



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 or go to pages 21 & 22 in this newsletter. Any amount is appreciated. Let's show them Wyoming Agents want to be heard

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President's Report

Hello all, hope you are having a strong finish to this year. Seems like this year has flown by as usual. I wanted to end the year with a summary of things AWIA has done and is doing on your behalf.

Legislative issues have been and remain a high priority for your AWIA board. We continue working with our excellent lobbyist Mary Lynn Shickich. She was a huge help in getting the new certificates law passed. Al-

though it has not solved all the problems with certificates, it has given agents ammunition



Bob McIntyre, CIC

against unreasonable requests. We have also been much more active

in interim committee meetings than ever before. This is where we need to start our requests and by the time we get to the Shrimp Bash (January 19th, 2015) the bills should be a well on their way and we can spend that time thanking legislators and priming the pump for the upcoming interim. A particular area of interest this year is adjusters of electronic device policies. We feel it is important that these policies be clearly de-

(Continued on page 3)

PIA National Director's Report

What a stunning autumn so far. It's only just now that the crimson, orange and yellow leaves are gone from the bush outside my window and I can see the Greek Orthodox Church across the street. Let us hope our winter is this mild and we don't have claims!

PIA had a changing of the guard at our September meeting when Tim Russell was elected the new Secretary/Treasurer and the Richie Clements from Louisiana was sworn in as PIA's new President. Richie, of course, understands all too well the importance of not only

(Continued on page 2)



Liz Luce, ARM, AAI

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Tony Schebler, CIC

It is always exciting to report back to the members of AWIA what took place at the IIABA Board meeting, the September Board meeting was held at Grand Rapids, Michigan on September 13 and 13. Normal items of business that were discussed were the 2015 budget, the finance committee presented the proposed 2015 budget and it was approved by the Board, with regard to the budget a few comments are in order, the IIABA is a well run organization and

IIABA NATIONAL DIRECTOR

spend organizational resources so that we get the most that we can for our members. Trusted Choice was discussed, commercial was launched in October as a part of the continuing roll-out of creative materials in the Freedom Campaign. That leads me into the topic that the Board and State Executives discussed extensively, the IIABA 3 year Strategic Plan (2015-2017) was presented to the Board by the planning committee and the Board approved and funded the plan. The plan consists of three main focus areas: improving products and services; helping agencies attract, recruit and develop talent; and enhancing communications between the association and its agency members and state

associations. It's clear that the Strategic Plan that was adopted will benefit all member agencies in many ways. The area that I always like to mention is InsurPac, our organization had victories on both Flood and Crop insurance on the Federal Level this year and there are additional areas that need to be addressed. InsurPac helped many people get elected this year, there are things to be considered in Congress next year that relate to the insurance industry, maybe with the new members of Congress we will get a bigger voice on items that concern our businesses and our futures. Please continue to support InsurPac, it's our future and our business that we are protecting.



PIA National Director's Report

(Continued from page 1)

flood insurance but the broader picture of natural disasters and we will find him to be an advocate of helping us protect our clients.

If you are not getting the PIA Connection, please let me know because between the Connection and the email news line, you can stay abreast of the issues

at PIA. This month's Connection had a whole article on ride sharing.

The Connection will also provide you information on their member benefits. From E&O coverage to management tools to driver history info to succession planning; you will find a resource to help you in the agency.

I am writing this on Halloween and hoping it is a safe one for all. Please don't hesitate to contact me with any questions or concerns.

The first five people who e-mail the AWIA office awia@vcn.com to let me know they read this will win a Sacajawea Dollar. Thanks for reading!



President's Report

(Continued from page 1)

fined. Watch for our legislative update by email as we progress into the session.

Several AWIA members take part in the Insurance Commissioner's Advisory Group meetings. These meetings are a good opportunity for us to talk over issue with the Department of Insurance Staff including Commissioner Hirsig. As an association, we are also seeking additional times to meet with Commissioner Hirsig and his staff to tackle issues facing our indus-

try. So be sure to send your ideas and questions to the board so we can take these up on your behalf.

The 2015 Convention is coming to Sheridan in June 16-18th. We will have the time-tested favorites: Company Appreciation Night, Young Agents Casino Night, CE, Golf, Fishing, etc. We are also expanding our Company Round Tables (speed dating) to allow for more time with carriers. This was well received by carriers and agents alike and we want to expand it this year.

Carriers are talking of bringing more underwriters to the convention due to this expanded opportunity to connect with agents. Please consider coming or sending producers from your agency to take advantage of this time with carriers. IT really is a win-win. We are also working on some additional activities that would be new this year, so stay tuned.

AWIA provides many services to its members, too numerous to list in a short article. So don't forget to check out www.awia.com and the links there to the Big

i website. From CE to markets to networking and beyond, AWIA is here to help you make more of your industry. As always, please contact me or any other board member if you have questions or ideas.



Executive Vice President's Report

It has been a successful year for your association. We added a new event during our annual convention to allow more time for agents and companies to meet one on one. That event "speed dating" will be improved and continued at the 2015 convention in Sheridan. Watch for more information and registration forms on our web site after January 1st. Sheridan is always a great location for a convention, so mark your calendars for June 16, 17 and 18. If you are looking for an ethics

class, Safeco is providing a 3 hour class on Tuesday, June 16.

The success of certificate legislation is due in no small part to the efforts of several members of your board as well as our lobbyist, Mary Lynne Shickich. We will hold our annual "Shrimp Bash" on Monday, January 19, 2015. There is a registration form included in this newsletter, or you can register online at our web site www.awia.com. Please join us for a "meet and greet" with your legisla-

tors.

The 2015 CISR schedule will be posted and online registration available by January 1. Thank you for your participation in the program.



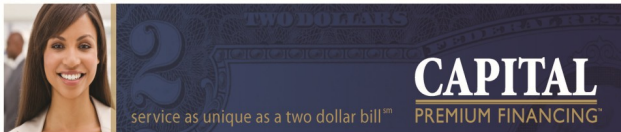
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ANNUAL SHRIMP BASH RECEPTION

**Monday, January 19, 2015
 Holiday Inn
 Cheyenne, WY
 6 PM**

Legislative Bill Review.....3:30 PM
 Shrimp Bash.....6:00 PM

Please register by January 10, 2015-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"

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You may register online at www.awia.com

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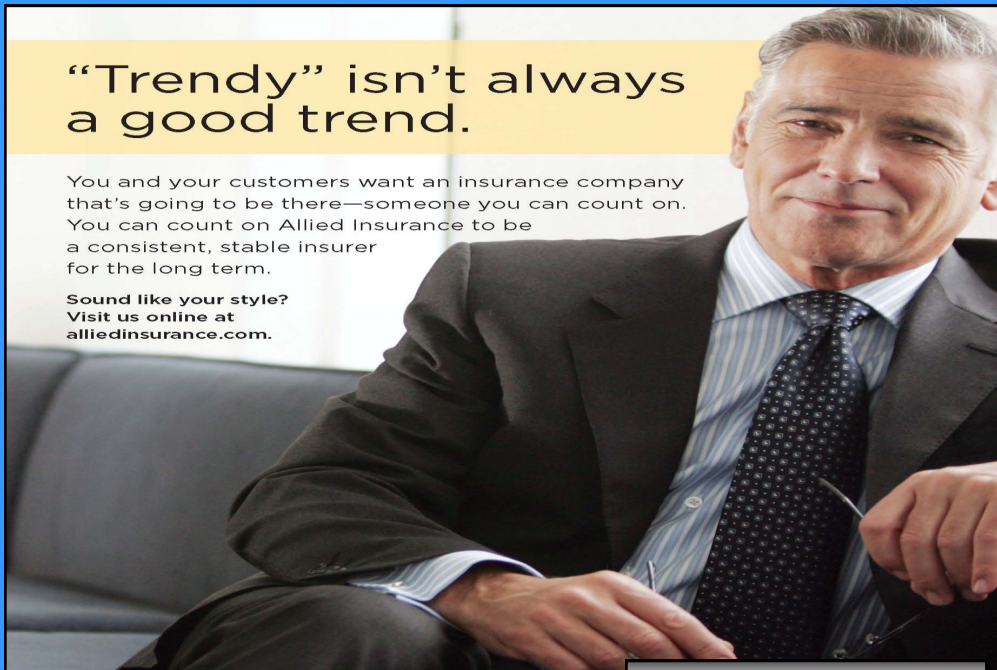
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- Wilhelm, Dee..... 777-6916
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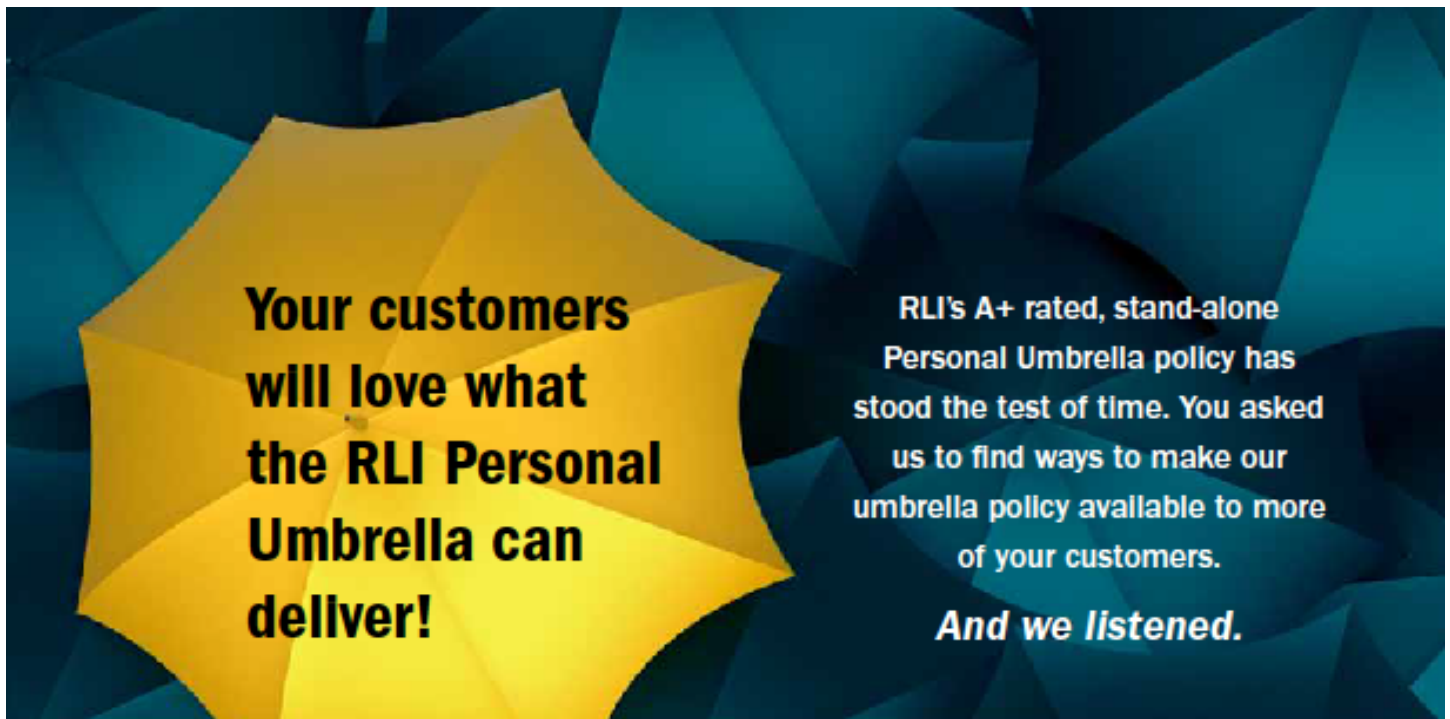
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- Coverage for advertising activities including libel and slander
- Various policy credit opportunities

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 Becky Laroque at (406) 443-7810 ext. 105 or blaroque@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 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

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

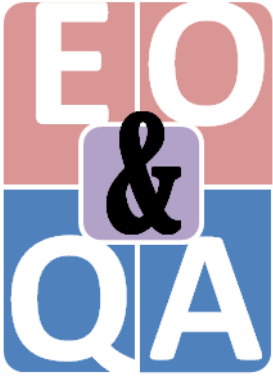
InsurPac 2014

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Joanna Akers, First State Insurance, Member of Burns Insurance
Mark Anderson, Burns Insurance Agency
Zach Clark-BW Insurance Agency
Chad Craig-Willis of WY
Pam Davidson-Tegeler & Associates
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Sherri Wilkinson, Rams Head Financial Corp.
Susan Worthington, AWIA

Scroll down to the last 2 pages of this newsletter to print forms



By Mary LaPorte, CPCU,
CIC, LIC, CPIA

COVERAGE WAIVERS

Q

hope you can help us with a concern we have in our agency about using coverage waiver forms. We are provided with a form where we can fill in the blanks about some coverage the insured is rejecting, and then have the insured sign the form. Our instructions are to use the form when “appropriate”. We have a lot of discussion about this, but not a lot of agreement. I know some of the account managers use the form frequently, and some use it almost never. Can you help us determine when it is “appropriate”?

Merilee, Texas

A

Merilee, this is one of the most challenging areas of E&O protection in the agency, and yet very important. I know some agencies will

instruct employees to use a waiver or rejection form whenever “significant” coverage is removed. Yet, that still doesn’t explain what “significant” is. Isn’t everything “significant” to the insured once the loss has occurred? Well, yes. But if you think of it in terms of an E&O claim that might help. How much exposure is involved? Sometimes management sets a requirement, such as \$10,000 for property exposures, while requiring that all liability exposures rejected be in writing.

The reason coverage rejections or waivers are used is to provide stronger documentation that the insured did not want a particular coverage or limit. We could put a note in our file indicating that the insured does not want a coverage, but then later that insured may say he never asked for that coverage to be removed. We could send a letter to an insured indicating that a coverage offered was rejected, but he could then say he never received the letter. Obtaining something in writing from that customer, or a signed rejection form is a much stronger defense in an E&O situation.

Let’s break it down a bit, and talk about removing coverages first. If the insured requests that a certain coverage be removed from the policy, many agencies will require a rejection form to be signed. Other agencies require that you say “I am sorry, but I cannot remove any coverage from the policy until I receive your request in writing.” Receiving a letter or email from your customer regarding the removal of coverage is good documentation in lieu of a signed rejection or waiver form.

Another time it is appropriate to obtain a signed rejection is at the time a new policy is sold, or at the time of a coverage review. If the agent suggests a particular limit or coverage, but the customer is unwilling to purchase that option or coverage, then a signed document is recommended. Some agencies will use an “options” page on a commercial proposal, or some other type of checklist to give the customer an opportunity to “sign off” coverages rejected.

Another suggestion is to create a general waiver form for each line of business, and include the most-often rejected options on one page. Provide an area for the customer to initial and check the coverage rejected, and a signature and date at the bottom. This helps the CSR or producer to have a simple tool at their fingertips, rather than having to complete a generic rejection form.

Whichever method works best for your agency, make sure that you establish clear guidelines so that the use of any rejection or waiver forms is uniform throughout the agency. Consistency is one of the best defenses in an E&O situation.

Mary LaPorte is a consultant and educator with a strong background in Errors & Omissions loss prevention. Forward your E&O questions to marylp@lpinsuranceconsult.com.

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
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*****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

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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)

- \$5,000 Millennium Club \$1,000 Centennial Club \$250 Pioneer Club \$100 Young Agent
 \$2,500 Platinum Club \$500 Gold Club \$150 Founders Club \$_____(Other)

OR

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

- Start Month: ____/____/2014 \$250 Month \$50 Month \$10 Month
End Month: ____/____/____ \$100 Month \$25 Month \$____Month
 No end date

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.