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FOCUS

A Bi-Monthly Publication of the Indiana

A portrait of a middle-aged man with short brown hair, smiling. He is wearing a light blue button-down shirt under a dark navy blue blazer. A small, circular, gold-colored pin is visible on his left lapel. The background is dark and out of focus.

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**COVID-19 Claims Impact on
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From the Big I CEO: Steve Duff

On March 17, 2020, our staff had an in-person meeting. It turned out to be our last of the year. That week we transitioned our office to working from home. Looking back, I don't think any of us thought we would be in a similar position one year later. I recall discussing plans for the next couple of months, but we assumed things would return to normal after that. Obviously, that could not have been more wrong.

No matter who you work for, life has been in a constant state of flux for the last year. The best way to describe how the Big I Indiana has adapted can be summed up by a quote from the late Jim Valvano. He coached the North Carolina State Wolfpack to a nearly impossible run to win the 1983 NCAA men's college basketball national championship. Asked how they continued to win despite being the underdog in every game, Valvano responded, "We just survive and advance."

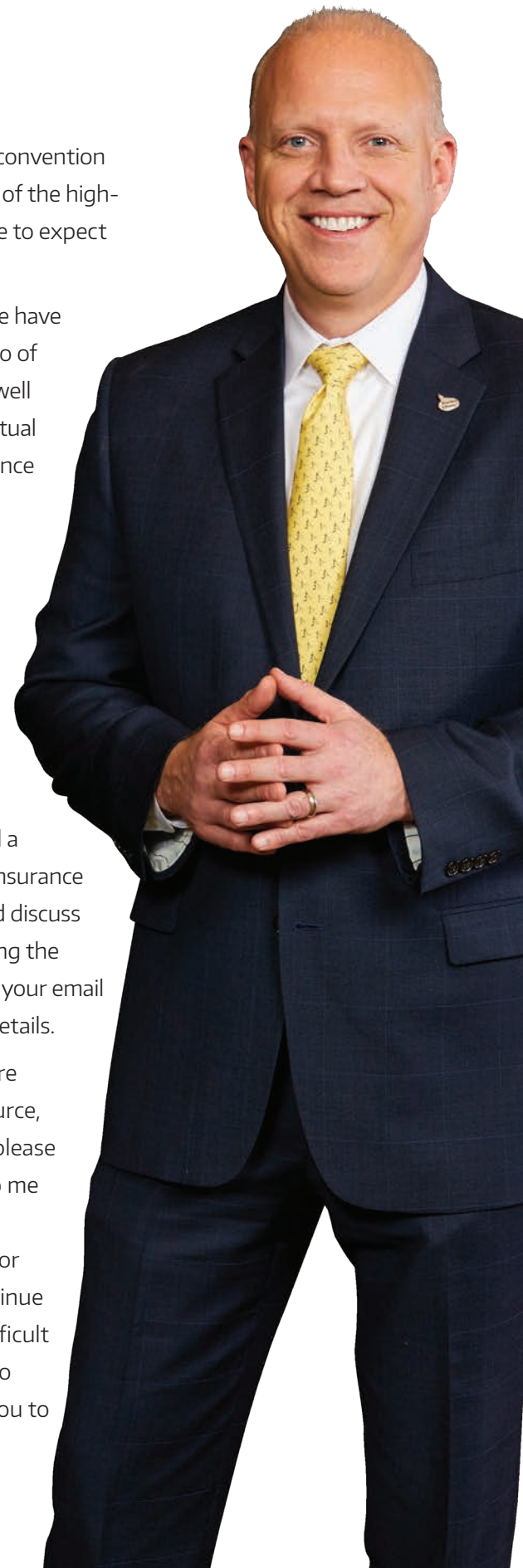
In order to fulfill our mission, we have had to alter much of what we do and how we do it. We figure out new ways to do things and implement them—we survive and advance.

Education and networking are two of the most important functions that the Big I provides to our members. These areas have been hit hardest by the pandemic. We have been forced to either cancel or move literally every in-person class or event to a virtual format. Fortunately, cancellations have been minimal and the resulting virtual events such as CIC institutes, Farm

Ag Conference, and our state convention have been successful because of the high-quality content you have come to expect from the Big I.

Because of the pandemic, we have made the decision to move two of our highest profile events, as well as upcoming CIC classes, to virtual formats. Our Farm Ag Conference will return on May 11 and 12 as a two, half-day virtual event (see page 22 for full details). We have also decided, out of an abundance of caution, to cancel the 2021 Emerging Leaders Conference. Instead, we'll be hosting an alternative half-day virtual event in June. It will be highly interactive and a great opportunity for young insurance professionals to reconnect and discuss issues that will help them during the pandemic and beyond. Watch your email and the May Focus for more details.

Please remember that we are always here for you as a resource, in good times and in bad. So please never hesitate to reach out to me or any of our staff if you have questions, need information, or have suggestions. As we continue to navigate through these difficult times, the Big I will continue to survive, advance, and serve you to the best of our abilities. ■





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Thank you to the individuals who have contributed to the IIABA's federal political action committee, InsurPac. We are off to a great start, but we have a long way to go. If you have not yet contributed, there is still plenty of time to do so. Go to insurpac.com to contribute online, or contact Steve Duff at duff@bigi.org for more information.

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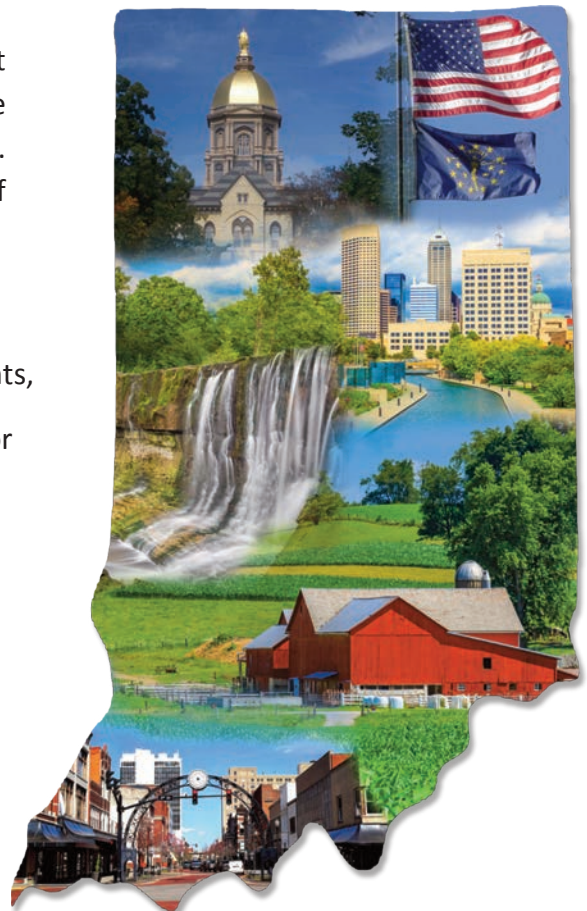
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Indiana Sets High Bar for InsurPac Contributions

Big I Indiana members contributed a record amount of \$31,860 to InsurPac

during 2020, the fifth consecutive year that has seen Indiana's contributions increase and \$3,710 more than our state's goal for 2020. Indiana's Emerging Leaders also stepped up big, contributing a record \$3,435, which was \$635 more than its 2020 goal.

"On behalf of the leadership team of the Big I Indiana, I would like to thank all Indiana members for their generous contributions to InsurPac in 2020,"

said Indiana Big I PAC Chair David Mettler. "Our contributions to this vital political tool continue to grow each year, reflecting that Big I Indiana members understand the importance of supporting our lobbying efforts on Capitol Hill."

InsurPac finished with nearly \$1.85 million in receipts for 2020. Despite facing yearlong headwinds, this is the second-highest total ever raised in a calendar year. This effort speaks to

the dedication and tenacity of agent leadership in Indiana and throughout the country, as a record number of states reached their InsurPac goal and raised the bar.

Going into what will likely be another difficult year for all of us, 2021 will be a rebuilding year for InsurPac as we move toward the vital 2022 mid-term elections. Big I Indiana thanks all members who have given last year and in past years, and urge you to consider giving again in 2021. For questions about or more information on InsurPac, please contact Steve Duff at duff@bigi.org. ■

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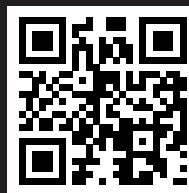
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Rusbuldt: The Independent Agents' Advocate

By Melissa Hall

In his 34 years working for the Big I, Bob Rusbuldt can think of only one other crisis that our industry has faced that looms as large as COVID-19.

Only months after being named the CEO of the Independent Insurance Agents & Brokers of America (IIABA) he was driving to work when he saw smoke billowing up from the

Pentagon. It was September 11, 2001 and the country had just experienced the largest terrorist attack in its history with more loss of American life than the attack on Pearl Harbor.

In the weeks that followed he found himself being invited to the White House by President George W. Bush for a round table discussion with other

From left: IIABA's Charles Symington, Sen. Mitch McConnell, Rep. Steny Hoyer, and Bob Rusbuldt

industry leaders to address how the attack would affect the insurance industry and its clients. Rusbuldt has spoken with many presidents in the Oval Office regarding insurance issues, but never before had he been called there after a national disaster. "Advocating for our members with the president doesn't get any bigger than that," he said.

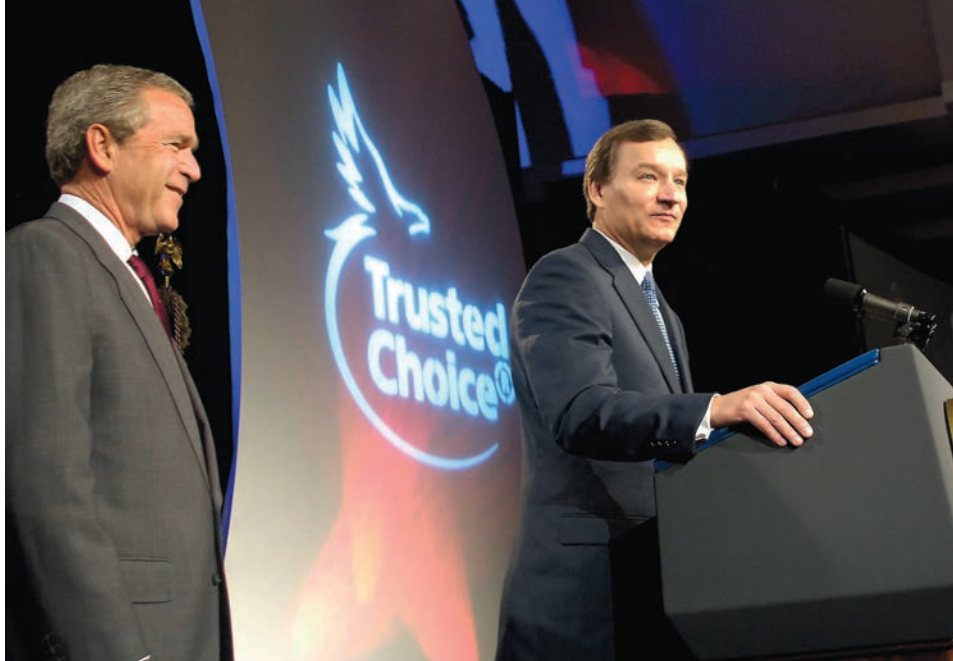
Just as insurance agents rose to overcome the hurdles of 9/11, Rusbuldt has no doubt that they will rise to the occasion during this trying time as well. "We are survivors and we know how to adapt. We've seen the independent agency system change and adapt many times and we've

learned how to embrace technology. The evolution of our system is fascinating to me," he explained.

The New Jersey native has lived in Virginia for more than 40 years. His first dream was to play in the NBA, but when that didn't happen he pursued his other passion: politics. After completing his bachelor's and master's degrees in political science, he went to work as a congressional staffer for five years in Congress. He followed that time with a position at the American Insurance Association (now the APCA) before being offered a job at the national Big I.

"My goal every day is to advance the ball for independent agents, sometimes I go for a few yards for a first down, sometimes I go for the touchdown," Rusbuldt said. "Every day I wake up excited to do my job."

He knew immediately that it was a perfect fit. "Working for grassroots community-based Americans is so different from working for a Fortune 500 company," Rusbuldt said. "I've toured areas after they have been destroyed by a hurricane or tornado, where our member agents have



Rusbuldt introducing President George W. Bush at the 2005 IIABA Legislative conference in DC.



Rusbuldt with Fox News anchor Bret Baier.

had their agency and home blown away, and there they are, in their communities helping their clients. Is that dedication, or what?"

His career became focused on protecting independent agents by lobbying for them every single day. Not only do he and the other Big I lobbyists advocate with politicians in the US Senate and House of Representatives, but they also meet with the National Association

of Insurance Commissioners, the governors association, the White House, and insurance company executives, working on behalf of our members every day.

"A lot of what we do is unseen; it's all the things you stop from happening. We save our members from onerous legislation constantly," said Rusbuldt. "There's so much happening behind the scenes that many people don't know about." From the crop and flood

insurance programs to tax issues for agents and agencies, lobbying efforts have a tangible impact on an agent's bottom line.

Since the pandemic began, the Big I has found additional ways to help agents stay on track. They've kept their finger on the pulse of what challenges are causing the biggest problems by sending surveys out to members. In addition to a dip in commercial lines business, they've found that some agencies in large cities faced losses because of rioting.

The Big I raised \$2.8 million dollars for its COVID-19 Relief Fund. Through company donations, the Big I has been able to give grants to agencies across the country. So far they have dispersed around \$1.7 million to Big I members. "The association is here for our members," Rusbuldt said. "Independent agents are real people in real communities. They have to deal with disasters every day and then help people put their lives back together after the worst happens. It's inspiring to see their work and to be able to help them in times of trouble."

Though the pandemic has changed the landscape of in-person gatherings for the time being, Big I members will still be able to virtually attend the 2021 Legislative Conference in April. There will be interactive sections and appearances from members of Congress. The 2020 elections caused a major shift in demographics in DC, with Democrats controlling the federal government, which will introduce a host of new legislative issues. "It's crucial that agents educate themselves in how to better protect their business,"



Rusbuldt on the Orange County Choppers TV show with Make-A-Wish and the Trusted Choice chopper in 2012.

he explained. "This conference will include political and regulatory education that all agents need."

As president and CEO of the world's largest agent and broker trade association, Rusbuldt hasn't backed down from his goals for the Big I despite the hurdles 2020 presented. The association is celebrating its 125th anniversary this year. Though the industry is facing a commercial lines hard market, along with the challenges of COVID-19, Rusbuldt's approach is to constantly find ways to improve the business for agents.

"We're putting a big emphasis on diversity right now," he said. "Our independent agency system needs to look more like America. It's all about selling insurance and we want our members to be able to attract more staff and clients."

Big I Hires is another new offering that's seen a huge

amount of success. The program helps match job applicants with agencies that have positions to fill. Rusbuldt explained that more than 80,000 candidates went through Big I Hires system for a job in insurance in 2020 alone.

"My goal every day is to advance the ball for independent agents, sometimes I go for a few yards for a first down, sometimes I go for the touchdown," Rusbuldt said. "Every day I wake up excited to do my job." ■



With Fox News presenter Tucker Carlson and political consultant Paul Begala at 2008 Legislative Conference.



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Agent E&O and COVID-19: The Other Shoe Drops, But It Isn't Bad

By Richard S. Pitts

We've been waiting for the other shoe to drop.

The pandemic exposed some limitations in business interruption insurance. It also exposed some often-overlooked limitations in general liability insurance. So, we've been waiting to see if disappointed clients and insureds will be pursuing lawsuits against their agents when their policies don't respond.

In fact, a late January article in the Insurance Journal titled, "2020 could make 2021 the Year of Insurance Agency E&O Lawsuits," reported from a Professional Liability Underwriting Society conference that errors and omissions claims usually lag behind coverage developments. In other words, disappointed insureds do not pursue professional liability claims unless and until their claims against the carrier for coverage have been resolved against them.

Also, the article reports, industry experts say that there is a huge gap between what leadership of various corporate entities thinks is covered and what is actually covered. That, plus the fact that there are multiple industries that could be impacted

by adverse business interruption coverage claims, leads to the conclusion that agent E&O litigation could be headline-grabbing in 2021.

At the same time, there is some good news. A federal court in California has ruled in favor of a producer in connection with a COVID-19 business interruption claim.

"Casa Colina's arguments and allegations are significant because they are ones that likely would be duplicated in any errors and omissions lawsuit involving the lack of coverage for pandemic-related losses."

The case is called Casa Colina, Inc. v. Hartford Fire Insurance Company (Many thanks to the Big I's Mary Sullivan for finding and sharing news reports of the case!). The facts are fairly simple. Casa Colina provides

multiple healthcare services in southern California, such as diagnostic work, rehabilitation, and surgery.

Casa Colina was insured by Hartford for business interruption. After the pandemic hit, Casa Colina filed a claim with Hartford, which was denied.

Litigation followed. Casa Colina sued Hartford and also sued the agency involved. Though the case was complicated procedurally, one thing was clear: Casa Colina's complaint against the agency was one of simple negligence.

Casa Colina's arguments and allegations are significant because they are ones that likely would be duplicated in any errors and omissions lawsuit involving the lack of coverage for pandemic-related losses. Casa Colina made three of them. Casa Colina said that the agency: (1) failed to obtain the coverage which it had requested; (2) failed to identify exactly what coverage it did in fact obtain; and, (3) failed to advise or warn Casa Colina of limitations in its coverage, or possible gaps.

The federal court's analysis of Casa Colina's arguments began from a bedrock principle: the primary obligation of an insurance producer

is to use reasonable care, including diligence and judgment, in obtaining the insurance that the insured requests. This is consistent with the law in the vast majority of states and it works to curtail or limit the exposure in connection with the duty to advise.

Continuing, the court said that the duty to procure or obtain also means that "...agents generally do not have a duty to volunteer to an insured that the latter should procure additional or different insurance coverage...." In other words, there is no general legal duty to advise unless certain circumstances are met.

In California, (California law applied in the Casa Colina case) the duty

to advise arises when: (1) there is a misrepresentation about coverage, or (2) if the insured makes a request or inquiry about a particular type of coverage, or (3) if the producer assumes the duty to advise by advertising expertise or by explicit agreement with the insured.

In other states, including Indiana, the formulation of when the duty to advise arises may be a bit differently stated, but the concept remains fairly consistent in discussing professional exposures generally.

But this did not end the Casa Colina case. The healthcare provider argued that all three of



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.



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the exceptions were applicable and that the agent did take on a duty to advise. Here is where the particulars of the pandemic situation most strongly come into play.

Casa Colina first argued that the agent had made a misrepresentation about the scope of coverage. The evidence of a “misrepresentation” was an assurance that there was “full and adequate insurance.” This was not enough, the court said, to trigger a heightened duty to advise. The duty to advise would only occur if in fact the agency had assured Casa Colina that its business would be covered if it was closed as a result of a viral pandemic. Further, insofar as the pandemic was concerned, it was clear that this topic was never

discussed between the insured and the producer. In fact, the court says, Casa Colina’s primary complaint was that the agency never advised them that they would be uncovered in the event of a viral outbreak.

The second argument pressed by Casa Colina was that the producer failed to obtain the required or requested insurance, or failed to disclose that the policy obtained, the Hartford BI policy, did not cover a pandemic. This argument was also rejected, largely for the same reasons.

The court wrote that the duty of advising about coverage would only arise if Casa Colina, “... specifically requested a policy that would provide coverage in the event their business

was interrupted by a viral outbreak, or directly inquired about whether their policy provided such coverage.”

The third contention was that the agency involved in the healthcare provider’s agency was an expert and held itself out as having expertise so as to trigger a duty to advise. To bolster this argument, Casa Colina pointed to the fact that the agency promoted the availability of business interruption insurance and had touted its expertise with regard to business interruption insurance on its website; its long-standing relationship with the agency; and, the fact that the agency knew the business and operations of Casa Colina well.



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The court's response is telling, not only with regard to this particular argument, but also in revealing what may be a general hostility to agency E&O claims involving COVID-19:

"But plaintiffs do not suggest [the agency] customized insurance packages specifically for rehabilitative and medical-surgical facilities, or that they sold exclusively to, or were known as the go-to providers for, such facilities. And even if [the agency] was the foremost expert in business interruption insurance for rehabilitative and medical-surgical services providers, this expertise would not allow them to predict Plaintiffs would require coverage for a once-in-a-lifetime viral pandemic causing government-mandated business closures." ■



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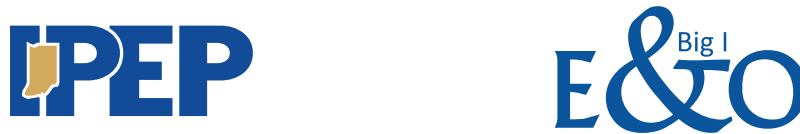
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COVID-19 Claims Impact on Workers' Compensation

By Karen Byrd and Paul Keathley

It is hard to believe that our country is about to reach the 1-year mark touched by the COVID-19 virus.

This time last year, we were gathering with friends and families without facemasks, not worried about hugging those we care about and likely wishing we did not have to attend so many in-person meetings. Interesting how we find ourselves longing for one of those meetings now! Yes, many things have changed in both our personal and professional lives due to this horrific pandemic, and that is also true for the workers' compensation industry.

Compared to more populous states, Indiana has fared better than average. According to a recent study conducted by the Workers Compensation Research Institute (WCRI), less than 5% of workers compensation claims filed in Indiana for 2020 were associated with COVID. This study analyzed paid claims for private sector workers and local public employees in 27 states by comparing the first two quarters of 2020 and 2019. By comparison to the other 27 states in this study, which included larger states like New

Jersey and California; Indiana ranked the 11th lowest of COVID-19 claims filed by percentage.

No matter how many safety measures employers put into place, there is always the potential for exposure. The burden of determining whether the COVID-19 exposure happened at work has been placed upon Indiana employers. Early in 2020, the Workers Compensation Board issued a directive indicating that the compensability decision on all COVID-19 workers' compensation claims would be made by the employer. After all, who best understands the full exposure of their employees than the employer?

As of January 25, 2021, the Workers Compensation Board reports that they have received a total of 8,371 COVID claims; 14 of which were fatalities. Of those total claims filed, 2,723 have been accepted. Conversely, the number of non-COVID-19 claims has dropped significantly. This is due to several factors including business closures

and many employees working from home in a lower risk environment.

So, how are these COVID claims going to financially impact employers on a go-forward basis? The burden of determining the impact from a workers compensation pricing perspective falls on the Indiana Compensation Rating Bureau (ICRB) and a team of actuaries. These actuaries help us look at the data objectively. Claims data, specifically that of medical and indemnity reserves, is not due to the ICRB from carriers until 18 months after the inception of the claim. Since the US started seeing COVID-19 claims in March of 2020, this means that our first glimpse at financial data will not be received until September of this year.

One of the ICRB's core functions is that of rate making. We look at historical data from three years prior to help predict future rates. The financial impact of 2020 will not come into play for Indiana workers' compensation advisory rates until the year 2023.

To help mitigate both the long term and immediate financial impacts of COVID-19 claims on Indiana

employers, the ICRB has taken several steps over the last year.

1. In April of 2020, we filed Item B-1441 which created a new Nature of Injury Code 83– COVID-19 and Cause of Injury Code 83– Pandemic to identify claims attributable to COVID-19. These codes enabled the industry, nationwide, to monitor loss and expense information specifically related to Covid-19 claims.
2. As part of the same April filing, the ICRB filed a change to the Basic Manual Rule 2-B-2, which excluded pay of furloughed employees from premium calculations. Because furloughed employees are not working, it was determined that the Workers Compensation carrier has no exposure from this payroll.
3. In June of 2020, we filed Item E-1407 which excludes COVID-19 claims from Experience Rating, and this was approved by the Indiana Department of Insurance on June 5, 2020. Pandemics, like other catastrophic perils such as earthquakes and terrorism, are considered outside of the manual loss costs and rates which represent the long-term average expected costs. Because of this, COVID-19 claims were removed from the Experience Rating calculation. This protects employers from the long-term costs of an elevated experience modification due to these claims

which are viewed as beyond their control.

The ICRB will continue to work closely with other independent bureaus around the country and research organizations such as WCRI and the National Council on Compensation Insurance (NCCI) to monitor the impact of COVID-19 on our industry. Additionally, we will continue to provide the latest information and support to our stakeholders throughout Indiana, which includes a strong network of independent agencies.

2021 is showing some promise as vaccinations become more widely available. We are hopeful that this year we can put the worst of the pandemic behind us and focus on returning to normalcy.

For additional information or to answer any of your questions, please contact us at kbyrd@icrb.net and pkeathley@icrb.net, or you can access ICRB's Reference Library on our website at www.icrb.net. For additional insights into COVID-19 and workers compensation, you may visit NCCI's COVID-19 Resource Center at <https://www.ncci.com/Articles/Pages/COVID-19.aspx>. ■

Karen Byrd became the president and CEO of the ICRB in 2019. She is the first female president of the ten Independent Rating Bureaus in the country. In her role at the ICRB, she is responsible for the strategic vision and management of the Assigned Risk Plan and Pool, experience



Karen Byrd



Paul Keathley

rating, ownership, data collection, advisory rate recommendations, the promulgation of works compensation rules and dispute resolution. Following a 13-year career at the North Carolina Rate Bureau, she worked for the largest independent bureau in the country, the Workers Compensation Rating Insurance Bureau of California.

Paul Keathley serves as the ICRB's Vice President; joining the organization on March 2, 2020. He has spent 34 years in the insurance industry, primarily in marketing and underwriting roles. He has experience on both the company and the agency side of the business and previously served as a member of the ICRB Governing Board.



Big I Announces 2021 Farm Ag Conference

By Melissa Hall



The Farm Ag Conference is back this year with a whole new selection of classes.

Due to COVID-19 restrictions and an abundance of caution, the event will be held completely online over two days. "Though the conference looks a little different this year, it is still packed with valuable information," said Jim Schoen, Big I Farm Committee chair.

The conference will include six hours of continuing education credit, which satisfies the six-hour annual update requirement for the AFIS designation (pending approval). The classes offered

include: Insuring Pollutions Risks in Agriculture Operations, Agricultural Transportation Risks, Cyber Coverage, Business Income on the Farm, and Drones on Farms. The variety of offerings dives into common topics in agricultural coverage that agents need to stay abreast of.

The conference is co-hosted with the Mutual Insurance Companies Association of Indiana. "Splitting the conference into a two-day virtual event allows agents to keep up with

What:
Farm Ag Conference

When:
9 a.m. to 12 p.m. on May 11, 2021
9 a.m. to 12 p.m. on May 12, 2021

Where:
Online

Cost:
One Day - \$50 for members / \$75 for non-members
Full Conference - \$110 for members / \$140 for non-members
Includes 6 CE hours (pending approval)

Register now at bigi.org

their daily work while earning CE credit," Schoen said. "The speakers have a lot of wisdom to share and I know it will be a great event." ■



Farm Conference Committee

Chair:

James Schoen, CIC, CPCU
Oxford

Hoosier Associates

Carolyn Savill, CIC, CPCU, AFIS
Indianapolis

SECURA Insurance

Monte Thompson, LUTCF, CIC
Crawfordsville

J.M. Thompson Insurance Inc.

Chad Beehler, ARE
Indianapolis

Indiana Farmers Mutual Insurance

Chris Dalton
Lafayette

MBAH Insurance

Cassandra Anders
Fort Branch

Rosemeyer Agency

Jeanna Lemaster, AFIS
Indianapolis

Indiana Farmers Mutual Insurance

Rick Pitts
Indianapolis
MICA

Emily Gutwein, AFIS
Rensselaer
State Auto

Megan Vaughn
Indianapolis
Big I Indiana

CONFERENCE AGENDA

Tuesday, May 11th

9:00 – 10:30 AM

Insuring Pollution Risks in Agricultural Operations

Rick Pitts (Arlington/Roe & MICA)

Do you find pollution coverage confusing and have more questions than answers when it comes to coverage? Pollution can be a tricky topic for agencies because of its complex nature. This course will cover pollution risks for agriculture and will include a discussion of court cases that shape the coverage.

10:30 AM – 12:00 PM

Agricultural Transportation Risks

Andy Hamilton (Arlington/Roe)

This session will discuss transportation coverages on the farm. Auto coverages in the business and personal auto policy will be covered as well as coverages for mobile equipment. We'll identify where coverage gaps might exist and how to determine when different coverages come into play.

Wednesday, May 12th

9:00 – 10:30 AM

Business Income on the Farm

Jeanna Lemaster (Indiana Farmers)

This session will dive into a real-life example of business income on the farm. We'll start with a risk, explain how to pick the limits and coverage, have a "loss" on this risk, and then go over how loss settlement would work. We'll go on the full journey from determining coverage to settling the claim.

10:30 AM – 11:15 AM

Cyber Coverage

Adam E. Gwaltney

In this session, attendees will start with a basic rundown of cyber insurance coverages. We'll dive into pertinent exposures in regards to farm, co-op, manufacturing, and product movement. We'll discuss ransomware, business interruption, and social engineering including how they happen, where we see them most, and the coverage language surrounding them.

11:15 AM – 12:00 PM

Drones on Farms

Rick Pitts (Arlington/Roe and MICA)

Are your clients using drones on their farm? Chances are the answer is yes (even if you're not sure). This session will discuss drone coverages and exclusions and help ensure you're giving adequate information and coverages to your clients.



Ivy Tech Revamps Insurance Program


In 2019 Ivy Tech and members of the insurance industry decided to revamp its insurance program. The goal was to create an offering that could be completed quickly, so students could enter the workforce. Beginning this fall, it will require only nine credit hours, allowing students to complete the insurance certification without needing a four-year degree. Upon completion, the students can enter the workforce or may go on to complete a two-year Business Administration degree at Ivy Tech or a four-year degree at Ball State University, Indiana State University, or Butler University. The program now qualifies for dual credit and dual enrollment for high school students.

"We are fortunate to have so many insurance programs in Indiana," said Anne Duncan with Arlington/Roe. "Currently, 70% of our workforce is

over age 55. It is projected in 10 years that 50% of the industry will turnover and not enough young people are entering the industry. This program fills a gap by offering a basic entry-level training option for students who want to get into the business quickly."

To help the program succeed, Ivy Tech encourages independent agents to reach out to young people in their communities to encourage them to consider a career in insurance. Any agencies that can offer internships, shadowing and mentoring opportunities, or job openings, can contact Duncan directly at aduncan@arlingtonroe.com. The goal is to revitalize the current insurance industry workforce and train the next generation of industry employees.

"I think the Ivy Tech program can be a great tool for insurance agencies



who want to hire someone and get them trained in a reasonable amount of time and at a reasonable cost," said Dean Mayfield, Mayfield Insurance. "We all know that the lifetime learning never ends but those who complete the Ivy Tech program should be able to interact with your clients immediately." ■

QUICK FACTS

**Ivy Tech
Insurance Certificate**

**Where: Statewide
and online**

Founded: 2017

How Many Students: 300

**CONTACT: Aaron Baute,
abaute@ivytech.edu**



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The “What If” Factor

By Dave Moore CIC, AAI

Insurance agents spend a significant amount of time convincing their current and prospective clients that there is value in maintaining their existing insurance coverage.

They do so to protect their clients from the “what ifs” and to give them the peace of mind that their property and financial stability are protected. The truth of the matter is that some insureds will never be in a position to utilize or implement their coverage, which is a good thing for the client. No one has a crystal ball and can see the future. But the value is that the “what ifs” are addressed before they happen.

So how does this apply to agents in their own lives? Your Big I membership is similar to coverage. It helps your agency to address the “what ifs” that you might face.

What if your agency has a question about policy coverage in a particular claim situation? The Big I has a resource for that with the Virtual University Ask an Expert service.

What if your agency needs to research an insurance issue? Your membership includes access to the Virtual University Research Library.

What if your agency needs assistance in hiring someone?

Check out the Big I Hires program.

What if your agency has questions about training new or seasoned personnel? The Big I offers the Basics & Beyond Education Program and the Virtual University Exceed Program.

What if your agency has a legal question? Your membership includes the First Call Free Legal benefit.

What if your agency needs quality continuing education for your staff? The Big I has in-person and virtual CE opportunities throughout the year.

What if your agency needs assistance with its marketing efforts? Big I has a resource for that with Trusted Choice and can tailor marketing options to your needs.

What if your agency is in need of additional markets? Smart Choice is another membership benefit.



Dave Moore is the sales and membership manager at the Big I Indiana. Please email him at Moore@bigi.org with any membership questions.

And finally, there is the incalculable value of the lobbying efforts on both the state and national level. They promote and protect the interests of the independent insurance agency system every day.

These are just a few of the many “what ifs” an agency might encounter. Your membership value lies in the availability of resources in the event your agency faces any or all of those “what ifs”. Just as you often have to convince an insured not to eliminate or reduce coverage when facing financially challenging times, each agency needs to think the same way when considering the value of their Big I membership. ■

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Quick Hits

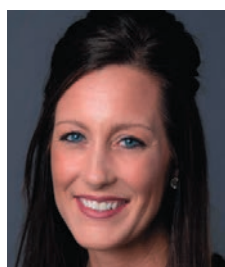
Schoettmer Named New WalkerHughes Insurance CIO



Schoettmer

WalkerHughes Insurance promoted Jason Schoettmer to chief information officer. Schoettmer entered the insurance industry in 2014. He was previously the organization's director of information and technology.

Hoosier Associates Hires Jordan



Jordan

Hoosier Associates welcomed Ashley Jordan to the agency. She will serve as an account manager working with Blake and Taylor Schoen to continue providing a high level of service to clients.

DeFord Named Best-In-Class by Eastern Alliance Insurance

Eastern Alliance Insurance recognized Wally DeFord of First Insurance Group as the Best-In-Class agency for 2020. Eastern Alliance donated \$5,000 to a non-profit of the winning agency's choosing.

MJ Insurance Named One of the Healthiest Workplaces in America

MJ Insurance has been recognized as one of the Healthiest 100 Workplaces in America. MJ received recognition as a Healthiest Employer in both Indiana and Arizona as well. Healthiest Employers® recognizes people-first organizations that prioritize the wellbeing of their employee population through vision, culture, engagement, learning, expertise and technology. MJ provides numerous opportunities for associates to improve their wellbeing—physical, emotional, spiritual

and financial—through their wellness program, A Healthier YOU. MJ continues to augment its employee wellbeing resources, most recently enhancing its technological solutions to facilitate and support all forms of wellness during the COVID-19 pandemic and beyond.

Arlington/Roe Hires Hamilton



Hamilton

Andy Hamilton joined Arlington/Roe as the company's transportation manager. He has prior experience as the branch manager of the Ohio office at J.M. Wilson Corp., and he has a wide variety of experience on the company, agency and E&S sides. He was responsible for all production in several states, and he led a team whose majority of premium was in transportation business. He also has experience as a territory manager in Indiana with Liberty Mutual/Safeco and as a risk management consultant with the Henriott Group. He holds a Certified Insurance Counselor (CIC) designation.

Burns & Wilcox Promotions



Kurtz

Gordon Kurtz, ARM joins the Burns & Wilcox, Indianapolis office as the new transportation manager for the department. He spent the last five years running the Indiana Branch for J.M. Wilson. He brings to his new role five years of transportation experience and 14 years of



Kanwar



Mauk

experience working in the Indiana insurance industry. Avi Kanwar, AIS, AINS, AIC, was promoted to commercial lines underwriter. He joined Burns & Wilcox in 2016 with a property claims adjusting background spanning seven years. Joshua



Dean



Arens

Mauk, TRS, was hired as a transportation broker. He graduated from Olivet College in 2014 with a degree in Insurance and Risk Management. He has several years trucking experience in the fleet, non-fleet, and public auto lines of business. Additionally, he has worked on both the broker and carrier sides of the market. Drew Dean, AIC, AINS, AIS, ASLI, was promoted to associate vice president, managing director. After more than 17 years with the company, he continues to be a mentor and drive the branch to continued success. Tyler Arens was hired as an associate broker in the transportation department. He has worked in the excess and surplus space for the last two years.

Acuity Employees Distribute \$500,000 to Charitable Organizations

Acuity employees determined the distribution of a half-million dollars among six different organizations. Those organizations included the Conquer Cancer Foundation, Fresh Meals on Wheels, Mental Health America, Safe Harbor, The Salvation Army, and Sharon S. Richardson Community Hospice. Fresh Meals on Wheels received the largest allocation of over \$109,000. The other five groups each received donations ranging from more than \$59,000 to nearly \$96,000. This is the eighth consecutive year that Acuity employees have directed a special year-end charitable contribution, which adds to the company's longstanding tradition of philanthropy.



Ohio Mutual Reorganizes as a Mutual Holding Company

Ohio Mutual is pleased to announce the reorganization of its corporate structure to a mutual holding company, Ohio Mutual Insurance Group, Inc. The reorganization to a mutual holding company structure allows the

company to extend important mutual benefit rights to policyholders in their subsidiary underwriting companies, United Ohio Insurance and Casco Indemnity Company, as well as any future underwriting company subsidiary. The new mutual holding company structure also provides a flexible, modern corporate structure used by a growing number of mutual insurance companies.

SECURA Insurance Promotions



DeHart



Ferris

SECURA Insurance promoted five company leaders: Amy DeHart, senior vice president and chief actuary; Dan Ferris, chief legal officer; Tripp Humston, regional vice president-sales; Tim O'Brien, vice president-controller; and Brett Purcell, regional vice president-

sales. DeHart began her journey with SECURA's actuarial team in 2000 as an actuarial consultant. Ferris joined SECURA in 1990 as the corporate attorney. Humston joined SECURA in 2014 as a market manager before becoming



Humston



O'Brien



Purcell

regional sales director for Indiana, Kentucky, and Michigan in 2018. O'Brien joined SECURA in 2002 as an accounting manager, and has held various roles in finance, including his most recent position as controller. Purcell joined SECURA in 2012 and in 2018, he was promoted to director-sales, where he oversees a team of sales managers in Arizona, Colorado, Kansas, and Missouri.

Western Reserve Group Promotes Brunn

Greg Brunn was promoted to executive vice president at Western Reserve Group. He has served with distinction



Brunn

in various roles since joining WRG in 1997 as the marketing manager. As executive vice president, Brunn will work closely with management in providing executive leadership to ensure the achievement of established corporate and financial plan objectives. He will also be responsible for providing high level management for other key management personnel on assigned projects and departmental objectives.

Central Appoints Salam to Board of Directors



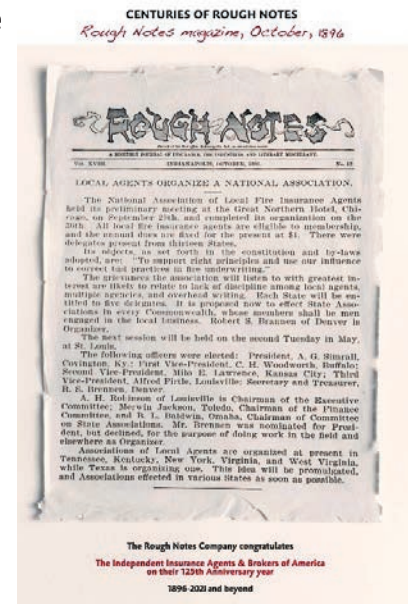
Salam

Central Insurance has announced the appointment of Romel Salam to its Board of Directors. Salam has over 30 years of actuarial and risk management experience in the insurance and reinsurance industry. In his current position as principal at RubiQon Risk & Insurance Services, Salam is focused on implementing a

partnership approach to risk management and creating a means where customers will benefit from both advanced technology and comprehensive risk management solutions within cyber insurance.

Rough Notes Honors Big I 125th Anniversary

Rough Notes magazine congratulated the Big I on its 125th Anniversary in a one page tribute by reprinting a notice from the October 1896 edition of the magazine. The article points out the founding independent agents met in Chicago in September 1896 to form the National Association of Local Fire Insurance Agents.



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Serious injuries can have a devastating impact on individuals and the family members that survive them. This is why IPEP offers AD&D coverage for its members and participants at no cost - helping provide the critical financial security and resources necessary to deal with loss caused by an accident.

Who's Eligible for Coverage?

This plan provides coverage to all full-time, part-time and seasonal employees of Member Public Entities of IPEP. It applies 24 hours/day for occupational and non-occupational activity.

For Coverage Inquiries:

Celina Osborn
Employee Benefits Account Executive
765-252-3019
cosborn@ipep.com

Bob Davidson
Vice President Employee Benefits
765-252-3028
bdavidson@ipep.com

Contact us at 1-800-382-8837 or visit us online at ipep.com