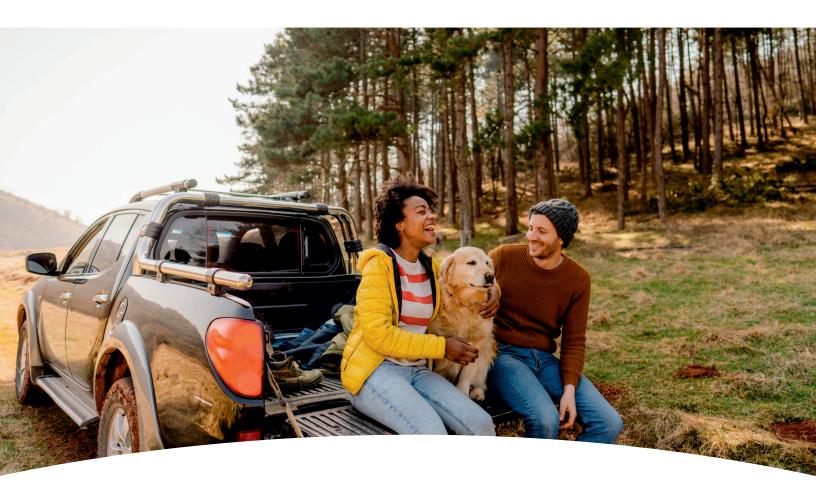


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# From the Big I CEO: Steve Duff

As I have stated many times in this column, relationships are the lifeblood of our vibrant industry. In fact, one of the core benefits of being active and engaged in the Big I Indiana is your association providing not only the opportunities, but the venues for our members, associate members, and Partners to build and develop the relationships that are so vital to success in the insurance world. Whether it is an individual attending a CE class, becoming active with Emerging Leaders, sitting on a volunteer committee, or attending our state convention, our events and programs are geared toward providing the opportunity to interact with your peers to make all of us better insurance professionals.

One area that is extremely important to all our efforts as an association, and one that the average member may not see, is the support of the organizations that participate in our Partner Program. The resources that our Partners provide are instrumental in allowing us to do what we do in general and are of particular importance in the development of programs, services, and events that help all of us build and maintain our industry relationships.

The financial support that our Partners provide helps supplement the cost of the events and programs that we sponsor. This allows the Big I Indiana to offer quality events and services that our members and Partners need at a cost that is workable for all. Because of our Partners' support, the cost to participate is much more affordable, without sacrificing the quality or quantity of programming.

The impact and positive benefits of our Partners to the association go much deeper than simply

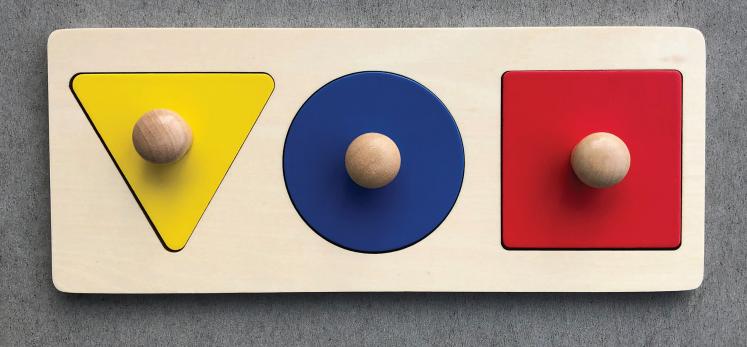
financial support. Because of our Partner organizations' intimate involvement with the Big I, we serve as a resource for each other on everything from marketplace issues to legislative initiatives to agency/ company relationships. There is a true give and take to the mutual benefit of the association and our Partners. This is the true meaning of partnership.

Our Partners also participate heavily in not only our state convention, but all the events and programs that the Big I Indiana puts on each year. I believe that this further illustrates the value that they see in the relationship development activities that our association provides.

The Big I Indiana would not be what it is without the strong support of all our Partner organizations. We are so grateful for all that they do for us. I would urge you to look at the list of our 2022 Partners in this and every issue of Focus. Also, when you are speaking with your carriers who are Partners, take a minute to thank them for their continued support and commitment to the independent agency system.

We are very fortunate in Indiana to have the level of Partner support that we do.





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# Meet Your Emerging Leaders Committee Chair: Julie Bryndal

After wrapping up the Emerging Leaders conference in June we sat down with committee chair Julie Bryndal to get to know her a little better. Her two-year term continues through 2023.

Q: Tell me a little bit about yourself.

A: I was born and raised on the south side of Indianapolis. In 2005 I married my high-school sweetheart, Clay. We both have big, close families, including 21 nieces and nephews! We share our home with a spoiled Airedale terrier named Indy.

Q: How long have you been in the industry?

A: 9 years

Q: Tell me about your goals during your time as the committee chair.

A: Being involved with the Big I has brought me closer to agents from all over the country. Those agent relationships continue to provide a helpful perspective of our industry, not to mention a network of peers to share ideas with. I would love to help other young agents find their peer group in the industry.

Q: What are some of the biggest challenges independent agents are facing right now? A: Being relevant. Now more than ever, our clients have instant access to a plethora of insurance information online. Not all of this information is quality, as we know. As agents, we are challenged to find new ways to stand out and be the most valuable resource for our clients through all of the noise.

Q: What was your first Emerging Leaders/Young Agent event?

**A:** The Young Agents Conference at IU Bloomington, I believe. Great memories from that event!

Q: What have you learned from attending Emerging

**Favorite Indy restaurant?**Gallery Pastry Shop

**Favorite drink:** Mint Julep

**Favorite podcast to binge?** Smartless

Favorite place to travel? Anna Maria Island







## Leaders events that has helped determine your focus as the committee chair?

**A:** The value of connection. Year after year, the feedback from attendees is about the quality time spent with peers in the industry.

## Q: Who has influenced you the most in your insurance career?

A: Without a doubt, my family. My dad was my agent long before I cared about insurance. He taught me how to read the forms and how to relate with people; he's a master of both. My brother is the reason I'm here. He encouraged me to attend my first conference, and has taught me the value of service to others by his example. I'm very lucky to have them both as mentors.

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

A: Saltwater paddleboard guide.

Q: What's your favorite month?

A: May, of course! Flowers in bloom, the Indy 500, and the Kentucky Derby!

# Q: What was your favorite part of the Fort Wayne conference?

**A:** It had been so long since we were all together, so catching up with friends and making new ones was by far the best part for me. Although, the rooftop bar overlooking the TinCaps stadium was pretty sweet!

# Q: What would you tell a new independent agent just getting started in the industry?

A: Congrats! You picked an incredible industry to be a part of. Come to the next Big I event and let us help you build your peer group! ■

# Arlington/Roe Managing General Agents and Wholesale Insurance Brokers





In 1964, Jim Roe's father, Francis Roe, started a family-owned insurance business from his kitchen table in Indianapolis. President & CEO Jim Roe believes the company's success stems from independence and relationships. "Our corporate values shine through our people," Jim said, "and we thank our Indiana agency partners for the trust you place in us." Senior Vice President of Marketing & Sales, J. Patrick Roe added, "in both a world and industry of constant change, we will continue to stay fiercely independent and find

Patrick, Jim and Andy Roe (from left).

the best talent, tools and efficiencies to remain the number one wholesale broker of choice for our Big I partner agents in the Hoosier state."

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**FOUNDED:** 

1964

**CONTACT:** 

www.arlingtonroe.com 1.800.878.9891

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- 2022: \$300 million projected in premium
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- 50 State licenses including surplus lines

Practice Areas: Aviation, Bonds, Cannabis, Casualty, Commercial Agribusiness, Farm, Healthcare & Human Services, Personal Lines, Professional Liability, Property, Standard Lines, Transportation, and Workers' Compensation. Arlington/Roe continues to grow. In late 2022, the company's headquarters in Indianapolis are relocating to 8888 Keystone Crossing, Floor 9. Details are coming.

#### "Let us help you find the right solutions."

In 2021, Arlington/Roe donated \$134,000 to various philanthropic campaigns, \$42,000 of which was

donated by our associates. The company also created monthly videos to highlight philanthropic awareness months. Associates also sent virtual Valentine cards to children at St. Jude Hospital, attended a poverty simulation with United Way, participated in the adoptafamily campaign, volunteered in their local communities, and raised funds and participated in the Walk to End Alzheimer's in Indianapolis.



John Immordino, Diane Smith, Kay Teague, Sonyia Townsend and Mike Haseley (from left).



Angie Edwards, Jennifer Hopper, Kathy Emily and Jen Cook (from left).

# Big I Legend: Dick Poppa

By Melissa Hall

# Dick and Kim Poppas' home is filled with artwork.

Each wall overflows with signs of the couple's many passions: Beatles memorabilia, alumni items from their days at Ball State University, and drawings of their beloved pet tortoises. But the pieces on their dining room wall are particularly special. Each hand-painted home represents a chapter of their lives. From the apartment in San Francisco to the farmhouse in New York, they show the wide range of places Dick Poppa's career with the Big I

has taken them. No matter where they've lived, it was the Hoosier state that always had the greatest pull. "The Big I is my family, and Indiana is my home," he explained. Both Dick and Kim hail from Indiana. They met in college and have always loved the Midwest.

Few people can top Poppa when it comes to his long and storied involvement with the Big I. From his role at the Independent Insurance Agents of America to his

20+ year career at the Independent Insurance Agents & Brokers of New York, Inc., he has served the association from coast to coast. But insurance was not always the clear choice for Poppa.

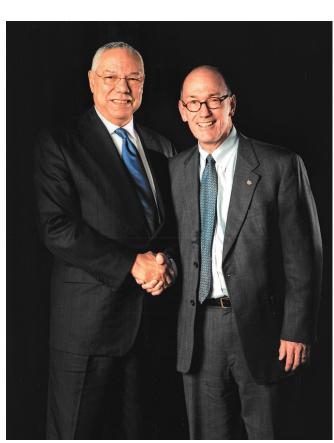
Just after college
Poppa began selling
life insurance and
almost immediately,
he knew it was the
wrong career for
him. Unlike most
tales where an
unexpected dive
into the world of



Dick and Kim Poppa

insurance leads to a lifelong career at an agency or company, the role didn't click with Poppa. "I was terrible at it, it's one of the reasons why I have so much respect for independent agents; what they do is tough," he explained. "I know how hard it is to be good at selling insurance!"

After his month-long stint as a life insurance salesman, Poppa's career veered towards the government. He leaned into his political science major from Ball State University and went to work as a staff writer and press aide for Indiana Lieutenant Governor Robert Orr. He moved on to a role as a lobbyist with the Insurance Institute of Indiana where he formed some of his most enduring friendships. "As a lobbyist, all you



United States Secretary of State Colin Powell and Poppa

have is your integrity. My mentor, Chuck VanArsdel, taught me to never tell a lie to a legislator," he explained.

#### The Big I Family

While working as a lobbyist, Poppa took classes at the Institutes for Organizational Management to learn how to run a trade association. The classes were held for one week each summer six years in a row. Each class was about 30 people who you got to know well during your time together. One classmate, Jerry O'Kane, invited Poppa to work for him at the California Big I when they graduated from the course. The two had become friends during their six years in the program and O'Kane had recently moved out west to run the Big I in California. Poppa took the job and he and Kim buckled up for the first of their cross-country moves.

A few years into his first position with the association, Bob Craft, the exec of the Big I Indiana decided to retire. Ron Smith of Smith Sawyer Smith was the Big I Indiana President-Elect at that time and was head of the selection committee to find Craft's replacement. Poppa had a unique blend of skills that made him the ideal fit for the job. He had served as O'Kane's number two in California, and he had experience working with Indiana legislators. Though they interviewed a few candidates, he said Poppa was the clear choice from the moment they received his resume.

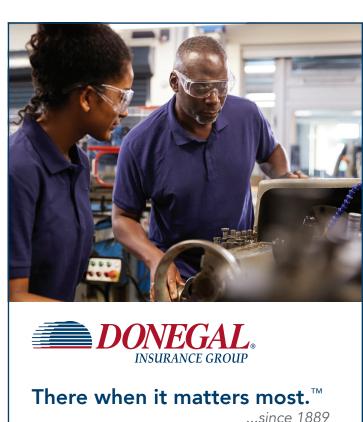
"Respect, respect, respect would be a quick description of Dick. He was all in from day one to make us the number one choice for agency association membership and



The Poppas and Ron and Maurine Smith



Poppa (back left) during his tenure working for Governor Robert Orr (center front).



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#### INDUSTRY **PROFILE**

to achieve a higher profile with our national association," Smith explained. "He worked tirelessly and with his hard work and leadership, our association became a very strong industry voice in Indiana and with our national association."

Poppa headed back to Indiana in November of 1985 to take over as the exec of the Big I Indiana. During his four-year tenure in that role, he elevated the state in both reputation and involvement. He also had the chance to become friends with Jeff Yates, the CEO of the national Big I. National was in the midst of moving their home office from New York City to Alexandria, Va. when Yates reached out to him and offered him a job. Though it meant another move, Poppa couldn't resist and became the chief operating officer of the national Big I in July of 1986.

It was eye-opening for Poppa to realize the true role of national was to work for "bosses" in all the 50 states. Each one has different priorities and challenges and those must be balanced with the resources that are available. He was able to travel to each state and get to know more about how he could help them succeed as independent agents.

"Dick totally committed his career to the Big I and independent agents. He made a huge difference for our members, our state associations, and the national association," explained Big I CEO Bob Rusbuldt. "He is one of the few who have worked in multiple state associations and the national association, and he intuitively understands the challenges and opportunities of both our members and our associations."

In 1996 Poppa moved into his final role with the Big
I. He was offered the job of CEO of the Independent
Insurance Agents & Brokers of New York, Inc. Having
worked for the association in California, Indiana, and
national, Poppa was ready to take the reins at one of the
largest Big I associations in the country. "When I moved
from national to New York I had a really good idea of the
challenges each state was facing," he said. "New York



Drawings of all the homes where the Poppas have lived.

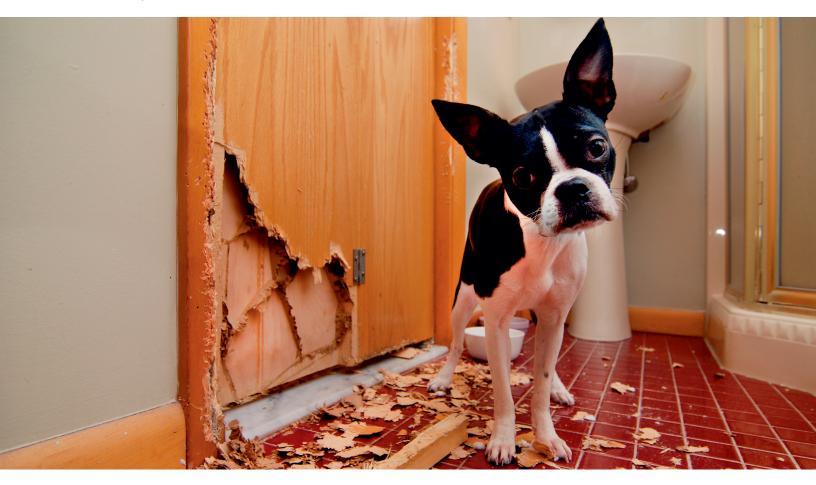
is so diverse. The challenges agents in metro NYC were facing were vastly different from those in rural small towns. It was exciting!"

Just before retiring in at the end of 2016, Poppa received the Jeff Yates Lifetime Achievement Award from the Big I. It's the highest insurance award in the country a non-agent can receive. The accolade was well deserved, but Poppa notes his wife was an essential element of his success. "Kim has been an integral part of my career. She has been with me in spirit and in person for every single event. She's organized events for the spouses for years," he said. When she was diagnosed with Parkinson's Disease in 2008 the couple began to make plans to move back to Indiana after his retirement so they could be near family. They knew that they would always have friends around the country because of their Big I travels, but the Hoosier state was calling them home.

"My life has been shaped by incredible mentors. Every job I've been in gave me a chance to learn from someone with significance wisdom and commitment," Poppa said. "They were all instrumental in my career and over the years the Big I became our family."

#### **Mistake Checklist:**

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- ✓ Learn from it.
- ✓ Don't repeat it.



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### Inflation and Social Inflation

By Richard S. Pitts

# Pain at the gas pump has been with us for some time now.

So, too, has inflation in general.
Someone asked the other day, "Have you booked your flight yet and how was the pricing?" I responded with, "Yes, I have, and I'll be adjusting my retirement plan accordingly."

In the insurance industry, inflation is as much a professional concern as it is a personal, consumer issue. Last winter, our industry's good friend Jeff Wilson from State Auto did a presentation on inflation impacting property losses. Among the statistics he collected were the rise in building material and construction prices in the residential, commercial steel, concrete, and masonry segments of the market. They ranged from 7.4% to 10.2% in the third quarter of 2021 and the annualized numbers ranged from 12% to more than 18%.

It can be tough to come to grips with the meaning of those numbers, so how about raw materials and labor increases? Wilson reported lumber and plywood up well over 100 percent, and things such as copper pipe up about 20%. Labor costs increased around 5% percent for carpenters, cement masons, electricians, painters, plasterers, and plumbers.

Insurance professionals can draw a fairly straight line from increased costs of building, labor, and materials to the valuations that are used for property coverages. As Wilson notes, we can involve our insureds in that process to a degree. We can ask them to confirm square footage, confirm desired replacement costs, and we can review coverage and property limits with them at renewal time.

But there is another type of inflation that is out there...maybe. The impact of it is felt on the liability side, not the property side. Also, it is more complicated and presents more challenges to insurance professionals. It is called "social inflation".

First, what is it? Well, the complexities start here. The Insurance Information Institute defines "social inflation" as "how insurers' claim costs can rise above general economic inflation, and it also includes the shifts in societal preferences over who is best placed to absorb risk."

A more functional definition, Bethan Moorcraft reported in Insurance Business America, might be that "social inflation" is a trendy buzzword or catch phrase. It "is used by insurers to describe the rising costs of insurance claims resulting from things like increasing litigation, broader definitions of liability, more plaintiff-friendly legal decisions, and larger compensatory jury awards."

Earlier, I said that "maybe" social inflation is an actual phenomenon. Not surprisingly in today's environment, this issue has political overtones. The minute that we start to talk about jury awards and the costs of litigation is the minute that an issue jumps the rails and moves from an insurance and risk dispute into a political one. It is also in that same minute that we typically resort to the anecdotal or headline approach as evidence of the broad social trend.

In other words, "My cousin has a sister-in-law who got into a fender bender with some guy. She was driving a junker and didn't even get hurt. He said she got boatloads of money, so this stuff must be real."

The actual analysis, and some of the supporting evidence of, social inflation, is a touch more refined. Tim McCarthy wrote for Verisk that:

According to an analysis of ISO statistical data containing general liability and commercial umbrella/ excess experience, overall calendar year loss ratios (compared to charged premium) stood at 52.9

percent in 2015. They've climbed nearly every year since, landing at 61 percent in 2019. The trend has been even sharper for the commercial umbrella/excess loss ratio, which started deteriorating after 2012 (39.1 percent) to finish 2019 at 57.9 percent.

McCarthy notes that the aggregate statistics also work to suggest that we can rule out either claims frequency or general "real" inflation as a cause for this. Instead, he writes, large verdicts, also known as "nuclear" verdicts, may be triggering the negative trend in the excess/ umbrella layer.

So, assuming its existence, how should we deal with social inflation? McCarthy suggests for insurers a thorough analysis of their own internal, available data and also "regularly reviewing and updating rating information, especially in times where social inflation may be significant, would also be a best practice." He also says that, because the split line between primary and excess liability has not been much modified in three decades, this may be "an area to monitor closely."

All of this is a huge windup to my pitch to producers on this subject. Of course, we always want to be vigilant on limits. Whether it is good, old fashioned, regular inflation and the costs to rebuild, or whether it is social inflation and the how much liability insurance our insureds carry, a regular review and approval from the client is always in order.

But when it comes to social inflation, I do not think that either: (a) one size fits all; or (b) the best engagement with the insured is to engage in pessimistic scare tactics. A few words on each.

Review of the industry data on social inflation shows that the transportation industry is a routine example of an industry particularly hard hit by social inflation, and hard hit by "nuclear" verdicts. Recently at the Association's Agency Compliance Seminars, we used examples of two transportation nuclear verdicts, one for \$730 million and one for nearly a billion dollars, to illustrate the practical consequences of social inflation.

But one size does not fit all. While our transporters may need to hear about those verdicts; the owners of a small financial services firm do not. The risk management proposal to and engagement with the insured needs to be tailored at least a bit to the real risk that insured faces. What kind of liability do they routinely, regularly face? Is it bodily injury to the public at large (transportation), or is it chiefly financial or professional risk? Financial risks are much less likely to be the subject of a nuclear verdict and the client engagement should be measured accordingly.

This leads to the pessimism and scare tactics. Stories of "juries gone wild" are easy to tell, but we should not overdo it. Finding the right limits on liability is a tough issue



Richard S. Pitts is general counsel to the Independent Insurance Agents of Indiana. As counsel to the Big I, Rick speaks annually at the association's "Agency Compliance" seminars and teaches various seminars on insurance and employment-related matters.

that the insured must decide. We hope that the answer is based upon their understanding of their own business, their own budget, their own tolerance for certain risks and yes, the legal environment in which they operate. But we do not want that last factor to overwhelm the others. In other words, we do not want an insured to say, "Oh, what's the use? The system's so broken that I'm not going to take any risk management efforts seriously." That sort of disengagement is the opposite of the result we want.

# Build Your Book with a Sales Action Plan

By Jeni Wehrmeyer, COO & CMO of Anthony Cole Training Group

# Remember this: You do not decide your future.

You decide your habits and your habits decide your future. Here is an 8-step action plan for growing your business outlining the steps that will help you reach, or better yet, exceed your sales and personal goals.

Here are the 8 steps for your Sales Action Plan:

#### 1. Establish your personal goals.

You should start with too many goals, in fact around 100 so that you think broad and deep and expand your thinking. Then categorize those 100 goals into types such as personal, business, spiritual, wellness, etc. and then boil them down to the top 12 nonnegotiable goals with details and timelines. Don't forget to set your BHAG (big, hairy, aggressive goal). This is the one goal that is really shooting for the stars. If you want to know more about the goalsetting process for your company or personal purposes, reach out and we will share the Extraordinary Goal Setting Process.

Create a Success Formula for new business. The Success Formula outlines the specific activities and counts of those activities that a producer must execute to reach their goals.
For example, it is important to understand that if you must reach \$500,000 in new business, how many outreaches, contacts, appointments, opportunities, proposals, and closes are necessary. And we will point out that salespeople have weaknesses at each step and these are coachable, but only if you have the data!

"The Success Formula outlines the specific activities and counts of those activities that a producer must execute to reach their goals."

#### 3. Determine your key initiatives.

If you are in the role of insurance producer, key initiatives should point to prospecting or building relationships with current

clients. All agents should have a key initiative of asking for introductions from their best clients, building relationships with centers of influence, and segmenting their current client base into the top tier, middle tier, and bottom tier with activities they will do for each. Another key initiative could be to grow relationships with current clients. Be careful about setting nonsales-related key initiatives unless you can attach a direct relationship to the growth of your book.

#### Establish your smart numbers your key measurements for success. These are simply the

success. These are simply the specific business goals that you will track and communicate regularly. For producers, these likely include average sale amount, number of sales per month and year, number of proposals, and close rate. We also recommend a smart number called "pull-through rate" which is the percentage of proposals that close. This is important to determine if you are putting a proposal out to a prospect too early and if so, how to improve your qualifying. These smart numbers are usually

- a way to evaluate or benchmark performance between salespeople, and they are very effective when shared with the team.
- 5. Figure out what you should start and stop doing. Staying focused on sales activities is not easy. It is easier to default to account servicing, running down an Ops problem, and doing administrative work (which is sometimes necessary of course). Top-tier producers keep doing sales activities and stop doing whatever they can that is not helpful. They are good at understanding what is critical in their day and they schedule that time and do not make excuses. They are very good
- at downloading nonproductive work to others. What are you doing that you need to stop and that will allow you to start doing other activities that will help you grow your book of business? Make your list!
- 6. Create your sales & marketing plan. Let's face it, the world of selling has evolved dramatically in the last couple of years and the days of in-person selling have changed. The buyer finds everything they need online and if you are not found in that search process, you may not even know about the possible opportunity. Consider all of these as you set your plan: networking, COIs,
- LinkedIn, introductions, social media outreach, and video emails. Sales and marketing are woven more tightly together now than ever before so make sure and make your plan and inspect it regularly and be adaptable to what is working for your business.
- 7. Review, respond and redirect as needed. This may seem obvious but think about a sport that you enjoy watching. What happens if what a person or team are doing is not working or not working well enough? Do they keep doing the same plays or do they start serving to a competitor's backhand or rushing the net instead of playing the backcourt?





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#### AGENCY **MANAGEMENT**

Good tennis players will change their strategies to gain an edge and make their competition uncomfortable. The same is true of salespeople! If you are not reviewing your plan, you will not know if you should be adjusting your activity and approach!

8. Don't forget to celebrate
your success. This is the most
overlooked step, but top-tier
producers reward themselves
by reaching their personal goals.
Make sure that you do not forget
to share your goals and celebrate

them with your most important people. Why are you in this crazy business of selling otherwise?!

Remember, the best time to plant a tree is today so get started now building your sales action plan and results.



Jeni Wehrmeyer, CMO & COO, began her career in advertising sales, transitioned to financial marketing, and now heads up the inbound and outbound marketing efforts for Anthony Cole Training Group. ACTG has been helping insurance agencies and banks sell, coach, and hire better for 29 years. Our Mission: Grow People. Grow Organizations. For more information visit: anthonycoletraining.com



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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 n 2022. Without their assistance, fees for these events would be significantly higher and/or the quality of programming would be restricted.

## **Quick Hits**

#### Arlington/Roe Hires Sheets



Anthony Sheets joined Arlington/ Roe in 2022 as a commercial binding assistant underwriter. He has prior retail agency experience where he worked for two years in a hybrid sales position and three years as a personal lines producer and an account manager. He graduated

from Ball State University with an associate degree in Criminology.

**Golf Outing** 

Independent Insurance Agents of Central Indiana hosted its annual golf outing at Highland Golf and Country Club.



# Acuity Health Challenge Raises Over \$10K

Acuity Insurance announced that the 2022 Acuity Health Challenge raised more than \$10,000 to benefit Aurora's Medical Response Services for Abuse Victims. In its tenth year, the Acuity Health Challenge featured a 5K or 2-mile run/walk. More than 450 people completed

the Challenge in person, which was held on Acuity's campus at 2800 South Taylor Drive in Sheboygan, and another 42 participants supported the event virtually. In addition to the Challenge itself, participants and spectators alike were welcomed to the event by Acuity's Vendor Village, which hosted a variety of local vendors who help sponsor the highly anticipated goody bags provided to participants of the Challenge.



#### **Encova Insurance Wins Award**

Encova Insurance was announced as a winner of the 2022 Aite-Novarica Insurance Technology Awards for their Personal Lines Transformation. With 65 technology project submissions, Encova was one of 12 winners, and one of three winners in the category of core systems: large property/casualty.

# West Bend, Acuity, Ohio Mutual and SECURA Insurance named a **Top 50 carrier by Ward Group**



West Bend, Acuity, Ohio Mutual and SECURA Insurance were all placed in the 2022 Ward's 50 group of topperforming property and casualty insurers for 2022. The list includes the best industry performers of nearly 3,000 U.S.-domiciled companies. It shouldn't take four days with no power, water, or communication to find out who your friends are.









# Big I Announces 2022 Convention

By Melissa Hall

# After three long years, the convention is finally back!

While the Big I Indiana is grateful to have had the capacity to offer countless virtual events since the 2019 convention, the staff is thrilled to be able to be back in person this November 7th and 8th. The Big I Indiana convention will return with a two-day agenda packed with networking events and CE offerings to fit any schedule.

Favorite events, like the Who's Who happy hour, will return unchanged and other new offerings will give attendees wonderful chances to connect with colleagues during extended networking periods. The tradeshow will be packed with booths and giveaways. The Emerging Leaders committee will host its Monday night

football party in a newly designed space inside the Westin Hotel.

"I can't wait to celebrate the award winners, hear some of the speakers, and check out the booths during the tradeshow, but more than anything, I'm excited to see so many friends face-to-face," said Roxanne Gard, convention committee chair. "We want this convention to return with a bang, so we've pulled out all the stops and I know people are going to love it."

The keynote breakfast will feature Matt Painter, the head coach of the Purdue Boilermakers men's basketball team. The wildly successful coach has made a name for himself with his frequent appearances at the Sweet 16, NCAA Tournaments, and Big

Ten championships. He already has a Big Ten Tournament title and an international gold medal on his resume and is contracted to stay at Purdue through at least the 2023-24 season.

The annual risk management tour will be held at Victory Field, home of the Indianapolis Indians minor league baseball team. Those taking the tour will get a behind-the-scenes look at the field, including the 360-degree stadium concourse and the diverse event spaces which can host up to 12,000 people. There are 9 hours submitted for CE credit throughout the event, featuring a variety of topics and multiple options so attendees can pick the ones most relevant to their work.

"The last few years have been hard, but we are so excited to see everyone again soon," Gard said. "This will be an unforgettable event and you don't want to miss it!"

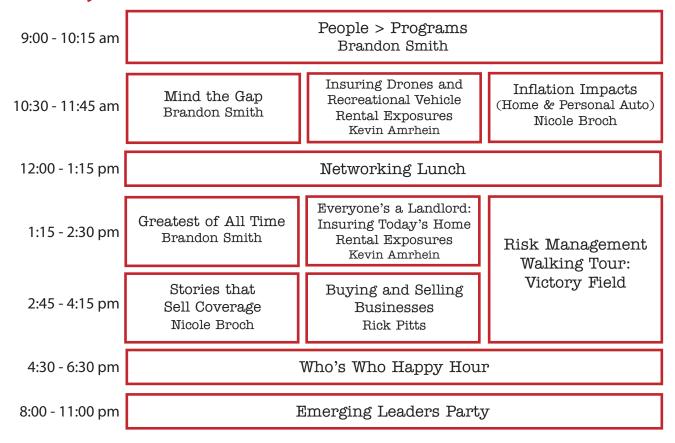






# 2022 BIG I INDIANA CONVENTION

### Monday, November 7th



## **Tuesday, November 8th**

8:30 - 9:30 am	Keynote Breakfast Matt Painter		
9:30 am - 12:30 pm	Tradeshow		
12:45 - 1:45 pm	Lunch & Learn: Agent Knowledge Share		
2:00 - 4:00 pm	Cyber Liability: What You Need to Know Chris Cannaley		
6:00 - 6:45 pm	Cocktail Reception		
7:00 - 9:00 pm	2022 Achievement Awards Banquet		
9:00 pm	Achievement Awards Afterparty		

# Emerging Leaders Conference Recap

What was your favorite thing about the conference this year?



"Sessions were appropriate in length. The encouragement to socialize with our peers and the activities to incentivize that were great."



"Love the opportunity to see and visit with the younger folks coming into the industry!"

"Connecting with peers outside of work was great!"





"The relaxed environment and getting to know agents that I haven't met before."





"I enjoyed that the whole thing was very laid back and comfortable. Not stuffy at all."











"Meeting new people!"

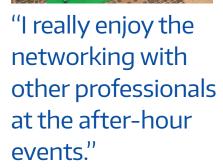








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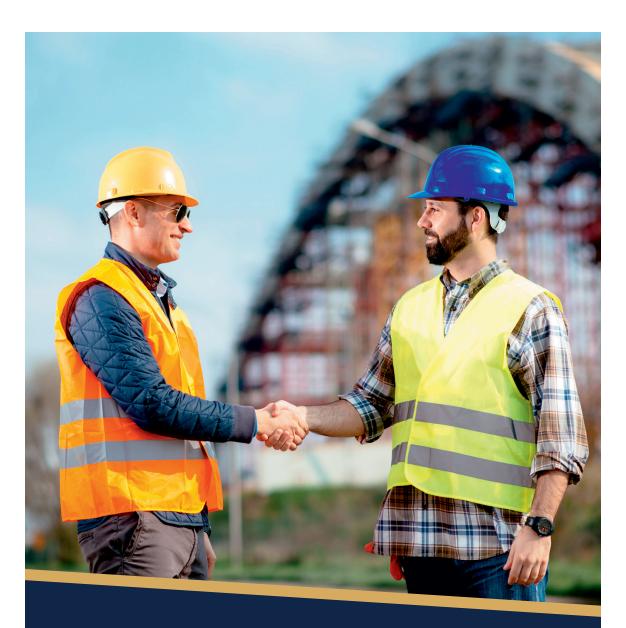
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