

FOCUS

A Bi-Monthly Publication of the **Indiana** **Legislature** of Indiana



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From the Big I CEO: Steve Duff

One of the most important functions that the Big I Indiana provides is offering meaningful opportunities to network and interact with fellow insurance professionals. Unfortunately, these events have been a major casualty of the ongoing COVID-19 pandemic.

This brings me to one of the questions my staff and I are most frequently asked: "Are we having our convention in person this year?" The answer to this question is a resounding: "We hope so." Even though our event is not until Nov. 15 and 16, Megan Vaught, Roxanne Gard, our convention committee, and I have had many sleepless nights trying to determine our best course of action.

The crux of that decision centers on what we can safely do (depending on social distancing protocols in November) and willingness of attendees, like you, to participate in functions with a large number of people. These points are equally important.

Social distancing guidelines are easy to overlook and misunderstand when talking about planning an in-person event. Indianapolis hotels are only allowed about 30 percent of the capacity of what they were before the pandemic. So, for an event like our Who's Who that hosted 250 to 300 people in the past, we would only be allowed to host fewer than 100 people in the same space in the Westin Hotel ballroom. This problem translates across

the board to all convention classes, events and the tradeshow. We obviously have no idea at this time what the guidelines will be in November. We are cautiously optimistic that the situation will improve and that these will be relaxed, but if they are not, they pose huge logistical issues.

Whether people will be ready to participate in an event with hundreds of other people is the other great unknown. We sent out a survey in mid-March asking for feedback on whether our members and partners would participate in an in-person convention. The results showed that a strong number of respondents want to get back to normal and interact with their peers, in person. However, many stated that response is contingent on the situation improving and the general public being near or at herd immunity through vaccinations.

The Big I is made up of risk managers, and the health and safety of our agents, associate members, and other attendees will be our first priority. We will keep you posted as we move forward with convention planning and determining what our events will look like for 2021. If you have thoughts on what you would like to see, suggestions or concerns, please reach out to me, I would love to hear from you. ■





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Letter from your Emerging Leaders Chair: Taylor Schoen

Rereading my article written for last May's Focus I was hopeful that COVID-19 was going to be brief and we would be back to business as usual. Little did I know, we would still be feeling its effects. In that article, I was still hopeful I'd see my colleagues at our June 2020 conference at Belterra Casino Resort. Before we knew it, our country was shut down and the chance of any in-person conference was gone. We were confident that our Fort Wayne conference would happen this June, but that's still not possible to safely host, which led to the canceling of the 2021 Emerging Leaders Conference. We, as the Emerging Leaders Committee, felt it was still important to connect with our colleagues and peers after what may be one of the most roller coaster years of our lives. During difficult times, we must lean on our faith, friends, family, and colleagues to get us through.

We, as a committee, are here for you and want to share an exciting three-hour virtual event that you won't want to miss, Emerging Connected. I know most are not fans of virtual events and the majority are probably over them, as am I, but we are going to try and make this light, engaging

and worthwhile. Mark your calendars for June 17th from 1-4 pm. We are going to start with a 1-hour session with a certified DISC consultant from the John Maxwell team. If you are not familiar with the DISC report, it is the personality test that helps you better understand yourself, your team, clients, and prospects. After going through the DISC process with my team I have seen it strengthen the relationships within my organization as we have become better able to

“We, as a committee, are here for you and want to share an exciting three-hour virtual event that you won't want to miss, Emerging Connected.”

communicate with each one of our team members. I have also seen it improve my sales strategy by using it to understand my prospects' preferred communication style.

We are going to conclude the event with a breakout round table discussion led by the Emerging Leaders committee members. This



idea evolved out of a conversation with committee members when reflecting on 2020 and noticing that many agencies had a record year while others struggled to stay afloat. My goal for the round table is to help attendees share and take ideas of what is working for others and tailor it to their style to improve their agency.

You can find complete details for the event on page 20 and can register online now. I believe this event will be one of the best 3-hour virtual events you're going to attend in 2021, I'm looking forward to having everyone join us! ■

Left to right: Quinn Shepherd,
Jeff Kweder, and David Shepherd.

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There is no better way for you and your staff to learn about the association's advocacy efforts and results than to attend the 2021 Agency Compliance Programs. On July 8 and July 13, Big I Indiana General Counsel Rick Pitts and CEO Steve Duff will provide you with the most up-to-date information that is happening

in the legislative, regulatory, and legal fields that directly impacts your business. These classes will be held virtually again this year, making it even simpler for you and your staff to register and participate.

Some specific issues that will be addressed include changes to Indiana's rebating law; marijuana and cybersecurity updates, an update on technology specific to autonomous vehicles and drones; the latest on the coronavirus; as well as an overview

of all bills that became law in 2021. Because the material changes each year, Agency Compliance is filed annually as a new course and qualifies for CE credit even if you attended a session in a previous year.

Make sure you and your staff are up-to-date on the latest regulatory changes in our industry by attending one of the Agency Compliance classes. Again, they will be held virtually on July 8 and July 13 (the classes are the same, we are hosting them at two different times to give more flexibility in attending) and you can register for the classes on our website at bigi.org. ■

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Big I Legend: Bev Barney

By Melissa Hall

Barney and her husband Terry.

Bev Barney is no stranger to hurdles and hard work. She started in the insurance industry at a time when few women were in leadership. She began in a clerical entry-level job and currently serves as the CEO of Big I Michigan. She rose to that position despite having no college education or background in insurance.

“My father was old school and didn’t believe I needed to go to college to be successful”, she explained. “At that stage of my life, I lacked the belief in myself that I

could do it on my own. I entered the workforce, and the rest is history.”

There are a few important factors that Barney says contributed to her success. The first was her willingness to take a risk, even when it was intimidating. The second was the unwavering support from the people she loves, especially her husband, Terry.

Barney grew up in a large family on a farm west of Sheridan in Boone County. Her parents lovingly taught their children about faith, hard work, and perseverance. She credits her

strong work ethic to the example set by her parents who always went the extra mile caring for their family.

For someone with less resourcefulness, missing the college experience could have limited her options. But for Barney, it just made her work harder to prove herself. She earned both a CIC and CPCU designation. The experience she gained in the workforce continued to open doors for her. She entered the industry in 1976 at a branch office of an insurance company. Her career took off



“Being a part of the association’s volunteer leadership was one of the best experiences of my life. I can’t think of anything that helped me grow more professionally.”



Some of the female past presidents of the Big I Indiana.

three years later when she was hired by Meridian Mutual Insurance (now State Auto Insurance).

She was asked to be part of their management training program when she was only 25 and her mentor, Norma Oman, taught her the ropes. They were two of only three females among the company’s 600 employees

in the Indianapolis headquarters. In 1981 Barney became a member of the middle management team. “That was the pivotal moment in my career,” she explained. “I learned so much from Norma and others at Meridian who encouraged and elevated my career.”

After 7 years with the company, she took a leap to the agency side and joined Coapstick Insurance Agency in Frankfort. Her daughter was a toddler and Barney wanted to cut out her two-hour daily commute from her home in Frankfort. “I valued my relationship with my husband and daughter, and it was truly a decision for our family,” she explained. She became an agency principal and remained within the agency ranks for 27 years.

During that time, she served on the Indiana Young Agents Committee. She and Mark Bates (Pinnacle Insurance Group) established new bylaws for the group. She earned the Young Agent



Barney and the Big I Indiana executive committee she served with.

of the Year award in 1994 and went on to serve on both the Big I Indiana board and executive committee, serving as president in 1999. In 2006 she started her first of two three-year terms representing Indiana on the national Big I board. In that role, she saw a bird's-eye view of the industry and where it was headed.

"Being a part of the association's volunteer leadership was one of the best experiences of my life. I can't think of anything that helped me grow more professionally," she said of her time serving with the Big I Indiana.

After her second national term ended, she received a call asking if she would be interested in applying for the CEO job at the Big I Michigan. As a lifelong Hoosier, she never thought moving to a new state for a job would be in her future, but that's exactly what she did. It was her husband of now 41 years who tipped the scales. "Terry was the one who encouraged me to apply," she explained. "He's always been my



Barney and fellow Young Agents committee members.

biggest cheerleader. He thinks there's nothing I can't do."

Each time an opportunity presented itself she was willing to dive into the new challenge. That attitude led her to embrace all of her very different industry roles, including many in leadership in the Big I.

"There are very few industries that give people a start no matter what their background is," she said. "In insurance,

they recognize what your abilities are, not just what degrees you have."

In August, Barney will step down from the position she's held for the past eight years as the Big I Michigan CEO and retire to South Carolina. She and her husband have built a home there near their only child, JoEllen. She's looking forward to time with her family, which includes 3 grandkids, and pursuing volunteer work in her retirement.

As she looks back fondly on her 45-year career, she encourages young people in the industry to have confidence and step outside their comfort zones as they build their careers. "I have been blessed beyond measure because others gave me a chance. If you're willing to work hard, learn from others, own your mistakes and listen to your mentors, there's not much you can't accomplish." ■

The Big I Legends series features individuals who have had a positive impact on our industry through their hard work and dedication. If you'd like to nominate someone, please email Melissa Hall at Hall@bigi.org.



Barney and her family.



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Can Employers Make a COVID-19 Vaccine Mandatory?

By Richard S. Pitts

I may ask my editor to rename this column to “Coronavirus Corner” or something similar.

It seems that every time we discuss topics, the pandemic always rockets to the top because of ongoing developments.

By no means do I intend to make light of the situation and particularly those who have suffered from the disease or from the loss of a loved one to the disease. The toll has been staggering.

“The chief question for business owners seems to be whether they can require employees to obtain vaccination before returning to work.”

But there is good news. As I write this, hospitalizations and death rates have been in decline and Johnson & Johnson’s vaccine has just joined the arsenal of weapons against coronavirus. By the time you read

this, we hope that there has indeed been more good news.

With that good news comes the prospect that many businesses have reopened or will soon. We may edge back toward whatever the new normal is going to be. It also raises the question of how businesses that reopen can engage in prudent risk management.

The chief question for business owners seems to be whether they can require employees to obtain vaccination before returning to work. Simply put, can they make the vaccine mandatory?

As with so many human resources questions, the answer is both simple and complicated. This is reflective of the legal considerations on the one hand, as opposed to the business and employment relations issues on the other.

First, on the (slightly) easier, legal front: if an employer meets the existing guidelines under federal law, then they can likely mandate a vaccine

before return to work. The Equal Employment Opportunity Commission (EEOC) updated its guidance on the topic in the middle of last December, just as the first two vaccines were obtaining approval from the Food and Drug Administration.

The EEOC said that an employer can have a job requirement that an employed individual does not “pose a direct threat to the health or safety of individuals in the workplace.” This has long been the case under the Americans with Disabilities Act. It also is a substantial part of what shields the employer’s decision to have a mandatory vaccination requirement if the facts justify it and the employer enacts the requirement the right way.

The EEOC said that, “Employers should conduct an individualized assessment of four factors in determining whether a direct threat exists: the duration of the risk; the nature and severity of the potential harm; the likelihood that the potential harm will occur; and the imminence of the potential harm. A conclusion that there is a direct threat would include a determination that an unvaccinated individual will expose others to the virus at the worksite.”

Of course, many employers are reluctant to engage in that type of searching inquiry and are also worried about the prospect of having employees refuse to be vaccinated. On this latter point, the EEOC is at pains to point out that automatic termination is not appropriate simply because an employee refuses to be vaccinated. Instead, the employer will need to determine if any other protections are available to the employee under either state or federal law prior to termination. Most importantly, the protection may include working remotely, or some other accommodation of a similar nature under the Americans with Disabilities Act.

One of the other important questions which arises is whether a refusal to be vaccinated on the basis of religious belief triggers in a degree of protection. The answer here is that it may, depending on the circumstances. The EEOC suggests that the employer assume the sincerity of the religious beliefs asserted or involved, but goes on to state, "If, however, an employee requests a religious accommodation, and an employer has an objective basis for questioning either the religious nature or the sincerity of a particular belief, practice, or observance, the employer would be justified in requesting additional supporting information."

The degree of complexity or nuance in this situation leads to the second, and most definitely harder

question: should employers mandate vaccination before reopening the workplace? Is it a good use of time and resources from a human resources and risk management point of view?

The answer to this question is a stew of employment considerations, workers' compensation issues, and also good, old-fashioned customer relations. Even last summer, we knew that businesses frequently interacting in a limited physical space with customers could face liability and exposure. Attorney Louis Archambault was quoted in an FC&S article that the exposure is "Basically premises liability 101."

An example of this is that some of the major airlines are strongly considering mandating employee vaccines. However, the National Law Review reported in mid-December that many employers such as the auto manufacturers are not going to mandate a return-to-work vaccination.

Layer in on top of this the new laws in many states, including Indiana, which expand immunity from liability for COVID-19 related claims. Senate Enrolled Act 1 here in Indiana broadly protects businesses, charities, and others from liability so long as there is not "gross negligence" or "willful or wanton misconduct" proved by clear and convincing evidence. Many employers will rightly view this immunity statute as lowering



Richard S. Pitts is general counsel to the Independent Insurance Agents of Indiana. As counsel to the Big I, Rick speaks annually at the association's "Agency Compliance" seminars and teaches various seminars on insurance and employment-related matters.

the legal exposure to the consuming public, and accordingly eliminating the need for drastic steps such as mandating employees get vaccinated.

So, many employers will be looking for more modest policies. An example is from Claudia St. John, president of Affinity HR Group, Inc., who encourages employers to persuade first, and mandate later (if at all). St. John writes:

If taking this approach, employers could:

- Encourage vaccinations as part of a larger workplace wellness campaign, supported by goals, challenges and positive incentives.

“Although the end of the pandemic seems within sight, the country is still battling high levels of infections. Even those who get vaccines will still need to wear a mask and socially distance until more about the disease can be learned.”

- Provide educational campaigns for employees to address their concerns, including inviting a medical professional to address employees' confidential health concerns.
- Give employees time off with pay to obtain the vaccine and, if necessary, to convalesce from the inoculation.
- Lead by example by taking the first vaccine and celebrating the first step toward beating the pandemic.

Although the end of the pandemic seems within sight, the country is still battling high levels of infections. Even those who get vaccines will still need to wear a mask and socially distance until more about the disease can be learned. ■

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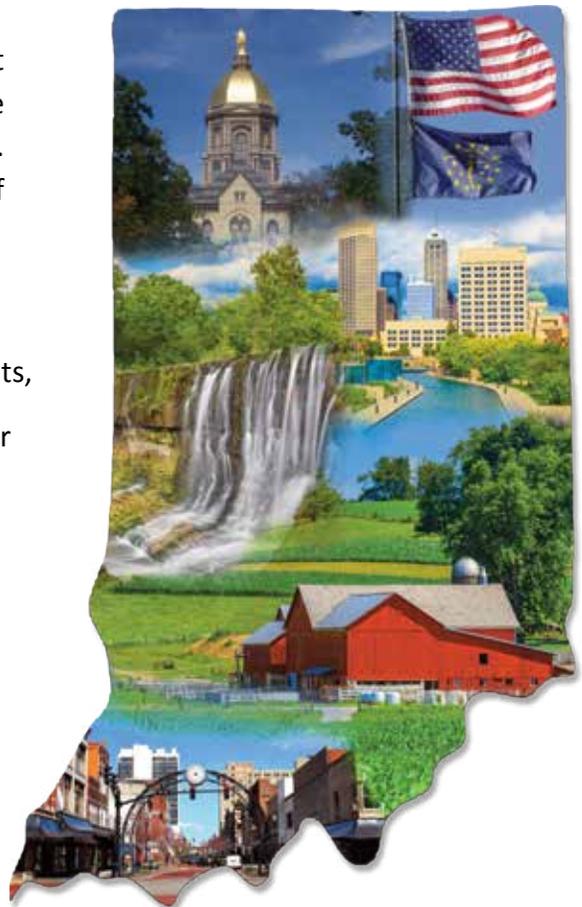
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IIAI gratefully acknowledges these fine companies, our 2021 Partners. They are generously supporting the annual Big I convention and other events held in 2021. Without their assistance, fees for these events would be significantly higher and/or the quality of programming would be restricted.



Emerging Connected

By Melissa Hall

For many of us, the past year has been marked by isolation from our colleagues.

We are lucky to work in an adaptable industry, but that doesn't mean the time apart hasn't been hard. The Emerging Leaders Committee made the difficult decision to cancel its summer conference and host a virtual event in June in its stead.

We've all attended too many virtual events over the past year, so our goal is to make this one different. We want all of you to attend not just to get CE and helpful info, but to connect with the fellow insurance professionals who you miss. There will be two classes as part of the event, but more importantly, there will be

small group breakout rooms for round table discussions. It's a chance for you to talk with the people who are facing the same issues you are. You'll hear how they've tackled problems over the past year and be able to learn from each other as you consider how our industry has evolved.

The two classes will be entertaining and informative. In the first, *Dominant, Inspiring, Supportive, and Cautious: Sell to All DISC Profile Types*, led by Payne Schoen, you'll learn how different personality types need to be approached to earn their business. The second class, *Claims*

Agenda

- 1:00 pm
Kick Off and Ice Breakers
- 1:15 pm
Dominant, Inspiring, Supportive, and Cautious: Sell to All DISC Profile Types
- 2:05 pm
Quick Break/Giveaway
- 2:15 pm
Claims Nightmares: The Human Element
- 3:05 pm
Quick Break/Giveaway
- 3:10 pm
Roundtable Group Chat with Emerging Leader Moderators
- 4:00 pm
Peace Out

Nightmares: The Human Element, uses real-life examples to address coverage analysis. Claims professional Bill Bunzel will break down the claims and present solutions.

The whole event will only take up three hours of your afternoon Thursday, June 17. We'll have a few giveaways and other fun things sprinkled in there, but truly, the goal is to give you all a chance to see each other's familiar faces again. We can't wait to see you all again in person, but until then, we'll Zoom with you in June. ■



Emerging Leaders Committee

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Fowler

Stephanie Marsh, CISR
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Indianapolis

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Bixler Insurance
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IDOI Agency Services Update

By Matt Tapp

The past year has been challenging for all amid the COVID-19 public health emergency.

For insurance professionals and organizations, one challenge has been ensuring that licensing requirements and needs are fulfilled amid widespread business shutdowns and conversions to remote work environments and processes. There have also been the various personal and professional impacts the pandemic has had on individuals and businesses.

Here are some of the ways that the Indiana Department of Insurance (IDOI) sought to curb the effects of the pandemic for IDOI license holders and candidates:

1. Implementing a series of license renewal and continuing education (CE) extensions during the first several months of the pandemic.
2. Approving additional extensions or waivers of license renewal requirements for COVID-19 extenuating circumstances.
3. Approving the conversions of in-person classroom courses and course exam proctoring to virtual/online platforms.

4. Allowing insurance agencies or companies to apply to act as third-party exam sites.
5. Additional exam deadline extensions and accommodations for license candidates.

While these responses to the COVID-19 public health emergency may be temporary, the following IDOI licensing process improvements and guidelines implemented over the past year are intended to better serve the licensing needs of Indiana insurance professionals and organizations amid the pandemic and beyond.

[Online/Remote Proctoring Available for All IDOI Insurance Exams.](#)

Effective September 22, 2020, all IDOI insurance license examinations may now be taken remotely (e.g., at home or work) through OnVUE—Pearson VUE's online proctoring service. There are no additional fees for using the service. Scheduling of OnVUE exams, as well as information on the requirements, policies and procedures of online exams, is available through the IDOI OnVUE webpage at home.pearsonvue.com/in/insurance/onvue.

In addition, IDOI exams may continue to be scheduled to be taken onsite at Pearson VUE, Ivy Tech and Ball State testing centers. Through February 2021, nearly 1,200 Indiana insurance exams (1/3 of all exams) have been taken online.

[Updated License Reporting Requirements and Resources Webpage](#)

Information on license reporting requirements and resources for Indiana insurance agents and agencies has been updated online at in.gov/idoi/2450.htm. This webpage is intended to be the most comprehensive and up-to-date listing of license reporting requirements and resources with the Indiana Department of Insurance. Licensed agents and agencies are encouraged to review and reference the webpage on an ongoing basis.

[Agency Services/Licensing Email Listserv](#)

A new Agency Services/Licensing e-mail subscription feature has been created in order to receive the latest licensing news and updates from the IDOI Agency Services Division directly to your e-mail. To subscribe to e-mail updates, select the icon posted at the top of the following webpage: in.gov/idoi/2824.htm.

Exceptions to Self-Study CE Exam Proctor Affidavit Requirement

IDOI advises insurance continuing education (CE) providers that they may (at their discretion and direction and if certain alternatives are implemented by the course provider) eliminate the requirement for licensed insurance professionals to have other licensed insurance professionals or test center representatives proctor their self-study CE exams and sign exam-proctor affidavits. Possible alternatives that course providers could implement include arranging self-study CE exams to be administered through acceptable professional examination vendors or online proctoring software. Also, at the discretion and direction of self-study CE providers, live proctoring by insurance professionals or test center representatives that would require signed affidavits may be conducted virtually through acceptable online/virtual platforms, and affidavits may be supplied and signed electronically.

Temporary Resident Producer License Type

A new "Temporary Resident Producer" license type has been created for issuing temporary, 180-day resident producer licenses pursuant to Indiana Code § 27-1-15.6-11. The license may be applied for through the Agency Services Division and, if approved, is viewable online to all states through the National Insurance Producer Registry. The new license type was especially utilized from April to September

2020 due to unforeseeable and significant delays in insurance license examination testing amid COVID-19 testing center closures and enhanced health and safety protocols. Over 500 Temporary Resident Producer licenses were issued to qualifying candidates of insurance agencies and companies from April to September 2020 amid COVID-19 exam delays.

Other Service/Resource Updates

In addition to the licensing process improvements and guidelines mentioned, IDOI is now offering all of its licensing exams in Spanish and is administering a new Independent Adjuster exam at both onsite testing centers and the OnVUE online proctoring service. Also, meetings and insurance course reviews of the IDOI Education Advisory Council have been conducted fully online/virtually since April 2020 due to the COVID-19 public health emergency. One benefit of meeting virtually is that any interested stakeholders may attend the public meetings online. More information on the Education Advisory Council public meeting schedule is available through the IDOI homepage at in.gov/idoi/.

We are in a challenging moment in time. The IDOI Agency Services Division is always open to your thoughts on how we can better serve your insurance education, exam or licensing needs, and the needs of our fellow Hoosier insurance consumers. Please connect with us through the



Matt Tapp is the deputy commissioner of agency services with the Indiana Department of Insurance.

Agency Services/Licensing listserv available through in.gov/idoi/2611.htm, or reach out to Agency Services staff directly. All staff contacts are available online at in.gov/idoi/2446.htm. ■

The mission of the IDOI Agency Services Division is to assure that insurance professionals are properly educated and licensed to conduct the business of insurance in the State of Indiana. As part of its mission, Agency Services approves pre-licensing and continuing education materials and schools through the IDOI Education Advisory Council. The division partners with Pearson VUE to develop, maintain and administer insurance licensing examinations. Examinations are administered at Ivy Tech Community College locations, Ball State University, Pearson VUE testing locations throughout the state and nation, and military sites worldwide. Licenses are issued and renewed when candidates meet the requirements for licensure. License application and reporting services are provided by the National Insurance Producer Registry (NIPR) and Sircon—powered by Vertafore.

7 Steps to Serving Clients Through Mail Delays

By Wesley Gehman

Recently, there has been an uproar over mail delays in the U.S.

People have not been receiving their mail and packages, business functionality is being delayed, and politicians are discussing reforming the U.S. Postal Service.

The mail delays have made invoices and insurance payments arrive late, often resulting in dropped coverage for clients. Many providers are unable

to stop or delay policies lapsing due to the automated technology managing the decision.

This has caused stress, chaos and confusion for agents and clients alike. While this situation is a major problem, it is also an opportunity to provide even better customer service and value as an independent agent.

In client management, when a problem arises it is best to bring it to the client's attention. Avoiding the problem will show a lack of preparedness and attention to detail.

The key to managing client relationships during emergencies or issues is overcommunication. By maintaining proactive communication, you help your clients understand the problem while assuring them that you're doing everything you can to take care of it.

Here are the seven steps you should take:

1. Inform your team. The mail delays will require your team to manage calls and questions about dropped insurance and



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late payments. An informed and equipped team will be able to effectively assist clients.

2. Inform your clients. The most effective way to inform your clients is through a mass email. Be prepared for many responses and phone calls. Avoid sharing the information on social media because then the fault or blame will be associated with your agency.

3. Inform your clients what you are doing to solve the problem. When you indicate that there is a problem, also be clear about how you're fixing the situation, such as contacting your providers to see if they can delay dropping the coverage, and monitoring late payments and contacting those clients so they can still pay their premium.

4. Inform your clients of other ways to pay. Many carriers have a variety of payment options. Recommend alternatives such as electronic fund transfer, online credit or debit card payments, or payments over the phone.

What if a client loses their insurance coverage due to a late payment? You can create a new policy for them, but it is likely their premium will not be the same. You should contact their carrier to reinstate the policy that was canceled. To manage expectations, be sure to communicate to clients that this is a possibility if their policy is accidentally dropped.

5. Be available and follow up. Being available for your clients during this time will improve their confidence

in you as their agent, which will help increase client retention. They're worried—and you can be the one to relieve their fears.

6. Follow up with especially anxious clients. Clients that expressed anxiousness when they had nothing to worry about can be a helpful indicator to your agency. Knowing that, cater your customer service and communication to them specifically.

7. Recognize your team. Your team is probably feeling stretched from the increased workload. Recognize them for what they have accomplished. If your team knows they are supported, they will be better at supporting clients. ■

Wesley Gehman is marketing director at Strickler Insurance Agency in Lebanon, Pennsylvania.

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The New View

It's been more than a year since many people started working from home because of COVID-19.

Here's a glimpse into our staff's work from home "offices" and a few fun questions about what each of our experiences has been like.

1. **What's surprised you the most about working from home?**
2. **What do you need to have at your work space every day?**
3. **What's been your biggest challenge working at home?**



Melissa Hall Director of Communications

1. How much I miss listening to audiobooks on my commute.
2. Coffee forever! Also, my dog Ollie is always close by my desk.
3. Two little kiddos, ages 2 and 5, who keep my on my toes when they aren't at school.

Steve Duff CEO

1. I have worked partially from home for years, so not many surprises. I was concerned that our overall staff productivity might drop off a bit with all of us working from home, but I'm pleased we have all continued providing outstanding service to our members.
2. Two things that vary in importance depending on the day: coffee and AirPods. Oh, and my signed photo of Mike Ditka helps keep me focused.
3. Having regular interaction with our staff. Phone and Zoom calls get the job done, but it is more difficult to have interaction and collaboration when it's not face to face.



Amy Miller Controller

1. The length of time we've been working at home.
2. My AirPods, listening to music or podcasts.
3. Certain software is slower, working remotely.

Dave Moore Sales and Membership Manager

1. I can still be effective in my job functions even if they are done in a different way.
2. Background music. It helps me feel I am still connected with people.
3. For almost 40 years I have been traveling the state, seeing people and working with them in person. So it took a while to get adjusted to working in a way that is totally different for me.





Nicole Murrell

Accounting Manager

1. I really enjoy working from home, but I must admit that sometimes I find myself wanting to go to the office. What in the world?
2. A Pepsi
3. Having two kids at home doing E-learning, a 5th grader and a sophomore. It's a challenge and a blessing all in one. With everyone on their devices at one time, I've found at times what takes me two seconds to do in the office, takes 10 minutes to do at home.



Cassandra Simmons

Administrative Assistant

1. How much I enjoy it.
2. Coffee
3. The internet being too slow at times.



Jen Rochester

Director of Marketing

1. I worked mostly from home prior to quarantine, so not much changed for me. It is surprising how much can be accomplished without the normal chatter with coworkers. The flip side is how much collaboration can be missed by not hearing those random conversations.
2. Chapstick
3. Trying to find solitude. We have two young children, plus my husband made his desk at our kitchen island and spends much of the day on the phone. Let's just say his voice carries well. In addition, my in-laws moved into our basement for six months while they were building a new house. I remember taking some calls while sitting in my car in the garage.



Mary Sullivan

Director of Insurance Programs

1. I enjoy hearing my family in the background while I'm working. I know couples who are tiring of so much togetherness, but I enjoy having my husband home. Before quarantine, he often traveled for work several weeks each month.
2. Flowers, art, and poetry
3. Stopping at a normal time. It's so easy to work late into the evening.

Megan Vaught

Director of Education and Events

1. How blurry the lines between work and home can get when you're doing it full time. It's hard to shut down work for the day when it's right in the other room!
2. Coffee
3. Balancing work with interruptions from the kids when the school district became virtual.



Quick Hits

New CIC Designees

Rebecca Grimes, CIC
EPIC Insurance Midwest

Jeremy Kincaid, CIC
Kincaid Insurance Group

Joyce Helsel, CIC
Pinnacle Insurance Group of Indiana

Big I Welcomes New Members

Grace Faith Enterprises dba Grace Insurance, Fishers, Ind.

First Direct Insurance Agency Inc., Westfield, Ind.

Flynn Insurance Advisors, Bloomington, Ind.

Scott Wenclewicz Insurance Group, Indianapolis, Ind.

ACM & Associates, LLC, Huntington, Ind.

Obituary

David Michael Relue

May 12, 1967 - March 12, 2021



Relue

David Michael Relue, 53, passed away Friday, March 12, 2021. Born in Fort Wayne, IN on May 12, 1967, he was the son of the late Ralph W. Relue and Marilyn J. (Griebel) Relue. At Wabash College, he played football and was a member of Sigma Chi Fraternity. He graduated in 1989 and married Rebecca

Schaab, on July 7, 1990. He faithfully loved his wife in their 30+ years of marriage. They were best friends who loved to laugh and dance together. They raised three children. Some of his best memories with Caleb and Jack involved traveling together for soccer games and the quality time spent together in the car. In 2011, they adopted Phoebe. He and Phoebe's favorite memories together were at the annual father/daughter dances. He has been a managing partner of DeHayes Insurance since 2006.

Relue will be remembered by many for his unflinching sense of humor and humility, his seemingly endless energy and generosity, and being the person family

and friends could always count on. He wore many hats, and he wore them well. Faithful husband, loving father, servant son, caring brother. He is survived by his three children: Caleb Michael, Jack David (Megan) and Phoebe Jean; three sisters: Julie (Brad) Borum, Josie (Jim) O'Donnell, Becki (Steve) Lentz; and a large extended family. He professed Jesus Christ as his Lord and Savior and has now met his Maker.

Ohio Mutual Promotes Boyer

Ohio Mutual President announced the promotion of Todd Boyer to vice president of corporate communications. Boyer joined the senior management team as AVP of Marketing in 2011 and since 2009 has led the corporate communications team, which is responsible for the company's internal and external communications, along with public and community relations.

MJ Insurance Welcomes Industry Experts to Growing Team



Parent

MJ Insurance announced the addition of Michael Parent, surety consultant; Adam Adler, risk management client executive, Michelle North, personal insurance account manager; and Leea Ashfeld-Schwarz, employee benefits client executive to its Indianapolis headquarters.



Adler

Parent previously served as vice president of business at Huntington National Bank. As a surety consultant, Parent will consult with existing and prospective clients to understand their business needs.



North

Adler comes to MJ from a global insurance brokerage and risk management services firm, bringing wealth of knowledge and industry experience. As a risk management client executive, Adler will manage the generation and execution of client service and strategic plans. North previously worked at EPIC Insurance Brokers & Consultants, where she served as the liaison

between client, provider and agency. As a personal insurance account manager, North will help clients create personalized and comprehensive programs through

evaluating, implementing and managing their individual insurance and risk management needs. Ashfeld-Schwarz comes to MJ from Apex Benefits where she served as a senior account executive. As an employee benefits client executive at MJ, Ashfeld-Schwarz will work to develop and execute the most cost-effective and strategic benefits options for both new and existing clients.

Indiana Farmers Insurance Names Sprinkle CEO-Elect



Sprinkle

The board of directors of Indiana Farmers Mutual Insurance Company announced the selection of Wes Sprinkle to become the company's CEO-elect. Sprinkle will assume the role of president and CEO on Jan. 2, 2022, upon the retirement of the company's current president and

CEO, Kim Smith. Sprinkle, a 25-year insurance industry veteran, comes to Indiana Farmers Insurance from CNA, where he led the company's small business segment. Prior to CNA, Sprinkle was chief operating officer of Allstate's Business Insurance division. A native Hoosier and Purdue University graduate, Sprinkle earned his Master of Business Administration degree from the MIT Sloan School of Management.

West Bend Mutual Promotions



Muckerheide

West Bend Mutual Insurance Company announced the promotions of Tammy Muckerheide to assistant vice president commercial underwriting and Marc Emery to assistant vice president commercial Underwriting. Muckerheide has been with West

Bend for 35 years, serving in a variety of roles within the commercial lines division. Emery joined West Bend in 2015 with a combined 15 years of management and agency experience. He previously served as director of commercial underwriting.

Acuity Named a Top Company for Claims Service

Acuity is named one of the 10 best insurers in the nation for claims service in a recent study by CRASH Network. In addition to being ranked in the top 10 auto insurers

nationwide, Acuity is the highest-ranked Wisconsin-domiciled insurer. CRASH Network surveyed over 1,100 collision repair shops across the country for its 2021 Insurer Report Card. Shops were asked to grade the claims service of insurance companies they interact with on a regular basis based on how well each company's claims handling policies, attitude, and payment practices ensure quality repairs and customer service.

SECURA Insurance Names 2020 Top-Performing Agencies

SECURA Insurance announced its leading agencies for 2020, naming Coverra Insurance Services, Inc. and North Risk Partners, LLC as the Top-Performing Agencies. The awards were presented at a virtual ceremony earlier this month during the company's annual Premier Agent Professional Development Conference.

Selective Promotes Ellis



Ellis

Selective announced that Gloria Ellis was promoted to assistant vice president, diversity, equity & inclusion (DE&I) and employee engagement. In her new role, Ellis will be responsible for developing and executing short and long-term DE&I and employee engagement

strategies, including establishing our new employee resource groups; engaging with employees, leaders, and the board of directors to prioritize and embed DE&I into policies, practices and programs within HR and the business; and raising awareness of DE&I throughout the organization. She will also cultivate relationships with key industry organizations and represent Selective at external forums, conferences, and professional associations.

Ellis brings a passion for diversity to the role and years of experience working on diversity, equity and inclusion initiatives. She joined Selective's DE&I Council in 2016 and progressed to a co-leader role. She has worked tirelessly to raise diversity, equity and inclusion awareness throughout the organization, helped develop the strategy and action plan for the DE&I Council, and assisted the HR team on different DE&I initiatives



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