

BIG **i**® | INDIANA JULY/AUGUST 2021

FOCUS

A Bi-Monthly Publication for the Independent Insurance Agents of Indiana

A man in a dark suit jacket, white shirt, and khaki pants stands next to a sign. The sign features the 'BIG i' logo in dark blue and 'INDIANA' in light blue below it. The background shows a modern interior with a bar counter and stools.

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From the Big I CEO: Steve Duff

The COVID-19 pandemic has presented challenges to all of us. One of the few constants this past year has been the continued work of the Big I Indiana on your behalf. How we did our jobs looked very different, but we were still there for you.

As a staff, we have received countless comments from our members about how valuable the resources we provide have been during this unprecedented time. Our staff and leadership team decided that now would be a perfect time to reintroduce ourselves to you and show you exactly what we do for all of our members and company Partners through a rebranding campaign.

“The high level of service and responsiveness that you have come to expect will not change.”

Beginning this month, our association will be known exclusively as Big I Indiana in all of our correspondence, promotional materials, and interactions with our members, company Partners, and associate members and advocacy efforts. We have been known as the Big I by the bulk of the industry, so this is not a radical change. But we feel that it

is an important one, as we reinforce our identity and create a new look. We have developed a new logo that reflects this change and are extremely pleased with it.

We are also excited to take this time to reintroduce the association to you. The high level of service and responsiveness that you have come to expect will not change. Our catalog of products and services is endless, so please watch your email, our website at bigi.org, and social media for videos and other rebranded pieces where we explain all that is available to you via your membership in the Big I Indiana.

We think that you will agree that there has never been a more important time to be active and involved in your association. We are confident that you will be as pleased and excited as we are. As always, if you have questions or suggestions on how we can serve you better, please don't hesitate to let me or my staff know. Thank you for your continued support and always remember, we are your Big I Indiana. ■





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From Your Big I President: Pat Kennedy

Perseverance is what comes to my mind when I reflect on the last 14 months of the crazy upside down COVID-19 world. As insurance professionals we are essential, our client's exposures and needs didn't disappear when the pandemic besieged us. As an essential industry we had to evolve quickly and that has been truly remarkable. As independent agents we had to balance the needs of our customers with the safety of our employees and we had to do it on the fly with little to no idea of what lay ahead.

Consider these statistics from a survey done last fall by the Independent Insurance Agent & Brokers of America.

- Almost half of agencies transitioned all or most of their staff to a remote working environment and many employees continue to work remotely.
- Nearly half of agencies reported decreased revenues for 2020.
- 46% of agencies have experienced a loss of commercial lines clients
- 70% of agencies have sought and received PPP loans or other types of financial assistance.

None of us could have dreamed up this nightmare scenario when we rang in the new year on January 1, 2020 however we now take it in stride as we navigate this new normal.

Enough with the doom and gloom; our industry has responded with incredible resilience that borders on a modern day renaissance. In a very short period of time we systematically transformed the way we do business and that transformation will be with us long into the future.

“Enough with the doom and gloom; our industry has responded with incredible resilience that borders on a modern day renaissance.”

COVID-19 forced us out of our comfort zones and it taught us different ways to meet with clients, deal with carriers, and lead our employees. We have found new opportunities in the midst of an awful situation and we have once again proven the relevance of the independent agency distribution channel.



Insurance is a people business and it always will be, but because of the pandemic, we've embraced new technology and adjusted how we do business. Virtual meetings, continuing education classes, and conventions have become the norm. Technology enabled us to make the necessary shifts, but the one common denominator is people. It takes people to have meetings regardless of whether they are in person or virtual. ■



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2021 Indiana General Assembly Recap

By Jackson Bogan, The Mitchell Agency, Lafayette,
Big I Indiana Government Affairs Committee Chair

The 2021 session of the Indiana General Assembly, which was unlike any that we have seen before,

concluded its business on April 22, at least until the legislature returns in September to redraw Indiana's redistricting measures. The COVID-19 pandemic posed many logistical challenges, including relocating the House of Representatives floor activities to the Indiana Government Center and having committee meetings taking public testimony via Zoom. In spite of these challenges, the session ended with almost unprecedented agreement on the state's two-year budget.

It was a relatively quiet session for the insurance industry, with only a handful of bills making their way through the process into law. While only a few property and casualty insurance-related passed, they were substantive and will be addressed later in this update. The Catalyst lobbying team was able to navigate the unique COVID-19 related challenges that the 2021 session presented and help the independent agency system in Indiana stay strong and vibrant.

Of the 1,012 bills filed this session,

only 100 Senate bills (out of 410 filed) and 120 House bills (out of 602 filed) successfully navigated the legislative process to become law, for a total success rate of 21.7%. The number of bills that passed is fewer than a normal long session, which can be almost exclusively attributed to the environment in which the legislature operated. Governor Holcomb vetoed three bills, and those were overridden by the legislature.

The most important non-insurance bill to pass during 2021 was House Enrolled Act 1001, the state's two-year budget. While the budget is typically passed with a party line vote, this year's plan received only five total votes against it between both chambers. This almost universal agreement was largely the result of an additional \$2.4 billion in revenue that that state received unexpectedly just days before the session recessed. Indiana's budget spends a total of \$37.4 billion over the 2022-2023 biennium. Indiana will continue to retain a large amount of funding in rainy-day reserves, with



about \$2.5 billion expected in 2022, and increased to \$2.9 billion in 2023.

Half of that \$37.4 billion will go to Indiana K-12 schools over the next two years, investing an historic \$1.9 billion in new dollars towards K-12 education. This will fully fund the \$600 million investment in teacher pay from the Compensation Commission Report submitted in December which includes recommended pay starting at \$40,000 per year. Some other highlights of HEA 1001 include: \$900 million in reserve funds for future infrastructure projects; \$500 million to establish the Regional Economic Acceleration and Development Initiative (READI); \$250 million towards broadband expansion; \$160 million for water infrastructure grants; and \$10 million in grants for

local police departments and \$20 million for the Indiana State Police to purchase body cameras.

The other main issue that was addressed in 2021 dealt with the governor's power during an emergency similar to the pandemic we are experiencing. HEA 1123 and Senate Enrolled Act 5 both addressed this subject matter, both passed, both were vetoed and both vetoes were overridden. HEA 1123 would allow lawmakers to convene for a new type of "emergency session" to respond to emergency orders and crises as needed and sets parameters around these emergency sessions. It would allow legislators to decide whether to bring lawmakers back for a special session if Indiana's governor declares an emergency. Governor Holcomb maintains that this legislation is unconstitutional and after having his veto overridden on it, filed suit against the legislature and the Senate President and Speaker of the House to rule it as such. The legal debate on this issue will likely not be settled any time soon.

SB 5 is a companion to HEA 1123 and essentially states that local governmental entities have the ability to overturn emergency declarations instituted by local health departments that are more stringent than state emergency declarations. Governor Holcomb disagreed with this legislation as well and vetoed it. The veto was overridden and it remains to be seen if the governor will seek legal recourse.

On the insurance front, two bills that were significant victories for the insurance industry and business community passed: SEA 1 and HEA 1002. SEA 1 provides civil immunity for damages arising from COVID-19 for most businesses in Indiana and provides exceptions for gross negligence or willful misconduct. Its companion bill, HEA 1002 provides health care providers and educational institutions from civil and class action lawsuits stemming from COVID-19 exposure and related issues. It extends COVID-19 health care immunity during periods of disaster after February 29, 2020 and before April 1, 2022. The effective dates of these bills were immediate and are now law in Indiana. Both of these bills were major parts of the House and Senate Republican and Governor Holcomb's agendas and placed Indiana on the forefront of passing pro-business legislation like this.

The other piece of insurance legislation that passed was HEA 1405, the industry's annual omnibus bill. There are several items in this legislation that are of interest to Big I Indiana members. HEA 1405 includes an update and liberalization of Indiana's rebating law. These changes include allowing gifts or raffles to be given valued up to \$250 if the gift is not contingent upon the purchase of insurance. Insurers and agents may also provide gifts or services for free or at a reduced rate that mitigates risk and that are not contingent on the purchase of insurance. HEA 1405 also allows up to 12 hours of

agent continuing education to be carried over from one renewal period to another in the event the agent accumulates an excess of hours. It also clarifies that if an insured procures insurance online that insured consents to have all policy information and notices delivered in an online format. HEA 1405 was signed into law by Governor Holcomb and becomes effective on July 1, 2021.

The Big I would like to thank a number of groups and individuals who were essential in our industry having another strong legislative session during 2021. Catalyst Public Affairs Group, led by our lead lobbyist Tony Mitson, was once again outstanding in being our boots on the ground and daily presence and influence at the Indiana Statehouse. Thanks also go out to the Insurance Institute of Indiana for their guidance, counsel and partnership on issues of importance to the property and casualty insurance industry. Reps. Martin Carbaugh and Matt Lehman continue to provide steady, strong leadership and action on behalf of our industry and we appreciate all that they do on behalf of our members and clients.

Finally, thanks to all of you, the members of the Big I Indiana. Without your strong support, our government affairs team would not be able to achieve the success that they do on your behalf. ■

Insurance Institute Tackles COVID Liability

By Melissa Hall

A global pandemic changed many things in our world, but it didn't change the Insurance Institute's mission.

The non-profit trade association represents insurance companies in the state of Indiana. Their goal is to maintain the great insurance climate in our state. COVID-19 certainly presented some hurdles on that front, but the pro-active association, led by its President Marty Wood, looked at the challenges from every angle.

"We went into the legislative session with the goal of retroactively protecting our companies from unwarranted liability from COVID," he explained. "It was a huge asset to be able to work with Representatives Matt Lehman and Martin Carbaugh and get their input."

Before the legislative session began, Wood and his lobbying team worked with medical providers, educators, and local government groups to determine what was needed to achieve the COVID liability goals. Wood's background in legislation has been a huge asset to him since joining the Insurance Institute in 2001. Before that he worked in various roles, including

as the communications and media director, for the Indiana House of Representatives from 1993 to 2001. "I still get to be in that legislative world, but not every day. Now it's mixed with association management and I really enjoy that," he said.

The Insurance Institute's work was ramping up in the midst of the pandemic closures. "We were really active because of all the legislative things that might have happened. We were working hard while everything else was shutting down," Wood explained. House Bill 1002 (and its

companion bill Senate Bill 1), was successfully passed and signed into law by Gov. Eric Holcomb during the legislative session. It is retroactively effective as of March 1, 2020. The bill did exactly what the Insurance Institute and the Big I Indiana hoped for. It 'provides immunity from civil liability to certain persons, entities, and facilities providing health care and other services for certain acts or omissions related to the provision of health care services and other services during a state disaster emergency.' The coverage period is currently from February 29, 2020 to April 1, 2022. The hard work of the Insurance Institute, Big I Indiana, and tireless legislators is never more fruitful than when they work together to accomplish passing legislation like this to protect the people of Indiana. ■



Big I Indiana CEO Steve Duff, Rep. Matt Lehman, Rep. Martin Carbaugh, Scott Baumruck with the PIA, and Marty Wood (from left) at the 2020 legislative day event.

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Beard Appointed IDOI Commissioner

Amy Beard has been appointed as the new commissioner of the Indiana Department of Insurance (DOI)

by Indiana Governor Eric Holcomb, replacing the retiring Stephen Robertson. Commissioner Beard began her term on June 2.

Beard had served as general counsel for the Indiana Department of Insurance since 2017. In this role, she was the chief legal officer and provided legal support and advice to the DOI and the insurance commissioner on all major insurance matters including domestic insurance companies' acquisitions and mergers, regulatory practices, and numerous other corporate and insurance regulatory matters. Beard started with the Department as a health care contractor and later served as an Administrative Law Judge (ALJ). She worked as an attorney for the DOI advising on insurance holding companies' filings of material transactions and financial division matters and served as the legislative liaison.

"Amy has the right skill set, experience and dedication to provide great government service to Hoosiers as they purchase insurance that they need to protect their properties and families," Gov. Holcomb said. "Her experience at DOI has been broad,

from her work with the Indiana Patient's Compensation Fund and on legislative issues, to her command of the required legal and financial filings of insurance holding companies."

Beard graduated from University of Southern Indiana where she earned a bachelor's degrees in economics and Spanish with a minor in international studies as a University Honors Scholar. She also served as student body president. Beard earned her Juris Doctor from the Indiana University McKinney School of Law. Beard has worked with the National Association of Insurance Commissioners (NAIC) and the Interstate Insurance Product Regulation Commission (IIPRC), and previously served as a member on the IIPRC Regulatory Counsel Committee. She holds the designation of Associate Professional in Insurance Regulation (APIR) from the NAIC.

"The Big I Indiana is extremely pleased that Gov. Holcomb appointed Ms. Beard as commissioner of DOI," said Big I Indiana CEO Steve Duff. "Her diverse background in all areas relating to regulating our industry makes her the ideal person to lead the DOI in protecting Indiana's insurance consumers while at the same time helping maintain Indiana's status as one of the strongest insurance marketplaces in the country. We congratulate her and look forward to working with her in this new role." ■



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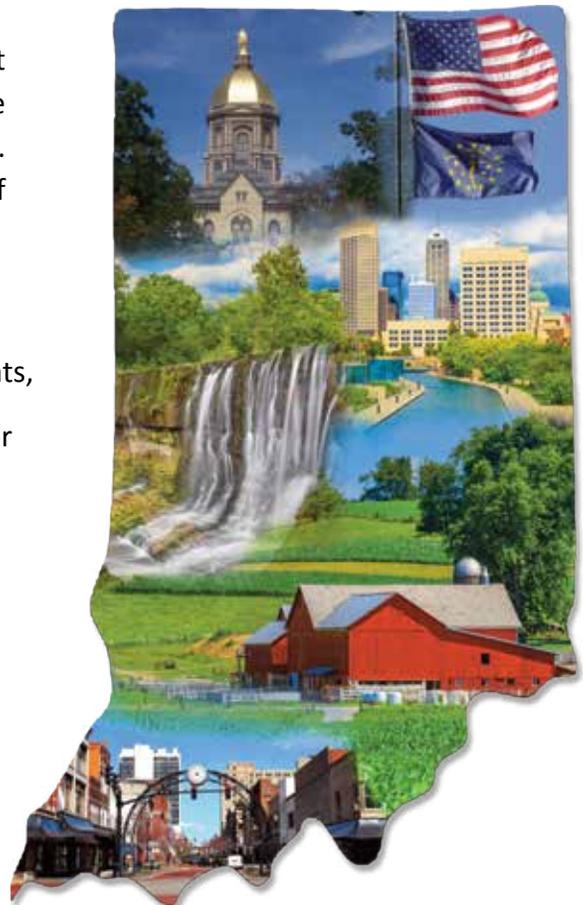
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Big I Indiana Rebranding

By Melissa Hall

Over the years, we have been referred to by two names, the Independent Insurance Agents of Indiana (IIAI), and the Big I.

That nickname originated from an old logo that included, you guessed it, a large letter “I”. Though most people in the industry know us as the Big I,

that’s never actually been the name of the organization. That’s about to change as we officially embrace the long-used nomenclature.



The old logo that inspired the nickname the “Big I”.

“The rebranding of the Independent Insurance Agents of Indiana to Big I Indiana is a reinforcement of how many of our members, company Partners, and the legislative and regulatory communities have known our association for years,” said Big I Indiana CEO Steve Duff. “This rebranding initiative allows us to reintroduce our staff and the products and services that we offer to our members.

“The benefits of being a Big I Indiana member are endless and implementing this exciting change in brand will help us show our members what we do for them on a daily basis.”

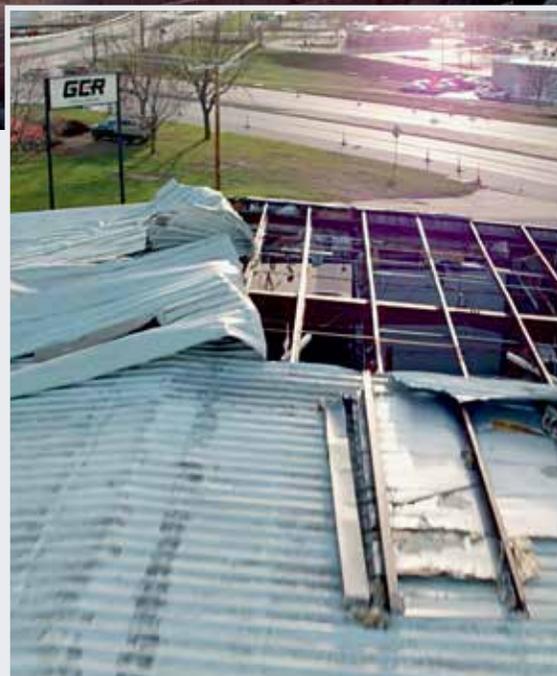
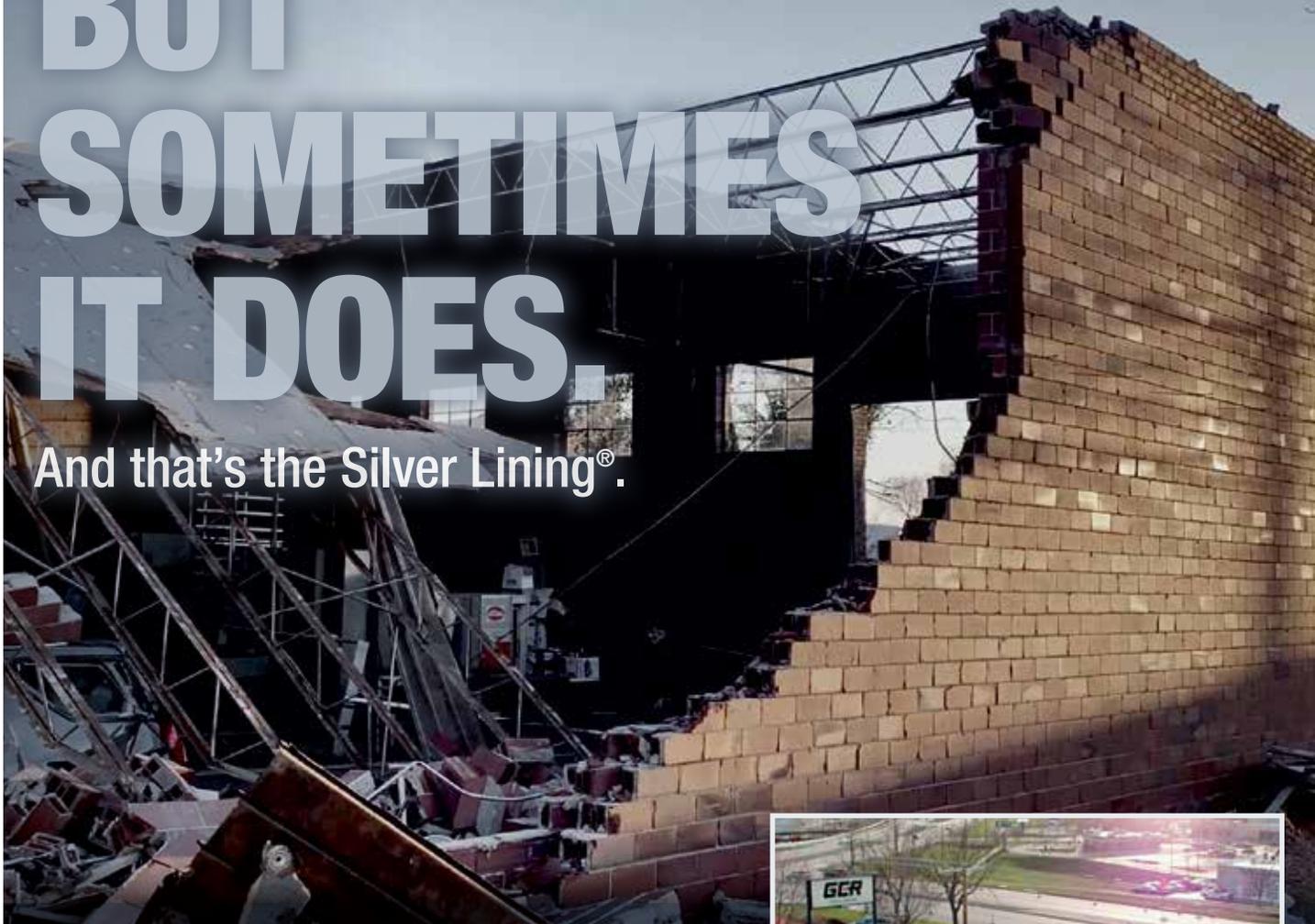
The new brand and logo will be used on all communications and promotions moving forward. The name will change, but the rest will stay the same. Staff email addresses, our website, and all other contact information will not change. We have been, and always will be, your Big I Indiana. Now it’s just official. ■



It shouldn't take a storm of immense proportions to find out who your customers can count on.

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Errors and Omissions Q&A

By Mary LaPorte, AINS, CPCU, CIC, LIC, CPIA

Agent's questions about Errors and Omissions, and how E&O losses can be prevented.

Q: I hope you can help. I think our agency really needs to worry about proposals, but no one else seems to be concerned. I am a commercial account manager who works with four different producers. Each of them has a preferred proposal they like to use for new or renewal presentations. We can get one from our agency management system, but most of them don't like that one. They have different ones in a Word document that they like better. This forces me to type in the information which takes a lot of time. At least on renewals, I can just overwrite last year's information and it is a little easier. Even the one that comes off our system needs to be cleaned up which takes time. I spent almost two days trying to get three proposals done. Isn't there some E&O that can come from this? I'm hoping if our owners see this in writing from you, they will be more likely to address the problem.

Ashley, Indiana

A: Ashley, I applaud your initiative to step up and try to resolve the agency's proposal concerns. Yes, proposals are frequently pulled into E&O litigation, and having good proposal standards can minimize the agency's exposure.

Proposals should be issued through the agency management system as a standard. The proposal in most management systems is simply a Word document. So any "preferred" proposal which can be done in Word, can be done in your system. If no one in your office knows how to edit the proposal templates, then reach out to your vendor or user's group for help. The reason for using only the proposal in your system is twofold. First, it saves keystrokes. Management should realize that keystrokes are time and that time is money. Second, and most important, since the information is pulled from the application or policy, it minimizes entry error. There are plenty of horror stories where a transposed number or a comma in the wrong place created an E&O loss for an agency.

Management should evaluate all the preferred proposals and create a style that is consistent with the agency brand and which all producers should use. In creating the proposal, include a variety of optional pages which can be selected when building a specific proposal. This eliminates the need to cut and paste or otherwise tweak the proposals to satisfy each producer.



Mary LaPorte is a consultant and educator with a strong background in Errors & Omissions loss prevention.

Some agencies may have a marketing/sales program which includes proposal development. This is also fine, but only if the software integrates with the management system and eliminates the need to manually enter the information. Once again, consistency is important and everyone should use the same proposal system.

Here are a few more helpful hints:

- Include an appropriate disclaimer on each proposal stating that it is simply a brief representation of coverages proposed, and only the policy should be referenced when determining coverage.
- Include a footer with the date on each page of the proposal so that one page cannot be taken out of context.
- Avoid trying to reproduce the policy by listing specific

coverages. Reference the cause of loss form (ie: Special Form CP 10 30) but never use terms such as “all risk.”

- Avoid listing exclusions. Listing three or four “important” or “notable” exclusions may get you in trouble when a claim is later denied by an exclusion you did not list. If you must draw attention to a specific exclusion, state “but not limited to the following exclusion(s).”
- Consider including a page for optional coverages quoted/ suggested. Some agencies use that page to have the customer to sign-off on the ones refused.
- When the proposal includes liability coverage, always include the statement “higher limits may be available. Please notify us if you would like to secure a quote for higher limits.”

Ask management if you can head up a team to create updated proposal standards. I hope that these suggestions help you in that endeavor. ■

Forward your E&O questions to marylp@lpinsuranceconsult.com.
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Four Benefits of an Agency Blog

By Becca Freiberg, Society Insurance

Having a blog is not a secret weapon anymore.

According to Zoominfo, 33% of B2B companies use blogs.

Content is (still) king. Agency blogs that publish timely, valuable and strategic content can support long-term growth for a business by establishing thought leadership, growing website traffic, increasing sales leads and keeping potential customers intrigued.

Here are the four main benefits of having an agency blog that will earn you respect, leads and, ultimately, customers.

1. Establish Thought Leadership

Ideally, you want your business to be viewed as an expert in the industry. Addressing all possible industry questions and specific tangents, which is made possible through blogging, will establish your credibility with your audience. Leave the comment section open so you can engage with your audience, further building a relationship. “The Seven Habits of Highly Effective People” author Stephen R. Covey sums up why thought leadership is so important: “When the trust is

high, communication is easy, instant and effective.”

2. Grow Website Traffic

Blogging will also establish credibility via search engine optimization, (the process of improving the quality and quantity of website traffic). If your content is good enough, others might reshare

“The time and effort you invest in an agency blog up front can result in thousands of visitors to your website and new sales in the future.”

it—like online magazines, other blogs, social media channels, etc. One of the most important ranking factors from Google involves backlinks. The more high-quality backlinks (i.e. links from reputable sites pointing back to yours), the more your site is viewed as credible. The result is a higher ranking when someone

searches for “Indiana insurance agent,” for example. Additionally, these backlinks can also be seen as free advertising, bringing in referral traffic from other websites to yours.

3. Increase Leads, Sales and Engagement

According to Zoominfo, 47% of buyers view three to five pieces of content before engaging with a sales rep. Once you’ve created your blog posts, post links where your audience hangs out to bring them to your blog. Embed opt-in freebies within your blog content. Opt-in freebies, or “lead generation” pieces, are downloadable content collateral that you can give your audience in exchange for providing their email—pushing them further down the sales funnel.

4. Develop Relationship with Potential, Future Customers

By offering a blog, you are offering users an additional chance to get to know your agency and what you offer. For example, if a person isn’t ready to commit to a purchase, they may sign up to receive your blog in their inbox and continue to consume your white papers, delve into your thought leadership pieces and learn

about your community involvement through your blog. Congratulations—you've now further developed a deeper sales funnel.

When done right, blog posts can generate significant traffic over the course of months and will continue to push even more traffic to the website years after the post is first published. The time and effort you invest in an agency blog up front can result in thousands of visitors to your website and new sales in the future. A blog is an easy way to build trust with your audience, increase traffic to

your website, and is a part of a long-term strategy to increase company growth. ■

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Becca Freiberg has worked in Human Resources for five years and has experience in benefits, wellness, recruitment, employee engagement, and development. She joined Society Insurance in 2019.



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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 executive committee members' desks at home or in the office and a few fun questions about what each of their 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?



Pamela Bennett Martin
Bennett & Bennett Ins. Inc.

1. I never worked from home. We remained open during the Pandemic. Masks and desk shields were a must!
2. Ice Tea in the morning, two computer screens (probably need 3 now!) and a great staff.
3. If I did, it would be connectivity to the internet and distractions. I am easily distracted.



Pat Kennedy
WalkerHughes Insurance

1. The increased productivity from not commuting to work. I was also surprised how fast the days flew by.
2. Water, I drink a ton of water so I always have it on hand.
3. Getting accustomed to doing things virtually. I am very much a people person so it was challenging getting used to the virtual way of doing things.



Christopher A. Rush, CIC
The DeHayes Group

1. How quiet it was during the day.
2. Music or news radio
3. Staying away from the kitchen and getting distracted with house chores



Brett Schultheis

Schultheis Insurance Agency, Inc.

1. I was surprised how much I missed the interactions with others from my office. After seeing everyone on a daily basis for years, being separated from regular conversations and interactions was difficult
2. No matter where I'm working I have to have 3 x 5 index cards. I make notes on them all the time and they are easy to carry in a pocket. I have index cards in my desk, car, kitchen, and backpack. I've even been caught writing reminder notes while I'm shaving.
3. My home work space is not set up as a proper office. It was perfect for virtual meetings, but our kitchen island became my desk and official work space. Luckily, I had my furry four-legged office manager to assist me.



Brent Skelton

Epic Insurance Midwest

1. How productive I can actually be.
2. Coffee
3. The surprises that arise during business phone calls, whether it's a visit from one of my 3-year-old twins or the doorbell or a dog barking.



Ryan Zimpleman

The Smith Sawyer Smith Agency

1. I was lucky enough to be able to stay the course in our office. My biggest surprise was how many of our employees also wanted to work from our office, while taking precautions, even with the opportunity to work from home. This allowed us to move forward without missing a beat. It was a true testament from our employees of their commitment to the agency and their work.
2. Coffee. More is better.
3. N/A as we were in the office the whole time.

Quick Hits

New CIC Designee

Stephanie Marsh, CIC
WalkerHughes Insurance

IIABA National Meeting

The Independent Insurance Agents & Brokers of America met for its board meeting in San Antonio, Texas in May. It was the first in-person meeting for the organization since the beginning of the pandemic.



Todd Jackson (right) and the rest of the IIABA executive committee in Texas.

Finn Joins Henriott Group



Finn

Zach Finn has joined the Henriott Group in Lafayette, Ind. as an owner. He is vice president of risk management and strategic growth. He was formerly the director of the Davey Risk Management & Insurance Program at Butler University.

MJ Insurance New Hires



Gross

MJ Insurance welcomes two industry veterans to its team. Bryan Gross was hired as director of compliance regulation. Gross has nearly a decade of practical experience, previously working as an associate attorney in Krieg DeVault's Employee Benefits & Executive Compensation Practice

Group. In this role, Gross practiced law concentrating in the areas of health & welfare employee benefit plans. He advised clients on intricate legal matters, including benefit plan administration, employment contracts, severance agreements and entity-wide policies.



O'Dell

Emily O'Dell was appointed to the role of risk management client executive at MJ's Indianapolis headquarters. O'Dell comes to MJ from global multinational risk management, insurance brokerage and advisory company, Willis Towers Watson. Previously as director of client relationship management,

she served as a senior client adviser in corporate risk and broking. O'Dell will oversee the lifecycle of MJ client's multi-year risk treatment strategy, including the creation, ongoing evaluation and periodic revision.

Liberty Mutual and Safeco Appoint Midwest Region Executives



Meuret

Liberty Mutual and Safeco Insurance announced the appointment of two regional field executives as part of the company's unified independent agent (IA) distribution organization. The Pacific Region will now be headed up by Diane Mitchell and the Midwest will be led by Rich Meuret,

both long-time veterans of the company. They will bring a local perspective to the national organization, supporting the unique needs of agents and brokers in their respective regions.

Mitchell brings more than 30 years of experience at Liberty Mutual to her new role. Meuret has rejoined Liberty Mutual after two years with Allstate Insurance where he held the position of field vice president, working with both exclusive and independent agents. Earlier, he spent nearly 15 years with Liberty Mutual and its legacy brands. As senior vice president and Midwest regional field executive, he will be based in Indianapolis and will serve North Dakota, South Dakota, Nebraska, Minnesota, Iowa, Wisconsin, Illinois, Michigan and Indiana.

West Bend Named Number-One Insurance Place to Work

West Bend Mutual Insurance recently took the number-one spot in the Best Place to Work in Insurance for the large employer category. This is the eleventh consecutive year West Bend has been recognized on this prestigious list of companies by Business Insurance magazine and the Best Companies Group. It recognizes West Bend's commitment to attracting, developing, and retaining great talent through a combination of culture, benefits, and other programs associates value. Companies participating in the program include property/casualty insurers, group life/health insurers, reinsurers, third-party administrators, and agents/brokers. West Bend Mutual Insurance Company took the top spot in the large company category for the Milwaukee Journal Sentinel's Top Workplaces in Southeast Wisconsin. This is the tenth consecutive year in which West Bend has placed in the top four.

Riddle Joins Ohio Mutual

Mendi Riddle joined Ohio Mutual as vice president of sales, succeeding Howie Barber who is retiring in July. Riddle has served in a number of senior sales and product roles at Nationwide Insurance over the past 15 years—including terms as VP of field sales and VP of non-standard sales and marketing. Previously, she gathered a decade of experience working with independent agents in operations, product, and project management at National General Insurance.

Acuity Surpasses \$3B Policyholders' Surplus

Acuity announced that its policyholders' surplus has reached \$3 billion (GAAP), the largest amount ever in the insurer's 95-year history. Acuity's growth in policyholders' surplus has been more than four times the industry benchmark over the past 20 years.

SECURA Elects Board Members



Hess

Rau

SECURA Insurance elected Chris Hess and Barbara Rau to its Board of Directors. Hess is the president and chief

executive officer of Goodwill Industries of North Central Wisconsin. Dr. Rau currently serves as the Dean of the College of Business at UW Oshkosh.

J.M. Wilson Promotions and New Hires



Gleason

Benda

Linhart

J.M. Wilson announced the promotions of Cheryl Gleason to director of claims, Adam Benda to claims manager, and Joni Linhart to senior transportation underwriter in the Carmel, Ind. office. Gleason has been with JM Wilson since 2015 where she began as a claims specialist before being promoted as personal lines manager. Benda joined JM Wilson in 2015 where he began as a claims representative and personal lines underwriter. Linhart is responsible for underwriting new and renewal accounts for a wide variety of commercial transportation risks, corresponding with carrier underwriters, and serving independent insurance agents in Indiana.

Encova Offering Virtual Summer Internships

Encova Insurance will again host virtual summer interns following the success of their first virtual internship program last year. Twenty-three interns will join Encova this summer; most started on May 10, 2021, with virtual training and onboarding. About 90% of Encova's associates have been working from home since March 2020. Last year, despite many companies canceling internship programs amid the COVID-19 pandemic, Encova continued with their program and adapted it so interns could work remotely. They will use lessons learned last year to improve the virtual internship experience this year. Nine different departments will welcome an intern, including Information Technology, Accounting, Safety and Loss, Underwriting and Analytics. The interns are primarily college juniors and seniors, representing 13 different universities.

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