



ANNUAL REPORT 2006-2007

INSURING YOUR INTERESTS



**INSURANCE
INSTITUTE
of
INDIANA**



MISSION STATEMENT

The mission of the Insurance Institute of Indiana is to create and maintain a business, legislative and public awareness climate in Indiana, about and pertaining to the insurance industry, that promotes the continued success of the insurance segment in the free enterprise system.



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2007 Chairman's Message



JOE YEAGER
CHAIRMAN

“REGARDLESS OF THE
LINE OF INSURANCE
OR THE ISSUE,
WE STAND TOGETHER
FOR THE BEST
INTERESTS OF THE
INSURANCE INDUSTRY
AS A WHOLE.”

Virtually every year, the insurance industry finds itself embroiled in a number of critical legislative and regulatory issues in states all across the country. While Indiana enjoys one of the best insurance environments in the nation, we also have our share of controversial matters that arise each and every year.

Over the past year, and especially during the 2007 session of the Indiana General Assembly, the insurance industry was faced with fighting off tort expansion efforts from the state's trial lawyers, attempts to drastically alter the workers compensation system, and a proposal to significantly affect the manner in which insurers make changes to personal homeowner policies.

Standing alone, each individual company would have had little chance to prevent these radical changes from becoming law. However, collectively through the Insurance Institute of Indiana, we pose a strong enough voice to combat attacks on the industry, and even advance some positive measures.

The 2006 elections brought forth a change that has left the insurance industry fending off a variety of challenges throughout the country, leaving little room for a proactive agenda. In Indiana, however, the Insurance Institute successfully defeated all tort expansion proposals, while helping the health insurance industry through a ban on “Most Favored Nation” clauses, achieving full deregulation of the commercial lines industry, and requiring drivers of trucks and rear seat passengers in all vehicles to wear seatbelts.

With that in mind, it is critical to remind each member that we are in this together. Regardless of the line of insurance or the issue, we stand together for the best interests of the insurance industry as a whole. While some years might see a greater benefit for a particular line, we should all appreciate any gains that improve the insurance climate within the state. It is a victory for us all.

The insurance industry in Indiana faced a bit of a tumultuous year. The effects of the Good Friday hailstorms are still being calculated. But, without a doubt, the industry rose to the occasion and provided Indiana citizens with the peace of mind they have come to expect from us. The entire industry – meaning all lines – should be proud of the effort put forth, just as all members of the Insurance Institute of Indiana should be proud of the association's accomplishments over the past year.

A handwritten signature in black ink that reads "Joseph H. Yeager". The signature is written in a cursive, flowing style.

Joe Yeager
Chairman

2007 President's Message



STEPHEN A. WILLIAMS
PRESIDENT

“SIXTY YEARS
OF SUCCESS IS DUE
TO THE TRADITION
OF UNITY OF PURPOSE
AMONG THE MEMBERS.”

SIXTY YEARS OF SUCCESS

In 1947, Congress passed the McCarran-Ferguson Act, which established the state-level regulatory system under which the insurance industry operates to this day. In response, a small group of CEOs of Indiana-based insurance companies banded together by forming a state trade association to advocate their interests before state government. They clearly recognized their interests were best served by a unified voice. The resulting entity, the Indiana Insurors Association, was the precursor to the Insurance Institute of Indiana.

The association quickly earned a reputation as one of the most influential associations lobbying state government. More importantly, the organization became the driving force behind the changes that have made Indiana one of the best states for insurance companies to conduct business. As a result, consumers enjoy lower rates and more choices than are available in most states.

In 1970, the Indiana Insurors Association was folded into the Insurance Institute of Indiana, which up until then, had been the public relations arm of the domestic industry. This resulted in a stronger, more effective trade association. More changes occurred over time as the Institute morphed to meet the needs of the members and the challenges facing the industry. Today the Institute represents all lines, foreign and domestic. It continues to be the most influential proactive insurance organization working with Indiana state government. The Institute has developed and supported the passage of many measures that have proved critical to the insurance industry's future in the state. These include an historic tort reform package and a major premium tax reduction.

Sixty years of success is due to the tradition of unity of purpose among the members. The lines of business may differ greatly and competition in the marketplace may be fierce, but the association has a long and rich history of working for the greater good of the industry. Working together has paid huge dividends. The many Institute-led successes, including the legislative victories in 2007, continue to confirm the value of membership. In the end, it's quite simple: we win because we stand together.

A handwritten signature in black ink that reads "Stephen A. Williams". The signature is written in a cursive, flowing style.

Stephen A. Williams
President

Institute Membership

The Insurance Institute of Indiana prides itself on being a member-driven organization. Each member company has the opportunity to provide input on every aspect of the Institute's operations. Regardless of the type of insurance a company writes, or the amount of business they do in the state, all members have equal standing at the Institute.

With a seat on the Board of Directors and participation on decision-making committees, member companies develop the Institute's legislative agenda. This year, the Institute tracked 300 bills that had the potential to affect the insurance industry. The Legislative Steering Committee guided the staff's position on each of those bills.

The Institute's committee structure also allows companies to advise on regulatory matters, court cases, political contributions, and day-to-day office operations. This system ensures that the Insurance Institute of Indiana is working for the best interests of its members. By giving member companies the opportunity to have a say in how the Institute is maintained, the Institute can truly say it is a member-driven organization.

There are three different membership categories for companies and other parties wishing to get involved. The highest level of membership is becoming a full member. Insurance companies can become full members. This allows a company to have a seat on the Board of Directors and a seat on various committees. Companies – as well as national trade associations and other insurance-related organizations – can also join as subscribers. Reinsurers are able to join as associate members.



Insurance Institute of Indiana staff and board members attend a quarterly Board of Directors meeting.

Subscriber and associate members are involved on an informational basis. They receive Insurance Institute publications and are kept informed on the latest insurance developments, but they do not get a vote on any committees. Associate members may, however, attend designated Board and committee meetings.

Membership with the Insurance Institute of Indiana allows companies to help shape public policy relating to the insurance industry in the state. In addition, members and subscribers enjoy many more benefits beyond policy-making. The following pages explain those benefits and outline key accomplishments in the 2006-2007 fiscal year.



Institute member employees share a laugh at the annual Legislative Reception, where people involved with the Institute have the chance to mingle with lawmakers.

Welcome



INSURANCE
INSTITUTE
of
INDIANA

This year, the Insurance Institute welcomed two new full members:

- German Mutual Insurance
- Illinois Casualty Company

1947

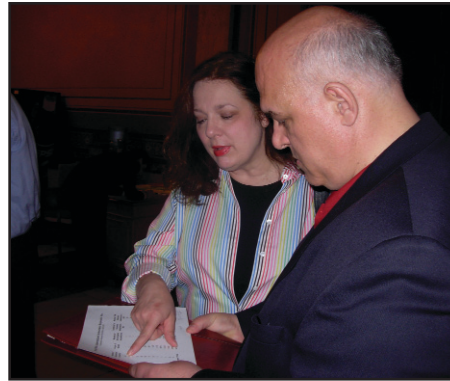
- Organization of Indiana Insurers Association

Political Activity

The heart of what the Insurance Institute of Indiana does is in the government affairs arena. By working with legislators, regulators and other officials, the Institute is able to, as the Mission Statement declares, “promote the success of the insurance segment of the free enterprise system.”

The Institute achieves this success in a variety of ways. The Insurance Grassroots Network provides a vital connection between lawmakers and their constituents. The IPAC and the Franklin Society provide a means for the Institute to support candidates and influence elections. And the Institute’s lobbying staff provides expertise in dealing with elected or appointed officials on a day-to-day basis.

All of these functions require heavy member involvement. Without members to provide support and guidance, the IPAC, the Grassroots Network and the Institute’s lobbyists would not be able to function at such a high level.



Insurance Institute President Steve Williams consults with Tami Stanton (National Association of Mutual Insurance Companies) in the final days of the session.



Staff and members of the Legislative Steering Committee debate bills in the session’s opening weeks.

IPAC: The Insurance Political Action Committee



The Insurance Political Action Committee (IPAC) is the largest insurance political action committee in Indiana, and one of the most influential of all political action committees. IPAC funds are directed toward candidates who have, or will potentially, partner with the insurance industry while in office.

In the 2006 election cycle, the IPAC made 87 donations totaling \$135,100 to candidates. Of those 87 candidates, only six lost the election. That is a 93.1 percent effective use of resources.

1958

- Creation of the Insurance Institute of Indiana
- Implementation of the Speakers Bureau
- Traffic Crash Program held at the Indianapolis Motor Speedway



Abdul Hakim-Shabazz, morning radio host on 1430-AM WXNT, delivers the evening's keynote address at the 6th annual Franklin Society gala.



House Minority Leader Brian Bosma (far right) speaks to Senator Allen Paul; John Wolf, ILM Group; and Mike Widick, Westfield Group, at the Franklin Society Gala.

The Franklin Society is the way in which the IPAC recognizes donors for their contributions. The Society was formed as a way to encourage more sizable corporate and individual contributions to the IPAC.

The Franklin Society annually hosts an event to honor those contributors. Guests at this black-tie gala include key legislators, regulators, and other key political figures. This evening provides these figures the opportunity to meet key financial contributors, allowing them to put a face behind the support check they receive from the IPAC.



This year, the Franklin Society Gala was held at the Skyline Club. The featured guest speaker was Indianapolis radio host and political pundit Abdul Hakim-Shabazz. In all, 24 individual Franklin Society members and 12 corporate members contributed between January 2006 and August 2006. (This year, the Franklin Society changed from a calendar year to an August to July fiscal year.)

— CORPORATE MEMBERS —

Statesman (\$10,000 or more)

Indiana Farm Bureau Insurance Company
Indiana Insurance Company

Diplomat (\$5,000 or more)

ILM Group
Indiana Farmers Mutual Insurance Company
Nationwide Insurance
SAFECO Insurance Company
State Auto Insurance Company

Patriot (\$2,500 or more)

American Surety Company
Brotherhood Mutual Insurance Company
Chubb Group of Insurance Companies
Ohio Casualty Group
Westfield Group

— INDIVIDUAL MEMBERS —

Statesman (\$1,000 or more)

Steve Williams, Insurance Institute

Diplomat (\$500 or more)

Don Blackwell, ILM Group
John Wolf, ILM Group
Marty Wood, Insurance Institute

Patriot (\$250 or more)

Zyvonne Adams, ILM Group
Michael Allison, Brotherhood
James Blum, Brotherhood
Ray Campisi, ILM Group
Scott Figgins, Brotherhood
Greg Frazier, ILM Group
Ryan Gibson, ILM Group
Gary Henselmeier, ILM Group
Jim Hynes, ILM Group
Susan Knotts, ILM Group
Carl Lickley, ILM Group
PJ Longstreth, American Surety
Bill Osborne, ILM Group
Greg Pianko, ILM Group
Dean Pohlman, ILM Group
Steve Robertson, Consec
John Robinson, Hanover
Paul Seppel, IN Farmers
Tammy Walker, Insurance Institute
Dave Walters, ILM Group

1959

- The first Claims Seminar
- The inaugural Annual Meeting of the Insurance Institute of Indiana

1967

- The first Defense Seminar

2006 Elections

The effect of the 2006 elections on the outcome of this year's legislative session cannot be overstated. Heading into the elections, Republicans had complete control of the Statehouse. They held a 33-17 advantage in the Senate, a 52-48 advantage in the House of Representatives, and the first Republican Governor in sixteen years – Mitch Daniels – in office.

The dynamics in the state and country, however, led to drastic changes at the Statehouse. State issues such as Daylight-Saving Time and the lease of the Indiana Toll Road, coupled with federal issues such as the war in Iraq and government corruption, led to a nationwide surge for Democrats.

Democrats regained control of the Indiana House of Representatives (51-49), creating potential gridlock with the Republican-controlled Senate. While the Senate remained strongly Republican, there was a historic leadership change. Senator Bob Garton (R-Columbus), who had been in office since 1970 and served as President Pro Tempore since 1980, was defeated in his Republican primary. This left a leadership void that was eventually filled by Senator David Long (R-Fort Wayne).

Senator Long has been a friend of the insurance industry for years, but with the first Senate leadership change in more than a generation, the business community anticipated a different approach by leadership.

With the changes in the House and Senate, the Institute was uncertain exactly how the 2007 legislative session would impact the industry's issues.



Senator David Long speaks at the Insurance Institute's 2005-2006 annual meeting.



Representative Milo Smith (R-Columbus) takes notes as Indiana Farm Bureau Insurance employee Don Cook explains an issue. Representative Smith was elected in November to fill an open seat in House District 59.

1969

- Merger of Indiana Insurers Association and the Insurance Institute of Indiana

1975

- HEA 1460 — Medical Malpractice Act

2007 Legislative Session

Going into the legislative session, the Insurance Institute assumed it would need to present a defensive stance against trial lawyer-led issues that would undoubtedly crop up in the House of Representatives. However, the Institute also lobbied in favor of several bills that were positive for the industry. As always, there were a few surprises along the way.

Most of the insurance issues the Institute dealt with during the session ended up in House Enrolled Act 1452, the insurance omnibus bill. This contained many provisions pushed by the Department of Insurance and the Indiana Economic Development Corporation.

On the whole, this session can be seen as a defensive success. In a tough political environment, the Institute shepherded several positive bills into law and defeated or modified all the negative bills aimed against the industry.

Below is a look at some of the most important bills that were addressed.

Insurance Omnibus Bill – Many insurance bills died early in the legislative session due to a rift between some House members and their leadership. After those issues were worked out, many items were combined into one bill, HEA 1452. The bill contained both good and bad sections, but the Institute was able to minimize any damage done by the negative provisions. Here is the summary of provisions in HEA 1452:

- Corrects language in the formula used for carrier assessments for the workers compensation Second Injury Fund, clarifying the basis as direct written premium
- Increases Department of Insurance fees as follows: Annual internal audit fee for insurers increased from \$350 to \$1,000; Annual audit fee for farm mutuals increased from \$100 to \$250; Establishes a \$35 fee for all policies, rules, rates, riders or endorsements, with a \$1,000 cap as opposed to the previous \$35 fee for all filings; Reverts filings for commercial products to the current \$35 per filing fee after July 1, 2009.
- An insurer that reduces, restricts, or removes, through a rider or an endorsement, coverage provided by a policy of insurance, must provide to the named insured written notice, through the United States mail or by electronic means, of the



changes to the policy. The written notice required by this subdivision must:

- be part of a document that is separate from the rider or endorsement;
- be printed in at least 12 point type, 1 point leaded;
- consist of text that achieves a minimum score of 40 on the Flesch reading ease test or an equivalent score on a comparable test approved by the commissioner
- identify the forms, provisions, or endorsements that are changed;
- indicate the name and contact information of the servicing insurance producer and the insurer
- indicate whether a premium adjustment will result from the policy changes; and
- set forth any options available to the named insured to repurchase the coverage that has been reduced, restricted, or removed.

• If the notice is sent through the United States mail, the outside of the envelope used to mail the notice must contain the following statement in at least 14 point type: “Coverage has been reduced, restricted, or removed from your policy.”

• The insurer bears the burden to prove that notice was sent to the named insured. If the notice is sent through the United States mail, proof of mailing as described in IC 27-7-6-7 is sufficient proof of the notice.

MAJOR LEGISLATION PASSED IN 2007

Insurance Omnibus Bill Most Favored Nation Ban Seatbelt Use

1978

- HEA 1258 — Product Liability Reform Act

1979

- First publication of Insurance Insight
- Revitalization of the Video/Film Library

- Prohibits the issuance or renewal of any policy limiting the policyholder's right to bring an action against an insurer for less than two years
- Provides that commercial lines policy forms, including workers compensation, are to be filed with the Department of Insurance "for informational purposes only" and take effect upon filing; If a commercial policy is changed, on renewal, requires the insurer to provide the policyholder and agent a written notice the policy was changed.

Most Favored Nation Ban – Prohibits a health insurer or health maintenance organization (HMO) from requiring a medical provider to sign a reimbursement contract providing the insurer or HMO a reimbursement rate at or lower than the rate provided to another insurer or HMO. These clauses, commonly referred to as "Most Favored Nation" (MFN) clauses, are inserted by Anthem/Wellpoint to the detriment of the rest of the insurance industry.

ON THE WHOLE,
THIS SESSION
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IN A TOUGH
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AIMED AGAINST
THE INDUSTRY.

The Insurance Institute joined with a broad coalition of health insurers, medical providers and business interests supporting a legislative ban on inclusion of MFN clauses in provider reimbursement contracts. MFN clauses stifle competition by assuring the insurer with the largest market share attains the lowest reimbursement rate. In essence, the largest insurer then sets the market rate.

Accident Response Fee Ban –

This bill, which passed the legislature but was vetoed by the governor, prohibits law enforcement agencies from charging accident response or contracting with a private vendor to charge accident response fees, and

limits what can be charged for an accident report to \$8. Debt recovery companies have been traveling through Indiana selling the concept of accident response fees to local law enforcement agencies.

For these companies, collecting accident response fees serves as an easy venue to collect additional dollars. A few Indiana municipalities enacted accident response fees through passing



Representative Ron Herrell (D-Kokomo) presents his accident response fee bill in a Senate Committee.

local ordinances, but such fees created a public relations battle with individuals who did not understand why they were being charged for services already paid for with tax dollars. Because the insurance industry is a target of these accident response vendors, companies across the nation are looking at Indiana's law as a possible model.

This bill was vetoed due to opposition from the Indiana State Police on the accident report fee cap. Whether this bill ultimately becomes law or not depends on a veto override. The Insurance Institute will work for an override in November, when the General Assembly may do so with a simple majority vote in both houses of the legislature.

Seatbelt Use – Requires the use of seatbelts by operators and passengers of pick-up trucks, rear seat passengers in all vehicles must wear seatbelts, and prohibits seatbelt checkpoints by law enforcement officers.

For many years, various legislators have attempted to close the loophole in Indiana law that exempted operators and occupants of pick-up trucks from Indiana's seatbelt requirements. In a difficult and long process, the legislation finally passed the General Assembly this year. Indiana was one of only two states to have this exemption. The additional injuries and deaths to motorists who do not wear seatbelts are clear. This new law will ultimately reduce the cost of accidents and save lives.

1980

- SEA 430 — Auto Salvage Act
- The inaugural annual meeting of IPAC
- "Basic Insurance Seminar for Teachers" with Ball State University

When dealing with regulatory issues, it's often difficult for companies to take a position for fear of standing out to regulators. The Insurance Institute works closely with the executive branch – the Department of Insurance, Bureau of Motor Vehicles (BMV), the Indiana Economic Development Corporation, and others – to ensure the industry is speaking with a unified voice.

Regulators understand the Insurance Institute of Indiana is the most important voice for carriers doing business in the state, and therefore are generally amenable to our opinions. This year, the Insurance Institute worked with regulators on the following.

- In response to industry concerns, Bureau of Motor Vehicles Commissioner Ron Stiver invited the Institute to form a working group to discuss a web-based verification system for insured drivers in Indiana. Responding to pressure from a multitude of carriers, the national trades and the Institute, the BMV quickly scaled down an earlier idea that would have required companies to submit information to a third party, who would operate a database for the BMV.

This plan raised questions with industry leaders due to privacy and cost concerns. Near the end of a January meeting, Stiver asked the Institute to take the lead in forming a working group to work with the BMV on the issue. The group has since met and electronic verification plans are on hold.

- The Institute worked closely with the Workers Compensation Board to fix the way carriers are assessed for their portion of the Second Injury Fund. The Board worked with Institute staff to craft the change, which was inserted into House Enrolled Act 1452 and passed into law.

- Insurance Commissioner Jim Atterholt attended the Institute's December Board of Directors meeting as



Insurance Commissioner Jim Atterholt attends a National Association of Insurance Commissioners meeting.

well as the Institute's Pre-legislative Conference to explain his plans to hire more people in the department by raising a series of fees. The Institute worked with the commissioner to fine-tune the plan.

One change the Institute suggested brought the fees for filing commercial forms back down, since commercial policies will be deregulated under the provisions of the omnibus bill.

- The Institute worked closely with the Department and the IEDC to draft a premium tax decrease proposal. The plan, which would have phased the rate down from 1.3 to 1.0 percent, ultimately failed in the General Assembly.

- In May, the Institute formed a subcommittee that will work with the Department of Insurance as the Department formulates rules and regulations regarding the implementation of House Enrolled Act 1452.

1981

- SEA 265 — Update Property & Casualty Investment Code
- Initiation of the Insurance Institute of Indiana Urban Task Force
- Insurance Crime Prevention Seminar

Amicus Curiae Briefs

The filing of *Amicus Curiae* briefs is the Insurance Institute's tie to the court system in Indiana. Latin for "friend of the court", *Amicus* briefs are filed as advisory documents in pending litigation.

The Insurance Institute Amicus Subcommittee saw an active 2007. In all, five amicus briefs were filed. A theme that showed up frequently in the Indiana Court of Appeals this year was the expansion of the negligent infliction of emotional distress cases. Initially, the Court of Appeals ruled that one who suffered emotional distress accompanied by physical manifestations could recover under a separate bodily injury claim under an insurance policy.



Later Court of Appeals decisions expanded this ruling, stating that physical manifestations of the emotional distress need not be present to bring a bodily injury claim under a policy.

Extending the reach of these rulings even further, a subsequent Court of Appeals decision broadened the scope of who could make a claim for the negligent infliction of emotional distress, opening up liability to foreseeably anyone who may have witnessed an accident, regardless of familial relationship.



The Indiana Supreme Court will hear together two of the cases for which the Institute filed amicus briefs. Given the current trend in the Court of Appeals, the Supreme Court will likely be an important future venue for the insurance industry.

Elliot v. Allstate Insurance Company

In *Elliot v. Allstate Insurance Company*, the court held that a negligent infliction of emotional distress claim not accompanied by physical manifestations constitutes bodily injury under an insurance policy. The court reasoned "an individual's mental health is an essential component to the overall operation of the physical structure of the body." It went on to say that an emotional trauma could disable the body in a fashion similar to a physical wound. As a question of first impression, the court looked to Louisiana, where that court ruled a woman who witnessed her husband being struck by an oncoming car could recover for mental anguish, even though she exhibited no physical manifestation of that anguish.

State Farm Mutual Insurance Company v. Deana Brake

In *State Farm Mutual Insurance Company v. Deana Brake*, a

four-year-old boy (D.L.B.) was riding his bicycle with his six-year-old cousin who was also riding a bicycle. The cousin was hit by a vehicle and died because of injuries sustained in the accident. D.L.B. witnessed the accident and as a result suffered emotional distress accompanied by physical manifestations. In extending *State Farm v. Jakupko*, this court ruled D.L.B.'s injuries were sustained by his direct involvement in the accident, and D.L.B.'s claim was subject only to the "each accident" limit of liability. The court's decision in *Brake* extends the reach of incorrectly decided case law and opens the door for a larger group of individuals to make claims for the negligent infliction of emotional distress.

Safe Auto v. Indiana Farm Bureau

In *Safe Auto v. Indiana Farm Bureau*, the policyholder misrepresented material facts as to who would be driving the vehicle in question. In particular, the plaintiff's husband, an excluded driver, was involved in an accident. The other driver in the accident brought an accident against the policyholder through vicarious liability for injuries suffered in the accident. The court ruled that although the policyholder did materially misrepresent facts, the action was brought against the policyholder and not her husband. As such the court ruled the insurer must cover the policyholder, because the misrepresentation was only in regards to the policyholder's husband.

State Farm Mutual Insurance Company v. Jakupko

In *State Farm Mutual Insurance Company v. Jakupko*, a father was severely injured in an automobile accident. His two children and wife were passengers in the car and witnessed the accident. The court determined the negligent infliction of emotional distress to be an independent tort. As such, it ruled it could stand alone as a cause of action. The court reasoned that because Mr. Jakupko's wife and two children endured emotional distress from witnessing his injury that resulted in physical manifestations, they endured bodily injuries under the insurance policy.

Cincinnati Insurance Company v. Ruby Young

In *Cincinnati Insurance Company v. Ruby Young*, the defendant was insured by two insurers. Cincinnati Insurance denied owing coverage and filed a motion for a declaratory judgment from the court. In the meantime, the defendant's other insurer negotiated a settlement with the plaintiff that involved a potential payout from Cincinnati Insurance. Cincinnati Insurance made a motion to intervene, having a substantial interest in the settlement. However, the Indiana Court of Appeals ruled when an insurer denies coverage, it may only intervene as to issues of that coverage. The court reasoned that to allow Cincinnati to intervene on other grounds would create an opportunity to retry the defendant's liability.

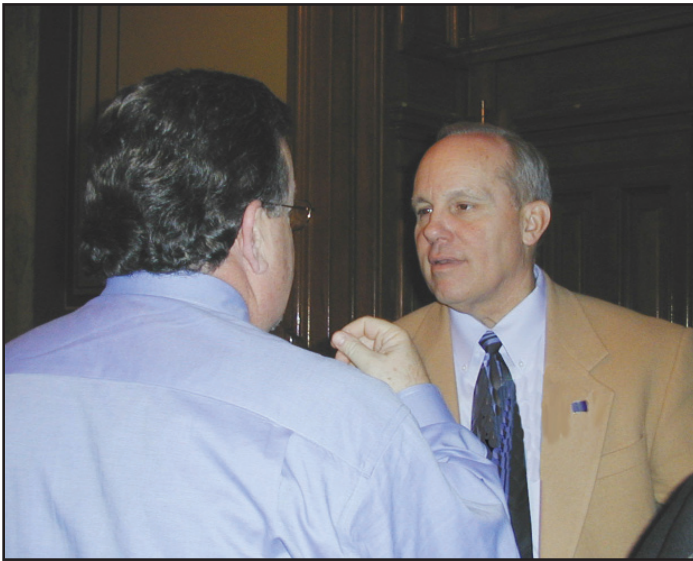
1982

- SEA 34 — Mandated Offer of Uninsured Motorists Coverage

1983

- SEA 287 — Comparative Fault Act
- The first Media Seminar

Insurance Grassroots Network

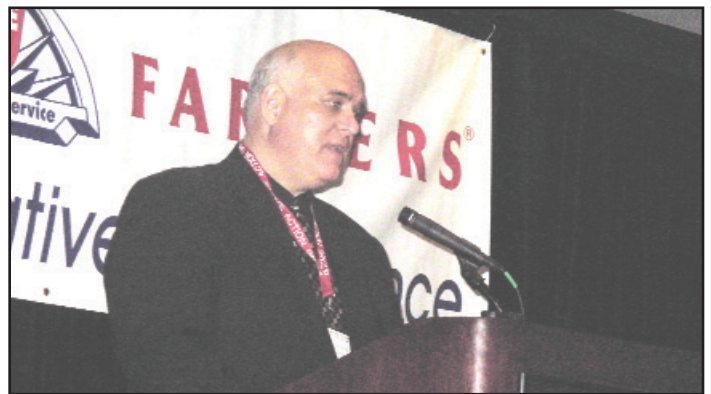


ABOVE: An Indiana Farm Bureau Insurance employee discusses issues with House Insurance Committee Chairman Craig Fry (D-Mishawaka).



TOP RIGHT: A member of the Farmers Group grassroots network talks with Senator Jean Breaux (D-Indianapolis).

LOWER RIGHT: Insurance Institute President Steve Williams delivers a speech to the Farmers Group grassroots network.



The Insurance Grassroots Network (IGN) brings member companies and their employees directly into contact with their elected officials. This indispensable tool allows employees to share their expertise with policy-makers so that they can make informed decisions on insurance-related issues.

The IGN exists to supplement the Institute's lobbying efforts, and the importance of constituent contact cannot be underestimated.

The IGN had a successful year this year. In the fall institute staff decided to market the grassroots network more widely. After creating a new logo, staff set out to recruit new members. Staff not only visited member companies to boost enroll-

ment, but also ventured to other insurance associations, such as the Fort Wayne Adjusters Association and the Insurance Women of Lake County.

This recruitment effort led to about 50 new IGN members in a matter of months. These new members came from all corners of the state and helped to ensure the IGN has a constituent in every single legislative district.

Employees from at least three member companies and two subscriber companies held Statehouse Days this year. At a grassroots Statehouse Day, IGN members travel to the Statehouse to discuss issues with their legislators face-to-face.



1984

- Introduction of the High School Journalism Safety Awards
- Development of the Media Boating Safety Program

1985

- SEA 32 — Countersignature by Resident Agent Mandate
- HEA 1944 — Structured Settlements Option in Medical Malpractice

Media Relations

When the Insurance Institute came into being, it was only a public relations organization, helping to improve the public's perception of the industry. As the years progressed, however, the focus shifted more toward lobbying. This year, the Institute began an effort to revitalize its public relations efforts to improve the industry's image and supplement its government relations. The rewards came quickly.

The most important result nearly led to a change in Indiana law. In November, Rafael Sanchez, of WRTV 6 News' "Call 6 for Help", contacted the Institute about accident response fees being charged in Cumberland, Indiana. Rafael interviewed Institute President Steve Williams about the issue, which has become a growing problem for insurance companies across the country.

INSTITUTE STAFF
MADE DOZENS
OF STORY PITCHES
TO MEDIA
THIS YEAR,
RESULTING
IN POSITIVE PRESS
ACROSS THE STATE.

After seeing the report, Representative Ron Herrell (D-Kokomo) filed a bill to ban these charges. The legislators rallied around this idea, and the bill – the first of its kind in the nation – passed, though it was vetoed by Governor Daniels.

Institute staff made dozens of story pitches to media this year, resulting in positive press across the state. Articles relating to the insurance industry appeared in the *Northwest Indiana Times*, the *Indianapolis Star*, the *Lafayette Journal and Courier*, the *Fort Wayne Journal Gazette*, the *Indianapolis Business Journal*, and more.

Staff also visited several newspapers and television stations to get to know editors and reporters, and provide them with valuable information. In the coming years, the Institute expects more positive results from its media relations efforts.



Institute staff member Marty Wood is interviewed by Fox 59 News on the subject of hail storm claims.



In November, Institute President Steve Williams appeared on an investigative report about accident response fees.

1986

- SEA 93 — Frivolous Lawsuits Penalties
- SEA 144 — “Goodwill” considered an insurance asset
- SEA 235 — Investments — “Basket Clause”
- Insurance Information Seminar

The Insurance Institute of Indiana produces several publications that are made available to the Institute's membership. Some publications are also given to the media and legislators so they can get a broader understanding of insurance issues. The Institute completed three publications this fiscal year.



The **Legislative Memo** is published weekly during the legislative session and e-mailed to the Insurance Institute's membership. This allows Institute staff to deliver up-to-date information on all the activity in the Indiana General Assembly. The **Legislative Memo** was redesigned this year by Institute staff to make it easier to read and more aesthetically pleasing.



The **Economic Impact Brochure** (commonly called the "License Plate Brochure") is a marketing piece created in conjunction with the Indiana Economic Development Corporation (IEDC), the Association of Indiana Life Insurance Companies, and the Independent Insurance Agents of Indiana. This is produced every two years to be given to media, legislators, and insurance companies who are looking to bring jobs to the state.



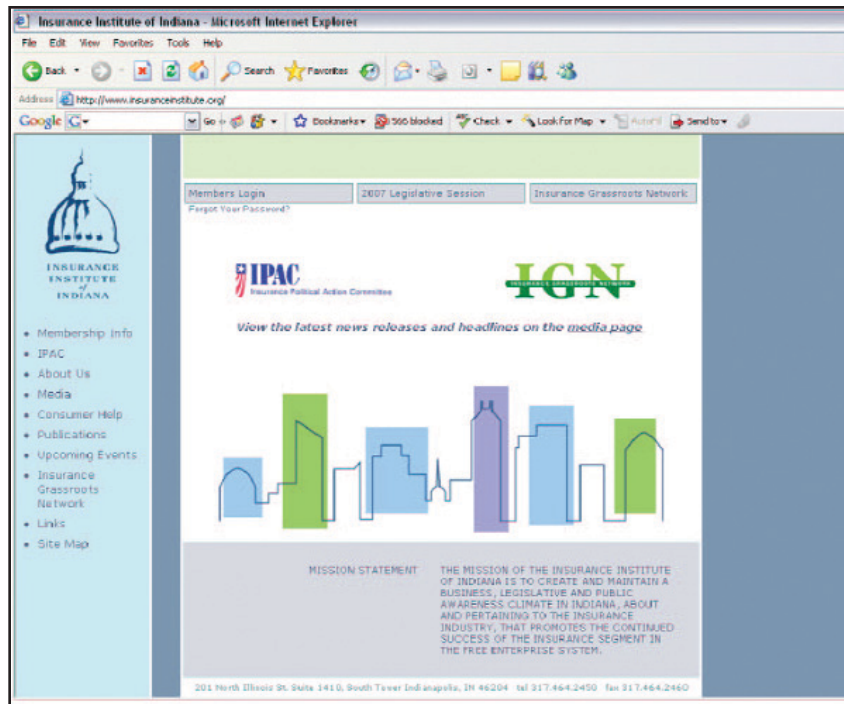
The Insurance Institute's **Issues Binder** is produced every two years and outlines the Institute's position on more than 40 issues facing insurance companies. The **Issues Binder** is given to legislators and member companies so that they have a reference guide on general issues.

1987

- SEA 307 Overturned *Obremski v Henderson* — Treble Damages for Drunk Driving

1989

- SEA 542 — File & Use Rating in Worker's compensation
- Insuring Indiana's Future
- "Your State in Insurance" student program



www.insuranceinstitute.org has had a 10% increase in user sessions over the past 12 months.

The most visible and common way for our members and interested parties to see what is happening at the Insurance Institute is the web site. The members section of the site allows member companies to post feedback on legislative issues, stay current on industry news, preview upcoming elections and much more. Members of the media also frequent the site to get the latest insurance information.

Web site hits increased about 10 percent this year, going from 28,741 sessions in 2005-2006 to nearly 32,000 sessions this year. But the increasing traffic and need to expand has driven the need to change.

VISIT

www.insuranceinstitute.org

FOR NEWS AND UPDATES

In April, Institute staff distributed a survey to all users of the current web site, asking for feedback regarding the look, navigation and usability of the site. The poll also asked for suggestions on new features. The survey indicated that, while users are happy with the current site, there is still need for improvement.

Institute staff responded by meeting with vendors and discussing the possibility of redesigning and re-launching the existing site. The Institute expects this to be among the biggest projects for next fiscal year.

Institute staff responded by meeting with vendors and discussing the possibility of redesigning and re-launching the existing site. The Institute

1990

- HEA 1404 — Update Property & Casualty Investment Code
- SEA 211 — Strengthening of Unfair Claims Practices Act

1991

- SEA 375 — Claims Fraud Class D Felony
- HEA 1517 — Permits Challenging of Balanced Billing in Worker's Compensation

Board of Directors



David Field
Allstate Insurance
Company



Bill Carmichael*
Vice Chairman
American Surety
Company



Michael Allison*
Brotherhood Mutual
Insurance Company



Bill Montgomery
Celina Insurance
Group



Allison Meta*
Chubb Group of
Insurance Companies



Bill Fritts
Conseco Services,
LLC



Mike Michael
Employers Security
Insurance Group



Elizabeth Dinnin
FCCI Insurance
Group



Philip Menzel
German Mutual
Insurance



Tracy Arney*
Secretary-Treasurer
Golden Rule
Insurance Company



Don Malcolm
Grain Dealers
Mutual Insurance
Company



Rob Johnson
The Hanover
Insurance Group

John Wolf
The ILM Group



Allen Messer
Illinois Casualty
Company

Board of Directors



Jerry Canada*
Indiana Farm Bureau
Insurance Company



Dan Stone*
Indiana Farmers
Mutual Insurance
Company



Joe Yeager*
Chairman of the Board
Indiana Insurance
Company



Jerry Watson
International Fidelity
Company/Allegheny
Casualty Company



Jerry Wollam
NAMIC Insurance
Company, Inc.



Eric Smith
Nationwide
Insurance



Craig Evans
Ohio Casualty Group



Chris Tucker
Progressive
Insurance Company



Fred McGarvey
Prudential Financial



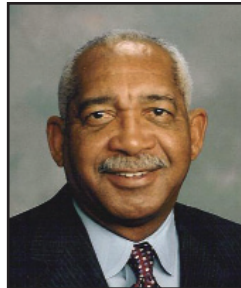
Ed Heffernan
Safeco Corporation



Kevin Kelly
State Auto Insurance



Valerie Clinton
State Farm Insurance
Companies
Institute Board of
Directors



Harold Calloway
State Farm Insurance
Companies
IPAC Board of
Directors

* Executive committee member

Committee Listings

Amicus Curiae Subcommittee

The Amicus Curiae Subcommittee reviews and recommends potential court cases for possible amicus curiae briefs. The formal recommendations of the subcommittee are sent to the Insurance Institute's Executive Committee for final action.

Committee Members

Scott Hartzell, *Chair*
FCCI Insurance Group

Bill Carmichael
American Surety Company

Michael Allison
Brotherhood Mutual Insurance Company

Ed Roesch
Chubb Group of Insurance Companies

Mike Hampton
Golden Rule Insurance Company

Lynn Jongleux
Indiana Farm Bureau Insurance Company

Kim Smith
Indiana Farmers Mutual Insurance Company

Doug Jenkins
Indiana Insurance Company

Claims Committee

The Claims Committee reviews current claims questions, pending legislation and critical insurance issues impacting the claims process. They are also responsible for developing educational seminars on an as-needed basis, choosing topics and speakers that will benefit all members and the industry in general.

Committee Members

Scott Hartzell, *Chair*
FCCI Insurance Group

Bob Wesseler
Allstate Insurance Company

Scott Figgins
Brotherhood Mutual Insurance Company

Ted Wissman
Celina Insurance Group

John Ferree
Chubb Group of Insurance Companies

Roger Hanslow
The Hanover Insurance Group

Brian Morton
The Hanover Insurance Group

Ray Campisi
The ILM Group

Rick Ainsworth
Indiana Farm Bureau Insurance Company

Marc Fairchild
Indiana Farmers Mutual Insurance Group

Brent Hanson
Indiana Insurance Company

Ken Kindler
Ohio Casualty Group

Dan Treaster
Progressive Insurance Company

Ray Mader
Safeco Corporation

Joyce Wright
State Auto Insurance

Sandra Bottoms-Seals
State Farm Insurance Companies

David Rost
State Farm Insurance Companies

Commercial Lines Committee

The Commercial Line Committee focuses on legislative and regulatory issues affecting Indiana's commercial lines market, including workers compensation. The committee is the industry's primary resource and liaison to the rest of Indiana's business community.

Committee Members

Greg Rose, *Chair*
State Auto Insurance

Diane Ropp
Brotherhood Mutual Insurance Company

1991

- The first Pre-Legislative Conference
- Development of the Insurance Roundtable
- Underwriting Seminar
- The first New Laws seminar
- Creation of the Insurance Institute of Indiana college scholarships

Cathy Bigham
Celina Insurance Group

Edward Johnson
Chubb Group of Insurance Companies

Mike Michael
Employers Security Insurance Company

Kathy Titus
FCCI Insurance Group

Clarence Watson
Grain Dealers Mutual Insurance Company

Diana O'Brian
The Hanover Insurance Group

Jim Hynes
The ILM Group

Jeff Wilson
Indiana Farm Bureau Insurance Company

Gregg Huey
Indiana Farmers Mutual Insurance Company

Tammy Loucks
Progressive Insurance Company

Jon Dahl
State Farm Insurance Companies

Communications Committee

The Communications Committee develops the Insurance Institute's public relations effort, working to support and further the goals of the association's governmental affairs efforts. Committee members provide expertise in responding to media inquiries, allowing the Insurance Institute to effectively communicate the insurance industry's views and perspectives on the issues of the day.

Committee Members

David Coakes, *Chair*
State Farm Insurance Companies

Karen Spica
Allstate Insurance Company

Wade Danforth
FCCI Insurance Group

Norm Hinkle
Grain Dealers Mutual Insurance Company

Rick Nelson
Indiana Farm Bureau Insurance Company

Lisa Marlow
Indiana Farmers Mutual Insurance Company

Jon Gorman
NAMIC

Alan Smith
Ohio Casualty Group

Michael O'Connor
Progressive Insurance Company

Adam Dopps
State Auto Insurance

Grassroots Committee

The Grassroots Committee is set up to act as the company liaison to the Insurance Grassroots Network (IGN). The mission of the committee is to help fully develop the IGN, both in terms of membership expansion and in the level of participation. Committee members are also responsible for organizing "Statehouse Days" with their companies, allowing members the opportunity to meet fact-to-face with their legislators.

Committee Members

Kathy Bennett, *Chair*
American Surety Company

David Field
Allstate Insurance Company

Bill Carmichael
American Surety Company

David Roesener
Brotherhood Mutual Insurance Company

Bill Montgomery
Celina Insurance Group

Jean Dalwrymple
Employers Security Insurance Company

Lucinda Hughes
FCCI Insurance Group

1992

- Reinsurance Seminar
- The first Worker's Compensation Seminar
- Introduction of the Bicycle Helmet Safety Poster Contest

Committee Listings

Bruce Mitchell
Grain Dealers Mutual Insurance Company

Gail Schaefer
The Hanover Insurance Group

Zyvonne Adams
The ILM Group

Amy Kraft
Indiana Farm Bureau Insurance Company

Lisa Marlow
Indianan Farmers Mutual Insurance Company

Jennie Peyton
Indiana Insurance Company

Rick Marden
Indiana Insurance Company
Christine Kruse
Nationwide Insurance

Greg Tourner
Progressive Insurance Company

Tim Albers
Safeco Corporation

Neline Wooley
State Auto Insurance

Beth Stull
State Farm Insurance Companies

Human Resources Committee

The Human Resources Committee provides guidance and support on employee and employment issues, making human resource experts available to the Insurance Institute on an as needed basis.

Committee Members

Susan Knotts, *Chair*
The ILM Group

Kim Smith
Indiana Farmers Mutual Insurance Company

Margo Lyon
State Auto Insurance

Information Technology Committee

The Information Technology Committee provides technical support to the Insurance Institute, allowing the staff to have technical decision-making expertise it could not otherwise maintain or access. The committee is focused on utilizing technology that the maximum benefit to the membership at the most effective cost.

Committee Members

Sam Newberry, *Chair*
The ILM Group

Daryl Pannabecker
Brotherhood Mutual Insurance Company

Milton Westerfield
Indiana Farm Bureau Insurance Company

Mary Kay Aylsworth
Indiana Farmers Mutual Insurance Company

Gary Spaulding
State Auto Insurance

Tammy Fesler
State Farm Insurance Companies

Investment & Taxation Committee

The primary task of the Investment & Taxation Committee is to create and review legislative proposals dealing with taxation of the insurance industry and Indiana investment laws. The committee also reviews the Insurance Institute's investment portfolio and banking arrangements, making recommendations to the staff on the association's investment strategy.

Committee Members

Don Blackwell, *Chair*
The ILM Group

Mark Robison
Brotherhood Mutual Insurance Company

Pat Key
Chubb Group of Insurance Companies

Mike Hampton
Golden Rule Insurance Company

William Hannah, Jr.
Grain Dealers Mutual Insurance Company

1993

- HEA 1485 — Defines Borrower's Insurer Primary in Auto Leasing, Rental and Repair
- HEA 1712 — Reduction of Interest Rate on Judgements
- Initiates cable TV advertising campaign to counter trial lawyer ads
- Closed-Head Trauma Seminar

Bernard Cinkoske
Indiana Farm Bureau Insurance Company

Lee Livermore
Indiana Farm Bureau Insurance Company

Joe Martin
Indiana Farm Bureau Insurance Company

Paul Seppel
Indiana Farmers Mutual Insurance Company

George Ryan
Liberty Mutual

Kristine Vardo
Liberty Mutual

Michael Palm
Nationwide Insurance

Richard Saxe
Prudential Financial

Steve Collier
Safeco Corporation

Dan Barnes
State Farm Insurance Companies

IPAC Executive Committee

The Insurance Political Action Committee (IPAC) acts as the conduit for insurer based campaign contributions for candidates for the Indiana General Assembly and other local and statewide offices. The IPAC Executive Committee reviews and recommends all IPAC contributions and fundraisers during each two-year election cycle.

Committee Members

John Wolf, *Chair*
The ILM Group

Michael Allison
Brotherhood Mutual Insurance Company

Tracy Arney
Golden Rule Insurance Company

Jerry Canada
Indiana Farm Bureau Insurance Company

Eric Smith
Nationwide Insurance

Ed Heffernan
Safeco Corporation

Legislative Steering Committee

The Legislative Steering Committee (LSC) is the Insurance Institute's most active committee. Meeting regularly during the legislative session, LSC analyzes all legislation affecting the insurance industry and must be prepared to respond to legislative proposals quickly. LSC also crafts the Insurance Institute's legislative agenda for each session, which is ultimately approved by the Board of Directors.

Committee Members

Michael Allison, *Chair*
Brotherhood Mutual Insurance Company

David Field
Allstate Insurance Company

Paula Ditto
Celina Insurance Group

Bill Pool
Chubb Group of Insurance Companies

Bill Fritts
Conseco Services, LLC

Don D'Errico
FCCI Insurance Group

Scott Hartzell, *Claims Committee Chair*
FCCI Insurance Group

Tracy Arney
Golden Rule Insurance Company

Bart Giesler
Golden Rule Insurance Company

Mike Hampton
Golden Rule Insurance Company

Jim Purucker
Golden Rule Insurance Company

Bill Wood
Grain Dealers Mutual Insurance Company

1994

- HEA 1022 — NAIC Accreditation Act
- HEA 1081 — Limits on Medical Records Copying Charges

Committee Listings

Buren Jones
The Hanover Insurance Group

Don Blackwell, *Investment/Taxation Committee Chair*
The ILM Group

Ryan Gibson
The ILM Group

Dave Walters
The ILM Group

Lynn Jongleux
Indiana Farm Bureau Insurance Company

Rick Nelson
Indiana Farm Bureau Insurance Company

Debbie Vanderploeg, *Personal Lines Committee Chair*
Indiana Farm Bureau Insurance Company

Kim Smith
Indiana Farmers Mutual Insurance Company

Doug Jenkins
Indiana Insurance Company

Jerry Watson
International Fidelity Company / Allegheny Casualty Company

Charley Burhan
Liberty Mutual

Tami Stanton
NAMIC Insurance Company, Inc.

Tracy James
Nationwide Insurance

David Sitz
Nationwide Insurance

David Pustinger
Ohio Casualty Group

Alan Smith
Ohio Casualty Group

JC Jones
Progressive Insurance Company

Chris Tucker
Progressive Insurance Company

Fred McGarvey, *Life & Health Issues Committee Chair*
Prudential Financial
Don Douglass
Safeco Corporation

Leon Neddo
State Auto Insurance

Greg Rose, *Commercial Lines Committee Chair*
State Auto Insurance

Tom Manning
State Farm Insurance Companies

Bob Spolyar
State Farm Insurance Companies

Beth Stull
State Farm Insurance Companies

Life & Health Issues Committee

The Life & Health Issues Committee reviews and recommends legislative and regulatory proposals affecting life and health insurance. The committee is comprised of a Health Issues Subcommittee and a Life Issues Subcommittee to address specific needs as they arise.

Committee Members

Fred McGarvey, *Chair*
Prudential Financial

Daniel Mattingly
Allstate Insurance Company

Bill Fritts
Conseco Services, LLC
Mike Hampton
Golden Rule Insurance Company

Jim Purucker
Golden Rule Insurance Company

Paul Retzlaff
Indiana Farm Bureau Insurance Company

Ed Heffernan
Safeco Corporation

1995

- HEA 1741 — Major Tort Reform: The Personal Responsibility Act of 1995
- HEA 1645 — Continuous Policies Permitted in Worker's Compensation
- HEA 1772 — Prohibits Balanced Billing in Worker's Compensation

Membership Development & Services Committee

The Membership Development & Services Committee has two distinct roles. The first is to identify potential member companies whose presence in the state and reputation is significant enough to merit membership in the Insurance Institute. The second responsibility of the committee is to review the services provided by the Insurance Institute ensuring the association's resources remain focused on programs and initiatives that bring maximum benefit to the members.

Committee Members

Don Malcom, *Chair*
Grain Dealers Mutual Insurance Company

Bill Carmichael
American Surety Company

Allison Meta
Chubb Group of Insurance Companies

Eric Smith
Nationwide Insurance

Dan Carmichael
Ohio Casualty Group

Pensions & Benefits Review Committee

The Pensions & Benefits Review Committee is charged with reviewing and periodically updating the coverage and benefits provided to staff. In addition, the committee is responsible for comparing the benefits package to similar associations, in order for the Insurance Institute to maintain a competitive position among peer operations.

Committee Members

Fred McGarvey, *Chair*
Prudential Financial

Bill Carmichael
American Surety Company

Personal Lines Committee

The Personal Lines Committee focuses on issues concerning auto, homeowners and other areas affecting property and casualty personal lines. The committee reviews potential legislation regarding the personal lines market and recommends positions to be taken either proactively or defensively.

Committee Members

Debbie Vanderploeg, *Chair*
Indiana Farm Bureau Insurance Company

Bob Atchison
Allstate Insurance Company

Larry Goins
Celina Insurance Group

Bradley Ryan
Chubb Group of Insurance Companies

Diane Smith
The Hanover Insurance Group

Glenn Toren
Indiana Farmers Mutual Insurance Company

Jeffrey Jansing
Indiana Insurance Company

Curt Nichols
Ohio Casualty Group

Melissa Taylor
Progressive Insurance Company

Chris Tucker
Progressive Insurance Company

Keith Iler
State Auto Insurance

Bernard Trusty
State Farm Insurance Companies

1996

- SEA 354 — Updates Property & Casualty Investment Code
- HEA 1336 — Insurance Fraud Information Exchange Immunity
- Institute begins taping regular safety segments on the Indiana State Police radio broadcast
- Earthquake Seminar
- Property/Casualty Seminar



Stephen A. Williams, President

Responsibilities: The president reports to the Board of Directors and the Executive Committee. He is responsible for the management and direction of all operations, staff, programs, activities and affairs of the Institute. He is the chief lobbyist, spokesperson and legislative strategist for all government relations efforts.

Member company relations, external relations and coalition building along with staff management and retention all fall under the president's responsibilities. The president directly staffs the Board of Directors, Executive, IPAC Executive, Human Resources and Investment Committees.

Education: B.A., Indiana University; J.D., Indiana University-Indianapolis School of Law; Graduate, Institute for Organizational Management.

Experience: President, Insurance Institute, 1990-present; Vice President, Insurance Institute, 1986-90; Director of Government Affairs, Insurance Institute, 1983-86; Government Affairs Coordinator, Insurance Institute, 1980-83.

Affiliations: Governmental Affairs Society of Indiana, Indiana and Indianapolis Bar Associations, Defense Trial Counsel of Indiana, Indiana Society of Association Executives, Civil Justice Committee of Indiana Chamber of Commerce, and Indiana Legal Foundation Board of Directors.

Martin P. Wood,

Assistant Vice President Government Affairs



Responsibilities: The Assistant Vice President of Government Affairs is the principal lobbyist for commercial lines, health, taxation and budget issues. He also contributes to the Legislative Memo and other Institute publications, which are disseminated to the membership, legislators, media and the public. The Assistant Vice President of Government Affairs con-

tributes articles to the Institute's web site, providing a look at the latest legislative activity and industry news. He serves as the staff liaison to the Legislative Steering, Commercial Lines, Taxation, and Life and Health Committees.

Education: B.S., Ball State University.

Experience: Assistant Vice President Government Affairs, Insurance Institute, 2005-present; Director Media Relations, Insurance Institute, 2001-2005; Communications & Media Director, Indiana House of Representatives, 1999-01; Public Information Officer, Indiana House of Representatives, 1997-99; Legislative Assistant, Indiana House of Representatives, 1993-97.

Affiliations: Governmental Affairs Society and Indiana Society of Association Executives.

1997

- SEA 12 (SS) — Worker's Compensation — Exclusive Remedy Restoration/Benefit Increase
- Introduction of Operation Smoke Alarm
- Distribution of Insurance Consumer Reports



Jon M. Zarich, Government Affairs Coordinator

Responsibilities: The Government Affairs Coordinator acts as the principal lobbyist for personal lines and life issues. He oversees the Institute's legislative voting records, annual meeting and Defense Seminar. The Government Affairs Coordinator also is the staff liaison to the Personal Lines and Claims Committees

Education: B.S., Indiana University; Indiana University-Indianapolis School of Law (Expected graduation date: 2010)

Experience: Government Affairs Coordinator, Insurance Institute, 2006-present; Legislative Assistant, Indiana House of Representatives, 2005-2006; Claims Representative, Progressive Insurance, 2004-2005; Indiana Senate Intern, 2004.



Jay D. Kenworthy, Communications Coordinator

Responsibilities: The Communications Coordinator is responsible for taking all media calls and requests. He also supervises the creation of the Institute's publications and maintains the web site. Jay is also responsible for managing the Insurance Grassroots Network. The Communications Coordinator is the staff

liaison to the Communications and Grassroots Committees.

Education: B.S., Ball State University

Experience: Communications Coordinator, Insurance Institute, 2006-present; Deputy Communications Director, Indiana Senate, 2005-2006; Communications Specialist, Indiana Senate, 2004-2005; Indiana Senate Intern, 2004; Reporter, The Star Press (Muncie), 2003-2004.



Kristen D. Hamilton, Operations Manager

Responsibilities: The Operations Manager is responsible for overseeing the general office management of the Institute, including accounts payable, annual member assessments and key association filings with numerous governmental entities. She is responsible for the coordination of support personnel, provid-

ing overall direction and supervision to file maintenance, office orderliness, completion of administrative tasks and workload balance. She plays a key coordinating role during conference committee time at the end of each legislative session. In addition, the Operations Manager is the staff liaison to the Information Technology Committee, managing the Institute's internal network and working directly with the servicing vendors. She maintains the day-to-day fiduciary functions of the Institute, provides input in developing the annual budget and assists with meeting budgetary goals.

Education: B.A., Hanover College.

Experience: Operations Manager, Insurance Institute, 2005-present; Administrative Assistant, Insurance Institute, 2001-2005; Administrative Assistant - Governmental Services, Indiana Manufacturers Association, 1999-01; Administrative Assistant, Kruger Schwartz & Morreau (Louisville, KY), 1997-99.

1998

- SEA 16 – Graduated drivers licenses
- Launch of www.insuranceinstitute.org
- Associate membership created for reinsurers

1999

- SEA 559 – Partial deregulation of commercial lines
- Insurance adjusters seminar
- Pre-legislative seminar

2006-2007 Member Companies

Allstate Insurance Company

Allstate Indemnity Company
Allstate Insurance Company
Allstate Life Insurance Company
Allstate Life Insurance Company of New York
Allstate Property & Casualty Insurance Co.
American Heritage Life Insurance Company
Charter National Life Insurance Company
Concord Heritage Life Insurance Company Inc.
Deerbrook Insurance Company
Encompass Indemnity Company
First Colonial Insurance Company
Glenbrook Life & Annuity Company
Intramerica Life Insurance Company
Keystone State Life Insurance Company
Lincoln Benefit Life Company
Northbrook Indemnity Company
Surety Life Insurance Company

American Surety Company

Brotherhood Mutual Insurance Co.

Celina Insurance Group

Celina Mutual Insurance Company
National Mutual Insurance Company
Republic Mutual Insurance Company

Chubb Group of Insurance Companies

Chubb Custom Insurance Company
Chubb Indemnity Insurance Company
Chubb National Insurance Company
Executive Risk Indemnity Inc.
Executive Risk Specialty Insurance Company
Federal Insurance Company
Great Northern Insurance Company
Pacific Indemnity Company
Quadrant Indemnity Company
Vigilant Insurance Company

Conseco Services, LLC

Bankers Life & Casualty Company
Bankers National Life Insurance Company
Colonial Penn Life Insurance Company
Conseco Health Insurance Company
Conseco Insurance Company
Conseco Life Insurance Company
Conseco Life Insurance Company of Texas
Conseco Senior Health Insurance Company
Washington National Insurance Company

Employers Security Insurance Company

FCCI Insurance Group

FCCI Insurance Group
Monroe Guaranty Insurance Company
National Trust Insurance Company

German Mutual Insurance

Golden Rule Insurance Company

Golden Rule Insurance Company
Midwest Security Life Insurance Company
Unimerica Insurance Company
United Healthcare Insurance Company

Grain Dealers Mutual Insurance Co.

The Hanover Insurance Group

Allmerica Financial Alliance Insurance Co.
Allmerica Financial Benefit Insurance Co.
Allmerica Financial Life & Annuity
Citizens Insurance Company of America
Citizens Insurance Company of the Midwest
First Allmerica Financial Life Insurance Co.
Hanover Insurance Company
Massachusetts Bay Insurance Company

The ILM Group

Indiana Lumbermens Mutual Insurance Company
Lone Star National Insurance Company
National Building Material Assurance Company

Illinois Casualty Company

Indiana Farm Bureau Insurance Company

UFB Casualty Insurance Company
United Farm Family Mutual Insurance Company
United Farm Family Life Insurance Company
United Home Life Insurance Company

Indiana Farmers Mutual Insurance Company

Indiana Insurance Company

America First Insurance Company
American Ambassador Casualty Company
Consolidated Insurance Company
Employers Insurance of Wausau
Excelsior Insurance Company
First Liberty Insurance Corporation
Globe American Casualty Company
Indiana Insurance Company
LM General Insurance Company
LM Insurance Corporation
LM Personal Insurance Company
LM Property/Casualty Insurance Company

2000

• HEA 1150 – Premium tax reduction passed, but was vetoed

2001

• HEA 1150 veto overridden, reducing premium tax from 2.0% to 1.3%

2006-2007 Member Companies

Liberty Insurance Corporation
Liberty Insurance Underwriters, Inc.
Liberty Life Assurance Company of Boston
Liberty Mutual Fire Insurance Company
Liberty Mutual Insurance Company
Liberty Surplus Insurance Corporation
Mid American Fire & Casualty Company
Midwestern Indemnity Company
National Insurance Association
Netherlands Insurance Company
Peerless Indemnity Insurance Company
Peerless Insurance Company
Wausau Business Insurance Company
Wausau Underwriters Insurance Company

International Fidelity Insurance Company / Allegheny Casualty Company

International Fidelity Insurance Company
Allegheny Casualty Company

NAMIC Insurance Company, Inc.

Nationwide Insurance

Allied Property & Casualty Insurance Company
Amco Insurance Company
Depositors Insurance Company
Farmland Mutual Insurance Company
National Casualty Company
Nationwide Agribusiness Insurance Company
Nationwide Assurance Company
Nationwide General Insurance Company
Nationwide Insurance Co. of America
Nationwide Mutual Fire Insurance Company
Nationwide Mutual Insurance Company
Nationwide P&C Insurance Company
Nationwide Life & Annuity Company of America
Nationwide Life & Annuity Insurance Company
Nationwide Life Insurance Company
Nationwide Life Insurance Company of America
Scottsdale Indemnity Company
Scottsdale Insurance Company
Titan Indemnity Company
Victoria Automobile Insurance Company
Victoria Fire & Casualty Company
Victoria Select Insurance Company
Western Heritage Insurance Company

Ohio Casualty Group

American Fire & Casualty Company
Avomark Insurance Company
Ohio Casualty Insurance Company
Ohio Security Insurance Company
West American Insurance Company

Progressive Insurance Company

Progressive American Insurance Company
Progressive Casualty Insurance Company
Progressive Classic Insurance Company
Progressive Halcyon Insurance Company
Progressive Home Insurance Company
Progressive Northern Insurance Company
Progressive Northwestern Insurance Company
Progressive Preferred Insurance Company
Progressive Specialty Insurance Company
United Financial Casualty Company

Prudential Financial

American Skandia Life Assurance Corporation
Pruco Life Insurance Company
Prudential Insurance Company of America
Prudential Retirement Insurance and Annuity Co.

Safeco Corporation

American Economy Insurance Company
American States Insurance Company
American States Insurance Company of TX
American States Preferred Insurance Co.
First National Insurance Company of America
General Insurance Company of America
Safeco Insurance Company of America
Safeco Insurance Company of IL
Safeco Insurance Company of IN
Safeco National Insurance Company
Safeco Surplus Lines Insurance Company

State Auto Insurance

Meridian Citizens Mutual Insurance Company
Meridian Security Insurance Company
State Auto National Insurance Company
State Auto P&C Insurance Company
State Automobile Mutual Insurance Company

State Farm Insurance Companies

State Farm Fire & Casualty Company
State Farm General Insurance Company
State Farm Mutual Auto Insurance Company
State Farm Life & Accident Assurance Company
State Farm Life Insurance Company

2003

- SEA 178 – Insurance scoring bill
- HEA 1171 – Increase in uninsured motorist penalties

2004

- IPAC grows to nearly \$150,000

2006-2007 Subscribers & Associates

Subscribers

American Family Mutual Insurance Company

American Family Mutual Insurance Company
American Family Life Insurance Company
American Standard Insurance Company of Wisconsin

American Insurance Association

Bliss McKnight

Erie Insurance Group

Erie Family Life Insurance Company
Erie Insurance Company
Erie Insurance Exchange
Flagship City Insurance Company

Farmers Insurance Group

American Guarantee & Liability Insurance
American Zurich Insurance Company
Assurance Company of America
Centre Insurance Company
Centre Life Insurance Company
Colonial American Casualty & Surety Company
Empire Fire & Marine Insurance Company
Empire Indemnity Insurance Company
Farmers Insurance Exchange
Farmers New World Life Insurance Company
Fidelity & Deposit Company of Maryland
Foremost Insurance Company
Foremost Property & Casualty Insurance Company
Foremost Signature Insurance Company
Illinois Farmers Insurance Company
Kemper Investors Life Insurance Company
Maryland Casualty Company
Mid-Century Insurance Company
Northern Insurance Company of New York
Steadfast Insurance Company
Truck Insurance Exchange
Universal Underwriters Insurance Company
Universal Underwriters Life Insurance Company
Valiant Insurance Company
Zurich American Insurance Company
Zurich American Insurance Company of Illinois

Grange Mutual Casualty Company

Grange Indemnity Insurance Company
Grange Mutual Casualty Company
Grange Life Insurance Company
Trustgard Insurance Company

Indiana Compensation Rating Bureau

Mutual Insurance Companies Association of Indiana

PricewaterhouseCoopers

Professional Insurance Agents of Indiana

Property Casualty Insurers Association of America

Reinsurance Association of America

Standard Mutual Insurance Company

West Bend Mutual Insurance Company

Western Reserve Group

Lightning Rod Mutual Insurance Company
Sonnenberg Mutual Insurance Association
Western Reserve Mutual Casualty Company

Westfield Group

American Select Insurance Company
Ohio Farmers Insurance Company
Westfield Insurance Company
Westfield National Insurance Company

Wolverine Mutual Insurance Company

Associates

American Agricultural Insurance Company

GeneralCologne Re

2006

- HEA 1392 — Commercial rates deregulation
- SEA 339 — Certificate of salvage titles

2007

- SEA 114 — Ban on most favored nation clauses
- HEA 1237 — Seatbelt use required in trucks
- HEA 1274 — Ban on municipal surcharges (*vetoed*)
- HEA 1452 — Commercial form deregulation



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