



**Special points of interest:**

- **Association of Wyoming Insurance Agents** Click here to see our Facebook page and convention photos

To add your support to InsurPac & PIAPAC go to our web site [www.awia.com](http://www.awia.com) and click on Advocacy for the contribution forms Any amount is appreciated. Let's show them Wyoming Agents want to be heard

**Inside This Issue**

|                          |         |
|--------------------------|---------|
| IIABA ND Report          | 2       |
| EVP Report               | 3       |
| Board and Insurance Dept | 9       |
| 2013 Partners            | 2 & 11  |
| Affiliate Members        | 12      |
| E&O Info                 | 15      |
| CAP Marketing            | 18 & 19 |
| Shrimp Bash Registration | 20      |
| PAC contribution forms   | 22 & 23 |



**President's Report**

As a board and an industry, we are facing opportunities as well as numerous growing concerns in the various insurance fields.

How do we take on the large corporations that are insistent on adding verbiage to the certificate of insurance, which then places the agent and the agency in non-compliance with the law?

How do we take on the extra costs insurance companies are pushing back onto the agency?

How do we keep the convention viable and the insurance com-



**Cheri Krieter, CIC, CISR, CPIW**

panies commitment and support?

How do we continue to provide continu-

ing education that will meet all requirements?

These are a few items have been brought before the board.

We have met with Senator Scott. Senator Scott has a strong understanding of the difficulties the agent is facing and is working on a bill to help fight the certificate battle. A legislative committee has been formed, with Max Carre volunteering to chair along with Zachary Clark and Bryan Stevens. We are also

*(Continued on page 3)*

**PIA National Director's Report**

The biggest news for our Association is the Executive Committee's decision to name Mike Becker as our new EVP replacing our interim EVP, Ron Von Haden, who is returning full time to his home and job in Wisconsin where he is EVP.

Mike has been

the VP of Federal Affairs having also served as PIA's lobbyist after joining us in 2007. It has been my good fortune to work closely with Mike and watch him transition into a strong leader. Mike is young. He has energy. He has the respect of his peers. It is an exciting time for

*(Continued on page 2)*



**Liz Luce, ARM. AAI**

Partners 2013

Diamond

Your name  
here in 2014

Platinum

Allied Insurance  
Safeco/  
Mountain Re-  
gion Liberty Mu-  
tual

Gold

Travelers

Silver

Blue Cross Blue Shield  
Burns & Wilcox, LTD-  
Capital Premium  
Financing  
Dairyland Auto  
Fire/EMS Pak-Burns  
Insurance  
MetLife Auto & Home  
Risk Placement Services

Bronze

Aflac  
Cheyenne Independent  
Insurance Agents  
EMC Insurance  
Companies  
Progressive



Tony Schebler, CIC

As I begin this December AWIA Director's report, I would like to start it off by wishing you all a Merry Christmas and a Happy New Year. This is a special time of the year that allows us to enjoy time with our family and friends. If you are traveling this year for the holidays, may the weather be good and your travel safe.

I attended the IIABA Directors meeting in September. Things at the association appear to be running smoothly. Tom Minkler is now fully engulfed as our new Chairman. This is exciting since I have gotten to know Tom over the last few years as he has risen up the chain and I

IIABA NATIONAL DIRECTOR

really think that Tom has a vision that will strengthen our association while preparing us for the future so that our association continues to be one of the premier associations. The IIABA has a lot of stroke in Washington and through our dedicated people such as Bob Rusbuldt. We will continue to have the influence in issues that matter to all of us in the Insurance Industry. While talking about influence in Washington, I always wish to remind all of our members that we have two PACs that are looking out for our interest, INSURPAC & PIA-PAC. Simply it takes money to run PACs; therefore, I encourage you all to give generously to the PAC's so that they can continue looking out for our interests. If we do not watch out for ourselves, nobody else will.

Items of interest that we discussed at the meeting were the continued rollout of CAP. This

project appears to be coming on line as expected. Another item discussed in the MSI board meeting was the changes that are forthcoming on the IA Magazine. There is a huge effort to update the format of the magazine as well as make it available in a digital format as well as retaining the current print format, the samples that I saw are exciting and there will be more to come in January. The finances of IIABA we discussed, things are going well and we are in good financial shape thanks to the people who are in charge of running our organization in an efficient manner.

Merry Christmas!



PIA National Director's Report

(Continued from page 1)

PIA.

You may have met Ron at the convention this past June. Like our dear Susan Worthington, Ron's dad owned an insurance agency. Ron, like Susan, became an owner and then, later, decided to go to the Association side when Wisconsin's EVP retired. While acting as interim director, he was able to pick up a special

deal on Liberty Mutual's E&O program for agents as well grow membership. I admit my bias with Ron who was my mentor when first on the Board.

PIA has health-care ads available via [www.piabrandingprogram.com](http://www.piabrandingprogram.com) and are for both print and radio. Please check out the website to see how your membership can help you.

In addition to this issue, PIA is ac-

tively working to help agents deal with the ever increasing concerns of natural catastrophes especially floods.

And don't forget to contact PIA prior to signing that new or existing company contract. Pat Borowski does a fantastic job of reviewing the areas that we sometimes miss.

Best wishes for a Merry Christmas and a Prosperous New Year. See you at the



**President's Report**

**BREAKING NEWS**

*(Continued from page 1)*

asking for volunteers when the legislative committees might be meeting in or near your location. We have signed a contract with a new Lobbyist, Mary Lynne Shickich.

Board members, P&C Agents, and Life and Health agents met with the insurance commissioner regarding possible agency fees and other concerns. The agency fees have been closed down as information was brought forward about carriers cutting commissions and

cutting contingencies.

How do we find answers, make the decisions, and move in a positive direction? We do it by standing and working together. We also do it by working with and utilizing, the Independent Insurance Agent and Brokers of America (Big I) and Professional Insurance Agents (PIA). We cannot be there for the all of the concerns with the Federal government. We have to rely on our Political Action Committees. These committees are only as strong as our support. If you have

not contributed already, I strongly encourage you to support both of the Political Action Committees, the Big I (InsurPac) and PIA, (PIAPAC).

Our next opportunity to come and work together will be at our Annual Shrimp Bash.

Please take the time and plan to attend the Shrimp Bash, February 17, 2014, in Cheyenne.

I hope to see you there.



Just 1 week left to take advantage of the Consumer Agent Portal (CAP) discounted monthly fee. Please go to pages 17 and 18 for more information or contact the AWIA office for help in completing your online profile. The sale price of \$29 per month for all of 2014 will last until December 31, 2013. Beginning January 1, 2014, the monthly fee is \$79. Why not sign up now and take advantage of the introductory price. You can cancel any-time.



**Executive Vice President's Report**

Merry Christmas and Happy New Year. Another year has flown by. We have a lot going on at AWIA and I hope you will take a few minutes to read the newsletter and check out the benefits of being a member.

The Consumer Agent Portal (CAP) has been live for several months. We have 4 agencies that have completed their profiles. I encourage all of you to go to [www.projectcapmarketing.com](http://www.projectcapmarketing.com) and complete your agency profile. As the use grows your agency will be more and more visible on the web. Those agencies who sign up and complete their

profiles by the end of 2013 will be offered unlimited referrals through 2014 for \$29 a month. If you wait until January 1, 2014 the fee goes to \$79. You can cancel anytime. So, why not complete your profile, take advantage of the introductory fee and see how it works for you?

Our annual Shrimp Bash is planned for February 17, 2014. We already have a big response from our legislators. There is a registration form in the newsletter or you can go to [www.awia.com](http://www.awia.com) and click on the Education and Events calendar to sign up online. Please join us.

Convention plans are also underway. We will be meeting at the Best Western Ramkota in Casper on June 18 and 19. Watch for registration information after 1/1/14.

Our CISR schedule will also be posted after 1/1/14. Jim Smith has agreed to teach our IC1 and IC2 classes this year. Jim has been an education consultant for the National Alliance for a number of years and also serves as an expert witness. He has some great examples to share.



## Silver Partner 2013

INCREASE YOUR REVENUE!

It's easy. Ask us how.

With exclusive profit sharing programs, financing insurance premiums has never been so easy or so profitable.

We finance. Insureds benefit. You profit.



Several plans available. Contact us today for details.

1-800-767-0705

agencyrelations@capitalpremium.net

www.capitalpremium.net

## Silver Partner 2013



### BlueCross BlueShield of Wyoming

An independent licensee of the Blue Cross and Blue Shield Association

Rene Fenton

307 432-2817

## Silver Partner 2013

Think hard-to-place.  
Think Burns & Wilcox.

- Professional Liability
- Umbrella & Excess
- Brokerage
- Employment Practices
- Commercial Property
- Products Liability
- Commercial Auto
- Personal Lines
- Commercial General Liability
- Long Haul Trucking

Burns & Wilcox — the largest independent wholesale broker and underwriting manager.

Salt Lake City

9815 S. Monroe Street, Suite 510  
Sandy, UT 84070  
P: 801.432.5422 F: 801.944.4893

Las Vegas

3773 Howard Hughes Parkway, Suite 320  
Las Vegas, NV 89169  
P: 702.696.1525 F: 702.732.2153

Reno

5190 Neil Road, Suite 540  
Reno, NV 89502  
P: 775.786.6061 F: 775.786.6041

## Silver Partner 2013



# MetLife

MetLife Auto & Home®



**Your customers  
will love what  
the RLI Personal  
Umbrella can  
deliver!**

RLI's A+ rated, stand-alone  
Personal Umbrella policy has  
stood the test of time. You asked  
us to find ways to make our  
umbrella policy available to more  
of your customers.

***And we listened.***

**RLI's Personal Umbrella Policy provides  
the coverage your customers need:**

- Excess UM/UIIM available in all states.
- Drivers of any age
- 20–21 year old drivers can have up to 1 Incident
- Drivers with an International drivers license
- Up to 1 DWI/DUI per household
- Up to 6 moving violations and 3 at fault accidents per household
- Up to 10 autos (+25 antique autos) per household
- Up to 10 properties per household (5 can be rentals)
- Up to 5 non-U.S. properties per household

And be sure to check out the RLI PUP Access online system with an updated and improved E Signature process. Reduce your paperwork — online account management for you; applicants sign and pay online. Contact your RLI Program Administrator for set up and log-in information.

**FOR MORE INFORMATION:  
Contact your Program Administrator or  
go to [www.rlipersonalumbrella.com](http://www.rlipersonalumbrella.com)**

**RLI** | PERSONAL  
UMBRELLA  
POLICY



**Independent Insurance Agents  
Association of Montana/ Wyoming**  
**406-442-9995**  
**[processing@iiamt.org](mailto:processing@iiamt.org)**



## REVIEWS DRIVE REVENUE

### AWIA endorses eEndorsements.com

AWIA has partnered with eEndorsements.com to help you build your reviews online and increase revenue. All AWIA members will receive a 15% discount on eEndorsements by signing up through this link <http://www.eendorsements.com/affiliate/wyominginsuranceagents>. The discount would start after a 30 day free trial, plus we offer a 60 day money back guarantee.

### It's a Unique Reputation Management Tool

Our automated system will collect your customer reviews, verify them credible, and then promote the results to your prospective customers online.

### How it Works?

Our system allows you to email blast surveys to your customers, add a personalized survey link to an automated email, or tie onto a current survey system.

Once collected, the positive reviews are verified and then published to the search engines, to your social media spaces, to your company website, and your happy customers are pushed to Yelp or Google+ Local.

### It's Easy To Use

We will set up your review pages, help you set up the review feed to your website and train your team to execute the system. Once you're set up, the system manages itself and we will always be there to help. Also, we are committed to adding new features and continuing to make the user experience as easy as possible. To see our customer reviews visit: <http://www.eendorsements.com/eendorsements>.

### WHY eENDORSEMENTS?

- ✔ Get Positive Customer reviews on page 1 of Google
- ✔ Feed Positive Reviews to Company Website
- ✔ Push Happy Customers to your Yelp or Google+ Local Page
- ✔ Automate Your Positive Reviews on Facebook, LinkedIn & Twitter
- ✔ Monitor Customer Reviews and Hold Salespeople Accountable
- ✔ Promote Quality Customer Service
- ✔ Leverage Your Online Reputation
- ✔ Build Trust With Your New Customers by Displaying your Verified Reviews on your Email Signature

### START YOUR 30 DAY FREE TRIAL TODAY!

<http://www.eendorsements.com/product/corporate>

FOR MORE INFORMATION

866-817-0114 | [www.eendorsements.com](http://www.eendorsements.com)

## Silver Partner 2013



**WYOMING  
FIRE/EMS PAK**

Fire & Emergency Response Insurance  
Since 1980



*The Right Choice!*

**Burns Insurance Agency, Inc.**

For More Information, call Wyoming FIRE/EMS PAK  
Bob McIntyre - Program Director - 1-307-675-1015

Policies are issued by Continental Western Insurance Company,  
a member of the

**Continental Western Group®**



A BERKLEY COMPANY®

## Silver Partner 2013

# DAIRYLAND AUTO

Mary Campbell

303 683-9035

## Silver Partner 2013



**Thank You Wyoming!**

We appreciate your business!

Wyoming brokers can expect excellent service and unsurpassed carrier access for all Excess and Surplus Lines from our Casper and Salt Lake City offices.

What can we do for you today? Call us at:

**Casper, WY**  
307.265.3570

**Salt Lake City, UT**  
800.458.9818  
800.453.3156

- Contractors
- Bars and Taverns
- Day Care
- Environmental
- EPLI
- D&O and E&O
- Trucking
- Garage and GKLL
- Cargo
- Manufacturing
- Products & Completed Ops
- Homeowner's
- Dwellings
- Vacant and Seasonal
- Umbrella and Excess Limits
- Personal Articles Floater
- Watercraft
- And More!



**Your Wholesaler of Choice** | RPSins.com



Visit [pianet.com](http://pianet.com) for member benefits  
from PIA National

Have you visited the PIA web site to learn what benefits are available to you as an AWIA member? Discounts, products, logo information, branding programs, help with web sites. Please make your membership count.

<http://pianet.com/benefits/overview>

download a PDF of the Agency Marketing Guide at  
[www.PIAAgencyMarketingGuide.com](http://www.PIAAgencyMarketingGuide.com)

## “Trendy” isn’t always a good trend.

You and your customers want an insurance company that’s going to be there—someone you can count on. You can count on Allied Insurance to be a consistent, stable insurer for the long term.

Sound like your style?  
Visit us online at  
[alliedinsurance.com](http://alliedinsurance.com).

[alliedinsurance.com](http://alliedinsurance.com)

2013 Platinum Partner



AUTO • HOME • BUSINESS

Underwritten by Nationwide Mutual Insurance Company, AMCO Insurance Company, Allied Property & Casualty Insurance Company, Depositors Insurance Company, Nationwide Insurance Company of America, Nationwide Affinity Insurance Company of America, Nationwide Property and Casualty Insurance Company, Nationwide Mutual Fire Insurance Company, and Nationwide Agribusiness Insurance Company, 1100 Locust Street, Des Moines, Iowa 50391-2000. Nationwide, the Nationwide framework, and On Your Side are federally registered service marks of Nationwide Mutual Insurance Company. AP01574 (0709) 00



**Important AWIA Contact Information**

| Executive Board  |          |
|--|----------|
| <b>President</b><br>Cheri Krieter, CIC, CISR (Glen)<br>BW Insurance Agency, Inc.<br>PO Box 819<br>Gillette, WY 82717<br><a href="mailto:cherolyn.krieter@bankofthewest.com">cherolyn.krieter@bankofthewest.com</a> | 682-9397 |
| <b>President Elect</b><br>Bob McIntyre, CIC (Cynthia)<br>Burns Insurance Agency, Inc.<br>400 Coffeen Ave.<br>Sheridan, WY 82801<br><a href="mailto:bobm@burnsia.com">bobm@burnsia.com</a>                          | 675-1015 |
| <b>Vice President</b><br>Chad Craig, CIC, CLCS (Jenny)<br>Willis of Wyoming<br>PO Box 1388<br>Cheyenne, WY 82003<br><a href="mailto:chad.craig@willis.com">chad.craig@willis.com</a>                               | 637-4321 |
| <b>Secretary-Treasurer</b><br>Richard Kidd (Danielle)<br>Tegeler & Associates<br>PO Box 1660<br>Lyman, WY 82937<br><a href="mailto:rkidd@tegelerinsurance.com">rkidd@tegelerinsurance.com</a>                      | 787-6506 |
| <b>PIA National Director</b><br>Elizabeth B. Luce, ARM, AAI (Greg)<br>Rocky Mountain Capital<br>PO Box 248<br>Cheyenne, WY 82003<br><a href="mailto:lizmca@qwestoffice.net">lizmca@qwestoffice.net</a>             | 635-2491 |
| <b>IIABA National Director</b><br>Tony Schebler, CIC (Julie)<br>Willis of Wyoming<br>PO Box 2680<br>Mills, WY 82644<br><a href="mailto:tony.schebler@willis.com">tony.schebler@willis.com</a>                      | 266-6568 |
| <b>Executive Vice President</b><br>Susan Worthington, CIC (Vic)<br>PO Box 799<br>Sundance, WY 82729<br>Fax: 777-796-3122<br><a href="mailto:awia@vcn.com">awia@vcn.com</a>   | 283-2052 |

| Board  |          |
|--|----------|
| Sherril Wilkinson, CISR (Troy)<br>Rams Head Financial Services<br>PO Box 472<br>Greybull, WY 82426<br><a href="mailto:swilkinson@bighornfederal.com">swilkinson@bighornfederal.com</a>     | 765-4419 |
| Max Carre', CISR (Yvette)<br>Burns Insurance Agency, Inc.<br>237 Storey Blvd. Ste. 200<br>Cheyenne, WY 82009<br><a href="mailto:maxc@burnssia.com">maxc@burnssia.com</a>                   | 634-5757 |
| Zach Clark, CIC (Jennifer)<br>BW Insurance Agency, Inc.<br>PO Box 819<br>Gillette, WY 82717<br><a href="mailto:zachary.clark@bankofthewest.com">zachary.clark@bankofthewest.com</a>        | 682-9397 |
| Bryan Stevens<br>Bluffs Insurance Agency, Inc.<br>PO Box 579<br>Pine Bluffs, WY 82082<br><a href="mailto:bryanstevens@bluffsinsurance.com">bryanstevens@bluffsinsurance.com</a>            | 245-3270 |
| Brett Anderson<br>Burns Insurance Agency, Inc.<br>957 Maple<br>Wheatland, WY 82201<br><a href="mailto:bretta@burnsia.com">bretta@burnsia.com</a>   | 322-2907 |
| <b>Ex-Officio</b><br>Nancy Stichert, CIC<br>Tegeler & Associates<br>PO Box 50278<br>Casper, WY 82605<br><a href="mailto:nstichert@tegelerinsurance.com">nstichert@tegelerinsurance.com</a> | 265-0144 |



**Important  
Phone  
Numbers**

Print This Page So You Always Have  
Up-to-date phone numbers

| Wyoming Insurance Department<br>Telephone List                           |   |
|--|---|
| <b>Braunschweig, Jeff</b> .....<br>Financial Examiner                    | 777-6893                                  |
| <b>Case, Ruth</b> .....<br>Consumer Affairs Specialist                   | 777-7402                                  |
| <b>Chafin, Deanna</b> .....<br>Agent Licensing                           | 777-7310                                  |
| <b>Colarusso, Dawn</b> .....<br>Agent Licensing                          | 777-7319                                  |
| <b>Feurt, D'Anna</b> .....<br>Policy & Planning Analyst P&C              | 777-7336                                  |
| <b>Fiechtner, Cheryl</b> .....<br>Business Office Coordinator            | 777-6887                                  |
| <b>Higgins, Tammy</b> .....<br>Accountant                                | 777-7318                                  |
| <b>Hirsig, Tom</b> .....<br>Insurance Commissioner<br>tom.hirsig@wyo.gov | 777-7401                                  |
| <b>Johnson, Linda L.</b> .....<br>Chief Financial Examiner               | 777-5619                                  |
| <b>McGee, Stephanie Bryant</b> .....<br>Deputy Insurance Commissioner    | 777-7401                                  |
| <b>Misener, Justin</b> .....<br>Licensing Administrator                  | 777-7319                                  |
| <b>Melvin, Doug</b> .....<br>Financial Examiner                          | 777-6897                                  |
| <b>Mitchell, Jim</b> .....<br>Attorney                                   | 777-6889                                  |
| <b>Olsen, Nancy</b> .....<br>Consumer Affairs Specialist                 | 777-7402                                  |
| <b>Patch, Brenda</b> .....<br>Senior Policy and Planning Analyst-Health  | 777-2447                                  |
| <b>Schildmeier, Todd</b> .....<br>Consumer Affairs Specialist            | 777-7402                                  |
| <b>Stewart, Donna</b> .....<br>Policy & Planning Analyst                 | 777-7308                                  |
| <b>Weiss, Amy</b> .....<br>Office Assistant                              | 777-7402                                  |
| <b>Wilhelm, Dee</b> .....<br>Legal Assistant                             | 777-6916                                  |
| <b>Wyoming Insurance Department</b>                                      |   |
| <b>Mail:</b>   | 106 East 6th Avenue<br>Cheyenne, WY 82002 |

| Standing Committees               |                         |          |
|-----------------------------------|-------------------------|----------|
| Education & Mountain Plains ..... | Susan Worthington ..... | 283-2052 |
| Grievance .....                   | Bob McIntyre .....      | 675-1015 |
| Membership .....                  |                         |          |
| Legislature/WIALAC .....          |                         |          |
| Financial, Budget & Audit .....   |                         |          |
| ISO/ACORD/Mid-America .....       | Zach Clark .....        | 682-9397 |
| Liaison with Commissioner .....   |                         |          |
| InsurPac .....                    | Cheri Krieter .....     | 682-9397 |
| PIAPAC .....                      | Liz Luce .....          | 635-2491 |
| Young Agents .....                | Chad Craig .....        | 367-2154 |
| Technology & Planning .....       |                         |          |



## Serving Wyoming Independent Agents is Our Privilege

Placing a call with us will put you on the fast track to providing the best solution for your clients.

### We specialize in meeting our customers needs:

- » Relationship Driven
- » Superior Market Access
- » Local Underwriting & Brokerage
- » Knowledgeable, Responsive Staff

### Proud Members of:

AAMGA, NAPSLO, PLUS, Target Markets and Various State Independent Agency Associations.

- Contractors
- Bars and Taverns
- Day Care
- Environmental
- EPLI
- D&O and E&O
- Trucking
- Garage and GKLL
- Cargo
- Manufacturing
- Products & Completed Ops
- Homeowners's
- Dwellings
- Vacant and Seasonal
- Umbrella and Excess Limits
- Personal Articles Floater
- Watercraft
- Fiduciary & Crime
- And More!

*RPS is the largest Managing General Agent/Underwriting Manager\* and a leading Specialty Insurance Wholesaler. We partner with the highest quality providers in the industry to offer customized solutions that meet our clients' business needs. Our coast-to-coast network of offices utilizes its local knowledge, regional expertise and national relationships to deliver winning proposals time and again to each agent and broker we serve. Give us a try today!*

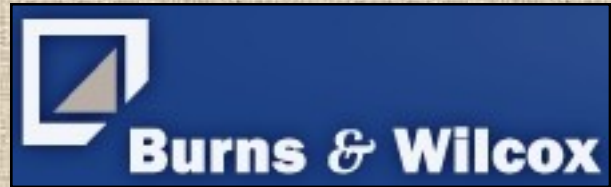
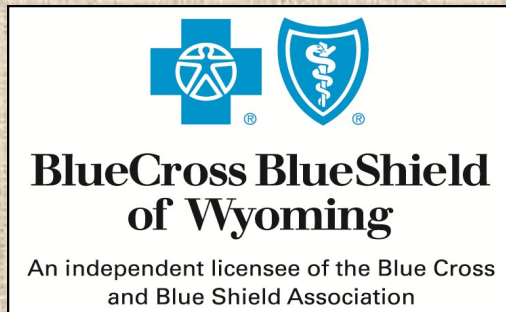
\*Business Insurance Ranking 2008–2011



## Regional and National Representation!

Casper, WY | 307.265.3570  
Salt Lake City, UT | 800.458.9818 | 800.453.3156  
[www.RPSins.com](http://www.RPSins.com)

# 2013 PARTNERS



CHEYENNE INDEPENDENT INSURANCE AGENTS

AWIA Affiliate MembersPlease thank these people for their support of your association**Acuity**

Trevor Votruba  
2800 S. Taylor Drive  
Sheboygan, WI 53081  
307 438-3521  
[trevor.votruba@acuity.com](mailto:trevor.votruba@acuity.com)

**Allied Insurance**

Krystal Seyfried  
7979 Tufts Ave #1700  
Denver, CO 80237  
303 843-4601  
[seyfrik1@nationwide.com](mailto:seyfrik1@nationwide.com)

**Bituminous Insurance Companies**

Jean Whyte  
PO Box 280729  
Lakewood, CO 80288  
303 985-9494  
Fax: 303 985-0808  
[jwhyte@bituminousinsurance.com](mailto:jwhyte@bituminousinsurance.com)

**Blue Cross Blue Shield of Wyoming**

Rick Schum  
PO Box 2266  
Cheyenne, WY 82003  
307 634-1393  
Fax: 307 638-6927  
[rick.schum@bcbswy.com](mailto:rick.schum@bcbswy.com)

**Burns & Wilcox, Ltd., UT**

Reid Wilson  
9815 S. Monroe St., #510  
Sandy, UT 84070  
801 432-5422  
Fax: 801 944-4893  
[rowilson@burns-wilcox.com](mailto:rowilson@burns-wilcox.com)

**Burns & Wilcox, Ltd., CO**

Jimmy Squires, CPCU, ARM  
7936 East Arapahoe Ct., Ste 3000  
Centennial, CO 80112  
303 218-7650  
Fax: 303 804-0207  
[ifsquires@burns-wilcox.com](mailto:ifsquires@burns-wilcox.com)

**Capital Premium Financing**

Paula Brossman  
PO Box 30293  
Salt Lake City, UT 84130  
800 767-0705  
Fax: 800 700-3170  
[pbrossman@capitalpremium.net](mailto:pbrossman@capitalpremium.net)

**Concorde General Agency, Inc.**

Scott Anderson/Bob Hanna  
720 28th St. SW, PO Box 10459  
Fargo, ND 58106  
800-726-1611  
Fax: 701 232-6974  
[info@concorde-ga.com](mailto:info@concorde-ga.com)

**Dairyland Auto**

Mary Campbell, CIC  
9003 S. Bear Mountain Dr.  
Highlands Ranch, CO 80126  
303 683-9035  
Fax: 303 471-1530  
[mary.campbell@sentry.com](mailto:mary.campbell@sentry.com)  
[kristy.lange@sentry.com](mailto:kristy.lange@sentry.com)  
[ron.denslow@sentry.com](mailto:ron.denslow@sentry.com)

**Fire Pak/Public Entity Pak (Burns Insurance)**

Bob McIntyre, CIC  
400 Coffeen Ave.  
Sheridan, WY 82801  
307 675-1015  
Fax: 307 675-1016  
[Bobm@burnsia.com](mailto:Bobm@burnsia.com)

**MetLife Auto & Home**

Jack Gillespie  
600 6th Ave. N.  
Great Falls, MT 59401  
406 453-1467  
Fax: 866 403-5214  
[jgillespie@metlife.com](mailto:jgillespie@metlife.com)

**Mountain Region Liberty Mutual**

Carrie Little  
5975 S. Quebec St., Suite 300  
Englewood, CO 80112  
720 873-9409  
Fax: 720 873-9600  
[Carrie.Little@LibertyMutual.com](mailto:Carrie.Little@LibertyMutual.com)

**Progressive**

Jennifer Napolitano  
Julie Maloney  
[jennifer\\_B\\_napolitano@progressive.com](mailto:jennifer_B_napolitano@progressive.com)  
[jmalone1@progressive.com](mailto:jmalone1@progressive.com)

**Risk Placement Services,**

Casper-Salt Lake City-Scottsdale  
Barbara Cote' [Barbara\\_Cote@rpsins.com](mailto:Barbara_Cote@rpsins.com)  
Christy Anderson [Christine\\_Anderson@rpsins.com](mailto:Christine_Anderson@rpsins.com)  
Peg Mann [Peg\\_Mann@rpsins.com](mailto:Peg_Mann@rpsins.com)  
Natalie Ostler [Natalie\\_Ostler@rpsins.com](mailto:Natalie_Ostler@rpsins.com)

**Safeco Insurance**

Sarah Williams  
14123 Denver West Parkway  
Golden, CO 80401  
605 430-2748  
[sarah.williams@safeco.com](mailto:sarah.williams@safeco.com)

**Travelers Insurance**

Julie Moore  
6060 South Willow Drive  
Greenwood Village, CO 80111  
720 200-8185  
[jamoore@travelers.com](mailto:jamoore@travelers.com)

Go to [www.awia.com](http://www.awia.com) and click on  
JOIN for an Affiliate membership ap-  
plication

### The *Local Agents Serving Main Street America*<sup>SM</sup> Story

**Local Agents.** That’s what PIA members are. Professional Insurance Agents who are members of their communities. But PIA members are more. PIA members are friends who help their neighbors protect what they value most: their homes, their automobiles, their businesses, their assets—their very way of life.

PIA members provide their neighbors with personal support and service, plus a choice of insurance products to meet their needs. Not from just one company, but from many quality insurance companies that support America’s independent agency distribution system.

**Serving Main Street America.** Main Street is more than a location. It’s an attitude. It’s where PIA members do business. Main Street is where our heart is, and it’s where our customers want to do business. Why?

Because people prefer to deal with someone they know and trust when it comes to protecting what they have worked so hard to achieve.

**The opportunity.** PIA is an association that’s dedicated to providing unlimited opportunities for its members. That’s the way it’s been since 1931.

PIA members are already well-known in their communities. After all, they are local agents.

PIA members are sponsors of the local Little League team, volunteer fundraisers for a host of local charities and active members in many local civic organizations. When there’s a crisis, PIA members help their neighbors. When there’s a need, PIA members are there.

And people know that when they need help to insure their home, their autos, their businesses — their way of life — it’s best to go to someone they already know and already trust: their neighborhood Professional Insurance Agent.

**A new brand, not a new identity.** The PIA Branding Program does not attempt to create a new identity for PIA members. PIA agents don’t need a new identity. They already have one. Their customers know who they are. They are Professional Insurance Agents. They’re local and they care.

The PIA Branding Program, *Local Agents Serving Main Street America*<sup>SM</sup>, simply extends the reach of that already-established identity with marketing materials that highlight what Professional Insurance Agents bring to the table. The goal? To attract new customers. To write more business. To make more money and increase market share for PIA agencies and their carrier partners. To ensure that the independent agency distribution system continues to prosper, now and in the future.

*"Local Agents Serving Main Street America"<sup>SM</sup> collectively describes the membership of the National Association of Professional Insurance Agents and its affiliate associations. It is not part of the brand or trademark, is not intended to speak for, and should not be confused with The Main Street America Group, also known as MSA Group, or its subsidiary companies. The MSA Group and its subsidiaries have offered insurance exclusively through independent insurance agents since 1923.*



**GOLD PARTNER 2013**

# BEST OF A NATIONAL.

- ✓ All the products you want
- ✓ 24/7 claims
- ✓ Write almost all products online in minutes

# BEST OF A REGIONAL.

- ✓ Local relationships
- ✓ Local claims staff
- ✓ 100% dedicated local underwriter

**Gold Partner 2013**

## Safeco Insurance

*A Liberty Mutual Company*

Safeco Insurance, 1001 4th Ave, Seattle, WA 98154. ©2013 Liberty Mutual Insurance

# SUP- P PART



Products, expertise, and services are one thing. Support from a valued partner is quite another. That combination is what Liberty Mutual Insurance is all about. On top of that, we're local, so our service and responsiveness fit your specific needs. Quite a combination. Learn more at [libertymutualgroup.com/business](http://libertymutualgroup.com/business)

Gold Partner 2013





For over 25 years, the Big "I" Professional Liability Program underwritten by Westport Insurance Corporation (rated "Excellent" by A.M. Best) has been the premiere choice of IIABA member agents for insurance agents and brokers

E&O insurance. Why? Because our program is a trusted source for the most comprehensive coverage in the marketplace.

**Key features of this program include:**

- Claims made for with full prior acts available
- Broad definition of professional services and who is a named insured
- Available first dollar defense
- Defense costs in addition to the limits of liability
- Aggregate limits and deductibles
- True world wide protection
- Liberal extended reporting periods
- Coverage for advertising activities including libel and slander
- Various policy credit opportunities

Why Big "I" E&O? Because not only does the program's exclusive policy form provide market-leading coverage benefits, such as advertising activities and contractual liability, but a comprehensive loss prevention seminar is also available to help you avoid claims and to improve business processes.

The Westport policy form contains exclusive enhancements that are available only to members that write their E&O through Big "I" Professional Liability Program.

For more information, please contact Mike Sell at (406) 443-7810 ext. 104 or [msell@iamt.org](mailto:msell@iamt.org)

**[E&O Loss Control Announcement](#)**

**[To Learn more about E&O Click Here](#)**

**[E&O Tips Regarding Certificates](#)**

The Fireman's Fund policy offers broad coverage tailored to insurance agencies. Fireman's Fund is currently rated A XV by AM Best and is the second largest provider of Agency E&O in the country.

**TARGET MARKET & ELIGIBILITY**

The target market for this program are agencies and/or brokers with gross revenues of \$3,000,000 or less, a staff size of less than 30 employees, and that have been in business for at least three years.

The primary revenue source for these agencies will include traditional property and casualty sales, but may include ancillary income from Accident & Health, Life, Annuity and other financial products including securities. Coverage will not be provided for real estate activities associated with these P&C agencies.

**Eligible Risks**

- Coverage for agencies where the primary source of their revenue is from traditional property and casualty sales.
  - Majority of business placed in standard markets
  - Minimum of 3 years in business under the current ownership or evidence of adequate licensed experience for the principal of the firm.
- Favorable claims experience

**Ineligible Risks**

- Any Agency that does not derive a minimum of 60% of their revenues from the sale and/or servicing of Property and Casualty Insurance Products.
- Any Agency acting as a real estate agent or broker, property manager or mortgage broker and does NOT carry separate E&O coverage for these activities.
- Any Agency with revenue generated from the sales or administration of structured settlement annuities.
- Any Agency that operates as a Third Party Claims Administrator (Claims TPA) for other than workers compensation plan.

Any Agency involved in the marketing, sales or servicing of Alternative Risk Transfer Arrangements, Captive Plans or Arrangements, Risk Retention Groups, or Risk Purchasing Groups

**COVERAGE HIGHLIGHTS & AVAILABILITY****Coverage Highlights**

- A rated carrier
- Specialized experience in claims settlement
- Coverage for the sale of both P&C and L&H available
- Admitted carrier
- Broad definition of covered professional services and activities
- Available first dollar defense
- Provides coverage for services provided to Controlled, Owned, Related, and/or Managed entities
- Policy limits available up to \$10,000,000
- Deductibles with aggregates

Full prior acts available

For more information, please contact Becky LaRoque at (406) 443-7810 ext. 105 or [blaroque@iiamt.org](mailto:blaroque@iiamt.org)

**[To Learn more about E&O Click Here](#)**  
**[E&O Tips Regarding Certificates](#)**



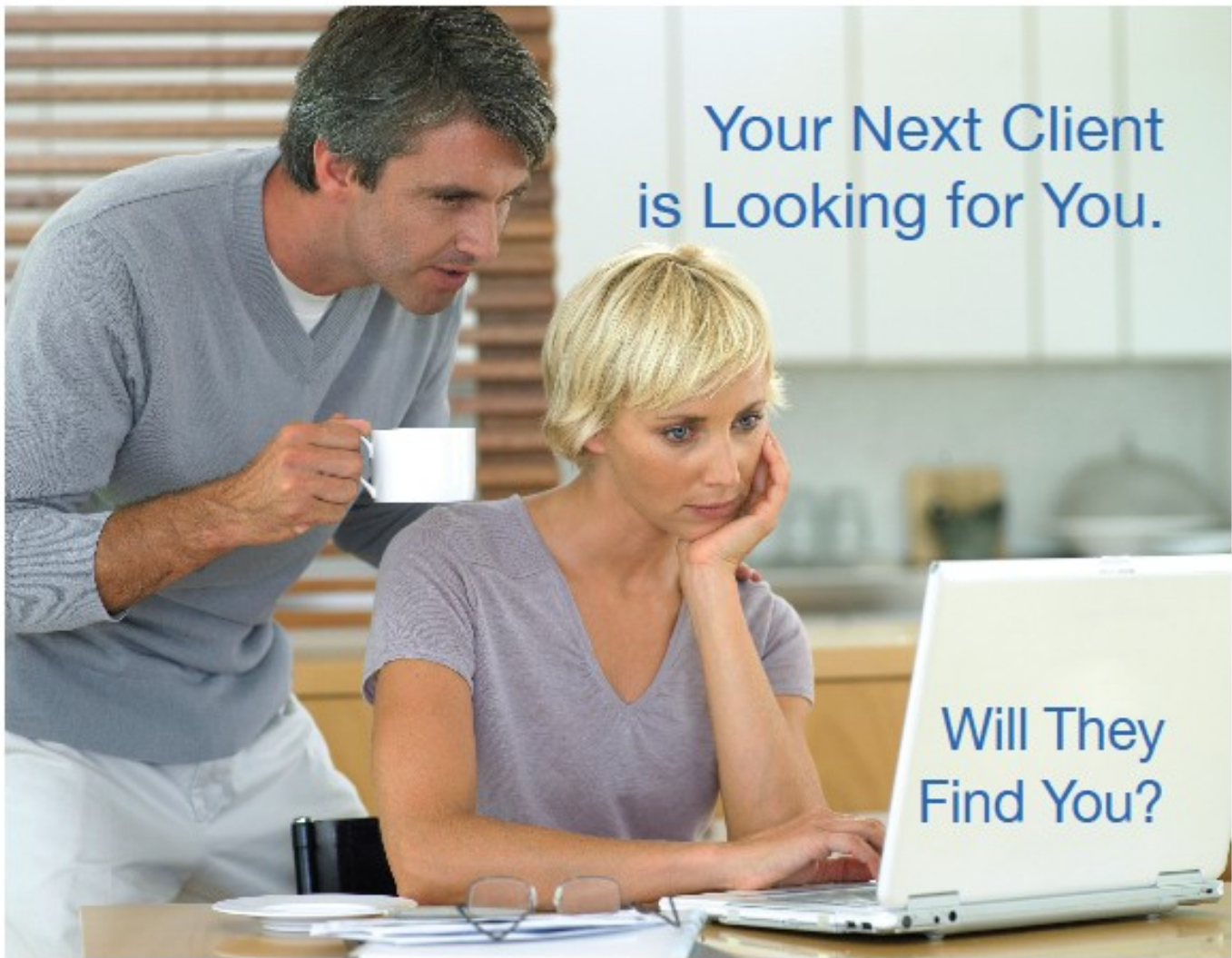
## **InsurPac 2013**

**Karen Ackerman, ADI Insurance Agency, LLC**  
**Joanna Akers, First State Insurance, Member of Burns Insurance**  
**Mark Anderson, Burns Insurance Agency**  
**Zach Clark, BW Insurance Agency**  
**Charles Gulley, BW Insurance Agency**  
**Darren Hart, BW Insurance Agency**  
**Kory Hill, BW Insurance Agency**  
**Craig Jones, North Wyoming Insurance**  
**Cheri Krieter, BW Insurance Agency– WY InsurPac Chair**  
**Kerry Majhanovich-Tegeler & Associates**  
**Bob McIntyre-Burns Insurance Agency**  
**Tim Moss, HUB International**  
**Tony Schebler, Willis of WY**  
**Rhonda Smith, North Wyoming Insurance**  
**Susan Worthington, AWIA**  
**Cec Zebre, HUB International**

## **PIAPAC 2013**

**Cheri Krieter, BW Insurance Agency**  
**Liz Luce, Rocky Mountain Capital-WY and National PIAPAC Chair**  
**Sherri Wilkinson, Rams Head Financial Corp.**  
**Susan Worthington, AWIA**

**go to [www.awia.com](http://www.awia.com) and click on Advocacy for contribution forms or scroll down to the last 2 pages of this newsletter to print forms**



Your Next Client  
is Looking for You.

Will They  
Find You?



## The New TrustedChoice.com

Nearly 75% of personal lines consumers now begin their search for new coverage online. **Will they find you?** TrustedChoice.com helps ensure they will.

With enhanced agency profiles, expanded consumer resources and comparative quoting now available, TrustedChoice.com is unlike any other insurance website. And more new prospects are discovering that difference every month.

Best of all, basic participation is **free to IIABA members** and enhanced programs to help new clients find you are available for a limited time at just \$29 per month. The sooner you enroll, the sooner you'll be seen – and the more you'll save.

Subscribe Now at [ProjectCapMarketing.com](http://ProjectCapMarketing.com)





## TrustedChoice.com Agency Subscription

Agency participation in the TrustedChoice.com is now available at two monthly subscription levels. Basic subscription is free and automatic for all members with listings comprised of information in their Big T<sup>®</sup> files. Agencies enrolled in the new Advantage program also receive an expanded profile, enhanced positioning, unlimited prospects and other key benefits.

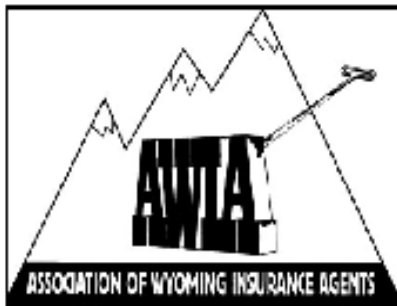
|                                   | <u>description</u>                           | <u>basic</u> | <u>advantage</u> |
|-----------------------------------|--|--------------|------------------|
| <b>Agency Listings + Profiles</b> | Agency Name                                  | ●            | ●                |
|                                   | Agency Address                               | ●            | ●                |
|                                   | Agency Phone                                 | ●            | ●                |
|                                   | Agency Email Address                         | ●            | ●                |
|                                   | Office Map                                   | ●            | ●                |
|                                   | Custom Logo or Image                         |              | ●                |
|                                   | Hours of Operation                           |              | ●                |
|                                   | Year Founded                                 |              | ●                |
|                                   | Types of Insurance                           |              | ●                |
|                                   | Agency Services                              |              | ●                |
|                                   | Carriers Represented                         |              | ●                |
|                                   | Additional Languages                         |              | ●                |
|                                   | Social Media Links                           |              | ●                |
|                                   | Agency Slogan                                |              | ●                |
| Descriptive Statement             |  | ●            |                  |
| <b>Agency Positioning</b>         | Search Results – <i>Find an Agent</i>        | Basic        | Preferred        |
|                                   | Search Results – <i>Get a Quote</i>          |              | ●                |
|                                   | Expanded Profile Format                      |              | ●                |
| <b>Agency Lead Generation</b>     | Unlimited Prospects – <i>Find an Agent</i>   | ●            | ●                |
|                                   | Unlimited Prospects – <i>Get a Quote</i>     |              | ●                |
|                                   | Unlimited Prospects – <i>Toll-Free Phone</i> |              | ●                |
| <b>Agency Services</b>            | Agency Admin Center                          |              | ●                |
|                                   | Prospect Notification System                 |              | ●                |
|                                   | Advantage Online Resource Center             |              | ●                |
|                                   | Professional Client Support                  |              | ●                |
|                                   | Social Media Integration                     |              | ●                |
|                                   | <b>Set Up</b>                                | <b>\$0</b>   | <b>\$0</b>       |
|                                   | <b>Monthly</b>                               | <b>\$0</b>   | <b>\$29</b>      |

*Offer Ends December 31, 2013!*

*Basic Subscription is Automatic through Trusted Choice.  
Register for an Advantage Subscription Now at [www.ProjectCapMarketing.com](http://www.ProjectCapMarketing.com)*

Pricing shown for single location excludes any applicable taxes. Program content subject to change without prior notice. Please contact us for details. Exclusively for use and distribution by Consumer Agent Portal, LLC. All rights reserved.





# ANNUAL SHRIMP BASH RECEPTION

Monday, February 17, 2014

Holiday Inn

Cheyenne, WY

6 PM

Legislative Bill Review.....3:30 PM

Shrimp Bash.....6:00 PM

**Please register by February 10, 2014-by fax or e-mail to the AWIA office**

Send Registration to:

AWIA  
PO Box 799  
Sundance, WY 82729  
e-mail: [awia@vcn.com](mailto:awia@vcn.com)  
Phone: 307 283-2052  
Fax: 775 796-3122

**For room reservations call 307 638-4466/Room Block "Shrimp Bash"**

Name \_\_\_\_\_

Agency/Company \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

I am a member of AWIA [ ] NAIFA-WY [ ] Registration fee is \$50 per person

To pay by credit card check here [ ] e-mail address? \_\_\_\_\_

There is a \$5 convenience fee for credit card payments.

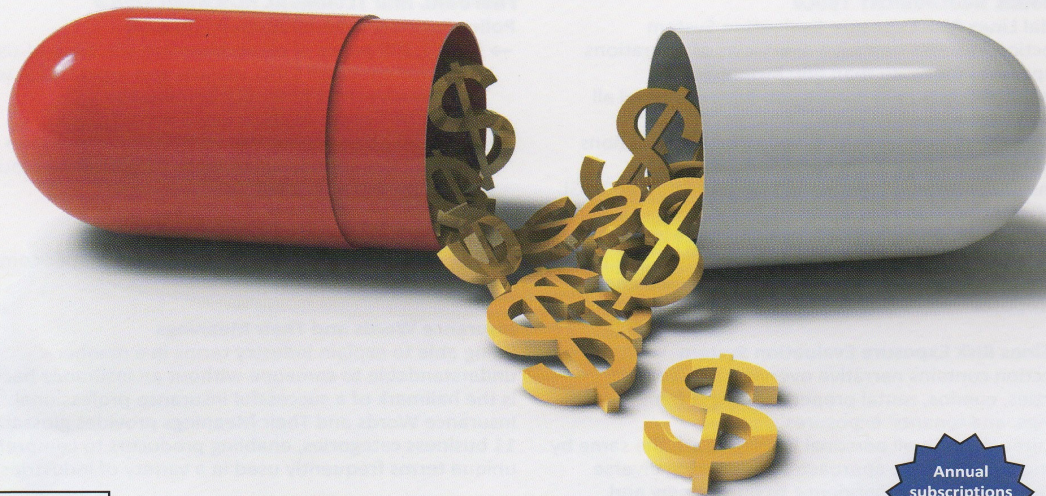
My check is enclosed for \$ \_\_\_\_\_ Made Payable to WIA-LAC Tax ID#830232744

To register multiple people, please attach a list.

You may register online at [www.awia.com](http://www.awia.com)

# SLUGGISH SALES? HIGH E&O EXPOSURE?

## WE PRESCRIBE THE BIG I ADVANTAGE<sup>®</sup> VIRTUAL RISK CONSULTANT



Annual subscriptions start at \$250!

### VRC Facts

#### Active ingredients:

- Commercial and personal risk assessment tools (Exposure identification surveys and coverage checklists)
- Coverage reference resources and proposal tools (PF&M, ACORD forms, insurance glossary)
- Marketing and prospecting tools (Client letter templates and web site content)

#### Use:

Use liberally for relief of lethargic agency sales and lack of producer confidence.

#### Dosage:

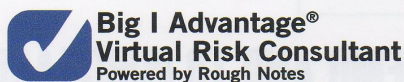
Subscribe annually (or get four years for the price of three). Available online 24/7.

#### Side effects:

- Dizzying improvement in knowledge and professionalism of agency staff.
- Inoculation against E&O claims from failing to offer proper coverage or identify customer exposure.
- Rejuvenated content to market your agency's services.

**Warning:** Prolonged exposure to VRC will result in agency success.

*Available for purchase exclusively to Big "I" members over the counter at [www.iiaba.net/VRC](http://www.iiaba.net/VRC).*



**\*\*\*Yes, I want to support PIAPAC today!\*\*\***

**National Association of Professional Insurance Agents  
Political Action Committee Contribution Form**

Name: \_\_\_\_\_

Agency: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

- Enclosed is my **one-time / semi-annual / quarterly** contribution in the amount of:

*circle one*

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> \$5000, President's Platinum | <input type="checkbox"/> \$3500+, President's Gold | <input type="checkbox"/> \$2500+, President's Silver |
| <input type="checkbox"/> \$1000+, President's Circle  | <input type="checkbox"/> \$500+, Chairman's Caucus | <input type="checkbox"/> \$250+, Leadership Circle   |
| <input type="checkbox"/> \$100+, Century Club         | <input type="checkbox"/> \$_____, Other            |  |

- Enclosed is my contribution pledge in the amount of:

- |  |  |
|--|--|
| <input type="checkbox"/> \$416.67/month (President's Platinum, \$5000) | <input type="checkbox"/> \$291.67/month (President's Gold, \$3500+)  |
| <input type="checkbox"/> \$208.34/month (President's Silver, \$2500+)  | <input type="checkbox"/> \$83.34/month (President's Circle, \$1000+) |
| <input type="checkbox"/> \$41.67/month (Chairman's Caucus, \$500+)     | <input type="checkbox"/> \$_____, Other                              |

\*Installment contributions will continue until notification is given to PIAPAC to discontinue the automatic charges\*

- I've enclosed my **personal/ sole proprietorship/ partnership/ corporate\*** check made payable to "PIAPAC"

*circle one*

- Please charge my:

Visa                       MasterCard                       American Express

My Card is:             Personal Card, Sole Proprietorship, or Partnership

Corporate\*

Name As It Appears On Card: \_\_\_\_\_

Credit Card Number: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

Amount \$ \_\_\_\_\_ per Month/ Quarter/ Semi-annual/ One-time

*circle one*

Signature: \_\_\_\_\_

**Please note that contributions over \$200 (\$16/month) require the following information per federal election law:**

Occupation: \_\_\_\_\_

Place of Business: \_\_\_\_\_

\*All donations are appreciated and needed. However, donations drawn on personal bank accounts and on the accounts of sole proprietorships and partnerships offer PIAPAC the best means to support candidates directly according to federal election laws. Corporate contributions may be used for administrative purposes.

Contributions to PIAPAC are not tax deductible as charitable contributions for federal income tax purposes. Contributors are free to donate more or less than the amounts suggested above. All contributions are voluntary; individuals may decline to contribute without fear of reprisal. Contributions are not permitted from non-PIA members. Any contribution from non-PIA members will be returned. The FEC requires PIAPAC to disclose the name, address, occupation, and employer of contributors whose calendar year aggregate donations exceed \$200.

**Return completed form to: PIAPAC, 400 North Washington Street, Alexandria, Virginia 22314**

**FAX: 703-836-1279**

*Questions? Call 703-836-9340*

GenConWeb



**Independent Insurance Agents & Brokers of America, Inc.**  
 412 First Street, SE, Suite 300 • Washington, DC 20003  
 202.863.7000 • F:202.863.7015 • InsurPac@IIABA.net

Name: \_\_\_\_\_ Title/Occupation: \_\_\_\_\_

Business Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

**Suggested Contribution: \$**

I am a Young Agent

**One-Time Payment (Check or Credit Card)**

- |  |  |  |  |
|--|--|--|--|
| <input type="checkbox"/> \$3,000 Millennium Club | <input type="checkbox"/> \$1,000 Centennial Club | <input type="checkbox"/> \$250 Pioneer Club  | <input type="checkbox"/> \$100 Young Agent |
| <input type="checkbox"/> \$2,500 Platinum Club   | <input type="checkbox"/> \$500 Gold Club         | <input type="checkbox"/> \$170 Founders Club | <input type="checkbox"/> \$_____ (Other)   |

OR

**Monthly Payments (credit card withdrawal on the 15th of each month)**

- Start Month: \_\_\_\_/\_\_\_\_/2012     \$250 Month     \$30 Month     \$10 Month  
 End Month: \_\_\_\_/\_\_\_\_/\_\_\_\_     \$100 Month     \$25 Month     \$\_\_\_\_ Month

**Personal Check (payable to "InsurPac")**

**Credit Card:**  American Express     VISA     Mastercard

Card Number: \_\_\_\_\_ Exp. Date: \_\_\_\_/\_\_\_\_

**\*\*\*\*All forms of payment must be by personal check, credit card or non-incorporated agency check.**

Authorized Signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

*Contributions or gifts to InsurPac are not deductible as charitable contributions for purposes of federal income tax. Federal law requires us to use our best efforts to collect and report the name, mailing address, occupation and employer for each individual whose contributions aggregate in excess of \$200 in a calendar year. Your contribution should be considered strictly voluntary.*