



Independent
Insurance
Agents of Iowa

Viewpoint

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INDEPENDENT INSURANCE AGENTS OF IOWA

2019 IIAI AGENT/COMPANY MEETING REPORTS



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- 2019 IIAI Agent/Company Meeting Reports

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PRESIDENT'S REPORT

IIAI Heads to Washington D.C.

Recently, our Iowa Big "I" contingent went to Washington DC to attend the 2019 Big "I" Legislative Conference and to meet with the Iowa Congressional delegation.

Tim English, CIC

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IIABA Market Share Initiative

Nobody delivers service, product and expertise that can match your local independent agency.

Terry McDonald, CIC

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by Tim English, CIC

IIAI Heads to Washington D.C.



**Independent
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Agents of Iowa**



WASHINGTON D.C.

Recently our Iowa Big "I" contingent went to Washington DC to attend the 2019 Big "I" Legislative Conference and to meet with the Iowa Congressional delegation. Past Boards have been attending the legislative conference for over 35 years and we emphasize the critical role the independent agency system plays in protecting America's families and businesses.

The action-packed 2-days started off with a briefing session by our National Big "I" Governmental Affairs Team. They review the current issues that are most important to agents and stress the main talking points when we go to Capitol Hill. This year, important issues were flood insurance, crop hail, terrorism, health care, tax reform and cyber security.

We always start each visit with a recap of the value Independent Insurance Agents of Iowa brings to their respective communities. We're there to represent over 12,000-member agents in over 900 storefronts across the state of Iowa. Many of us serve on local school boards, city councils, hospital boards, and are leaders and volunteers in our communities across the state.

Then we try to get right to the issues as time can be short if the Senator or Representative is on a tight schedule. **Make no mistake, these issues are not Republican or Democrat issues, but**

pro-insurance topics important to all of us and our livelihoods. We always end by thanking them for taking the time to listen to us and then we ask for a group photo, which are featured later in this *Viewpoint* edition.

Our delegation is always well received by our representatives in Congress and they usually bend over backwards to meet with us. I remember roughly 10 years ago when one of our Senators had their staff person bring us over to the Capital rotunda on the Congressional underground train and met with us just off the Senate floor in the historic President's Room. Many times they will come out of a committee meeting to greet us and take a few moments to listen to our issues.

Rest assured your membership in IIAI gives you a unified voice at both the state and national levels of government. Our National Big "I" team is working the halls of Congress daily and a great example would be the new

199A Tax Regulation, which the IRS finalized this past January, creating a deduction for up to 20% on qualified business income for pass through entities. Since two-thirds of all Big "I" members are S-corporations, this means real dollars in the pockets of our members. Whether you are a C-corporation or pass-through entity, you can now be assured that the tax reform law is working for you and your employees. This is just one of the many reasons to donate to the State IIAI/PAC or the National InsurPac if you haven't done so already.

Whether it's at the State Capitol in Des Moines or at the national level in Washington DC, your Association is advocating constantly and consistently on your behalf and you can be proud to be a part of this winning team. IIAI will ensure your voice is heard on issues important to our industry both now and in the future!

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by Terry McDonald, CIC

IIABA Market Share Initiative



Independent Insurance Agents of Iowa

UPDATE ON MARKET SHARE

My last few articles I concentrated on programs and initiatives by the IIABA, our National organization. To follow up on that quest, I want to share with members a new program called the IIABA Personal Lines Market Share Initiative. The mission statement is simple: To Provide Our Members a Sustainable Competitive Advantage.

The National Big "I" completed a report reflecting the breakdown of personal lines market share by Direct Response companies (Geico, Lemonade, Progressive etc.), Direct Writers (State Farmer, Farmers, American Family etc.), National Agency Writers (Travelers, Nationwide etc.) and State Agency Writers (independent agents, IA). The numbers of each category vary widely

by state ranging from Massachusetts personal lines market share high of 70.33% to Alaska's personal lines market share of 14.59%. What really gets my attention is the wide difference in those numbers. I am guessing this gap could be result of many things including market conditions, the sheer number of Independent Agents compared to Direct Writers and access to

companies and personal lines products, just to name a few.

In this article, I will concentrate on the personal lines market share report for Iowa. While it is important to keep track of what happens in other states, Iowa numbers are what really matter to most of us. Please see some of the results below:

- Independent Agents national average for personal lines market share 35.02%
- Direct Response/Direct Writers national average for personal lines 64.98%

Compare this to 5 years ago:

- Independent Agents national average for personal lines market share 35.29%
- Direct Response/Direct Writers national average for personal lines 64.71%

The Iowa Independent Agent numbers are slightly better than the national



average as shown below:

- Independent Agents Iowa for personal lines market share 39.44%
- Direct Response/Direct Writers Iowa average personal lines market share 60.56%

Compare this to Iowa 5 years ago:

- Independent Agents Iowa for personal lines market share 37.48%
- Direct Response/Direct Writers Iowa average personal lines market share 62.52%

While Iowa has not performed as well as the national average in increase market share, Iowa IA's still outpace the national average by 2% points. With all the market pressures agents have witnessed in the past 5 years, Iowa IA's have fared really well. In fact, from 2016 to 2017 the market share for Iowa agents increased from 37.18% to 37.48, outpacing the national average which slid backwards a few percentage points. This increase for Iowa stopped a 4 year slide starting in 2013. One could rightfully conclude that the National Big "I" is playing a

role for Iowa IA's, helping agencies leverage resources available, such as Trusted Choice®, TrustedChoice.com, Diversity, Invest, Technical Affairs and the list goes on.

The larger question is, "What is the realistic market share for the national Independent Agency Systems? Is it 40%, 50% or even 60%? If you were to say 40% would be an attainable goal, each increase of 1% in market share nationally is worth \$3.3B dollars. So 5% points across the nation would add an additional \$16.5B in business or almost \$2B in revenues.

A recently conducted survey says that the top 5 types of personal lines customers are as follows:

1. Needs/Compliance
2. Price
3. Service
4. Product
5. Expertise

While the independent agent has a lot of competition in items 1 and 2, items 3, 4 and 5 are owned by the IA system. Nobody delivers service, prod-

uct and expertise that can match your local independent agency. This give us a competitive edge if communicated correctly to the client. In an Agency Universal Study, 65-75% of customers prefer routine service from an agency rather than a direct company service center. This type of customer's relationship produces a retention rate of 88% in personal lines. These same retention numbers were issued in a recent JD Power report.

Many of you may be wondering what the IA market share is for commercial lines in Iowa. I am happy to report that in 2013, IA commercial lines market share was 78.36%. In 2017, the IA market share increased steadily to 83.87.

In conclusion, our collective agencies have the resources of the Big "I", service, products and expertise to make some steady growth in personal lines. We have the relationships and it is up to us to capitalize on our strengths to improve our position.

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2018 IOWA PROPERTY & CASUALTY INSURANCE MARKET PLACE REPORT

2018 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. The Iowa Regional Independent Agency Companies saw a modest decline in 2018 market share while the National

Independent Agency Companies saw a slight increase in market share in 2018 compared to 2017. Iowa Independent Agents continue to dominate the commercial lines market including workers' compensation. Independent agents wrote 92.1% of workers' compensation and 82.7% 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.

by Tom O'Meara



IOWA OVERALL STATE RANKING (ALL P/C LINES)

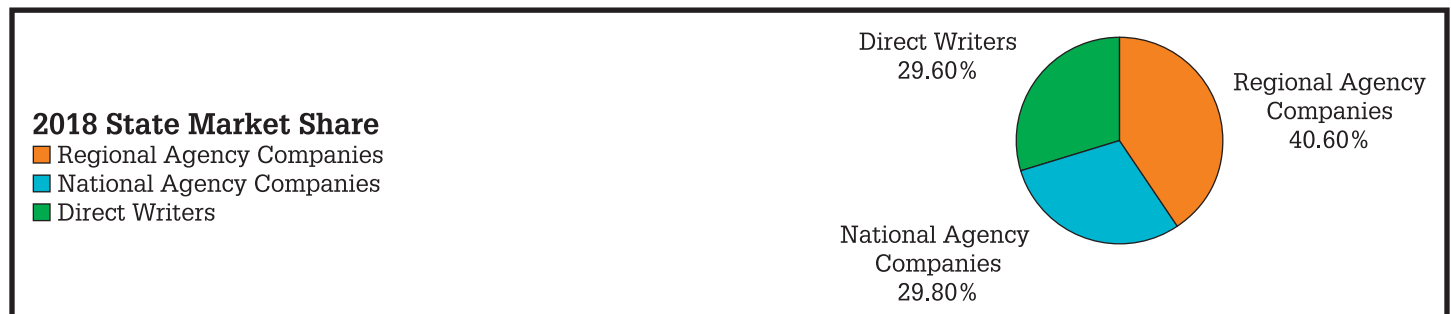
(Direct Writers Highlighted)

2018Name	Rank 2017	2018 Market Share	2017 Market Share	Difference	2018 Direct Written Premiums (000)	2017 Direct Written Premiums (000)	Difference	2018 Adjusted Loss Ratio	2017 Adjusted Loss Ratio	Difference
1 State Farm Group	1	10.60%	10.70%	-0.10%	\$694,602	\$672,032	\$22,570.00	73	54.6	18.4
2 Nationwide Group	2	7.50%	8.10%	-0.60%	\$492,703	\$508,665	\$(15,962.00)	66.6	50	16.6
3 Farm Bureau P&C Group	3	6.00%	6.00%	0.00%	\$392,127	\$377,317	\$14,810.00	71.7	39.5	32.2
4 Progressive Group	5	4.90%	4.60%	0.30%	\$321,781	\$290,621	\$31,160.00	63.3	62	1.3
5 Chubb	4	4.50%	4.00%	0.50%	\$293,338	\$249,554	\$43,784.00	25.6	61.1	-35.5
6 American Family Ins Grp	9	3.20%	3.10%	0.10%	\$206,436	\$195,892	\$10,544.00	75	46	29
7 EMC Ins Cos	7	3.10%	3.30%	-0.20%	\$205,714	\$204,530	\$1,184.00	69.9	49.7	20.2
8 Travelers Group	8	3.10%	3.10%	0.00%	\$204,424	\$195,048	\$9,376.00	56.7	52.9	3.8
9 Zurich Fin Serv NA	6	3.00%	3.00%	0.00%	\$195,442	\$185,220	\$10,222.00	21.4	48.7	-27.3
10 Farmers Mutual Hail Insurance Grp	10	2.50%	2.30%	0.20%	\$160,523	\$146,175	\$14,348.00	35.5	16.7	18.8
11 Grinnell Mutual Grp	11	2.40%	2.30%	0.10%	\$155,291	\$146,377	\$8,914.00	62.5	50.3	12.2
12 Liberty Mutual Ins Cos	16	2.40%	2.40%	0.00%	\$154,969	\$149,712	\$5,257.00	53.7	52.6	1.1
13 Auto-Owners Ins Grp	13	2.30%	2.20%	0.10%	\$149,530	\$135,784	\$13,746.00	62.6	42.7	19.9
14 West Bend Mut Ins	17	2.20%	2.10%	0.10%	\$145,561	\$132,590	\$12,971.00	59.9	49.9	10
15 Great American P&C Group	12	2.20%	2.10%	0.10%	\$141,156	\$128,822	\$12,334.00	34.8	30.9	3.9
16 IMT Insurance Cos	18	2.00%	2.00%	0.00%	\$130,983	\$127,518	\$3,465.00	61.2	40.4	20.8
17 QBE Americas Grp	15	1.80%	1.80%	0.00%	\$120,506	\$110,901	\$9,605.00	42.6	24.1	18.5
18 Berkshire Hathaway		1.60%	1.60%	0.00%	\$103,583	\$102,700	\$883.00	70.8	65.8	5
19 Old Republic	19	1.60%	1.60%	0.00%	\$102,110	\$100,366	\$1,744.00	61	50.7	10.3
20 United Fire & Cas	20	1.50%	1.70%	-0.20%	\$100,826	\$105,948	\$(5,122.00)	52.7	50.7	2
Top 20 Totals		68.40%	68.00%	0.40%	\$4,471,605	\$4,265,772	\$205,833.00	56.03	46.97	9.06
All Carriers		100%	100%		\$6,535,909	\$6,263,586	\$272,323.00	57.5	49.8	7.7

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 - 2018 Edition (2017 Data).

IOWA REGIONAL INDEPENDENT AGENCY COMPANIES

Name	2018 Direct Written Premiums (000)	2018 Market Share	2017 Market Share	Difference	2018 Adjusted Loss Ratio	2017 Adjusted Loss Ratio	Difference
1 Nationwide Group	\$492,703	7.50%	8.10%	-0.60%	66.6	50	16.6
2 Progressive Group	\$321,781	4.90%	4.60%	0.30%	63.3	62	1.3
3 EMC Ins Cos	\$205,714	3.10%	3.30%	-0.20%	69.9	49.7	20.2
4 Farmers Mutual Hail Ins Group	\$160,523	2.50%	2.30%	0.20%	35.5	16.7	18.8
5 Grinnell Mutual	\$155,291	2.40%	2.30%	0.10%	62.5	50.3	12.2
6 Auto-Owners Ins Grp	\$149,530	2.30%	2.20%	0.10%	62.6	42.7	19.9
7 West Bend Mut Ins	\$145,561	2.20%	2.10%	0.10%	59.9	49.9	10
8 IMT Insurance Cos	\$130,983	2.00%	2.00%	0.00%	61.2	40.4	20.8
9 United Fire & Cas Group	\$100,826	1.50%	1.70%	-0.20%	52.7	50.7	2
10 Sompco Holdgs US Group	\$62,727	1.00%	0.90%	0.10%	47.8	29.5	18.3
Top 10 Totals	\$1,925,639	29.40%	29.50%	-0.10%	58.20	44.19	14.01
All Carriers State Total	\$2,661,313	40.60%	40.20%	0.40%	62.23	62.5	-0.27



IOWA NATIONAL INDEPENDENT AGENCY COMPANIES

Name	2018 Direct Written Premiums (000)	2018 Market Share	2017 Market Share	Difference	2018 Adjusted Loss Ratio	2017 Adjusted Loss Ratio	Difference
1 Chubb	\$293,338	4.50%	4.00%	0.50%	25.6	61.1	-35.5
2 Travelers Group	\$204,424	3.10%	3.10%	0.00%	56.7	52.9	3.8
3 Zurich Fin Serv NA	\$195,442	3.00%	3.00%	0.00%	21.4	48.7	-27.3
4 Liberty Mutual Ins Cos	\$154,969	2.40%	2.40%	0.00%	53.7	52.6	1.1
5 Great American P&C Group	\$141,156	2.20%	2.10%	0.10%	34.8	30.9	3.9
6 QBE Americas Group	\$120,506	1.80%	1.80%	0.00%	42.6	24.1	18.5
7 Old Republic General Group	\$102,110	1.60%	1.60%	0.00%	61	50.7	10.3
8 Cincinnati Insurance	\$82,241	1.30%	1.30%	0.00%	75.8	30.1	45.7
9 American Intl Group Inc	\$74,550	1.10%	1.30%	-0.20%	-72.6	172.2	-244.8
10 W.R. Berkley Ins Grp	\$66,905	1.00%	1.00%	0.00%	39	49.1	-10.1
Top 10 Totals	\$1,435,641	2.20%	2.16%	0.04%	33.80	57.24	-23.44
All Carriers State Total	\$1,940,838	29.80%	31.20%	-1.40%	85.86	87.42	-1.56

IOWA DIRECT WRITERS

Name	2018 Direct Written Premiums (000)	2018 Market Share	2017 Market Share	Difference	2018 Adjusted Loss Ratio	2017 Adjusted Loss Ratio	Difference
1 State Farm Group	\$694,602	10.60%	10.70%	-0.10%	73	54.6	18.4
2 Farm Bureau P&C Group	\$392,127	6.00%	6.00%	0.00%	71.7	39.5	32.2
3 American Family Ins Grp	\$206,436	3.20%	3.10%	0.10%	75	46	29
4 Berkshire Hathaway	\$103,583	1.60%	1.60%	0.00%	70.8	65.8	5
5 Allstate Insurance Group	\$82,230	1.30%	1.30%	0.00%	60.5	55.9	4.6
6 Farmers Insurance Group	\$70,439	1.10%	1.10%	0.00%	65.8	46	19.8
7 USAA Group	\$53,235	0.80%	0.80%	0.00%	81.6	64	17.6
8 Swiss Reins Group	\$38,234	0.60%	0.50%	0.10%	48.6	20.6	28
9 FM Global	\$34,623	0.50%	0.50%	0.00%	65.7	19	46.7
10 Federated Mutual Group	\$31,692	0.50%	0.50%	0.00%	42	56	-14
Top 10 Totals	\$1,707,201	26.20%	26.10%	0.10%	65.47	46.74	18.73
All Carriers State Total	\$1,933,759	29.60%	28.60%	1.00%	68.44	49.01	19.43

IOWA PRIVATE PASSENGER AUTO PHYSICAL DAMAGE

(Direct Writers Highlighted)

Name	2018 Direct Written Premiums (000)	2018 Market Share	2017 Market Share	Difference	2018 Adjusted Loss Ratio	2017 Adjusted Loss Ratio	Difference
1 State Farm Group	\$200,701	22.60%	22.70%	-0.10%	70.4	60.4	10
2 Progressive Group	\$125,200	14.10%	13.90%	0.20%	72.3	61.1	11.2
3 Nationwide Group	\$91,048	10.20%	11.00%	-0.80%	64.9	56	8.9
4 Farm Bureau P&C Group	\$66,279	7.50%	7.40%	0.10%	71.1	52.6	18.5
5 American Family Ins Grp	\$53,495	6.00%	6.10%	-0.10%	77.3	54.8	22.5
6 Grinnell Mutual Group	\$43,584	4.90%	4.60%	0.30%	76.7	64	12.7
7 IMT Insurance Cos	\$33,462	3.80%	3.80%	0.00%	64.3	51.8	12.5
8 Berkshire Hathaway	\$31,222	3.50%	3.30%	0.20%	89.2	74.1	15.1
9 Allstate Insurance Group	\$29,130	3.30%	3.50%	-0.20%	59.8	56.3	3.5
10 Auto-Owners Ins Grp	\$21,454	2.40%	2.10%	0.30%	66.7	57.7	9
Total from top 10 writers	\$695,575	78.30%	78.40%	-0.10%	71.27	58.88	12.39
					(Avg.)	(Avg.)	
State Total For All Carriers Combined	\$871,261				70.8	58.8	12

2018 Iowa Private Passenger Auto Market

- Direct Writers
- Independent Agents

Direct Writers
49.80%



Independent Agents
50.20%

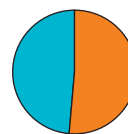
IOWA OTHER PRIVATE PASSENGER AUTO (LIABILTY) (Direct Writers Highlighted)

Name	2018 Direct Written Premiums (000)	2018 Market Share	2017 Market Share	Difference	2018 Adjusted Loss Ratio	2017 Adjusted Loss Ratio	Difference
1 State Farm Group	\$188,331	21.70%	22.00%	-0.30%	56.9	67.7	-10.8
2 Progressive Group	\$159,907	18.40%	17.60%	0.80%	56.1	62.2	-6.1
3 Nationwide Group	\$89,573	10.30%	11.00%	-0.70%	37.8	77.7	-39.9
4 American Family Ins Grp	\$57,732	6.60%	6.50%	0.10%	62.8	56.6	6.2
5 Farm Bureau P&C Group	\$53,029	6.10%	6.20%	-0.10%	64	64.2	-0.2
6 Grinnell Mutual Group	\$35,361	4.10%	3.90%	0.20%	66.1	65.2	0.9
7 Berkshire Hathaway	\$32,822	3.80%	3.70%	0.10%	67.4	59.7	7.7
8 Allstate Insurance Group	\$27,572	3.20%	3.40%	-0.20%	61.6	72.6	-11
9 IMT Insurance Cos	\$24,036	2.80%	2.90%	-0.10%	78.5	55.1	23.4
10 Farmers Insurance Group	\$18,132	2.10%	2.30%	-0.20%	44.9	57	-12.1
Total from top 10 writers	\$686,495	79.10%	79.50%	-0.40%	59.61	63.8	-4.19
					(Avg.)	(Avg.)	
State Total For All Carriers Combined	\$868,467				58.5	66.2	-7.7

2018 Iowa Other Private Passenger Auto Market

- Direct Writers
- Independent Agents

Direct Writers
48.40%



Independent Agents
51.60%

IOWA HOMEOWNERS MULTI-PERIL

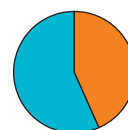
(Direct Writers Highlighted)

Name	2018 Direct Written Premiums (000)	2018 Market Share	2017 Market Share	Difference	2018 Adjusted Loss Ratio	2017 Adjusted Loss Ratio	Difference
1 State Farm Group	\$207,476	26.50%	27.10%	-0.60%	88.3	38	50.3
2 Nationwide Group	\$102,933	13.10%	14.20%	-1.10%	93.1	42.1	51
3 Farm Bureau P&C Group	\$71,444	9.10%	9.30%	-0.20%	85.4	27.6	57.8
4 American Family Ins Grp	\$66,050	8.40%	8.20%	0.20%	76	29.5	46.5
5 Auto-Owners Ins Grp	\$28,816	3.70%	3.30%	0.40%	79.4	31	48.4
6 IMT Insurance Cos	\$27,868	3.60%	3.60%	0.00%	65.1	26.9	38.2
7 West Bend Mut Ins	\$26,195	3.30%	3.00%	0.30%	88.3	43.7	44.6
8 Allstate Insurance Group	\$21,482	2.70%	2.70%	0.00%	61.9	40.3	21.6
9 Farmers Insurance Group	\$21,361	2.70%	2.70%	0.00%	87.6	32.5	55.1
10 Liberty Mutual Ins Cos	\$20,170	2.60%	2.40%	0.20%	71.1	44.4	26.7
Total from top 10 writers	\$593,795	75.70%	76.50%	-0.80%	79.62	35.6	44.02
					(Avg.)	(Avg.)	
State Total For All Carriers Combined	\$782,927				85	38.9	46.1

2018 Iowa Homeowners Market

- Direct Writers
- Independent Agents

Direct Writers
56.60%



Independent Agents
43.40%

IOWA INLAND MARINE

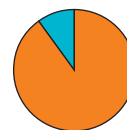
(Direct Writers Highlighted)

Name	2018 Direct Written Premiums (000)	2018 Market Share	2017 Market Share	Difference	2018 Adjusted Loss Ratio	2017 Adjusted Loss Ratio	Difference
1 Liberty Mutual Ins Cos	\$36,927	15.80%	17.40%	-1.60%	43.2	63.6	-20.4
2 Assurant P&C Group	\$24,103	10.30%	9.30%	1.00%	14.8	12.5	2.3
3 SU Insurance Company	\$14,599	6.20%	6.20%	0.00%	47.7	46.1	1.6
4 CNA Insurance Co	\$10,648	4.50%	4.70%	-0.20%	65.8	67.1	-1.3
5 Allianz Amer Cos	\$9,292	4.00%	3.50%	0.50%	35.1	36.9	-1.8
6 Nationwide Group	\$9,229	3.90%	4.20%	-0.30%	30.5	29.4	1.1
7 State Farm Group	\$8,988	3.80%	4.10%	-0.30%	34.9	33	1.9
8 American Intl.	\$7,489	3.20%	1.60%	1.60%	30.2	50.4	-20.2
9 Travelers Group	\$7,475	3.20%	3.60%	-0.40%	29.7	28.8	0.9
10 Hartford Insurance Group	\$6,905	2.90%	3.20%	-0.30%	48.7	46.4	2.3
Total from top 10 writers	\$135,655	57.80%	57.80%	0.00%	38.06	41.42	-3.36
					(Avg.)	(Avg.)	
State Total For All Carriers Combined	\$234,279				39.4	41	-1.6

2018 Iowa Inland Marine Market

- Direct Writers
- Independent Agents

Direct Writers
9.90%



Independent Agents
90.10%

IOWA COMMERCIAL CGL/BOP LIABILITY

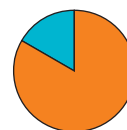
(Direct Writers Highlighted)

Name	2018 Direct Written Premiums (000)	2018 Market Share	2017 Market Share	Difference	2018 Adjusted Loss Ratio	2017 Adjusted Loss Ratio	Difference
1 Nationwide Group	\$9,812	8.50%	8.90%	-0.40%	21.3	30.1	-8.8
2 Travelers Group	\$9,219	8.00%	7.80%	0.20%	48.4	35.9	12.5
3 Auto-Owners Ins Grp	\$7,444	6.50%	6.70%	-0.20%	21.4	42.1	-20.7
4 Cincinnati Insurance Companies	\$6,216	5.40%	4.90%	0.50%	20.8	32.3	-11.5
5 W R Berkley Group	\$5,401	4.70%	5.10%	-0.40%	32.3	64.4	-32.1
6 Farm Bureau P&C Group	\$5,383	4.70%	4.60%	0.10%	20.5	31.7	-11.2
7 State Farm Group	\$5,014	4.30%	4.60%	-0.30%	65.9	13.8	52.1
8 Grinnell Mutual Group	\$4,807	4.20%	4.10%	0.10%	20.6	23.2	-2.6
9 American Family Ins Grp	\$4,236	3.70%	3.70%	0.00%	54.4	46.1	8.3
10 Pekin	\$4,179	3.60%	3.40%	0.20%	114.3	16.3	98
Total from top 10 writers	\$61,711	53.60%	53.80%	-0.20%	41.99	33.59	8.40
					(Avg.)	(Avg.)	
State Total For All Carriers Combined	\$115,349				36.9	35.9	1

2018 Iowa Commercial CGL/BOP Liability

- Direct Writers
- Independent Agents

Direct Writers
16.50%



Independent Agents
83.50%

IOWA WORKERS' COMPENSATION

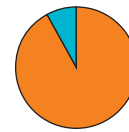
(Direct Writers Highlighted)

Name	2018 Direct Written Premiums (000)	2018 Market Share	2017 Market Share	Difference	2018 Adjusted Loss Ratio	2017 Adjusted Loss Ratio	Difference
1 EMC Ins Cos	\$66,215	8.90%	8.70%	0.20%	64.3	65.4	-1.1
2 Travelers Group	\$58,582	7.80%	7.90%	-0.10%	68.2	72.3	-4.1
3 Accident Fund Group	\$47,652	6.40%	6.50%	-0.10%	58	65.7	-7.7
4 West Bend Mut Ins	\$35,735	4.80%	4.50%	0.30%	40.8	45.8	-5
5 Nationwide Group	\$34,755	4.70%	5.20%	-0.50%	41	53.4	-12.4
6 Old Republic Ins Grp	\$34,506	4.60%	4.90%	-0.30%	68	63.9	4.1
7 Liberty Mutual Ins Cos	\$34,506	4.60%	4.40%	0.20%	61	65.3	-4.3
8 Zurich Fin Serv NA	\$28,498	3.80%	3.60%	0.20%	11.5	68.5	-57
9 United Fire & Cas Group	\$28,015	3.70%	4.30%	-0.60%	54.7	61.3	-6.6
10 Hartford Ins Group	\$20,539	2.70%	2.80%	-0.10%	54.8	58.6	-3.8
Total from top 10 writers	\$389,003	52.00%	52.80%	-0.80%	52.23	62.02	-9.79
					(Avg.)	(Avg.)	
State Total For All Carriers Combined	\$747,161				60.4	58.7	1.7

2018 Iowa Workers' Compensation Market

- Direct Writers
- Independent Agents

Direct Writers
7.90%



Independent Agents
92.10%

IOWA COMMERCIAL PROPERTY

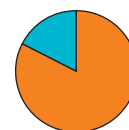
(Direct Writers Highlighted)

Name	2018 Direct Written Premiums (000)	2018 Market Share	2017 Market Share	Difference	2018 Adjusted Loss Ratio	2017 Adjusted Loss Ratio	Difference
1 Nationwide Group	\$36,337	13.60%	14.50%	-0.90%	86.9	28.9	58
2 Travelers Group	\$16,244	6.10%	5.80%	0.30%	59.4	149.6	-90.2
3 Cincinnati Insurance Companies	\$15,708	5.90%	5.50%	0.40%	138.2	17.3	120.9
4 Auto-Owners Ins Grp	\$15,595	5.80%	5.70%	0.10%	78.3	27.3	51
5 State Farm Group	\$15,204	5.70%	6.10%	-0.40%	99.9	90.1	9.8
6 Chubb	\$12,665	4.70%	4.70%	0.00%	93	24.8	68.2
7 W R Berkley Group	\$11,723	4.40%	4.50%	-0.10%	53	82.2	-29.2
8 Grinnell Mutual Group	\$10,730	4.00%	4.00%	0.00%	94.3	21.5	72.8
9 Farm Bureau P&C Group	\$9,890	3.70%	3.60%	0.10%	97.1	21.5	75.6
10 American Family Ins Grp	\$8,589	3.20%	3.40%	-0.20%	169.8	57.4	112.4
Total from top 10 writers	\$152,685	57.10%	57.80%	-0.70%	96.99	52.06	44.93
					(Avg.)	(Avg.)	
State Total For All Carriers Combined	\$266,966				87.9	45.5	42.4

2018 Iowa Commercial Property Market

- Direct Writers
- Independent Agents

Direct Writers
17.30%



Independent Agents
82.70%

IOWA OTHER COMMERCIAL LIABILITY

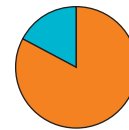
(Direct Writers Highlighted)

Name	2018 Direct Written Premiums (000)	2018 Market Share	2017 Market Share	Difference	2018 Adjusted Loss Ratio	2017 Adjusted Loss Ratio	Difference
1 EMC Ins Cos	\$26,452	6.50%	6.70%	-0.20%	47	54.6	-7.6
2 Nationwide Group	\$24,192	6.00%	6.80%	-0.80%	49	16.4	32.6
3 Grinnell Mutual Group	\$22,496	5.60%	5.60%	0.00%	49.1	41.3	7.8
4 Chubb	\$19,977	4.90%	3.70%	1.20%	-9	36.3	-45.3
5 Travelers Group	\$19,140	4.70%	4.60%	0.10%	9.7	28.2	-18.5
6 State Farm	\$14,640	3.60%	3.50%	0.10%	93.6	49.2	44.4
7 United Fire & Cas Group	\$14,555	3.60%	3.80%	-0.20%	19.3	-8.8	28.1
8 Farm Bureau P&C Group	\$13,342	3.30%	3.30%	0.00%	20.1	19.1	1
9 West Bend Mut Ins	\$13,083	3.20%	3.10%	0.10%	43.5	14.7	28.8
10 IMT Insurance Cos	\$13,081	3.20%	3.30%	-0.10%	33.8	34.1	-0.3
Total from top 10 writers	\$180,958	44.60%	44.40%	0.20%	35.61	28.51	7.10
					(Avg.)	(Avg.)	
State Total For All Carriers Combined	\$405,107				11	72.6	-61.6

2018 Iowa Other Commercial Liability

- Direct Writers
- Independent Agents

Direct Writers
17.20%



Independent Agents
82.80%

IOWA FEDERAL FLOOD

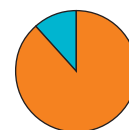
(Direct Writers Highlighted)

Name	2018 Direct Written Premiums (000)	2018 Market Share	2017 Market Share	Difference	2018 Adjusted Loss Ratio	2017 Adjusted Loss Ratio	Difference
1 Selective Ins Group	\$3,282	31.80%	31.40%	0.40%	7.7	104.6	-96.9
2 Assurant P&C Group	\$1,946	18.90%	13.20%	5.70%	10.7	119	-108.3
3 Auto-Owners Ins Grp	\$1,723	16.70%	15.10%	1.60%	10	113.3	-103.3
4 Hartford Ins Group	\$1,041	10.10%	10.70%	-0.60%	54.2	30	24.2
5 Wright Nat Flood Ins	\$772	7.50%	8.20%	-0.70%	22.3	71.9	-49.6
6 American Family Ins Grp	\$601	5.80%	6.10%	-0.30%	13.5	60.1	-46.6
7 Farmers Insurance Group	\$216	2.10%	2.10%	0.00%	74.3	55.4	18.9
8 Allstate Insurance Group	\$181	1.80%	1.90%	-0.10%	0	41.3	-41.3
9 USAA Group	\$129	1.30%	1.30%	0.00%	-8.8	19.6	-28.4
10 MetLife	\$102	1.00%	5.10%	-4.10%	-70.5	105	-175.5
Total from top 10 writers	\$9,993	97.00%	95.10%	1.90%	11.34	72.02	-60.68
					(Avg.)	(Avg.)	
State Total For All Carriers Combined	\$10,309				15.1	90.6	-75.5

2018 Federal Flood

- Direct Writers
- Independent Agents

Direct Writers
11.40%



Independent Agents
88.60%

IOWA PRODUCT LIABILITY

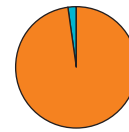
(Direct Writers Highlighted)

Name	2018 Direct Written Premiums (000)	2018 Market Share	2017 Market Share	Difference	2018 Adjusted Loss Ratio	2017 Adjusted Loss Ratio	Difference
1 Nationwide Group	\$5,764	13.50%	14.60%	-1.10%	28.5	28.7	-0.2
2 United Fire & Cas Group	\$5,370	12.60%	13.30%	-0.70%	-8.1	62.7	-70.8
3 Chubb	\$2,993	7.00%	6.40%	0.60%	-18.3	174.5	-192.8
4 Liberty Mutual Ins Cos	\$2,502	5.90%	8.00%	-2.10%	17.8	3.4	14.4
5 EMC Ins Cos	\$2,421	5.70%	5.60%	0.10%	38.8	13.2	25.6
6 Hartford Ins Grp	\$1,928	4.50%	3.90%	0.60%	52	13.6	38.4
7 West Bend Mut Ins	\$1,799	4.20%	3.70%	0.50%	28.5	57	-28.5
8 Cincinnati Insurance Companies	\$1,689	4.00%	4.60%	-0.60%	75.9	71.7	4.2
9 Grinnell Mutual	\$1,358	3.20%	3.40%	-0.20%	12.8	-8	20.8
10 Travelers Group	\$1,172	2.80%	2.10%	0.70%	-99.9	-99.9	0
Total from top 10 writers	\$26,996	63.40%	65.60%	-2.20%	12.80	31.69	-18.89
					(Avg.)	(Avg.)	
State Total For All Carriers Combined	\$42,573				14	0.4	13.6

2018 Products Liability

- Direct Writers
- Independent Agents

Direct Writers
2.00%



Independent Agents
98.00%

IOWA MEIDICAL PROF LIAB

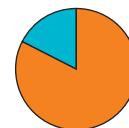
(Direct Writers Highlighted)

Name	2018 Direct Written Premiums (000)	2018 Market Share	2017 Market Share	Difference	2018 Adjusted Loss Ratio	2017 Adjusted Loss Ratio	Difference
1 Constellation Ins Grp	\$22,390	36.50%	39.00%	-2.50%	73.6	51.5	22.1
2 American Intl Grp	\$10,309	16.80%	17.10%	-0.30%	69.4	1.4	68
3 ProAssurance Grp	\$4,852	7.90%	7.50%	0.40%	39.3	33.7	5.6
4 CNA Insurance Companies	\$4,678	7.60%	6.90%	0.70%	35.1	44.4	-9.3
5 Berkshire Hathaway	\$3,485	5.70%	8.10%	-2.40%	82.2	109.9	-27.7
6 NCMIC Group	\$2,670	4.40%	3.70%	0.70%	12.6	71	-58.4
7 Coverys Companies	\$2,294	3.70%	3.50%	0.20%	-99.9	704	-803.9
8 Health Care Ind RRG	\$1,204	2.00%	2.20%	-0.20%	54.6	52.8	1.8
9 COPIC Insurance Grp	\$1,140	1.90%	0.10%	1.80%	33.6	28.3	5.3
10 Liberty Mut Ins Cos	\$854	1.40%	1.00%	0.40%	22.4	38.5	-16.1
Total from top 10 writers	\$53,876	87.90%	89.10%	-1.20%	32.29	113.55	-81.26
					(Avg.)	(Avg.)	
State Total For All Carriers Combined	\$61,304				33.5	65	-31.5

2018 Medical Prof Liab

- Direct Writers
- Independent Agents

Direct Writers
17.30%



Independent Agents
82.70%

IOWA FARMOWNERS MULTI PERIL*

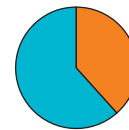
(Direct Writers Highlighted)

Name	2018 Direct Written Premiums (000)	2018 Market Share	2017 Market Share	Difference	2018 Adjusted Loss Ratio	2017 Adjusted Loss Ratio	Difference
1 Farm Bureau P&C Group	\$101,724	47.80%	48.10%	-0.30%	91.1	36.9	54.2
2 Nationwide Group	\$41,612	19.60%	19.50%	0.10%	95.6	46.1	49.5
3 State Farm Group	\$22,656	10.60%	10.70%	-0.10%	94.4	39.9	54.5
4 Auto-Owners Ins Grp	\$7,940	3.70%	3.60%	0.10%	92.4	65	27.4
5 SECURA Ins Companies	\$6,501	3.10%	2.40%	0.70%	98	23.7	74.3
6 American Family Ins Grp	\$5,460	2.60%	2.60%	0.00%	48.9	34.3	14.6
7 Hastings Mut Ins Co	\$5,335	2.50%	2.70%	-0.20%	78.9	46.2	32.7
8 Westfield Group	\$5,292	2.50%	2.20%	0.30%	43.4	34.7	8.7
9 North Star Companies	\$4,690	2.20%	2.10%	0.10%	79.2	77.1	2.1
10 Celina Insurance Grp	\$1,936	0.90%	1.00%	-0.10%	158	14.8	143.2
Total from top 10 writers	\$203,146	95.50%	94.90%	0.60%	87.99	41.87	46.12
					(Avg.)	(Avg.)	
State Total For All Carriers Combined	\$212,753				91	41.6	49.4

2018 Farmowners Multi Peril

- Direct Writers
- Independent Agents

Direct Writers
61.50%



Independent Agents
38.50%

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



INDEPENDENT INSURANCE AGENTS OF IOWA

113th Annual Convention, Trade Show and EXPO

How to Achieve Greatness in Work and in Life

Prairie Meadows Convention Center, Altoona, Iowa
September 18 & 19, 2019



We have an excellent registration offer for members. This agent extravaganza only costs IIAI members \$119.00 if registered by **August 30, 2019!**

EARN UP TO 10 HOURS OF CEC'S!!!



MESSAGE FROM THE PRESIDENT



The Independent Insurance Agents of Iowa Annual Convention, Trade Show, and EXPO continues to be one of the largest gatherings of Independent Agents and their business partners throughout the country. We believe the event we have planned for you will be a great experience for everyone who attends. The location this year will once again be at Prairie Meadows Convention Center in Altoona, Iowa and will be held on Wednesday, September 18th and Thursday, September 19th.

Day one of this event will offer you a choice of a golf tournament to be held at the Briarwood Golf Course in Ankeny, or insurance education classes to be held at Prairie Meadows. Whichever of these events you choose to participate in, we are certain you will enjoy.

The annual trade show promises to be packed with vendors offering agent services, insurance companies, and a host of other exhibitors ready to answer your questions and perhaps give you a glimpse of what the future holds in our industry. Fantastic food stations will be set up throughout the exhibit area and the evening will conclude with entertainment by our very own board member Dave Rowley and Friends with some oldies but goodies.

On day two, you will have several choices of which to attend. We are offering a wide variety of subjects and subject matter experts. Some of the areas in which you will have to choose from include: Mergers and Acquisitions (Dirk Nohre & Drew Schulner); Agency Management (Phil Brooks); The Legal side of Social (Steve Anderson); A Little of This a Little of That: New Threats and Possibilities in Commercial and Personal Lines Insurance (Chris Boggs); and Active Shooter Policies – The Newest Named-Perils Policy (Angie Heavener).

This year's general session speaker is Dr. Kevin Elko – How to Achieve Greatness in Work and in Life. Dr. Elko focuses on helping organizations in the areas of leadership, goal setting, and various other motivational topics. His presentation will consist of four major points: Set your Goals, Clear your Mental Clutter, Develop a Game-Plan and Claiming the Vision. A program you do not want to miss!

This will conclude two great days of action-packed information that you will want to share with everyone in your office. Our registration fee of \$119.00 is a bargain for this two-day event. I hope to see you at this year's Big "I" Convention September 18th and 19th. It looks to be an exciting and rewarding experience for all.

Sincerely,

Tim English, CIC
113th IIAI President



SCHEDULE AT A GLANCE

WEDNESDAY, SEPTEMBER 18, 2019

TIME	EVENT & SPEAKER
9:00 a.m. - 12:00 p.m.	Insurance Education – Health Insurance – Jesse Patton , LUTCF, HIA, MHP, FAHM, HIPAAA, EHBA, PHIAS, DBA – 3 Hours CECs
9:00 a.m. - 3:00 p.m.	IIAI Annual Best Ball Golf Tournament - Briarwood Golf Course, Ankeny Additional Registration REQUIRED
12:00 p.m. - 12:30 p.m.	Box Lunches for Class Attendees ONLY
12:30 p.m. - 3:30 p.m.	Insurance Education – Ethics Seminar – Angie Heavener, CIC, CPIA 3 Hours CECs
3:30 p.m. - 7:00 p.m.	IIAI Trade Show & Expo
5:30 p.m. - 7:00 p.m.	Dinner – food stations
7:00 p.m. – 9:00 p.m.	Dave Rowley and Friends – sit back and enjoy the show

THURSDAY, SEPTEMBER 19, 2019

6:30 a.m. - 8:15 a.m.	Group Buffet Breakfast		
	AGENCY MANAGEMENT TRACK - BISHOP A	INSURANCE EDUCATION TRACK (CEC) - BISHOP B	AGENCY AUTOMATION TRACK - BISHOP C
8:30 - 10:05 a.m.	Mergers & Acquisitions Dirk Nohre, CPA, CPCU, ABV & Drew Schulner, CPA	A Little of This a Little of That: New Threats and Possibilities in Commercial and Personal Lines Insurance (2 CECs) Chris Boggs, CPCU, ARM, ALCM, LPCS, AAI, APA, CWCA, CRIS, AINS	The Legal Side of Social Steve Anderson
10:05 a.m. to 10:20 a.m.	Networking Break		
10:20 – 11:50 a.m.	Business and Succession Planning for the Small and Mid-Sized Agency- What 35 Years Representing Iowa Agents has Taught Me Phil Brooks, JD	Active Shooter Policies – The Newest Named-Perils Policy (2 CECs) Angie Heavener, CIC, CPIA	Client Information Security: Protecting Your Agency & Clients Steve Anderson
11:55 a.m. – 12:00 p.m.	IIAI Annual Membership Meeting – Members Only		
12:00 p.m. 12:50 p.m.	Group Lunch		
12:50 p.m. - 1:25 p.m.	President's Report & Awards		
1:25 p.m. – 1:35 p.m.	Swearing in IIAI Officers		
1:35 p.m. – 2:35 p.m.	Keynote Speaker - Dr. Kevin Elko - How to Achieve Greatness in Work and in Life		
2:35 p.m. – 2:45 p.m.	Drawing of Prizes – must be present to win		
2:45 p.m.	Adjourn		

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SECURA
INSURANCE COMPANIES

SILVER

Crop Risk Services
Diversified Crop Insurance Services
Farmers Mutual Hail Insurance Co.
GuideOne Insurance
Liberty Mutual/SAFECO Insurance

Merchants Bonding Company
Motorists Insurance Group
NAU Country Insurance
Partners Mutual Insurance Company
Pekin Insurance

BRONZE

Accident Fund Ins. Com./United Heartland
Acuity
ARMtech Insurance Services
Auto-Owners Insurance
Columbia Insurance Group
Delta Dental of Iowa
Donegal Insurance
Encompass Insurance Company
Great American Insurance Companies
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Markel Specialty Commercial
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West Bend Mutual Insurance Company
Western National Insurance
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Insurance**
Agents of Iowa



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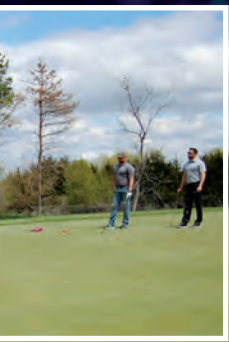


Trust in Tomorrow.[®]

2019 IIAI YOUNG AGENTS CONFERENCE

Our Young Agents Conference was held on May 1st & 2nd in West Des Moines. Young Agents from across the state gathered to hear excellent presentations from Ed Lamont, Bobby Shomo, and Eldon Hunsicker. The agents enjoyed an evening of bowling and networking with their peers and representatives from several companies. The following morning the agents attended more educational opportunities followed by a round of golf which was attended by over 40 agents and company representatives. Plans are being made for next year's event so please stay tuned, so you can reserve the dates for what promises to be another successful event in 2020.





2019 Scholarship Winners



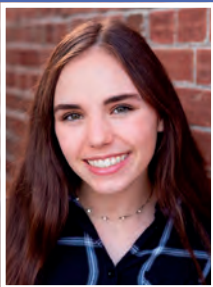
Hannah Caple
Beth Caple
Midwest
Insurance
Corporation
Maxwell



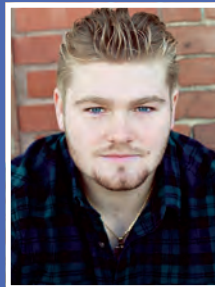
Dylan Kruger
Curt & Hedy Kruger
Premier Insurance
Agency
Rock Rapids, IA



Jenna Meehan
Peggy Meehan
Ludovissy and
Associates
Dubuque, IA



Liberty Donahoe
Tiffany Donahoe
SilverStone
Group Inc
Council Bluffs, IA



Danny Dougherty
Mabe
Kathy & Dan Mabe
Mark J Becker &
Associates, LLC
Johnston, IA



Megan Lynn Poppens
Scott Poppens
Elliott Hartman
Insurance
Agency
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*Policyholder retention rate based on voluntary business that we elected for renewal quote: 93.0% in 2017.
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2019 IIAI AGENT/COMPANY MEETING REPORTS

Each year IIAI Company and Public Relations / Trusted Choice® Committee and IIAI Board Members meet with a group of companies to discuss topics of interest to agents. April 2019, the following three companies met with IIAI members.

Their reports follow.



Independent
Insurance
Agents of Iowa

Auto-Owners[®]

INSURANCE



Kraig Klopfenstein, Regional Vice President and Brenda Carr, Underwriting Manager

Auto-Owners Insurance has been in business since 1916. The company has been headquartered in Lansing, Michigan, since 1917. Auto-Owners serves nearly 3 million policyholders in its 26-state marketing territory, providing a full line of property & casualty and life insurance products.

Auto-Owners has seen significant profitable growth over the past few years. We've had an underwriting profit for seven consecutive years. In 2018 we had record premium growth as a company of over \$700 million. We were fortunate to be a company of choice for agents last year, with more than \$1.2 billion in new business premium.

Auto-Owners continues to be recognized by A.M. Best for our performance and financial strength. Our A++ (Superior) rating was reaffirmed, marking the 47th consecutive year we have earned their highest rating. We also finished at number 375 in the Fortune 500 in 2018.

Auto-Owners affiliated with Concord Group Insurance Companies in 2017. Concord operates in four states in the northeast. In 2016, Auto-Owners acquired Atlantic Casualty Insurance Company, which operates in 49 states and the District of Columbia. This stock insurer writes excess and surplus lines.

Auto-Owners Life Insurance Company ended 2018 with just under \$40 billion of life insurance in force. The life company has an "A+" (Superior) rating with A.M. Best.

While some companies have started outsourcing parts of their claim process to companies in other states, we continue to find ways to service more claims with our associates. Over the last few years Auto-Owners has created eight catastrophe teams around our 26 operating states. The Northwest catastrophe team has several claim reps based in Iowa. These teams are available to work throughout our footprint, and have supported our efforts to provide claim service that has been recognized and considered one of the best in the industry.

Auto-Owners Life Insurance Company ended 2018 with just under \$40 billion of life insurance in force. The life company has an "A+" (Superior) rating with A.M. Best.

Auto-Owners continues to be an open market for personal lines. The second annual J.D. Power 2019 U.S. Independent Insurance Agent Satisfaction Study ranked Auto-Owners #1 for the second consecutive year. The study evaluates the independent P/C insurance agent's business outlook, management strategy and overall satisfaction with personal lines. Auto-Owners is also a strong company for commercial lines of business, including commercial auto (#9 writer in the country), commercial packages, workers compensation and umbrella.

Auto-Owners has a regional office in West Des Moines, Iowa, which services 275 agencies in Iowa and 109 in Nebraska. Between the two states, there are nearly 600 storefronts for these agencies. Our regional operations are supported by three claim offices (Cedar Rapids and West Des Moines in Iowa, and Omaha, Nebraska). There are six marketing representatives servicing our agents in the two states.

In 2017 we developed and released a book transfer program for agencies looking to move a book of business through a compatible agency management system process. We have over 25 qualified book transfers in Iowa that have been worked through this process. Book transfers are working to help our region continue to experience double-digit growth in written premium and policy count the past two years.

We hold our relationships and loyalty to the independent agency system in high regard, as our products are sold only through independent agents. While some companies continue to find other methods to sell their products, Auto-Owners has stood by the independent agency system for its entire history. We continue to pay strong commissions and offer a competitive profit-sharing plan.

We continue supporting the agents who represent us through a 50/50 co-op advertising program. Our agencies are able to market in their local communities through multiple sources, including social media. We have put on educational seminars and will release our first educational webinar for agents this summer (the subject will be builders risk coverages).

Our West Des Moines regional office is located at 1621 West Lakes Parkway in West Des Moines. Our agents are always welcome to come see their underwriters and discuss accounts with them and the management team.

CROP RISK SERVICES

An  company



Left to right: Brian Young - President, Kevin Boeckenstedt - Special Projects, Manager, Dan Potts - Director of Business Development, Dustin Smith - Senior Sales Manager

Crop Risk Services is a leading primary crop insurance managing general agent, serving North American farmers with comprehensive crop income protection.

From the beginning, our goal has been to provide farmers with affordable crop income protection combined with superior service and utmost integrity. It is evident by our continued growth and loyal customer base that we have met, and continue to meet, this challenge.

We were first established in 1982 as AgriService Inc. In 2010, we became ADM Crop Risk Services, and in 2017, rebranded as Crop Risk Services. Crop Risk Services is a member company of AIG.

The company is headquartered in Decatur, Illinois with offices in Omaha, NE. Together our management has over 100 years of combined multi-peril crop insurance (MPCI) experience.

Service

Crop Risk Services is committed to providing our agents and customers with industry leading crop insurance services. Using our accurate information, effective tools, and timely resources, we provide products to mitigate the risk and uncertainty of loss for America's farmers in accordance with the RMA.

Our claims adjusters are available throughout our customer network to provide quick, responsive, and accurate claims service. Our underwriting staff has more than 100 years of combined experience and can answer any crop insurance question you may have. Our accounting department is both

From the beginning, our goal has been to provide farmers with affordable crop income protection combined with superior service and utmost integrity.

timely and accurate with all claim and commission payments. Our IT department uses methods and techniques that consistently show superior results, making us a leader in software products and functionality while enhancing America's crop insurance program.

We have always enjoyed a reputation for superior customer service both before and after crop loss. By maintaining strict training and qualification standards for our adjusting staff, we will continue this tradition for our current and future policyholders.

All of our adjusters have backgrounds in agriculture. Each new employee trains for a minimum of three years under the guidance of a seasoned professional loss adjuster before becoming an adjuster.

In addition, our adjusters regularly participate in university sponsored programs and seminars relating to crop loss and other agricultural issues. A significant number of staff members also moderate and teach some of these events.

Products

Crop Risk Services offers a range of products that enable our customers to make the most of their coverage. We offer both the FCIC backed Multi-Peril Crop Insurance policies as well as a suite of privately developed and reinsured risk mitigation products designed to be tailored to the needs of our farmers and ranchers. We help train our agents to fully understand the private products we offer and the best way to work through needs discovery with their insureds to find the perfect fit. These products have been developed based on the ever changing needs of our farmer/rancher customers. We realize that the risks our insureds face are different every year based on the weather, grain markets, foreign diplomacy, and a multitude of other risk factors. At Crop Risk Services, we realize that we can't predict which peril will affect our insureds but we can help to protect them when it does.

I live in Iowa where the storms can sometimes produce heavy winds and even hail. What products does Crop Risk Services offer to protect my crops from hail and wind damage sustained at different points in the growing season?

Crop Risk Services offers a wide variety of hail policy options to fit the risk tolerance of the insured looking to purchase additional coverage. They can elect from a variety of different deductible choices along with some products that even offer accelerated payments when the hail damage reaches a certain percent of loss. In addition to these hail policy choices, the insured can also elect to add additional endorsement policies that cover direct wind damage, green snap damage, and additional costs associated with the mechanical harvest process for corn plants that have been

damaged during the harvest season.

The Bundle is one of our unique products. It is comprised of a group of endorsements coupled with field corn, seed corn or cotton hail coverage. The coverage can include; wind-5% deductible, extra harvest and replant. The premium is determined by a price reduction of approximately 10% for the group, added to the hail rate for the county. Optional Bundle choices on Continuous (VPA) Hail policies are available.

Problem: As a corn and soybean producer in the state of Iowa, I don't feel that I am attaining adequate coverage levels with my Multi-Peril Crop Insurance Policy. What product does Crop Risk Services offer that would help me to protect more of my potential revenue?

Solution: Revenue Boost is a policy that works with most MPCPI plans to provide you the highest coverage possible in the industry. This protects more of your margin and builds a stronger risk management plan. Revenue BOOST is a supplemental policy to Yield Protection (YP), Revenue Protection (RP) or to Revenue Protection with the Harvest Price Exclusion (RP-HPE) policies. Revenue Boost offers you the opportunity to increase coverage over your MPCPI Guarantee. Coverage must be written at 5% or 10% above the underlying Federal crop insurance level coverage depending on the MPCPI Coverage elected.

Problem: As an Iowa farmer, I want to utilize my crop insurance policy to help make potential marketing decisions for the commodities I will produce. What resources can Crop Risk Services provide?

Solution: CRS and ADM have an exclusive relationship which extends valuable resources to farmers. The team of integration managers at ADM serve the major growing regions; engaging with CRS Agents and Agent customers. They assist by demonstrating how to apply crop insurance to an overall grain marketing and risk management plan. The information is intended to turn crop insurance from a necessary expense to a desirable investment. It should maximize both the potential to receive an indemnity payment and cash grain sales. Whether you sell grain to ADM or not, these resources are available to CRS Agents and farmers. Bringing understanding and passion to a complex subject.

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Technology

CRS operates unmanned aerial vehicles (UAVs) to expedite and improve claims processing. As industry leaders CRS integrates the UAV data with Aeros™ claims software. This allows information on crop damage to be transferred into a claim quickly and accurately. UAVs can identify and measure:

- Damaged acres
- Corn stand counts
- Wind-blown or green snap acres
- Hail damage
- Prevented planting acreage / acreage without crop vegetation

Crop Risk Services has been known for innovative solutions that help both farmers and agents become more efficient.

Our iPhone applications are just one of many solutions allowing adjusters to view and organize their claims, take photos of damaged crops, map the damaged acres of the fields, and find contact information. Not only are these products developed by the in-house experts in the Systems Support Team, but all products interact with the exclusive Crop Risk Services' Aeros™ software system.

We provide farmers with a full range of products and services to help them be more prosperous. They can work with one of the world's largest agricultural companies to help protect crops and the bottom line.

Crop Risk Services also provides a value-added service for clients that delivers precision farming capabilities bundled with its federal and private insurance offerings. The new facility will capture agricultural technology driven precision planting records to improve insurance coverage, through mapping advantages over Farm Service Agency (FSA) and more accurate actual production history (APH).

"Our clients understand the promise of technology in production," said Brian Young, President of Crop Risk Services. "With insurance informed by precision farming data, they'll see time savings in making claims, record keeping, and auditing. We believe these benefits extend to our agents and adjusters as well."

Farmers will benefit through potentially higher crop insurance coverage and lower premiums, quicker and more accurate claims, and reduced record keeping during an audit.

Kevin Boeckenstedt, Special Projects Manager, added, "CRS is committed to utilizing emerging technology to bring new capabilities to our clients. This offering builds off an established record of doing so, expanding available capabilities beyond our Aeros solutions, Hail Probability, AgriText, and Unmanned Aerial Vehicle resources."

In Closing

So much has changed over the past years, but the one thing that remains the same is our commitment to the American Farmer through our sustainable partnerships with independent insurance agents in Iowa. Thank you for your continued trust and support now and in the future.



While much has changed in our more than 70-year history, the values our company was founded on remain the same, including our commitment to doing business the right way and treating people the right way.



Mike Sheeley, Vice President of Corporate Marketing, Matt Schleier, Assistant Vice President of Midwest Marketing and Mike Wilkins, Executive Vice President & Chief Operating Officer

UFG Insurance was founded on the vision of Scott McIntyre Sr., a Cedar Rapids, Iowa, businessman. McIntyre had the ambition to form a stock insurance company in Iowa—an ambition he achieved on January 2, 1946, with the opening of United Casualty Company, as we were originally known.

From our first office in a two-story house in Cedar Rapids, our narrative is one of small insurance companies merging and working together; of expanding into different territories and acquiring new business; and of outgrowing old spaces and moving to new ones.

This year, UFG celebrates our 73rd year in business, 48th year as a publicly traded company and our 33rd year of being listed on the Nasdaq. We are a growing company, with more than 1,175 employees working at our Cedar Rapids headquarters and offices in Arizona, California, Colorado, Louisiana, New Jersey and Texas.

Through our partnership with approximately 1,100 independent insurance agencies, we deliver insurance protection and services to policyholders throughout the U.S. Our products include commercial insurance, personal insurance and surety bonds, with commercial insurance representing 91 percent of our business today.

While much has changed in our more than 70-year history, the values our company was founded on remain the same, including our commitment to doing business the right way and treating people the right way.

“At UFG, we spend our days purposefully underwriting business, renewing policies, inspecting properties, servicing

accounts and handling claims,” said UFG President and CEO Randy Ramlo. “And, through it all, we remain mindful of the important promise we make as an insurance company: the promise of protection.

“After all, if you look beyond the complexities of insurance, you find that our business is simply about people and protection,” continued Ramlo. “At UFG, we know we aren’t insuring nameless, faceless account numbers. We’re insuring people’s most valuable assets—their businesses, homes and vehicles—which is a commitment we never take lightly.”

This commitment is reflected in UFG’s industry ratings and recognition. We hold a financial strength rating of “A” (Excellent) from A.M. Best Company and rank 77 on the list of Top 200 U.S. Property Casualty Writers in the 2018 Best’s Review. In addition, UFG has been named a Super Regional Property/Casualty Insurer™ by Insurance Journal every year since 2006, as well as a “Top Workplace” by The Des Moines Register for the fifth time in 2018.

UFG also earned the prestigious “Five-Star Carrier” rating from Insurance Business America in 2018 for our excellence in financial stability, company reputation, claims processing, underwriting expertise and product offerings.

Delivering simple solutions

At UFG, we understand that insurance can be complex, but we think selecting coverages, issuing policies, making payments and resolving claims should be simple. The customer experience has always been at the forefront of our thinking, as we work to create simple insurance solutions for our agents and policyholders.

To this end, we have embarked on a major multi-year initiative to upgrade our underwriting technology and analytics platform. We’ve named the initiative Oasis to represent our journey to a simpler way of doing business for our agents, policyholders and employees.

By simple, we mean: improved system performance, greater access to data, increased straight-through processing, new policyholder payment plans and enhanced policy docs, quote proposals and billing statements. Though we still have a long road ahead in our Oasis initiative, we remain on schedule with plans to go live with our first products in limited states later this year.

Other ways we make insurance simple for our agents and policyholders are through our valuable risk control resources, service center capabilities, on-demand training and self-service websites. In 2018, we launched a new and improved ufgpolicyholder.com, which offers a simple way for UFG policyholders to view policies, print auto ID cards, report claims, pay bills, enroll in automatic payments and sign up for paperless billing and email alerts.

Building trustworthy partnerships

When it comes to our agents, we view the relationship as more than a signed contract. It's a partnership dedicated to the growth and success of the agents who represent us, with incentives designed especially for them, including our competitive profit-sharing plan, agency planning, rewards program and travel program—with a once-in-a-lifetime Baltic Cruise on the itinerary for 2020.

As our agent, you have access to our competitive products and services, the ability to underwrite a broad range of accounts and an influential voice in our development of new tools and technology. But, our most valuable commodity—and the reason thousands of insurance agents and policyholders choose UFG over competitors—is our commitment to trust.

At UFG, we understand how important the insurance decision is, especially considering all that our customers have entrusted us with: their businesses built from the ground up; their homes filled with valued possessions; and their cars that get them from here to there.

We know that earning your business means earning your trust. In tough markets for our industry and in times of loss for your customers, you can depend on UFG to do what's right.

Innovating our products

As a property and casualty insurer, UFG offers a complete line of insurance products for individuals and businesses. Whatever the risk, we have your customers' insurance needs covered with a broad range of standard to specialized protection, including insurance for small businesses and association businesses.

In 2018, UFG introduced our ProSeries trio of insurance products for small business owners, including ArtisanPro® for skilled contractors, GaragePro® for auto shops and PremierPro® for stores and offices. "While we have long provided insurance to small businesses, last year's launch of ArtisanPro completed our goal of developing 'out of the box' business owner policy (BOP) coverages for specific industries," explained Ramlo.

To support our agents in writing small business policies, UFG has dedicated teams that allow us to respond to agents' submissions in an expedient manner while using our underwriting expertise to present the best coverage options to our customers. For improved ease of use and straight-through processing, all ProSeries products are available to quote on our agent portal, offering broad coverage, optional endorsements and competitive pricing on a wide array of classes.

Also, through our partnerships with professional trade associations, UFG is able to offer our customers specialty products and services designed for their industry, as well as the opportunity for preferred pricing and safety dividends. UFG is the endorsed insurance group for: Alliance of Automotive Service Providers National (AASP—National); State Land Improvement Contractors Association (State LICA) and Master Builders of Iowa (MBI).

Making an impact

In addition to building a financially strong and stable company, UFG is committed to making a positive impact—one that reaches beyond our business and into our communities.

In honor of this philosophy, we established the Scotty McIntyre, Jr. "Go Beyond" Award in 2015, named after our past leader and humble philanthropist, to recognize individuals for their community service efforts. Each year, a UFG agency employee and a UFG employee are chosen as winners. The recipients receive a trophy and a \$5,000 donation from UFG to the charity of their choice.

Also, with auto losses on the rise in recent years, UFG developed our Worth It program, aimed at preventing auto losses and saving lives by ending distracted driving. At ufg-worthit.com, we've created a variety of tools and resources for agents, policyholders, educators and individuals—all to promote the important message that life is worth it, distracted driving is not.

"With the Worth It program, we've been able to turn a negative into a positive, giving us the opportunity to make lasting change in the lives of our customers and communities, as well as in our loss ratios," said Ramlo.

Since its introduction in 2017, the Worth It program has generated more than 3,900 signed pledges to not drive distracted, 40,000 visits to ufgworthit.com and 250 presentations nationwide. Also, in 2019, we proudly awarded 10 Worth It scholarships totaling \$20,000 to students across the country for the 2019-2020 academic year.

Looking ahead

As our story evolves and our industry advances, UFG is committed to our promise of exceptional service and insurance protection for businesses and individuals. By balancing technology with personal relationships and offering a diverse selection of products and services, we strive to be the clear company of choice for our independent agents and their customers.

"Though we invest heavily in technology and analytics to improve how we do business, we vow to never lose sight of what matters most in insurance: people and protection," affirmed Ramlo. "At UFG, we still listen. When our agents have a tough account to place, an innovative idea to share or an important issue to resolve, we listen. I can't promise that our answer will always be yes, but I can promise that their voice will be heard."



KORY

- Signed a free agent contract with the St. Louis Rams
- Knows good coverage from blown coverage
- A decade of insurance experience

Most valuable player

Meet Kory, one of our Specialty Lines experts. He and others on his team are in a league of their own when it comes to insuring Specialty business. Their solid game plan and fast turnaround set you up for big wins. It's the expertise we look for in a dream team. And they're supported by our caring claims group who'll get your clients back in the game.

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2019 Iowa Insurance Hall of Fame

Each year the Iowa Insurance Hall of Fame inducts insurance professionals who have been nominated for the honor. A selection committee evaluates the nominations to select 5 individuals to be inducted each year. Pictured below are the 2019 Iowa Insurance Hall of Fame Inductees.



W. Kim Austen – Retired President, Nationwide

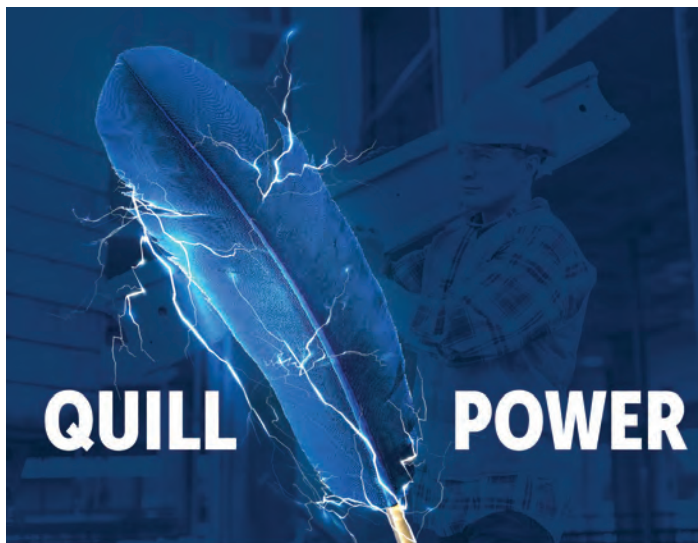
Robert “Bob” Engelmann – Deceased President, Continental Western

Thomas “Tom” Farr – Retired General Counsel & Corporate Secretary, GuideOne Insurance

Fred Hubbell – Retired President/CEO Equitable Life of Iowa

Howard Omdahl – Agent, PMC Advantage Insurance Services (Algona, IA)

The nominees must have an Iowa connection, serve as a role model to others in the insurance business, exhibit ethical conduct and impacted the insurance industry. Nomination submissions and letters of recommendation highlight the nominee’s commitment and contributions to the Iowa insurance industry. To learn more about nominating someone for the Iowa Insurance Hall of Fame, please visit their website at <https://iihof.org/nominations/>.



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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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Prevent.

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Protect.

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

Prosper.

When you know you have the best agency E&O protection, you can focus on growing your most important asset—your business.

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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Big “I” Travels to Washington D.C.

A large contingency of agents embarked on Washington D.C., May 8th and 9th to visit with our Congressional leadership on federal issues that matter most to agents here in Iowa. Some of those issues include flood insurance, crop insurance, tax reform, and state-based regulation. We were able to meet with 5 of our 6 delegates which made the trip very beneficial to all who attended on behalf of the Independent Insurance Agents of Iowa.





IIAI ANNUAL PLANNING

Our Annual Planning meeting was held May 23rd at the Sheraton Hotel in West Des Moines. Committee members from across the state met to discuss the direction for the Association's upcoming year. The Committees included are; Agency Management/Technology; Company & Public Relations; Education; Government Affairs & IIAI/PAC; Rural Agents/Small Town Agency; Technical & Industry Affairs; and Young Agents (not pictured).





In Memory of Becky Rice



Many of you don't know Becky but we, here at IIAI, have known her for many, many years. Becky has been instrumental in setting up and laying out our Viewpoint Magazine, Convention brochures and material over the past 20+ years.

On May 28, 2019, Becky lost her battle with metastatic breast cancer. We are truly going to miss her smiling face, upbeat about life and most importantly her talent.

Becky was a friend and a blessing in disguise.

We will miss her dearly.

Our condolences to her daughter, son-n-law and extended family.



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How to Navigate Social Media



By Curtis M. Pearsall, CPCU, AIAF, CPIA

Curtis M. Pearsall, CPCU, AIAF, CPIA, penned this article on behalf of Utica National Insurance Group.

The material contained in this article is for informational purposes only and is not for purposes of providing legal advice. You should contact your attorney to obtain advice with respect to any particular issue or problem.

While many recognize that social media has become a way of life on a personal level, businesses increasingly are turning to this approach to get their message out and to tell their story. In many respects, it is redefining how businesses can market themselves. Whether your agency is currently using any of the various forms of social media, or if you have been thinking about it but don't quite know where to start, there are some things to consider:

DEFINE YOUR SOCIAL MEDIA GOALS

There is tremendous power to social media and many different approaches to take. If you are looking to use social media as a significant part of your marketing strategy, consider the details/benefits of each of the possible approaches.

A solid first step is to identify what you hope to gain from using social media and what you are trying to accomplish. It is probably best to start with a cautious, conservative

approach. Jumping in with "both feet" might sound exciting, but may not be as effective as you hope. You could also avoid some potential legal issues with the proper thought and planning.

As you strategize, remember that your presence should not be static, looking today like it did six months ago. And while your social media accounts should demonstrate your agency's personality, you also want to provide content that is valuable to your different target audiences. Education is often one of the main goals businesses strive for when using social media.

LET THE GUIDE BE YOUR GUIDE

Develop a social media guide to ensure you have the proper procedures/controls in place. This guide should include all media your staff may use and (if applicable) should be developed with input from human resources, marketing, and other departments. Employees should be advised of what they can and cannot do – whether on your agency's account or the employee's personal account. Make certain that they don't reveal secrets or speak ill of the competition. Plus, make sure they realize they cannot post private consumer information. Strongly communicate this to all employees, and monitor it to the greatest degree possible.

EDUCATION – A GREAT OBJECTIVE

Social media provides a truly powerful means of delivering compelling content and providing ideas and advice on a