



the mutual

VOICE

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President's message

by Blaine E. Budd

As the insurance industry as a whole moves toward a more user-friendly, computer age—where you can get quotes online, issue a policy online, and in some cases never have to deal with an agent—we must not forget, as an industry, where we came from and how we got to where we are today. Even though consumers enjoy the ability to do banking, buying, selling and even communication online, they still like to know that someone, a real human being, is taking care of their needs. They like to know that there is a person who “cares” about them and their needs on the other end of that computer.

The industry has grown over the years but the basic premise of insurance remains the same. A consumer pays for a policy, a contract that provides them with coverage for property or liability protection, and in return they expect that when something bad happens, it will be taken care of. The industry as a whole should not forget that this is why we are where we are today. The consumer is the reason we have gotten to where we are. They have paid the premiums, they provided the business and they expect service. As with any endeavor we undertake, when we find that we have gotten away from the basics and business is not as it should be, maybe it is time to go back to the fundamentals.

These consumers are people, not just a policy or account number. This also includes the people inside our offices. As I was looking over some of the “important” paperwork associated with our employees, I found that each one had to have a specific number—one for group health, one for Social Security, one for the program that does payroll—and on and on and on. We need to remember that they do have names. They are people and when they feel like they are part of the system or that someone knows who they are, it helps. This goes hand in hand with the automated answering systems. Pushing 10 buttons to reach the person you called results in frustration when you instead reach a voicemail service telling you to leave a message.

Personal contact is still the best way to know who you are working for, who is working for you and remembering that it is

not all about the business of insurance; instead, it is about the business of people. We may insure buildings on paper, but we really insure the people and entities that own those buildings and they are real people.

When all else fails, go back to the basics and remember how you got to where you are.

2006 fall seminar focuses on

Fair credit reporting, mutual protective associations

Plan to attend the October 26 Fall Seminar, sponsored by the Ohio Association of Mutual Insurance Companies, the Ohio Insurance Institute and Bricker & Eckler LLP. The event will be held in Columbus at the Villa Milano from 9 a.m. to 3 p.m. Registration begins at 8:30 a.m.

This seminar is intended for insurer in-house counsel, executives, managers, accountants and compliance professionals.

Topics for the day include the Fair Credit Reporting Act (what insurers need to know to comply); accounting issues for mutual protective associations (MPAs); and the latest on House Bill 442—the new law and its impact on MPAs.

Registration materials were mailed the week of September 18. If you have not yet received a seminar brochure, you can find it online at: <http://www.ohioinsurance.org/members/pdf/FallSem06.pdf>.

The program has been approved for Ohio Agent CE (5 hours) and application is pending for Attorney CLE (4.5 hours).

Walk up the hill—2006

by Dave Tschantz

A group of representatives from OAMIC member companies visited members of the Ohio Congressional delegation in Washington D.C. on May 9. Attending this year were **Tod Carmony** and **Dave Tschantz**, Wayne Mutual; **Jim Silver**, Pike Mutual; **Don Bender**, Auto-Owners Mutual; **Mark Zook**, Mennonite Mutual; **Blaine Budd**, Washington Mutual; **Mike Kleinhenz**, Celina Mutual; **Ned Ellis**, Ohio Mutual; **Dan Oakes**, Farmers Mutual Relief Association; **Alan Smith**, Ohio Casualty; and **Randy Rudowicz**, Motorists Mutual.

Attendees were housed in The Hotel George, a very comfortable hotel located near the Capitol, and briefed in the early evening of Monday, May 8, on current federal issues of interest to OAMIC and NAMIC at the NAMIC offices. This was followed by a sumptuous dinner at Bistro Bis, a restaurant located in The Hotel George specializing in French cuisine.

The following day the OAMIC group, joined by NAMIC staff, visited the offices of Senators Voinovich and DeWine and various Ohio Congressional representatives. In many cases, the meetings were held with staff members, however, in some cases the delegation was able to meet personally with the member of Congress. In all cases, the delegation felt the meetings were productive and very worthwhile. There also was time for lunch at The Capitol Hill Club and visits to shops in the Capitol Building.

Those that participated in this year's trip to The Hill would like to invite and encourage YOU to attend next year and add your company's voice to the political process!

Calendar

October 26, 2006

OAMIC/OIL/B&E Fall Seminar
Columbus, Ohio

February 21-22, 2007

OAMIC 128th Annual Convention
Holiday Inn
Worthington, Ohio

Spring 2007

Washington Congressional Visit
Washington, D.C.

June 14, 2007

OAMIC Annual Golf Classic
Wooster Country Club
Wooster, Ohio

Planning begins for OAMIC's 128th convention

Mark your calendars now for the 128th OAMIC Annual Convention, scheduled for February 21-22, 2007, at the Holiday Inn Worthington in Worthington, Ohio. Stephen Oesch, Insurance Institute for Highway Safety, is scheduled to speak on Thursday afternoon on *What's New in Vehicle Safety*.

Information fliers and registration forms will be distributed sometime in October. Please make plans to attend.

about OAMIC...

Purpose:

- To bring together its members in a mutual concept
- To develop and maintain cooperation among its members, other insurance associations and organizations
- To take an active role in the education of its members and the insuring public for which the membership serves
- To work in all matters that are beneficial to the membership of this association

Membership:

Insurance companies incorporated under the laws of the state of Ohio are eligible for full membership in the association.

Insurance companies not incorporated under the laws of the state of Ohio, industry-related insurers, service organizations, corporations or other associations are eligible for associate membership in the association.

2006 Officers/Directors:

President

Blaine E. Budd, Washington Mutual Insurance Assn.

President-Elect

Randy Rudowicz, Motorists Insurance Cos.

Vice President

Dave Tschantz, Wayne Mutual Insurance Co.

Secretary/Treasurer

Daniel J. Kelso, Ohio Insurance Institute

Past President

Mike Kleinhenz, Celina Insurance Group

Board Members

LaVawn Coleman, Grange Mutual Insurance Co.
Jonathon Younker, Woodville Mutual Insurance Co.
Ned Ellis, Ohio Mutual Group Insurance Assn.
Mary Jane Rodgers, Perry County Mutual Fire Co.
James R. Silver, Pike Mutual Insurance Co.
Mark Zook, Mennonite Mutual Insurance Co.