

BIG *i* | INDIANA NOVEMBER/DECEMBER 2022

FOCUS

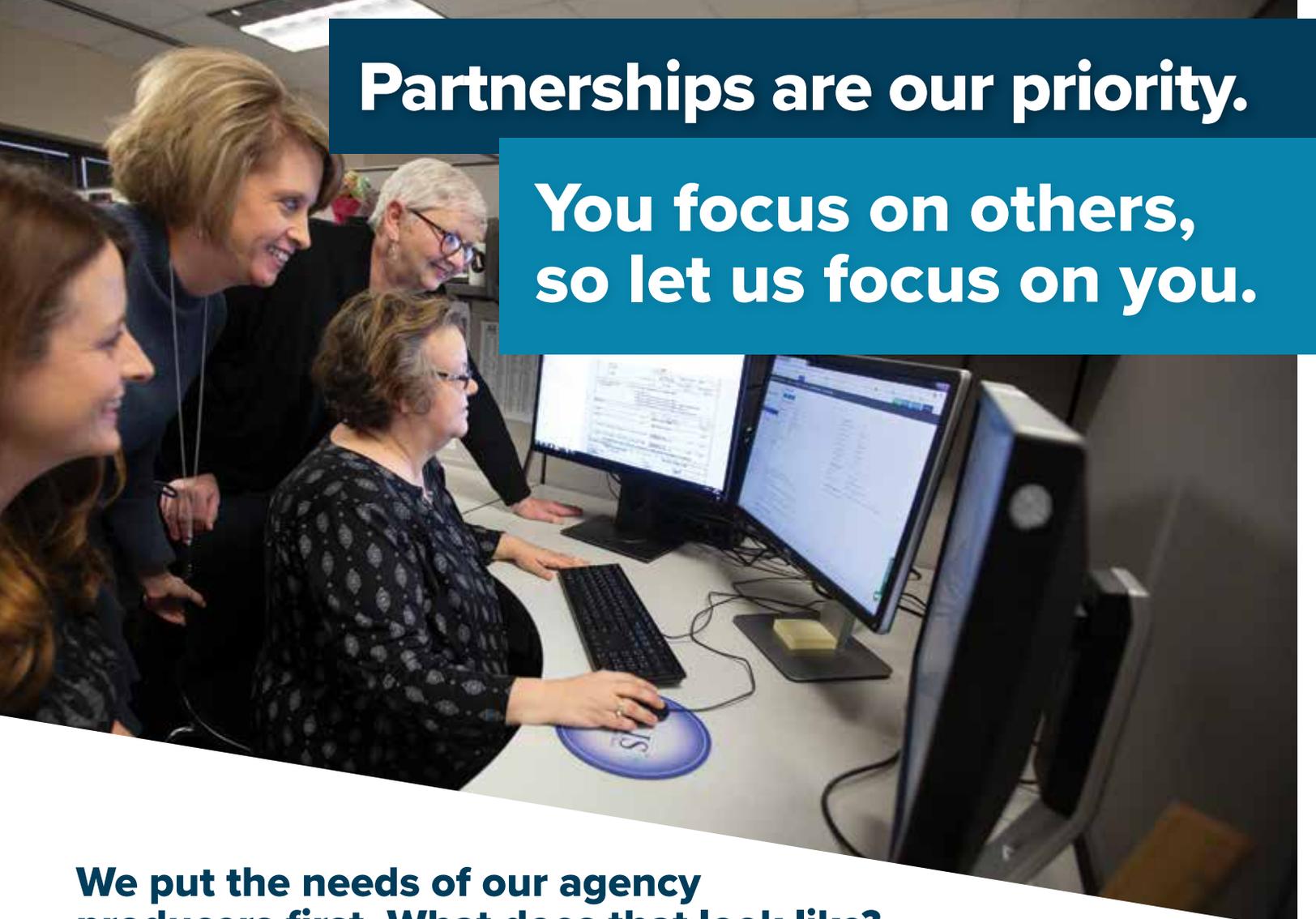
A Bi-Monthly Publication of the Independent Insurance Companies of Indiana



2023 Big I Indiana
President Chris Rush | pg 16

Rich Wins 2021 Emerging
Leader of the Year | pg 14

Nystrand Wins 2021 Company
Professional of the Year | pg 12



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FOCUS is a bi-monthly publication of the Independent Agents Services Corp., a subsidiary of the Big I Indiana.

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From the Editor-in-Chief: Melissa Hall

Next year will be my tenth with the Big I. In almost a decade with the association, I've learned many things, but one stands out above it all: Insurance is what ties us together, but it's our unique stories that make us strong.

During my tenure, I've been able to write articles about huge donations members have made to charities, agents who found their way to the industry via brain surgery or a friendly client at a bank, agents who serve in the military overseas, foreign adoptions, secretaries turned CEOs, and so many more.

You all have blown me away with your quiet kindness in your communities. From the countless years devoted to the boards of local nonprofits and coaching youth sports teams to the ways you've created true families in your offices and lifted each other up in the midst of illness or loss.

I've been inspired by how you split your time between your clients and your families. Agents know that one of the greatest gifts our industry offers is the chance for a wonderful work-life balance. Some of you had toddlers when I started and now have teens. You've been there for every client's emergency but also haven't

missed your kids' baseball games.

I've watched agencies embrace new technologies and new generations with open arms. I was shocked, particularly over the past two years, to see the creative ways you all connected with your clients during nationwide shutdowns. Agents volunteered to hand out popcorn when their small town created a new drive-in movie experience during

“Thank you to all of you who have trusted me to tell your stories.”

quarantine. Others made sure lonely seniors were receiving meals even if they couldn't receive visitors.

Thank you to all of you who have trusted me to tell your stories. I hope you will continue to tell me about the fascinating things you do, the places you volunteer, and the experiences that have shaped the agents you have become.

I hope you all let me know when you'd like to see more (or less) of



something in Focus. This magazine is here to be a resource for you! My goal is for you to open each issue and find valuable information, but also see friends and maybe learn something new about the people in your industry. I want you to be motivated by the things your colleagues are doing. I want all of you to be proud of the independent agents in Indiana and be left wanting to spend more time with these incredible people. Here's to another ten years of sharing your lives on these pages. ■

Please email me at Hall@bigi.org if you know of a great story you'd like me to highlight in Focus magazine.



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From Your Big I President: Brent Skelton

I would like to thank all of you for letting me serve as your president this year. It has been an honor to lead this organization. Your Executive Committee and Board of Directors have worked hard to find ways to continue to bring you new products and services. There are many great individuals within this group.

The Big I Indiana has an incredible staff that works tirelessly to help make your agency and you individually more successful. Most of you are familiar with the annual November convention, but are you familiar with the E&O Program, the Premium Finance Program, First Call Free Legal and so much more? One of the biggest things that your Big I does is legislative advocacy on your behalf. These legislative issues can have both negative and positive impacts. Your Big I plays a very active role in looking out for your best interests.

Lastly, if you're an agency principal, encourage your young agents to get involved in the Emerging Leaders group. I myself was a part of this group many years ago.

The relationships you build with others last throughout your career. It allows you to bounce ideas off peers, share struggles and successes with those just starting out, and get to know your company representatives better.

As my time leading this group comes to an end, I will miss the energy, challenges, and ideas, but most of all the regular interactions with the people. The insurance industry is full of great people, and we have chosen a rewarding career. Thank you again for allowing me to have a turn to lead! ■



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Big I President & CEO Bob Rusbult to Retire in 2023

The Independent Insurance Agents & Brokers of America (the Big I) announced that Bob Rusbult, Big I president & CEO, will retire next year.

Rusbult informed the association's national Board of Directors of his decision at a meeting in Niagara Falls, NY. The longest tenured Big I top executive will remain in his current position until August 31, 2023.

With Rusbult's announcement this weekend, the Big I Executive Committee named Charles

Symington, senior vice president for external, industry and government affairs, as Rusbult's successor starting on September 1 of next year.

"I am truly humbled and honored to have had the privilege of leading the Big I for the past 23 years and for being a part of this organization for 37 years," says Rusbult. "With our incredible team of agent leaders

and Big I staff, we have accomplished great feats for our members. I can think of few things more satisfying than helping people in their greatest time of need, and that's what our members do. It has been a privilege to work alongside them, supporting and contributing to that mission. The Big I and the IA system have a rich history that I am proud to be a part of, but the evolution continues, and the best is yet to come."

Rusbult joined the association in 1986 and was named CEO in 2001 after leading the government affairs department at the Big I for many years. He has overseen many major Big I initiatives including the inception of Big I Markets, a market access program for agent members; the formation of BIRC, a reinsurance company, and InsurBanc, a bank catering to independent insurance agencies' needs; the implementation of a marketing brand for members, Trusted Choice®, and the consumer-facing agent locator and company, TrustedChoice.com; the creation of Big I Hires, a national hiring resource for the independent agency channel; and the establishment of the Trusted Choice Disaster Relief Fund and COVID-19 Relief Fund for member agencies in need, among other notable innovations.

Rusbult recently steered the Big I through the challenge of the coronavirus pandemic and also the celebration of the association's 125th anniversary.

"Bob's impact on the association, our independent agent and broker members, and indeed, the entire industry cannot be overstated," says Bob Fee, president of Fee Insurance in Kansas and Big I



Bob Rusbult

immediate past chair, who presided over this weekend's meeting of the Big I Board. "The independent agency system is stronger and better today, thanks to more than two decades of Bob's incredible leadership. With his drive, work ethic and genuine dedication to our members, he is a changemaker who has elevated the IA channel. Bob's close relationships with so many key players in the industry have made an indelible mark."

During his time at the Big I, Rusbuldt was named a "Top 25 Living Legend of Insurance" by PropertyCasualty360.com and earlier this year, he was recognized by Insurance Business magazine among the world's top insurance leaders on its Global 100 list.

Rusbuldt is a respected expert on tax, banking, insurance and financial services issues in Washington, D.C. The Washington Post, Roll Call and The Hill have repeatedly cited him one of the most influential private sector people with Congress. He has been a frequent television and radio commentator on small business, insurance and disaster recovery issues and has also provided election and political analysis for a variety of national and local news outlets over the years.

Rusbuldt's tenure in Washington includes time as a Congressional staffer, including work with the U.S. House Ways and Means Committee and with the American Insurance Association (now APCA). Rusbuldt was also a program analyst at

the U.S. Department of Labor and spent a year with the Federation of Tax Administrators.

In addition to leading the Big I, Rusbuldt serves on a number of boards, including as chairman of the TrustedChoice.com board. He is a member of the ACORD board, the Connecticut Community Bank/InsurBanc board, the Big I Advantage board, the U.S. Capitol Historical Society board, the Ripon Society board, and several other boards, including having spent 12 years on the MS National Capital board.

Rusbuldt's successor, Charles Symington, also has a long Big I history. He has been with the association since 2004 and oversees federal and state government affairs, political affairs, grassroots, industry relations, and communications and media affairs. He has also been regularly recognized by The Hill newspaper as one of the top lobbyists in Washington, D.C., and has been a key leader in many industry coalitions on Capitol Hill, advocating on a range of topics important to Big I members such as flood insurance, small business tax issues, regulatory reforms and more.

Before his time at the Big I, Symington served as a senior counsel with the U.S. House Committee on Financial Services for three years, focusing on insurance issues. He also worked as a majority counsel for the House Committee on



Charles Symington

Energy and Commerce specializing in health care policy and oversight.

Prior to working on Capitol Hill, Symington was an attorney with the law firm Matricardi & Moylan in Springfield, Virginia, and prior to that was with the firm Drew, Eckl & Farnham in Atlanta where he specialized in insurance defense litigation.

"Charles is the perfect choice to lead our association going forward and building on Bob's legacy," says Fee, who announced the succession plan. "With his extensive industry experience in both the public and private sectors and his impeccable connections on Capitol Hill, the Big I will be well positioned for further growth and strength in the future. Our agent leaders and staff have always respected Charles and enjoyed working with him, and we look forward to seeing where he takes our organization in the years ahead." ■

Indiana Farmers Insurance



It's not often you see a picture of a company's President & CEO sporting a hair net in the Big I Focus magazine, but it's also not often a company's Associates pack 16,000 meals in three hours! To celebrate the 145th anniversary of Indiana Farmers Mutual Insurance Company, Wes Sprinkle, President & CEO, along with over 150 Associate volunteers, donated \$5,000 and packed meals for local families in support of the Million Meal Movement. This is just one of the ways we support the communities we serve.

We are also partnering with three local Agents on other charity

fundraisers. We helped veterans with H.J. Spier, sponsored a pet food drive with Clark Insurance, and are participating in a winter coat drive with Pinnacle Insurance. In addition, Indiana Farmers Insurance has a Corporate Social Responsibility (CSR) program that provides Associates with a day of service to support the charity of their choice. The company also matches charitable donations made by our Associates.

"For 145 years we have partnered with independent agencies to provide peace of mind and financial protection for our shared customers. Now, we are coming

The Big I Indiana recognizes Indiana Farmers Insurance as one of its Diamond Partners, the highest level of sponsorship for our association. We thank them for their continued support.

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Wes Sprinkle

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Indianapolis, IN

NUMBER OF EMPLOYEES:

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FOUNDED:

1877

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together to give back to communities. It is a great feeling knowing that we are working together to make a difference,” stated Sprinkle.

To further support the communities we serve, Indiana Farmers Insurance also provides funds for top performing agencies to donate to local charities of their choice.

“Agents are very involved in their communities, and we want to support their efforts,” explained Sprinkle. “In 2016 we created the Circle of Excellence award to recognize top performing agencies. As part of the award, agencies can earn \$1,000 to donate to the charity of their choice. Agents can be proud of their success and the fact that their hard work also allows them to contribute to a worthy cause in their community.”

In 2022, with input from our agents and Associates, we supported more than 40 charities. As we look toward the future, we are grateful for the opportunity to continue supporting our Members, independent agent partners and their local communities. ■



Wes Sprinkle

Nystrand Wins 2021 Insurance Professional of the Year

By Melissa Hall

Going deeper in his relationships, that's always the goal for Rick Nystrand.

"I want to connect with my agents and go deeper than just being their marketing rep. I want to connect with them and support them in ways beyond insurance," he explained. That dedication to forming real friendships has been evident in his career. Nystrand, CIC, CLCS, formerly with Mennonite Mutual Insurance Company is the recipient of the 2021 Big I Indiana Insurance Professional of the Year Award. He recently accepted a position as a sales manager with Synergy Insurance in Mishawaka, Ind.

In the five years he spent at Mennonite Mutual the company's annual premium volume increased from \$15 to \$27 million. He appointed 21 new agency partners during that time, up from just 11 in his territory. "The thing about the insurance industry is that people want to do business with people they trust. So when you have the knowledge to share with them and



Nystrand at work.

you care about helping them then they want to work with you."

Nystrand has found unique ways to connect with his agents and their potential clients. From providing lunch for farmers at the grain elevators where they dropped their harvest to 4H sponsorships and events that led to new farm policies and loss control inspections. "Being available to my agents when they need me is what sets me apart from most other territory representatives," he said. "I know they appreciate the quick responsiveness when they are working through something with their clients and need an answer. Maybe it's just a coverage question, quote clarification, or sometimes it's a last-minute inspection."

At Mennonite Mutual, Nystrand was involved with the company's



Nystrand with his wife Lauren and their kids.

annual Christmas auction. Each year all the employees and board members donate items and then bid on them. The proceeds from the auction go to a member of the community or an agent with a need. Two years ago, the recipient was one of Nystrand's agents who was adopting a son from Korea. The funds raised from the auction helped cover some of the adoption costs. "I got to personally deliver the check and later got to know Jackson, their son," he said.

"Outside of work, a lot of my time is spent pouring into my family or serving somewhere," he explained. That includes his time spent as a deacon at his church where he also serves on the worship team. He also has three daughters and a son with his wife Lauren. When he is working, his approach is to give it his all every day, no matter what else is happening. He explained,



The team at Mennonite Mutual.

"There will always be somebody who is a little bit smarter than you or might have a designation you don't have yet, but you can always choose to wake up and work harder than them." ■

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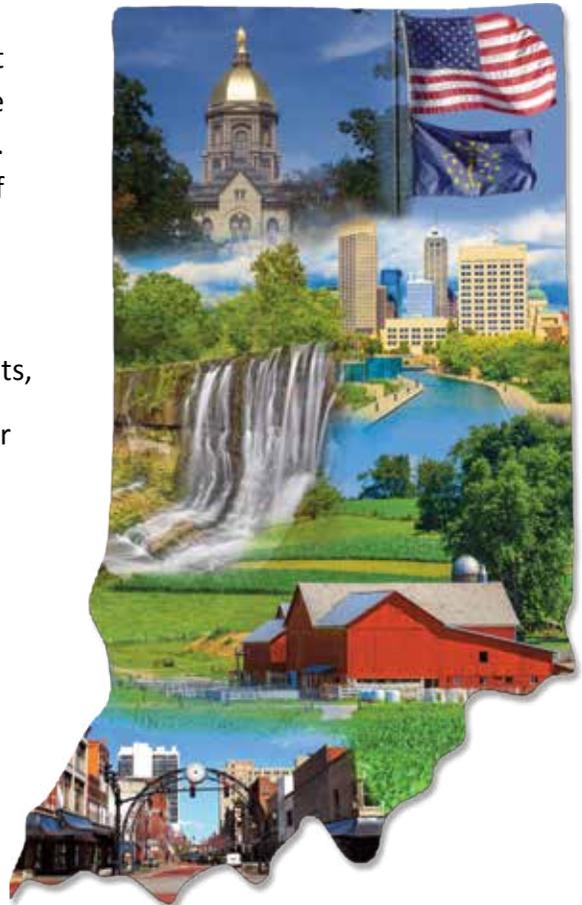
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Rich Wins 2021 Emerging Leader of the Year Award

By Melissa Hall

One of Eric Rich's largest clients was a cold call.

In 2013 he reached out and it wasn't until years later, after persistently checking in, that Rich earned his business. The two have become such close friends that Rich even asked the client to baptize him. "The relationships I can build with clients are my favorite thing about this industry," he explained. "So many of

my clients have become friends. I love them and I know their kids and what they're going through."

Rich, CIC, CAWC, from McGowan Insurance Group, is the recipient of the 2021 Big I Indiana Emerging Leader of the Year Award. His tenacious drive has served him well in the industry. After graduating from Ball State University

and a short stint as a State Farm agent, he found his calling on the independent side at McGowan Insurance Group. The agency was the place where he found his footing as an agent under the patient mentorship of agency principal Mike Highum. "Having a mentor who knows this business and is willing to share their wisdom is the most important thing you can do as a young agent," Rich said.

After a few years at McGowan, Rich was approached by the Ricker family, founders of Ricker's Oil Company, about starting his own insurance agency. Ricker wanted to back Rich and the offer was too good to refuse. Rich loved his time at McGowan and the hardest part of his decision was to leave an agency that already felt like a family to him. McGowan made it clear that he supported Rich and after accepting Ricker's offer he started pursuing the most talented employees he'd worked with over the years in his many positions. Rich founded his own agency, Mentor Insurance, in 2017. In 2021 McGowan approached Rich and expressed the desire for him to return to the agency. At the end of that year Rich merged his agency with McGowan and is now a partner. "It felt like coming home," Rich said.



Rich and his family.

He currently serves on the Big I Emerging Leaders Committee. He has also made continuing education and industry involvement a priority for himself and everyone in his agency. "The industry is always changing," Rich said. "Become an expert at understanding coverage. Insurance is hard to understand for agents let alone insureds. If you can take that burden off of your clients, you will earn a lot of business."

Rich's family is always first in his life. Ashley, his wife of 13 years, and his four kids keep him busy with a constant stream of practices and games for the sports they are involved in. "Being in the insurance business has been so wonderful for my family. It has allowed for a lot of flexibility in my schedule," he explained. "Most days it feels like I get up in the morning and I never actually work because I love what I do so much. It's the best business you can be in." ■



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Rush Named 2023 Big I President

Big I Indiana welcomes its new 2023 executive committee members in January. Each year, a new committee member takes the reins as president, and in 2023, Christopher Rush, The DeHayes Group, Fort Wayne, Ind., will be stepping up to the challenge. We sat down to talk about his experience in the industry and to hear about plans for his time as president.

Q: Tell me about your goals during your presidency.

A: As we are all aware, 2020/2021 presented unique challenges to both our organization, our members, and Partners. In 2022 we are finally back to a

more normal atmosphere. I would like to continue this momentum into 2023 by strengthening our value proposition to both our agency members and industry partners. We recently conducted a survey of our members about the services we offer and will incorporate

those results to help determine what will make membership in the Big I Indiana more valuable.

Q: What are some of the biggest challenges independent agents are facing right now?

A: Finding and retaining talent within the industry, both on the agency side and with our carrier partners. We need to bring more attention to our industry at universities.

Q: How do you think your time on the executive committee has prepared you for your role as president?

A: We are a close group and it sounds cliché to say “family” but I truly feel that way. Yes, we have formal meetings, but the real work takes place off-site at dinners where we get to know each other on a personal level and that has been invaluable to me.

Q: What's the best piece of advice you've ever received about working in the industry?

A: DO THE RIGHT THING. Never sacrifice your integrity.

Q: If you weren't in insurance, what would you want to be doing?

A: Who wouldn't want to be in insurance?! I would have enjoyed either working in federal law enforcement or being a commercial diver. I also love being on the water.

Q: Are there any lessons from your personal life experience that you've incorporated into your career?

A: Being raised in the Christian faith has shaped how I act both personally and professionally. Those values shape how I am as a husband, father, and insurance agent.





Rush on vacation with his wife Leslie, and their daughters.

Q: Tell me some ways that agents can get more involved with the Big I if they aren't already.

A: Agency principals and managers need to encourage their agents to get involved. You don't have to be out "selling" every day. Spend time with your peers and what better place to do that than at Big I events. We are all in this together. If you are interested, a great way to start is on a committee or with the Big I board as we are always looking for good volunteers to help the association.

Q: Tell me about your family.

A: I've been married to my wife Leslie for 14 years, we have two daughters Brookelyn, 13, and Ella 10. They keep us busy running around to their various activities. ■

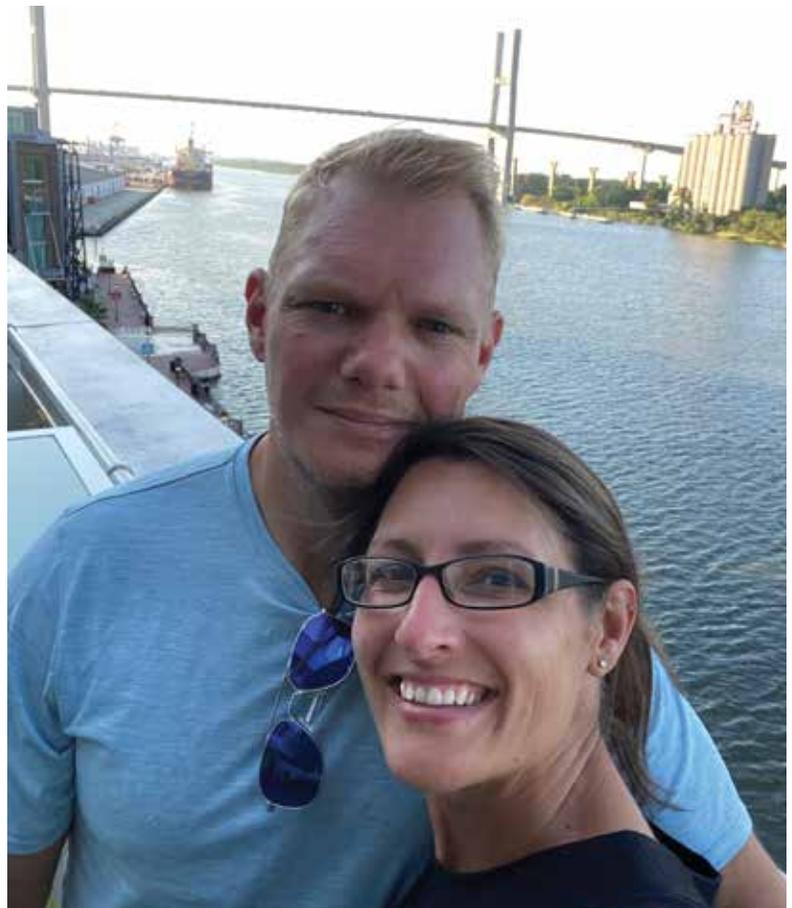
Lightning Round:

Favorite Shows to Binge: How the Universe Works or Ancient Aliens

Favorite Drink: Why limit yourself to just one? But probably a cold draft beer.

Favorite Vacation Spot: Maui, full stop.

Favorite Hobby: Too many to list. Brazilian Jiu Jitsu, traveling, hunting, archery/shooting, SCUBA diving, woodworking, cycling, and music, and there is usually a rotation to them.



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“It’s going to be a great thing for our local community. The resources Shepherd has, where I was limited, will be wonderful. I do a lot of work with nonprofits, so I can really see where **we can partner and do a lot of really great things for local nonprofit organizations.**”

Pam Bennett Martin

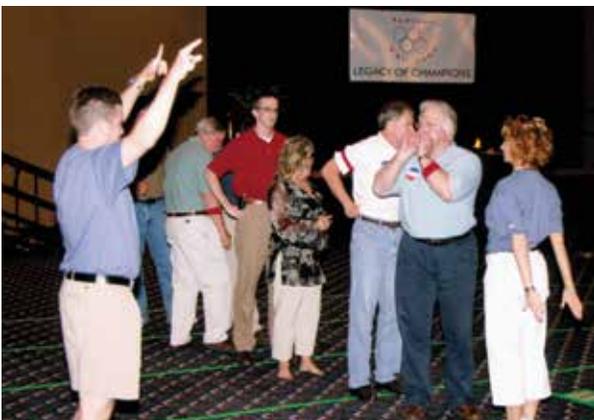
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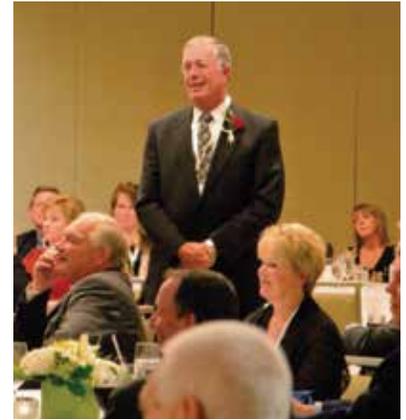
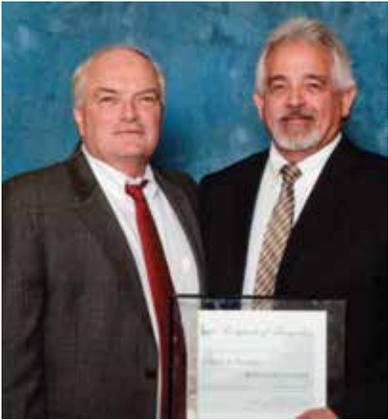


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A History of the Big I in Photos





How to Avoid Fraud at your Agency

By Patricia Smith

Every independent insurance agency must protect its operations from fraud, including bank fraud.

Moving money—both incoming and outgoing—poses the greatest risk of fraud for an insurance agency. Collecting premiums, paying bills, administering payroll, paying commissions, and moving funds from or to depository accounts all require procedural protocols and consistent monitoring to mitigate risk for the agency.

The higher the transaction volume, the greater the risk rises for fraud. Risk is present whether transactions are conducted by check, deposit, wire, or ACH (automated clearing house).

Is email a source of fraud?

A prevalent risk for fraud is business email compromise (BEC). The Federal Bureau of Investigation reported that in 2021, the agency received 19,954 email account compromise complaints with adjusted losses of nearly \$2.4 billion.

In the independent agency channel, agency owners unfortunately have become victims of this type of phishing attack, which involves a criminal impersonating an employee

or executive at the agency or a trusted vendor in order to gain access to funds or sensitive information.

In many instances, it involves a scheme in which the fraudster has hacked an email account and requests a wire transfer or ACH request to move money out of the agency. ACH transactions are a rich target because these transactions are the way agencies move money from their account for payment to carriers and or to collect payment from insureds. The stolen funds are often transferred to crypto currency wallets or out of the country, making it difficult to recover them.

Is malicious software used to steal accounts?

Corporate account takeover is a crime in which cyber criminals penetrate the computer network of a business and spread malicious software—such a “keylogger”—that records the words typed, web browsing history, passwords and other private information. This in turn allows criminals to access your agency software programs, including

online banking. As with BEC, these funds are very difficult to recover once they leave the bank.

Is check fraud common?

Counterfeit or altered checks are still a target for fraud at agencies. Checks are vulnerable from the moment they are issued until they are cashed. Check fraud can include:

Stolen checks. Mail theft is still a growing trend, whether the fraudster steals blank checks or written checks placed in the mail.

Check alteration. This is most common with payroll checks. A check for \$500 can easily be changed to \$5,000.

Copying checks. Changing various information on a check and making a color copy has also proven to be easy and effective for fraudsters.

Unauthorized printing of checks within an agency. Unfortunately, internal check fraud is as great a threat as external fraud. Employees who have access to check printing within the agency have the opportunity to commit fraud.

Creating a fake check, whether paper or digital, on the agency's account.

Check-washing. In this growing trend, a scammer steals a check from a mailbox then erases the name of

the payee with common household cleaning products. The check is then made payable to the scammer. Because the amount matches the bank statement, the fraud can escape notice until too late. The criminal receives the funds while the legitimate payee endures the hardship.

How are an agency's financial accounts potentially affected by fraud?

The compromise of an agency's financial accounts or computer system becomes a huge disruption to their business. Depending on the dollar amount stolen or type of scheme, the fraud often results in a negative impact to the bottom line.

Imagine the hassle of closing accounts, issuing stop payments, ordering new checks and reissuing payments. Often, to recover, the agency must manage two accounts on an interim basis and tell all of their carriers to redirect funds to their newly established replacement account.

The victimized agency owner often must hire an expert to perform a computer-hacking forensic investigation. This process aims to detect hacking attacks, properly extract evidence to report the crime, and conduct audits to prevent future attacks. All of this is expensive and time-consuming.

How can an agency combat fraud?

The basic steps to protect an agency are straightforward:

Put firm procedures in place

to deal with access to funds and disbursement of funds.

Train your employees to recognize suspicious signs of online fraud.

Replace paper check writing with technological cash management products such as online banking, ACH origination, bill pay and wire transfer.

Use an automated fraud detection tool known as "Check Positive Pay" or "Positive Pay." This service, conducted by the bank, compares each check presented for payment against the agency's check issue file.

"Imagine the hassle of closing accounts, issuing stop payments, ordering new checks and reissuing payments."

It also has an ACH component for electronic transactions. It identifies checks or ACH transactions that don't match, allowing the agency to stop fraud on their account. The agency can view the images of check or transaction exceptions before deciding which items to pay and which to mark as fraudulent.

Establish a firm procedure for acting upon email requests to move money. Regardless of whether the request is made by someone internally or by a known vendor, the agency should validate the request by doing what may be old-fashioned:

Pick up the phone and call the requester to validate them before acting upon the request.

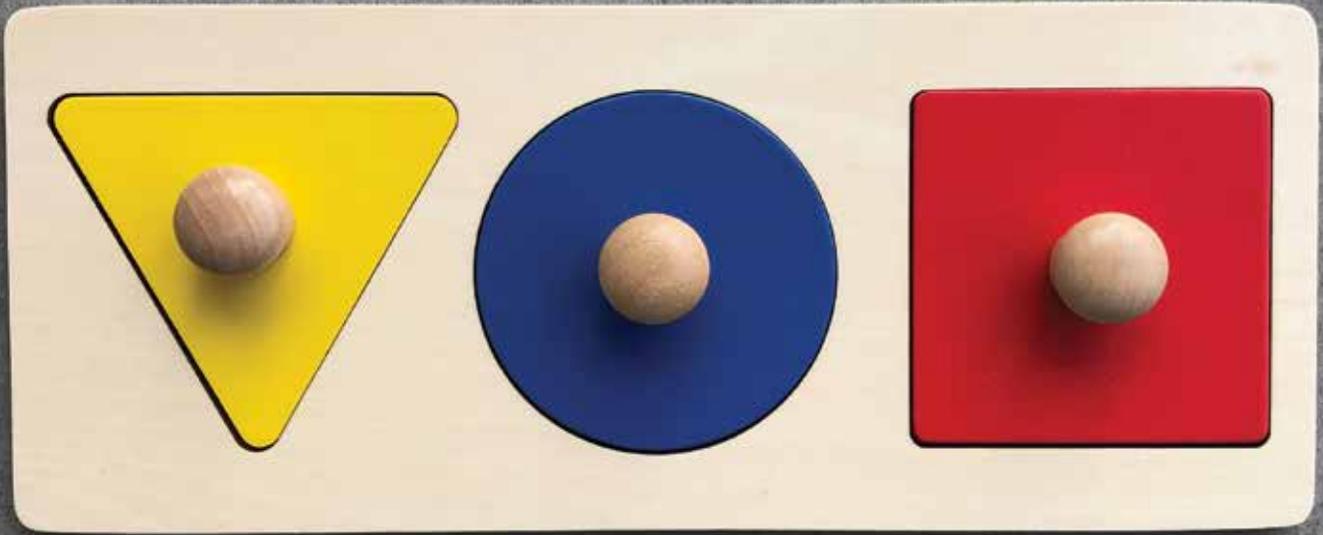
When using remote deposit, be sure that the original checks deposited are safeguarded and that scanned checks are not left unsecured. Ultimately deposited checks should be shredded.

The agency that continues to use paper checks should safeguard them in a locked drawer or vault when not in use and make sure no lone employee has absolute access to checks when paying accounts.

Rather than allowing mail delivery to the agency, establish a post office box at the local U.S. Postal Service branch to reduce mail theft and access to sensitive information.

The security tips presented here are simply guidelines to aid agencies in diminishing security and privacy risks and managing them. Although none can be guaranteed 100% effective, they can help reduce the probability of becoming the next victim of fraud. ■

Patricia Smith is vice president and director of Cash Management Services/Business Development officer at InsurBanc, a division of Connecticut Community Bank, N.A. InsurBanc specializes in financial products and services nationally for the independent insurance distribution community. Started in 2001 as a vision of the Big I, InsurBanc finances acquisitions and perpetuations and helps agencies become more efficient by providing cash-management solutions.



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Big I Indiana gratefully acknowledges these fine companies, our 2022 Partners. They are generously supporting the annual Big I Indiana convention and other events held in 2022. Without their assistance, fees for these events would be significantly higher and/or the quality of programming would be restricted.

A Guide to Giving Back

By Alexis Holzer

Service is at the core of the insurance industry.

Every day, independent agents help protect their clients from financial loss and provide them with peace of mind when they need it most. But they do so much more.

The vast majority of independent agents across the country also work to improve their communities by regularly volunteering their time and talents and donating money, goods and services.

To learn more about how and why agencies develop charitable giving programs, Liberty Mutual and Safeco Insurance partnered with the Independent Insurance Agents & Brokers of America (Big “I”) to survey nearly 475 independent agents. Our questions explored the types of charities independent agents give to, how they donate, and the effects they have on their communities as well as their businesses.

IAs Give More Than Most

As a group, independent agents lead the way in giving back to their communities. Our survey revealed that 96% of independent agents donate to charity, compared with 75% of all small businesses, according to the U.S. Small Business Association. That remarkable number shows the deep

commitment agents have to their communities and the impressive scope of their collective giving.

No other group gives back to their local communities like independent agents do. They step up in times of need—volunteering time, donating financially, and using their platforms to advocate for important causes.

How Agencies Give Back

Our survey revealed that 92% of agencies donate time and 94% give money. This shows that hands-on involvement is considered nearly as important as financial support. Donating time also forms personal connections to nonprofits that further strengthens the bonds between agencies and their communities.

This is particularly true of millennials and Gen Z employees, as emphasized in a 2020 report by McKinsey & Company that examined charitable giving across the insurance industry: “Thanks to the expanded influence of millennial employees, the industry is evolving traditional approaches to charitable giving and putting more emphasis on volunteerism as the industry seeks deeper community connections.”

We also found that small agencies are more likely to volunteer time than large agencies, while more than half of all large agencies (those with more than \$1.25 million in annual revenue) donate at least \$10,000 annually.

Grow your Community Impact

Here are ten ways your agency can amplify your giving efforts to make a greater community impact:

1. Invite clients to volunteer alongside your agency.
2. Start—and promote—a donation-driven referral program.
3. Encourage your staff to serve on the boards of nonprofits you support.
4. Use social media to help your favorite nonprofit market their mission to your followers and include photos and videos to enhance your posts.
5. Get inspired by what other independent agents are doing across the country.



Representatives from Happiness Bag Inc., a recent Make More Happen award winner, accept a check from Pam Dobbin, Safeco senior territory manager, southwest Indiana. Happiness Bag provides adapted educational and recreational services and programs that encourage the unique potential of children and adults with disabilities.

6. Create or co-sponsor an annual charity event.
7. Offer advice pro-bono to nonprofits about risk management and other insurance issues important to them.
8. Use your office as a drop-off location for food drives, holiday toy drives, clothing drives and similar community efforts.
9. Offer a matching gift program to your employees and/or paid time off for them to volunteer.
10. If your agency is appointed with Liberty Mutual or Safeco Insurance, apply for a Make More Happen Award to help a nonprofit earn up to \$10,000.

Make More Happen Awards

As community leaders, independent agents are in a strong position to

improve the cities and towns in which they live, work and serve—while increasing awareness of nonprofit organizations doing remarkable things. If your agency wants to start or grow a community giving program, Liberty Mutual and Safeco are here to help.

The Make More Happen Award is our largest donation program for appointed independent agents who demonstrate extraordinary volunteerism with a local community nonprofit. The award comes with up to a \$10,000 grant to the nonprofit on behalf of the agency, public relations support, and a feature story on AgentGiving.com.

If your agency is not appointed with Liberty Mutual or Safeco Insurance, the Community Engagement Guide is available to all agencies. If your agency



Alexis Holzer is a senior marketing manager at Liberty Mutual and Safeco Insurance, overseeing the Independent Agent Giving programs, which has allowed her to partner with more than 400 independent agencies to award over \$3 million in donations to community nonprofits.

is not appointed with Liberty Mutual or Safeco Insurance, the Community Engagement Guide is available to all agencies. More insights and inspiration can be found at AgentGiving.com/about/ia-community-giving-report. ■

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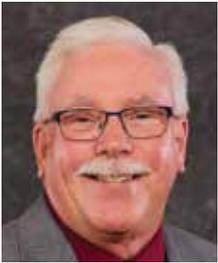
Quick Hits

Big I Indiana Hires Young, Moore Retires



Young

Molly Young joined our staff on August 16 as our membership coordinator. Young brings nearly a decade of non-profit membership development and association management experience with several organizations, including the Professional Insurance Agents of Indiana, Make-A-Wish Ohio, Kentucky and Indiana, and Roller Skating Association International. She will be spearheading all of our association's member recruitment and retention efforts, as well as assisting in the areas of marketing, education programs, and events.



Moore

Dave Moore, who has been our sales and membership manager since February 2018, will be retiring at the end of 2022. Upon his retirement, he will have worked in the insurance industry for 46 years. Nearly all of his roles were within the independent agency system, including 36 years with Standard Mutual Insurance Company. Thanks go out to Moore for all that he has done for the Big I and the independent agent community. Best wishes and happy retirement!

WalkerHughes Names Chief Revenue Officer and EVP



Sibrel

WalkerHughes Insurance announces Zachary Sibrel has joined their executive leadership team as a partner in the role of chief revenue officer. Having spent over three decades in the insurance industry, Sibrel brings a wealth of knowledge and experience to WalkerHughes and will focus on both the agency's organic and acquisition growth. Nick Mehdikhan has also joined their executive leadership team in the role of executive vice president - employee benefits. Mehdikhan most recently served as the president and chief operating officer at First Insurance Group in Defiance, Ohio.

MJ Insurance Intern Awarded Council of Insurance Agents & Brokers Scholarship

Julia Patras, learning & development summer intern at MJ Insurance, was awarded a \$5,000 scholarship for the 2022-23 academic year by the Council of Insurance Agents & Brokers. The scholarship, funded by Assurex Global Ashlock Game Changer Scholarship and paid through the Council of Insurance Agents & Brokers' foundation, will go toward Patras' senior year at Depauw University, where she will graduate with a Bachelor of Arts in Psychology.

Arlington/Roe's Indianapolis Headquarters Relocating

Arlington/Roe's Indianapolis headquarters has relocated to a new office. After 22 years in the 8900 building, they moved just across the street to the 8888 Keystone at the Crossing building. The office will also have more amenities and is technologically more up-to-date.

Accident Fund Hires Emmons



Emmons

Cecee Emmons has joined Accident Fund in the role of senior business development specialist. Her territory will be the Northern half of Indiana. Prior to joining Accident Fund, Emmons has spent the last seven years with Encova.

Acuity and Encova Earn Gold Technology Awards



Acuity and Encova earned Gold Spark Awards in both Commercial Lines and Personal Lines from Ivans for the insurer's agency connectivity successes. Ivans Spark Awards recognize companies that are sparking digital connectivity by using technology to support the growth of their agency partners across the policy lifecycle. The Gold Spark Awards honors the companies for offering independent agencies a comprehensive range of automated servicing and digital distribution products. Gold Awards are earned by companies that are in the top percentile of digital technology adoption when compared to their peers.



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Big I Fall Leadership Conference

Big I National Executive Committee member Todd Jackson, McGowan Insurance, and Big I Indiana President Brent Skelton, Epic Insurance, attended the Big I Fall Leadership Conference in New York in September. The conference included networking events, leadership meetings, a tour of Niagara Falls, and more. ■



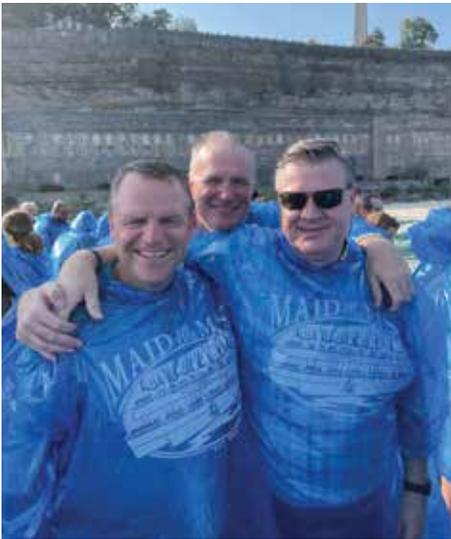
Todd Jackson with the national Big I executive committee, Big I CEO Bob Rusbuldt, and spouses.



Brent Skelton and his family in New York.



The official swearing in of Todd Jackson and Mike McBride in their new roles on the national executive committee.



Jackson and fellow national executive committee members Mike McBride and Lou Moran at Niagara Falls during the event.



Jackson and wife Theresa at Niagara Falls during the event.



Cover band, Junkyard Fieldtrip, and John Costello (center), the Big I national chair



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