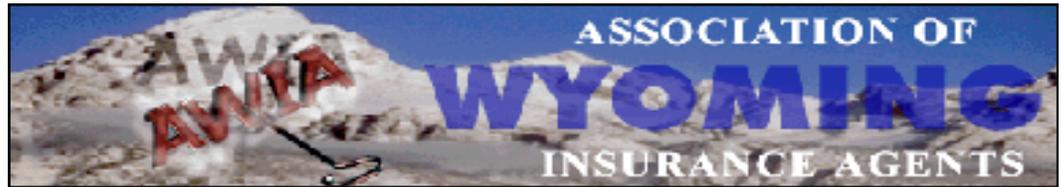


December 15, 2015



**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 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**

This time of year is a time for change. With the changing of the seasons from summer to winter (did you notice I left out fall), we embrace this time of year to reflect on the year and look forward to ending the year on a high note. On behalf of the AWIA Board, I would like to wish all of our members Happy Holidays!

Despite the challenges we have in Wyoming with population, travel, and weather, your AWIA Board con-

tinues to lead the association to provide its members with great



**Chad Craig, CIC, CLCS**

value. From access to Big "I" Markets, affordable E&O Coverage for

your agency, a full choice of continuing education options or our ability to working with the State and the law makers of the state to AWIA continues to be a great benefit to all who participate.

Our most recent activity has mostly to do with our political relationships. Several members of the board, our lobbyist Mary Lynn Shickich and one of our best advocates with the State Legislature recently attended the Pro-

*(Continued on page 3)*

**PIA National Director's Report**

It may be the holiday season but that doesn't mean things slow down when it comes to addressing issues facing agents and their clients. PIA seems to be busier than ever.

Of particular interest (at least to me) are several issues in no particular order:

The Policyholder

Protect Act which has been passed by the House and prohibits federal regulators from using assets designated to pay out insurance claims to "prop up" an affiliated bank. The bill would greatly improve state insurance regulators' ability to protect policyholders by ensuring that insurance companies structured under larger

*(Continued on page 2)*



**Liz Luce, ARM, AAI**

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Tony Schebler, CIC

As I sat at the October 2015 Board meeting in New Orleans it became very clear that the Insurance Industry continues to be an evolution of extraordinary developments, such as the merger of ACE and Chubb. Our industry will be affected by the changes in Washington that already have occurred such as the new leadership in the U.S. House of Representatives as well as the changes that will occur as a result of the elections in 2016. Independent agencies are also changing because of all of the merger and acquisition activity (Wyoming is a perfect example in the last few years), this activity is affecting the way business is being done as well as affecting the IIABA National Organization, fewer agencies means the IIABA budget will see a reduction in dues and a

IIABA NATIONAL DIRECTOR

reduction in revenue from products, programs and services. Currently the IIABA is taking a close look at what products, programs and services our members need and don't. There is a big push by IIABA to provide to its membership valuable tools that will help all independent agents survive and flourish in the years to come.

Trusted Choice is one of those tools, making Trusted Choice the premier brand for agency members is a major objective. IIABA continues to seek out additional company partners (currently there are approximately 62 insurance companies) as well as ways to improve the efficiencies between Trusted Choice and Other Big I Programs. Trusted-Choice.com expects to reach 3 million visitors to Trusted-Choice.com in 2015 and is making great strides in its search engine optimization to help increase the number of visitors on 2016.

I look to 2016 as being another busy year for IIABA's Governmental Affairs Committee, there is a good chance that the Cadillac Tax will be repealed, the

implementation of NARAB II will happen along with the National Elections. There is going to be a lot of things going on that will affect our clients and our agencies, therefore I highly recommend that we all dig a little deeper in our pockets in 2016 and support our PAC's, our Pac's represent us well in Washington and in 2016 its going to take a lot of extra money to make sure our industry is treated fairly.

As I close this report I would like to wish each of you a very Merry and Safe Christmas and New Year's holiday. Enjoy this special time with your family and friends.



PIA National Director's Report

(Continued from page 1)

financial firms are not held financially responsible for a bank's failure.

PIA strongly supports the repeal of the Cadillac Tax. Unfortunately, because this repeal was included among controversial measures into one large bill, even if it passes the Senate it will not be signed into law as the White House has declared it will veto the

measure. When "Affordable" health care would run over \$1800 a month for a \$6000 deductible per person, no prescription drugs, no dental and no eye care, it's difficult to believe is a "Cadillac" except in what is paid. Certainly not in benefits.

Did you know you can access the Hartford Flood program via PIA and AWIA? Please let Susan or me know if you need information on the

program. Check the website ([www.pianet.com](http://www.pianet.com)) for a host of products and services available to you as a member.

Last, but not least, please continue to support PIAPAC. Every time someone from PIA is able to attend a function and talk to our legislators and aides, it makes a difference.



**President's Report**

*(Continued from page 1)*

ducer Advisory Group meeting presented by the Wyoming Department of Insurance. This meeting is a great way for independent agents to stay involved with the hot topics our agencies face. Because we live in a State like Wyoming, we also have unique access to the Insurance Commissioner and the Insurance Commission staff. Outside of the Affordable Care Act and the recent happenings at WINhealth, which took up a majority of the meeting, there was con-

tinued discussion about certificates. The Commission also informed us that they are attempting to reduce the regulations imposed but a substantial sum and have asked all of us for input. If you have a comment or question about a particular regulation, please contact one of your AWIA board representatives or the Commission office.

As always, the Annual Shrimp Bash will take place in February of 2016. The Shrimp Bash is a great place to get more "one on one" time with your

state Representative and to have group discussion about items affecting you or your agency. Be on the lookout for the registration email or visit our website to register.

I also want to plant the seed for the 2016 AWIA Convention. We will have the convention in Cheyenne. Because of the short distance, it is always a great turnout from the company side and would be a great opportunity for your agents, both young and old, to attend. As with the Shrimp Bash, be on the lookout for more infor-

mation regarding our convention. I look forward to seeing you all at both events.

Take the time to focus for a strong year end and we at AWIA wish you the best start to 2016.



**Executive Vice President's Report**

Another year is almost over. I hope yours was a great one. As we look forward to 2016, I hope you will join us in Cheyenne on February 15th for our annual Shrimp Bash. The event began in 1981 and since then AWIA and NAIFA-WY have joined forces every year meet and greet our legislators and share our ideas. You will find a registration form in this newsletter or you can

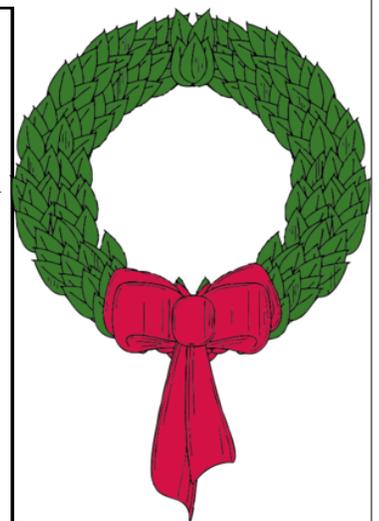
register online at [www.awia.com](http://www.awia.com).

CISR classes for 2016 are posted on our website.

We will be back in Cheyenne in June for our annual convention on June 15 and 16. We will again be offering an ethics class on June 14 and you do not have to register for the convention to attend this class. We have a great lineup for the convention. Bill Wilson from IIABA will

be joining us and presenting a 2 hour CE class on Certificates of Insurance. "Speed Dating" will be returning on Thursday afternoon and plan to stay for the Thursday night, "Johnny Cash Tribute".

Your continued participation in AWIA events helps support our convention, shrimp bash and CE. Thank you for being there.



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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.*

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## What Stops Salespeople From Moving Forward?

By

John Graham

No matter what we sell, there are times when the brakes are on. Something is holding us back, keeping us from moving forward.

Then, we feel even worse when hearing about someone who gets ahead by overcoming unspeakable adversity. “You can do it. Just change your thinking.” It sounds easy and most of us have tried it dozens of times. And it works—for about five minutes.

As most salespeople know, moving forward is tough, but changing our behavior can help knock down obstacles. Here are eight ideas to get the wheels moving in the right direction:

**1. Get over easy.** Next to free, easy has earned a permanent place in the operation of every business — when placing orders, answering inquiries, handling complaints, simplifying procedures, and cutting out what’s complicated.

But easy can also be an enemy.

Instead of taking time to cultivate and engage prospects, just grab the phone and make phone calls — that go nowhere. That’s easy. “I’ll take care of it tomorrow,” we say. That’s easy, too. So is ignoring details and deadlines. Ignoring promises is easy. Not getting back to people quickly is easy, too. Taking it easy has its reward; it leads to a dead end.

**2. Turn off the autopilot.** Perhaps the biggest temptation in business is to get to the point where we know the routines, the expectations, the nuances, and the people so that we don’t need to think.

As one 40 year-old male said, “I know my job.” You can call this getting through the day on autopilot — avoiding change, ignoring challenges, and never putting ourselves to the test. We’re efficient, predictable, and we do our job. And without even knowing it, we paint a clear picture of ourselves for everyone to see — one that stops us from moving forward.

**3. Develop doubt.** Sales gurus say it takes a strong dose of self-confidence to succeed in sales. While self-assurance is necessary, it may also send a message to customers that a salesperson is arrogant.

What’s needed is a balance so we can clearly understand what’s going on with customers. Doubt does that by keeping us sharp, alert, and always on our toes. How many times do we say, “I should really have picked up on that issue,” or “I wish I thought of that,” or “What could I have done to improve the proposal?” That takes digging down and asking questions. It takes doubt.

**4. Avoid self-inflation.** In a word, overestimating our competence is both common and dangerous. It’s so easy to push aside or ignore anything that makes us uncomfortable about ourselves.

That’s why we are shocked when passed over for an expected promotion, upset when we thought we aced the interview, or find it hard to believe the participants gave us a low rating on yesterday’s presentation, the one we were sure went great. Although “enhancing” a resume may seem dishonest, many of those who do it believe they were telling the truth.

In fact, most of us have a hard time seeing ourselves as we are, which may be close to impossible. That’s why getting an objective opinion is critical in becoming the people and workers we want to be.

**5. Stop winging it.** Bluntly, when we didn't take the time to prepare and are winging it. And it's what they remember about us. Simply put, winging it is dangerous to one's career health.

Instead of winging it, it's much better to be a winner. Even if there's only a few minutes to write a memo, an important email, or plan a presentation, it can be done. There's no need to get nervous and anxious and make a mess of it. To be prepared and never need to apologize, put this formula on your smartphone so it's always nearby:

*Main Idea:* "Lowering prices will backfire on us"

*Supporting Ideas:*

"We can't raise our prices later."

"Competitors will say we're in trouble and use it against us."

"We will lose credibility with our customers."

*Action Idea:* "Rather than lower prices, we can: 1) Enhance our guarantees; 2) Provide an app that simplifies ordering; and 3) Post a video with customers describing how we have reduced costs and improved reliability.

Your message will be clear and you won't stumble or ramble. Plus, you'll get rave reviews.

**6. Never say no.** When opportunities come up or you see the possibility of taking on a project or responsibility, never say no. Most of us would like to say yes, but venturing into the new and unknown holds us back. "I'd like to but I'm too busy right now," we say.

So much for excuses. If you want to move ahead, put yourself on the line and say yes. Then, come up with a plan and figure out how to do it. You're not alone; there's always help.

**7. Ditch the dated.** No question about it, experience has value. It helps in spotting problems, seeing possibilities others miss, and avoids making "beginner's mistakes."

Even so, there's another side to experience. We can give it too much weight. When we do, our skillsets and knowledge base fall behind. That's when we convince ourselves that our experience makes up for it.

It doesn't work. Change is so swift, it's easy to become "dated." To stay current takes a consistent effort. Moving forward takes a combination of both experience and present knowledge.

**8. Listen closely.** Jeff Short is a listener. And it's one reason why he's the successful VP of Sales at K&W Tire, a wholesaler, based in Lancaster, PA. He wants to know what his sales team says about the competition.

But Jeff doesn't just listen — he listens for patterns. "You nibble a big enough piece of somebody else's pie and you have to be ready when they come back after you," he says. "Sometimes 'price' is a big factor but many times it's way down the list. Lots of little buying signals jump out at me...years of listening closely."

In sales, there's nothing as valuable as gathering and putting together pieces of intel, making the connections, and discovering the patterns.

While a positive mental attitude is always good, it takes something more to propel salespeople forward. It takes the right actions.

John Graham of GrahamComm is a marketing and sales strategist-consultant and business writer. He publishes a free monthly eBulletin, "No Nonsense Marketing & Sales Ideas." Contact him at [jgraham@grahamcomm.com](mailto:jgraham@grahamcomm.com), 617-774-9759 or [johngraham.com](http://johngraham.com).



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 Kerri Emmons at (406) 442-9555 ext. 105 or [kemmons@iiamt.org](mailto:kemmons@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 sepa-

rate 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**

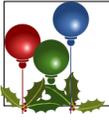
- A rated carrier
- Specialized experience in claims settlement
- Coverage for the sale of both P&C and L&H available
- Admitted carrier
- Broad definition of covered professional services and activities
- Available first dollar defense
- Provides coverage for services provided to Controlled, Owned, 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 Kerri Emmons at (406) 442-9555 ext. 105 or [kemmons@iiamt.org](mailto:kemmons@iiamt.org)

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

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



# The Night Before Christmas for Insurance Agents



'Twas the night before Christmas (12:01 a.m. 12/25) and all through the house (single family, joisted masonry, e.c.3, terr. 44, pc5), not a creature was stirring, not even a mouse (thorough pride of ownership and excellent maintenance).

The (flame-retardant) stockings were hung by the (contractor-installed) chimney with care, in hopes that St. Nicholas soon would be there (in spite of deadbolt locks and central station alarm system).

The children (ages 4, 8, 14, & 16) were all nestled snug in their beds (check MVR on 16-year-old) while visions of sugar plums danced in their heads (check for drug use).

Ma in her kerchief (scheduled heirloom) and I in my cap (no slave to fashion) had just settled down for a long winter's nap. (Check employment, is insured sleeping all day?)

When out on the lawn there arose such a clatter (check into condition of premises, housekeeping, etc.), I jumped out of bed to see what was the matter.

Away to the window I flew like a flash, threw back the curtains and tore open the sash (intentional destructive act, no coverage; also, appears insured only wearing a cap in front of uncovered window).

When what to my wondrous eyes should appear, but a miniature sleigh and eight tiny reindeer. (check if sleigh is rated business use and corporate owned.) With a little old driver so lively and quick, I knew in a moment it must be St. Nick. (Notify life underwriting, order medical on 600-year-old driver).

More rapid than eagles (check MVR for speeding violations) his coursers they came and he whistled and shouted and called them by name (possible aggressive driver).

Now Dasher (turbo equipped?), now Dancer (classic?), now Prancer (check occupation), now Vixen (definitely check occupation), on Comet (possible muscle deer), on Cupid (check credit score), on Donner (4x4) and Blitzen (possible drinking problem?).

To the top of the porch, to the top of the wall (check for structural damage; also look into height exposures), now dash away, dash away, dash away all (old man climbing walls either in great shape or overly medicated).

So up to the housetop his coursers they flew, with a sleigh full of toys and Saint Nicholas, too. (Check for possible retail delivery classification of autos). And then, in a twinkling, I heard on the roof, the prancing and pawing of each little hoof. (Check for shingle damage; also classification of operations—roofing is a prohibited class).

As I drew in my head and was turning around, down the chimney he came with a bound.

He was dressed all in fur (scheduled items) from his head to his foot, and his clothes were all tarnished with ashes and soot. (Part-time job as firefighter?)

A bundle of toys he had flung on his back. (Check to see if insured has safety committee; check lifting training). His eyes how they twinkled, his dimples how merry, his cheeks were like roses, his nose like a cherry (order updated medical report, possible drinking and/or drug abuse).

The stump of a pipe he held tight in his teeth (ineligible for nonsmoker discount) and the smoke encircled his head like a wreath (check batteries in smoke detectors to make sure operational).

He was chubby and plump a right jolly elf (overweight for height) and I laughed when I saw him in spite of myself. A wink of his eye and a nod of his head soon gave me reason I had nothing to dread (Stranger enters past alarm and insured not worried? Sounds suspicious.)

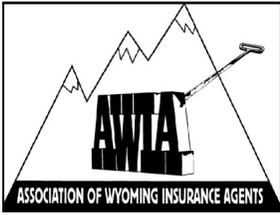
He spoke not a word, but went straight to his work, and filled all the stocking, then turned with a jerk (review workplace for ergonomic compliance).

And laying his finger aside of his nose (obscene gesture?), and giving a nod, up the chimney he rose. (Check operations, chimney sweeps are prohibited classification, look into GL PD deductible.)

He sprang to his sleigh, to his team gave a whistle, and away they all flew like the down of a thistle (not likely with fat man and sleigh full of toys. Check GVW for proper classification, light/service/local seems unlikely).

And I heard him exclaim as he drove out of sight, "Merry Christmas to all, and to all a good night!" (Check hours of operation; 24-hour service operations prohibited. Also check into seasonal nature of business.)

NOTE: ORDER NEW LOSS CONTROL REPORT. DIARY FOR 07/01/06 TO DISCUSS WITH AGENT.



# ANNUAL SHRIMP BASH RECEPTION

Monday, February 15, 2016

Holiday Inn

Cheyenne, WY

6 PM

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

Shrimp Bash.....6:00 PM

Please register by February 6, 2016-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](http://www.awia.com)

## **InsurPac 2015**

**Joanna Akers-First State Insurance, Member of Burns Insurance**  
**Mark Anderson-Burns Insurance Agency**  
**Mary Campbell-Dairyland Auto**  
**Max Carre'-Burns Insurance Agency**  
**Zach Clark-Wyoming Financial Insurance**  
**Charles Gulley-BW Insurance Agency**  
**Trudy Godwin-Burns Insurance Agency**  
**Kory Hill-Wyoming Financial Insurance**  
**Cheri Krieter-Wyoming Financial Insurance- WY InsurPac Chair**  
**Liz Luce-Rocky Mountain Capital**  
**Bob McIntyre-Burns Insurance Agency**  
**Tim Moss-HUB International**  
**Sherri Wilkinson-Rams Head Financial Corp.**  
**Susan Worthington-AWIA**

## **PIAPAC 2015**

**Joanna Akers-First State Insurance, Member of Burns Insurance**  
**Max Carre'-Burns Insurance Agency**  
**Zach Clark-Wyoming Financial Insurance**  
**Darren Hart-HUB International**  
**Cheri Krieter-Wyoming Financial Insurance**  
**Liz Luce-Rocky Mountain Capital-WY and National PIAPAC Chair**  
**Nancy Stichert-Tegeler & Associates**  
**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**

# 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).*

 **Big I Advantage<sup>®</sup>**  
**Virtual Risk Consultant**  
Powered by Rough Notes

 **BIG I ADVANTAGE<sup>®</sup>**

**\*\*\*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.**

20 F Street NW, Suite 610 • Washington, DC 20001

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"/> \$5,000 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"/> \$150 Founders Club | <input type="checkbox"/> \$_____(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.