

Dear Friends,

It is with tremendous pride that we look back on 2019. We share feelings of honor for the privilege of representing the association, the industry, and you, our colleagues, as ambassadors of the mutual insurance industry and its singular focus on policyholders.

Through our numerous stops around the country, at state association meetings and industry events, we had the opportunity to talk with and listen to so many of you about the issues that affect our industry, our lives, and the lives of the policyholders we serve. We learned firsthand your concerns and successes, enabling us to share that insight with the NAMIC board. Doing so helped the board make educated and effective decisions to guide the association on the advocacy initiatives and education opportunities for the benefit of us all.

While our companies may vary in size and provide different forms of protection to our policyholders, at the end of the day, we're all working toward the same goals: to help our policyholders put their lives back together after a crisis – in whatever form that might come – and to fight for the mutual insurance industry and the principles that have helped it succeed for more than two and a half centuries.

Those are the association's goals as well, and with our collective membership support, NAMIC has again achieved enormous success in 2019. Whether on Capitol Hill, in state capitals around our nation, or overseas in international forums, NAMIC played a critical role in promoting and defending our industry. By coming together as a group, we helped make a difference through NAMIC, and through the experiences that we all hold in common in serving our policyholders.

Despite the successes, NAMIC's work is not done. There have always been and always will be challenges to our business. But just as we provide more than a piece of paper and a promise to our policyholders, NAMIC provides us with more than just the promise of action. NAMIC delivers. And NAMIC does so with the courage, clout, and culture that exemplifies the mutual industry.

We are proud to have been part of the successes of NAMIC in 2019. We look forward to sharing in the achievements of 2020 and years to come as we continue to fight together for the good of the mutual insurance industry and those we serve.

Thank you for the opportunity to serve this great association. Here's to another successful year.



Randy Druvenga, 2019-2020



Henry R. Gibbel, 2018-2019