



Our Annual Convention was held on August 29th & 30th at Prairie Meadows Convention Center in Altoona. The event was kicked off with a golf tournament at Terrace Hill Golf Course in Altoona with over 100 golfers made up of agents from across the state as well as our company partners. We could not have ordered better weather for the event and everyone had a great time being together outdoors. For those who did not golf, Bob Skow provided a great option with his 3 hour CEC Ethics class. Day 1 was capped off with our always popular Trade Show & Expo. Agents visited with companies and vendors not only meeting great new connections but catching up on old times as well. Day 2 was highlighted by more great speakers and classes. Speakers Sonya Sellmeyer, Jared Kirby, and Carey Wallace started the morning off followed by Jason Gross and Bobby Shomo filled the morning slots and tuned up the attendees for our keynote speaker, Robert O'Neill. Robert enlightened the audience with his excellent presentation on his life stories and applying the principles of a Navy Seal in our everyday lives.

During our annual event, an election of Board members and officers was held. The Board voted to lower the number of active members from 11 to 9 in an effort to shorten the length of service for members. No new Board member was chosen for the 2023-2024 term. The following agents were selected to lead your Association for the 2023-2024 year. They include:

Luke Horak, President, Washington
Chris Gentry, President Elect, Ollie
Dave Walters, Treasurer, Emmetsburg
Steve Goodhue, 1st Vice-President, Ames
Billy Blake, Oskaloosa
Katie Rosenboom, Manson
AJ Krist – West Des Moines
Derrick Parsons – Dyersville
Scott Wirtz, Past President, Emmetsburg

Presidential Citations were also presented to individuals who have contributed above and beyond to the association over the years. This year, awards were presented to:

Matt Arenholz – Elliott Hartman Agency, Waterloo

Justin Davis – Town & Country Agency, Eagle Grove

This year's **C. Daniel Fulwider Young Agent of the Year** award went to **Cody Newgard** of Blum & Leonard Insurance Agency in Estherville, IA. Cody has been an active leader in our Young Agents Committee and has participated in events for several years.

The **H.H. "Red" Nelson Agent of the Year** award was presented to **Jane Regan** from **Upper Iowa Insurance Services** in **Waukon**. Jane has been a tireless supporter of the Big "I" for many years and has been an active member and Committee Chair of the Technical Affairs Committee over the years. Jane also represents Iowa at the annual Mid-America Conference in Kansas City, Mo.

In Memory of James Wirtz

James (Jim) Wirtz passed away on August 20th at his home in Emmetsburg, IA. Jim was an owner of Hughes, Brennan, and Wirtz Insurance Agency in Emmetsburg and actively worked at the agency for more than 50 years. Jim served on the Board of Directors of the Independent Insurance Agents of Iowa and was President of the Association in 1993-94. Our condolences go out to Jim's wife of 59 years, Donna, and their entire family.

In Memory of Larry Friedman

Lawrence (Larry) Friedman of Dubuque passed away on August 14th. Larry was Past President of Friedman Insurance in Dubuque and a long time Big "I" member and supporter. Our condolences go out to Larry's loved ones.

In Memory of Sue Bieber

Sue Bieber of Waukon, IA passed away on July 28th, 2023. Sue and her husband Jim are owners of Bieber Insurance & Real Estate in Waukon. They are long time Big "I" supports and looked forward annually to attending our Rural Agents Conference in Des Moines.

Question of the week (answer provided by the Iowa Insurance Division)

Q. One of the trends we are starting to experience is related to "attestation forms" which in addition to certificates of insurance firmly puts the agent on the hook to make sure every detail is addressed in our client's insurance policy. This is largely a request being made by municipalities, other public entities and publicly held or larger companies with legal teams. Are these forms governed the same as certificates of insurance?

A. It is the Market Regulation Bureau's position that these affidavits would fall under Iowa Code § 515.115(5)(b) as "other documents or correspondence" and, as such, must comply with § 515.115. While not certificates of insurance as defined in § 515.115, the attestation forms may otherwise still fall within the Commissioner's regulatory authority under section 515.115(5)(b), which states that a "certificate of insurance **or any other document or correspondence** prepared, issued, requested, or required in violation of this section is null and void."

Subsection 515.115(3)(a)(2) prohibits a person from preparing, issuing, requesting, or requiring "the issuance of a certificate of insurance that purports to affirmatively or negatively amend, extend, or alter the coverage provided by the policy of insurance to which the certificate of insurance makes reference." Additionally, subsection 515.115(3)(b) states that a certificate of insurance "shall not warrant that the policy of insurance referenced in the certificate of insurance complies with the insurance or indemnification requirements of a contract and the inclusion of a contract number or description within a certificate of insurance shall not be interpreted as warranting compliance with such requirements." The attestation form links the obligations of the insurer to the underlying needs and outcomes of the project and attempts to hold the insurer accountable if an insured does not have the coverage it needs. These forms appear to be a workaround the current statute and prior bulletins and violates the spirit of § 515.115.

commitment to community

Commitment to Community Marketing Reimbursement Program accepting applications for the 2023-2024 term

The Commitment to Community Marketing Reimbursement Program runs 9/1/23 – 8/15/24. All community involvement activities submitted for reimbursement consideration need take place within that time frame, *unless otherwise approved*.

Click *HERE* (please link to CtoC on our website) for program details. For a second year in a row, the IIAI Board has agreed to a maximum eligible reimbursement of \$1,000 per agency. Reimbursement is rewarded based on order of application receipt. The total campaign budget is again \$25,000. **We would love to hit that amount so put on your thinking caps or perhaps you already have activities that could qualify!**

If you have questions if your event qualifies, submit your application/advertising mock-ups or scripts to Brenda Kluger at Brenda@iiaiowa.org for pre-approval. Please note that the following mandatory requirements are still in place:

- **ALL** event promotion must use Trusted Choice® logo or mention Trusted Choice® if doing a radio/television/podcast
- Trusted Choice® logo must be present on agency Websites and Facebook pages

If you need assistance with signage mockups, we have some set layouts or can possibly assist with customization if needed. Contact Nicole Peffers at Nicole@iiaiowa.org for assistance.

Charles Symington Becomes Big 'I' President & CEO

Symington heads the association after serving as its executive vice president.

Charles Symington is the new president & CEO of the Independent Insurance Agents & Brokers of America (the Big "I"), effective today, Sept. 1. 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," says 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).

“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.”

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.

Symington worked in the private sector before his time on Capitol Hill, first as an associate attorney with Drew, Eckl & Farnham in Atlanta, specializing in insurance defense litigation, and then as an attorney with the firm Matricardi & Moylan in Springfield, Virginia.

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.

REGISTRATION IS OPEN!

Registration for the Iowa Insurance Hall of Fame Induction Celebration is Now Open! Check out the 2023 inductees, register for the 2023 IIHOF Induction Celebration, view updated sponsor list and see other exciting news at our newly enhanced website at www.iihof.org.



2023 IIHOF INDUCTEES

- | | |
|--------------|-------------------------|
| Steve Morain | Farm Bureau |
| Newt Bowers | Drake University |
| John Lillis | Lillis Insurance Agency |
| Mark Klever | Johnson & Sons, Inc. |

Tuesday, October 17, 2023, 5:00 PM

The Meadows Event Center
1 Prairie Meadows Dr.
Altoona, Iowa 50009

Reception: 5:00 PM
Dinner & Ceremony: 6:00 PM



Connect with IIHOF on Facebook!

For more details, visit the www.iihof.org.

Big I Markets – Products for your agency

Taking Care of the People Taking Care of Your Agency

The Big I has two banks of products available to Association members to help them with coverage for their agency. One assists with offering benefits to your staff while the other assists with IRA accounts.

Big “I” Employee Benefits

Association members to have access to full range of group plans from life to long and short term disability and even dental and vision benefits. These products are offered through The Guardian Life Insurance Company of America, and A++ AM Best rated carrier. Visit <https://www.iiaiowa.com/Products/Pages/Benefits/default.aspx> for more information.

Big “I” Retirement Services

This offering is provided by a Prudential Guaranteed Income Fund with a fixed rate on a rolling basis with no surrender fees. Prudential Financial, Inc is an A+ AM Best rated company. It offers Traditional IRAs, Roth IRAs and IRA plans such as SIMPLE IRAs and SEP IRAs with customizable plans. Visit <https://www.iiaiowa.com/Products/Pages/Retirement/default.aspx> for more information.

If you are interested and not finding the information you are looking for, the Big “I” has a staff person dedicated to assist with these products. You can contact Christine Muñoz at Christine.munoz@iiaba.net or 1-800-848-4401 for information about these products.

Workers Compensation Rates Proposed Effective January 1, 2024

Pursuant to Iowa Code section 515A.6(7), notice is hereby given that the National Council on Compensation Insurance, Inc. has made a *rate filing* which affects the premium rates for workers’ compensation insurance.

The rate filing proposes an overall decrease of 12.0% in the voluntary and assigned risk markets from the current rates that became effective on January 1, 2023. The filing has a proposed effective date of January 1, 2024.

A workers’ compensation policyholder or an established organization with one or more workers’ compensation policyholders among its members may request a hearing before the Commissioner of Insurance regarding this rate filing. Such a request must be filed within 15 days of the date of this publication and shall be made to the Commissioner of Insurance at the Iowa Insurance Division, 1963 Bell Avenue, Ste. 100, Des Moines, Iowa 50315.

RATE FILING

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