

The Highlights

 STEVE LINKOUS

I'm always astounded by how the passage of time can sneak up on you. Soon, we will come together in Denver for our convention, and I will hand the chairman's gavel to the accomplished and capable Paul Ehlert to advance our excellent association to even greater heights.

My wife, Sandi, and I have thoroughly enjoyed traveling across the country to meet with you, our fellow NAMIC members and mutual family, during your state association meetings and various NAMIC conferences this past year. You welcomed us with open arms and hospitality that afforded us a home away from home, which reminded me of the true strength of our association — our commitment to mutuality, our companies and employees, and the communities in which we live and serve.

Our membership is quite diverse. We're companies small and large serving customers in one county, regionally, nationally, and even internationally. While there are newly formed mutuals, many of our companies have been in existence for more than 100 years, some approaching or even exceeding 200 years. It's incredible to consider how our mutual industry, through the legacies of our companies, has impacted the lives of so many.

There are tremendous opportunities for us as a membership to build upon our mutual foundation, fortitude, and spirit and to extend our legacies into the next century and beyond. However, the considerable challenges that exist today and the accelerated pace of change compel us all to strategically plan and execute for tomorrow. We cannot simply rest on our historic laurels.

NAMIC continues to be on the forefront of important matters — broadening regulation, autonomous vehicles, drones,



and the rapid exodus of experience through retirement to name a few — to ensure that we have the resources necessary to sustain. This is the result of 1) collaborating with members to craft and execute strategic and operational plans; 2) partnering with leading experts to provide a robust educational platform; 3) engaging on the state, federal, and even international levels to guide and educate regulators and legislators; and 4) maximizing mutuality through opportunities for the membership to network and unite.

Members who take the opportunity to actively engage with the association truly understand that it is an investment in their companies. I have firsthand experience with this in my own career development and the advancement of my own company, Harford Mutual, as we celebrate our 175th anniversary this year. I know participation in NAMIC has been and will continue to be an essential element of our growth, profitability, and success. I urge you to maximize the same opportunities that have benefited so many and engage others within your company to ensure they are well equipped to take the reins and lead into the future.

As I close out my year as chairman, I want to take the opportunity to thank each one of you for the trust you have shown in affording me the privilege to play a small role in NAMIC's success. I am deeply honored and humbled to be associated with the great leaders who have come before me, each one earning the esteemed position of NAMIC chairman. I must also thank the Harford Mutual board of directors for allowing me to give back to the association as well as my fantastic team for stepping up and backing me throughout the year.

Thank you to the incredible NAMIC leadership and staff for guiding and supporting me in my duties and travel. Lastly, I am blessed to be married to an incredible wife who joined me in this phenomenal journey and values the association as much as I do.

This has truly been a highlight of my career, one that has provided friendships, experiences, and memories that will live on long after my board service has ended. 🍷