

 **Independent Insurance Agents of Iowa**

Viewpoint

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INDEPENDENT INSURANCE AGENTS OF IOWA



2018 IIAI AGENT / COMPANY MEETING REPORT



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IIAI Scholarship Winners
2018 IIAI Young Agents Conference
NIPR: Important Advice for Easier Licensing

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PRESIDENT'S REPORT

Disruption (Change) Is Inevitable – Adapting Is Optional

I know there are literally thousands of quotes on “change,” many of them followed by the word “inevitable” and including “optional.” In fairness to my caption, I couldn't find a “change” quote that also included “adapting” and “disruption,” so I'll take some credit for that and disavow any intentional plagiarism.

Terry Friedman, CPCU

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NATIONAL DIRECTOR'S REPORT

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Terry McDonald, CIC

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by Terry Friedman, CPCU



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Disruption (*Change*) Is Inevitable – Adapting Is Optional

"CHANGE" TO "DISRUPTION"

I know there are literally thousands of quotes on "change," many of them followed by the word "inevitable" and including "optional." In fairness to my caption, I couldn't find a "change" quote that also included "adapting" and "disruption," so I'll take some credit for that and disavow any intentional plagiarism.

Catchy words and phrases come and go. A few years ago, "awesome" was the over-used word to describe anything mediocre or better, which was later replaced by "amazing." For years we used to "write" a new account, and now we "win" a new account. It sounds much more gratifying to win a new account than to write a new account, right?

"Change" has been around forever, but now we have fine-tuned "change" to "disruption," perpetrated by "disruptors." Although you can make the argument the two words can be interchangeable, "disruption" or "disruptors" seem to have a more of a negative connotation, unless you are the one doing the

disrupting. The fact is that disruption has always been part of our business and every other industry, and no doubt disruption will always be around.

As my time is coming to an end as IIAI President, I began to think of some of the disruptions I have seen in my 38 years in the business.

- Carriers going from agency bill to direct bill. Along with that, carriers sending policies directly to our customers. That was going to be the ruin of the independent agent. For agencies that had a good handle on their accounts receivables, the loss of interest income would be huge (remember the interest rates of the early 80's?), not to mention

"Change" has been around forever, but now we have fine-tuned "change" to "disruption," perpetrated by "disruptors."

agents would have to wait a month or so before they got paid. Many thought our customers would not adapt to getting an invoice and policy direct from the carrier. Today? It seems like agents and our customers have adapted to direct bill or EFT, and most probably prefer it.

- Financial institutions being allowed to sell insurance. For those who were in the business at the time, this was a huge disruption. I remember agents threatening carriers that they would move books of business if they appointed bank agencies. Today? Financial institutions selling insurance is common place. Many independent agencies have been sold to financial institutions. Other than a few exceptions, financial institutions have competed fairly with independent agents.
- The serious "hard" market of the mid 80's. After an extremely soft market in the early 80's, 1985 was a horrendous year for the insurance industry. Not only was pricing going through the roof, but even finding a carrier that wanted to write (win) new business was a challenge, especially in certain segments. Captives began to evolve, and supposedly the only way the CGL was going to survive is if it went from an occurrence form to claims-made. Today? While there have been some quasi hard markets in certain lines since then, the latest being commercial auto and home-

owners, many agents have seen this as an opportunity to sell their services and the value they bring to their customers – other than price. Captives continue to thrive and may be a viable option for certain types of larger accounts, but it is not the answer for every risk. By the way, whatever happened to the claims-made CGL? You can ask Dean Brooks, who deserves much of the credit for squashing the claims-made CGL from becoming the industry norm, but be prepared to give up a half an hour of your life.

- The internet and carriers offering to sell direct on-line. Companies such as Geico and Lemonade claim they offer great savings, service, ease of doing business, and advertise agents (independent and direct) are unnecessary and an added expense to eliminate. Even some carriers who sell their products through independent agents also offer their products direct to customers bypassing their own agents. Today? At least to this point, more research is being done on-line than actually purchasing insurance. No doubt there is a certain segment of the public that feels insurance is a commodity, and price and doing business on-line are the most important criteria in purchasing insurance. I don't have the statistics regarding the demographics who purchases direct, but I have to believe at least in Iowa the majority are younger, and probably without a lot of assets to protect. The question I always hear, is how do we get these young people back once we lose them to an on-line competitor? If we are going to try and compete on price alone, we will lose. I believe we can get them back by making it easier for customers to do business with us and getting the message to the public that a knowledgeable independent agent is the best way to get the advice and products they need to protect their assets. At least for the ease of doing business part, we will need our carriers and agency manage-

ment system vendors to also step up.

So, what are some of the current disruptors your association faces, and how are we adapting or going to adapt to these disruptions

- Member agencies selling and merging. The trend for agencies to merge or sell seems to have increased the past five years. Today? There is no indication that mergers and acquisitions will slow down in the near future. While the Big "T" can't control this trend, we need to continue to be a resource, provide value and be relevant for all members. There are also some agencies that for one reason or another have not joined the Big "T", and we need to reach out and bring our case to those potential members.
- Education competition. For many years the Big "T" was the primary source for offering quality education seminars and classes, all held throughout the State of Iowa. Today? There is no doubt those interested in attending a class away from the office has declined, and there are many sources to get continuing education credits. Those with the CIC designation are obligated to attend or take CIC courses, which typically will satisfy most, if not all of their license continuing education requirement. Low cost classes are offered by glass and restoration companies, and there is a plethora of state approved on-line webinars. Realizing the waning interest in live classrooms, we have cut back the number of caravans we used to offer, but are focusing on topics that still appeal to those who value the interaction and networking only achieved by physically attending a class. We have also ramped up the number of webinars we offer, that are competitively priced with quality instructors and courses.
- Time – Getting members to volunteer their time and talent to the

Big "T". I can't emphasize enough how much we as member agents have benefited over the many years because of the agents who made the decision to get involved with the Big "T". Maybe it's because I grew up in an agency where association involvement was expected and the norm, and subsequently I was made aware of how it benefited me and our agency. Today? I understand there are only so many hours in the day, and it seems like everyone has more demands on their time than in the past. I don't know if that's just the times we live in, choices we make or maybe both. That being said, we as a Board and staff have to find a way to communicate to our members why it is in their own best interests to get involved. A strong association benefits all members.

- Legislation and politics. Whether we like it or not, politics and legislation affects all of us and our customers, and it can be beneficial or detrimental. Today? Nothing has changed and we will continue to see disruptions. Having a strong voice and being respected by our elected and appointed officials is critical on supporting beneficial legislation, and preventing harmful legislation from becoming law. This can only be accomplished if we remain a strong association, and let elected officials know we care about insurance related matters. Maybe you have heard or read my position on the importance of members supporting our State and National PACs.

Since this is my last article, I would like to thank all of our members for the opportunity to serve as your IIAI President this past year. Working with Bob Skow, Tom O'Meara, the IIAI staff and your Board of Directors has made my job much easier than I expected. I have all the confidence that despite any disruptions that come in the years ahead, they will be able to adapt and continue to make your association your strongest ally and a valuable resource.

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by Terry McDonald, CIC



**Independent
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IIABA National Board Meeting Update

GET CAUGHT UP ON IIABA

I recently attended the IIABA Legislative Conference and National Board Meeting in Washington D.C. In fact, I was able to accomplish a few other tasks while being in D.C. The first undertaking was to attend the National Legislative Conference featuring speakers like Senator Mitch McConnell. Another task was to go around and talk with all of our Iowa Congressional Members about issues facing our industry. Some issues involved how agencies were being taxed and some were on consumer programs backed by the U.S. Government. Namely the Crop Insurance and Flood Insurance Programs. In a bipartisan way, we explained to members' challenges faced by agents and consumers and how they could help us in Iowa. These meeting sessions are very well received by the Iowa contingency and they are more than willing to help the Iowa agents and consumers in any way they could.

If attending the National Legislative Conference is not on your bucket list as an agent, it should be. This is a great way to visit our Nation's Capital, while giving back to the industry that has treated us very well over the past 100 years.

The last part of my missions was to attend the IIABA National Board meeting and get caught up on what IIABA is doing for its members at large. Below is just a small listing of programs that agent volunteers help guide over the course of the year. I will highlight other programs in future articles.

IIABA's 401(k) multiple employer plan ("MEP") retirement program:

National Directors are asked to share information about the MEP with members. I listed some highlights about the program below.

- The Big "I" MEP now has over \$110 million in assets, which helps to lower fees.
- As universities and other institutions are being sued on their retirement plans, and DOL fiduciary rules increase liability, it makes

sense to have these plans administered by qualified third parties, such as the Big "I" MEP.

- The MEP is a Big "I" member-only benefit, geared toward helping agents.
- The MEP is cost-effective, and bundles top-tier providers.

AAS – New cyber liability product:

- AAS has approved a new cyber liability product with the Coalition. Access will be available to members through Big "I" Markets.
- The quoting process includes intrusion testing to determine whether there are holes that need to be fixed before coverage can be bound. Information from the test will be provided to the customer so that fixes can be made. This allows for broad coverage at a competitive rate.
- The product is surplus lines and written through Swiss Re.

Agents Council for Technology ("ACT"):

- ACT brings Independent Agent channel stakeholders together to advance effective technology workflows and business processes, with the goal of coming to a consensus on what is best.
- ACT is volunteer driven and guided by carriers, vendors, agents and brokers, user groups, and associations.

- Work is done through workgroups, including groups on: strategic future issues, changing nature of risk, customer experience, security issues, disaster planning, and small commercial real time rating.
- ACT resources are available to Big "I" members at no cost.
- Many agents do not know what is available to them through ACT, which includes: a cyber security guide, sample data security plan, sample disaster plan (coming soon), best practices and recommendations on eSignatures, agency websites/marketing, etc., and much more.
- This summer, ACT will be doing a deep dive on the internet of things.
- ACT and ACT's resources can assist with bringing aboard former Nationwide captive agents.

IIABA Governance Task Force:

The task force had its first meeting at IIABA headquarters in Alexandria, VA on March 1st.

- Former IIABNY state exec Dick Poppa was retained as the outside facilitator.
- The task force will look at all aspects of the association. This will be a self-audit of our governance process and structure. The goals are to be efficient, promote alignment and productivity, to be forward thinking for members, to be strategic, and to get things done.
- The task force agreed on a consensus definition, which is: "Governance enables an efficient structure and set of processes for proper oversight and management of the Association, in order to

develop effective, nimble strategies to advance its mission."

- Dick Poppa is currently soliciting feedback from directors and state executives on their thoughts about governance. Questions about the task force should be directed to Bob Fee and Jon Jensen, who are leading the task force.
- The task force expects to be ready to share its findings with the Board in January 2019. I will report on this in my January article.

If you have questions over the programs I listed above, please do not hesitate to contact the Iowa or National Big "I". You can also find out more by going to www.independentagent.com a clicking on the appropriate heading for the information you are researching.

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The background of the entire page is a photograph of the Iowa State Capitol building at night, illuminated with warm yellow lights. The building's iconic dome and multiple smaller domes are visible. In the foreground, the white cables of a suspension bridge crisscross the frame, creating a geometric pattern over the scene. Below the bridge, the city lights and a portion of a bridge deck are visible.

2017 Iowa Property & Casualty Insurance Market Place Report

2017 was another strong year for Independent Agents in Iowa. As consumers continually are given more and more choices each year on avenues to purchase their insurance, here in Iowa, the Independent Agents remain a dominant force. Both Iowa Regional Independent Agency Companies and Iowa National Independent Agency Companies saw moderate upticks in their 2017 market share compared to 2016.

Iowa Independent Agents continue to dominate the commercial lines market including workers compensation. Independent agents wrote 91.5% of workers compensation and 82.3% of commercial property in the state.

We hope this information proves valuable to you. It provides data that shows how specific companies are doing compared to competitors and allows you to see who is gaining and who is losing business in the market. It also provides important information on loss ratios and shows how independent agents stack up against direct writers.

***A.M. Best provides all the data for this report.**

IOWA OVERALL STATE RANKING (ALL P/C LINES)

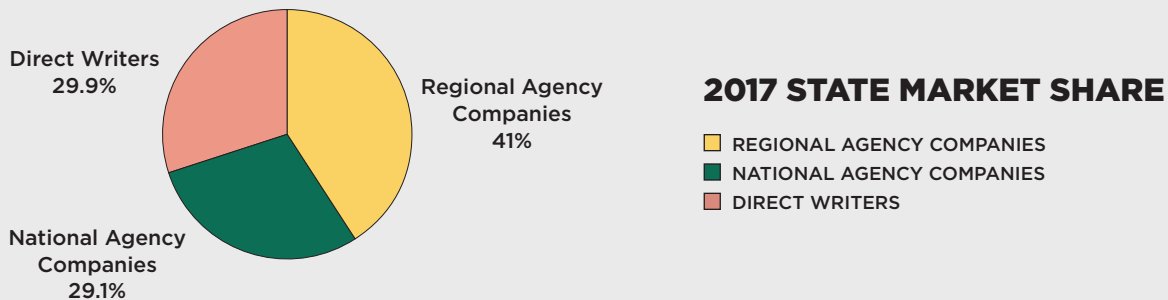
(Direct Writers Highlighted)

2017	Name	Rank 2016	2017 Market Share	2016 Market Share	Difference	2017 Direct Written Premiums (000)	2016 Direct Written Premiums (000)	Difference	2017 Adjusted Loss Ratio	2016 Adjusted Loss Ratio	Difference
1	State Farm Group	1	10.70%	10.30%	0.40%	\$672,032	\$638,776	\$33,256.00	54.6	52.4	2.2
2	Nationwide Group	2	8.10%	8.10%	0.00%	\$508,665	\$498,509	\$10,156.00	50	53	-3
3	Farm Bureau P&C Group	3	6.00%	6.00%	0.00%	\$377,317	\$371,698	\$5,619.00	39.5	36.4	3.1
4	Progressive Group	5	4.60%	4.30%	0.30%	\$290,621	\$268,691	\$21,930.00	62	60.7	1.3
5	Chubb	4	4.00%	4.50%	-0.50%	\$249,554	\$278,686	\$(29,132.00)	61.1	18.8	42.3
6	EMC Ins Cos	7	3.30%	3.30%	0.00%	\$204,530	\$206,276	\$(1,746.00)	49.7	56.5	-6.8
7	American Family Ins Grp	9	3.10%	3.10%	0.00%	\$195,892	\$188,638	\$7,254.00	46	46.4	-0.4
8	Travelers Group	8	3.10%	3.10%	0.00%	\$195,048	\$189,597	\$5,451.00	52.9	58.6	-5.7
9	Zurich Fin Serv NA	6	3.00%	3.30%	-0.30%	\$185,220	\$206,630	\$(21,410.00)	48.7	94.8	-46.1
10	Liberty Mutual Ins Cos	16	2.40%	2.00%	0.40%	\$149,712	\$124,913	\$24,799.00	52.6	59.3	-6.7
11	Grinnell Mutual Grp	11	2.30%	2.20%	0.10%	\$146,377	\$137,104	\$9,273.00	50.3	45.2	5.1
12	Farmers Mutual Hail Insurance Grp	10	2.30%	2.70%	-0.40%	\$146,175	\$168,034	\$(21,859.00)	16.7	41	-24.3
13	Auto-Owners Ins Grp	13	2.20%	2.10%	0.10%	\$135,784	\$131,933	\$3,851.00	42.7	34.6	8.1
14	West Bend Mut Ins	17	2.10%	2.00%	0.10%	\$132,590	\$123,366	\$9,224.00	49.9	42.8	7.1
15	Great American P&C Group	12	2.10%	2.10%	0.00%	\$128,822	\$132,806	\$(3,984.00)	30.9	56.8	-25.9
16	IMT Insurance Cos	18	2.00%	1.90%	0.10%	\$127,518	\$120,533	\$6,985.00	40.4	42.2	-1.8
17	QBE Americas Grp	15	1.80%	2.10%	-0.30%	\$110,901	\$129,302	\$(18,401.00)	24.1	44.7	-20.6
18	United Fire & Cas	20	1.70%	1.60%	0.10%	\$105,948	\$99,949	\$5,999.00	50.7	46.3	4.4
19	Berkshire Hathaway		1.60%	1.40%	0.20%	\$102,700	\$84,695	\$18,005.00	65.8	65.6	0.2
20	Old Republic	19	1.60%	1.60%	0.00%	\$100,366	\$101,477	\$(1,111.00)	50.7	53.1	-2.4
Top 20 Totals			68.00%	67.70%	0.30%	\$4,265,772	\$4,201,613	\$64,159.00	46.97	50.46	-3.50
All Carriers											
State Totals			100%	100%		\$6,263,586	\$6,183,412	\$80,174.00	49.8	51.9	-2.1

NOTE: While this information was obtained from sources believed to be reliable, its accuracy is not guaranteed. Data for some companies in this report has been received from the NAIC. A.M. provides most data for this report – 2017 Edition (2016 Data).

IOWA REGIONAL INDEPENDENT AGENCY COMPANIES

Name	2017 Direct Written Premiums (000)	2017 Market Share	2016 Market Share	Difference	2017 Adjusted Loss Ratio	2016 Adjusted Loss Ratio	Difference
1 Nationwide Group	\$508,665	8.10%	8.10%	0.00%	50	53	-3
2 Progressive Group	\$290,621	4.60%	4.30%	0.30%	62	60.7	1.3
3 EMC Ins Cos	\$204,530	3.30%	3.30%	0.00%	49.7	56.5	-6.8
4 Grinnell Mutual	\$146,377	2.30%	2.20%	0.10%	50.3	45.2	5.1
5 Farmers Mutual Hail Ins Group	\$146,175	2.30%	2.70%	-0.40%	16.7	41	-24.3
6 Auto-Owners Ins Grp	\$135,784	2.20%	2.10%	0.10%	42.7	34.6	8.1
7 West Bend Mut Ins	\$132,590	2.10%	2.00%	0.10%	49.9	42.8	7.1
8 IMT Insurance Cos	\$127,518	2.00%	1.90%	0.10%	40.4	42.2	-1.8
9 United Fire & Cas Group	\$105,948	1.70%	1.60%	0.10%	50.7	46.3	4.4
10 Pekin Insurance Group	\$61,641	1.00%	1.00%	0.00%	54.7	54.5	0.2
Top 10 Totals	\$1,859,849	29.60%	29.20%	0.40%	46.71	47.68	-0.97
All Carriers State Total	\$2,566,460	41.00%	40.20%	0.80%	49.01	62.5	-13.49



IOWA NATIONAL INDEPENDENT AGENCY COMPANIES

Name	2017 Direct Written Premiums (000)	2017 Market Share	2016 Market Share	Difference	2017 Adjusted Loss Ratio	2016 Adjusted Loss Ratio	Difference
1 Chubb	\$249,554	4.00%	4.50%	-0.50%	61.1	18.8	42.3
2 Travelers Group	\$195,048	3.10%	3.10%	0.00%	52.9	58.6	-5.7
3 Zurich Fin Serv NA	\$185,220	3.00%	3.30%	-0.30%	48.7	94.8	-46.1
4 Liberty Mutual Ins Cos	\$149,712	2.40%	2.00%	0.40%	52.6	59.3	-6.7
5 Great American P&C Group	\$128,822	2.10%	2.10%	0.00%	30.9	56.8	-25.9
6 QBE Americas Group	\$110,901	1.80%	2.10%	-0.30%	24.1	44.7	-20.6
7 Old Republic General Group	\$100,366	1.60%	1.60%	0.00%	50.7	53.1	-2.4
8 American Intl Group Inc	\$83,883	1.30%	2.10%	-0.80%	172.2	64.2	108
9 Cincinnati Insurance	\$79,793	1.30%	1.40%	-0.10%	30.1	39.5	-9.4
10 W.R. Berkley Ins Grp	\$64,251	1.00%	1.00%	0.00%	49.1	48.1	1
Top 10 Totals	\$1,347,550	2.16%	2.32%	-0.16%	57.24	53.79	3.45
All Carriers State Total	\$1,826,101	29.10%	31.20%	-2.10%	35.94	87.42	-51.48

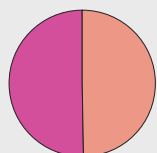
IOWA DIRECT WRITERS

Name	2017 Direct Written Premiums (000)	2017 Market Share	2016 Market Share	Difference	2017 Adjusted Loss Ratio	2016 Adjusted Loss Ratio	Difference
1 State Farm Group	\$672,032	10.70%	10.30%	0.40%	54.6	52.4	2.2
2 Farm Bureau P&C Group	\$377,317	6.00%	6.00%	0.00%	39.5	36.4	3.1
3 American Family Ins Grp	\$195,892	3.10%	3.10%	0.00%	46	46.4	-0.4
4 Berkshire Hathaway	\$102,700	1.60%	1.40%	0.20%	65.8	65.6	0.2
5 Allstate Insurance Group	\$81,827	1.30%	1.30%	0.00%	55.9	54.9	1
6 Farmers Insurance Group	\$71,807	1.10%	1.10%	0.00%	46	52.5	-6.5
7 USAA Group	\$47,341	0.80%	0.70%	0.10%	64	70.2	-6.2
8 Federated Mutual Group	\$33,581	0.50%	0.50%	0.00%	56	50.8	5.2
9 FM Global	\$31,738	0.50%	0.50%	0.00%	19	8.3	10.7
10 Swiss Reins Group	\$29,218	0.50%	0.40%	0.10%	20.6	59.6	-39
Top 10 Totals	\$1,643,453	26.10%	25.30%	0.80%	46.74	49.71	-2.97
All Carriers State Total	\$1,871,025	29.90%	28.60%	1.30%	48.17	49.01	-0.84

IOWA PRIVATE PASSENGER AUTO PHYSICAL DAMAGE

(DIRECT WRITERS HIGHLIGHTED)

Name	2017 Direct Written Premiums (000)	2017 Market Share	2016 Market Share	Difference	2017 Adjusted Loss Ratio	2016 Adjusted Loss Ratio	Difference
1 State Farm Group	\$191,226	22.70%	22.30%	0.40%	60.4	59.5	0.9
2 Progressive Group	\$116,795	13.90%	13.60%	0.30%	61.1	61.2	-0.1
3 Nationwide Group	\$92,382	11.00%	11.00%	0.00%	56	58.2	-2.2
4 Farm Bureau P&C Group	\$62,468	7.40%	7.60%	-0.20%	52.6	56.4	-3.8
5 American Family Ins Grp	\$51,304	6.10%	6.20%	-0.10%	54.8	51.9	2.9
6 Grinnell Mutual Group	\$38,545	4.60%	4.50%	0.10%	64	61.2	2.8
7 IMT Insurance Cos	\$31,598	3.80%	3.70%	0.10%	51.8	57.5	-5.7
8 Allstate Insurance Group	\$29,276	3.50%	3.70%	-0.20%	56.3	60.3	-4
9 Berkshire Hathaway	\$28,033	3.30%	3.20%	0.10%	74.1	77.8	-3.7
10 West Bend Mut Ins	\$18,469	2.20%	2.10%	0.10%	55.8	55.1	0.7
Total from top 10 writers	\$660,096	78.50%	77.90%	0.60%	58.69	59.91	-1.22
					(Avg.)	(Avg.)	
State Total For All Carriers Combined	\$841,360				58.8	58.9	-0.1

Independent
Agents
50.1%Direct Writers
49.9%2017 IOWA PRIVATE
PASSENGER AUTO MARKET
■ INDEPENDENT AGENTS
■ DIRECT WRITERS

IOWA OTHER PRIVATE PASSENGER AUTO (LIABILITY)

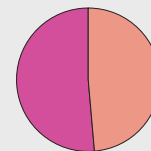
(DIRECT WRITERS HIGHLIGHTED)

Name	2017 Direct Written Premiums (000)	2017 Market Share	2016 Market Share	Difference	2017 Adjusted Loss Ratio	2016 Adjusted Loss Ratio	Difference
1 State Farm Group	\$177,672	22.00%	22.00%	0.00%	67.7	61.2	6.5
2 Progressive Group	\$142,493	17.60%	17.20%	0.40%	62.2	58.8	3.4
3 Nationwide Group	\$88,897	11.00%	11.20%	-0.20%	77.7	71	6.7
4 American Family Ins Grp	\$52,353	6.50%	6.50%	0.00%	56.6	61.7	-5.1
5 Farm Bureau P&C Group	\$50,386	6.20%	6.50%	-0.30%	64.2	57.2	7
6 Grinnell Mutual Group	\$31,654	3.90%	3.80%	0.10%	65.2	51.4	13.8
7 Berkshire Hathaway	\$30,072	3.70%	3.60%	0.10%	59.7	59.6	0.1
8 Allstate Insurance Group	\$27,507	3.40%	3.20%	0.20%	72.6	78.7	-6.1
9 IMT Insurance Cos	\$23,147	2.90%	3.00%	-0.10%	55.1	51.7	3.4
10 Farmers Insurance Group	\$18,390	2.30%	2.30%	0.00%	57	66.6	-9.6
Total from top 10 writers	\$642,571	79.50%	79.30%	0.20%	63.8 (Avg.)	61.79 (Avg.)	2.01
State Total For All Carriers Combined	\$809,028				66.2	62.5	3.7

2017 IOWA OTHER PRIVATE PASSENGER AUTO MARKET

■ INDEPENDENT AGENTS ■ DIRECT WRITERS

Independent
Agents
51.2%



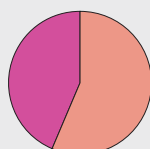
Direct Writers
48.8%

IOWA HOMEOWNERS MULTI-PERIL

(DIRECT WRITERS HIGHLIGHTED)

Name	2017 Direct Written Premiums (000)	2017 Market Share	2016 Market Share	Difference	2017 Adjusted Loss Ratio	2016 Adjusted Loss Ratio	Difference
1 State Farm Group	\$206,922	27.10%	26.80%	0.30%	38	35.4	2.6
2 Nationwide Group	\$108,184	14.20%	14.20%	0.00%	42.1	38.4	3.7
3 Farm Bureau P&C Group	\$71,112	9.30%	9.20%	0.10%	27.6	30.6	-3
4 American Family Ins Grp	\$62,336	8.20%	8.20%	0.00%	29.5	27.5	2
5 IMT Insurance Cos	\$27,325	3.60%	3.50%	0.10%	26.9	27.9	-1
6 Auto-Owners Ins Grp	\$25,487	3.30%	3.40%	-0.10%	31	31.7	-0.7
7 West Bend Mut Ins	\$22,918	3.00%	2.90%	0.10%	43.7	41.1	2.6
8 Farmers Insurance Group	\$21,003	2.70%	2.80%	-0.10%	32.5	35.7	-3.2
9 Allstate Insurance Group	\$20,962	2.70%	2.90%	-0.20%	40.3	25.8	14.5
10 Liberty Mutual Ins Cos	\$17,968	2.40%	2.30%	0.10%	44.4	31.8	12.6
Total from top 10 writers	\$584,217	76.50%	76.20%	0.30%	35.6 (Avg.)	32.59 (Avg.)	3.01
State Total For All Carriers Combined	\$764,526				38.9	34.9	4

Independent
Agents
43.4%



Direct Writers
56.6%

2017 IOWA HOMEOWNERS MARKET

■ INDEPENDENT AGENTS ■ DIRECT WRITERS

IOWA INLAND MARINE

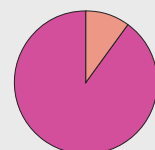
(DIRECT WRITERS HIGHLIGHTED)

Name	2017 Direct Written Premiums (000)	2017 Market Share	2016 Market Share	Difference	2017 Adjusted Loss Ratio	2016 Adjusted Loss Ratio	Difference
1 Liberty Mutual Ins Cos	\$38,119	17.40%	11.20%	6.20%	63.6	72.2	-8.6
2 Assurant P&C Group	\$20,377	9.30%	9.00%	0.30%	12.5	13	-0.5
3 SU Insurance Company	\$13,477	6.20%	5.20%	1.00%	46.1	51.3	-5.2
4 CNA Insurance Co	\$10,243	4.70%	4.80%	-0.10%	67.1	65.3	1.8
5 Nationwide Group	\$9,234	4.20%	4.80%	-0.60%	29.4	40.3	-10.9
6 State Farm Group	\$8,918	4.10%	4.50%	-0.40%	33	23.2	9.8
7 Travelers Group	\$7,852	3.60%	3.70%	-0.10%	28.8	17.2	11.6
8 Allianz Amer Cos	\$7,694	3.50%	3.50%	0.00%	36.9	36.6	0.3
9 Hartford Insurance Group	\$7,069	3.20%	4.40%	-1.20%	46.4	37.7	8.7
10 EMC Ins Cos	\$6,373	2.90%	3.30%	-0.40%	26.3	30.3	-4
Total from top 10 writers	\$129,356	59.10%	54.40%	4.70%	39.01 (Avg.)	38.71 (Avg.)	0.30
State Total For All Carriers Combined	\$218,447				41	38.2	2.8

2017 IOWA
INLAND MARINE MARKET

■ INDEPENDENT AGENTS ■ DIRECT WRITERS

Independent
Agents
89.9%



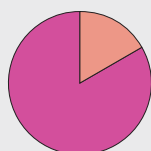
Direct Writers
10.10%

IOWA COMMERCIAL CGL/BOP LIABILITY

(DIRECT WRITERS HIGHLIGHTED)

Name	2017 Direct Written Premiums (000)	2017 Market Share	2016 Market Share	Difference	2017 Adjusted Loss Ratio	2016 Adjusted Loss Ratio	Difference
1 Nationwide Group	\$10,305	8.90%	9.70%	-0.80%	30.1	44.7	-14.6
2 Travelers Group	\$8,970	7.80%	8.60%	-0.80%	35.9	28.8	7.1
3 Auto-Owners Ins Grp	\$7,744	6.70%	6.20%	0.50%	42.1	11.8	30.3
4 W R Berkley Group	\$5,901	5.10%	4.80%	0.30%	64.4	23.5	40.9
5 Cincinnati Insurance Companies	\$5,666	4.90%	5.70%	-0.80%	32.3	11.8	20.5
6 State Farm Group	\$5,348	4.60%	4.80%	-0.20%	13.8	3.2	10.6
7 Farm Bureau P&C Group	\$5,293	4.60%	4.30%	0.30%	31.7	8.2	23.5
8 Grinnell Mutual Group	\$4,776	4.10%	3.80%	0.30%	23.2	17.6	5.6
9 American Family Ins Grp	\$4,231	3.70%	2.60%	1.10%	46.1	10.1	36
10 Tokio Marine US PC	\$4,030	3.50%	3.80%	-0.30%	33.6	42.6	-9
Total from top 10 writers	\$62,264	53.90%	54.30%	-0.40%	35.32 (Avg.)	20.23 (Avg.)	15.09
State Total For All Carriers Combined	\$115,703				35.9	30.7	5.2

Independent
Agents
83.2%



Direct Writers
16.8%

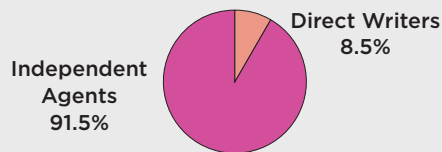
2017 IOWA COMMERCIAL
CGL/BOP LIABILITY

■ INDEPENDENT AGENTS ■ DIRECT WRITERS

IOWA WORKERS' COMPENSATION

(DIRECT WRITERS HIGHLIGHTED)

Name	2017 Direct Written Premiums (000)	2017 Market Share	2016 Market Share	Difference	2017 Adjusted Loss Ratio	2016 Adjusted Loss Ratio	Difference
1 EMC Ins Cos	\$66,450	8.70%	8.50%	0.20%	65.4	70.7	-5.3
2 Travelers Group	\$60,212	7.90%	7.80%	0.10%	72.3	87.8	-15.5
3 Accident Fund Group	\$49,656	6.50%	6.30%	0.20%	65.7	57.9	7.8
4 Nationwide Group	\$39,895	5.20%	5.30%	-0.10%	53.4	48.7	4.7
5 Old Republic Ins Grp	\$37,446	4.90%	5.00%	-0.10%	63.9	63.1	0.8
6 West Bend Mut Ins	\$34,158	4.50%	4.20%	0.30%	45.8	47.3	-1.5
7 Liberty Mutual Ins Cos	\$33,640	4.40%	4.90%	-0.50%	65.3	66.2	-0.9
8 United Fire & Cas Group	\$32,850	4.30%	4.00%	0.30%	61.3	34.4	26.9
9 Zurich Fin Serv NA	\$27,098	3.60%	4.40%	-0.80%	68.5	49.3	19.2
10 Hartford Ins Group	\$21,573	2.80%	2.50%	0.30%	58.6	37.6	21
Total from top 10 writers	\$402,978	52.80%	52.90%	-0.10%	62.02 (Avg.)	56.30 (Avg.)	5.72
State Total For All Carriers Combined	\$762,853				58.7	58.7	0



2017 IOWA WORKERS' COMPENSATION MARKET

■ INDEPENDENT AGENTS ■ DIRECT WRITERS

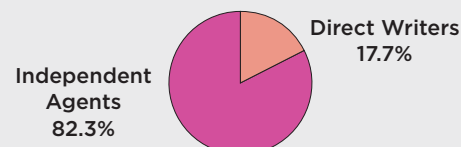
IOWA COMMERCIAL PROPERTY

(DIRECT WRITERS HIGHLIGHTED)

Name	2017 Direct Written Premiums (000)	2017 Market Share	2016 Market Share	Difference	2017 Adjusted Loss Ratio	2016 Adjusted Loss Ratio	Difference
1 Nationwide Group	\$37,715	14.50%	14.40%	0.10%	28.9	70	-41.1
2 State Farm Group	\$15,873	6.10%	6.50%	-0.40%	90.1	26.7	63.4
3 Travelers Group	\$15,208	5.80%	5.70%	0.10%	149.6	9.1	140.5
4 Auto-Owners Ins Grp	\$14,830	5.70%	6.30%	-0.60%	27.3	23.7	3.6
5 Cincinnati Insurance Companies	\$14,397	5.50%	5.90%	-0.40%	17.3	49.5	-32.2
6 Chubb	\$12,167	4.70%	5.30%	-0.60%	24.8	17.6	7.2
7 W R Berkley Group	\$11,760	4.50%	3.90%	0.60%	82.2	46.4	35.8
8 Grinnell Mutual Group	\$10,454	4.00%	3.90%	0.10%	21.5	21.8	-0.3
9 Farm Bureau P&C Group	\$9,285	3.60%	3.50%	0.10%	21.5	17.5	4
10 American Family Ins Grp	\$8,770	3.40%	3.20%	0.20%	57.4	49.3	8.1
Total from top 10 writers	\$150,459	57.80%	58.60%	-0.80%	52.06 (Avg.)	33.16 (Avg.)	18.90
State Total For All Carriers Combined	\$260,517				45.5	35.6	9.9

2017 IOWA COMMERCIAL PROPERTY MARKET

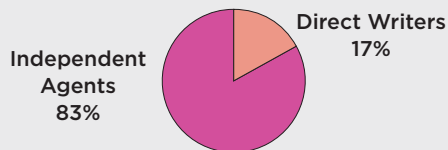
■ INDEPENDENT AGENTS ■ DIRECT WRITERS



IOWA OTHER COMMERCIAL LIABILITY

(DIRECT WRITERS HIGHLIGHTED)

Name	2017 Direct Written Premiums (000)	2017 Market Share	2016 Market Share	Difference	2017 Adjusted Loss Ratio	2016 Adjusted Loss Ratio	Difference
1 Nationwide Group	\$26,877	6.80%	7.40%	-0.60%	16.4	33.6	-17.2
2 EMC Ins Cos	\$26,581	6.70%	7.30%	-0.60%	54.6	55.6	-1
3 Grinnell Mutual Group	\$22,247	5.60%	5.70%	-0.10%	41.3	28.8	12.5
4 Travelers Group	\$17,946	4.60%	4.40%	0.20%	28.2	60.5	-32.3
5 United Fire & Cas Group	\$15,157	3.80%	3.80%	0.00%	-8.8	58	-66.8
6 Chubb	\$14,515	3.70%	3.90%	-0.20%	36.3	9.7	26.6
7 State Farm	\$13,617	3.50%	3.20%	0.30%	49.2	83.6	-34.4
8 Farm Bureau P&C Group	\$12,908	3.30%	3.20%	0.10%	19.1	13.7	5.4
9 IMT Insurance Cos	\$12,878	3.30%	3.10%	0.20%	34.1	9.6	24.5
10 West Bend Mut Ins	\$12,370	3.10%	3.10%	0.00%	14.7	9.2	5.5
Total from top 10 writers	\$175,096	44.40%	45.10%	-0.70%	28.51 (Avg.)	36.23 (Avg.)	-7.72
State Total For All Carriers Combined	\$394,112				72.6	42.9	29.7

2017 IOWA OTHER
COMMERCIAL LIABILITY MARKET

■ INDEPENDENT AGENTS ■ DIRECT WRITERS

IOWA FEDERAL FLOOD

(DIRECT WRITERS HIGHLIGHTED)

Name	2017 Direct Written Premiums (000)	2017 Market Share	2016 Market Share	Difference	2017 Adjusted Loss Ratio	2016 Adjusted Loss Ratio	Difference
1 Selective Ins Group	\$3,262	31.40%	29.20%	2.20%	104.6	44.3	60.3
2 Auto-Owners Ins Grp	\$1,573	15.10%	15.20%	-0.10%	113.3	37.7	75.6
3 Assurant P&C Group	\$1,375	13.20%	10.60%	2.60%	119	28.8	90.2
4 Hartford Ins Group	\$1,108	10.70%	9.60%	1.10%	30	8	22
5 Wright Nat Flood Ins	\$856	8.20%	8.60%	-0.40%	71.9	10.6	61.3
6 American Family Ins Grp	\$636	6.10%	6.80%	-0.70%	60.1	10.9	49.2
7 Nationwide Group	\$534	5.10%	9.80%	-4.70%	105	5.5	99.5
8 Farmers Insurance Group	\$217	2.10%	2.30%	-0.20%	55.4	3.4	52
9 Allstate Insurance Group	\$200	1.90%	2.10%	-0.20%	41.3	0.4	40.9
10 USAA Group	\$134	1.30%	1.50%	-0.20%	19.6	8	11.6
Total from top 10 writers	\$9,895	95.10%	95.70%	-0.60%	72.02 (Avg.)	15.76 (Avg.)	56.26
State Total For All Carriers Combined	\$10,395				90.6	24.2	66.4



2017 FEDERAL FLOOD

■ INDEPENDENT AGENTS ■ DIRECT WRITERS

IOWA PRODUCTS LIABILITY

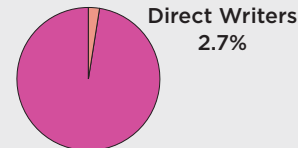
(DIRECT WRITERS HIGHLIGHTED)

Name	2017 Direct Written Premiums (000)	2017 Market Share	2016 Market Share	Difference	2017 Adjusted Loss Ratio	2016 Adjusted Loss Ratio	Difference
1 Nationwide Group	\$6,345	14.60%	15.90%	-1.30%	28.7	25.3	3.4
2 United Fire & Cas Group	\$5,807	13.30%	13.40%	-0.10%	62.7	56.8	5.9
3 Liberty Mutual Ins Cos	\$3,468	8.00%	4.80%	3.20%	3.4	39.4	-36
4 Chubb	\$2,794	6.40%	7.60%	-1.20%	174.5	68.7	105.8
5 EMC Ins Cos	\$2,460	5.60%	6.50%	-0.90%	13.2	113.3	-100.1
6 Cincinnati Insurance Companies	\$2,010	4.60%	5.60%	-1.00%	71.7	29.9	41.8
7 Hartford Ins Grp	\$1,719	3.90%	4.20%	-0.30%	13.6	-1.7	15.3
8 West Bend Mut Ins	\$1,613	3.70%	3.70%	0.00%	57	21.8	35.2
9 Grinnell Mutual	\$1,470	3.40%	3.60%	-0.20%	-8	2.3	-10.3
10 Western National Ins Grp	\$1,046	2.40%	2.40%	0.00%	13.9	16.8	-2.9
Total from top 10 writers	\$28,732	65.90%	67.70%	-1.80%	43.07 (Avg.)	37.26 (Avg.)	5.81
State Total For All Carriers Combined	\$43,542				0.4	69.9	-69.5

2017 PRODUCTS LIABILITY

■ INDEPENDENT AGENTS
 ■ DIRECT WRITERS

Independent
Agents
97.3%

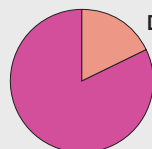


IOWA MEDICAL PROF LIAB

(DIRECT WRITERS HIGHLIGHTED)

Name	2017 Direct Written Premiums (000)	2017 Market Share	2016 Market Share	Difference	2017 Adjusted Loss Ratio	2016 Adjusted Loss Ratio	Difference
1 Constellation Ins Grp	\$26,104	39.00%	41.00%	-2.00%	51.5	55	-3.5
2 American Intl Grp	\$11,441	17.10%	19.00%	-1.90%	1.4	45.4	-44
3 Berkshire Hathaway	\$5,442	8.10%	4.50%	3.60%	109.9	31.3	78.6
4 ProAssurance Grp	\$5,027	7.50%	9.00%	-1.50%	33.7	6.2	27.5
5 CNA Insurance Companies	\$4,653	6.90%	6.90%	0.00%	44.4	44.8	-0.4
6 NCMIC Group	\$2,497	3.70%	4.00%	-0.30%	71	25.8	45.2
7 Coverys Companies	\$2,328	3.50%	3.00%	0.50%	704	33.7	670.3
8 Health Care Ind RRG	\$1,501	2.20%	1.40%	0.80%	52.8	39.9	12.9
9 Pharmacists Mut Ins	\$736	1.10%	60.00%	-58.90%	37.6	-16.2	53.8
10 ISMIE Mutual Group	\$664	1.00%	0.90%	0.10%	217.5	-99.9	317.4
Total from top 10 writers	\$60,393	90.10%	149.70%	-59.60%	132.38 (Avg.)	16.6 (Avg.)	115.78
State Total For All Carriers Combined	\$66,967				65	42.9	22.1

Independent
Agents
82%



Direct Writers
18%

2017 MEDICAL PROF LIAB

■ INDEPENDENT AGENTS
 ■ DIRECT WRITERS

IOWA FARMOWNERS MULTI PERIL*

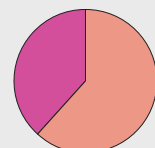
(DIRECT WRITERS HIGHLIGHTED)

Name	2017 Direct Written Premiums (000)	2017 Market Share	2016 Market Share	Difference	2017 Adjusted Loss Ratio	2016 Adjusted Loss Ratio	Difference
1 Farm Bureau P&C Group	\$98,125	48.10%	47.80%	0.30%	36.9	38.8	-1.9
2 Nationwide Group	\$39,766	19.50%	19.80%	-0.30%	46.1	56.3	-10.2
3 State Farm Group	\$21,785	10.70%	11.00%	-0.30%	39.9	43.6	-3.7
4 Auto-Owners Ins Grp	\$7,406	3.60%	3.70%	-0.10%	65	29.4	35.6
5 Hastings Mut Ins Co	\$5,471	2.70%	2.70%	0.00%	46.2	46.2	0
6 American Family Ins Grp	\$5,377	2.60%	2.70%	-0.10%	34.3	74.2	-39.9
7 SECURA Ins Companies	\$4,951	2.40%	1.70%	0.70%	23.7	33.1	-9.4
8 Westfield Group	\$4,558	2.20%	2.20%	0.00%	34.7	55.7	-21
9 North Star Companies	\$4,361	2.10%	2.00%	0.10%	77.1	56.8	20.3
10 Great Amer P&C Grp	\$1,988	1.00%	1.40%	-0.40%	75.4	3.8	71.6
Total from top 10 writers	\$193,788	94.90%	95.00%	-0.10%	47.93 (Avg.)	43.79 (Avg.)	4.14
State Total For All Carriers Combined	\$203,944				41.6	44.4	-2.8

2017 FARMOWNERS
MULTI PERIL

■ INDEPENDENT AGENTS
 ■ DIRECT WRITERS

Independent
Agents
38.1%



Direct Writers
61.9%

*Farmowners does not reflect county mutual market share which combined would be the largest writer.

Young Agents Committee FOOD DRIVE

Help support the Young Agents & Food Bank of Iowa
at the IIAI 112th Annual Convention, Trade Show & EXPO
September 25 & 26, 2018

Donate 3 non-perishable items & receive 1 extra ticket in grand prize drawing!

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Things the family just can't afford to lose.

As an Official Supplier of the Silver Lining[®], you can help them protect it with a Home and Highway[®] policy from West Bend.

Your customers will benefit from the convenience of one policy, one bill, one deductible, and one agency. With West Bend's identity protection program, they can have access to a variety of identity protection services. And with the claim free award, they'll even get a portion of their annual premium back if they don't have a claim.

To find out more, talk to your West Bend underwriter.



THE SILVER LINING[®]



Big "I" Delegation Travels to Washington D.C.

A group of agents from Iowa recently traveled to Washington D. C. to meet with Iowa's Congressional delegations. We discussed a variety of topics including health insurance, crop and flood insurance, tax reform and regulatory oversight.

↓ *Iowa Agents visit with Senator Ernst.*



↓ Iowa delegation relaxes while waiting on the Congressman to arrive.



↓ IIIAI President Terry Friedman discussing Federal Crop issues in DC while other agents look on.



↓ Past IIIAI President Eldon Hunsicker expressing his views.



← Congressman Loeb sack takes a moment with the delegation of Iowa agents.



CONGRATULATIONS, LARRY JANSEN,
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2018 IIAI AGENT / COMPANY MEETING REPORT

Each year IIAI Company and Public Relations / Trusted Choice® Committee and IIAI Board Members meets with a group of companies to discuss topics of interest to agents. The following three companies met with IIAI members in May, 2018.

Their reports follow.



**Independent
Insurance
Agents of Iowa**



Rick Mason and Rob Faber

Target Markets of Business in Iowa

Electricians
HVAC
Plumbers
Light Manufacturing
Family Restaurants

Le Mars Insurance Company has been part of the **Donegal Insurance Group** since 2004. Donegal's Le Mars Region includes the states of Illinois, Iowa, Nebraska and South Dakota.

Donegal has been providing quality property and casualty insurance protection since Donegal Mutual Insurance Company began doing business in 1889. Over the years, the Donegal Insurance Group has grown significantly to now include 11 property and casualty insurance companies. The Donegal Insurance Group enjoys an A (Excellent) rating by the A.M. Best Company.

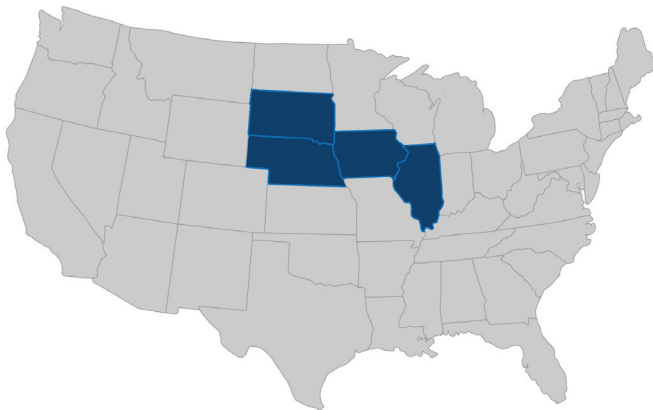
As our operations have grown, we have expanded our ability to provide our independent insurance agents with a comprehensive suite of products. We have developed competitive commer-



DONEGAL[®]

INSURANCE GROUP

Le Mars Region



cial products that allow our agents to serve a broad spectrum of small, mid-market and larger commercial accounts. We work very hard to provide exceptional products and service in lines of business and markets that we know and understand well.

In Iowa, Donegal is a market for contractors, including electricians, HVAC and plumbers. Other accounts of interest include light manufacturing and family restaurants.

Donegal would like to serve as your small carrier of choice for main street type businesses with WriteBiz, our online quoting, underwriting and issuing system.

At Donegal, we focus on providing superior technology and outstanding service to our agents and customers. We know that "ease of doing business" has become increasingly important to independent agents.

Donegal has invested millions of dollars developing advanced technology that greatly enhances our agents' and policyholders' experience in doing business with us.

Donegal has long recognized the value of an independent agent in assisting individual and business consumers navigate the insurance-buying process. Every day, we

"We have benefited greatly from the feedback we receive from our regional agency forums, which helps us enhance our products and operations"

prove our commitment to the independent agency system by distributing our products exclusively through independent agents. We are constantly looking for ways to deliver increased value to our agents and solidify company-agency relationships.

We have benefited greatly from the feedback we receive from our regional agency forums, which helps us enhance our products and operations.

Much has changed since we started in the insurance business over 129 years ago, but one thing remains the same — Donegal remains firmly committed to delivering a better value to our agents and policyholders. We look forward to mutual success as we work together with our independent insurance agents in serving the insurance needs of our customers.



We look for the best independent agents and build relationships that last the duration. We are committed to the independent agency system as the only means to deliver our products. Because of that, we work hand-in-hand to help our agencies grow profitably.

Our agents set us apart.

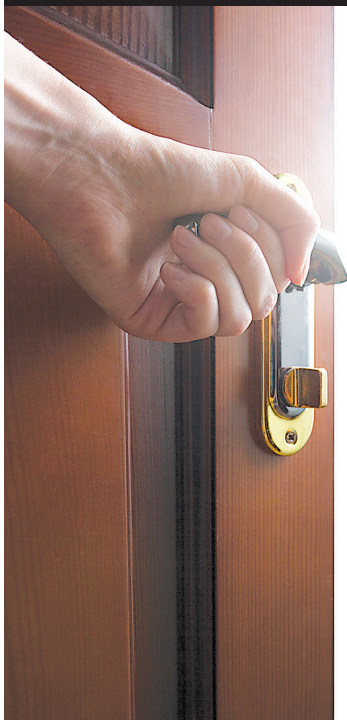
For information about becoming a Partners Mutual Insurance Agent please contact Chuck Becker at 800.388.4764 ext. 3484.



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Pushing is a force of effort toward progress. For over 30 years, AMERISAFE has built a no-nonsense culture of safety. Never shying away from hazard, we simply outsmart it. Our policyholders take comfort knowing a workers' comp policy from AMERISAFE carries clout. It's one of many reasons we've maintained a policyholder retention rate over 90%*. Workers' comp is all we do. Strong and steady, clearing the pathway as we go.

*Policyholder retention rate based on voluntary business that we elected for renewal quote: 97.2% in 2016.



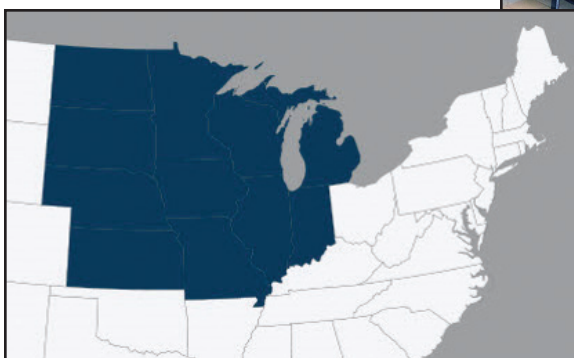
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Jeremy Staun: Regional Vice President, Midwest Regional Operations
Jason Huizenga: Associate Vice President, Midwest Regional Operations
Brad Liggett: President, Nationwide Agribusiness
Jeff Rommel: Senior Vice President, Property & Casualty Staff Sales



Nationwide, a Fortune 100 company with over 4,000 Iowa associates, is one of the largest and strongest diversified insurance and financial services organizations in the U.S. The company provides a full range of insurance and financial services, including auto, commercial, homeowners, farm and life insurance; public and private sector retirement plans, annuities and mutual funds; excess & surplus, specialty and surety; pet, motorcycle and boat insurance.

Nationwide's winning combination of brand, breadth and relationships helps agents confidently build their business and allows them to succeed well into the future.

We are Strong, Stable and Evolving

Nationwide's evolution over the last 90 years has created a strong foundation for success. Ranked 66 on the Fortune 500 list, Nationwide is the number one farm insurer, pet insurer, total small business insurer, and writer of corporate life. ^[1-5]

Associates in the Des Moines office location work with more than 3,000 agents and closed 2017 with \$2.2B in direct written premium. In Iowa, Nationwide is the tenth largest carrier in direct written premium and partners with 338 independent agents as well as 532 storefronts.

With strong teams of sales managers and middle market territory managers, Nationwide is committed to building relationships that help agents succeed in today's marketplace. These relationships, combined with the strength of our national brand, make a strong impact on a local level.

Supporting Small Business Owners

Resources for small business exemplify Nationwide's local impact. We are not just there to help owners recover when trouble strikes, we are partnering to help small business owners proactively protect themselves from a variety of threats and find ways to operate more successfully. Nationwide launched the Business Solutions Center in 2017, to help support small businesses during key stages of development. The website provides resources on topics ranging from marketing to cash flow management and other industry specific information. It also links users to other sources that support entrepreneurs, including Nationwide's My Loss Control Services website and a team of risk management and safety consultants.

Protecting Your Heritage

Nationwide knows that farmers and ranchers devote their lives to building a legacy. Nearly 97 percent of farms and ranches in the United States are owned or operated by families, but the majority of those families do not have a transition plan in place when it comes time to pass the business onto their children.

That's why Nationwide created the Land As Your Legacy program to help farmers plan for their future. The Land As Your Legacy program partners farmers' financial advisors with Nationwide's Advanced Consulting Group, who has a history of working with farmers. With the goal of eliminating chance from the equation, the Land As Your Legacy team helps farmers through key elements of transitional planning.

Nationwide has also increased efforts to push safety training into the next era in the Agribusiness industry. By leveraging our innovative resources Nationwide developed the HazardSpotter training app to help train cooperative employees using virtual reality. The app transforms

"Nationwide's winning combination of brand, breadth and relationships helps agents confidently build their business and allows them to succeed well into the future"

smartphones into portable training devices that can assist in educating employees on how to deal with a variety work related tasks and equipment usage.

Preparing for Tomorrow, Today

As customer preferences continue to evolve, so does Nationwide. From a growing list of self-service capabilities to enhanced commercial servicing contract, Nationwide offers a variety of servicing options for commercial and personal lines customers that make business easier for agents while providing great service to members how, when and where they want. This includes options like the recently redesigned Nationwide.com, Nationwide mobile app and text features.

Nationwide's evolution to simplify product and policy administration through technology in both personal and commercial continues. By the end of 2018, 24 states, including Iowa, plan to begin offering Nationwide products through an integrated policy platform that will allow agents to service customers with more speed and efficiency. Transformative work is also taking place with commercial lines, supported by a common set of products, services and technology platforms.

A Community Commitment

Nationwide has been recognized with the Distinguished Supporter Award

from the Food Bank of Iowa and the Advocacy Award and Live United Award from United Way. In 2016, Des Moines associates donated 19,570 volunteer hours, 215,068 meals to the Food Bank of Iowa, 1,596 units of blood to LifeServe Blood Center and \$848,699 in pledges during our annual United Way campaign.

Each year, Nationwide hosts the Nominate Your Fire Department contest in honor of Grain Bin Safety Week to prevent entrapment injuries by promoting safe entry procedures. At the conclusion of the contest, Nationwide provides the winning fire departments with grain bin rescue tubes and specialized training to help serve large rural farming communities. Donated tubes have already helped save the lives of two farmers in separate entrapment incidents.

Traditional Company with an Innovative Mindset

As Nationwide looks to the future of celebrating our centennial in 2026, we'll continue to offer a full range of products and services, including some that may not exist today. We'll get there with our valued relationships and by developing customer-centric solutions that help members meet their insurance and financial needs in innovative and digital ways, live comfortably in retirement, protect their data and digital assets and protect them in the evolving area of mobility.

We look forward to continuing our strong relationship with Iowa Independent Agents.

[1] A.M. Best, 2015 DWP

[2] North American Pet Health Insurance Assn., NAPHA Pet Insurance Market Share Report, 2015

[3] PLANSPONSOR, 2016 Recordkeeping Survey

[4] Conning. 2014. Conning Strategic Study: The Small Business Sector for Property-Casualty Insurance: Market Shift Coming

[5] A.M. Best, 2016 DWP

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your pit crew?**

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Prevent.

Our risk management resources keep your agency from making common preventable mistakes.

Protect.

Our superior coverage and expert claims teams are in your corner in the event of a claim.

Prosper.

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The Big "I" and Swiss Re are jointly committed to providing IIABA members with leading edge agency E&O products and services. The IIABA and its federation of 51 state associations endorse Swiss Re's comprehensive professional liability program.

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From L to R, Kelly Tighe, VP of Sales, Jim Schwalen, VP of Personal Lines, Mike Shippen, Sales Director for Iowa, Rob Jacques, VP of Commercial Lines

Financial Strength

2017 was a very challenging year for the property/casualty insurance industry. Natural disasters and catastrophic storms were in the headlines nearly every month. The disasters caused more than \$300 billion in total damage.

West Bend Mutual Insurance Company also experienced a record number of catastrophe storm losses. These storms created many opportunities for our claims associates to provide a “Silver Lining” experience for our policyholders. We’re pleased to report that despite the record number of losses, 95% of policyholders who experienced a claim would refer West Bend to a family member or friend.

Given the significant amount of incurred loss from storms, one would expect that 2017 was a financially-difficult year for West Bend. We’re happy to report that’s not the case. Thanks to our reinsurance partners and the diversification of our company, West Bend produced an outstanding combined ratio of 93.8%, a result that will be significantly less than the overall industry’s. And while all of our profit centers performed admirably this past



year, our Commercial Lines division led the way with an exceptional combined ratio of 85.2%

West Bend also continues to build financial strength with a \$94 million increase in policyholder surplus. This contributed to achieving a very significant milestone in 2017... recording more than \$1 billion of surplus!

This growth equates to a return on surplus of almost 10%.

Despite the many challenges the industry faced in 2017, the insurance marketplace remained very competitive. And that makes the increase in West Bend’s direct written premium of 7.1% to \$1.119 billion particularly rewarding. This includes a record \$168 million of new business. All four profit centers – Personal Lines, Commercial Lines, Argent, and NSI – exceeded their growth goals.

Our dedicated associates and loyal independent agency partners remain our greatest asset. We thank our 1,250 associates and more than 1,500 independent





agency partners for their commitment to excellence. It's only because of their combined efforts that West Bend is recognized as one of the very best property/casualty insurance companies in the United States. With a five-year combined ratio of 95% and a five-year compound annual growth rate of 8.5%, West Bend significantly exceeds industry results, certainly placing us in the top quartile of property/casualty insurance companies.

Iowa Performance

Iowa has performed extremely well with West Bend. In 2017, we wrote \$23 million in new business and doubled our premium over the past 10 years. Iowa grew 8.8% with a combined of 98.2% last year. Loss experience was predominately caused by storm activity.

Through the first quarter of 2018, sales in Iowa are up 9.8% and the combined is 88.1%. With this profitable growth, and at the request of our Iowa independent agents, West Bend plans to expand our Commercial Lines and NSI divisions into Nebraska in mid-2019. Argent has been doing business in Nebraska for several years and a number of Iowa agencies have taken advantage of this opportunity.

West Bend's Divisions

Although each profit center targets select groups of customers, Commercial Lines, NSI®, and Argent® do leverage

business opportunities when the right account is presented to West Bend. We write a number of Iowa businesses with all three divisions and we look forward to writing many more.

Commercial Lines

Our commercial lines underwriting division insures many different kinds of businesses. We're particularly good at providing coverage for businesses that are small-to-medium-sized. We specialize in insuring a number of businesses, including retail, auto service businesses, professional service providers, distributors, contractors, and commercial and residential buildings.

Business insurance can be complicated, and every business West Bend insures is carefully evaluated to find the insurance coverage that best fits the business need. Working with our independent agents is the best way to determine the right mix of insurance coverage.

Personal Lines

Our agents tell us our Home and Highway® package policy is simply the best in the business. Period. We want to keep it that way so we continue to analyze our marketplace to gain a better understanding of what our customers need and want. At the same time, we constantly review the way we write business so we can be sure we're providing the best service to

our agents and policyholders.

NSI

Due to the nature of the service they provide, it's not always easy for some businesses to find the right coverage. We understand that.

NSI focuses on market segments and situations many other carriers don't want to insure. The professionals at NSI have decades of experience creating specialty insurance and bond programs. West Bend's customers benefit from this experience with creative products and services that meet the needs of businesses other insurers think are unusual or "hard to place." NSI has more than 100 target markets, including child care centers, beauty salons, fitness centers, YMCAs, and pest control companies.

NSI also offers construction bonds, court and fiduciary bonds, and fidelity coverages.

Argent®

Argent specializes in workers' compensation insurance. Argent's goal is to be proactive by helping our customers manage their workers' compensation exposures. We work closely with them and our agents to identify their most critical needs. Then we develop a plan to improve their results through loss control, medical cost containment, and education.

Cyber Insurance and Other Emerging Products CyberOne™

West Bend offers a product called CyberOne which helps pay the costs associated with restoring computer software and recovering data. This coverage also protects against third-party liabilities a business might have as a result of a security system failure. First and third-party coverages are available; both have limited and full coverage options. Different limit, seven-deductible combinations are offered, depending on the coverage option. Limits range from as low as \$50,000 to as high as \$1,000,000.

Equipment Breakdown

West Bend also offers a product called TechAdvantage™ which provides all the coverages, services and benefits associated with traditional equipment breakdown products, along with additional coverages like Microelectronic Failure, Cloud Computer Service Interruption, Service Interruption Data Restoration, Off-Premises Business Income, Extra Expense & Data Restoration Coverage and Public Relations Coverage.

Data Compromise™

West Bend's Data Compromise coverage is designed to cover electronic or physical data that's lost, stolen or inadvertently exposed. It pays for legal review and counsel, forensic IT services, notification expenses and other personal services. Defense and Liability can also be purchased as an optional coverage.

EPLI

West Bend's Employment Practices Liability Coverage is designed to cover such things as discrimination, sexual harassment, wrongful termination and breach of employment contract. This product can be added to the General Liability with a \$100,000 limit for firms with 20 or fewer employees. An optional limit of \$250,000 is also avail-

"Our dedicated associates and loyal independent agency partners remain our greatest asset"

able. Defense costs are within limits. A separate stand-alone policy may be purchased through NSI with limits ranging from \$250,000 to \$2,000,000. Defense costs are within limits. Third-party liability is also available for purchase.

Manufacturing E&O

West Bend offers Manufacturing Errors and Omissions Coverage that pays to correct faulty work, materials or products, including defense costs and damages for the loss of use of property.

EASE of Doing Business

West Bend listens to our agents to find out how we can make your job easier. This fall, we'll introduce a new rating platform to quote SMARTbusiness®, followed by an easier way to quote our NSI SBOP business. In addition, we plan to introduce an insured portal that will allow them to obtain insurance cards and electronic policies, report a claim, review their bill and more.

Our agency education team is top notch and we offer a number of great programs, including CIC, CISR, and basic education to help your employees get licensed. We also offer a sales training series, Producer Development Program (PDP), for young producers looking for success in selling. Talk to your West Bend regional sales manager about this program and all of our continuing education classes.

Branding Philosophy

We believe investment and promotion of a strong carrier brand are vitally important, not only for our growth,

but for the promotion and growth of the independent agency system. Since 2008, we've made a substantial investment in the West Bend brand throughout Iowa. Our ads have advocated for the importance of the independent agency system by telling stories of our independent agents helping their customers. We recently included co-op agency partnerships at very attractive ad rates. Not only do our West Bend ads include a call to action to an independent agency, some advertising spots give as much as 15 seconds for the agency to highlight what's important and unique about the services they offer in their community. When our advertising and branding works at its best, it drives prospects to agencies, and/or as part of the consultative sales process, allows the agent to have immediate credibility and name recognition with a prospect when endorsing a West Bend product.

Trusted Choice®

It's important to see the Big "I" invest in the Trusted Choice® brand. The promotion of the independent agency system with choice, customization, and advocacy for the customer is vital in promoting our distribution channel. Independent agencies are unique and valuable; they bring something special to the table. West Bend remains committed to you as our single-source distribution system. And any outlet to tell that story is important to all of us.

Excellence-Integrity-Responsibility

West Bend truly is a special company. We're proud to provide our associates with a "best place to work." We're proud of the special relationships we share with our independent agent partners. And as a mutual insurance company, we're proud to protect the valuable property of our policyholders/owners. You have our commitment that West Bend will continue to work hard to be the company of choice for all of them.

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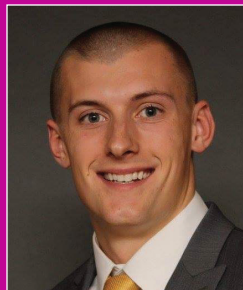
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2018 IIAI Young Agents Conference





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NIPR: Important Advice for Easier Licensing

By Karen Stakem Hornig

As an insurance professional, your world revolves around customer service. You know what it feels like when a customer is frustrated – and how to offer practical solutions. The Customer Service Team at the National Insurance Producer Registry (NIPR) www.nipr.com understands the frustrations of our customers, and has learned a great deal about solutions. We know that securing and maintaining state licenses is a critical part of your professional responsibility. We also know that it can be frustrating. This article offers our best thinking about solutions to navigate the process with greater efficiency.

Established in 1996, NIPR is a partnership between the insurance industry and the NAIC creating a one-stop-shop for producer (agent and broker) licensing. We are not regulators, but a technology company moving electronic transactions between state departments of insurance (DOI) and industry.

NIPR's Customer Service Team communicates with more than 300,000 industry professionals each year. That's a lot of communication, collaboration and learning that we want to share with you as advice to help you navigate the licensing process with ease.

Give Yourself Plenty of Time

This is our team's top recommendation! **Iowa accepts renewal transactions 60 days before license expiration – start the process as early as possible.** Our most frustrated customers are those who wait until the last day to renew their licenses only to discover that they have missed important steps.

Tip: NIPR's call volume is highest at the beginning and end of the month; your wait times will be longer then. If you call during this peak time, try between 7 and 9 a.m. or 4 and 6 p.m. Central Time, when call volume is lower.

Meet Education Requirements in Advance

Most states require that you complete continuing education (CE) requirements before you submit a renewal application. You must be CE compliant in NIPR's system before you apply. Iowa requires 36 hours of CE within your 36-month license cycle. We suggest you review and complete your state's course requirements at least 30-days before your license expires. Monitor your CE transcript to ensure that your course provider has reported all completed courses to your state DOI. Go to "Get My CE Requirements" link on www.nipr.com for assistance.

Be Prepared!

Before applying, make sure you have your Resident State License Number and your National Producer Number (NPN). If you can't remember your NPN, go to www.nipr.com. If a staff member manages your licenses, ensure he/she knows your lines of authority and whether you are seeking an individual or business entity license.

Change Your Contact Information in Advance

If you hold an individual license and your address, telephone number or email has changed, use NIPR's Contact Change Request (http://nipr.com/ccr_announcements.htm) to make those

changes before you apply. Because NIPR is not a regulator, our team members cannot make these changes for you. Once you submit a request, allow 3 to 5 business days before you renew your license so the change can be loaded throughout the system.

Know Your License Requirements

While most states allow producers to use NIPR to apply for a wide variety of license types, there are circumstances requiring you to contact the state DOI. A few states, like Florida and New York, have limited license types available on NIPR. If a license type isn't available on NIPR, don't assume that means it is not required by the state. Review state-specific pages on www.nipr.com to ensure you know all state license requirements and are ready to begin the application process.

Each state requirements page has a link to FAQs providing valuable information about circumstances requiring you to go directly to your state DOI. A common example is when a producer has a legal name change. Each state FAQ's section contains name-change instructions. Although NIPR's staff cannot make a name change for you, our website has information to save you time and effort.

Our best advice? Arm yourself with the information needed and allow plenty of time before beginning the online licensing process. And remember that we're here to help!

Karen Hornig is the executive director of the National Insurance Producer Registry (NIPR).

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