

BIG i® | INDIANA NOVEMBER/DECEMBER 2023

FOCUS

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



**Convention to Feature Female
Insurance Leaders Panel | pg 16**

**Arlington/Roe Wins 2022
Company of the Year Award | pg 14**

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From the Big I CEO: Steve Duff

Volunteering



As we approach the end of each year, my staff and I like to look back at the successes that the Big I Indiana has had over the preceding year. One success/new member benefit that may seem relatively minor was buried deep in House Enrolled Act 1329 that passed the 2023 Indiana General Assembly. This is not headline grabbing like a major tort reform bill or a new cyber security law, but may actually have more practical impact for you and our association than you may think.

I am talking about the provision in HEA 1329 that allows for volunteers in professional insurance organizations to obtain two hours of producer continuing education credit during each two-year licensing period for active participation in said organizations. Now, this may not seem like a huge deal, but I think it is the concept that is important.

We are always looking for good people who want to give back to their industry, and to be able to reward them with CE for their efforts is a bonus. While I am biased, I cannot think of a better way to do that than getting involved with the Big I. Regardless of how the increased use of technology, AI, and telematics impacts our

industry, the independent agency system is based on a foundation of personal relationships. Getting insurance online is fine, but when someone has a claim, they want to talk to a person, and this is where Big I members shine.

The best way to build relationships across the independent agent community in Indiana is through volunteering. The Big I Indiana is a volunteer-driven organization, meaning that our committees and board are made up of volunteers that help guide our staff in providing the products and services our members and Partners need. I cannot tell you how many agent, company, and MGA employees have told me over the years how much their involvement in the Big I has helped their career. In fact, the author of HEA 1329, Rep. Matt Lehman (R-Berne), is one of our association's staunchest supporters and one of my best personal friends. Where did I meet him? He was a volunteer on our Young Agents Committee when I joined the association.

We have so many volunteer opportunities within our association, from government affairs to education to convention to our board of directors and more. There is literally something for nearly everyone's interest. I would urge you to go to our website at bigi.org and see for yourself. Let me or any staff member know what you are interested in, and we'll take it from there.

I would urge you and your staff to consider getting involved. It is a worthwhile endeavor, it benefits both our industry and your career, and now you even get CE for it. What's not to like? ■

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Meet Your Big I Indiana Team

Please reach out to us anytime. We are here to help!



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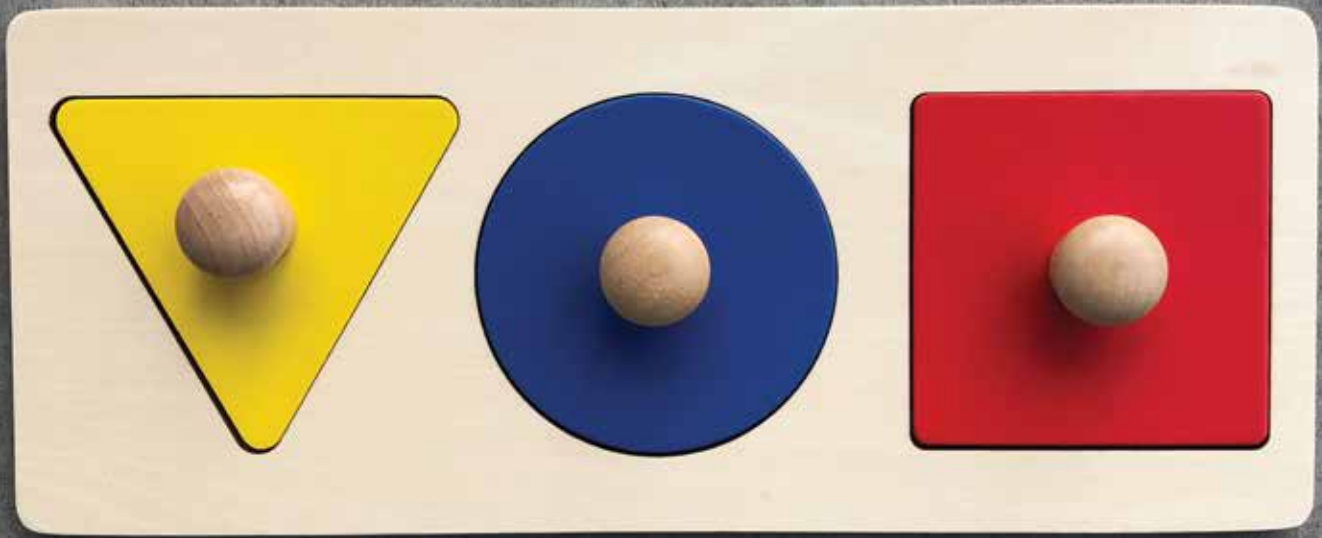
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Symington Becomes Big I President & CEO

Charles Symington is the new president & CEO of the Independent Insurance Agents & Brokers of America.

Joining the Big I nearly 20 years ago, Symington previously served as senior vice president for external, industry and government affairs. Last September, he was promoted to executive vice president and selected to succeed the retiring Bob Rusbuldt as president & CEO.

“The Big I is proud to have such a dedicated and experienced leader at the helm,” said former Big I chairman John Costello of USI Insurance Services in Rochester, New York. “Charles has spent many years fiercely advocating on behalf of the independent agency channel and is well-attuned to the needs of independent agents and brokers across the country. The Big I Executive Committee and Board of Directors look forward to working with Charles as he takes the Big I to new heights.”

Symington joined the Big I in 2004 on the government affairs staff. He has been regularly recognized by The Hill newspaper as a top lobbyist in Washington, D.C.,

and has been a key leader in many industry coalitions on Capitol Hill, advocating on issues important to Big I members. Under Symington’s leadership, the Big I has had numerous legislative wins, including securing substantial small business tax relief, defending a modernized state regulatory system for insurance, preserving the Federal Crop Insurance Program and National Flood Insurance Program, and extending the Terrorism Risk Insurance Act (TRIA).

Prior to joining the Big I, Symington served as a senior counsel with the U.S. House of Representatives Committee on Financial Services from 2000-2003 where he focused on insurance issues. During that time, he was actively involved in drafting TRIA in 2002 and other significant legislation. He also worked as a majority counsel for the House Committee on Energy and Commerce, concentrating on health care policy and oversight.



“Independent insurance agents are a critical piece of our nation’s economy with their tireless work serving their communities and protecting the livelihoods and property of their neighbors,” Symington says. “It is an honor to continue my work at the Big I on behalf of our members in my new role. As we provide resources, support and advocacy for independent agents through the challenges and opportunities ahead, I look forward to working together with the many dedicated leaders in our industry to improve and protect the independent agency channel and the many customers it serves.”

Symington graduated from the University of Virginia with a bachelor’s degree in history and graduated with a Juris Doctorate from Emory University, School of Law in Atlanta. Symington is a past chairman and vice chair of the National Down Syndrome Society (NDSS) and served on the NDSS board from 2014-2022. ■



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Christy Wins 2022 Company Professional of the Year

By Melissa Hall

Those who know Riley Christy won't be surprised to hear that when he's not talking insurance, he's often out in the woods.

Christy, CIC, AAI, a field underwriter with Pekin Insurance is the recipient of the 2022 Big I Indiana Insurance Professional of the Year Award. He's an avid outdoorsman, he loves spending time hunting and fishing with his wife and two kids. "If I could be an Indiana safari guide, I would!" he said.

Christy decided to pursue a career in insurance while he was still in college at Indiana State University. He began work at German American right after graduating and spent four years there before joining Pekin Insurance, where he



Riley Christy and his wife Amber.



Christy and his daughter Eva.

has been for seven years. "My goal every day is to be the best husband and dad that I can, then do my best at my job, in that order," he said.

As he's built his career, he's seen some continuous problems facing the future of the industry. One of the most common is finding and keeping good staff. Christy suggests that changes from the top down

could help. "Developing a culture of innovation that gets younger people excited is crucial," he explained. "Allowing them to have a little more leeway in management, to empower them, is also important. They want to do more than just clock in and out at work."

Christy has served on the Big I Indiana Emerging Leaders committee since 2016. "It's such a good group of young professionals," Christy said. "I've made such good friends in the industry." In addition to Emerging Leaders, he worked with the Networks Financial Institute, interviewing candidates for full-tuition

scholarships for degrees in insurance. He serves on the St. Peter's Lutheran Church council. He also volunteered with Junior Achievement to help educate middle and junior high school students about careers in insurance and with the PACE Community Action Committee youths on business and personal accountability.

He makes it a priority to educate his agents in any way he can. He provides them with resources, articles, and information about the latest trends in the industry so they can present their clients with the best options. "In a world where we are competing with captives and online-only companies who are modeling insurance as if it were a commodity, we must strive to bring value to our clients and our partners in the form of good counsel, superior service, and great relationships," he said. ■



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Arlington/Roe Wins 2022 Company of the Year Award

By Melissa Hall

When Francis Roe saw a niche market in mobile home insurance and wanted to create a new business, people thought he had lost it.

As he talked to senior company officials at both State Auto and Meridian Insurance, the answer he heard most frequently was, "Are you crazy? Those things burn or blow away!" But he knew an opportunity when he saw one.

He learned that banks and dealers often sold the insurance as part of the financing package when a mobile home was purchased. The insurance

term was five years, after that, the owners would scramble to find renewal coverage they could afford. Roe was convinced that there was a market for used mobile home insurance and he convinced his older brother, who was the executive vice president at Foremost Insurance, that his idea was a good one. That wild idea is how Arlington/Roe got its start.

From that humble beginning, it has grown into a massively successful enterprise with \$330 million projected in premium this year alone. Arlington/Roe was named the 2022 Big I Indiana Company



Arlington/Roe staff during the Founder's Day celebration.

of the Year. This award recognizes the company that demonstrates the strongest commitment to the independent insurance agency system in Indiana. "Winning this makes me feel like we've built a great name in Indiana," said Francis Roe's grandson, Patrick Roe, CIW, AIS, senior vice president, sales & marketing. "This is the first year it was open to wholesalers, and so it feels so special to win against such stiff competition."

The company is now in 11 core states but licensed in all 50 and headquartered in Indiana. From a single employee operating out of his kitchen, there are now 210 employees, and they are still growing. "We can sell insurance policies all day long, but that's not what people are really buying," President & CEO Jim



Andy, Jim, and Patrick Roe (left to right) in their new office space.



The staff of Arlington/Roe accepts the Company of the Year Award at the Big I Indiana recognition banquet.

Roe, CPCU, ASLI, explained. “They are buying a promise to pay if something goes wrong. It’s our job to be there when that happens.”

Building relationships within the organization has always been a priority as well. The company makes an effort to have a philanthropic theme at the office each month, from book drives to heart health, sponsoring families at Christmas to the annual Day of Service and participating annually in the Indianapolis Walk to End Alzheimer’s, there is always a way to give back. Arlington/Roe was also a recipient of the 2022 Spirit United Award by the United Way of Central Indiana.

As Arlington/Roe heads into its 60th year of business, the Roe family reflects on how it has grown every year since 1964 but has never sacrificed what’s truly important. “It’s about relationships. At the end of

the day, people are going to call the person they trust,” said Andy Roe, AU, ASLI, executive vice president, chief operating officer. Patrick Roe continued, “We don’t want agents to see us as another MGA or company, we want them to see us as part of their agency family.”

Arlington/Roe celebrated Founder’s Day on August 13th, the day that would have been Francis Roe’s 100th

birthday. This year’s celebration was particularly special, as associates gathered at the Indianapolis headquarters for an Alzheimer’s Association karaoke fundraiser. “Here’s to 59 years of dedication, growth, and family,” said Jim Roe. “As we look ahead, we do so with gratitude for the past and excitement for the future.” ■



Arlington/Roe employees at the Walk to End Alzheimer’s.

Convention to Feature Female Insurance Leaders Panel

BY MELISSA HALL

PHOTO CREDIT: CARA BOYER PHOTOGRAPHY

The industry is changing.

According to the 2022 Agency University Study, women now make up 47% of agency principals and senior managers. When it comes to the roles of non-principal agency managers and producers, they are at 74% and 66% respectively.

The 2023 Big I Indiana Convention will feature a panel with four female insurance leaders in all stages of their careers. Speaker Sara Bradshaw Ray will moderate a discussion

on how the male-dominated industry has changed through the years, what advice the women have, and stereotypes.

Each panelist brings her own experience to the table as they tackle questions about where the industry is headed and what challenges they've faced. Whether you are a woman with similar experiences or a man hoping to better understand your colleagues,

this panel will be a valuable session. The more we can learn how our differences are truly our strengths, the stronger our industry becomes. Don't miss this one! ■



Meet the Panel



Name: Chloe R. Brown
Agency: Shepherd Insurance
Title: Insurance Advisor
Years in the Industry: 2
Best Advice You've Received: Find your Centers of Influence. It could be two individuals or a group of 15, but find people that align with your beliefs and values.



Name: Mari Shirer
Agency: Shirer Insurance Services
Title: Owner
Years in the Industry: 29
Best Advice You've Received: You don't have to have all the answers, you just have to know where to go get them.



Name: Lisa Slone, CISR, CPIA, CLCS
Agency: ISU May Agency
Title: President
Years in the Industry: 22
Best Advice You've Received: Don't say yes to EVERYTHING, but make yourself available to take on new opportunities. It will help you to gather expertise and build your reputation.



Name: Kate Wright, AINS, AIS, CIC
Company: Burns & Wilcox
Title: Regional Personal Practice Leader
Years in the Industry: 13
Best Advice You've Received: Focus on progress, not perfection.

Kline Wins 2022 CSR of the Year

By Melissa Hall

Kathy Kline truly lives by the saying, “Knowledge is power”.

Kline, CIC, AAI, AIS, AINS, CAWC, has spent her entire career dedicated to deepening her knowledge of insurance. The 2022 winner of the Big I Indiana Distinguished Customer Service Award is an account executive with 1st Source Insurance. “Insurance has been good to me,” she explained. “It has provided a career which has always allowed me to keep learning.”

During her decades in the industry, Kline has made her continuing education a priority, completing many designations and a CIC Financial Ruble. The South Bend native got her start with Travelers Insurance as a

high school student typing carbon sets of policy forms. She switched to the agency side in 1991, joining 1st Source Insurance when Travelers shut down its South Bend office. “I have always been thankful I made my way to the agency side because it has encouraged and allowed me to learn,” she said. “It was not always easy in the early years with young kids at home, but with a supportive husband, I just got started and kept going. There is hardly a day that goes by still that I don’t learn something.”

When she’s not working, she spends time with her sons and her dog. Her husband passed away in 2022 and that transition has been a difficult challenge. After more than 40 years of marriage, she’s trying to find her new normal.

At 1st Source Insurance she handles customer service and claims backups and believes that an independent agency is successful when it has employees who prioritize every account, no matter the size. “I’ve had many of my clients for years and they have become



Kathy Kline

friends. Helping them is the best part of my job,” she said.

Through her work at 1st Source, she’s learned that successful agencies depend on employees who can work together. “Agencies need teamwork, people who aren’t afraid to step outside the box to get the job done, and to be willing to invest in their employees,” she said. “A successful agency has a vision and a plan for the future.” ■



Kline and her coworker Linda Dombrowski.



Kline and her husband Kurt 40 years ago.

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8 Tips to Survive the Hard Market

By Kasey Connors, PCM, MBA, CAE

If you joined the insurance industry in the last 10-15 years, this is probably the first hard market you have experienced.

This complex market may be challenging to navigate after many years of abundant underwriting capacity and low premiums.

Many factors contribute to rising premiums in a hard insurance market, including increased claims costs, inflation, higher reinsurance rates, litigation costs, the severity of losses, supply chain, labor shortages, and changes in the regulatory environment. In addition, in certain regions of the country, there is greater exposure to catastrophic claims associated with wildfires, hurricanes, and other events. For a helpful video to explain the causes of premium increases to clients, visit tinyurl.com/4kv6fpzx

While working in a hard market presents many challenges, there are a few upsides, such as the opportunity to gain expertise and showcase your value to your customers. Independent agents across the country can highlight their value to clients by showing how committed

they are to their clients through active communication.

While premium increases may be unavoidable in some cases, you know how important it is to ensure your clients have the necessary coverage to protect their assets.

Here are eight tips for communicating with your clients in a hard market:

1) Be proactive about renewals.

Retention is critical during a hard market. Normally, your agency should have a plan for current business renewals starting at 90 days out, followed by 60 days, and then 30. With more difficult placements, such as commercial property or multi-family housing, begin earlier. Some insurance experts now suggest starting your renewal process by gathering renewal information 180 prior to expiration.

Ask your insureds whether they've ventured into new services, added buildings, or experienced life changes

such as marriage, death, children, new job, financial changes, or business ventures that could impact coverage. This includes closely evaluating property values and business income limits.

If any of your insureds have experienced claims, it's also a great time to discuss how and what steps they've taken to mitigate those incidents from reoccurring.

2) Do your market homework.

Don't waste time remarketing every account when rates are rising across the board. Save your energy for accounts that will experience significant disruption at renewal, including much higher premiums, restricted coverage, or the need to find a new carrier.

3) Communicate.

Start early and often by communicating about the state of the market and its potential impacts, even before clients feel those changes. Clients need a level of awareness of what is happening before they see rising costs. This is also a good time to be empathetic to your client's situation. Some advice from Susan Ralston, agency partner, Jacob Insurance Service LLC, "Everyone is feeling the pinch and we are no different. Gently reminding

the client that we are also feeling the effects of having to pay the increased premiums ourselves as we are still consumers. Explaining how insurance works with their average loss ratio; reminding them of the disasters that are constant in the country and world; and explaining reinsurance issues that companies face are all helpful in educating clients.”

4) Build strong relationships.

Cultivate strong relationships with your clients, underwriters, and other industry professionals. Clients are more likely to stay loyal during a hard market if they trust and value your expertise. And, as difficult as this market has been for independent agents, it’s often just as tough for underwriters.

It’s more important than ever to invest in strong carrier relationships. “Earning the respect and trust of your carriers is paramount when quoting in a hard market,” says Todd Jackson, partner at McGowan Insurance Group in Indianapolis. “Agents need to paint the most favorable picture possible of their clients so carriers see the merits of staying competitive, and they need to trust the agent when reviewing these. Demonstrate to your clients that you have all the carrier relationships needed to ensure they are getting a complete look at what is available.”

5) Focus on risk management. Emphasize the importance of risk management to your clients. Help them identify

potential risks specific to their industry or their family and develop strategies to mitigate those risks.

6) Diversify your portfolio.

During a hard market, certain industries or coverage types will be more affected than others. Explore new areas of business to diversify your book. This helps offset any significant impact caused by a particular sector or line of business.

“While working in a hard market presents many challenges, there are a few upsides, such as the opportunity to gain expertise and showcase your value to your customers.”

To build new relationships, network with trade groups, such as contracting associations, your local Chamber of Commerce, or service organizations such as a Rotary or Kiwanis club. Offer to give a complimentary presentation to local business groups about the impacts of the hard market.

7) Adapt and innovate. Explore new avenues and products to adapt to changing market conditions.

Do you have a niche? How is your marketing strategy? When the market is disrupted, it is an ideal time to make sure you are very visible.

8) Seek internal efficiencies.

Create a timeline and process for reviewing all accounts. Make sure dedicated, experienced staffers handle your largest clients. Reduce shopping renewals, especially for policies with less than a 15% premium increase. This drains too much energy and, given the hard market, will yield little opportunity for better placement.

Offering frequent hard market education or implementing a longer renewal period requires even more energy from servicing staff. Consider creating new capabilities by adopting new technologies or even implementing a small business unit to create more intentional servicing models based on the account size.

Know that your clients may get upset and take that out on you as an extension of the insurers. However, don’t take things personally. If you handle the hard market with a good attitude and approach it as a learning experience for you and your customers, you’ll come out on the other side with more clients and much more industry knowledge.

Download the full Trusted Choice® Hard Market Toolkit at lp.independentagent.com/hardmarket for more tips and resources to navigate the current insurance landscape. ■

Kasey Connors, PCM, MBA, CAE, is the vice president of marketing operations and Trusted Choice, Inc. at the Independent Insurance Agents & Brokers of America, Inc.

The Bank Soundness Question: What It Means for Agents

By David W. Tralka, InsurBanc president and CEO

Many independent agents have watched with concern as a small number of high-profile banks have faltered during 2023.

Just what does this shock to the banking system mean to independent agents and brokers throughout the country?

The soundness of the banking system, frankly, is not something that most independent agency principals spend time thinking about. However, since these issues have arisen, it's important for agency leaders to navigate the issue. I see four takeaways as relevant to agents in the current environment.

The problems leading to the notable bank failures were specific to those few banks. America's strong bank depositor protections responded to those situations, and healthy banks stepped up to absorb the assets and liabilities of the troubled banks. The protections in place worked. It appears that issues in the banking system have been contained.

While the distress has been limited to a few institutions, the rising interest

rate environment of 2022-2023 has put many banks under pressure. Banks, which always face competitive pressure to offer favorable interest rates for deposit products and appealing credit terms for loans, now must do so in a market that is challenging to their earnings model.

The competitive pressures that all banks face will lead them to narrow their lending activity. For businesses such as independent agencies that present a different business model than other business borrowers, credit availability may be significantly curtailed.

Agents should speak to their financial institution and ask questions about deposit insurance protection, bank liquidity, and capital ratios.

Many banks today face challenges to earnings and balance sheet strength. I expect there will be a fair number of banks posting lower profits in coming quarters. That's a

long way from saying they might fail, but it does mean they could change the way they operate. This could affect the way banking relationships work for independent agencies.

In this environment, independent agency principals may expect banks to shy away from lending for agency perpetuation, new producer development, and acquisitions. New loans, when available, likely will cost more.

For years, I've seen many banks avoid independent agencies as borrowers. Bank lenders tend to have little appreciation for the enterprise value of an independent agency and tend to discount the value associated with an agency's policy renewals, client retention, carrier relationships, and loss experience. Faced with recent events and the forecast of higher interest rates, I don't expect banks to suddenly change their perception of independent agencies.

Even as some banks tighten lending, institutions that truly understand the agency financial model will continue to be active lenders. Banks that exhibit strong earnings, liquidity, and available

capital will have the financial flexibility to continue providing capital to independent agencies.

Independent agency principals tend to be fiscally conservative. They've weathered crises large and small, and they're used to sleeping well at night. It makes sense for agency owners to ask questions of the banks they're doing business with. In addition to asking about financial soundness, now is a good time to ask about their current and future appetite for agency lending.

If you are an agency principal, there is one last point to consider about your own financial picture. Any agency owner who has taken out a loan in recent years should

carefully review their loan terms and conditions. Numerous agency loans have been made at floating rates based on the prime rate. With interest rates sharply higher over the past two years, loan payments may be significantly higher. You can use the current yield curve to your advantage by thinking about refinancing to a fixed-rate loan. In many cases, a medium-term fixed rate may be lower than the floating rate you currently have. A lender who is knowledgeable about the independent insurance agency channel can quickly identify opportunities to save on future interest costs. ■



David Tralka, is the president and CEO of InsurBanc.




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Big I Indiana Earns Education Award

The Excellence in Insurance Education award recognizes state associations and staff who have made significant contributions to insurance education for members and the industry.

The Big I Indiana was awarded the Diamond award for the first time in 2023. The Big I moved the state's CIC, Ruble, and CRM programs totally online. Doing so not only increased attendance numbers but also freed up staff time and allowed for more seamless and consistent marketing efforts.

"I say this all of the time. The Big I Indiana's staff is as good as any in the country," said Big I Indiana CEO Steve Duff. "Being awarded the 2023 Diamond EIE award from IIABA further illustrates the talent of Megan Vaught and our staff and the tremendous work that they all do on behalf of our members and Partners." ■



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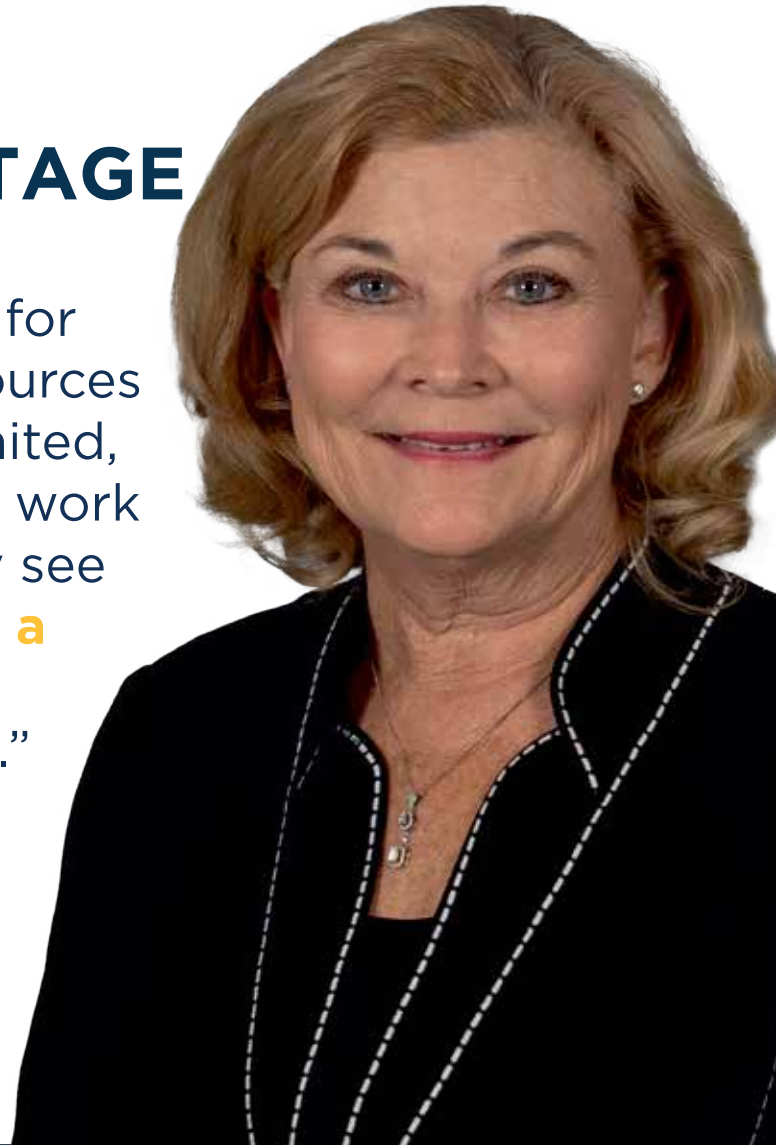
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Big I Fall Leadership Conference

Big I National Executive Committee member Todd Jackson, McGowan Insurance, Big I Indiana National Director Brett Schultheis, Schultheis Insurance and Big I Indiana President Chris Rush, The DeHayes Group, attended the Big I Fall Leadership Conference in Grand Rapids in September. The conference included networking events, leadership meetings, and the installation of Jackson as the incoming chair. ■



The dinner and reception for the newly installed executive committee chair, Mike McBride, at the Grand Rapids Public Museum. Indiana will host this event next year. For more information see the next page.



The Indiana contingent representing the Big I Indiana at the national conference.



Big I Indiana CEO Steve Duff, Big I Executive Committee Chair Mike McBride, and Roxanne Gard, Rothchild Agency, at the event.



The official swearing in of Todd Jackson and Lou Moran (Tennessee) in their new roles on the national executive committee.



Big I Indiana's staff, National Director Brett Schultheis, President Chris Rush, Chair-Elect Todd Jackson, and CEO Steve Duff in Grand Rapids.



Young agents from around the country gathered to share ideas during the Young Agent Leadership Institute.



NATIONAL SPONSORSHIP OPPORTUNITY

Installation and Celebration of Todd Jackson as IIABA Chair

September 2024

Todd Jackson, Partner with McGowan Insurance Group, will be installed as IIABA's National Chairman in Indianapolis during the 2024 IIABA National Meeting.

Sponsors of this event will receive recognition in front of a national audience and be invited to attend:

- **Officer Installation Lunch**
- **Chairman's Reception**
- **Chairman's Dinner & Indiana Hospitality Night**



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Have questions?

Steve Duff - duff@bigi.org

Megan Vaught - vaught@bigi.org

Out & About



Big I Indiana CEO Steve Duff participated in two recent industry panels. The first was the 2023 Agency Perspective Panel for the Indiana Department of Insurance, a program that provides continuing legal education for Indiana attorneys. In addition to Duff, the panel included Joel Dunham, Kevin Wheeler and moderator Claire Szpara.



The second panel was for the Selective Insurance Company's Heartland Region in September in Indianapolis, which discussed the risk and regulatory environment and its impacts on underwriting. Other panel members included Marty Wood, Insurance Institute of Indiana; Erik Riedenbach, Selective Insurance; Anne Cope, Insurance Institute for Business and Home Safety; and moderator Chris Cunniff, Selective Insurance.



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Quick Hits

ICRB Names Keathley President and CEO



Keathley

Paul Keathley has been hired as the new president & CEO of the ICRB. Keathley has been with the ICRB since 2020 in the vice president role. He has spent 37 years in the insurance industry, primarily in marketing and underwriting roles. He has experience in underwriting

multi-line property and casualty business and has specialized in workers' compensation for many years. Keathley previously served as a member of the ICRB Governing Board.

WalkerHughes Donates to Fueled for School



WalkerHughes Insurance presented Fueled for School with a \$10,000 check as a recipient of Liberty Mutual and Safeco Insurance's Make More Happen agent awards. The non-profit provides meals to food-insecure youth in the Noblesville Community and the \$10,000 donation was enough to feed all the kids in the program for the duration of the summer.

Rockford Appoints New COO

Robert Jacobson, CIOP, CXAP, LSSBB, CIC, Chief Operating Officer, joined Rockford Mutual. Rockford Mutual's Board of Directors chose Jacobson to work alongside the CEO to develop the strategic long-term vision of the company. Jacobson brings to the role



Jacobson

over three decades of property & casualty insurance experience having held senior executive positions with Liberty Mutual, AAA The Auto Club Group, and most recently Kingstone Insurance Company.

West Bend Honored with Two Awards

West Bend Mutual Insurance Company was honored with inclusion in two lists of exemplary workplaces. First is the annual Best Places to Work in Insurance award program, which recognizes employers for their outstanding performance in establishing workplaces where employees can thrive, enjoy their work, and help their companies grow. This is the fourteenth consecutive year West Bend has made the list. The second list is *Fortune Magazine's* Best Workplaces in Financial Services & Insurance™, which is based on an anonymous employee survey wherein respondents ranked West Bend well above the national average in the areas of leadership strength and integrity, pride in their work, opportunities for professional development, and support of work-life balance.

Burns & Wilcox Volunteers at Gleaners



Burns & Wilcox team members volunteered at Gleaners Food Bank. Their efforts will provide 718 meals to individuals and families in need.



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