

**INDEPENDENT INSURANCE AGENTS OF NEBRASKA, INC.
BOARD OF DIRECTORS' MEETING**

January 27, 2026

Big "I" Nebraska

8231 Northwoods Drive, Suite B, Lincoln, Nebraska 68502

MINUTES

CALL TO ORDER

The meeting was called to order at 11:03 am by President Jon Hongsermeier. President Hongsermeier requested the Directors present to read and sign a re-affirmation of IIAN's policy on compliance with the antitrust laws which was circulated during the meeting. President Hongsermeier reminded the group of IIAN's conflict of interest policy. Those present introduced themselves.

MEMBERS PRESENT: President, Jon Hongsermeier; Vice-President, Kelly Brink; Secretary-Treasurer, Luke Meier; Directors – Mindy Dealey; Mindy Haag; Cody Krull; Kylee O'Brien (Company Representative); John Pierce; Katie Shipp; Jake Tollman; Todd Anderson (IIABA National Director for Nebraska)

MEMBERS ABSENT: Past-President, Amy Hruska; Directors – Mitch Florea; Jaime Galvan, Kylee O'Brien (Company Representative)

OTHERS PRESENT: IIAN - Ann Ames, CEO; Jacilyn Swanigan, Director of Communications; Brooklyn Dawe, Administrative Coordinator; Cheryl Novacek, Financial Services Director; Vincent Christensen, InsurPAC Co-Chair; Bob Hoppe, InsurPAC Co-Chair; Doug Brummels, Legislative Advisory Committee; Mary Vaggalis, Nebraska Strategies

CONSENT AGENDA ADOPTION/APPROVAL

It was moved by Mindy Haag and seconded by Mindy Dealey, to approve the agenda for today's meeting, and to approve the following:

Approval of Minutes –October 8, 2025, Board Meeting

Actions made by Executive Committee – including 2025 staff bonuses. It was noted by President Hongsermeier that bonuses for the upcoming year will be more goal driven.

Motion carried by unanimous voice vote.

PRESIDENT'S REPORT – Reported on by Hongsermeier

President Jon Hongsermeier presented on the following items:

1. Board Commitment Forms – Hongsermeier talked through the responsibilities of being a board member including meeting attendance, actively serving on one committee and making and keeping a PAC commitment of at least \$250 or higher.
2. Colorado and Montana Partnerships – Jon reported on the Colorado partnership that IIAN is currently creating with a profit goal of \$100,000. Nebraska will be providing education programs for Colorado including having Katie teach at both the Colorado and Montana conventions. Ann and Katie will both attend the conventions this year and then Katie will attend moving forward. IIAN will be utilizing Colorado's market access program for

Nebraska's members and is still waiting for a formal contract from Colorado to have legal counsel review. Hongsermeier noted that the IIABA's Alliances are still in place for members to utilize and will still be marketed/offered to members, but Colorado has more options and better commission.

3. 101 Weston Labs Update: IIAN's partnership with 101 Weston Lab Collective is in place. There are currently 20 companies within the collective. IIAN has a goal of having a booth for 101 Weston at the Annual Convention in October and possibly offer them some opportunity to present where it would make sense.
4. Summer Board Retreat: Summer board retreat plans are in discussion phases, but it is likely to be held in Valentine as John Pierce has offered his cabin for accommodations. The retreat will be held in either June or July.
5. Trusted Choice Matching Grant: Jon, Ann & Todd attended a media training offered at IIABA's winter meeting to better understand the new focus of Trusted Choice. The new grant guidelines are extremely restrictive and will no longer be usable for IIAN in its current capacity. IIAN's partnership with UNL will end in 2026 and we will be unable to continue at the current level which is nearly \$70,000. It is hoped to continue partnerships with UNK and UNO. Trusted Choice is shifting from co-branding to media and encouraging states to hire a PR firm as funds can be used to hire a PR firm. States can utilize the PR firm that IIABA is contracted with if they choose. IIAN has made the move to utilize HubSpot for segmented communication and enhanced technology capacity. Initially, IIAN believed that it could access grant funds from IIABA to help with the cost of implementing HubSpot, however, it was later determined that the grant funds cannot be used for the licensing cost.

NATIONAL DIRECTOR'S REPORT- Reported on by Todd Anderson

1. IIABA is in good financial shape following the sale of an extra office building for \$5.7 million.
2. InsurPAC ended the year with higher donations and part of that was in part to Nebraska raising an additional \$8,000 in 2025 topping out at a total of \$35,245 raised.
3. IIABA is planning to change the dues model and move to a revenue-based system instead of an employee count system. They are facing pushbacks from states to get the agency revenue, and states are unwilling to take the information off of E&O applications. Nebraska will include a revenue related question on new member applications and renewal applications for the upcoming year.
4. Election Update includes:
 - Split in the House
 - Assumed that Republicans will keep the Senate but may lose the House.
 - No contributions have been made on a federal level yet.
 - Another government shutdown could be possible.
 - Discussion on Big Beautiful Bill as well as the Farm Bill. It appears that flood would be kicked down the road until September, Crop insurance is separate.
5. IIABA will be holding a new training institute for industry members that are interested in serving in public office on any level. The first institute will be held as part of the annual Legislative Conference in April.
6. Discussion was held regarding the commission agents who have stopped receiving from the sale of Medicare Advantage plans from carriers. IIABA and Director Dunning (Nebraska

Insurance Commissioner) have both reached out to Congress and CMS but has not gotten much traction.

CLOSED SESSION

It was moved by Cody Krull and seconded by Mindy Haag to go into closed session. Motion carried by unanimous voice vote. Ann Ames introduced Mary Vaggalis to the group in a new scope as IIAN's attorney. It was moved by Cody Krull and seconded by Luke Meier to leave closed session. Motion carried by unanimous voice vote.

LEGISLATIVE REPORT– Reported on by Nebraska Strategies Team

Mary Vaggalis reported for the Nebraska Strategies Team and shared that Sen. McKeon will have a judge trial in March. She also shared information regarding the issues with Senator Cavanaugh in relation to her tearing down posters in the Capitol.

IIAN should anticipate around 20 new bills. Vaggalis went through the following bills:

- LB744 – Worker's comp increase, unlikely to pass (Monitor)
- LB747 – Has the potential to turn into a Christmas Tree bill (Monitor)
- LB793 – Update the state's minimum motor vehicle liability insurance and financial responsibility requirements. (Support)
- LB800 & 801 – (Monitor)
- LB1009: Shortens wait time for disability from 7 days to 3 days (Monitor)
- LB1035: (Monitor)
- LB1042: Changes to uninsured and underinsured motorists (Monitor)
- LB1056: Change provisions of the Nebraska Workers' Compensation Act, will be in Business and Labor Committee (Monitor)
- LB1062: Licensing revisions (Support)
- LB1073: Anti-trafficking (Monitor)
- LB1077: Worker's comp deductible changes (more information needed to determine)
- LB1137: Insurance fraud expansion (Support)
- LB1138: Protection of seniors from financial exploitation (more information needed to determine)
- LB1227: Code changes for electrical codes (Monitor)
- LB1249: Healthy families/workplace act (Monitor)
- LR303CA: Constitutional amendment requiring paid family leave, would likely be a ballot initiative (Monitor)

Mary noted that carrier bills are still in committee.

PAC REPORTS– Reported on by Ames, Christensen, Hoppe & Novacek

Vincent Christensen shared that the state who brought in the most InsurPAC donations was South Carolina. Nebraska went over its goal for 2025 with a large portion coming from Annual Convention's raffle and auction. IIABA raised record amounts in 2025 and will support the Nebraska delegation on a federal level.

FINANCE REPORT– Reported on by Ames, Novacek and Mitch Khile, CPA from Dana Cole

Mitch Khile reported the following items as it relates to IIAN’s financial standing and the completion of the 2024-2025 annual audit.

- Cash is down from last year; however, E&O premiums are slower to come in in January.
- Education income is higher from the previous year due to WIN and AFIS additions.
- Membership is in flux.
- Expenses are up from the previous year, in particular Annual Convention but it is important to note that hosting Annual Convention in Omaha and Lincoln is more expensive than in Kearney. Additionally, costs for the Legislative Conference in 2025 were higher due to taking more people. IIAN will be cutting back in 2026 for the trip. The annual cost for Nebraska Strategies was also increased due to having a full year of payments as compared to the prior year with only a portion of the year being billed.
- Education programs are bringing in more money.
- Board retreat location difference creates a swing in costs, the 2025 retreat held in Omaha was substantially more expensive than the 2024 retreat held in Ogallala.
- Advertising costs will look different moving forward without the Trusted Choice grant funds.
- IIAN has a healthy liquidity ratio.
- Ann will be working with Dana Cole to condense categories as accounting is streamlined.
- Mitch noted that it would be important to get Cheryl additional training in QuickBooks because Dana Cole has already helped to a line that cannot be crossed.

STAFF REPORTS – Reported on by Ames, Swanigan (Hard copy reports provided by Ames, Kaiser, Kochenower and Swanigan on various programs)

COMMUNICATIONS:

Jacilyn Swanigan reported on the following:

- Website on track for March 1st.
- HubSpot is active and being utilized.
- Career Fairs, UNO March 4th, UNK March 5th.
- Working with South Dakota Young Agents in discussion for a Midwest Young Agents event in spring 2027.
- New NExtgen administration is working well.

INSURANCE PRODUCTS & MEMBERSHIP:

Brenda Kaiser’s report included the following:

- Wants to reach out to new potential members and E&O prospects.
- Plans to set up a procedure’s manual.
- Katie Shipp expressed concerns with quoting Coalition cyber. Ann will have Brenda reach out to discuss it further.

ADMINISTRATION:

Ann Ames reported on the following items:

- Actively creating partnership with Colorado and Montana for education and market access, the possibility of events down the road as well.
- Taken over partner program with Jacilyn's assistance and a new, simplified Partner Program Guide was created for use this year.
- Agency visits will again occur during the summer.
- Provided update on new server project, which is moving forward and IIAN will be utilizing a cloud-based server but will retain the old physical server on-site as it houses Traverse until we do not need access to those records. Server update will cost approximately \$24,000.
- Large copier also needs to be replaced but will likely wait until after the server project is given the expense. IIAN isn't using it as much now that no books are being printed and we are not offering CISR.
- Marketing continues for agency specific courses, AIA will be hosting Elite Force for members of their staff.

EDUCATION:

Katie Kochenower reported via document report on the following:

- Marketing continues for agency specific courses, AIA will be hosting Elite Force for members of their staff.
- IIAN is moving away from the National Alliance due to contract restrictions; we signed a 2-year retail contract to keep courses available until our other platforms are up and running.
- Working with the Institutes to offer classes through their platform.
- Will be transitioning sales academy, pre-licensing to the Institutes for online learning and working to add a hybrid pre-licensing classes.
- Continue to work on professional development offerings and assessing how to get some qualified for continuing education credits through the department.
- Working on the creation of a new networking community online for Nebraska members.
- Thinking long term about whether we want to market our services to Wyoming, South Dakota and North Dakota.

NEXT MEETING

It was the consensus of those present that the next meeting will be held at the summer board retreat with the date, time and location to be determined.

ADJOURNMENT

There being no further new business, it was duly by Mindy Dealey and seconded by Todd Anderson that the meeting be adjourned at 3:55 p.m. Motion carried, meeting adjourned.

Submitted by Luke Meier, Secretary-Treasurer
October 22, 2025