



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 and click on Advocacy for the contribution forms Any amount is appreciated. Let's show them Wyoming Agents want to be heard

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President's Report



Nancy Stichert, CIC

AWIA is gaining momentum and more involved than ever! I am writing this pre-election, but regardless of the results, our products and services, especially health insurance will be changing. If you want up to date information, and do not receive the www.iiaba.net and www.pianet.com newsletters, I encourage you to sign

up. They are a benefit of your membership and a wealth of information. AWIA is working to establish some new and re-activate on-going activity. My goal is to make our organization the touchstone with the Insurance Commissioner's office representing the independent agents. I had the opportunity to visit with Commissioner Hirsig at the Corporation Committee meeting on October 23rd. He is very interested in what is going on in our industry and with the agencies, companies, products and rates and is very consumer oriented. It is exciting to have his leadership and expertise representing our industry. We have been es-

establishing some new goals for AWIA for this and future years, including, but not limited to:

- *More involvement in local and state insurance legislation*
- *Do brief surveys to our members on information and issues the Commissioner is interested in*
- *Include agency principals in Board activities and accomplishments*
- *Promote the value of membership and increase our numbers and active members.*
- *Continue offering our state-wide Continuing Education*
- *Coordinating our legislative efforts with NAIFA*

Some of the current statewide legislation which may be presented to the Senate and House during the

(Continued on page 3)

IIABA National Director's Report

Over the weekend of September 7-9, I attended my first IIABA Board of Directors meeting in Atlanta as your Wyoming National Director. In many ways the meeting was a bitter sweet experience for me; I was excited to be a part of the pulse of the insurance industry with people from all over the nation and at the same time there was a void within our organization. One of the very first items on the agenda

was the recognition of our good friend and fellow comrade Gregg Jackson. Gregg was an institution at IIABA. In April, I was with Gregg when he announced to the board that he would be retiring from the position of Wyoming National Director and that I would most likely be taking over the reins, if I wasn't voted off the island at the June convention. None of us could imagine that in

(Continued on page 2)



Tony Schebler, CIC

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Liz Luce, ARM. AAI

It's hard to know what to write this month. With the election, Obamacare is now a certainty. If you will go to PIA National's webpage www.pianet.com, on the right hand side is a drop down box with "Issues". Included in that area is Health Care Reform.

Specifically, as agents, our concerns that PIA is working to address are as follows:

ON AGENT AND BROKER COMPENSATION

Agents and brokers may act as a Navigator, which would allow them to assist in the enrollment of a policy through a health ex-

PIA NATIONAL DIRECTOR

change. However, their compensation cannot come directly or indirectly from an insurer (page 8), which could result in reduced compensation. Actions taken by insurers trying to comply with new Medical Loss Ratio standards are also reducing agent and broker compensation for policies sold outside of a health exchange.

In addition, there is a recap of the election as it may affect agents on a line by line basis. Please look at this synopsis so that you know where we need to work with our legislators so that we can continue to make a living!

My dear friend, Ron Von Haden, from Wisconsin has been named our new Executive Director for PIA National. When I first became Wyoming's National Director, I sat beside Ron at the Board meetings. He owned a family agency. Later his love for PIA made him decide to leave the

agency in his wife's hands and he became Wisconsin's Exec. His son is also in the insurance industry. Ron is a level headed, bright man who understands all aspects of our industry. PIA is lucky to have him at the helm.

One last push for PIA-PAC; now, more than ever, it is important to have PAC funds to allow our lobbyists to attend functions and get our positions in front of those who will be making the decisions about our future. Please, please consider even a \$25 donation to PIAPAC. If you are an owner of an agency, you can give corporately. If you aren't, please think about the \$25 as a small investment in your continued employment.

Last, but not least, Happy Thanksgiving to everyone. May you be blessed now and throughout the coming year.



IIABA National Director's Report

(Continued from page 1)

just a few months Gregg would be leaving us for that great insurance office above. Gregg was an example of what we all aspire to be as insurance agents. He didn't just know insurance, he was a great family man, he was honest, moral and an active person in his community, and most importantly he had a great sense of humor. I was lucky to have Gregg as mentor and friend. We'll miss you Gregg.

Things that I would like to report from the meeting are as follows: our organization continues to remain strong financially and we have a lot of great things that

are forthcoming, work continues on CAP portal rollout and the Trusted Choice Program. These programs will help all of us Independent Agents remain competitive with the direct marketers. The world is changing in the insurance business and IIABA is working diligently on our behalf. The staff was instrumental in getting the Flood Program long term extension passed and they are working on getting the agents commission removed from the medical loss ratio calculation. The IIABA is working on keeping Independent Agents as the source of expertise in the Health Insurance arena. With this being said, I would ask all of my fellow members of

AWIA to please continue supporting INSURPAC, the election may be over, but we must continue to support those who help support our causes and our livelihood.

Finally, I talked to Bobby Bramlett our new IIABA Chairman; he is very much looking forward to coming to Wyoming in June to attend our convention.



President's Report

(Continued from page 1)

2013 legislative session are:

- *Wyoming's response to the Affordable Care Act.*
- *Limited lines licensing*
- *Consumer protection (Unfair Trade Practices)*
- *Use of electronic devices to provide auto ID coverage*
- *Certificates*
- *Wyoming Medicaid and its co partnering with individual health plans.*

If you want more information on any of these potential bills, you can view it on the State of Wyoming website,

www.legisweb.state.wy. These proposed bills are posted for review, or you can contact me or any Board member. A Big thanks to Adam Luce, Max Carre,

Tony Schebler and our lobbyist Marian Schultz who have represented us at interim Corporations meetings. If there is some immediate action that needs to be taken during the legislative session, you may receive emails and be asked to participate in contacting your Senator or Representative.

Our deepest sympathy goes out to the families and friends of long time members and great supporters of AWIA, Past President Gregg Jackson and Instructor Art McDevitt.

I look forward to seeing you all at the Shrimp Bash on January 21 in Cheyenne. If need any information, have comments, please feel free to give me a call.

Thanks for being members of AWIA.

INVOLVEMENT=ACTION



Executive Vice President's Report

Again, another year has flown by. The election is over and we can get back to something else on TV. Your AWIA board has been very active in supporting some legislation coming up in the next session. Your President's article highlights those efforts. Please lend your support by attending the Shrimp Bash on January 21, 2013 and/or contacting your legislators. Look for the Shrimp Bash registration form in this newsletter and posted on the AWIA web site.

The 2013 CISR schedule is on page 14 and will be posted on the web site soon, along with registration information. Watch for an e-mail alerting you when it is available. We will be incorporating some of the new classes. You still only need 5 classes to earn your designation but now you will have the choice of 9 different classes. If you have any questions about the classes, please contact the AWIA office.

Plans are underway for the 2013 AWIA

Convention in Cheyenne. We will be meeting June 18 & 19, 2013. There will also be a pre-convention education class on June 17th.

AWIA could not provide the education classes or hold our annual convention without the support of our Company Partners. Please check out the list on page 2 and thank them for their participation.



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Whether your goal is to maximize owners' contributions, lower your agency's tax burden, or retain key employees, our retirement professionals can tailor and customize a plan to fit your needs.

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Aside from the fact that independent agents like you are the only clients we serve, there are some other advantages that make us different. Consider:

- **Quality Investments** Participants have their choice of several investment options that cover the risk/reward spectrum. Investments are closely monitored, and are offered at institutional pricing and rates. Be sure to check out our current fixed rate, a popular investment option.
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**Important
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Colarusso, Dawn Agent Licensing	777-7319
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Fiechtner, Cheryl Business Office Coordinator	777-6887
Higgins, Tammy Accountant	777-7318
Hirsig, Tom Insurance Commissioner tom.hirsig@wyo.gov	777-7401
Johnson, Linda L. Chief Financial Examiner	777-5619
McGee, Stephanie Bryant Deputy Insurance Commissioner	777-7401
Melvin, Doug Financial Examiner	777-6897
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When It's Time for Your Staff to Retire, Help Them Retire the WAHVE Way

By Sharon Emek, WAHVE LLC (Work At Home Vintage Employees)

Do you know that one of eight Americans is 65 or older? Do you realize the average age in the insurance industry is 58? Our industry is facing a huge boomer retirement trend that presents a wonderful opportunity for insurance firms and their retiring staff.

Retirement today is not an end game. People retire from the office but not from work. They want to work differently as they phase out of the 9-to-5 workforce and create a better life-work balance. They also know that if they continue to work, they will stay healthier, live longer and have greater financial freedom.

When I travel around the country attending conferences, some agency principals and HR managers tell me they have people working for them who they know are ready to retire -- but they don't know how to help them take the plunge. Some of their staff people tell me they would love to "*sort of* retire" but are fearful of closing the door. They are afraid that after being home for a few months, they will be bored and/or realize they need to earn some money to supplement their retirement income. They worry that no one will hire them ever again, or that they will end up as a greeter at Wal-Mart and their CIC or CPCU designation will lose its value. But now there's a solution to the conundrum: **a new way to help your retiring employees create a new career after retirement.** It's called "Work At Home Vintage Employees" (WAHVE). WAHVE was created to **solve two of the industry's major imminent problems:**

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- You are enabling a transition for your staff.
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Today's technology enables people to work remotely from home, and today's retirees are tech-savvy. According to the latest research, 50 percent of soon-to- retire baby boomers are prepared to work from home. They have high-speed Internet connections, up-to-date computers, smart phones; they surf the internet and use computers to video chat. Now all they need is a job working from home!

WAHVE is the perfect opportunity for you to help your employees who want to retire have a soft landing as they leave the regular workforce.

WAHVE has been capturing the insurance industry's retiring baby-boomer population ("vintage employees") who want to continue to work and then outsourcing them back to insurance firms (agents/brokers, wholesalers, insurers, and vendors), on a full-time, part-time or project basis. We have many insurance firms' approaching us with work assignments that can be a good fit for retiring insurance agency employees.

Invite your current and past retirees to visit the WAHVE website (www.WAHVE.com) and apply to become a wahve.

Sharon Emek, Ph.D. (Sharon.Emek@WAHVE.com) is founder and CEO of Work At Home Vintage Employees LLC (www.WAHVE.com), which provides remote outsourced workers to independent agencies and other insurance firms. WAHVE was named winner of the "Insurance Entrepreneurial Award" by the Insurance Innovation Alliance for its service providing insurance agencies, wholesale brokers, and carriers with skilled insurance retirees who work from home. Emek also is a partner at CBS Coverage Group, Inc., an insurance agency in the New York metropolitan area.

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CONSUMER AGENT PORTAL AND YOUR AGENCY

In 2009, over 70% of consumers say that they go online to research and/or purchase their personal insurance products. In order to become a viable player in the research and purchase of these insurance products, the Independent Agency system needs to create and sustain an online persona that will allow them to effectively market to consumers the value proposition that Independent Agents can provide by combining the convenience of online shopping with the personal service of a local agent.

The Consumer-Agent Portal Task Force (CAPTF) has undertaken a project to draft a prototype of a consumer-facing web portal which will provide the Independent Agency System the ability to reach the insurance consumer to provide “best-in-class” technology and information.

What does this mean for independent agents?

It means creating a new way at looking at branding and marketing our inherent strengths to the consumer of today.

It means creating tools that will allow today’s consumer to search out an Independent Insurance Agent in a way that is driven by the consumer.

It means gaining back market share in personal lines.

It will allow agents to present themselves as strong competitors to existing “on-line” insurance options.

The CAP model will be developed as a web portal that will give Independent Agents the ability to leverage new and dynamic online identities. The portal will help agents establish effective product and service roadmaps and destinations, and will create a dominant web presence that will attract new customers for Independent Agents. By creating a web portal that allows customers to directly research their needs and send them directly to a local agency, it will:

Drive traffic

Increase revenues by providing leads

Help Independent Agents retain current customers

Provide a new level of customer service that consumers are starting to demand from their companies.

Going forward, the CAP model will further uncover innovation opportunities and provide guidance on implementation of the most effective enhancements that will provide the greatest impact for agency customers, partners or employees. The model will leverage existing web sites, web applications, including a rating engine, and other web-based architecture for related technology and information. The CAP will seek out the “best-in-class” applications, programs, and capabilities to create a complete package of tools and resources to meet the portal objectives.

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.

Watch for registrations forms on the web site soon





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 Claudia Bartlett at (406) 443-7810 ext. 105 or cbartlett@iiamt.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 agen-

cies.

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 Claudia Bartlett at (406) 443-7810 ext. 105 or cbartlett@iiamt.org

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

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
Sherri Wilkinson-Rams' Head Financial Services Corp.
Susan Worthington-AWIA

PIAPAC 2012

Joanna Akers-First State Bank Insurance
Mark Anderson-Burns Insurance
Craig Jones-North Wyoming Insurance
Cheri Krieter-BW Insurance
Liz Luce-Rocky Mountain Capital *PIAPAC Chair
Sherri Wilkinson-Rams' Head Financial Services Corp.
Susan Worthington-AWIA

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:

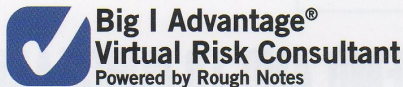
Subscribe annually (or get four years for the price of three). Available online 24/7.

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.*





ANNUAL SHRIMP BASH RECEPTION

Monday, January 21, 2013

Holiday Inn

Cheyenne, WY

6 PM

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

Shrimp Bash.....6:00 PM

Please register by January 15, 2013-by fax or e-mail to the AWIA office

Send Registration to:

AWIA
PO Box 799
Sundance, WY 82729
e-mail: 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