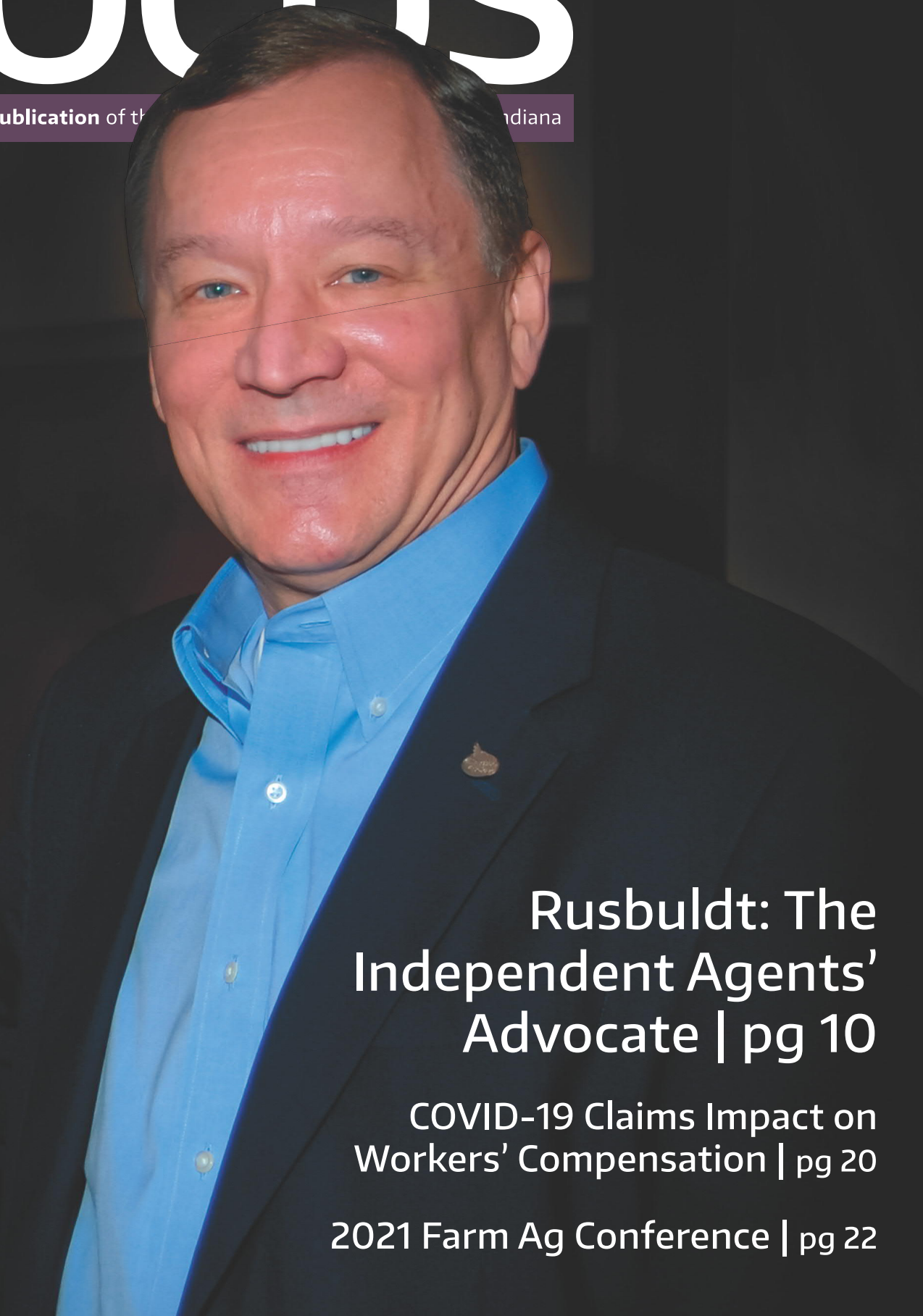


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FOCUS

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Rusbuldt: The Independent Agents' Advocate

By Melissa Hall

In his 34 years working for the Big I, Bob Rusbuldt can think of only one other crisis that our industry has faced that looms as large as COVID-19.

Only months after being named the CEO of the Independent Insurance Agents & Brokers of America (IIABA) he was driving to work when he saw smoke billowing up from the

Pentagon. It was September 11, 2001 and the country had just experienced the largest terrorist attack in its history with more loss of American life than the attack on Pearl Harbor.

In the weeks that followed he found himself being invited to the White House by President George W. Bush for a round table discussion with other

From left: IIABA's Charles Symington, Sen. Mitch McConnell, Rep. Steny Hoyer, and Bob Rusbuldt

industry leaders to address how the attack would affect the insurance industry and its clients. Rusbuldt has spoken with many presidents in the Oval Office regarding insurance issues, but never before had he been called there after a national disaster. "Advocating for our members with the president doesn't get any bigger than that," he said.

Just as insurance agents rose to overcome the hurdles of 9/11, Rusbuldt has no doubt that they will rise to the occasion during this trying time as well. "We are survivors and we know how to adapt. We've seen the independent agency system change and adapt many times and we've

learned how to embrace technology. The evolution of our system is fascinating to me," he explained.

The New Jersey native has lived in Virginia for more than 40 years. His first dream was to play in the NBA, but when that didn't happen he pursued his other passion: politics. After completing his bachelor's and master's degrees in political science, he went to work as a congressional staffer for five years in Congress. He followed that time with a position at the American Insurance Association (now the APCA) before being offered a job at the national Big I.

"My goal every day is to advance the ball for independent agents, sometimes I go for a few yards for a first down, sometimes I go for the touchdown," Rusbuldt said. "Every day I wake up excited to do my job."

He knew immediately that it was a perfect fit. "Working for grassroots community-based Americans is so different from working for a Fortune 500 company," Rusbuldt said. "I've toured areas after they have been destroyed by a hurricane or tornado, where our member agents have



Rusbuldt introducing President George W. Bush at the 2005 IIABA Legislative conference in DC.



Rusbuldt with Fox News anchor Bret Baier.

had their agency and home blown away, and there they are, in their communities helping their clients. Is that dedication, or what?"

His career became focused on protecting independent agents by lobbying for them every single day. Not only do he and the other Big I lobbyists advocate with politicians in the US Senate and House of Representatives, but they also meet with the National Association

of Insurance Commissioners, the governors association, the White House, and insurance company executives, working on behalf of our members every day.

"A lot of what we do is unseen; it's all the things you stop from happening. We save our members from onerous legislation constantly," said Rusbuldt. "There's so much happening behind the scenes that many people don't know about." From the crop and flood

insurance programs to tax issues for agents and agencies, lobbying efforts have a tangible impact on an agent's bottom line.

Since the pandemic began, the Big I has found additional ways to help agents stay on track. They've kept their finger on the pulse of what challenges are causing the biggest problems by sending surveys out to members. In addition to a dip in commercial lines business, they've found that some agencies in large cities faced losses because of rioting.

The Big I raised \$2.8 million dollars for its COVID-19 Relief Fund. Through company donations, the Big I has been able to give grants to agencies across the country. So far they have dispersed around \$1.7 million to Big I members. "The association is here for our members," Rusbultd said. "Independent agents are real people in real communities. They have to deal with disasters every day and then help people put their lives back together after the worst happens. It's inspiring to see their work and to be able to help them in times of trouble."

Though the pandemic has changed the landscape of in-person gatherings for the time being, Big I members will still be able to virtually attend the 2021 Legislative Conference in April. There will be interactive sections and appearances from members of Congress. The 2020 elections caused a major shift in demographics in DC, with Democrats controlling the federal government, which will introduce a host of new legislative issues. "It's crucial that agents educate themselves in how to better protect their business,"



Rusbultd on the Orange County Choppers TV show with Make-A-Wish and the Trusted Choice chopper in 2012.

he explained. "This conference will include political and regulatory education that all agents need."

As president and CEO of the world's largest agent and broker trade association, Rusbultd hasn't backed down from his goals for the Big I despite the hurdles 2020 presented. The association is celebrating its 125th anniversary this year. Though the industry is facing a commercial lines hard market, along with the challenges of COVID-19, Rusbultd's approach is to constantly find ways to improve the business for agents.

"We're putting a big emphasis on diversity right now," he said. "Our independent agency system needs to look more like America. It's all about selling insurance and we want our members to be able to attract more staff and clients."

Big I Hires is another new offering that's seen a huge

amount of success. The program helps match job applicants with agencies that have positions to fill. Rusbultd explained that more than 80,000 candidates went through Big I Hires system for a job in insurance in 2020 alone.

"My goal every day is to advance the ball for independent agents, sometimes I go for a few yards for a first down, sometimes I go for the touchdown," Rusbultd said. "Every day I wake up excited to do my job." ■



With Fox News presenter Tucker Carlson and political consultant Paul Begala at 2008 Legislative Conference.