



24950 Country Club Blvd., Ste. 340 · North Olmsted, OH 44070-5333  
Phone: 216-228-9400 · Fax: 216-228-0411 · www.utuia.org

**Kenneth L. Laugel**  
President

**Jeffery A. Becker**  
Secretary and Treasurer

**To the Officers and Members of the SMART Transportation Division**

May 7, 2021

Brothers and Sisters of SMART-TD,

We hope that you are safe and healthy.

This past year, we at the United Transportation Union Insurance Association (UTUIA) have seen many members who were hurt on the job and members who have died from accidental or natural causes. There are those who have suffered through the pandemic, many experiencing financial hardships as a result of COVID-19, and some who have seen family members or loved ones succumb to the virus.

When things are at their worst, it is our mission at UTUIA to be at our best. We have continued to pay claims and to provide scholarships to the children of our members as we have for 152 years. We have continued to make changes that will strengthen our Association and better serve our members. We extended premium grace periods for members who found themselves in financial difficulty and made policy loans to others. We also furthered our mission as a Fraternal Benefit Society through donations to various charities and to the SMART-TD Disaster Recovery Fund. And, as circumstances required our service to be provided in a more “distant” manner, we continued to write insurance remotely using our new secure electronic application and policy delivery platform.

As we emerge from the COVID-19 pandemic, the leadership of UTUIA wants to make you aware of changes that will help us to serve and ensure that all our members have the proper insurance to protect them and their families. The first change occurred with the structure of our field agents. The Field Supervisor (FS) position has been changed to Regional Insurance Manager (RIM) with a map and additional details below.

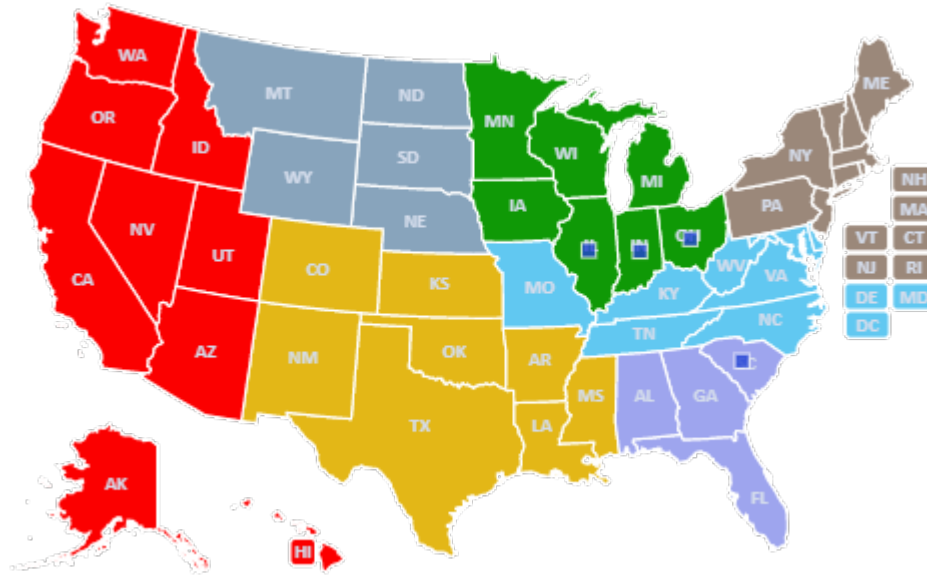
Additionally, we have added the positions of Territory Manager (TM) and Assistant Territory Manager (ATM) to assist the Regional Managers, along with Local Insurance Representatives (LIRs) to ensure that all locals have UTUIA representation. These changes are to better increase our visibility to the membership. Ultimately our hope is that with more “boots on the ground,” our members will see the greater value that the UTUIA represents to the SMART-TD family.

Fraternally,

**Ken Laugel**  
President

**Jeff Becker**  
Secretary Treasurer

## UTUIA Regional Map



<b>WESTERN</b>	<b>GREAT PLAINS</b>	<b>SOUTHWEST</b>	<b>SOUTHEAST</b>	<b>MID-ATLANTIC</b>	<b>NORTHEAST</b>	<b>GREAT LAKES</b>
<b>David Liddle</b>	<b>David Liddle</b>	<b>Chris Boudoin</b>	<b>Steven White</b>	<b>Matt Tolliver</b>	<b>Chris Malley</b>	<b>Gregory Hale</b>
Washington	Montana	Colorado	Alabama	Missouri	Pennsylvania	Ohio
Oregon	Wyoming	New Mexico	Georgia	Tennessee	New York	Michigan
California	N. Dakota	Texas	Florida	Kentucky	Vermont	Indiana
Nevada	S. Dakota	Kansas	S. Carolina	W. Virginia	New Jersey	Illinois
Idaho	Nebraska	Oklahoma		Virginia	N. Hampshire	Wisconsin
Utah		Texas		N. Carolina	Massachusetts	Minnesota
Arizona		Louisiana		Maryland	Connecticut	Iowa
Alaska		Arkansas		Delaware	Rhode Island	
Hawaii		Mississippi		D.C.		

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