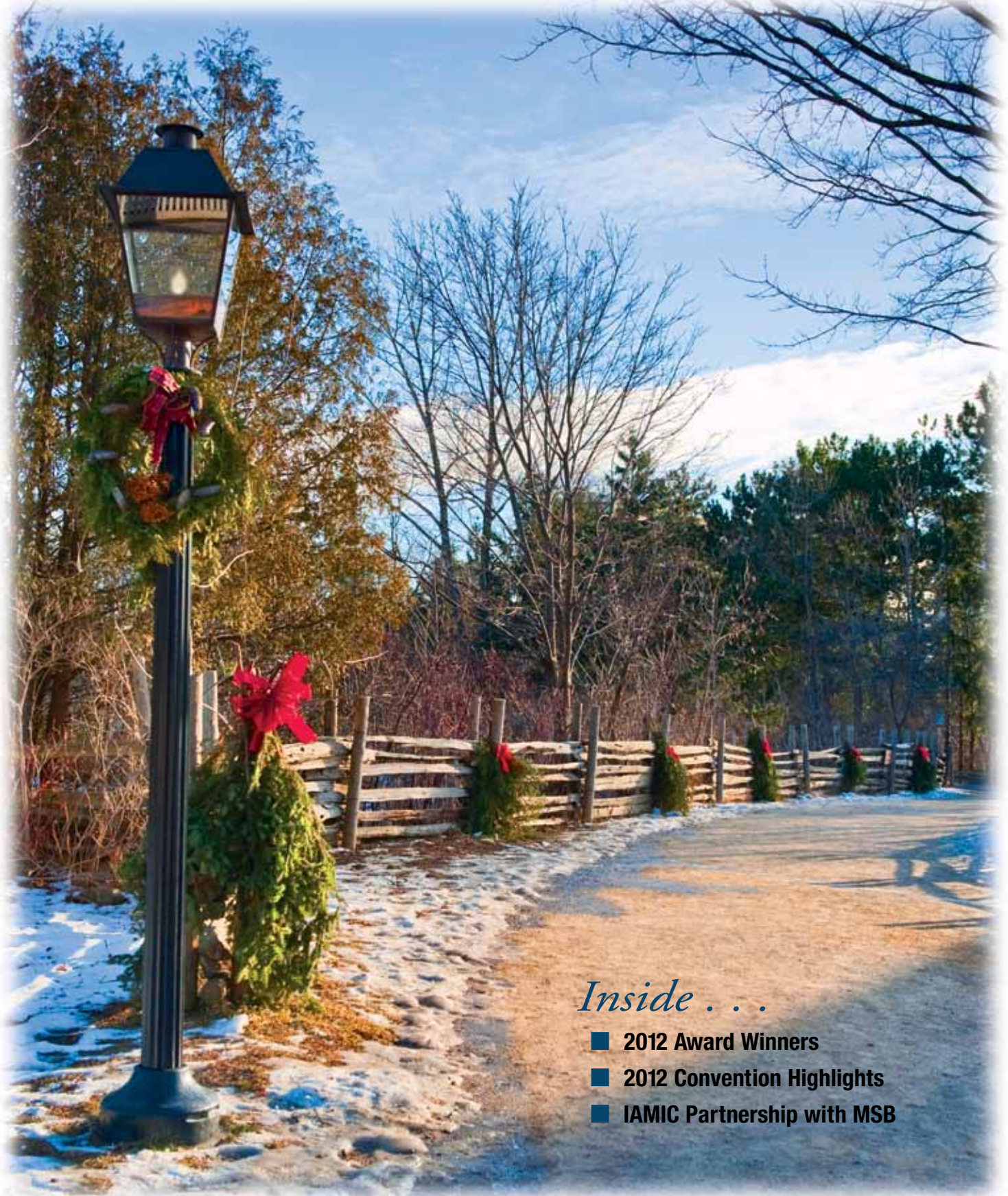


LAUTUM *news*



Inside . . .

- 2012 Award Winners
- 2012 Convention Highlights
- IAMIC Partnership with MSB

Chairman's Message

Mike Beard
Central Illinois Mutual



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I want to start my final LAUTUM article out with a BIG "THANK YOU" !!!

In my nearly 2 years as Chairman of your association I have had so many wonderful experiences, and learned so much. In this role, I have attended many of the educational meetings that I otherwise would not have attended as a Mutual company director. This has given me a more rounded and deeper insight into the role of each company's employees. It has shown me how important it is that we all work together as a team. We all draw from and depend on one another, both within our own Mutual and within our IAMIC Association.

Without each and every one of you, we would not have been able to provide the education and services, and accomplish the goals that we had set as an Association. Remember, together we have STRENGTH, STABILITY and provide unparalleled SERVICE to and for our policyholders.

Together we had another SUPER IAMIC Convention. I am so glad that you were there. All of the events and programs were well attended. With such a wide array of educational opportunities available, I am sure that you gained knowledge that is of use back home in your own Mutual.

Remember to support our many vendors from the Trade Show. Most of them are also members of the Association and help us in various ways. Without re-insurance companies, vendors and our own Mutual companies providing support, we could not have the Super Convention and educational programs that we do.

Again, I want to THANK all of you, for your encouragement and assistance these last two years. It is time for me to bid all of you a farewell as your Chairman. I know that you will continue to support our incoming Chairman, Jeff Murphy, as well as your new IAMIC Board of Directors, giving them the help that they need, just as you have me.

I will continue to be involved, and look forward to seeing all of you at future seminars, legislative programs and conventions.

P.S. Keep a look out for SUPERMAN, you never know when he might re-appear.

Mike



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From the Executive Director's Desk

As our year comes to an end, I reflect over the last year's moments that became memories I now cherish. Watching my children grow into adults and choose paths in life that will determine their future, have forced me to realize...time doesn't stand still and I am not always in control (my husband is laughing on this one—he knows how much I think I need to be in control).

Life causes us to change directions sometimes—maybe we fall in love and get married, causing us to restructure our goals and plan for our future. Maybe it's the birth of a baby or grandbaby that makes us realize the value of each moment and how fast things change—helping us to slow down and appreciate each second. Sometimes, it's the loss of someone dear—often unexpected—causing us to rethink life.

Roy Zimmerman wrote a song about Today and I want to share a few lyrics:
*Today is tomorrow's yesterday
And tomorrow is tomorrow's today
Tomorrow's tomorrow is the day after tomorrow
And tomorrow three days before that is today*

2012 has caused each Mutual to rethink their business plan—our world IS changing, like it or not. How are YOU preparing for tomorrow? As the lyrics clearly point out, tomorrow is tomorrow's today, you can't wait any longer. A member once told me that EVERYONE has a business plan: some by design, some by default. Which category best describes YOUR Mutual? Make sure it's by design!

As I watch the Mutuals who have merged over the last few years, the one common denominator has been that the staff and board has not been involved . . . **89% of the Mutuals that closed did not attend educational seminars to learn the latest information regarding our industry!** It seems clear that their board members aren't asking the right questions or recognizing the "red flags" within the financials because they lack the knowledge which was within their grasp.

Partnering with our Reinsurance Company should be your first priority—they have the skills and knowledge to help you grow your business. Are you giving the time and commitment to **educate** yourself which allows you to fulfill the fiduciary responsibility of your role? Imagine what might have happened to the companies that were forced into merger—if only they would have seen the trend and made the changes they needed to make in time to make a difference. Don't let the next company that closes its doors be YOURS.

IAMIC is here to help! We are focusing our 2013 Educational Seminars to help YOU succeed! Take a moment to look over the schedule of seminars and meetings on the inside back cover of this issue of *LAUTUM News*. Mark your calendars and make a commitment to **LEARN ALL YOU CAN** in 2013.

I send many Christmas wishes to each of you and hope you catch the true spirit of Christmas this year! **MERRY CHRISTMAS!**

BEST WISHES,

Jackie



Jackie Rakers, IOM

A member once told me that EVERYONE has a business plan: some by design, some by default. Which category best describes YOUR Mutual?



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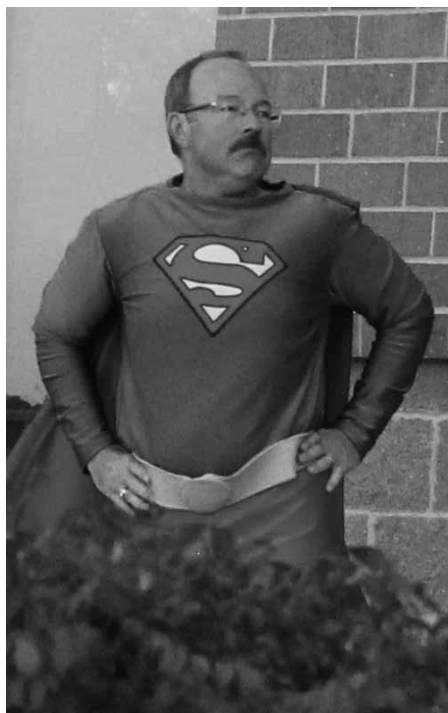
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2012 IAMIC Convention Highlights

August 5 - 7, 2012 • Embassy Suites Hotel, East Peoria, Illinois



(2012 Convention Highlights – continued from page 5)

Right: The swearing in of our new officers and board of directors, conducted by **NAMIC President Chuck Chamness**.



Our 2012-2013 Officers:
Chair, Jeff Murphy, Marshall Mutual
Chair-Elect, Larry Cook, Frontier Mutual
Vice-Chair, Lyle Bruning,
 Town & Country Mutual
Secretary, Sheila Sjuln,
 Peru Waltham Mutual

New Directors include **Susan Miller**,
 Black Hawk Mutual; and
Nancy Tavener, Farmers Pioneer Mutual

WIND HAIL FIRE – The Super Mutual's conquer
 Wind, Fire, and Hail at the convention.
 Super Mutual (Angie Mader, Rockford),
 Wind (Jeff Murphy, Marshall),
 Fire (Andy Gerlach, Randolph)
 Hail (Lyle Bruning, Town & Country)



2012 Chaplin, Dan Young



Flagbearers watch for their cue to begin.



Comedian and expert juggler Jeff Civillico (above on the left) included some audience members in his performance at the Annual Banquet. Left: Rick demonstrates his juggling skills!



NAMIC Chairman Jerry Zenke and his wife Joan attended Convention 2012.



– Convention continued on page 8



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2012 IAMIC Convention Highlights



—Convention Highlights continued on next page

August 5 - 7, 2012 • Embassy Suites Hotel, East Peoria, Illinois



—Convention Highlights continued on next page

(2012 Convention Highlights – continued from page 9)



—Convention Highlights continued on page 12



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Barbara Lambert, Manager/Agent
East Tennessee Mutual Insurance Company

Contact sales@britecore.com to schedule a demo and to learn more about preferred pricing for IAMIC members.



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Annual Golf Outing



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2012 Award Winners

To read more about the 2012 Award Winners, visit www.iamic.org.



LAUTUM AWARD: Maxine Bussan

Left: Maxine is presented her award by Jackie Rakers, IAMIC Executive Director. Inset photo below: Maxine's proud family.



VOLUNTEER OF THE YEAR AWARD: Trish Mickley Mt. Carroll Mutual



FIRE DEPARTMENT OF THE YEAR AWARD: Mendota Fire Department

Assistant Chief Egge with the Board from Mendota Mutual. Pictured at right is Kent Butterfield, Jack Robison, Assistant Chief Egge, Deb Geuther, John Elston, and Mark Atherton. Inset photo: Mike Beiard presents the award to Assistant Chief Egge.



COMPANY ACHIEVEMENT AWARD 2012: Frontier Mutual

Left: Frontier Mutual Staff accepts the Traveling Trophy. Pictured is Larry Cook, Bart Miller, Jackie Crank, Ronette Payne and Perry Kohl. 2011 Company Achievement winners are given the plaque to replace the traveling trophy. Pictured are Tyler Grawe, Joe Grawe, Gail Grawe, Nancy Genebacher, and Dan Genebacher of Payson Mutual.



SPECIAL RECOGNITION

Above: Lyle Bruning and Bruce Pollock were recognized for serving three years on the Board of Directors. Thank you for your service!



Mutual Milestones

“Individual commitment to a group effort—that is what makes a team work, a company work, a society work, a civilization work.”

—Vince Lombardi



West Point Mutual — 140 Years

“Teamwork is the ability to work together toward a common vision.

The ability to direct individual accomplishment toward organizational objectives. It is the fuel that allows common people to attain uncommon results.”

—Andrew Carnegie



Dunham & Chemung Mutual — 130 Years



Jo Daviess Mutual — 125 Years



Central Illinois Mutual – 120 Years

If your Mutual is celebrating a five year milestone in 2013, watch for a request from the IAMIC office to attend one of your board meetings to present your company with an Anniversary Plaque!



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Joe Reid Memorial CCP Scholarship

Please plan to join us as we travel to Washington, D.C. **June 18 & 19, 2013**, to take our message to the Hill in person. Cost is approximately \$1,000, and IAMIC offers a scholarship for financial assistance if needed.

Paradoxical Quote of the Day from Ben Stein

*"Fathom the hypocrisy
of a government that
requires every citizen to
prove they are insured...
but not everyone must
prove they are a citizen.*

*Many of those who
refuse, or are unable,
to prove they are citizens
will receive free insurance
paid for by those who are
forced to buy insurance
because they are
citizens."*

Congressional Contacts Registration

- I would like to participate in the 2013 Congressional Contact trip.
- Please enter my name (or nominee's name) to win the 2013 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

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Above: Sample billboard artwork available in Shared Purpose, Mutual Values™ program.

Below: Sample newspaper ad.

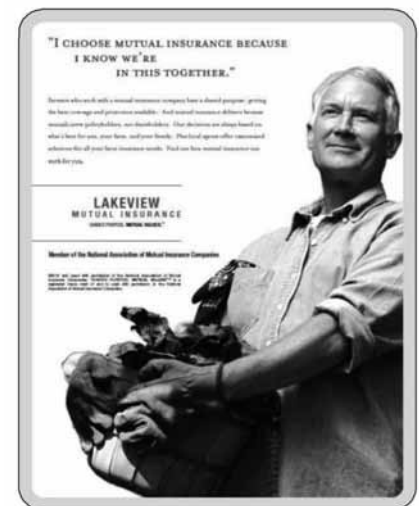
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David L. King Educational Claims Scholarship

The Illinois Association of Mutual Insurance Companies has offered a scholarship program for our members and we encourage you to apply. All members are eligible for the scholarship, which is worth up to \$500. The scholarship may be used for any claims education – IAMIC, NAMIC, PLRB, ACE, IIA or any other educational school, seminar or independent learning as long as it relates to claims education.

If you are interested in being considered for the 2013 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, 2013. The 2011 Scholarship will be valid from March 1, 2013 to February 28, 2014. ❖

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 is assessing a partnership with MSB to permit member's access to MSB RCT Express at a greatly reduced cost.

While some companies have access to a MSB report from their Reinsurance partnerships, they don't have access to the whole reports—with this new relationship, each Mutual will keep their data!

RCT Express will provide a simple access, common internet based platform for all authorized users to view, edit and update valuations. Each participating IAMIC member will benefit from having MSB's RCT Express to provide accurate ITV's, thus proper consumer protection and financial management of their book.



The MSB RCT Express platform will provide a single portal to manage property data and replacement costs.

- Your company will be given a password to RCT Express.
- Each participating mutual will have: The Manager option—the ability to not only create and edit valuations that are created by that user, but this user role also has the ability to view and edit their individual agents/users valuations; and the Agent option, where the user is only allowed to create and edit their own valuations, but they cannot see anyone else's information, like the manager role.

- Keep in mind that although all the IAMIC Companies that sign up can take advantage of this service, each mutual will only see their own companies' data.

To summarize: RCT Express Web technology offers a solution to streamline the Insurance to Value workflow and to provide superior "ease of use" to agents and their internal users.

Solution Objectives

- Provide to IAMIC a Web solution to achieve the best technology for establishing proper insurable values using component based estimating
- Provide the shortest path to the most economical technology with minimum risk and enable the efficient application of consistent ITV to their HO book of business.
- Eliminate the negative impact of lagging ITV data delivery from cumbersome IT upgrades.

Incremental Benefits of MSB EXPRESS

- Quarterly data updates are delivered in a single transparent off-hours process, eliminating the need for your internal resources to test, distribute and support data updates.
- Seamless version upgrades eliminate the task of maintaining lagging technology for the valuation segment of your new business processes.
- Centralized archiving of all valuation data in a single place, with expandable data storage capacity builds a resource for future underwriting and marketing data mining.
- Tracking of multiple value iterations for each record, building a valuable data source for process auditing and improvement in one single application.

Ready to get involved? To take advantage of this valuable opportunity, contact **Al Haskell**, Regional Accounts Consultant, at (262) 780-7021.



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Message from the Chair-Elect

Jeff Murphy
Marshall Mutual Insurance Company



Jeff Murphy

Once again, a successful and informative convention has passed. Mike Beiard and his committee did a "SUPER" job and should be congratulated.

This year has also been full of trials and hardships for many of those we serve and work with in our own communities. The extreme heat and drought affected many regions and hit our main clients (the local farmer) the hardest.

In the short time I have been in the mutual insurance industry there have been many changes in the way we do business. High grain prices have increased our risk with peak season coverage; farm equipment continues to rise in price; the cost of building materials has skyrocketed; and the age of data transmission and privacy concerns is moving to the forefront. In addition, the number of farm

mutuals within Illinois continues to dwindle with some mutual's reserves less than the cost of a new combine and tractor.

Taking all of this into context, IAMIC continues to work hard under the guidance of your board and executive director to meet the constantly evolving needs of our members. The theme for 2013 — "What's In Your IAMIC Toolbox?" will place emphasis on the tools of our trade: underwriting, technology, claims, service and education. Our association needs your support and input to remain a viable resource for our members.

In closing, I would challenge each of you to consider what you can do to make our association stronger. I look forward to working with you!

Best Regards,

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 News

Retirements

■ **Lyle Law** (pictured at the right) has recently retired from the board of Mount Carroll Mutual Insurance Company after serving for 52 years. During Law's time on the board he served 20 years as the board's president. Lyle also served as president of the Illinois Association of Mutual Insurance Companies in 1977-1978. A World War II veteran, Law served three years in the Army Air Force from 1942-1945.



■ **Jim Smith** has recently retired as the Manager of Heartland Mutual Insurance Companies in Belleville, IL. Jim was with the company for 18 years.

Memorials

- IAMIC extends heartfelt condolences to family and friends of **Jennifer Meyer-Ashauer**, who passed away Sept. 27, 2012. Jenny was Assistant Manager of Hamel Mutual and very active in IAMIC, having served on our Board of Directors as well as several committees. Jenny's father, William Meyer, is Manager of Hamel Mutual.
- **Merle Heimerdinger** passed away in April 2012 at the age of 86. Merle had served as Director of Loran Mutual for 35 years and is greatly missed.
- **Elmer Rahn, Sr.**, passed away in April 2012 after a short illness. He served as Director of Lanark Mutual from 1989, and later PLN Mutual. Elmer last served Lanark Mutual as President from 1999 - 2011. Lanark Mutual merged with PLN in January.

IAMIC 2013 Calendar of Events



February 20 IAMIC Board Meeting — Northfield Inn, Springfield, IL
21 IAMIC Claims Seminar — Northfield Inn, Springfield, IL

March 19 State Legislature Seminar — Springfield, IL
20 Southern Regional Meeting — Effingham, IL
27 Northern Regional Meeting — Starved Rock, Utica, IL

April 17 IAMIC Board Meeting — Doubletree Hotel, Bloomington, IL
18 Underwriting Seminar — Doubletree Hotel, Bloomington, IL

June 18-19 CCP (Congressional Contacts Program) — Washington, D.C.
TBA IAMIC Board Meeting — TBA

August 18 - 20 Annual Convention — Marriott Hotel, Bloomington, IL

September 22 - 25 NAMIC Convention — Seattle, WA

October 14 IAMIC Board Meeting — Raymond, IL
15 - 16 Manager's Retreat — Magnuson Hotel, Raymond, IL

LAUTUMnews

Fourth Quarter, 2012
Volume 43 • Number 2

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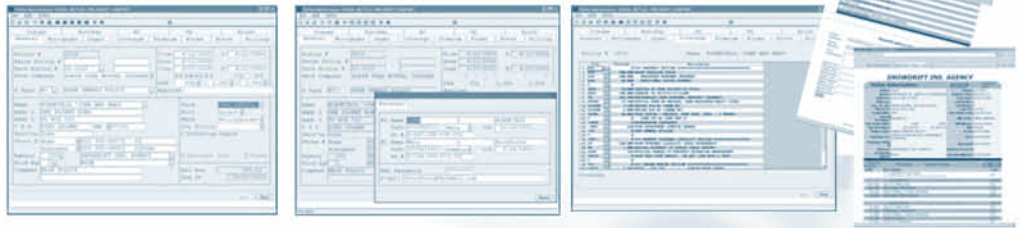
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