

VIEWPOINT

INDEPENDENT INSURANCE AGENTS OF IOWA

MAGAZINE



VIEWPOINT TALKS WITH THE 118TH IIAI PRESIDENT LUKE HORAK

The Key to Agency Technology Success

**Commitment to Community
A Marketing Reimbursement Program**

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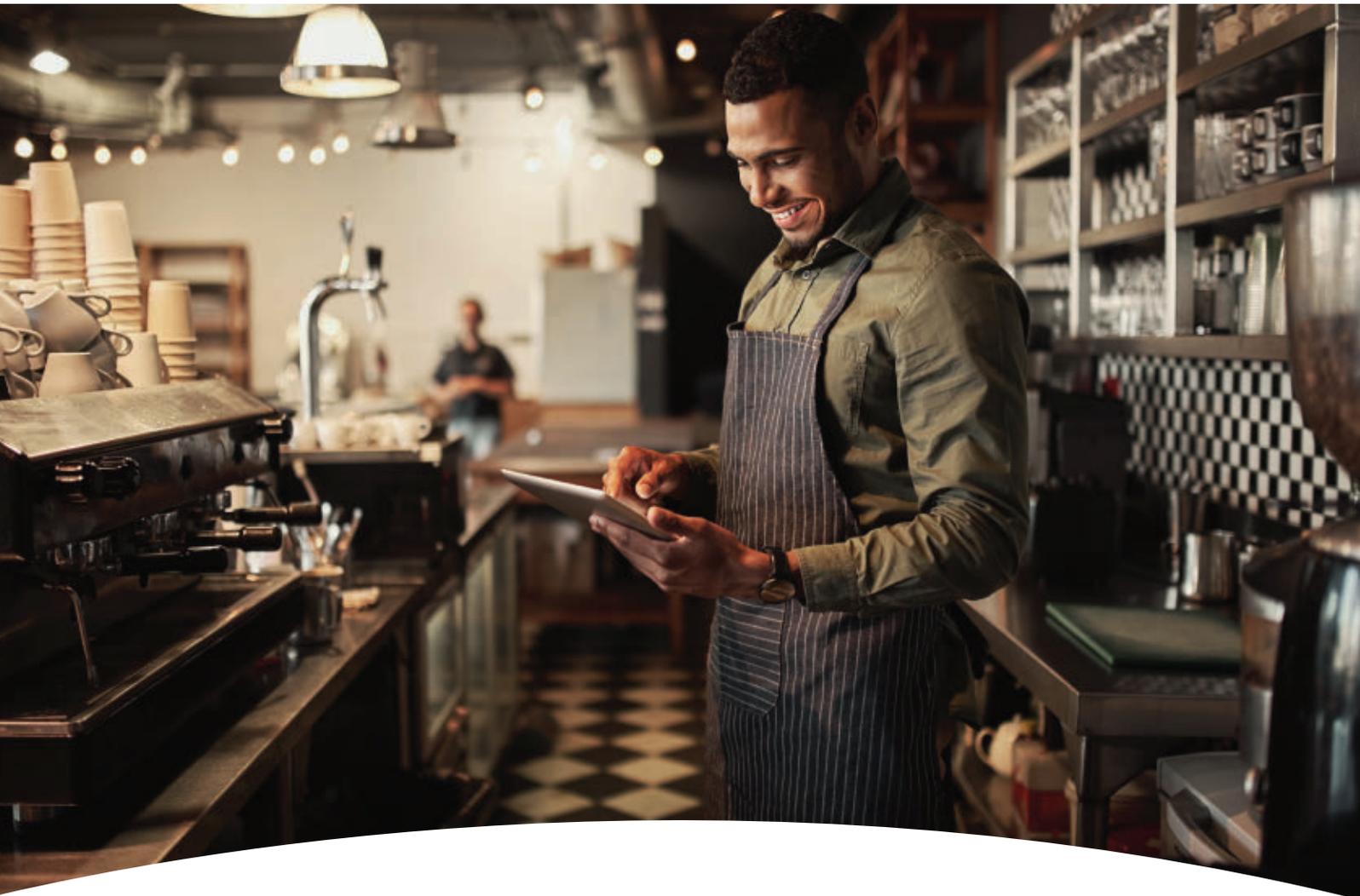


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VIEWPOINT

INDEPENDENT INSURANCE AGENTS OF IOWA

MAGAZINE

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LUKE HORAK
PRESIDENT

FROM THE PRESIDENT'S DESK

Ten years ago, I said YES to Bob Skow and former Big “I” President Paul Pohlson, and the opportunity to join the Independent Insurance Agents of Iowa Board of Directors. A decision that I weighed heavily against an already busy work schedule and raising a tribe of five young kids at home. In the end, the decision was straight forward. It was time to give back and dedicate effort to an association that has given me much direction and motivation. I’m no different than many of you. The association can be a launching pad for a young, new agent, or seasoned agent looking for direction, education, fellow peers, or role models within the insurance industry.

The past decade has gone by quickly—a blink of an eye. And much has changed during these 10 years: self-driving cars, derechos (Was that even a word?), aggregators, usage-based insurance, wind/hail deductibles, acquisitions, Artificial Intelligence (A.I.), and remote employees.

Ten years ago, these words were rarely used in our industry. Today, we can’t go 24 hours without one of these items being mentioned. There has been an amazing amount of change within our industry in the past decade. And with that change comes the obligation that our association must react and embrace new approaches to engage with our members.

As we march into this 118th year we’ll have much on our plate to navigate and envision. We’ll need your help. Engage with the Big “I” and look for opportunities to voice your opinions and lend your talents to our Big “I” committees. If you are a young agent or have a young agent in your agency, invest in them to become involved with the highly successful Young Agents group. They are the future of your agency, your industry, and our association.

As I conclude my first article, it’s a must to thank our outgoing President, Scott Wirtz. Thank you, Scott, for your dedication to the Big “I” and being a great mentor to each of us. You’ve had a lot on

his plate with four active boys at home and in college. You navigated your many responsibilities very well. Thank you to our committee chairs and our committee members. Your continued commitment is much appreciated. Finally, a big thank you and heartfelt goodbye to past President Dave Rowley. Thirteen years on the board is something to be proud of. Dave is one of those eternally optimistic individuals that every board or committee needs. He’s an idea guy, think-tank type of individual. Dave will be missed. We look forward to your leadership within the Iowa Senate.

I say it again, I ask that you contribute and participate with your association. Let us know how we can be a resource and advocate to you. The great staff at the Big “I” is here for you. Contact Big “I” staff members at 800-272-9312. My contact is 319-653-2116, email luke@horakinsurance.com. I look forward to your involvement and seeing each of you at our association events. <



The association can be a launching pad for a young, new agent, or seasoned agent looking for direction, education, fellow peers, or role models within the insurance industry.





STEVE MADSEN
NATIONAL DIRECTOR

PREVIEWING THE FALL LEADERSHIP CONFERENCE

I hope everyone has had a chance to enjoy the summer activities with family and friends. As you read this, I am getting ready to attend my third meeting as National Director. I will travel to Grand Rapids, Michigan for meetings September 8-10.

There, we will elect a new Executive Committee member. Robert Salmon from North Carolina is currently running unopposed. He is very talented and will do a wonderful job. There are six agents from across the United States that make up the Executive Committee. We will hear a Finance report, Government Affairs report and a Trusted Choice report. In addition, we will hear about progress on the National strategic plan, initiatives, and activities from State Associations across the country. We get to hear ideas that might work for our Iowa association. Round table discussions started by current Chairman John Costello will continue. These sessions combine

Executive Board members, Board members, National Association Staff, and State Executives together. Here, we can brainstorm and get ideas from all levels within the association to move the association forward. These round tables have proven very positive for improving communications.

We will celebrate the New Big “I” chairman, Mike McBride, from Michigan as he starts his new year. He will travel through as many as 40 states promoting our Association and meeting with the Big “I” membership. We also congratulate John Costello from New York for a great job of representing our industry this past year as the outgoing National Big “I” chairman.

There are other activities that will happen along with the National Board meeting.

1. The Education Convocation: It is an annual meeting for Big “I” state education professionals, instructors, and marketers. It offers a unique

opportunity to learn from their peers. Our staff participates and has brought home many good ideas for Iowa.

2. The Young Agents Leadership Institute: It starts with an opening event, continues with a full day of speakers and classes, and finishes with awards and sharing of ideas. Our own Erin Dop, with Fullenkamp Insurance, will represent Iowa at this event. Thank you, Erin, for taking the time to participate.

There will be many committee meetings happening throughout the week that are attended by a variety of participants. All of whom are helping our industry go forward in some very challenging times.

It is an honor to serve as your National Director. If you have any questions or concerns, you can reach me at smadsen@shomo-madsen.com or 641-753-6691.

Thank you,
Steve Madsen <

“
We will hear about progress on the National strategic plan, initiatives, and activities from State Associations across the country.
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FEATURE

THE KEY TO AGENCY TECHNOLOGY SUCCESS

BY STEVE ANDERSON

This article previously appeared in Big I Arkansas magazine Volume 21 Number 2



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Is the biggest risk an insurance agency faces not taking enough risk? I have been pondering this question for the last several years.

A few years ago, I co-chaired the Changing Nature of Risk workgroup with the Big “I” Agents Council for Technology (ACT). The workgroup’s goal was to help insurance agencies understand emerging technologies and leverage them to provide a better experience to their prospects and clients.

Agencies Aren’t Tech Companies

The insurance industry is not known for eagerly adopting external trends. It is often portrayed as Luddites, falling behind other sectors. Moreover, consumer expectations of good service have changed over the last several years, and the pandemic only continued to accelerate the trends.

Online transactions are increasing exponentially. Electronic signatures are a necessity. The desire for electronic payment options is growing. A rich interactive website is essential. And text messaging is becoming a primary way to communicate for a growing segment of consumers. These are just a few trends that picked up speed during the last 18 months. More are coming, and they’re coming fast. Here are just a few:

Streamlining small commercial transactions: New startups and existing solution providers are making significant progress in streamlining the quoting and carrier submission process for small and midmarket commercial business.

Increased demand for video: 2020 taught us that a Zoom meeting could work in many more situations than we assumed. Using video emails instead of text-only emails builds better relationships, as do video proposals.

Open platforms: More solution providers—new and old—are recognizing the advantage of creating open platforms.

Application programming interfaces: (APIs) allow different services to create a machine-to-machine communication channel that supports sending data and information to where it’s needed. This openness helps reduce or eliminate manual processing steps, increasing productivity.

Hawksoft and EZLynx are examples of two traditional AMS vendors building APIs that their users and third-party providers can access. Applied Systems recently announced that they are speeding up developing APIs for their Epic platform using the Google Apigee API Management service. Vertafore has enhanced its Orange Partner Program.

This technology opens a new world of options allowing the invention of custom workflows for the agency willing to eagerly embrace external trends.

Entertaining the Insurtechs

There’s tension in the InsurTech realm that continues today. Some direct-to-consumer InsurTechs were founded to replace the agent (you) with technology. Other

InsurTechs were founded to help the agent. And though some people said agents were irrelevant and no longer needed, the independent agency channel has remained remarkably resilient.

What is the market saying? It seems consumers have voted with their wallets that most prefer working with an agent. Metromile, Root, Lemonade, and Next are direct-to-consumer InsurTechs that have recently changed their tune and are now embracing independent agents as a distribution channel to help reduce their acquisition costs.

To maintain this connection with consumers, independent agents must continue to adopt consumer-friendly technology solutions eagerly.

How Can Agencies Keep Up?

Agency owners know how frustrating it can be to stay on top of the latest technology. It’s hard enough to keep an agency running efficiently and smoothly, grow a book of business, support your employees, and provide outstanding customer service. Again, your agency is not a tech company. But it’s not impossible to keep up. And if you do, it will give you a competitive advantage.

Here are four steps agencies can use to help keep up with technology changes:

- 1) Discover.** A discovery process will help you better understand what’s out there and, more importantly, what’s suitable for you.
- 2) Evaluate.** Just because new technology is available doesn’t mean you should use it. Evaluate the technology to determine if it will help meet your clients’ needs.
- 3) Select.** The selection process helps narrow multiple options to one specific solution that best meets your needs.
- 4) Implement.** I have seldom seen technology fail. However, I have seen technology implementation within an organization fail when not enough attention is paid to getting your employees on board.

Picking the right technology for your organization is the first step. The next is to create an implementation plan to get the maximum benefits from the new solution.

Agencies have been frustrated with technology for over 40 years. However, one thing is clear: eager adoption of external trends can help an agency continue to be a thriving business.

As independent agents, the choice is yours. <

Steve Anderson is a technology and risk expert and one of the original influencers on LinkedIn. In 2021, Anderson co-founded Catalyt in cooperation with 18 Big “I” state associations and currently serves as CEO. He is also the author of “The Bezos Letters: 14 Principles to Grow Your Business Like Amazon,” a Wall Street Journal, USA Today, and international bestseller.



VIEWPOINT TALKS WITH THE 118TH IIAI PRESIDENT LUKE HORAK

We are in Washington, Iowa meeting with the 118th Big “I” President, Luke Horak, for an in-depth look at his life growing up and the road that led to the IIABA.

Viewpoint: *What is it about Washington that made you want to raise your family and establish your career?*

Though I had moved away from Washington, for about 7 years, it was nice

to be back in my hometown. With that said, it was an adjustment moving from Des Moines. Honestly, for several years Suzanne and I missed the restaurants, bars, etc. that a larger city offered. Iowa

City, just 30 miles up the road, became our urban escape. But, as we had kids, we quickly realized the advantages of a small town. Washington’s been a great place to raise our family.

Viewpoint: *In high school/college what activities were you involved in?*

I played basketball, football and ran track. In college I was very involved with

my fraternity, ISU Greek Government and Student Alumni Association. I tell my kids one of the most memorable and life-changing organizations I was involved in was the Washington County Rescue Squad where I served as a 3-year volunteer during high school. I was given a pager, flashing lights on my personal car, and permission to leave school when there was an emergency call. Who wouldn't want that excitement as a teenager? The life lessons came as I worked closely with so many automobile accidents and fatalities. The fragility of life became a hard reality. I became a witness to how many of these horrible accidents could have been avoided. My kids and their friends, who are all new drivers, hear about my experiences often. Drive carefully and stay alert as a life-changing accident could happen at any time.

Viewpoint: *How did you get into the insurance business?*

I was living in Des Moines working at the Principal Financial Group recruiting for their investment department. I really enjoyed the company but was ready for a career change—a move into a sales position. My dad and older brother caught wind of my situation, and said, “You know, if you are looking to get into sales, there’s no better opportunity than selling insurance back in Washington.” Moving back home was the last thing on my life agenda. Well, here I am, 26 years later. It’s been a good ride. I’d say my dad and brother gave me pretty good advice.

Viewpoint: *Tell us about the agency today.*

Our agency was started by my grandpa in 1928. Grandpa had been paralyzed by polio, and he started the agency selling insurance to farmers from the seat of his car. He couldn't get out of the car, so he would just lay on the horn until the farmer came out of his house. Today my grandpa would roll over in his grave to see the progression of the agency he founded. We have 14 employees and three locations in Washington, Sigourney, and Columbus Junction. Like most small-town agencies, we are generalist. Our staff divides their time handling commercial and personal lines. We also have a fair amount of group health business.

Viewpoint: *What companies do you represent?*

We represent West Bend Mutual, IMT Insurance, Auto-Owners, EMC, United Fire Group, Westfield, Grinnell, Nationwide, Encova, Progressive, Wellmark, and a few mutuals.

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

Have a vision for your agency or where you'd like to be as an agent. Make sure you have multiple channels of distribution. Relationships are critical, but don't put all your eggs in one basket. Communicate with customers. They need and want to understand what is happening in the insurance market. Create a culture in your agency that promotes family, employee input, and has an incentive to grow your book(s) of business.

Viewpoint: *How about your philosophy for dealing with clients?*

Well, it's really pretty simple. How do each of us want to be treated? Professionally and timely, right? I mean, be honest with your clients when it comes to expectations, pricing, follow-ups. As independent agents, we are fortunate to have multiple carriers to individualize our customers' pricing and coverage needs. We need to keep this practice sharp—our customers deserve it. And we need to make sure our customers are aware of our multiple carrier options.

Viewpoint: *How did you meet your wife, Suzanne?*

We met while working at the Principal Financial Group. She worked in another department and a couple of co-workers introduced us. The rest is history. She's been the best thing that has happened to me. She's an Iowa grad, I'm an ISU Grad. One of those divided families. Suzanne reminds me often that with five kids, I couldn't afford a divorce at this point. 😊

Viewpoint: *Tell us about your family.*

We have five children; Brennan, 23, is in Chicago with KPMG, Evan, 21, is a senior engineering major at Iowa State, Drew, 19, is a freshman at Creighton University, Lauren, 16, a junior in high



school, and Emma, 14, a freshman in high school. My wife, Suzanne, has been a stay-at-home mom with a sprinkling of substitute teaching. Come to our home and you will quickly understand controlled chaos.

Viewpoint: *What community activities are you involved in?*

I'm involved in Kiwanis, YMCA, and also serve on a local Telecom board.

Viewpoint: *What keeps you busy when you are not at work?*

Oh my, keeping busy is not a problem with a large family. Many, many school and sports activities. I'm up jogging by 5:30 a.m. most mornings. Love the outdoors, hunting, fishing, cycling. Lots of time together as a family traveling to enjoy outdoor destinations. We spend a lot of our time at our cabin on Table Rock Lake in southeast Missouri.

Viewpoint: *What value do you think a trade association like the Big “I” brings to its members?*

Comradery, Relationships, Resources—all three are underlying within our association. We speak in a common voice. A lot of trust and lifelong business relationships have been founded within the association.

Viewpoint: *What keeps you awake at night as an agent?*

This on-going hard market is a big concern. There are many variables in play that are out of our control. I think about what carriers will be doing in the next 1 to 3 years. Rate increases, deductible changes, moratoriums, carriers leaving the state, government intervention, Difficult times lay ahead with no clarity or control of what may be around the next turn. With all that going on within the industry, how do we communicate this to our customers and the general public?

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

I thoroughly enjoy the deep individual relationships developed with our customers. It’s an honor to have their trust. Secondly, our staff is incredible. They are like family members to my brother (partner) and I. We have overcome many obstacles and challenges. Through each, it’s been great to look back and see what we’ve accomplished and what we learned. My co-workers are the real difference. I can truly say that they make coming to work enjoyable.

Viewpoint: *You became very active with the Big “I”, tell us how that evolved.*

Like many, my involvement began through the Young Agents committee. I started attending the state conventions and Rural Agents conferences. I then became involved in Big “I” committee meetings, first chairing a committee, and then finally launching onto the Big “I” Board.

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

Be persistent, learn insurance products, and continue to prospect. Ask for referrals. Don’t be so aggressive that you turn your friends and neighbors away. Develop deep relationships with others in the business. Get involved in your industry. Finally, be patient. It really takes 3 to 5 years to see the results of your efforts.

Viewpoint: *Does your agency have multiple locations?*

Yes, Washington, Sigourney, and Columbus Junction

Viewpoint: *Given the pandemic and a hard insurance market, 2023 has been a challenging year for all of us. What do you envision for us in 2024?*

This is the longest and toughest hard market most seasoned industry veterans have seen in their careers. It appears it



will stick around for a while. I remember some tough times during the early 2000's, but that seemed relatively short lived compared to our current state of insurance affairs. We need calmer weather for the next couple of years, a reduction in construction and repair costs, and relaxation within the reinsurance market. Then we can talk about a less than hardening market. Fingers crossed.

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

Absolutely! The Zoom meeting and online classes are convenient. But we all need some interaction with other peers. Each of these conferences have been critical to my "mental insurance health." Again, it's an investment of time to attend association events, but so important to your professional growth.

Viewpoint: *Over the years your town/city has changed and how has your agency adapted to those challenges?*

There's more pressure on small town service businesses to increase their

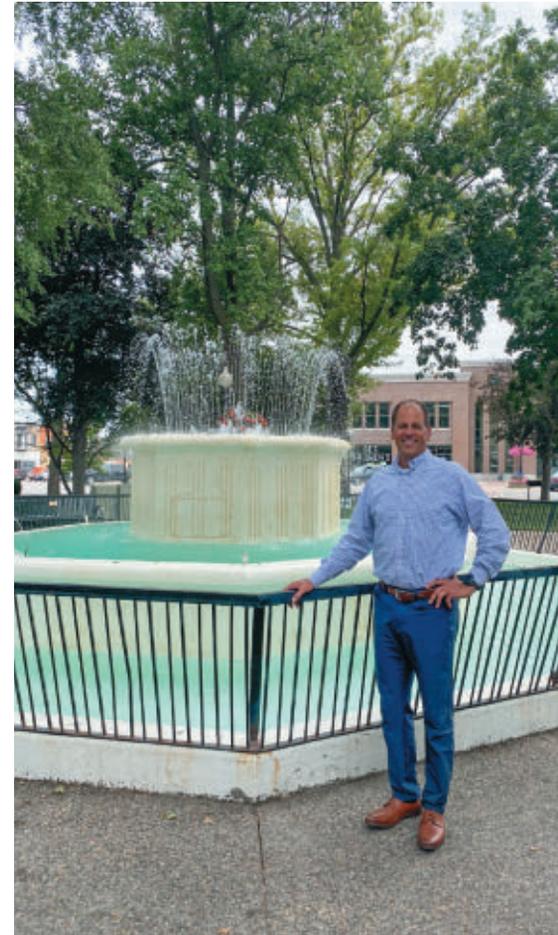
customer service and product offerings. The slogan "Buy Local" just doesn't cut it. As a matter of fact, if a business relies on Buy Local, they're dead in the water. A business must earn it. You gotta toe up to the competition. The walls around small towns came down a long time ago. As a small-town agency, we had better pick up customer service and/or offer high-quality product scope or we'll be out of business.

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

Send me an email: luke@horakinsurance.com.

Viewpoint: *Congratulations on being the 118th IIAI President. Do you have a message for the membership?*

2024... A time to re-engage. Get involved in the association. Let the Big "I" know what we can do for your agency, what the Big "I" can do for the Iowa agents and agencies. Do we need more in-person classes, seminars, social outings, etc.? Let us know what the Big "I" can do for you! <



An illustration on a teal background shows a man in a black suit riding a white unicorn. They are positioned on a large, stylized smartphone screen that is tilted. The screen is surrounded by soft, yellow and white clouds. The title 'THE MYTH OF AGENCY MULTIPLIERS' is written in large, bold, yellow and white letters to the right of the illustration.

THE MYTH OF AGENCY MULTIPLIERS

*This article originally appear in
Kentucky AI magazine, Summer 2021*

Whenever agency principals get together, the topic of agency valuations is sure to come up. Someone will start talking about an agency that sold at an unbelievably high multiple. Pretty soon, everyone's nodding their head and saying there's a killing to be made selling your agency.

These types of discussions tend to be long on conjecture and short on facts. They remind me of the stories fishermen tell about the big one that got away. Rarely does anyone know the actual price that was paid for an agency. And even if they do, that doesn't mean yours will sell for the same amount.

Let's all resolve to more fully appreciate what creates agency value and how markets determine price. Mergers and acquisitions may still be going strong, but the steady increase in interest rates is likely to act as a governor on prices going forward. So, if you really want top dollar for your agency when it's time to sell, you need to realistically take stock of your firm and not let those dollar signs go to your head.

There are different ways to look at value. Some buyers pay attention to revenue multiples, essentially commission income. Others look at EBITDA (earnings before interest, tax, depreciation and amortization), or cash flow.

I've always felt the revenue approach is flawed because it doesn't take into account the cost of generating income. If you're spending a dollar to make a dollar, that's not a very efficient operation. The cash-flow model is a better indicator of the quality of an agency's earning power. That is, your

agency's value comes from your ability to drive sustained cash flow over time.

Regardless of how you measure value, higher-performing agencies will always sell for a premium. It's no different than when the best-maintained house in the neighborhood goes on the market. You know it's going to sell for top dollar.

Which brings me to another point: The market is the price at which a buyer is willing to pay a seller. You may think your fixer-upper agency is worth a lot more, but if no one wants it at that price—well, it's not really worth that, is it? Those high prices you keep hearing about are usually when a large strategic buyer has purchased an agency because it folds nicely into its portfolio. They may not apply to your situation.

So how do you increase value so you will get the highest price possible? Here are six tips:

1 Find out what your agency is really worth. Hire a professional to help you assess your firm's value. This will give you an objective starting point for improving your agency.

2 Build value in your agency. Invest in new office systems and improved servicing. Hire top talent; add producers. This is called organic growth, or sweat equity, and it's the best way to increase the value of your firm.

3 Buy something. You can also grow inorganically by acquiring a book of business or merging with a smaller agency. Look for opportunities that make strategic sense and that you can afford.

4 Become more efficient. Not every revenue dollar is equal. Look for income streams that don't cost as much to support. Consider ways to automate processes and streamline marketing and servicing. Reduce unneeded expenses. With each business decision, ask yourself: "How does this affect my cash flow?"

5 Groom your successor. Have a plan for how you will transfer ownership.

6 Don't wait. Time is a big factor in creating value. The more time you have, the more value you can create. Ten years is a good window. Don't wait until you're ready to retire.

Country-club multiples, as I like to call them, are fun to talk about—but they should never form the basis for determining the value of your agency. Resolve to get real about the worth of your agency in 2017. Don't let opportunity slip away because you failed to build value in your firm. <



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COMMITMENT to COMMUNITY

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- ✓ **Submit Promotional Layout Requests**
to Nicole Peffers at the IIAI office (515/402-4038 or email her at nicole@iia Iowa.org) that can then be submitted to your advertising vendor. **TRUSTED CHOICE LOGO MUST BE USED IN PROMOTION MATERIALS & EVENT; OR YOUR APPLICATION WILL BE REJECTED.**
- ✓ **Pre-Approve by Submitting Application & Promo Vendor Mock-up or Scripts**
to Brenda Kluger at (brenda@iia Iowa.org). **WEBSITE & FACEBOOK LOGO REQUIREMENTS MUST BE MET REGARDLESS OF ACTIVITY OR APPLICATION WILL BE REJECTED.** SEE LOGO OPTIONS AT <https://cobrand.iia Iowa.org/logos>
- ✓ **After Event - Email**
Copy of your **FINAL INVOICES, ADS/PROMOTIONS USED IN CONJUNCTION WITH EVENT & SIGNED APPLICATION** to Brenda Kluger at the IIAI office no later than **August 15, 2024** in order to be eligible to receive reimbursement. Email: brenda@iia Iowa.org



YARD SIGN & POSTER EXAMPLES

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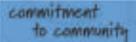
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COMMITMENT to COMMUNITY

Marketing Reimbursement Program Application

Sponsored by IIAI to offer member agencies the flexibility to promote their agency alongside Trusted Choice® to reinforce the independent agency delivery system. **Monetary Donations do NOT Qualify.**

Mandatory Requirements Must be Met on All Submissions

- ALL event promotion must use Trusted Choice® logo or mention Trusted Choice if doing a radio/television/podcast
 - Trusted Choice® logo must be present on agency websites and Facebook pages
- PRE-SUBMIT MOCK-UPS AND ANY MEDIA SCRIPTS FOR ALL ADS THAT WILL BE PLACED.** Contact Nicole at nicole@iiaiowa.org for assistance with signage mockup.
- PRE-SUBMIT FOR APPROVAL.** After commitment is completed, all documents and receipts **MUST accompany reimbursement request.** Submit to Brenda at brenda@iiaiowa.org or 4000 Westown Parkway, Suite 200, West Des Moines, IA 50266

Agency Name: _____

Address: _____

Contact: _____ Phone: _____ Email: _____

Website: _____

HOW WILL YOU BE COMMITTING TO YOUR COMMUNITY?

Date _____ Location: _____

Event Description: _____

Agency's Involvement: _____

If partnering with an established event/program, who is it? _____

HOW WILL THE EVENT BE PROMOTED? (Submit copy of signage mock-up - Trusted Choice logo must be included)

WHAT ADVERTISING WILL BE DONE FOR THE EVENT? (Submit copy of ad mock-up - Trusted Choice logo must be included)

ESTIMATED NUMBER OF PEOPLE THAT WILL SEE YOUR EVENT & ADVERTISEMENTS: _____

ESTIMATED COSTS ASSOCIATED WITH THE EVENT AND ADVERTISING: _____

Reimbursement on first come/first serve basis. IIAI will reimburse **50% OF COST OF COMMUNITY ACTIVITY UP TO A \$1,000 MAXIMUM!** Events must occur between OCCURRING 9/1/23 THROUGH 8/15/24. Maximum total campaign budget is \$25,000. ***NOTE: regardless of number of additional names or locations, the maximum reimbursement amount remains at \$1,000.**



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TOM O'MEARA
CHIEF EXECUTIVE OFFICER

ALLIES IN D.C.

In our recent summer edition of the *Viewpoint Magazine*, you may have noticed several photos of Independent Agents from Iowa visiting with our congressional delegation in Washington D.C. Most probably thought little to nothing of it since we have been making an annual pilgrimage to D.C. for many years to talk with our Iowa delegation about issues that matter most to us as insurance agents back here in Iowa. Today, it has become somewhat taboo to even talk about politics let alone politicians. However, I feel it is important to point out how special and unique our state is compared with many of our counterparts throughout the country.

Since all states are in D.C. together as part of the National Legislative Conference, there is a lot of chatter about the Capitol Hill visits among the states. When asked by others how many of our delegation actually met with us, I was given several strange looks when I responded that we met with all six of ours from Iowa. Several replied to me that they were not talking about congressional staff members rather the actual elected officials themselves. My answer remained the same, ALL SIX!

Yes, we are fortunate that two of our members have strong ties with us here at

the Big "I". Congressman Randy Feenstra is a former member of our Association and Congresswoman Ashley Hinson is married to our current Chairman of the Government Affairs Committee, Matt Arenholz. In fact, Matt was able to arrange a meeting with all four of our congressional members in one large conference room. This not only saved us a lot of time but prevented us from having to bounce around from building to building in D.C.

Congressman Zach Nunn was supposed to be in the meeting as well but was stuck at the Capitol on an important committee vote. Perhaps a half hour after our meeting with the other three members of Congress was over, we were all outside preparing to get taxis back to the hotel. My cell phone began to ring while waiting and it was Congressman Nunn calling to apologize for missing the meeting and advised he was on his way back from the Capitol and would love the opportunity to sit down and visit with us if we were still available. We made our way back in through security and were greeted by Congressman Nunn who took the time to sit down and visit with us in great length about the issues important to the independent agents of Iowa. Stories like this just don't happen in Washington D.C.,

and when I told my counterparts in other states what happened they questioned my ability to tell the truth.

Another great story about our recent visit occurred during our scheduled meeting with Senator Joni Ernst. Senator Ernst arrived about 15 minutes late at her office for our meeting. She apologized and said she had just run back from meetings at the Capitol. She explained that she had additional meetings still to attend, and not a lot of time, but wanted to be sure to at least say hello, hear our issues, and visit with us for a bit. This was definitely going above and beyond on her part as the easier thing for her to do would have been to contact her staff person and have them talk with us in her place. Once again, another perfect example of the respect and admiration shown for our association.

This is not a story being told to tout one side or another of the political fence, rather it is to share with all of you the respect and understanding of running a small business and importance of insurance in the State of Iowa by all 6 of our current elected national delegation.

Tom O'Meara
CEO

Independent Insurance Agents of Iowa
Tom.omeara@iiaiaowa.org
515-402-4032 <



When asked by others how many of our delegation actually met with us, I was given several strange looks when I responded that we met with all six of ours from Iowa.



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Brenda Kluger



Megan Kincy



4000 Westown Parkway, Suite 200
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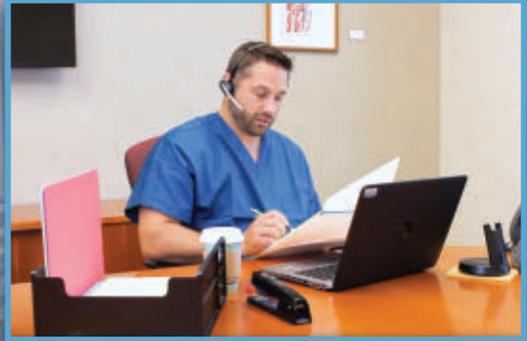
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