay overnight in Enfield, due to the distance traveled in order to attend the meeting. This first meeting took place at the Office of James H. Gowdy, Esq. in Enfield, Illinois. Of further note, the directors agreed to settle a claim of \$100 for a mule that had been struck by lightning. Claims made during the compa-

ny's infancy, unlike those of today, were paid by assessing each policyholder a sum of 30% per \$100.00 worth of coverage.

Clearly, considerable changes have occurred throughout the years. People now have cars for travel, bigger homes, more personal property, and enjoy a larger amount of leisure time—all of which translates into greater risk. Over time, Enfield Farmers Mutual has readily responded to the vast changes that have taken place. One of our biggest concerns and assets at E.F.M.I.C. is to provide our customers with exceptional care and customer service.

Our Passion, Serving Policyholders and the Community... Enfield Farmers Mutual is based on a feeling of "community." As any other mutual, we are owned by policyholders who are members of a community. Our company motto, "Serving People Is Our

Our company motto, "Serving People Is Our Business," provides testimony to our extraordinary passion for customer service, and dedication to both the policyholders and their company.

—continued on page 18

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This is What We Do!

2008 IAMIC Convention Highlights



August 17- 19, 2008 • Hotel Père Marquette, Peoria, Illinois



—continued

(2008 Convention Highlights – continued from page 9)



Take Me Out to the Ballgame!



(2008 Convention Highlights – continued from page 11)



*Mark Your Calendar Now
and Plan to attend the
2009 Annual Convention*

*August 23 - 26, 2009
Embassy Suites, Peoria, IL*



—more convention photos on page 15

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 2009 David L. King Educational Claims Scholarship, please complete the application below and return it to the IAMIC Office at 3085 Stevenson Drive, Suite 304 B, Springfield, IL 62703 or fax it to 217-529-

8388. You may also apply for the scholarship at www.iamic.org.

Applications are due by February 1, 2009. The 2009 Scholarship will be valid from March 1, 2009 to February 28, 2010. ❖

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.

IAMIC 2008-2009 Committees



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Steve Morris
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that count doesn’t usually
stop to count them.”*

Trap Shoot at the 2008 Convention



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"You can do anything if you have enthusiasm. Enthusiasm is the yeast that makes your hopes rise to the stars. With it, there is accomplishment. Without it there are only alibis."

—Henry Ford

Message from the Chairman-Elect



Maxine Bussan
Jo Davies Mutual Insurance Company

Yes, there are and will be challenges, but remember our strength is in neighbor helping neighbor.

Welcome to this issue of the *Lautum*, your association's publication.

Thank you for giving me the opportunity to serve as your chairman this year. The theme I have chosen is *Legacy, Challenge and Change*.

IAMIC was formed in 1881 and our mutuals are over one hundred years old. It is important to remember our legacy. We have a history to be proud of. Most of our mutuals were formed during the Indian Wars which ended in 1890. Directors of our mutuals led us through our nation's good times and not so good times. Our companies will survive the financial turmoil of today, too.

Our mutuals continue to be challenged. These challenges may be finding quality replacements for retiring managers. Finding qualified board members to serve.

Does our company have adequate surplus as risks continue to get bigger and bigger? Remember the times and events our mutuals have seen and lived through. Yes, there are and will be challenges, but remember our strength is in neighbor helping neighbor. Our legacy has never been competing against each other, but mutual helping mutual.

We can meet existing and new challenges. We can adapt. This can be accomplished by continuing our education and awareness of what the challenges are and what we need to do. Each manager and director can continue their education – asking questions, seeking answers from one another, other mutuals, our reinsurers, IAMIC and NAMIC.

IAMIC as well as NAMIC provides opportunities for director education, manager education and agent education. These asso-

—continued on next page



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ciations assist us meeting our challenges and implementing changes.

We are here today because our mutuals have made the necessary changes; because we continue our education and learn from each other; and because we provide excellent service to our agents and policyholders.

There are opportunities for each member to get involved in making IAMIC, our association, strong and in turn strengthen our companies and even experience personal development to meet the challenges and changes.

As a manager, director, staff member or agent, we can make a commitment to continue educating ourselves through the opportunities and programs offered to us. This education will provide information and address changes in the insurance industry.

We will become aware of how our individual mutuals may participate in the opportunities and how to implement necessary changes.

I strongly encourage and invite each of you to attend the educational opportunities offered this coming year. Discover options for yourself and your mutuals.

In summary, our legacy gives us so much to be proud of. Let's reignite the mutual spirit! Realize there are challenges. Educate ourselves to meet these challenges. Recognize needed changes. Educate ourselves to make the necessary changes. Our companies have strong legacies but we must continue to move forward into the future.

I would like to leave you with this thought: "It is impossible to be unhappy if you have a grateful heart." –Anonymous ❖

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.

ENFIELD FARMERS—continued from page 7)

Business,” provides testimony to our extraordinary passion for customer service, and dedication to both the policyholders and their company. The board of directors and office staff work tirelessly to improve and maintain the company through thoughtful, conscientious business decisions and practices.

In addition to providing exceptional customer service, E.F.M.I.C. supports its policyholders through community involvement. Enfield Farmers Mutual has helped sponsor Mule Days, Enfield’s annual community fall festival, and has also donated to the Enfield Community Easter Egg Hunt. Further, the company has supported the Enfield Lions Club “Candy Day” event, and a fundraiser benefiting the Booth Grade School sports teams.

While serving our policyholders and the community is our passion at E.F.M.I.C., our success could not be realized without the

assistance and guidance of Rockford Mutual, our re-insurer. Through the years in which we have worked with Rockford, they have provided invaluable direction and support, helping our company to succeed and grow.

Our Potential, the Focus on the Future... As 2009 begins to dawn, we take a look ahead toward our future. In the years to come, new faces will join the board, meetings will come and go, issues concerning insurance on the legislative front will undoubtedly change, and time will steadily march on. Though change is inevitable, Enfield Farmers Mutual will work to anticipate and adapt to our customers ever-changing and diverse needs. However, there is one thing that will remain constant despite the passage of time—our continued focus to do what is best for the community, best for our policyholders, and best for the company, to the absolute *best* of our ability. ❖

*Though change is inevitable,
Enfield Farmers Mutual
will work to anticipate and
adapt to our customers ever-
changing and diverse needs.*

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IAMIC 2009 Calendar of Events



February	17	IAMIC Board Meeting – Double Tree, Bloomington
	18	IAMIC Claims Seminar – Double Tree, Bloomington
March	24	Southern Regional Meeting – Effingham
	25	Northern Regional Meeting – Sterling/Rock Falls
April	21	IAMIC Board Meeting – IAMIC Office, Springfield
	22	Underwriting Seminar – Hilton Hotel, Springfield, IL
May	4 - 5	Congressional Contacts – Washington, DC
June	TBA	IAMIC Board Meeting – IAMIC Office, Springfield
August	22	IAMIC Exec. Board Meeting – Peoria
	23 - 26	Annual Convention – Embassy Suites, Peoria
September	20 - 23	NAMIC Convention – Atlanta, GA
October	12	IAMIC Board Meeting – Moline
	13 - 14	Manager's Retreat – Location TBA
December	TBA	IAMIC Board Orientation, Retreat and Meeting – Location TBA

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