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President's Report



Nancy Stichert, CIC

It has been a very active season within AWIA ranks. We have been more involved politically than any time in the recent past. The impact of federal and state legislation and the new communications coming from the Commissioner's office have highlighted the importance of how much politics play in our lives; not only influencing the products we offer, but

also affecting daily procedures and our careers.

We only had moderate success this year with the Wyoming State Legislature, with the most positive being the passing of the Electronic Auto ID bill, Limited Lines licensing, updates to the UCC code and amendments to the Insurance Guaranty Association. The Electronic Auto ID bill was an easy pass and it did bring us some recognition nationally as taking a lead in insurance technology! We were disappointed with the loss of the Certificates of Insurance bill which was voted down by the Senate. The positive to that is Senator Scott has already introduced it to the Interim Joint Corporation

Committee for 2014 and will it be brought up once again next year. This time we will be better prepared and we will be asking all members to lobby with the legislators in their district. The Unfair Trade Practices bill also did not pass, but we are confident it will be brought forward as well. The Interim Joint Corporations Committee meetings are held statewide. You may be asked to attend a meeting in your area. The Shrimp Bash was a huge success this year with over 125 attendees. Please consider adding it to your calendar next year. (February 17, 2014) It is a very popular event with the legislators and is an important and fun way

(Continued on page 3)

PIA National Director's Report

Tarot cards? Crystal ball? Ouija board? Does anyone have any ideas on how to guess where the Affordable Health Care Act will take us? Personally, I'm still trying to find the "affordable" part since our group health rates have taken double digit rate increases the past two years. PIA National continues to focus on ensuring that we will be able to sell policies, whether or not they are offered through an exchange

and protecting our rights to be fairly compensated and not supplanted by unlicensed and untrained "navigators". To find out more on the 10 mandatory coverages to be provided as well other pertinent information go to <http://www.pianet.com/faq/health-care-reform-faq>. And then let me know how to pay for all of this mandated coverages with only a \$2000 deductible rather than my current \$5000

(Continued on page 2)



Liz Luce, AAI, ARM

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Tony Schebler, CIC

IIABA National Director's Report

and Senate, this bill will be moving forward with bi-partisan support. This in today's world is almost unheard of, especially a bill that has to do with the Insurance Industry. NARAB II should streamline the non-resident licensing hurdles that we have, while at the same time leaving the insurance industry in control of the various state insurance regulators. I ask that as you talk to our Legislative people from Wyoming, you let them know that you support NARAB II.

Additionally CAP appears to be progressing, maybe not as fast as some would hope. However, I believe that the IIABA is working on making it all that we want and need, a quality prod-

uct, rather than just pushing a product out the door.

The most important item that I would like to address today is to ask everybody in our organization to dig into their pockets a little deeper this year and contribute to INSURPAC and PIAPAC. Things are changing again in Washington and our association needs to be ready and able to address the situations as they come up. Insurance Agents want to be heard and if we are going to protect our livelihood we will need to invest in our own futures.



This is an exciting time in our industry, many of the things are positive and some may not be. A lot of my comments were derived from my participation at the IIABA winter board meeting.

On the positive side, IIABA is in good financial position. They have the ability to monitor and react to what is going on in our industry, specifically what is going on in the US Congress. By the time you read this, NARAB II will have been introduced into both the House

PIA National Director's Report

(Continued from page 1)

deductible...

PIA National President Andy Harris has a guest column in the Insurance Journal in the February 25th edition. Harris says, "Customers don't come to us to be 'processed.' They come to us for the kind of personal relationship, advice and counsel that direct writers and captives are not equipped to deliver. Our customers care about price, but price is not the sole determining factor for them." Isn't this what we have said for years? And for even longer, we've been told we are obsolete. PIA President Harris will fight for our rights and help guarantee we

can continue to care for our customers and community in the ways we always have.

While we lost the battle on certificates of insurance, surprising all of us; PIA has an article on the Property-Casualty 360-American Agent & Broker blog entitled "Some Certainty on Certs." NCOIL (National Conference of Insurance Legislators) has adopted a model which hopefully will help Wyoming agents in the future and President Harris also brokered a compromise with lenders and NCOIL also addressed this concern. Our hope is that Commissioner Hirsig will be able to use this model to address unfair demands our customers receive for certs.

I will be heading to DC for our Federal Legislative Summit on April 10th. I'd love to have any of you join me in addressing our issues here in Wyoming. Please consider a donation to PIAPAC. Having our lobbyist's attend functions where those who hold our financial futures is of the utmost importance. One way to give is to buy raffle tickets and maybe you'll be the big winner. Prizes are a Canon SLR bundle, Surf & Turf and an Apple & Netflix bundle. (Go to page 10 to purchase a ticket) Thank you for helping make our voice heard.



President's Report

(Continued from page 1)

to communicate with the decision makers.

Several of our Board members are on the Commissioner's Producer Advisory Committee. If you have any issues or concerns you would like to have addressed by that committee, please feel free to contact me or any Board member and we will add it to the agenda, as well as addressing it within the association. One item of concern is the extended length of time it takes for a producer license to be processed and the impact it has on new producers and their employment. We will coordinate that issue with NAIFA.

Continuing educa-

tion season is quickly approaching. CISR is an AWIA sponsored program for our members. Please consider supporting this program and sign up for classes in a timely manner. As a member benefit, you are offered reduced tuition cost.

Last but not least, convention is approaching quickly. Watch the AWIA website for the details. We have a lot of informative, fun and exciting events planned for this year in Cheyenne. Don't forget to support our company sponsors as they are an essential part of our convention success! The Insurance Commissioner's office will be offering CE on Monday, which is a great opportunity to learn about the changes to

the insurance laws, including surplus lines, as well as earning CE credits. Also check out their website frequently, they are adding new items daily at <http://insurance.state.wy.us/>.

Good things are happening at AWIA, let's keep the momentum going! I look forward to seeing you all in Cheyenne!

Best Regards,

Nancy



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Executive Vice President's Report

Convention 2013 is just around the corner. You will find registration forms at the end of this newsletter. We will have 4 hours of pre-convention CE on Monday, June 17 beginning at 1 PM. These hours are open to everyone. There will be an additional 5 hours of CE on Wednesday, June 19 and are for AWIA members only. All of the CE is included in your full convention registration but if you are not attending the full convention, you can register for individual events. If

you attend all of the CE, you will have 9 hours and 3 of them will satisfy your ethics requirement. As always, our opening night cocktail party and the Young Agent event following will be a lot of fun. We are holding a Casino night again following the cocktail party. We could not hold our annual convention without the support of our Partners. Please take a few minutes to look at the Partner list and thank them for their support.

The CISR s sched-

ule has been posted on our web site. Watch for additions or changes.

You have access to a wealth of information from both of our national organizations, PIA and IIABA. If you have not visited their web sites to see what is available, please take a few minutes to log on and look around.



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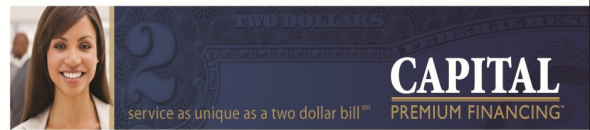
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The Customer Experience - What is it?

by Nancy Friedman, The Telephone Doctor



Get our customer service tips by following us.

The other day, someone asked me, "What's Customer Experience, Nancy?"

They had not heard the expression yet. And as I went on to explain, I realized it's not just one item, it's many things. How can you put the entire 'experience' into one word? Not sure we can.

And since 'customer experience' seems to be the new hot buzz word of the day, we wanted to share a few of the tips that will help make a better customer experience for you and your customer. Common sense that they are, they're not often done.

1. "No problem" is not a substitute for the gold standard of "you're welcome." "My pleasure" or "glad to help" will save the day and make a better customer experience.
 2. "Sorry 'bout that" is not a replacement for "I apologize." When an error occurs, "sorry 'bout that" won't work. "I apologize" always helps make a better customer experience.
 3. "Hey, how ya doing?" is not a good greeting, on the phone or in person. "How nice to talk/or see you/or meet you" brings the customer experience to the forefront.
 4. Want to spoil a good customer experience quickly? Chew gum, crack your knuckles, cough or sneeze without covering your mouth and not saying excuse me. All these will ruin a good customer experience.
 5. Just being 'nice' isn't going to create a great customer experience. You're suppose to be nice! Say or do something extra special to make it great.
 6. Being on your cell phone or texting while helping a customer will completely ruin a good customer experience.
 7. "Please," "thank you" and "you're welcome" will never go out of style. Use them often for that great customer experience.
 8. Listening skills is one of the, if not THE, most important customer experience skill you can have.
 9. Ownership (not passing the buck) is one of the best personal skills you can have when it comes to making a great customer experience.
 10. No excuses help make a great customer experience. Excuses only say, "I'm not going to help you now."
 11. We don't let the customer leave the store or off the phone until they're happy. We stick with it.
 12. We stand up if we're sitting down when the customer comes into the store or we're at a tradeshow booth. We don't just stay seated. That's not a good customer experience.
 13. While 13 is usually thought of as unlucky, this tip is the luckiest and I'm betting you already know what it is. YUP - smile! On the phone or in person, it can be heard. Your customers want to work with happy, upbeat people. That's what makes a great customer experience.
- So you ask, what is customer experience? As you see, it's a whole lot of things. What it is NOT is brain surgery or rocket science.

There are hundreds of things that help make a great customer experience. We'll bring you more in another

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Colarusso, Dawn	777-7319 Agent Licensing
Feurt, D'Anna.....	777-7336 Policy & Planning Analyst P&C
Fiechtner, Cheryl.....	777-6887 Business Office Coordinator
Higgins, Tammy.....	777-7318 Accountant
Hirsig, Tom.....	777-7401 Insurance Commissioner tom.hirsig@wyo.gov
Johnson, Linda L.	777-5619 Chief Financial Examiner
McGee, Stephanie Bryant	777-7401 Deputy Insurance Commissioner
Melvin, Doug	777-6897 Financial Examiner
Mitchell, Jim	777-6889 Attorney
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Patch, Brenda	777-2447 Policy & Planning Analyst L&H
Poutre, Lou Ann.....	777-7401 Office Assistant
Schildmeier, Todd	777-7402 Consumer Affairs Specialist
Stewart, Donna	777-7308 Policy & Planning Analyst
Weiss, Amy.....	777-7402 Office Assistant
Wilhelm, Dee.....	777-6916 Legal Assistant



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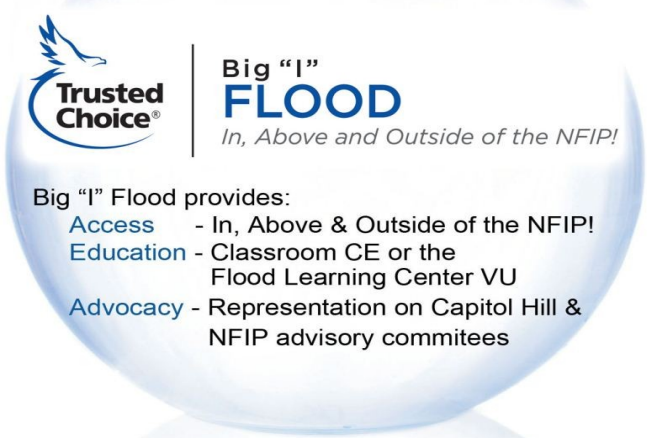


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2013 Schedule

Date	Subject
5/16	IP
5/30	PA
6/4	AO
6/5-6/7	CIC
6/21	L&H
7/9	IC1
8/15	IP
8/21	PR1
8/23	L&H
9/10	IP
9/12	IP
9/24	PA
9/26	IC2
10/1	L&H
10/2-10/4	CIC
10/17	AO

CIC and CISR in Wyoming

The 2013 Education schedule will kick off on May 16th in Gillette. Each year we try to offer a number of classes throughout Wyoming to help your agents earn their designations, earn their required CE hours and update their knowledge. In 2013 all of the CISR classes will be updated with new material and new subjects. AWIA sponsors the CISR program and you can register online at www.awia.com or by opening the registration

form on the web site but we do not run the CIC program. You will need to go to www.scic.com for additional information and to register for those classes.

During the entire history of the CISR program we have offered 5 classes. Each student had to take and pass all 5 classes to earn their designation. With the changes to the program, there will be 9 classes offered and the student may pick any 5 to earn

their designation and take any of the 9 to update. The classes will include Agency Operations, Personal Auto, Personal Residential, Personal Miscellaneous, Insuring Commercial Property, Insuring Commercial Casualty I, Insuring Commercial Casualty II, Elements of Risk Management and Life and Health Essentials.



Virtual Risk Consultant Helps Make You a Consultant

Use the Virtual Risk Consultant (VRC) to help present yourself to clients as a risk manager, distinguishing you from all the other agents who are just focused on selling price. This approach can even apply to run of the mill BOP risks.

Take for instance a typical prospect that would be eligible for the [Travelers Select Account Store Pac](#) product. While hundreds of classes are eligible, we'll use a flower shop for this illustration.

When logging into the VRC you'll see the heading "risk exposure assessment tools" and then click on "commercial lines risk exposure evaluation system." There is a large menu of lines of business to choose from. Pick retail stores and the VRC gives a general overview of the types of exposures most retail stores typically face.

Retail stores are susceptible to premises liability claims because of customer traffic but large department and specialty stores are more susceptible than most. All retail stores have significant property exposures. The on-hand stock represents a considerable investment but the amount on hand fluctuates seasonally. For this reason, physical damage insurance on this property must be arranged carefully. When the insured occupies a non-owned building, insurance coverage must be arranged for the insured's interest in extensive improvements and betterments made to the premises. Crime insurance, in the form of employee theft and money and securities coverage, is also very important.

Then you are given a choice of selecting a specific type of retail store to learn more about. After clicking on the "Florists" tab you will see four steps needed to show up at a florists' equipped to act as their risk consultant. Those steps are shown below.

Category: Retail Stores Risk: Florists

Step #1: [Understanding the Risk](#) – This section of the VRC provides a summary of operations and an explanation of areas of exposures to evaluate for the risk to be insured. Also included are minimum coverages to offer and other types of coverages to consider as well. [Here is a closer look.](#)

Step #2: [Exposure Identification Survey](#) – You can then build a questionnaire to review with your customer designed to assist in revealing client exposures and uncover potential coverage gaps. The information serves as a guide in developing an insurance program to meet the client's needs. The questionnaire is a supplement to the ACORD forms, not a replacement for them, so the ACORD forms must also be completed and used. [Here is a closer look.](#)

Step #3: [Proposal Assistant](#) – The proposal assistant provides concise definitions for all coverages included in your customer proposal. The proposal assistant offers a comprehensive list of commercial lines coverages with succinct definitions to enhance customer understanding at the point of sale. It also offers links directly to the appropriate ACORD forms and more in-depth coverage analysis from PF&M.

Step #4: [Customer Coverage E&O Checklist/File Documentation](#) – Get a printable coverage E&O checklist complete with a client/agent signature block to use with your customer to document coverages recommended and rejected by the customer. Important: Keep signed customer E&O coverage checklists with the client file as documentation should a claim occur. [Here is an example.](#)

You might be thinking that a BOP isn't worth getting that technical—but think again. The VRC does almost all of the work for you. It takes only a short time to do your homework with the VRC. And this is just the tip of the iceberg. [Here is how you can learn more about the VRC.](#)

InsurPac 2012

Karen Ackerman- A.D.I. Insurance
Joanna Akers-First State Bank Insurance
Zachary Clark-BW Insurance
Charles Gulley-BW Insurance
Darren Hart-BW Insurance
Kory Hill-BW Insurance
Brad Jackson-Laramie Investment Co.
Gregg Jackson-Laramie Investment Co.
Craig Jones-North Wyoming Insurance
Jake Jones-North Wyoming Insurance
Cheri Krieter-BW Insurance *InsurPac Chair
Kerry Majhanovich-Tegeler & Associates
Trevor Moon-North Wyoming Insurance
Susan Moore-Laramie Investment Co.
Skyler Pownall-BW Insurance
Tony Schebler-Willis of WY
Rhonda Smith-North Wyoming Insurance
Nancy Stichert-Tegeler & Associates
Kelly Tegeler-Tegeler & Associates
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Contribution forms are located on our web site www.awia.com under the advocacy link.
Any amount is appreciated!!

SLUGGISH SALES? HIGH E&O EXPOSURE?

WE PRESCRIBE THE BIG I ADVANTAGE[®] 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.*

 **Big I Advantage[®]**
Virtual Risk Consultant
Powered by Rough Notes

 **BIG I ADVANTAGE[®]**



**Association of Wyoming Insurance Agents
59th Annual Convention
June 18 & 19, 2013
Holiday Inn-Cheyenne, WY**



REGISTRATION FORM

Name: _____ Name for Badge _____

Agency/Company _____ Title: _____

Address: _____

City, State Zip: _____

Telephone: _____ FAX Number: _____ E-Mail _____

Spouse Name: (If Attending) _____

<i>Check Classification & Designation</i>	<u>Agency Classification</u>	<u>Designations</u>	<u>Company Classification</u>
<i>Check All That Apply</i>	<input type="checkbox"/> Producer	<input type="checkbox"/> CPCU	<input type="checkbox"/> Company Personnel
	<input type="checkbox"/> CSR	<input type="checkbox"/> CIC	<input type="checkbox"/> Exhibitor
	<input type="checkbox"/> Other _____	<input type="checkbox"/> AAI	<input type="checkbox"/> Partner
		<input type="checkbox"/> ARM	
		<input type="checkbox"/> CISR	
		<input type="checkbox"/> CPSR	
		<input type="checkbox"/> OTHER _____	

<input type="checkbox"/> Full Registration from Member Agency*	Before 6/5	6/5 and later
<input type="checkbox"/> 2nd Registration Same Agency or Spouse	\$200.00	\$225.00
<input type="checkbox"/> Company Representative	\$150.00	\$175.00
<input type="checkbox"/> Children (3-18)	\$200.00	\$225.00
	\$ 75.00	\$ 75.00

*Agents must be AWIA members to register for convention

Check enclosed payable to AWIA
\$ _____
To pay by Credit Card check here []
and mail or fax to AWIA. You will re-
ceive an invoice via e-mail with a credit
card option-a \$5 convenience fee will be
added
e-mail address _____
Mail To: AWIA
PO Box 799
Sundance, WY 82729
Phone 307 283-2052 Fax 775 796-3122

Refund Policy: Cancellations received before 6/5 will be given full refund.
Those received after 6/5 but prior to 6/12 will be penalized \$75.00. **NO
REFUNDS AFTER JUNE 12th**
Registrations include all educational, social and meal functions. The
sports activities have separate fees. Additional meal tickets may be
purchased at the registration desk.
**For room reservations- Holiday Inn -307 638-4466 Room Block
will drop 6/2/13**
Please indicate on page 2 which events you plan to attend

Convention Event Registration

NAME _____

Whether you are registering for the full convention or individual events, please indicate which events you plan to attend. This will help us plan more accurately.

I plan to attend the following events:

Pre-Convention Class

Monday, June 17, 2013 1-5 PM

4 hours CE— (Included in Convention Registration)

Members \$10/Non-members \$25

Tuesday, June 18, 2013

Golf (Separate registration required) \$105 Tee Times beginning at 11 AM

Fishing (Separate registration required) \$40 Departing at 9 AM

6 PM Company Appreciation Night (Included in Convention Registration) Purchased Separately –\$35

8 PM Young Agent's Event (Free to YA)

Wednesday, June 19, 2013

7:30 AM CIC/CISR conferment and National Officers (Included in Convention Registration) Purchased separately \$35

9:45– 11:45 Identity Theft 2 hours CE-(Included in Convention Registration)-\$25 if purchased separately

11:45– 1 PM Lunch with the Commissioner (Included in Convention Registration) Purchased Separately - \$35

1-4 PM Ethics-(Included in Convention Registration)-\$45 if purchased separately

4 PM AWIA Agent's Closed Session – Free

6:30 PM Cocktails, Dinner and Entertainment (Included in Convention Registration) Purchased Separately -\$50

Cheyenne Country Club
TUESDAY, JUNE 18, 2013
Golf Registration

NAME _____

I WISH TO PLAY WITH _____

OR

PLACE ME IN A FOURSOME []

MY HANDICAP IS _____

GOLF FEE IS \$90 AND INCLUDES LUNCH

MY CHECK IS ENCLOSED [] Make payable to:

AWIA PO Box 799 Sundance, WY 82729

I WOULD LIKE TO PAY BY CREDIT CARD [] MY E-MAIL ADDRESS IS

Gregg Jackson Memorial Fishing Event
TUESDAY, JUNE 18, 2013
Fishing Registration

NAME _____

FISHING FEE IS \$40 AND INCLUDES LUNCH

MY CHECK IS ENCLOSED []

Make payable to AWIA PO Box 799 Sundance, WY 82729

I WOULD LIKE TO PAY BY CREDIT CARD [] MY E-MAIL ADDRESS IS _____

FISHING EQUIPMENT OPTIONAL BUT MUST HAVE WYOMING FISHING LICENSE IF YOU FISH

Our Fishing trip will include games and a hot dog roast.