

# Celebrating Association Trailblazers

As we commemorate 125 years of our association’s rich history, we are honored to shine a spotlight on the remarkable achievements of our Association Trailblazers. From the first Black president to the inspiring strides made by female leaders and our youngest president, these trailblazers serve as a reminder of the significance of representation and diversity in leadership. Through their journeys, we’ve gathered invaluable insights and inspiration that allow us to continue to serve our membership in the best way possible, as well as support all independent insurance agents throughout the state.

## SHARON HEATON PIA President - 1988-1989

### How did you get into the industry?

I was working in systems heading up a project for Country Companies. The head of sales for the state literally came to my office weekly to try to convince me to become an agent. He wanted to have a female agent in the state before State Farm did. I was getting married so was going to move. IBM offered me a job in Boston and Chicago. The head of sales had told me I could go anywhere in the state. So I thought why not try being an agent. My husband had offices in Chicago and New York so I requested as far from the city of Chicago as possible but still close to O’Hare and still have trains available into the city. That landed me in Kane county. Of course they had no need nor territory for an agent in Kane county so I also started as a scratch agent. But, Country Companies beat State Farm on employing the first female full time agent.



### How did you get involved with the association?

After 10 months of selling for Country Companies I realized what a captive agent meant ... I couldn’t always provide the right products to meet my clients needs and I didn’t own my business. So, that’s when I went independent. We were again in a new area, Pontiac, IL. A fellow agent in a neighboring town invited me to an agents meeting they were having in Livingston County so I attended and that was the beginning of my association life.

### Was there someone that you leaned on for guidance or support in career?

I have to admit that I really didn’t have much background in insurance products since I had been in systems work prior to becoming an agent. My husband was a great help in educating me as his background was underwriting and reinsurance. He was also very encouraging when I was starting out as a scratch agent and knowing no one in the area. When he would come home and I had newspapers laid out on the floor open to the want ads, he would always encourage me that I could do this and not to give up! I also had great support and help from my fellow agents in the association. Their help was very important to me.

### What were the major issues while president?

Mandatory auto was one issue. But probably one of the most pressing issues was our future with CIC. We had a contract to do CIC in IL and offered a discounted rate to our members. That became a major issue with CIC and came to a head that year. We finally came to an agreement with CIC and maintained the license.

### Were there challenges you faced as a female agent?

Actually, I can’t recall any real challenges. If anything, it was an advantage being a novelty in getting people to work with us. I do recall me when I was at a legislative function in DC and a member of another organization looking at me and stating “We have thought about maybe getting a female involved.” I just laughed it off and he ended up being a good friend.



### What were the benefits from association involvement?

The benefits were many!! The education piece is invaluable. But, I think the legislative efforts of the association and it’s members is so important! The legislation that is passed can impact our businesses more than anything and it is very important that we stay very active and involved to try to influence things we need in legislation and to avoid what can damage our clients livelihoods as well as our own. Most important is the friendships that have been made and continue throughout life!!

### What would you tell someone who was considering getting involved as a volunteer?

DO IT!!! The more you give, the more you will get in return!



# JULIE HEARRING

## PIIAI President - 1998-1999

### **Tell us a little bit about your background. How did you get into the industry?**

After returning to Olney with my husband and small daughter in 1977, I joined my father's Agency to help him out for a little while. I was helping until I could decide what I was going to do permanently. Many, many years later, here I am still working in the Agency, of which I am now owner and thinking of retirement!

### **What challenges did you encounter as a woman in the insurance industry?**

The biggest challenge I encountered was getting people to take me seriously as a young woman. At the time I joined the firm, women were still not looked upon as "owners, managers" and I was young, which compounded the situation. I took it as a challenge and began trying to learn everything that I could to better myself. Knowledge is power and my father reinforced that over and over. He gave me every opportunity to learn that was necessary and to expand my frame of reference.

### **How did you first get involved with the association and who or what, or who, prompted you to go through the chairs and serve as president?**

I began by tagging along with my father to his committee meetings to see what they were doing. Eventually, I was asked to become a committee member of Personal Lines, then Young Agents, and other committees. It followed that I was then asked to Chair the committees and the rest is history. My father was my biggest champion, encouraging me and allowing time for the Association work. We often traveled together and worked on Association work together.

### **Can you describe what the PIIAI was like during your presidency? You were the first female president of the merged association, but the merger had happened several years prior. Were all aspects of the merger settled/running smoothly? What were the major issues being discussed in the industry?**

Truthfully, it was a rather stressful time getting through the merger; however, once we determined to go forward, the group worked together to overcome any disagreements. I think this can be witnessed by seeing the great friendships that were bonded at the time. During my year as President, I can say there weren't many struggles with those issues. We were trying to bring in new ideas and services to benefit our Agency Membership. There was a new communications program which was to bring awareness to the public of who Independent Insurance Agents were in an advertising campaign. As is still the case today, the Government Affairs committee was hard at work with the Legislature resolving issues and helping them understand who we were and what we stood for.

At that time, we had Technical Committees: Personal Lines & Commercial Lines which worked with actual policy forms and content. They were my passion and always have been. I began on the Personal Lines Committee and worked with suggestions for coverage, changes in forms, etc working with ISO and the Mid-America Technical Conference Committee to get this accomplished. Dad, Chuck Schramm, Ron Whitaker, and many others worked on these committees. Dennis Garrett was our staff contact and he often elbowed us for digging deep into the forms and language. Urban Agents and Young Agents Committees were striving to include a broader spectrum of participants: women, urban agents of color and ethnicity and were reaching out to be more inclusive and build our brand as Independents. The biggest struggle and challenge was setting up the Agents Mortgage Services. This was our endeavor to get into the Financial Services realm. It ended up being a source of great anxiety to all of us on the Board and leadership and was eventually closed out. During my year, Dennis Garrett and Ralph Swank were successful in getting the Agent Bonding Program going, which we still use today. Also, the Premium Financing Program was setup and that was also very helpful to many agents. These have been very beneficial to our member agencies. It was obviously a year of great teamwork, and I acknowledge that I had a great team in the Board of Directors and Staff.

### **It is interesting that you were president during the 100th anniversary of the independent agents association and your daughter is president during the 125th anniversary.**

I am quite proud that Allyson has chosen to work on the Board and go through the chairs. I am proud to have her represent our industry as President of the Association. She is a strong advocate for our distribution system and all that we stand for. My dad would have been so proud to see this – indeed, he did see her working on the Board and loved it!

### **What do you think the future holds for the insurance industry?**

This industry is ever changing and should be, as risks develop and our world around us changes. It can also be very s-l-o-w to change when we want it to. That has always been the case from my father's time through mine and my daughter's time. I believe firmly that the Independent Agency System provides great value to our customers. We need to continue looking for ways to advocate for and assist our customers. We need to remind our company partners of this and work together to provide excellent products in the marketplace. And finally, we need to support each other, sharing the message of what we stand for as we move forward.





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## Ryan Hite

### IIA of IL President - 2018-2019

#### How did you get into the industry?

I was born into it! Growing up with parents that owned an agency became an opportunity to learn, work, and get licensed very early. Even though it wasn't necessarily my career intention, I looked at a difficult job market upon graduating college and I had more insurance experience than most 22 year old's. Fortunately, a carrier partner was hiring in Peoria and after spending a few years learning claims, underwriting, and marketing, I transitioned back to the agency/sales side.



#### How did you get involved with the association?

I believe in being active within my community and serving where I can be helpful. That includes where I live, the people I love, and my career. I started in the Association by attending classes and going to the convention. I met some amazing people that I looked up to and respected in our business and when they asked for help I raised my hand. What really made the difference for me was attending our State and Federal Legislative events and then asking to attend and observe a Board meeting to learn more. Shortly after that I was asked to serve as Regional Director and then Rick Sutton and Cindy Jackman approached me about going through the Chairs. I'm forever grateful to them!

#### What challenges did you encounter as the youngest person to serve as association president?

One of the most difficult things to navigate during that time was having a young family. I wanted to meet as many members and attend as many events as I could to learn and advocate for our industry. Planning that time away from my family and business was difficult at times and I wish my wife could have shared in more of those experiences with me.

#### What were some of your goals or initiatives for the year you were president?

My two main goals were finding ways to attract more young people to our industry and helping members navigate changes in demographics and diversity.

#### In what ways have you or your business benefited from involvement?

I've always said that I benefited way more than what I invested. First and foremost, the relationships built by serving together are incalculable. Education is a little easier to measure, but it goes far beyond CE/classes and develops into markets, trends, and awareness where you wouldn't otherwise have knowledge. Very eye-opening to me all along was the direct impact political advocacy has on our business... there are too many examples to list but being involved gives you the opportunity to help create, shape, or veto potential changes and also establishes good working relationships when valuable input is needed.

#### What is your biggest prediction for the future of the industry?

The industry will always be relationship driven. Technology will change and we will continue to evolve our processes and practices, but caring for the customer and understanding their needs is not replaceable. I also believe that independent agents/brokers are perfectly poised to adapt to the market, respond quickest to needs, and become the primary distribution channel for the industry.





# Charles Hilson

## IIA of IL President - 2013-2014

### How did you get into the industry?

I entered the insurance industry through the door of 'providential failure.' The summer before college graduation, I was promised a position as an account executive in a Chicago advertising agency that I was interning with. That job evaporated a month before my actual graduation.

After nearly a two year job search it became clear that the advertising industry was inviting me to seek a career elsewhere! My primary 'new career' criteria was a company willing to make a 'significant investment' in career training and development.

The St. Paul Insurance Companies and their six week training program was the perfect answer. This launched a ten year career with some of the finest insurance carriers in the industry. I worked in underwriting, marketing, agent development and national sales.

I've always thought my experience equity with insurance companies was my 'unique service proposition' as an independent agent! It has always been my goal to represent and champion every member of my client's "service circle."

### How did you get involved with the association?

My son joined our family agency directly from college - (contrary to my 'let the carriers train you first' advice). I wanted to expose him to the broadest professional universe - the association was the answer in terms of professional development and industry horizons.

Eventually, I had to practice what I was preaching as regards industry engagement. As they say, the rest is history.

### What were some of your goals or initiatives for the year you were president?

I wanted to align the Association with our evolving client and emerging agency base. That involved greater diversity in our leadership and staff. As well as a broadening of Association focus regarding the industry growth occurring north of I-80.

But my greatest unstated goal was that during our tenure, the Association would be a 'leader' i.e., local communities, legislatively, culturally, etc. - rather than a 'reflection' of surrounding norms and standards.

### In what ways have you or your business benefited from involvement?

Professional curiosity and development define the parameters of an Independent Agent / Agency. The state and national associations offer unparalleled professional and peer resources. Every major industry issue which my business has faced in the past 30 years - the Association has championed locally and nationally.

Personal wealth can be measured in the value of relationships. Much of my wealth in personal and professional equity can be attributed to my years invested with IIA of Illinois.

### What is your biggest prediction for the future of the industry?

'Leaders' will determine the course and outcome of our industry and nation.

