



Independent
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Agents of Iowa

Viewpoint

M A G A Z I N E

FALL 2018 • VOLUME 36 • ISSUE 4
INDEPENDENT INSURANCE AGENTS OF IOWA

IIAI 113th President **Stepping into the Future**



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Executive Committee Member**

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PRESIDENT'S REPORT

Attitude Changes Everything

WOW! What an inspiring and informational Convention and Trade Show held in Altoona this past September. The theme of our 112th Convention was "Creating Success with Attitude". Congratulations to Terry Friedman and his convention committee on knocking this year's gathering of agents out of the ball park.

Tim English, CIC

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by Tim English, CIC



**Independent
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"CREATING SUCCESS WITH ATTITUDE"

It is a great honor and a privilege to serve as your 113th President of the Independent Insurance Agents of Iowa. I've had the pleasure of serving on the Big "I" Board of Directors the past 12 years with many great individuals, all of them volunteering their time to make our Association the best it can be. I'm truly amazed by the talent and leadership abilities of fellow Board Members, both past and present.

WOW! What an inspiring and informational Convention and Trade Show held in Altoona this past September. The theme of our 112th Convention was "Creating Success with Attitude". Congratulations to Terry Friedman and his convention committee on knocking this year's gathering of agents out of the ball park. Many thanks to Tom O'Meara and the IIAI staff for all of their hard work and planning prior to the Convention. I firmly believe that our Convention is the best in the Midwest, if not the country, and a great value for those attending.

The 2-day event got off to a soggy start with the Annual Golf Tournament getting rained out after 6 holes. Many opted to participate in the continuing ed options back at the hotel and later checking out the Trade Show. Deuces Wild Dueling Pianos took the stage in the evening and were very entertaining and funny. Day 2 had morning options of either Agency Management, Insurance Education, or Agency

Automation tracks in the breakout sessions. All three were well attended and very informative. The E & O Program after lunch was very enlightening and highlighted the pitfalls of agency websites and social media.

Our keynote speaker, Sam Glenn, proved to be very uplifting, motivational and inspiring. He emphasized that "**Attitude Changes Everything**" and his unique style and delivery had the audience engaged and laughing. Sam talked about how he used to be negative, broke, homeless and depressed until his friend gave him a "kick in the attitude". He lifted attitudes in the room and challenged all of us to use our positive attitude not only in our agency, but all aspects of daily life. He stated that "life gets better when we get better" and it all starts with a positive attitude!

In November, the IIAI Board of Directors will have a Strategic Planning Session to assess and develop a vision

and plan for the next 3 – 5 years for your Association. I'm sure we'll assess our strengths and weaknesses, set goals and specific objectives on what we want to accomplish and give IIAI staff a road map and action plan to help us achieve those goals. Some topics of discussion will be:

- **Membership** – how do we increase memberships despite the mergers and acquisitions?
- **Education delivery system** – what is the most cost-effective method to deliver education to our members?
- **Communication with Members** – how do we get our message to membership?
- **Legislative** – how to increase our PAC donations to keep our voice heard in Des Moines and Washington DC?
- **Young Agents** – Continue to build this committee and attracting new people to this great industry
- **Public Relations** – how do we communicate the value/benefits of IIAI membership?

In closing, I would like to thank our Past President, Terry Friedman, for his leadership this past year. Terry has not only served on our Board for 12 years, but continues to serve on our National Technical Affairs Committee. I would also like to acknowledge Eldon Hunsicker as he leaves this Board after 13 years of service. Both of the aforementioned men have given countless hours to our Association and we thank them for their service.

As we transition into fall, let's all try to keep a positive attitude and not sweat the small things in life. As Sam Glenn said "**Attitude Changes Everything... Life Gets Better When We Get Better**". I look forward to serving as your President for the upcoming year. Thank you.



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by Terry McDonald, CIC



**Independent
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Todd Jackson, CIC

Newly Elected IIABA Executive Committee Member

MEET TODD JACKSON, CIC

I would like to introduce everyone to Todd Jackson, CIC, our newly elected IIABA Executive Committee member.



Todd is the President of Jackson-McCormick Insurance. Todd Jackson began his insurance career in 1989 when he

graduated from the Indiana University School of Business and joined Jackson-McCormick Insurance, his family-owned insurance agency located in Lebanon Indiana. In 1991 he attained his Certified Insurance Counselor designation, and over the past 29 years he has been involved in the growth of the agency and has been instrumental in numerous agency acquisitions. Today, he serves as the President of Jackson-McCormick, which has two locations and employs 16 people.

Throughout his career Todd has served on numerous committees and advisory councils at both a local and national level. Todd was a member of the

Board of Directors for the Independent Insurance Agents of Indiana (IIAI) from 2004-2007. In 2009 Todd was appointed to the Executive Committee of the IIAI and served as President in 2013. In 2015, he was named the State National Director for the IIAI, representing Indiana on the National Big "I" board, and served for two years as a member of its Finance Committee. In 2016, Todd was awarded the Harry P. Cooper Industry Public Image award by the IIAI. In 2018, Todd was elected to the Executive Committee of the IIABA. Todd also served as the Chairman of the Certified Insurance Counselors Committee in Indiana for many years and in 2011 he was appointed to the National Board of Governors for the Society of Certified Insurance Counselors in Austin, TX.

Todd and his wife Theresa were married in 1990, and have raised a son (Alec, 24) and a daughter (Brooke, 22). He has been active in his community by volunteering through his church and serving as the President of the

Board of Directors of the Brownsburg Education Foundation.

Recently, I asked Todd to give us some thoughts of what he feels are the most important programs that the National IIABA has to offer Iowa agents and here is what Todd said,

"As 2018 winds down, there are so many reasons to look back with excitement about what the IIABA has been doing for its agents this year. The MEP 401k program continues to grow and agents all over the country are signing up for this hot program. TrustedChoice.com is creating new referral leads for agencies every day, and Big "I" Markets new Coalition Cyber program offers a tremendous product that all agents can use. At the August board meeting in Springfield, MA, the IIABA introduced a workforce recruitment and development program called "Big "I" Hires." This new initiative was created to help agents with the most challenging part of agency ownership – attracting and maintaining talent. Add to this the ongoing work done by our Government Affairs Division that represents us on Capitol Hill every day and it's easy to see how the IIABA is working hard for Independent Agents all over the country."

Please help me in welcoming Todd as the newest member of the IIABA Executive Committee. With Todd growing up in the heart of the Indiana, Iowa agents will have another midwest connection to the Executive Committee.

You can email Todd at Todd@jackson-mccormick.com with any questions or concerns. He would be happy to hear from you.

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Meet IIAI's 113th President, Tim English, CIC



A man with short brown hair, wearing a red polo shirt and dark trousers, stands in a cornfield. He is looking towards the camera with a slight smile. The background is filled with tall corn stalks.

VIEWPOINT: We are in Dyersville, Iowa meeting with the Big “I’s” 113th President, Tim English. Tim, we understand you grew up here in Dyersville, tell us about your earlier years.

TIM: I was born and raised here in Dyersville and was one of eight siblings and went to St. Francis Xavier Grade School and then Beckman Catholic High School. I attended Kirkwood Community College and then the University of Iowa. Pretty normal small-town Iowa upbringing.

VIEWPOINT: Dyersville was obviously made famous by the filming of the movie “*Field of Dreams*”. What do you remember from when they were filming and after the movie was released? Did you ever have any Kevin Costner sightings during filming?

TIM: A couple of my friends were in the movie as Ghost Players and indicated Kevin Costner was very approachable. The filming sight was kept pretty secure and Kevin Costner stayed in a house at Eagle Ridge in the Galena Territories. He did come back to Dyersville several years ago for the 25th anniversary of the filming.

VIEWPOINT: In high school what activities were you involved in?

TIM: I was involved in Student Council and also played football and basketball.

VIEWPOINT: We understand you were a basketball referee for many years in the area. Tell us about the levels you refereed at and a couple of your most memorable experiences while on/or off the court.

TIM: I officiated High School basketball and football for 30 years and was fortunate to work the state tournaments in both. I also officiated college basketball at the Division III and Junior College levels. I’m sure I could probably write a book about all of my experiences officiating, mostly positive, but one in particular sticks out in my mind was a basketball game at Waterloo East. Waterloo East was playing Iowa City West and they were ranked numbers 1 and 2 in the State at that time. IC West was ahead by 1 point and there was a timeout called with 34 seconds left in the game. I was standing ahead of the scorers table when all of a sudden a bottle of Snapple flew cross court right at me and exploded by my feet. Needless to say, that made a mess on the court and after consulting with the Waterloo East Coach and Athletic Director, we called the game and declared Iowa City West the winner. After the game, we had a police escort to our car. Apparently, the gym had cameras and they were able to identify the fan that threw the bottle. We received a nice letter of apology from that kid showing remorse for his actions.

VIEWPOINT: How did you get in the insurance business?

TIM: After college, I started a job with Prudential in Dubuque. This turned out to be valuable training as I was expected to cold call weekly for appointments, with my manager watching and listening over your shoulder. I stayed there for 1 year and then went to work for an Independent Agency in Dyersville.

VIEWPOINT: Tell us about the agency today.

TIM: I bought my Dyersville location in 1998 and in 2012, I purchased the former O'Connor and Associates agency in Dubuque. We have 9 employees between the two offices and our mix of business is approximately 50% Commercial Lines, 40% Personal Lines and 10% Life and Health.

VIEWPOINT: What companies do you represent?

TIM: Nationwide, EMC, UFG, ICAP/IMWCA, West Bend, Grinnell, Secura, Celina, Liberty Mutual, Heritage Mutual, Progressive and Wellmark Blue Cross Blue Shield of Iowa.

VIEWPOINT: In your opinion, what is the key to success as an independent agent?

TIM: Relationships are very important in this business, especially in small towns. Be ready to volunteer and get involved in your community. Knowledge is certainly another key in our industry. Agents should try to better themselves and possibly achieve the CIC or CPCU designation. Also, keep a positive attitude and stay calm and cool headed in stressful situations, which will occur in this industry.

VIEWPOINT: How about your philosophy for dealing with clients?

TIM: You can never go wrong with the Golden Rule, treat others like you would want to be treated. Be a good listener. Sometimes a client may just want to vent, whether it's a negative claim situation or a premium increase.



Derrick Parsons, Amy Glaza, Mary Nell Blatterton, Joyce Heims, Tim English



VIEWPOINT: What Agency Management System do you use?

TIM: We are currently using AMS 360. When I purchased the O'Connor Agency in 2012 we had a dilemma. We were using Applied TAM and the O'Connor agency was using AMS 360. We had a demonstration from both and chose AMS 360 which seemed to be the best fit for our Agency going forward.

VIEWPOINT: How did you meet your wife, Angela?

TIM: My brother introduced us 22 years ago and we've been married for 20 years. We have 2 children; our daughter Claire is a senior and son Bennett a junior at Beckman Catholic High School. Our dog is a sheltie named Molly.



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VIEWPOINT: What community activities are you involved in?

TIM: I am active in our Parish and current Board President of Mercy Medical Center in Dyersville. I also serve on the Boards of Dyersville Economic Development and the Ellen Kennedy Living Center. I am a member of the Knights of Columbus and Dyersville Lions Club.

VIEWPOINT: What keeps you busy when you're not at work?

TIM: Our kids' activities keep us busy and we like to golf and travel when we can. We are avid Iowa Hawkeye fans and have season tickets for both football and basketball. We also like to entertain family and friends when time permits.

VIEWPOINT: What value do you think a trade association like the Big "I" brings to its members?

TIM: The Big "I" is always advocating for it's members whether it's in Des Moines or Washington DC. They keep an eye on issues that affect our industry. One prime example is the recent clarification by the Treasury Department on the Trump tax cut law for S corporations. Our National Big "I" office fought to allow insurance agents to keep the 20% deduction for "qualified business income" for pass through entities. While not yet final, this ruling would be a very positive development for many agents. Other member advantages are the E & O program, education, newsletters and some of the best conferences/conventions in the industry. Also, our professional, knowledgeable staff are always ready to assist you.



Shelly Dahler, Tammy Klein, Sue Miller, Brenda Lewis



VIEWPOINT: What keeps you awake at night as an agent?

TIM: The challenge of continuing to grow my agency while keeping expenses down and retention high. Companies are demanding growth; organic growth or growth by acquisition. Technology is another huge issue going forward for agents, especially mid-size or small agencies that cannot afford a designated IT person. Automation is important to the future of the Independent Agency.

VIEWPOINT: What makes you happiest about being in the insurance business?

TIM: When we can help our clients when they need us most... In a claim situation. Whether it's an auto accident, storm damage to their house, or a loss to their business. It should give an agent great satisfaction to help a client through the claim process and help ease their worries.

VIEWPOINT: What is your favorite food, favorite color, favorite TV show or movie?

TIM: I'm not a fussy eater. Any kind of beef, pork or chicken with any potatoes or vegetables. I also enjoy and little pasta with a nice glass of wine. An Irishman would have to say green is his favorite color. Blue Bloods is my favorite TV show. My favorite movie would have to be an old classic, The Quiet Man, one of John Wayne's best movies and filmed entirely in Ireland.

VIEWPOINT: You became very active with the Big "I", tell us how



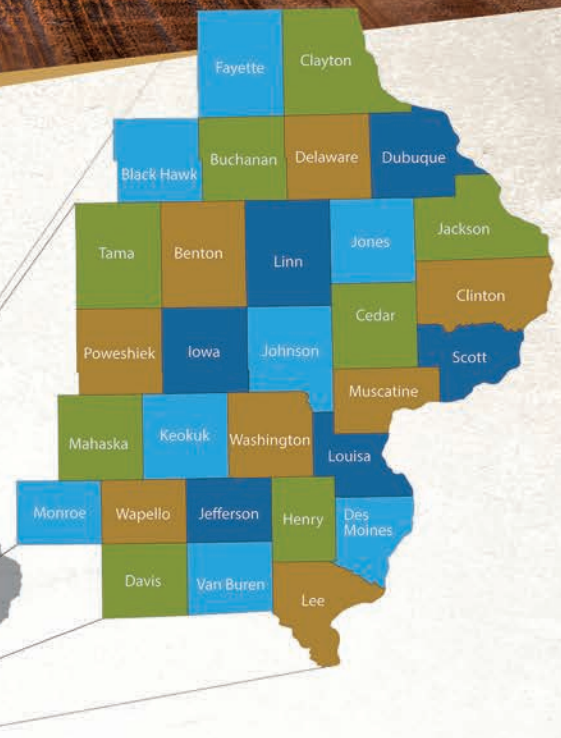
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TIM: My predecessor and mentor, Merle “Bud” Ross, was very active in the Big “I” and served as the President of our Association in 1982-83. He encouraged me to get involved and I realized it was a great source of knowledge from staff and other agents. I was fortunate to be asked to serve on the Board in 2007 and am honored and humbled to be the 113th President of IIAI.

VIEWPOINT: What keeps you involved in the Big “I” and what does it do for you as an agent?

TIM: I’ve been in this industry for over 37 years and I still learn something new every day. By being involved in your Association, you get the opportunity to network with other agents and discuss what is working for them, new policy coverages or endorsements, etc. I’ve met many lifelong friends by being a part of this great Association.

VIEWPOINT: As you look back on your career, what advice would you give readers about being in the insurance business?

TIM: I truly believe this is one of the most rewarding careers a person can choose. If you’re willing to work hard, have good moral character and integrity, the opportunities are endless. I would encourage everyone to gain as much knowledge as you can. Be ready to serve, volunteer and give back to your community and Association. The rewards will far outweigh your contributions.



VIEWPOINT: How did you end up being an independent agent as opposed to working for a captive company?

TIM: I wanted the flexibility of having numerous carriers to choose from as opposed to one Company. I also wanted to control my own destiny and own my book of business.

VIEWPOINT: Do you find value in things like Rural Agents, the Convention and engaging young people in the Young Agents Conference?

TIM: Most definitely. Our Rural Agents/Small Town Conference is the largest and the best in the country. The regular Convention has some top industry speakers and the chance to network with other agents and experts. I encourage agency owners to allow their younger employees to attend and be involved in the Young Agents Conference. It is a valuable investment in the future of that person’s career in our industry.

VIEWPOINT: What goals do you have and wish to achieve as President of the Big “I” over the next year?

TIM: Someone once said “If it isn’t broke don’t fix it”. The only goal I have is to continue what past presidents and board members have accomplished before me, to continue to make the Independent Insurance Agents of Iowa Association better every day.

VIEWPOINT: If a member wants to contact you over the next year, what is the best way possible?

TIM: I encourage any member to contact me directly if they have any question or issues with our Association. Feel free to contact me by phone or email and both are in the IIAI Directory.

VIEWPOINT: Congratulations on being the 113th President. Do you have a message for the membership?

TIM: I would ask all members to be an advocate for our Industry. Think about serving on one of our Committees. The Board really listens to the respective Committee reports each year and they give us some great feedback. Also, encourage young people to think about the insurance industry as a career, especially the Independent Agency System.

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2018 112th Annual Convention Highlights

The 112th IIAI Convention, Trade Show and Expo was held September 25 & 26 at Prairie Meadows Convention & Conference Center in Altoona, Iowa. Even though rain forced the golf tournament to cancel after 6 holes, it was bright and sunny in the convention center. A great turnout, speakers and trade show made the 2-day's out of the office worthwhile. Below are some of photos from the event.





2018 Awards



Lottie Miller, CPCU, CIC, AAI, CISR, CPIW, AAM, CRIS received a Presidential Citation from Terry Friedman, CPCU for her time on the Board and her services to IIAI.



Heather Molyneux of Century Insurance in Sigourney, Iowa received the C. Daniel Fulwider Young Agents Award.



Bill Pearson of Huisenga Pearson Agency of Sibley Iowa received the H. H. Red Nelson Award for his uncanny time spent on countless crop insurance meetings.



Tim English, CIC presenting Terry Friedman, CPCU and wife Paula with a plaque for his year as President.



Terry McDonald, CIC and Tim English, CIC received Presidential Citations for rejuvenating the Trusted Choice IIAI Youth Golf Classic and their time they have devoted to this program the last 7 years. This was the last year for this tournament in this state and nationally. Thank you

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MOLD TAKES OVER THE #1 SPOT IN POLLUTION CLAIMS!

By David J. Dybdahl, CPCU, ARM, MBA
President, American Risk Management Resources Network, LL,

In 2017, mold became the #1 cause of loss under Environmental Liability (EIL) insurance policies. Almost all the mold claims came in from commercial properties. Today less than 1% of commercial buildings are covered under EIL policies; every commercial property owner or manager is a prospect for new business!

Today, office buildings, schools, colleges, hotels, condos, apartments and shopping malls make much better prospects for the sale of an environmental insurance policy than a landfill does.

For agents and brokers to capture this new business opportunity, significant improvements on coverage and price needed to be made to the traditional EIL product line. The EIL product line was originally designed to insure hazardous waste sites; off the shelf, these policies do not work very well to insure a commercial property. The EIL insurance policy, rating models, loss control services, and application process all needed to be altered to make environmental insurance functional for clean commercial properties.

After seven years in R&D, the ARMR HPR™ environmental insurance product incorporates the needed modifications. The ARMR HPR™ product line is an easy-to-sell environmental



The General Liability insurance policies sold since 2005 usually exclude losses involving damages arising from a speck of any type of fungi or bacteria; even the Duty to Defend coverage has been eliminated.

Mold-related losses are commonly sublimited on property insurance policies at amounts below \$25,000. To put the sublimit into perspective, it helps to know the average mold loss in a

commercial building is \$250,000, not including Business Interruption costs; eight-figure mold losses are not rare.

This year, a college had a \$55,000,000 class action bodily injury claim made against it for exposing students to mold in a dormitory. Without a specially modified EIL policy in place, there will be no insurance coverage in place for a loss like this.

Bacteria-related losses are commonly excluded or sublimited by the same exclusions that address mold. Water can contain deadly bacteria. Claims adjusters have routinely ignored if water damages were caused by Category 1, 2, or 3 sources, but things are changing fast. By definition, Category 3 water is grossly contaminated with bacteria; examples include any water escaping from a drainpipe, wet fire suppression systems, or all water that comes into contact with

insurance policy specifically designed for commercial property owners and managers. With minimum premiums as low as \$6,000 for a 3-year policy with a \$1,000,000 limit of liability and target priced to cost less than 15% of the property insurance premium, effective EIL insurance is now within the reach of most commercial property owners and managers. The ARMR HPR™ environmental insurance product can be accessed through **Big "I" Markets** under *Pollution Insurance: Contractors-Commercial Properties-USTs-All Other*.

Important Indoor Environmental Risk Facts

Drywall is the perfect food source for mold; all water-damaged drywall presents a mold risk. Water or excessive moisture at room temperature causes mold growth on drywall within 72 hours.

soil. Bacteria related losses included wrongful death claims from legionella bacteria, which is also waterborne.

Bacteria contamination has been determined to be an excluded "pollutant" by various state courts for decades. Therefore, losses involving bacteria can be excluded by the specific mold/bacteria exclusion and the pollution on the same policy.

Anti-Concurrent Causation Exclusions for Mold and Bacteria

Mold/Bacteria exclusions commonly incorporate anti-concurrent causation wording, mirroring the effects of the flood exclusion in property insurance policies. Anti-concurrent causation exclusions eliminate coverage for ensuing losses from an otherwise covered loss under an insurance policy. If any amount or type of mold or bacteria becomes involved in any sequence in a loss scenario, the entire loss falls within the terms of an anti-concurrent causation mold/bacteria exclusion. This observation applies to Liability and Property insurance policies alike.

Reasons for the Rise in Old EIL Claims

To pay a mold/bacteria-related loss as ensuing damages from an otherwise covered loss, claims adjusters must totally ignore the anti-concurrent causation language in mold/bacteria exclusions. Any insurance company that ignores the anti-concurrent causation language of mold/bacteria exclusions ultimately undermines its ability to use the anti-concurrent causation language in the flood exclusion to deny flood losses. Insurance companies are forced by law to be consistent in claims settlement practices.

EIL policies provide much broader coverage for contamination-related losses than the property insurance policy does. EIL policies also cover third party claims for Bodily Injury and Property Damage.

As claims adjusters figure out the designed effects of anti-concurrent causation mold/bacteria exclusions, usually on big claims, more denied water intrusion losses in commercial buildings are migrating over to EIL policies. It is interesting to note the odds that a customized EIL policy will be in place to catch a denied mold/bacteria-related claim on traditional property and liability insurance policies are less than 1 in a 100 today.

The big question remains unanswered. Where did the denied mold/bacteria related losses end up on the 99%+ of commercial properties that were not insured under EIL policies in 2017? An educated guess is the denied losses are festering and looking for a cost recovery home from other responsible parties. Without environmental insurance in place, those responsible parties will soon feel the effects of universal exclusions for mold-and bacteria-related losses as well.

Conclusion

Based on mold claims taking over the #1 cause of loss under EIL policies, it appears that the exclusions in traditional property and liability policies for losses related to mold and bacteria are finally taking hold in claims settlement practices. Custom-designed environmental insurance products like the ARMR HPR™ insurance and risk management product line exist to specifically address the environmental loss exposures faced by commercial prop-



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erties. The ARMR HPR™ environmental insurance product can be found on **Big "I" Markets** under *Pollution Insurance: Contractors-Commercial Properties-USTs-All Others*.

American Risk Management Resources Network, LLC has served as the IABA environmental resource group for over 10 years. They recently won Best Environmental Practice and Top Wholesale Insurance Broker in the U.S. at a recent award ceremony hosted by Insurance Business America. They can be reached at (877) 735-0800 or at <http://armr.net/hpr>.

Recommendation: If you have insureds that are office buildings, schools, colleges or other commercial properties, Big "I" recommends you make them aware of the exposure to mold claims and need for special coverage. Do it annually. (Sample offer declination forms you can use are on E&O Happens)

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Thank you to IIABA and the Trusted Choice® Disaster Relief Fund



by Tom O'Meara,
Chief Executive Officer

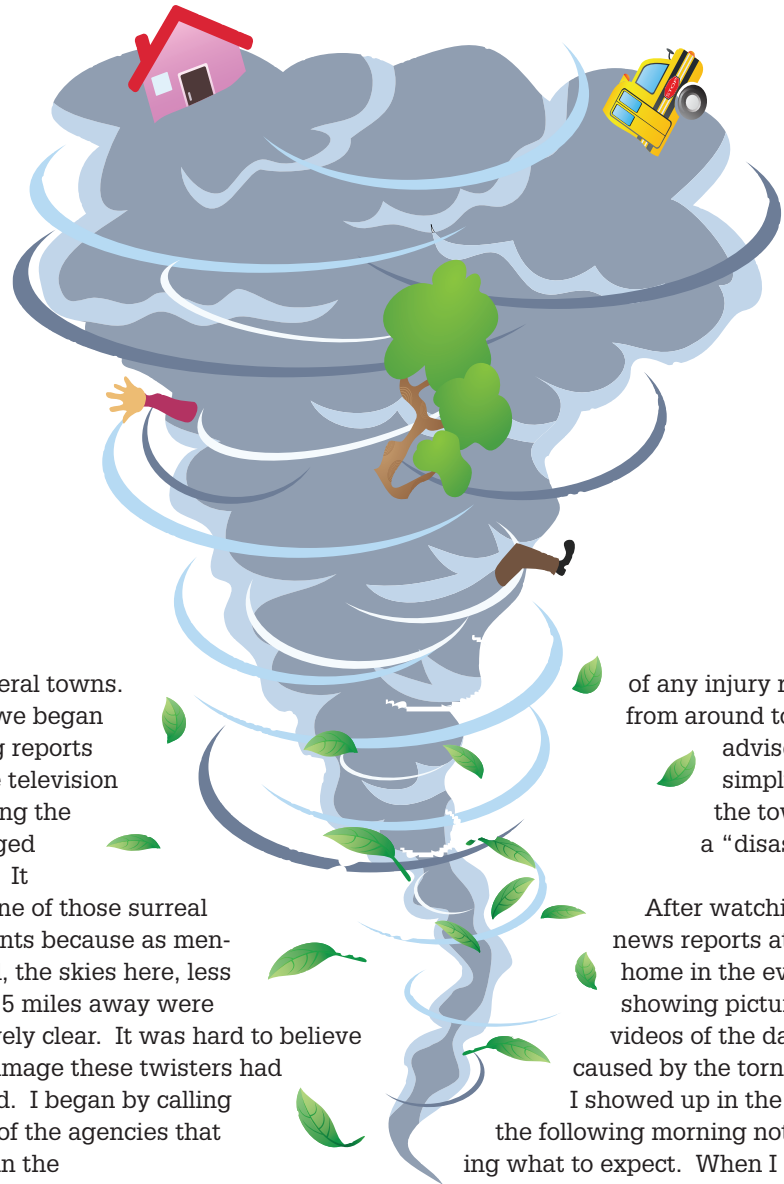
July 19th, 2018 was like any other ordinary day here in the offices of the Independent Insurance Agents of Iowa. The skies were partly cloudy with a chance of intermittent showers throughout the day. Early in the afternoon I heard what I thought to be a tornado siren. I looked outside my window, and other than a few clouds above, the skies appeared clear. I went outside with a couple staff members to verify the siren and check out the skies. Nothing appeared out of the ordinary. When I came back in the office I was advised that the radio just alerted listeners that funnel clouds had been sighted in Bondurant, which is approximately 15 miles east of our office. From that point on we began hearing more advisories that tornadoes were reported on the ground in several other Iowa communities.

As the day progressed, it was clear that tornadoes had indeed touched down and caused significant damage

in several towns. Soon we began seeing reports on the television showing the damaged areas. It

was one of those surreal moments because as mentioned, the skies here, less than 15 miles away were relatively clear. It was hard to believe the damage these twisters had caused. I began by calling some of the agencies that were in the affected areas.

I was not having much luck contacting anyone as the phone lines were down. When I arrived home that evening, I was able to contact Steve Madsen, one of our agents in Marshalltown, a city that was hit hard. First and foremost, it was important to hear that Steve and his family were safe. He had not heard



of any injury reports from around town but advised simply that the town was a “disaster”.

After watching news reports at home in the evening showing pictures and videos of the damage caused by the tornadoes, I showed up in the office

the following morning not knowing what to expect. When I arrived, I began trying to reach out to agencies in the affected communities the best I could. I was able to reach and visit with several and advised them that we would do anything possible to assist them. The next call I made was to **Madelyn Flannagan in our National IIABA office**. In speaking with Madelyn, I quickly discovered that she was already well informed of



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the tornadoes in Iowa and she immediately advised me of ways in which the **Trusted Choice® Disaster Relief Fund** could help. The first item she mentioned was their offer to provide funds to be used to purchase gift cards at area supermarkets, home repair stores, or clothing stores to provide repair supplies, food, and clothing for the victims.

Without hesitation we went to local area stores who had a presence in the affected areas and purchased gift cards to be distributed to the local agencies to assist the victims in their area. We attempted to communicate in any way possible to all agencies on how they could request and receive these cards.

The response was overwhelming. We received calls and emails from many agencies throughout the counties that sustained damage requesting gift cards. All the agencies were extremely grateful for the assistance and most were unaware that our **National office (IIABA)** provided such a valuable service for members.

The request for gift cards remained constant for the first several days and soon began to trickle down. As I drove around the damaged areas, I was able to see firsthand the damage and destruction these tornadoes had caused. I was also able to witness these communities coming together to help others and rebuild their lives

following such a catastrophic event. Although several people were injured, it amazed me that no one lost their life. One message remained clear as I visited the communities – I was told on several occasions how much they appreciated the support shown by our Independent Agents and Brokers of America through the Trusted Choice® Disaster Relief Fund. As the State Executive of the Independent Insurance Agents of Iowa, I cannot **thank IIABA along with Madelyn and staff of the Trusted Choice® Disaster Relief Fund enough for their care and assistance they provided to the victims of the Iowa tornadoes of July 19, 2018.**

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