



SPOTLIGHT ON **SAN ANTONIO** AND THE **123RD ANNUAL CONVENTION**

The Alamo City will be nearing the final quarter of its tricentennial celebrations when more than 2,000 NAMIC members, service providers, and guests come together for the 123rd Annual Convention. Much like San Antonio's 300th anniversary festivities, the convention will revel in the past and its time-honored traditions while looking forward to what the future has in store.

THE RIVER WALK

San Antonio is known for its walkability, particularly the River Walk, which was recently expanded. It is the largest urban ecosystem in the nation and has 15 miles of paths and sidewalks lined with history, shops, and fine dining. Good news is it's directly outside the Henry B. Gonzalez Convention Center.



THE PROFESSIONAL DEVELOPMENT LOUNGE

The Professional Development Lounge is a new addition to the convention lineup. The lounge will be set up at the Grand Hyatt and feature short presentations on a variety of professionalism topics. A photographer will be on site to take headshots for attendees to use in their personal professional development initiatives.



THE VENUE

The Henry B. Gonzalez Convention Center opened in 1968 to help San Antonio play host to the World's Fair. A recent capital improvement project expanded the center, which now has 70 meeting areas and more than 500,000 square feet of exhibit space, all with a San Antonio-culture-themed flair. More than 300 events take place at the HBGCC each year. The 123rd Annual Convention will take over the first floor of the center, and it's just one of 10 events occurring in September, two of which will run concurrently to the convention.



THE COINCIDENCE NAMIC's current chairman of the board, Paul Ehlert, president of Germania Insurance, is the first chairman from Texas. He'll be ending his year as chairman in his home state.



THE KEYNOTERS

"... the most important role of a leader is the care for people. That was a lesson I learned in uniform that connected perfectly to the corporate world. That's what true leadership is all about, but it's often hard to find."

SHANNON HUFFMAN POLSON

Shannon Huffman Polson is a woman who doesn't shy away from challenges. She successfully summited Denali while in college, and she was the first woman to be assigned as a line pilot to the XVIII Airborne Corps. Polson has great leadership stories to tell because of those experiences. During the Opening General Session, she'll inspire convention attendees to overcome adversity and lead with courage and heart.



CARLY FIORINA

Carly Fiorina's resumé has some impressive marks — AT&T's first female officer, as vice president of strategy and marketing; Lucent's executive vice president of corporate operations; CEO of Hewlett-Packard; FORTUNE magazine's Most Powerful Woman in Business in 1998; and presidential candidate. She's captured national attention because of all this, and Tuesday, September 25, she'll do the same with the convention audience.



STEVE BATTISTA

As a former senior vice president of Under Armour and co-founder of the recently formed denim production startup RevTown, Steve Battista knows what it is like to disrupt a market. During Wednesday's general session, he'll share advice on how to handle disruption and build a brand while remaining true to your company's mission.



"The key to being a successful disruptor in a space is being authentic to who you are and what your brand is. We did it our way, which was not what anyone else was doing at the time."



THE CLOSING CELEBRATION

ASLEEP AT THE WHEEL The Grammy Award-winning country music group Asleep at the Wheel will take a break from its busy tour schedule to entertain the crowd on the convention's final night. The Texas-based band has more than 20 albums and more than 20 singles that have reached the Billboard country charts.

FOCUS ON THE FUTURE

DIVE IN FESTIVAL

Bringing a more diverse group of professionals into the industry is a top focus for NAMIC members across the nation. NAMIC has partnered with Dive In, an initiative of Inclusion@Lloyd's that works to "pool resources, widen perspectives, and share best practices in diversity and inclusion to effect change faster."

The Dive In Festival is an educational event that occurs at several sites around the globe. This year marks the fourth festival and the 123rd Annual Convention has been selected as one of those sites to simulcast diversity-focused educational sessions.

STUDENTS ON SITE

The NAMIC Merit Society will host insurance and risk management students for the second consecutive year. St. Mary's University, Texas hopes to have at least 15 students attend the event to learn about the mutual industry and connect with current insurance professionals.

"I love introducing students to industry folks. My number one desired outcome from our participation at the NAMIC convention is to get students more interested and excited about pursuing careers in RMI. Number two is to hopefully get NAMIC members interested in and excited about recruiting students from St. Mary's."

— **Susan D. Gordon**
Contreras Family
Executive-in-Residence
for Risk Management
Greehey School
of Business, St. Mary's
University, Texas

ANNUAL GOLF OUTING

to Benefit The Institutes Griffith Foundation

The Saturday before the kickoff to convention, golfers can tee off at the award-winning Quarry Golf Course in San Antonio. Proceeds from the outing will go to The Institutes Griffith Insurance Education Foundation, which provides insurance education to high school and college students as well as government officials and policymakers.





MARKETPLACE FOR MUTUALS

NAMIC CENTRAL

NAMIC Central is the place to go to ask questions about the benefits of your NAMIC membership. Staffers will be at the ready to offer information and advice.



SOLUTIONS PROVIDERS

More than 120 products and services providers will be set up in the marketplace and available to discuss your business needs.

MARKETPLACE SOLUTIONS TOURS

Convention attendees with busy schedules and specific business solutions interests can maximize their time with marketplace solutions tours. The 30-minute tours will take place Monday and Tuesday.

Tour categories include:

- Workflow and Staff Efficiency
- System Modernization
- Strategies in Investment and Reinsurance
- Innovations in Insurtech
- Scaled for Your Company
- Improved Policyholder Experiences

THE ST. BALDRICK'S CONNECTION

ROCK THE BALD

When in Texas ... you might as well have a Texan go bald to raise money for childhood cancer research. Paul Ehlert, NAMIC chairman and Germania Insurance's president, will be the featured shavee for the annual St. Baldrick's head shaving. The event will take place Tuesday afternoon in the Marketplace for Mutuals.



FUN RUN & WALK

The Fun Run and Walk benefitting the St. Baldrick's Foundation is back for what has become a convention staple. Participants will take to the River Walk Tuesday morning.



NETWORKING OPPORTUNITIES

- Prayer Service and Breakfast
- Optional Activities
Touring San Antonio
- Chairman's Reception
- Past Chairmen's Dinner
- Advisory Council Breakfast
- Attendee Breakfasts and Lunches
- PAC Events
- Leadership Reception and Dinner
- NAMIC Merit Society Luncheon

THE LEARNING OPPORTUNITIES



EDUCATIONAL SESSIONS AND PEER-TO-PEER LEARNING

More than 30 concurrent sessions and dedicated peer-to-peer roundtable discussions provide convention attendees opportunities to learn from industry thought leaders and their fellow NAMIC members.

CERTIFICATION CREDITS

Courses geared toward the Professional Farm Mutual Manager and Farm Mutual Director Certification designations allow members to keep current with their continuing education requirements. Convention also offers continuing education credits for CPE and CLE.

CONNECT DIFFERENTLY

NAMIC members unable to make the trip to San Antonio don't have to miss out on all the action. The Connect Differently virtual event streams live the Monday and Tuesday general sessions, several concurrent sessions, and exclusive interviews with industry experts. There are also on-demand options.



Looking Back on the Memories

 PAUL EHLERT

As my NAMIC chairman term comes to an end, I am reminded of the lyrics of a Garth Brooks song: "Looking back on the memory of ..."

It has only been 14 years since I left a law practice and joined Germania Farm Mutual Insurance Association. Since then, I've participated in more than 40 NAMIC-sponsored events. Thanks to NAMIC ... and so many of you ... I've learned so much about the mutual insurance industry. This past year as chairman has been particularly rewarding for me. Each person and place my wife, Rhonda, and I have come in contact with holds a special place in our hearts.

There have been so many memories along the way — more than I can mention here. But I'll never forget kicking off my state association meetings tour in my home state of Texas, then quickly driving to the Austin airport to fly to Washington, D.C., to be briefed by the extremely capable federal affairs staff to testify before Congress the next day. I remember being amazed by a mind reader in Missouri and being given a honeymoon suite in Iowa ... after having been married for 43 years. There was also the Mall of America in Bloomington, Minnesota, the Smokey Mountains and Tennessee whiskey, the expansive green pastures in Montana, the list goes on and on.

Most of all, I will remember the people. I've always known NAMIC is a collegial

group, but it has been my tenure as chairman that really confirmed for me just how mutual the mutual insurance industry is.

During the 13 state association events I attended this past year, I had opportunities to sit down with many of the state association members to learn about their companies and talk about our industry. We talked about the opportunities and challenges that come with the rapid advancements in technology and the ever-increasing expectations of our customers. We discussed our governance structures, shared thoughts on succession planning at the board and management levels, and commiserated about the challenges with recruiting and retaining talent.

These conversations confirmed that regardless of the size or location of our companies, we all have common challenges. We also have a common purpose: to serve our policyholders.

Our mutuality unites us. We're all part of one team, which brings to mind another memory. While at the Farm Mutual Forum in May, I had the privilege to introduce the keynote speaker, two-time Heisman Trophy winner from Ohio State, Archie Griffin. I attempted to welcome him with the O-H-I-O chant. I soon learned — from Archie — that I did it wrong.

He provided an inspirational message about not letting failures define you and getting back up when you get knocked



down. When I returned to Ohio two weeks later for the OAMIC meeting, I tried the chant again, employing what I learned from Archie. His message resonates for all of us because we will continually face challenges for our mutual industry at our state and federal levels. Yet, NAMIC helps unite us. We stand stronger together.

I am looking forward to wrapping up my year as chairman at the 123rd Annual Convention; not because the term is ending, but because I am the first chairman from the Lone Star State and I get to provide a Texas welcome to my NAMIC friends. Coincidence or great planning by the NAMIC staff, I'm not sure. I'd like to think it's the latter.

I'm also proud that I'll hand the chairman's gavel to my good friend and capable leader, Henry Gibbel, who will advance our association to even greater heights.

I would be remiss if I did not thank the Germania board for allowing and encouraging me to serve NAMIC and its membership in this capacity as well as my Germania leadership team for carrying the ball in my absence. I also thank and commend NAMIC leadership and staff for all they do for our industry, especially for the support provided me this last year. It's been an honor and a privilege for me to serve this great membership. I thank you all for entrusting me with this opportunity. [IN]



A History of Henrys

NAMIC'S INCOMING CHAIRMAN AND HIS FAMILY HAVE LONGSTANDING INFLUENCE IN THEIR COMMUNITY, THEIR COMPANY, AND THE MUTUAL INSURANCE INDUSTRY.



LINDSAY ROBISON

Just about an hour and a half west of Philadelphia lies what has been dubbed "America's Coolest Small Town" by Budget Travel and a "Distinctive Destination" by the National Trust for Historic Preservation. That distinctively cool small town — Lititz, Pennsylvania — is also home to **Lititz Mutual Insurance Company** and its president and CEO, **Henry R. Gibbel**, NAMIC's incoming chairman of the board.

"We're very fortunate here in Lancaster County," Gibbel says. "Lititz is a very special place. We've always considered it to be a Norman Rockwell-type town. I have always been happy to stay close to home."



Lititz and Lancaster County have been home to the Gibbel family for generations. Both sides of the family settled in the area in the 1700s. "We go back a long time," he laughs.

The same legacy holds true for the family throughout Lititz Mutual's 130-year history. The insurer's employee base has included at least one Gibbel since 1891. Gibbel is the fourth generation to lead the company, the fourth Henry Gibbel at that. But the number of Henrys doesn't end with the incoming NAMIC chairman.

His son Henry, also known as Alex, is currently on staff as a claims examiner. Gibbel's father, **Henry H. Gibbel**, still serves Lititz Mutual as chairman of the board.

Having so many Henrys on staff has gotten confusing at times. Gibbel says he and his dad have had some fun when they've attended events together. They have even had a couple of instances when one of their hotel reservations was canceled because hotel staff assumed it to be a duplicate. Years ago, the same happened with airline tickets.

Lititz Mutual's staff has done better distinguishing the different Henrys.

"Very seldom do I get a misdirected call. They do a great job asking a few quick questions to determine which Henry gets the call. Occasionally, a claimant may seize the opportunity to speak with the CEO. It would be easier to answer those calls with 'Sorry, wrong Henry,'" Gibbel chuckles. But he enjoys the personal interaction with the policyholders.

Despite the fun the Gibbels have as family and colleagues, they take what they do as mutual insurers and longtime citizens of Lititz seriously. "We are one of the leading businesses and one of the few remaining businesses that has this kind of local history," Gibbel says. "As with any small town, there is the responsibility to be a

corporate citizen, to participate in and support the local efforts."

To fulfill that sense of responsibility, Gibbel has served the Lititz community and Lancaster County with involvement in the civil service, humanitarian, and educational groups.

Anyone who's been part of the insurance industry for a while knows most insurance professionals fall into the industry or have family in the business who influences them into the career. For Henry R. Gibbel, it's the latter. He's the fourth generation to lead Lititz Mutual Insurance Company.

Lititz Mutual, under Gibbel's direction, has also set up a robust internship program for young people in the community to learn more about the insurance industry. "For ten weeks, we show them what it's like to be in the industry," he says. "We take them by the Pennsylvania Association of Mutual Insurance Companies' office, the state insurance department, and other companies large and small.

"We give them a flavor of so many parts of the industry," he continues. "Then we give them a five-week project. We work hard to develop an interest. Half of our interns have made careers in the insurance industry. So, we have seen some success in those efforts."

Doing his part for the community aligns Gibbel with the principles of mutual insurance. It also aligns him well with the principles of the Boy Scouts, an organization he has taken part in since he was 7 years old. Gibbel has reached the Eagle Scout level and he says what he's learned through his years with the organization has impacted his life in mutual insurance.

The Boy Scout oath as well as its law also help Gibbel make hiring decisions. Within the oath are three promises: to uphold the duty to God and country and the Boy Scout law; to help others at all times; and to keep physically strong, mentally awake, and morally straight. The Boy Scout law describes a scout as trustworthy, loyal, helpful, friendly, courteous, kind, obedient, cheerful, thrifty, brave, clean, and reverent.

“When I interview people, if I can’t identify the principles of the oath or law,” he says, “I’m not sure they will be the right fit. [Boy Scouts] guides youth in making ethical decisions for the rest of their lives.”

Gibbel joined Lititz Mutual in 1981, and if he continues in his father’s footsteps, he won’t be retiring any time soon — perhaps to his wife’s chagrin.

“The Gibbels have a difficult time retiring,” he laughs. “My father still comes into the office every day at age eighty-three. I am not sure if I will stay that long, though.”

When he does decide to retire, Gibbel says he and his wife, Jolyn, look forward to traveling much more than they get the chance to now. In the meantime, Gibbel is anticipating the travel he’ll log between the 123rd and 124th NAMIC conventions as NAMIC chairman.

“We enjoy meeting people, getting to other small towns, and seeing the country,” he says. “I am especially excited about that aspect of the chairmanship because I enjoy meeting different levels of companies. It’s going to be great.” 

Get to Know a Little More About Henry Gibbel

Growing up, I wanted to be: a forest ranger.

As a kid, my favorite activity was: playing outside with the neighborhood kids.

As an adult, my favorite activity is: a walk in the woods.

I earned my bachelor’s degree: at Juniata College.

The hobby I would pick up if time and money weren’t issues would be: a pilot.

The NAMIC event I don’t miss is: CEO Roundtables

Because: of the networking opportunities and peer-group discussions.

My most memorable NAMIC experience is: the 122nd Annual Convention St. Baldrick’s head shaving. Thanks all!

I am looking most forward to being NAMIC chairman because: of the opportunities to spread the mutual message and meet industry peers.

I think the biggest opportunity for the insurance industry is: to improve its public image.

I think the biggest challenge to the industry is: leveraging new technologies.

A skill I would like to master is: playing the guitar.

I cannot live without: my wonderful wife, Jolyn.

The best piece of advice I ever received was: to take Jolyn to the prom.

My family would tell you I am: a clever jokester.

My favorite book is: anything in the realm of historical nonfiction.

My favorite movie is: “Braveheart.”

My favorite quote is: “Be prepared.”

If I were to play hooky for a day, you’d find me: in the woods.

When I retire, I plan to: travel.

My biggest pet peeve is: people who don’t hold the door.

The song I always turn up the radio for is: “Sweet Home Alabama” (I’m a rule follower).

The next thing I want to cross off my bucket list is: visit Machu Picchu.

On a fall weekend, you’re most likely to find me: in a tree stand.

Something that most people don’t know about me is: I witnessed a miracle on ice at the 1980 Olympics.

The most interesting place I have ever visited is: South Africa.

I wouldn’t be where I am today if it weren’t for: my mutual heritage. 



BRAVED THE SHAVE

Henry R. Gibbel’s charitable involvement reaches far beyond the borders of Lancaster County, Pennsylvania. The head shaving event that took place at the 122nd Annual Convention and raised money for the St. Baldrick’s Foundation is record-breaking proof. After some nudging from **John Smith**, president and CEO of **Pennsylvania Lumbermens Mutual Insurance Company**, Gibbel and his wife, Jolyn, decided to go bald to benefit childhood cancer research.

By the time the event was over, family, friends, colleagues, and others donated nearly \$180,000, which was the most raised by a single fundraiser worldwide for 2017. More than \$15,000 of the funds raised were specifically for Gibbel to shave his mustache, an accessory he’s had since he and Jolyn married.

“I think a lot of it went toward my lovely wife who committed a beautiful head of hair. I didn’t have much to sacrifice,” he says. “I appreciated the support and the commitment to the mutual industry.” 